



PRICED OUT

A Regional Report

Assemblymember Cheryl Brown

The Housing Situation in the 47th Assembly District

More and more people in California find themselves priced out of the current housing market. Foreclosures have forced more people into the rental market, pushing up rents across the state.



People who are key to the local economy cannot even afford to rent a home. To afford an average two-bedroom apartment, a family needs an annual income of \$45,960 in San Bernardino County — significantly more than child care workers, nursing aides and receptionists earn.

Homeownership is also out of reach. As of October 2012, median home prices were still high in district communities like Fontana (\$225,000) and Grand Terrace (\$213,000). Even with home prices dropping, a home buyer in the district must earn more than \$36,037 a year to afford a median-priced home (\$170,000) — assuming a near-perfect credit score, sufficient savings for a down-payment and zero monthly debt (e.g. car payments, student loans, credit cards).

In San Bernardino County:

Affordable Homes Needed: 124,370

Affordable Homes Available: 99,250

Shortage: 25,120



Some of the residents in your district who would benefit from more affordable homes include:

VERY-LOW-INCOME EARNERS*

Cashiers	\$ 22,909	Ambulance Drivers	\$ 25,966
Security Guards	\$ 24,501	Bank Tellers	\$ 26,761
Child Care Workers	\$ 24,795	Receptionists	\$ 27,019
Veterinary Assistants	\$ 24,825	Medical Assistants	\$ 28,069
Nursing Aides and Orderlies	\$ 25,885	Preschool Teachers	\$ 31,200

*below 50% of median income for a family of four

A range of homes affordable to all affects many of the issues that you care about.

Children and Education

Despite foreclosures and home price declines, finding an affordable home is an ongoing challenge for working families in the 47th District. Families with low incomes move 50 to 100% more frequently in search of a home they can afford, so children must move from school to school. Homelessness is particularly troubling for children and families and the 2011 Point-in-Time Count found 2,825 homeless individuals in San Bernardino County, 189 of whom were family households. Increasing options for families to afford a safe and stable home for their children will result in better outcomes for children. They will benefit from:

- Less exposure to violence.
- Increased school attendance.
- Reduced stress, illness, and mental-health problems.
- Having a safe place to play, do homework, and share family time.

Local schools will also benefit from increased family stability. Teachers can better plan for staffing and resources, and both teachers and classmates will experience fewer disruptions so they can focus on student achievement.

Business and the Economy

Improving the match between housing costs and incomes through a greater range of rental and ownership choices will increase local employers' access to an ongoing labor force, including the younger and lower-wage workers they need to be productive. Employers and employees alike benefit from greater continuity and productivity when people can afford to live closer to work, reducing commutes and traffic congestion.

Households that can pay a reasonable portion of their income for rent also have more discretionary income. They become customers for local businesses and increase sales tax revenues that support economic development and public services. Affordable rental/apartment homes also provide opportunities for younger workers and low-wage families to increase their assets, so they can eventually own a home.

Building an increased variety of homes near jobs and services increases people's ability to use public transportation and generates construction employment. Even in these tough economic times, affordable homebuilders are continuing to provide well-paid, construction-related jobs that support families and the local economy.

Health Care

When medical assistants, nurses' aides, surgical technicians, medical receptionists, and others can afford to live in the area, it increases hospitals' and clinics' ability to recruit and retain key, lower-paid staff to provide health-care services.

A supply of homes that are affordable to all benefits individual health as well. A recent study on the link between home and health reports, "Inability to afford adequate housing drives many families into over-crowded units, frequent evictions or changes of address and episodes of homelessness, all of which have consequences for the families' health, both mental and physical."

- Homeless children have twice as many ear infections, 5 times as many stomach and diarrhea problems, and 4 times more asthma as housed children.
- Homeless veterans have high rates of hepatitis C, diabetes, prostate cancer, and HIV/AIDS, all potentially life-threatening conditions without proper treatment.

From the stability of a home, it is much easier to contact health-care providers, receive appointment reminders, maintain relationships with doctors and practitioners, and obtain medications.