



PRICED OUT

A Regional Report

Assemblymember Tom Ammiano

The Housing Situation in the 17th 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 a two-bedroom apartment, a family in the district needs an annual income of \$76,200 in San Francisco County — significantly more than receptionists, preschool teachers, and medical assistants earn.

Homeownership is even further out of reach. As of October 2012, median home prices were still very high in San Francisco County (\$800,000). Even with home prices dropping, a home buyer in the district must earn more than a whopping \$169,586 a year to afford a home in the district — 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 Francisco County:

Affordable Homes Needed: 105,775
Affordable Homes Available: 81,775
Shortage: 24,000



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

VERY-LOW-INCOME EARNERS*

Teacher Assistants	\$ 33,695
Receptionists	\$ 36,986
Nursing Aides and Orderlies	\$ 37,837
Preschool Teachers	\$ 38,962
Medical Assistants	\$ 41,760

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

LOW-INCOME EARNERS**

Law Clerks	\$ 61,624
Police Dispatchers	\$ 61,665
Executive Secretaries	\$ 62,020
Licensed Nurses	\$ 62,024
Elementary School Teachers	\$ 64,465

**below 80% of median income for a family of four

Public Safety

More options in the housing market reduces public safety costs:

- Today's affordable homebuilders reduce demands on law enforcement by screening their tenants carefully and closely managing their apartment communities to make sure that they are safe, quality places to live.
- Substandard and overcrowded housing increases fire department risks, strains parking, law enforcement, and public services. Such public costs could be decreased if households could afford the rent without having to crowd into residences that are too small for them or needing to bring in relatives or others to cover monthly payments.
- With more alternatives, battered women and their children could more easily afford to leave their abusers without risking homelessness and further victimization on the street, reducing law enforcement and related costs. According to the National Law Center on Homelessness and Poverty, more than 57% of homeless women cite domestic violence as the direct cause of their homelessness.

Increasing the options for renting or owning a home also directly supports public operations. Local fire and police departments have an easier time recruiting and retaining lower-paid, key support staff, such as dispatchers, mechanics, and emergency medical personnel, when they can afford to live near their jobs.

Children and Education

Despite foreclosures and home price declines, finding an affordable home is an ongoing challenge for working families in the 17th 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 5,669 homeless individuals in San Francisco County; of those, 233 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.

Health Care

A recent study of the link between home and health reports, "Inability to afford adequate housing drives many families into overcrowded units, frequent evictions or changes of address and episodes of homelessness, all of which have consequences for the families' health, both mental and physical."

When individuals or families move frequently, live in overcrowded or substandard conditions, or are homeless, it is much more difficult to address health problems proactively. Homeless children, veterans, persons with mental illnesses, and older adults are especially at risk. From the stability of a home, it is much easier to contact health-care providers, receive appointment reminders, plan transportation, obtain medications, and maintain relationships with doctors and practitioners.