



PRICED OUT

A Regional Report

Assemblymember Das Williams

The Housing Situation in the 37th 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 average annual income of \$55,600 — significantly more than child care workers, pharmacy aides, and security guards earn.

Homeownership is even further out of reach. As of October 2012, median home prices were still high in district communities like Ventura (\$360,000), Santa Barbara (\$705,000) and Goleta (\$530,000). Even with home prices dropping, a home buyer in the district must earn, on average, more than \$77,903 a year to afford a median-priced home (\$367,500) — 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 Santa Barbara County alone:

Affordable Homes Needed: 36,745
Affordable Homes Available: 23,785
Shortage: 12,960



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

VERY-LOW-INCOME EARNERS*

Child Care Workers	\$ 25,468
Pharmacy Aides	\$ 26,173
Veterinary Assistants	\$ 26,498
Bank Tellers	\$ 27,752
Security Guards	\$ 28,605

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

LOW-INCOME EARNERS**

Physical Therapist Assistants	\$ 42,304
Payroll Clerks	\$ 42,646
Middle School Teachers	\$ 42,816
Legal Secretaries	\$ 43,524
Medical Technicians	\$ 43,670

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

Children and Education

Despite foreclosures and home price declines, finding an affordable home is an ongoing challenge for working families in the 37th 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 2011 Point-in-Time counts found a total of 4,999 homeless individuals in Santa Barbara, Ventura, and San Luis Obispo counties; 340 of those counted 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."

Without a stable home, it is much more difficult to address health problems. Homeless children, persons with mental illnesses, veterans, and older adults are especially at risk. For example:

- 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.
- People with mental illnesses who are homeless are disproportionate users of costly emergency rooms, hospitals, and crisis care services.

From the stability of a home, it is much easier for individuals and families to contact health-care providers, receive appointment reminders, plan transportation, obtain medications, and maintain relationships with doctors and practitioners. And when medical assistants, nurses' aides, surgical technicians, medical receptionists, and other health-care staff can afford to live in the area, it increases the ability of clinics and hospitals to recruit and retain key, lower-paid staff.

Veterans

The 2011 Homeless Enumeration Report found that 16% of San Luis Obispo County's homeless are veterans, and Common Ground Santa Barbara's count found that 15% of the county's homeless are veterans. Providers are continually seeing new homeless veterans who have returned from Iraq and Afghanistan with physical and/or mental traumas.

Without a stable living environment, California's former servicemen and women have difficulty seeking needed care and treatment. Homeless veterans have disproportionate rates of Post-Traumatic Stress Disorder and substance abuse, along with hepatitis C, diabetes, prostate cancer, and HIV/AIDS, which can be life-threatening without proper treatment and a stable home.