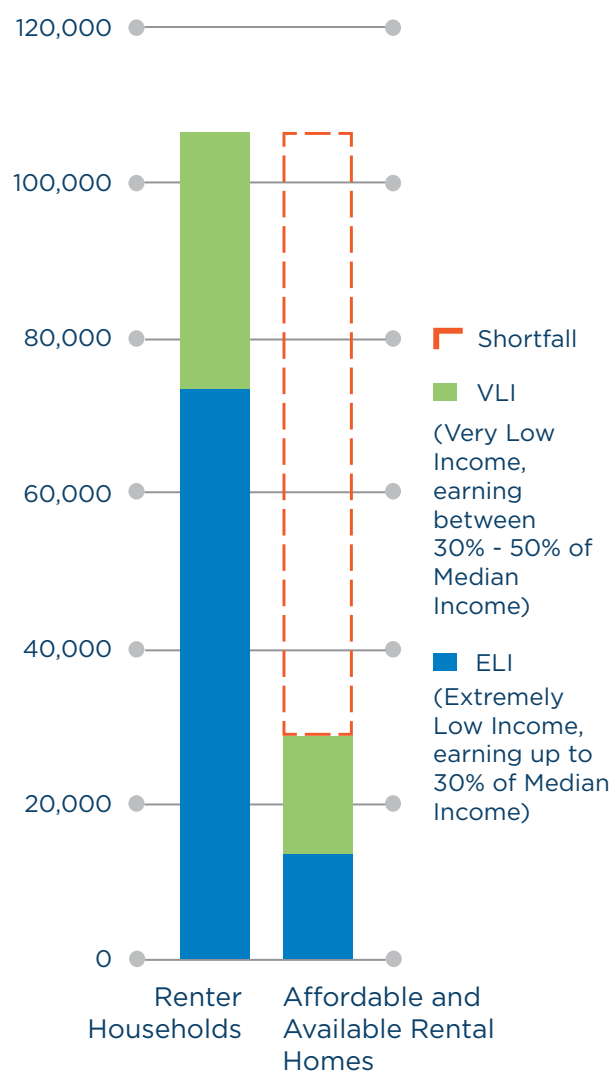


# SAN BERNARDINO COUNTY RENTERS IN CRISIS: A CALL FOR ACTION

## KEY FINDINGS

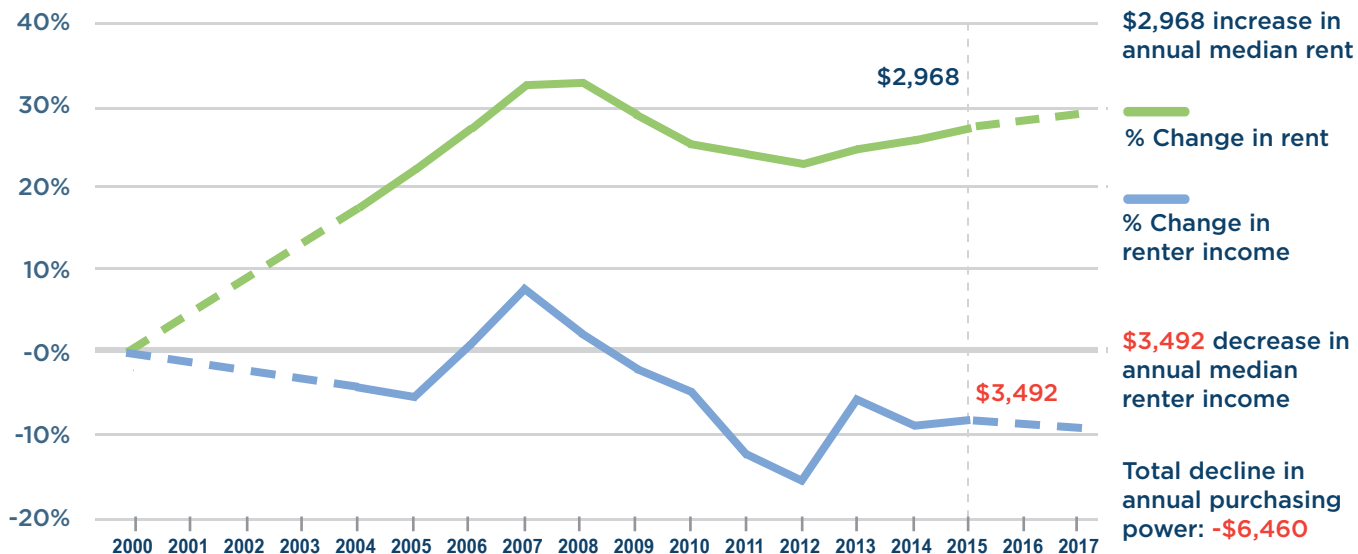
- » Cuts in federal and state funding, including elimination of State Redevelopment, have reduced investment in affordable housing production and preservation in San Bernardino County by more than \$131 million annually since 2008, an 84% reduction.
- » Median rent in San Bernardino County has increased 28% since 2000 while median renter household income has decreased 9%, when adjusted for inflation.
- » Renters need to earn nearly 3 times local minimum wage to afford the median asking rent of \$1,566 in San Bernardino County.
- » San Bernardino County's lowest-income renters spend 69% of income on rent, leaving little left for food, transportation, health expenses, and other needs.
- » San Bernardino County needs 78,983 more affordable rental homes to meet the needs of its lowest-income renters.

## SAN BERNARDINO NEEDS 78,983 MORE AFFORDABLE RENTAL HOMES



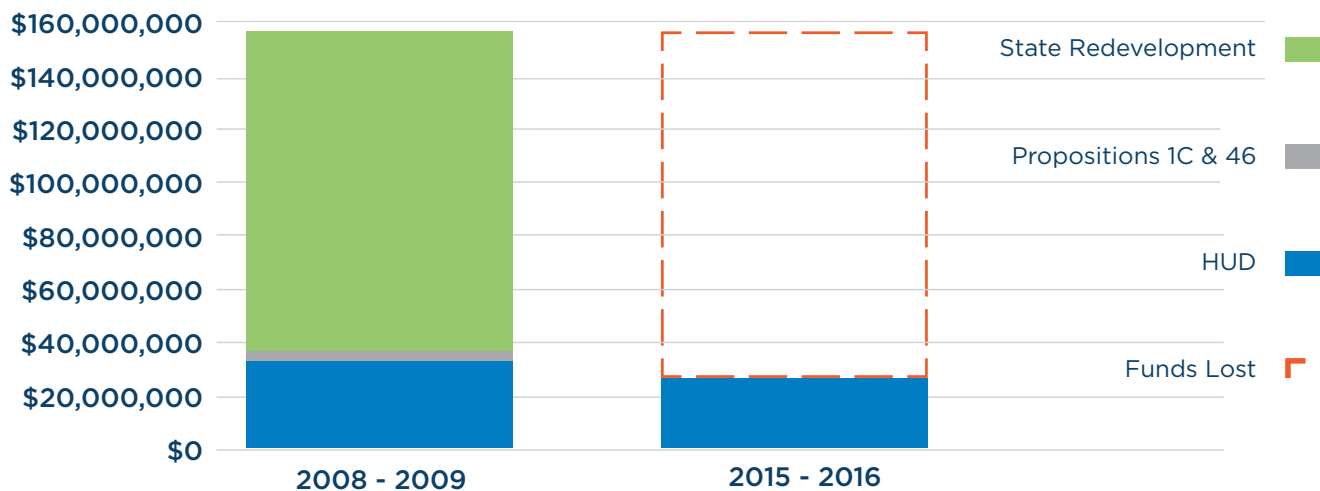
Source: NLIHC analysis of 2015 PUMS data.

## SAN BERNARDINO COUNTY'S INFLATION-ADJUSTED MEDIAN RENT INCREASED 28% WHILE MEDIAN RENTER INCOME DECREASED 9% FROM 2000 TO 2015



Source: CHPC analysis of 2000-2015 Census ACS data. Median renter income and rent from 2001-2004 and 2016 and 2017 are estimated trends. Median rent and median renter income are inflation adjusted to 2015 dollars.

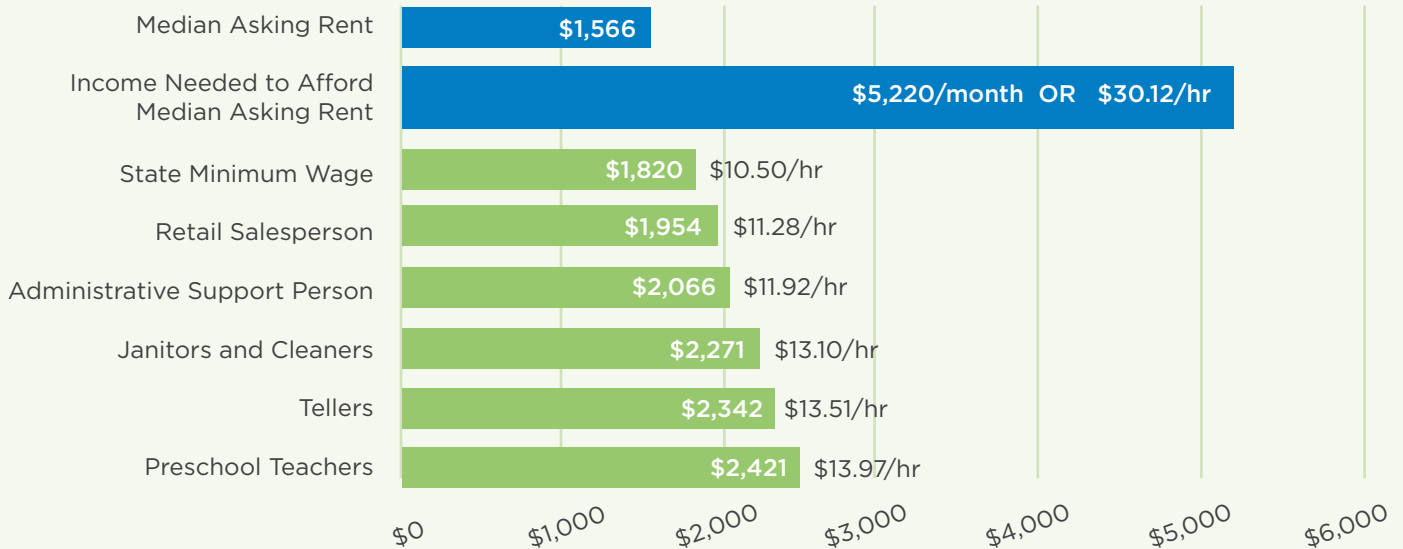
## SAN BERNARDINO COUNTY LOST 84% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2015-16



| FUNDING SOURCE                            | FY 2008-2009         | FY 2015-2016        | % CHANGE    |
|---|----------------------|---------------------|-------------|
| State Redevelopment                       | \$121,988,454        | \$0                 | -100%       |
| State Housing Bonds and Housing Programs  | \$3,226,600          | \$0                 | -100%       |
| U.S. Dept. of Housing & Urban Development | \$31,168,201         | \$25,068,713        | -20%        |
| <b>Total</b>                              | <b>\$156,383,255</b> | <b>\$25,068,713</b> | <b>-84%</b> |

Source: CHPC analysis of 2008-2009 annual HCD Redevelopment Housing Activities report; 2008-2009 and 2015-2016 annual HCD Financial Assistance Programs Reports; HUD CPD Appropriations Budget data for fiscal years 2009 and 2016.

## SAN BERNARDINO RENTERS NEED TO EARN \$5,220 A MONTH TO AFFORD MEDIAN ASKING RENTS



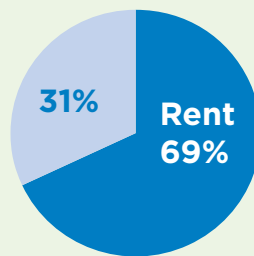
Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings on April 27, 2017. CHPC analysis of Bureau of Labor Statistics Median Annual Wage Data for CA Occupations in 2016.

### WHAT DO RENTERS IN SAN BERNARDINO COUNTY HAVE LEFT AFTER PAYING RENT?

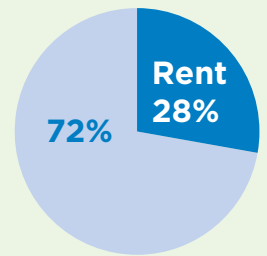
#### HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

#### MEDIAN INCOME HOUSEHOLDS

Food, Transportation, Health Care, & Other Needs

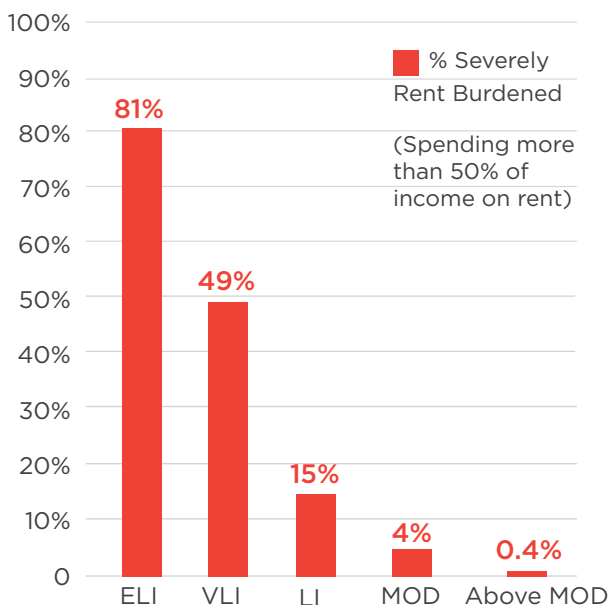


Food, Transportation, Health Care, & Other Needs



Source: NLIHC analysis of 2015 PUMS data.

#### PERCENTAGE OF SEVERELY BURDENED HOUSEHOLDS BY INCOME GROUP



Source: NLIHC analysis of 2015 PUMS data.

### ABOUT CHPC

THE STATE CREATED THE CALIFORNIA HOUSING PARTNERSHIP NEARLY 30 YEARS AGO AS A PRIVATE NONPROFIT ORGANIZATION WITH A PUBLIC MISSION: TO MONITOR, PROTECT, AND AUGMENT THE SUPPLY OF HOMES AFFORDABLE TO LOWER-INCOME CALIFORNIANS AND TO PROVIDE LEADERSHIP ON AFFORDABLE HOUSING FINANCE AND POLICY. SINCE 1988, THE CALIFORNIA HOUSING PARTNERSHIP HAS ASSISTED NEARLY 200 NONPROFIT AND LOCAL GOVERNMENT HOUSING ORGANIZATIONS LEVERAGE MORE THAN \$13 BILLION IN PRIVATE AND PUBLIC FINANCING TO CREATE AND PRESERVE 65,000 AFFORDABLE HOMES.

## STATEWIDE POLICY RECOMMENDATIONS

The California Housing Partnership calls on state leaders to take the following actions to provide relief to low-income families struggling with the high cost of housing:

- » Create new sources of long-term revenue dedicated to producing and preserving affordable homes by passing the Building Homes and Jobs Act **(SB 2)** and an expansion of the state Low Income Housing Tax Credit **(AB 71)**.
- » Give voters a chance to approve new state funding for affordable housing by passing the Affordable Housing Bond Act of 2018 **(SB 3)**.
- » Lower the voter approval threshold for local housing infrastructure bonds to 55% as it is for education facility bonds **(ACA 4)**.
- » Reduce the loss of existing affordable homes by strengthening the State Preservation Notice Law through improved monitoring and enforcement **(AB 1521)**.
- » Restore the ability of local governments to require apartment developers to include affordable rental homes within each development **(AB 1505)**.

## LOCAL RECOMMENDATIONS FOR SAN BERNARDINO

- » Ensure that sites identified in Housing Element updates as suitable for affordable housing and are assessed for competitiveness for funding such as the Affordable Housing Sustainable Communities program and Low Income Housing Tax Credits.
- » Provide infrastructure improvements to facilitate new and infill residential development and to improve the quality of life in low-income communities.
- » Allow affordable housing development by right through mechanisms such as Affordable Housing Overlay Zones.
- » Allow accessory dwelling units to be approved through ministerial review.
- » Review opportunities to create affordable housing on vacant and underutilized publicly-owned sites suitable for residential development.

This report was produced by the California Housing Partnership.

Local policy recommendations provided by:

Southern California Association of NonProfit Housing (SCANPH)

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