

Introduction

The lack of decent, affordable housing is a problem for many of the poor and working poor, and can lead to high rent burdens, overcrowding, and substandard housing. The wages of low-income families have not kept pace with rising rents and mortgage requirements. At the same time, low-cost housing units are being converted into higher-cost units, and there is an overall decrease in government assistance programs. Decent, affordable housing provides the foundation for healthy communities. It offers businesses the ability to attract and retain workers. It benefits individuals and families by providing stable homes, an essential component to success in school and work. Without stable homes, it is extremely difficult for adults to maintain employment, be productive members of the community, and provide a nurturing environment for their children. Furthermore, homeless children and children who live in substandard, unsafe, or overcrowded housing conditions are much less likely to acquire the skills they need to escape poverty as adults.

Household Needs Assessment Survey Results

Housing Availability

- 37.8% of the household survey respondents said that they knew someone who couldn't pay their rent or mortgage. The responses ranged from 34% in the East Valley region, to 49.8% in the Morongo Basin area.
- 29% of household survey respondents indicated that they did not have enough access to affordable housing.
- When looking at the geographic variation 35.1% of respondents in the Central San Bernardino County survey region, 30.3% of respondents in the Eastern Los Angeles County/Western San Bernardino County survey region, 25.7% of respondents in the Morongo Basin survey region, 22% of respondents in the East Valley survey region and 18.4% of respondents in the High Desert survey region indicated that they didn't have enough access to affordable housing.
- Concerns about affordable housing were evident across all income groups but more heavily concentrated among respondents with lower incomes.
- When examining racial and ethnic responses to affordable housing concerns it is found that Asians (47.1%) followed by Blacks (40.6%), Hispanics (35.1%) and Whites (20.9%) have the greatest percent of respondents who feel they don't have access to affordable housing.
- 27.7% of household survey respondents think depreciating real estate value is a problem.
- Responses to the question about depreciating real estate values varied widely by geographic location. 45.8% of residents in the Central San Bernardino County survey

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region and 30.2% of respondents in the High Desert survey region thought depreciating real estate values are a problem. Responses indicating that declining real estate values are a problem were about 20% in each of the remaining survey regions.

Homelessness

- 43.8% of survey respondents indicated that homelessness is a major problem.
- Residents in the Central San Bernardino and the High Desert survey regions had the greatest concern over homelessness. Over 50% of respondents in these regions thought homelessness was a major problem. About 40% of respondents in the Eastern Los Angeles/Western San Bernardino and the Morongo Basin regions indicated that homelessness is a major problem while about 30% of respondents in the East Valley region felt the same.
- Homelessness was considered a major problem among all racial and ethnic groups, but was highest among Blacks (61.9%) and Hispanics (49.0%).
- Although homelessness was considered a major problem among all income groups, those with lower incomes were more likely to have indicated that homelessness is a major problem.

Shopping and Recreation

- 46.4% of respondents from the Morongo Basin survey region indicated that they did not have access to close and convenient shopping, while only 13% of respondents in the Eastern Los Angeles/Western San Bernardino survey region indicated the same.
- Responses concerning close and convenient shopping were similar across racial and ethnic groups except for Asians. Only 5.6% of Asian respondents indicated that they did not have close and convenient shopping.
- Responses concerning the availability of close and convenient shopping were similar across income categories.
- 42.8% of the total survey respondents believed that they did not have enough parks and recreation facilities in their area.
- In three of the five survey regions (High Desert, Central San Bernardino County, and Morongo Basin) over 50% of the respondents indicated that there were not enough parks and recreation facilities.
- About half of the Black and Hispanic respondents indicated that there is a lack of parks and recreation facilities while, about a third of Asian and White respondents indicated the same.
- Responses indicating that there is a lack of park and recreation facilities were higher among those with lower incomes.

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Indicators

Homelessness

- According to the Stewart B. McKinney Act, a person is considered homeless who “lacks a fixed, regular, and adequate night time residence; and... has a primary night time residence that is (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations... (B) an institution that provides a temporary residence for individuals intended to be institutionalized, or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.” (National Coalition for the Homeless, 2002)
- It is extremely difficult to provide an accurate count of homeless persons. Most homeless persons cannot easily be identified as such, and thus, the definition of homelessness varies. Some agencies interpret the definition to include only those persons who are on the streets or in shelters, as well as persons who face imminent (within a week) eviction from a private dwelling. This interpretation over-represents the “street homeless” and those who seek out homeless services, while it under-represents those fully-functioning members of society who, for some reason, are unable to secure permanent housing. This is the sector of the homeless population who may be temporarily living in substandard or overcrowded housing, sleeping at the homes of friends or family, sleeping in a car or camper, or simply do not want to be found. (National Coalition for the Homeless, 2002)
- The 2003 San Bernardino County Homeless Census and Survey estimated that the point-in-time (daily) number of homeless residents in San Bernardino County in 2001 ranged between a minimum of 5,270 to as many as 8,351 persons. More importantly, it estimates that between 14,861 and 23,549 people in San Bernardino County will experience homelessness sometime during a given year. The study points out, however, that as a result of methodological constraints and the scope of the project, the census was focused on counting people in shelters or on the streets. Those living in temporary arrangements with friends or family were far less likely to be counted. (Community Action Partnership of San Bernardino County [CAPSBC], 2003)
- The San Bernardino County Homeless Coalition reports that 55 agencies serving the homeless provided services for about 14,000 people during 2001. (Johnson, 2002)
- In March of 2002 a census count identified 1,389 unduplicated homeless persons in the cities of Pomona, La Verne and Claremont. Of these individuals, the median age was 41, 63% were male, and 178 separate families were identified, including 188 children. A survey of 394 of the homeless persons revealed that 50% of them had become homeless in Pomona, while two-thirds considered Pomona their “home” city. (Gamst, 2003)
- The total number of shelter beds available in San Bernardino County is not only inadequate in number, but also unevenly dispersed. The South Desert, Mountain Communities, and West End regions currently have no emergency shelters.

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- Cold Weather Shelter programs traditionally provided by county armories opened up during winter months are non-existent in the County of San Bernardino. During heightened times of need for homeless shelters and during cold and wet weather, San Bernardino County does not have any more to offer as help to the homeless than during other months of the year.
- In November 2001 California voters passed Proposition 46, a \$2.1 billion bond measure that will devote a large portion of money to building homeless shelters and low-income housing. (McCarthy, 2002)
- On any given day there are 361,000 people homeless in California, or about 1.1 percent of the state's total population. The number of individuals who are homeless over the course of a year is higher than the daily count. According to the Urban Institute, the annual number of homeless persons is anywhere from three to six times the daily number. California homeless advocacy groups estimate the annual number at about 1.1 million. (Davis, 2002)
- The Foothill Family Shelter, located in Upland, reports that "the major change in recent years that affects a family's ability to remain in permanent housing is the economic downturn in wages and increase in the cost of housing. On any given night there are estimated to be 361,000 homeless persons in California. Thirty-seven percent of that number is families with children, and that figure is on the rise. And if you think that the problem is more significant in the inner city, consider the fact that each month, we have between 35 and 45 families from our local communities applying for our program because they are homeless. And each month, there are different families with varying degrees of problems, but all without a place to call home." (Foothill Family Shelter, 2003)

Housing Availability

- The California Department of Housing and Community Development reports that California needs to add 220,000 new homes or apartments per year in order to keep up with the current housing shortage. In a "good year," 150,000 are typically built; during an economic "slump," 110,000 are typically built. (Katzanek, 2002)
- San Bernardino County added 4.9 jobs for each new unit of housing from 1994 to 2001, more than three times the 1.5-to-1 ratio recommended by housing policy experts. (California Budget Project, 2002)
- In late 2002 the Rose Institute of State and Local Government reported the lack of affordable housing as the main component of a housing shortage in the region, and that this shortage was nearing a crisis stage. "Population in California is increasing, while production of new homes is decreasing. At the same time, condominium and apartment construction has been hampered by an increase in construction defect litigation, and loss of government incentives to build apartments." (McCarthy, 2002)

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Homeownership

- The Claremont Colleges' Rose Institute of State and Local Government reports that California has the second-lowest home-ownership rate in the nation, at 57% of all households. Furthermore, only 42% of California Latinos are homeowners. (Berkman, 2002)
- In the Inland Empire, a household needed an annual income of at least \$43,491 in order to purchase the median-priced home in the second quarter of 2002, with a 5 percent down payment. The 2001 median income for the area was \$50,300. (California Budget Project, 2002)
- The homeownership rate for the Inland Empire (San Bernardino and Riverside Counties) in 2001 was 62 percent, compared to 68 percent for the nation as a whole. (California Budget Project, 2002)
- In 2001, only 49 percent of Inland Empire households could afford to buy the median-priced home in their area, compared to 57 percent nationally. (California Budget Project, 2002)
- Although homes are more affordable in Riverside and San Bernardino County than the rest of Southern California, nowhere are prices rising so quickly. The median house price in San Bernardino County rose 22.6 percent from June 2002 to June 2003, to a new high of \$195,000. Through the fall of 2003, this figure has continued to rise. (The Press Enterprise, 2003)
- As the average price of area housing reaches new record highs, first-time buyers are being forced to move farther inland, and often much farther from their jobs, in pursuit of an affordable home. This creates greater urban sprawl and contributes to traffic congestion and air pollution. In the Inland Empire, the share of workers commuting 90 minutes or more to work increased by 12 percent between 1990 and 2000. (California Budget Project, 2002)

Rental Housing

- A rental unit is considered affordable if it costs no more than 30% of the renter's income. A minimum wage earner (earning \$6.75 per hour) can afford monthly rent of no more than \$351. (National Low Income Housing Coalition [NLIHC], 2003)
- Without a change in housing costs, an increase in wages, or some kind of public or private assistance, decent but modest housing is out of reach for many working families. For example, in San Bernardino County, a worker earning minimum wage (\$6.75 per hour) would have to work 83 hours per week in order to afford the 2003 Fair Market Rent (FMR)* of \$729 for a two-bedroom apartment. This makes it especially difficult for single-earner families to afford adequate shelter. (NLIHC, 2003)

* In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent and safe rental housing of a modest (non-luxury) nature with suitable amenities. FMR's are established by the Department of Housing and Urban Development (HUD) to assure that a sufficient supply of rental housing is available to program participants.

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- Many families that do maintain permanent housing can only pay their housing costs by going without adequate food, clothing, or other basic needs. They often spend at least half – and sometimes much more – of their incomes for housing alone. The 2000 U.S. Census reports that in San Bernardino County, 43% of renter households spend 30% or more of their income for rent. (U.S. Census, 2000)
- In San Bernardino County, an extremely low-income household (earning \$15,300, or 30% of the Area Median Income* of \$51,000) can afford monthly rent of no more than \$383. However, the FMR for a two bedroom unit is actually \$729. (NLIHC, 2003)
- The housing wage in San Bernardino County is \$14.02. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area's FMR. This is 208% of the minimum wage per hour. Between 2002 and 2003, the two bedroom housing wage increased by 5.65%. (NLIHC, 2003)
- Rents in the West End cities are among San Bernardino County's highest, leading to overcrowding. Housing experts agree that government intervention – promoting the building of more affordable market-rate multifamily units and increasing the minimum wage – is the solution. (Rappaport, 2003)
- The USC Lusk Center reports that the Inland Empire average rent price, currently at \$850, is expected to rise about 15% over the next two years. In Los Angeles County, the average rent price is \$1,200. (Press-Enterprise, 2003)
- The USC Lusk Center reports that although the Inland Empire accounts for 21% of the Los Angeles region's population, it has only 11% of the region's apartment stock, reflecting a preference for single-family homes. (*Area Rents Expected to Rise*, 2003)
- San Bernardino County has a scarcity of rental housing. Multifamily housing accounted for only 20 percent of building permits issued in San Bernardino County in 2001, as compared to the statewide figure of 28 percent. (California Budget Project, 2002)

Subsidized/Low Income Housing

- The federally-funded Section 8 program provides rental assistance in the form of a Section 8 Housing Choice Voucher to very low income families, senior citizens, disabled, handicapped, and other individuals for the purpose of securing decent, affordable housing. In exchange for a commitment that rents remain affordable, the federal government provides assistance to developers of affordable housing through guaranteed rental payments and low-cost financing. Since 1996, San Bernardino County has lost 916 affordable housing units as landlords convert units from Section 8 to market rents. (California Budget Project, 2002)

* A median is the midpoint in a distribution of numbers, with an equal number above and below.

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Housing Conditions/Substandard Housing

- According to the 2000 decennial census, 14.6% of the housing units in San Bernardino County contain one or more persons per room which is the U.S. Census Bureau's definition of crowded. 3% of the housing units in San Bernardino County contain two or more persons per room. In the east end of Los Angeles County, 11% of all housing units in the city of Pomona have 2 or more persons per room. (U.S. Census, 2000)
- According to the 2000 census, 1.6% of all housing units in San Bernardino County lacked complete kitchen facilities. Among San Bernardino County census places only Wrightwood and the Twentynine Palms Base had 100% of their housing units with complete kitchen facilities. Searles Valley had the highest percentage (5.9%) of housing units without complete kitchen facilities, while the city of San Bernardino had the greatest number (1,574) of housing units without complete kitchen facilities. In the east end of Los Angeles County, 1.5% of housing units in the city of Pomona lacked complete housing facilities. (U.S. Census, 2000)
- According to the 2000 census, 1.1% of housing units in San Bernardino County lacked complete plumbing facilities. Five census places (Grand Terrace, Lenwood, San Antonio Heights, Twentynine Palms Base, and Wrightwood) within San Bernardino County had complete plumbing facilities. Adelanto and Barstow had the highest percentage of housing units without complete plumbing facilities with 2.9% each. In the east end of Los Angeles County, 1.6% of housing units in the city of Pomona lack complete plumbing facilities. (U.S. Census, 2000)
- According to the 2000 census, 2.2% of housing units in San Bernardino County were without telephone services. Three census places (Nebo Center, Twentynine Palms Base, and San Antonio Heights) had 100% of occupied housing units reporting telephones. Bluewater reported the highest percentage (12.8%) of occupied housing units without a telephone followed by Muscoy (7.4%) and Needles (5.1%). (U.S. Census, 2000)
- From June 2002 through July 2003, the Help On Call Information and Referral center received 288 calls for utility assistance, accounting for over 10% of the total calls received that year. During various times of the year and dependent upon funding availability, utility assistance programs are available to help elderly, disabled and low-income residents pay their electric and gas bills. These programs include: The Home Energy Assistance Program (HEAP), the Emergency Food and Shelter Program (EFSP), and the Energy Assistance Fund (EAF) and Gas Assistance Fund (GAF). In addition, utility companies offer lower, alternate rates for customers who meet specific medical and income guidelines.

Conclusions

- Area residents are concerned about housing problems and the indicators analysis show that they have reason to be concerned.
- The cost of housing will continue to increase for the foreseeable future.

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- Like much of Southern California, there is a lack of affordable housing in San Bernardino County and the problem will increase for the foreseeable future.
- Housing in San Bernardino County is more affordable than in neighboring counties. This attracts residents from those counties who are able to purchase housing here, further compounding the existed housing shortage, and contributing to higher housing cost.
- Decent but modest housing is out of reach for many working families without a change in housing costs, an increase in wages, or some kind of public or private assistance.
- Declining social conditions may drive housing values down in some areas.
- At its worst, housing problems lead to homelessness. On any given day there are at least five thousand homeless persons in the county in need of shelter; this number will most likely increase as housing becomes less affordable.
- More emergency and transitional beds are needed as a part of the larger strategy to help people regain permanent affordable housing and achieve a more stable life.

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