

# HOUSING

# I.H.H.E.E.L.

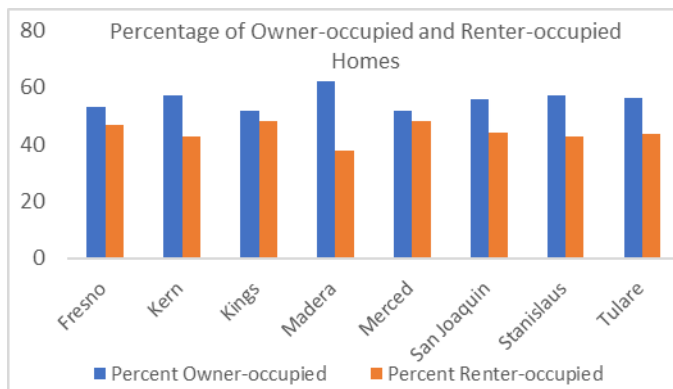
## INTRODUCTION

Housing is a fundamental human right. Yet local governments are all too often unable or unwilling to provide their residents with housing they can afford. This is partly due to prevailing lack of inclusionary housing policies, available funding for financing, and the lasting legacies of racial segregation. To address this problem, best practices involve allocating funding to preserve existing housing stock, and creating new, affordable, and high-quality housing.

## REGIONAL OVERVIEW

- Three of eight counties in the San Joaquin Valley have a higher percentage of renter-occupied units than the percentage statewide.
- Extremely low-income households in the San Joaquin Valley are severely burdened by housing costs.
- Affordable housing projects are unequally distributed across the valley’s neighborhoods.
- During the period of 2013–2018, 29 of the 70 jurisdictions in the valley did not build any low-income housing units.

## HOUSING CHARACTERISTICS



Source: American Community Survey 2017 5-year estimates [DP04]

### Housing Tenure

Homeownership offers potential opportunities for improved social outcomes such as increased neighborhood vitality, more civic participation, and healthier children.<sup>i</sup> All counties in the San Joaquin Valley region have a higher percentage of owner-occupied homes than renter-occupied homes. Fresno, Kings, and Merced Counties have a higher percentage of renter-occupied homes than the statewide percentage (45.5%). Among these three counties, Kings County has the highest percentage of renter-occupied homes (48.2%), followed by Merced (48%) and Fresno County (47%).

### Housing Crowding

A higher percentage of occupied units with one or fewer occupants indicates a lack of crowding. Housing crowding conditions across the valley are relatively similar to the conditions statewide. Six of the eight counties in the valley have a slightly lower percentage of occupied housing units with one or fewer occupants per room as compared to the percentage statewide (91.8%). Tulare County has the lowest percentage of occupied units with one or fewer occupants per room (90%), while Stanislaus County has the highest percentage of occupied units with one or fewer occupants per room (93.3%).<sup>ii</sup>

## HOUSING AFFORDABILITY

### Regional Housing Needs Assessment (RHNA) Compliance

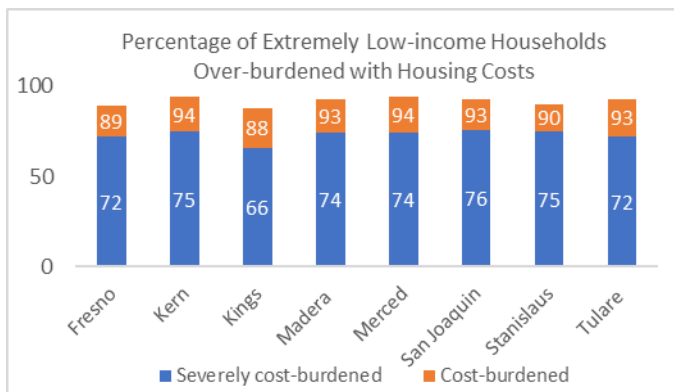
Lack of affordable housing creates significant financial burden for low-income residents. The San Joaquin Valley currently requires 137,255 more affordable rental homes to meet current housing demands.<sup>iii</sup> However, 29 of 70 jurisdictions in the San Joaquin Valley region did not build homes for low-income populations in the period from 2013-2018.<sup>iv</sup> These jurisdictions may be non-compliant with California’s Regional Housing Needs Assessment program.

## Funding and Availability

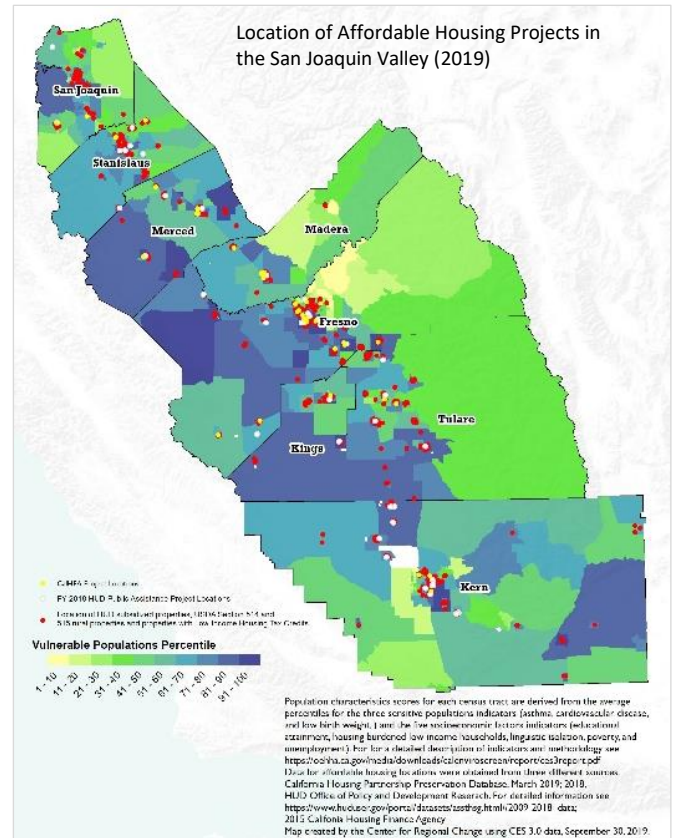
In fiscal year 2017-2018, the San Joaquin Valley received 66% less state and federal funding for housing production and preservation compared to 2007-2008.<sup>v</sup> Several neighborhoods with vulnerable populations have very few or no affordable housing projects. As of 2018, the San Joaquin Valley had 5,382 U.S. Department of Housing and Urban Development (HUD) public housing units across the valley. As of 2015, the valley also had 735 housing units financed by the California Housing Finance Agency (CalHFA). However, these units are not equally distributed across the region. Besides these units, the region includes a total of 47,782 units comprised of HUD-subsidized properties, USDA-funded rural properties, and properties financed with Low Income Housing Tax Credits. Unlike public housing, which is intended to remain perpetually affordable, these projects are at risk of being converted to market-rate rents in the upcoming years.<sup>vi</sup>

## Housing Burden

The San Joaquin Valley does not have an adequate supply of affordable housing for its residents. Extremely low-income households are severely burdened by housing costs (spending 50% or more of their income on housing). In the valley, San Joaquin County has the highest percentage (76%) of extremely low-income households that are severely burdened by housing costs, while Kings County has the lowest percentage (66%) experiencing this burden. The percentage of households that are cost-burdened (spending more than 30% of their income on housing) range from 88% to 94% in the valley.<sup>vii</sup>



Source: California Housing Partnership, 2019



## Homelessness

As of 2018, there were 7,551 total sheltered and unsheltered persons in the valley. Overall, in the valley, the total sheltered and unsheltered persons decreased by 36.71% over the period 2010-2018. However, the total sheltered and unsheltered homeless persons increased from 2010 – 2018 for Merced County and remained relatively the same for Tulare County.<sup>viii</sup> Although the percentage of people experiencing homelessness in some jurisdictions has decreased, there is still a need for services to assist the homeless, including emergency shelters, transitional housing, and wrap-around services.

Citations are available at [The Center web site](https://www.crcr.org/).