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Photo courtesy of EAH housing.

STANISLAUS COUNTY'S HOUSING EMERGENCY UPDATE

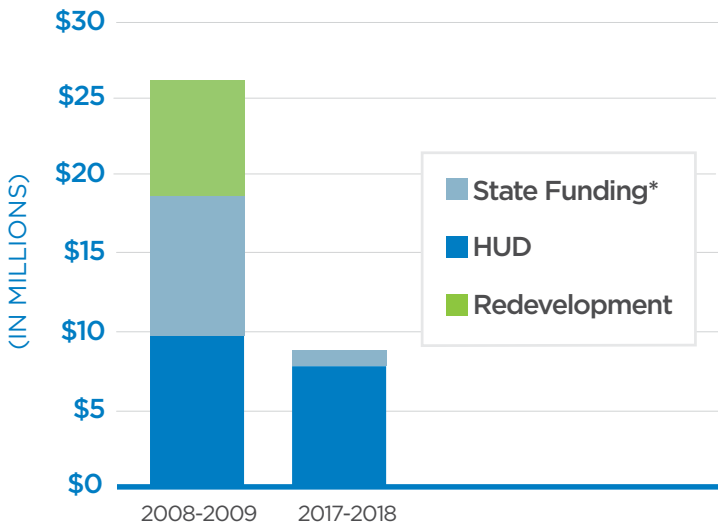


**California
Housing
Partnership**
*California's Experts on Affordable
Housing Finance, Advocacy & Policy*

KEY FINDINGS

- Cuts in Federal and State funding have reduced investment in affordable housing in Stanislaus County by more than \$17 million annually since 2008, a 65% reduction.
- 75% of ELI households in Stanislaus County are paying more than half of their income on housing costs compared to 0% of moderate income households.
- Stanislaus County needs 15,142 more affordable rental homes to meet current demand.
- Low Income Housing Tax Credit production and preservation in Stanislaus County remains low since 2016.
- Renters in Stanislaus County need to earn \$25.00 per hour - 2.1 times the State minimum wage - to afford the median monthly asking rent of \$1,300.

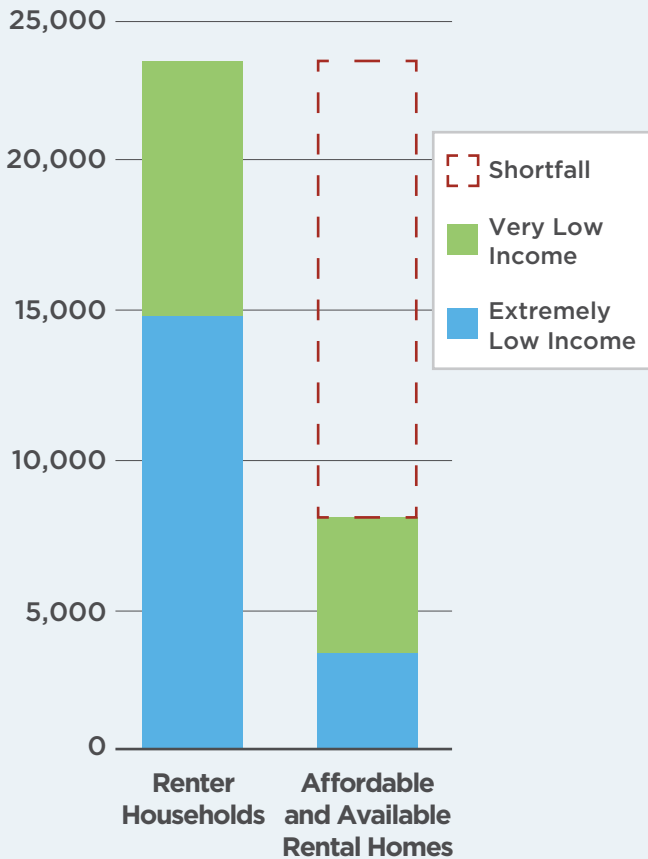
STANISLAUS COUNTY LOST 65% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2017-18



FUNDING SOURCE	FY 2008-09 (In thousands)	FY 2017-18 (In thousands)	% CHANGE
Redevelopment	\$7,887	\$0	-100%
State Housing Bonds and Housing Programs	\$9,000	\$1,427	-84%
HUD	\$9,527	\$7,753	-19%
TOTAL	\$26,413	\$9,180	-65%

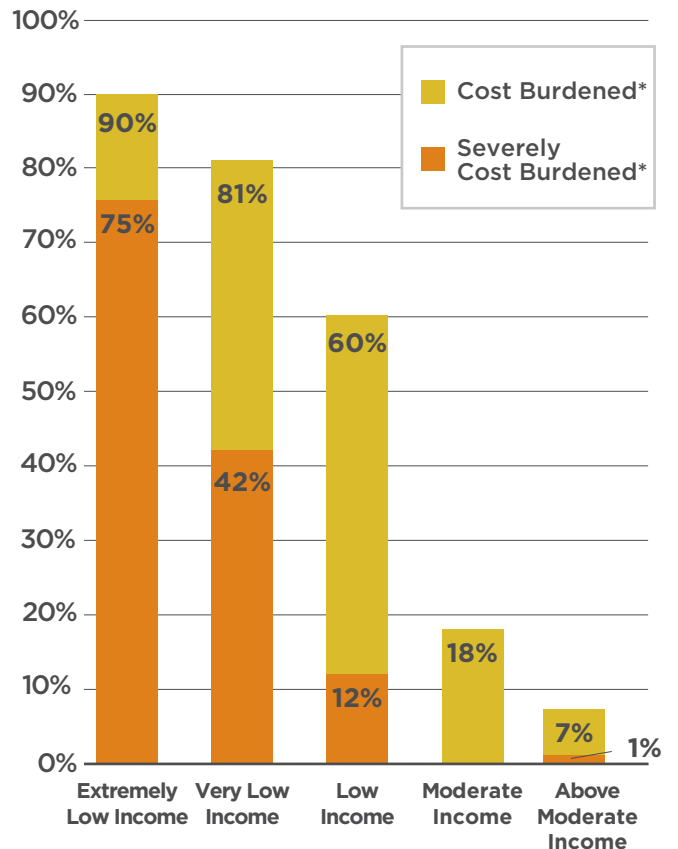
Source: California Housing Partnership analysis of 2008-2009 annual Redevelopment Housing Activities Report; 2008-2009 and 2017-2018 Annual HCD Financial Assistance Programs Reports; 2008-2009 and 2017-2018 HUD CPD Appropriations Budget Reports.
 *FY 2017-2018 does not include No Place Like Home Funding (NPLH) and no funds for the Affordable Housing Sustainable Communities (AHSC) program were awarded.

STANISLAUS COUNTY NEEDS 15,142 MORE AFFORDABLE RENTAL HOMES



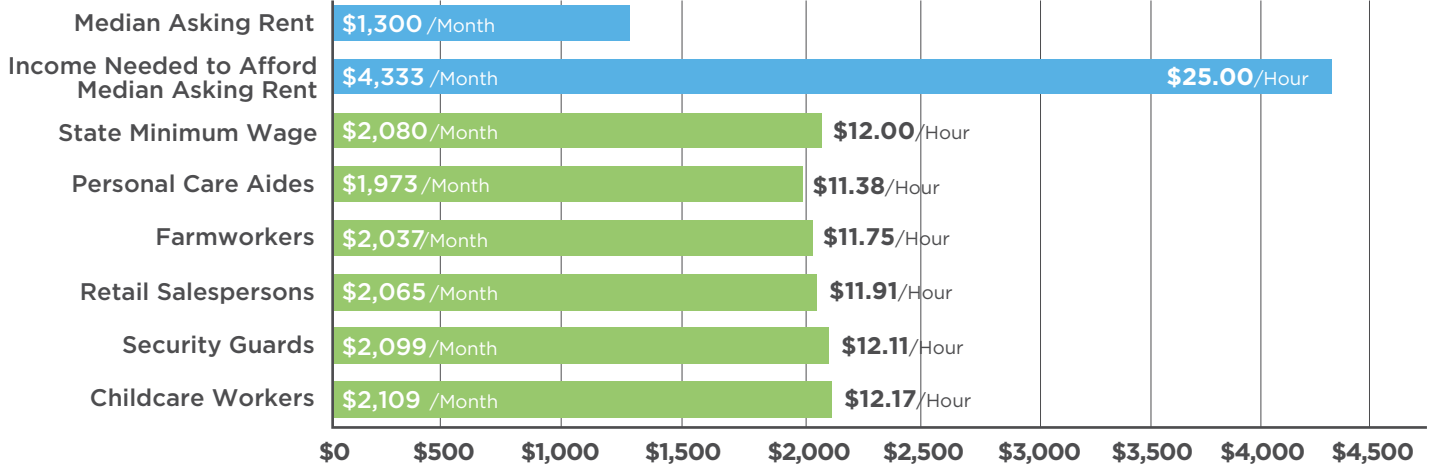
Source: NLIHC analysis of 2017 PUMS data.

LOWEST INCOME HOUSEHOLDS ARE DISPROPORTIONATELY AND SEVERELY COST BURDENED



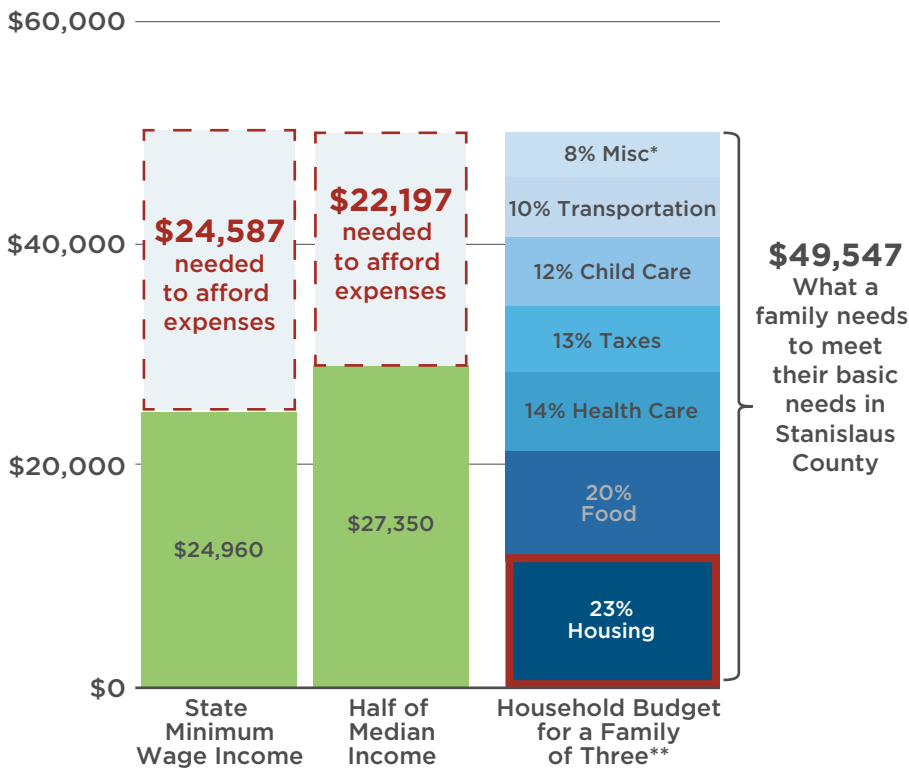
Source: NLIHC analysis of 2017 PUMS data.
 *Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.

RENTERS NEED TO EARN 2.1 TIMES MINIMUM WAGE TO AFFORD THE MEDIAN ASKING RENT IN STANISLAUS COUNTY



Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in February 2019. Bureau of Labor Statistics Median Annual Wage Data for CA Occupations, 2018.

HOUSING PRICES ARE DRIVING COSTS OF LIVING OUT OF REACH FOR LOW INCOME FAMILIES IN STANISLAUS COUNTY



Source: The above budget is a preview of United Way's forthcoming data release on the Real Cost Measure. Please visit <https://www.unitedwaysca.org/realcost> for more information about what it takes to meet basic needs in Stanislaus County.

*The "miscellaneous" budget category includes all other categories not defined.

**The household budget for a family of three uses a population weighted average to estimate the costs associated with one working adult and two children (one school-aged child and one teenager). Each percentage represents how much a family's annual budget is captured in each cost category (housing, child care, etc.).

STANISLAUS COUNTY'S LOW INCOME HOUSING TAX CREDIT PRODUCTION AND PRESERVATION REMAINS LOW SINCE 2016

STATEWIDE			
TYPE	2016	2017	2018
New Construction	9,285	7,407	9,373
Acquisition & Rehab	15,032	5,928	9,430
All	24,317	13,335	18,803
STANISLAUS COUNTY			
TYPE	2016	2017	2018
New Construction	0	0	55
Acquisition & Rehab	0	0	0
All	0	0	55

Source: California Housing Partnership analysis of 2016-2018 California Tax Credit Allocation Committee data.

Note: The data does not include manager or market rate units created through the LIHTC program.

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:

- » Replace Redevelopment funding for affordable housing with at least \$1 billion annually to help local governments meet their State-mandated production goals.
- » Expand the State's Low Income Housing Tax Credit Program by \$500 million per year to jump-start affordable housing production and preservation.
- » Create a new California capital gains tax credit to preserve existing affordable housing at risk of conversion and to fight displacement pressures in Opportunity Zones.
- » Reduce the threshold for voter approval of local funding of affordable housing and infrastructure from 67% to 55% as was done for educational facilities in 2000.

LOCAL RECOMMENDATIONS FOR STANISLAUS COUNTY

- » Streamline use of existing fee reductions and waivers and promote new fee reduction programs for affordable housing developments.
- » Create zoning that promotes infill development and allows for alternative or non-traditional forms of housing, including ADUs and smaller housing units.
- » Promote coordinated entry processes placement of all people experiencing the housing crisis to extent possible.
- » Prioritize public land for affordable housing wherever feasible.
- » Adopt a policy that public lands will be conveyed through long-term ground leases that ensure long-term community control of these scarce resources rather than being sold.
- » Promote, zone and support use of different forms of residential construction - modular, prefab and other factory-built alternatives.
- » Master lease houses to nonprofits that commit to renting to households not traditionally served by subsidized housing.
- » Adopt an ordinance to regulate rents for mobile home parks.

This report was produced by the California Housing Partnership.

Local policy recommendations provided by:

California Coalition for Rural Housing
Stanislaus Regional Housing Authority

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