



Summer camp at Marymead Park in Marysville.  
Photo courtesy of CHIP Housing.

# YUBA COUNTY'S HOUSING EMERGENCY UPDATE



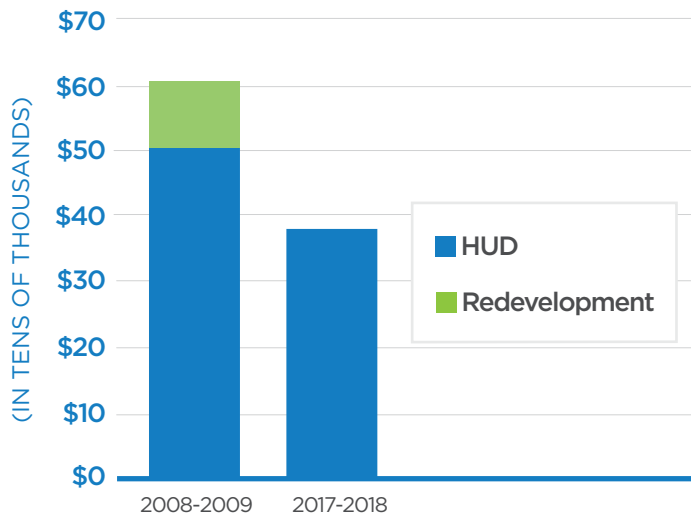
**California  
Housing  
Partnership**

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

## KEY FINDINGS

- Cuts in Federal and State funding have reduced investment in affordable housing in Yuba County by more than \$233,000 annually since 2008, a 38% reduction.
- 68% of ELI households are paying more than half of their income on housing costs compared to 0% of moderate income households.
- Yuba County needs 2,341 more affordable rental homes to meet current demand.
- While regional Low Income Housing Tax Credit activity has increased, Yuba County's has remained at zero since 2016.
- Renters in Yuba County need to earn \$41.35 per hour - 3.4 times the State minimum wage - to afford the median monthly asking rent of \$2,150.

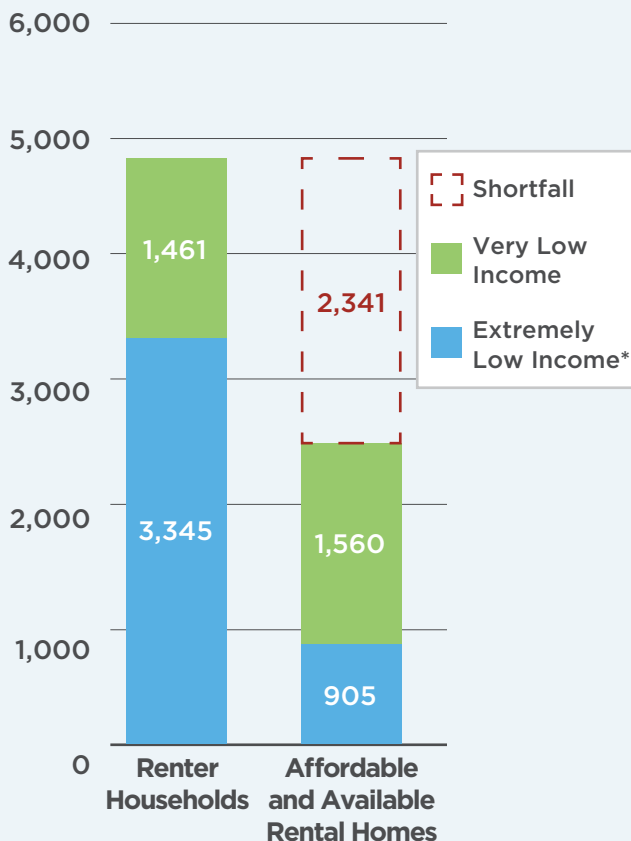
## YUBA COUNTY LOST 38% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-2009 TO FY 2017-2018



| FUNDING SOURCE                           | FY 2008-09<br>(In thousands) | FY 2017-18<br>(In thousands) | % CHANGE    |
|--|------------------------------|------------------------------|-------------|
| Redevelopment                            | \$108                        | \$0                          | -100%       |
| State Housing Bonds and Housing Programs | \$0                          | \$0                          | 0%          |
| HUD                                      | \$500                        | \$374                        | -25%        |
| <b>TOTAL</b>                             | <b>\$608</b>                 | <b>\$374</b>                 | <b>-38%</b> |

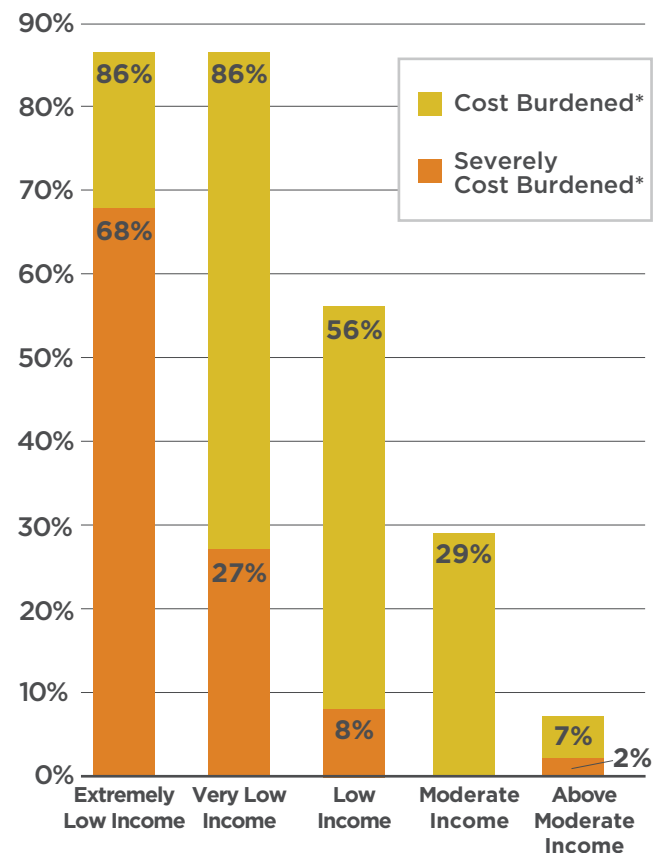
**Source:** California Housing Partnership analysis of 2008-2009 annual Redevelopment Housing Activities Report; 2008-2009 and 2017-2018 Annual HCD Financial Assistance Programs Reports; 2008-2009 and 2017-2018 HUD CPD Appropriations Budget Reports.

## YUBA COUNTY NEEDS 2,341 MORE AFFORDABLE RENTAL HOMES



**Source:** California Housing Partnership's analysis of 2016-2017 PUMS data.  
\*ELI is equivalent to the Department of Health and Human Services poverty guidelines.

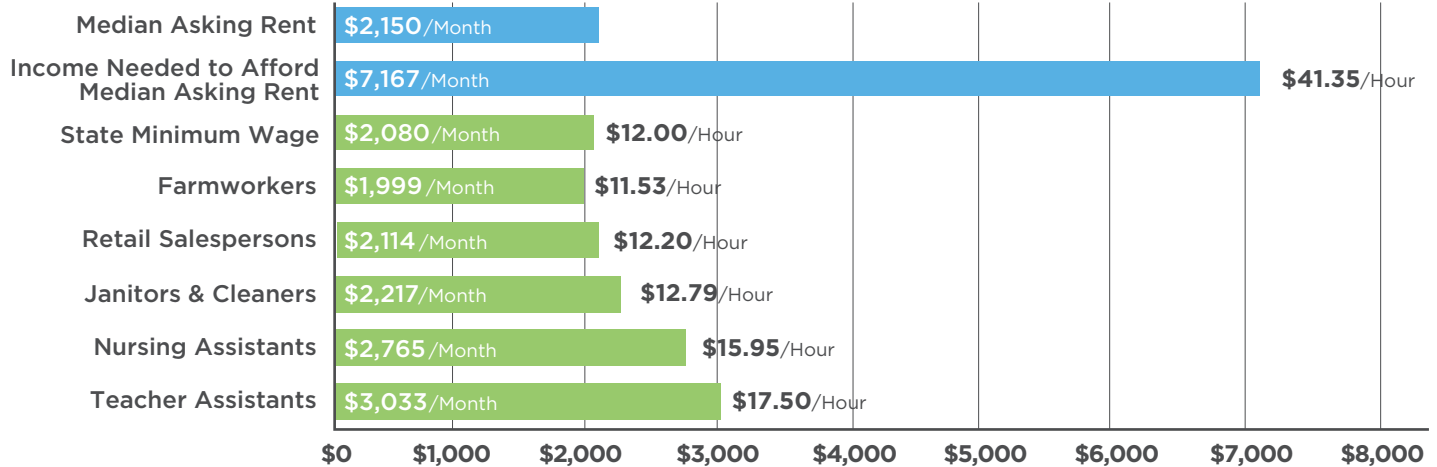
## LOWEST INCOME HOUSEHOLDS ARE DISPROPORTIONATELY AND SEVERELY COST BURDENED



**Source:** California Housing Partnership's analysis of 2016-2017 PUMS data.  
\*Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.

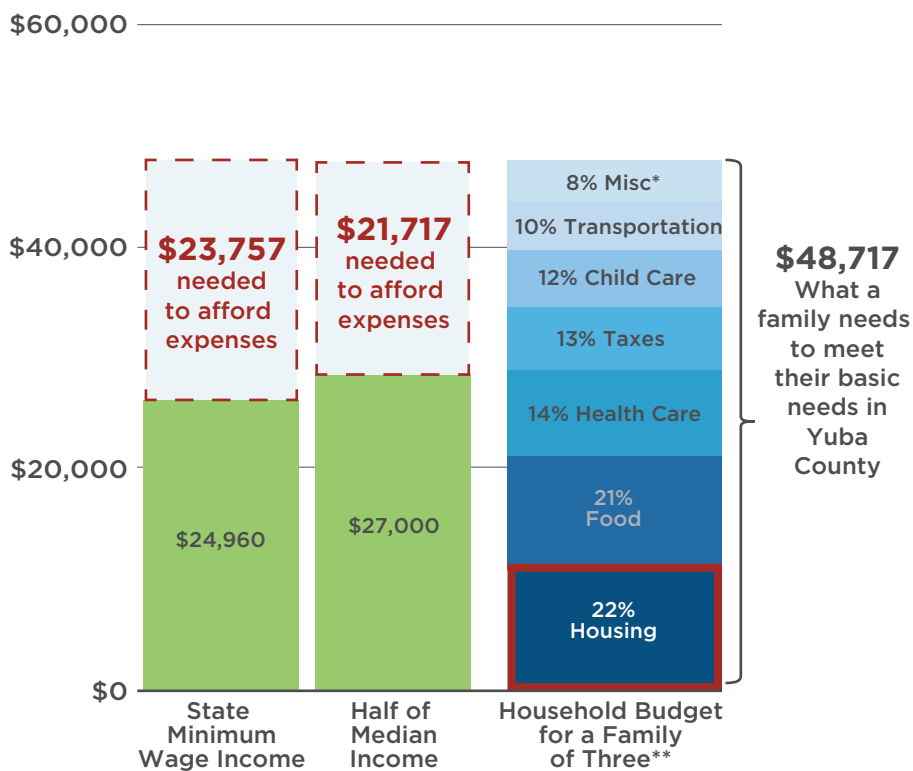


## RENTERS NEED TO EARN 3.4 TIMES MINIMUM WAGE TO AFFORD THE MEDIAN ASKING RENT IN YUBA COUNTY



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 AND FOOD PRICES ARE DRIVING COSTS OF LIVING OUT OF REACH FOR LOW INCOME FAMILIES IN YUBA 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 Yuba 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.).

## WHILE REGIONAL LOW INCOME HOUSING TAX CREDIT ACTIVITY HAS INCREASED, YUBA COUNTY'S HAS REMAINED AT ZERO

### SACOG REGION\*

| TYPE                | 2016 | 2017 | 2018  |
|---------------------|------|------|-------|
| New Construction    | 215  | 316  | 435   |
| Acquisition & Rehab | 662  | 247  | 1,098 |
| All                 | 877  | 563  | 1,533 |

### YUBA COUNTY

| TYPE                | 2016 | 2017 | 2018 |
|---------------------|------|------|------|
| New Construction    | 0    | 0    | 0    |
| Acquisition & Rehab | 0    | 0    | 0    |
| All                 | 0    | 0    | 0    |

\*SACOG region includes El Dorado, Placer, Sacramento, Sutter, Yolo, and Yuba counties.

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 YUBA COUNTY

- » Adopt impact fee waivers reductions and/or deferral policies to support the development of affordable homes.
- » Encourage for-profit developers to partner with non-profit affordable housing developers to build mixed-income developments to increase income integration of our communities.
- » Make the zoning and use permit changes to city- and town-owned property necessary to ensure the feasibility of affordable housing developments.
- » Encourage cooperative relationships between cities and counties on affordable housing development that facilitate the sharing of resources and streamline funding and entitlement approval processes.
- » Invest in an awareness-building campaign highlighting the importance of affordable housing, the resources to produce and preserve it and how it meets larger planning objectives like housing element goals.

**This report was produced by the California Housing Partnership.**

*Local policy recommendations provided by:*

Regional Housing Authority

Community Housing Improvement Program

For questions about Yuba County's housing need, contact:

Gus Becerra, Regional Housing Authority

Kris Zappettini, Community Housing Improvement Program



Community Housing Improvement Program  
[www.chiphousing.org](http://www.chiphousing.org)