



CALIFORNIA CAMPAIGN FOR AFFORDABLE HOMES

A Regional Report

Kern County



The Housing Situation in the 32nd Assembly District Assemblymember Jean Fuller

The housing market in Kern County is broken. Most of what has been built is still too expensive, leaving far too many families without options for an affordable place to live.



People who are key to the local economy cannot even afford to *rent* a home. To afford an average two-bedroom apartment, a Kern County household needs an income of \$29,440 — significantly more than preschool teachers, ambulance drivers, and cashiers earn.

Homeownership is also out of reach. In October 2009, median sales prices were still high in communities like Rosamond (\$118,000) and Tehachapi (\$174,000). Even with home prices dropping, a first-time buyer must earn \$26,003 to afford an entry-level home in Kern County (\$138,000), assuming a sufficient credit score and 20% down-payment to qualify for a loan.

This gap between housing costs and wages highlights the need to create more balance in the housing market. We need greater housing variety and supply so everyone can find a place they can afford.



Some of the Kern County residents who would benefit include:

VERY-LOW-INCOME EARNERS*

Preschool teachers	\$ 27,918	Ambulance drivers	\$ 24,084
Medical secretaries	\$ 27,848	Bank tellers	\$ 23,489
Dental assistants	\$ 27,675	Nurse's aides	\$ 23,190
Janitors	\$ 26,315	Child care workers	\$ 22,889
Landscaping and groundskeeping	\$ 24,993	Cashiers	\$ 21,058
Receptionists	\$ 24,360	Veterinary assistants	\$ 19,640

*below 50% of median income

Increasing the predictability and stability of the housing market will bring many benefits to the 32nd District.



Benefits to Business and the Economy

A greater range of local rental and ownership choices improves businesses' ability to prosper. When available housing options match the incomes of local residents, businesses can recruit and retain the younger and lower-wage employees they need to be competitive. Families who can find affordable places to live (paying no more than one-third of their income on housing) have more money for other necessities, such as transportation to work (including gasoline and car repairs and maintenance). When employees can afford reliable transportation to work, businesses benefit from reduced staff tardiness and absenteeism, increased productivity, and reduced employee turnover.

When families can pay a reasonable portion of their income for rent, they also have more money to spend in the local economy. They frequent local businesses and increase sales tax revenues to provide public services and help support business and economic development.

Young adults graduating from CSUB, Bakersfield College, and other local colleges and universities, will be more likely to remain in the area and contribute their skills to the local economy (especially those with student loans to pay back). Affordable rental/apartment homes also provide opportunities for younger workers and low-wage families to increase their assets, so they can eventually own a home.

Building homes that increase variety and balance in the market also increases local construction employment. Even in these tough economic times, affordable homebuilders are continuing to provide well-paid, construction-related jobs that support both families and the economy.

Benefits to Agriculture

Affordable home options support the agricultural industry in accessing the ongoing labor force they need to be productive. In the 2002 Census of Agriculture, Kern County had more than 2,100 farms employing more than 31,500 farmworkers. However, agricultural workers can still be found living in extremely substandard and overcrowded conditions. A May 2008 *Bakersfield Californian* article reported,

[S]ubstandard housing remains the only choice for many farmworkers in Kern County. ... "People jam in 20, 30 migrant farmworkers in a house or some apartments," said Chris Hengst, a county code compliance supervisor. Hengst said he couldn't guess how many people live in such squalid conditions ... "I'm sure we're only seeing the tip of the iceberg," he said. Filthy dwellings may endanger individual worker health, but they can also create a breeding ground for diseases that can spread by direct contact or food contamination, health and housing experts said.

A self-help housing project recently built in Shafter is now home to more than 50 farmworker families. More such developments are needed to provide farmworkers -- still the backbone of Kern County's agricultural economy -- with decent, stable, affordable places to live, where conditions are sanitary and where children can succeed.

When families pay a reasonable rent, they have more money to spend in the local economy.



The success of a community involves everyone

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Benefits to Education

Despite foreclosures and home price declines, finding an affordable home is an ongoing challenge for many of the working families in Kern County. Families with low incomes move 50 to 100% more frequently in search of a home they can afford, so children must move from school to school. The cost of these school moves to children is significant. They suffer from:

- Slower academic progress.
- Lower achievement levels.
- Disruptions in relationships with teachers and class friends, often resulting in health and social problems.
- A reduced likelihood of graduating from high school.



A 2006 survey and 2007 census showed that in Kern County there are more than 1,500 people, including almost 200 children, who are homeless on any given night. Homelessness is particularly troublesome for children, resulting in poor school attendance; more academic and behavioral problems; increased hunger; more health and mental-health problems; and serious risks of violent abuse, molestation, and winding up in foster care.

Increasing options for families to afford a safe and stable home will result in better outcomes for children. They will benefit from:

- Increased school attendance.
- Reduced health and mental-health problems.
- Having a safe place to play, do homework, and share family time.



Families with housing costs they can afford have more money for groceries, medical care, and other needs and are better able to send their children to school healthy and ready to learn. Local schools will also benefit from increased family stability. Both teachers and classmates experience fewer disruptions, so they can focus on student achievement.