



CALIFORNIA CAMPAIGN  
FOR AFFORDABLE HOMES

A Regional Report

Yolo County



The Housing Situation in the 8<sup>th</sup> Assembly District  
Assemblymember Mariko Yamada

The housing market in Yolo 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 Yolo County household needs an income of \$42,200 — significantly more than preschool teachers, receptionists, and medical assistants earn.

Homeownership is even further out of reach. Even with home prices dropping, in October 2009 a first-time buyer must earn \$46,165 to afford the median-priced home in Yolo County (\$245,000).

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 Yolo County residents who would benefit include:

VERY-LOW-INCOME EARNERS\*

School Bus Drivers	\$ 33,208
Medical Assistants	\$ 32,057
Receptionists	\$ 28,272
Ambulance Drivers	\$ 27,930
Janitors and Cleaners	\$ 27,057
Preschool Teachers	\$ 24,777

\*below 50% of median income

LOW-INCOME EARNERS\*\*

Payroll Clerks	\$ 40,544
Emergency Dispatchers	\$ 39,483
Dental Assistants	\$ 38,651
Construction Laborers	\$ 38,126
Bookkeeping Clerks	\$ 37,911
Substance Abuse Counselors	\$ 37,557

\*\*below 80% of median income

**Increasing the predictability and stability of the housing market will bring many benefits to the 8<sup>th</sup> District.**



## Benefits to Children and Families

Despite foreclosures and home price declines, finding an affordable home is an ongoing challenge for many working families in Yolo 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.

When families can pay a reasonable portion of their income for rent, they have more money for groceries, transportation, medical care, and other needs and are better able to send their children to school healthy and ready to learn. Increasing options for families to afford a safe and stable home will result in better outcomes for children and families. 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.

Local schools benefit from families' increased stability, too. Teachers and classmates experience fewer disruptions, so they can focus on student achievement.

## Benefits to Older Adults

Home affordability is also an issue for older adults. In today's market, many adult children and their parents cannot find homes that make economic sense. Due to high housing prices, many grandparents are seeing their children and grandchildren move away to lower-cost communities often out of state. Seniors who can no longer drive are often not able to find an affordable home in their community with easy access to medical care, daily needs, and services. And those on limited, fixed incomes are sometimes not able to find any *quality* housing alternatives.

When older adults have an affordable place to live, they are better able to afford medical care, prescriptions, and nutritious food. Older adults with access to family, neighbors, and friends are less isolated, which benefits their long-term physical and mental health. Grandchildren with nearby grandparents benefit from their life experience, love, and care. And families who live close to aging relatives are able to provide help that allows their relatives to remain at home, reducing public costs of nursing homes and other institutional care.

*Due to high housing prices, many grandparents are seeing their children and grandchildren move away.*



*The success of a community involves everyone*

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## Benefits to Health Care

A supply of homes that are affordable to all benefits the health-care system as well.

When individuals or families move frequently, live in overcrowded or substandard conditions, or are homeless, it is much more difficult to address health problems proactively. The 2007 Homeless Census Data Report estimated between 1,119 and 2,238 people without homes in Yolo County and, according to Yolo County's homeless coordinator that number is increasing. Homeless children, veterans, persons with mental illnesses, and older adults are especially at risk. For example,

- Homeless children have twice as many ear infections, 5 times as many stomach and diarrhea problems, and 4 times more asthma as housed children.
- Homeless veterans often have Post-Traumatic Stress Disorder and/or substance abuse problems, along with high rates of hepatitis C, diabetes, prostate cancer, and HIV/AIDS, all potentially life-threatening conditions without proper treatment.

From the stability of a home, it is much easier to contact health and mental-health care providers, receive appointment reminders, plan transportation, obtain medications, and maintain relationships with doctors and therapists.

People with mental illnesses who are homeless are disproportionate users of costly emergency rooms, hospitals, and crisis care services. Homes offering supportive services for those with chronic physical or mental-health conditions help residents access the services they need to address their health and mental-health problems more effectively. This reduces costly public expenditures and demands on our health-care system, including emergency rooms, public hospitals, inpatient psychiatric hospitals, and veterans hospitals, as well as on our criminal justice system.

When medical and dental assistants, nurses' aides, medical receptionists, and others can afford to live in the area, it also increases health-care providers' ability to recruit and retain key lower-paid staff.

