

THE HOUSING AFFORDABILITY CRISIS

Implications for Education and Schools

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San Mateo: Delaware Pacific



Waiting List is currently CLOSED

Location

1990 S. Delaware Street
San Mateo, CA 94403

[View »](#)

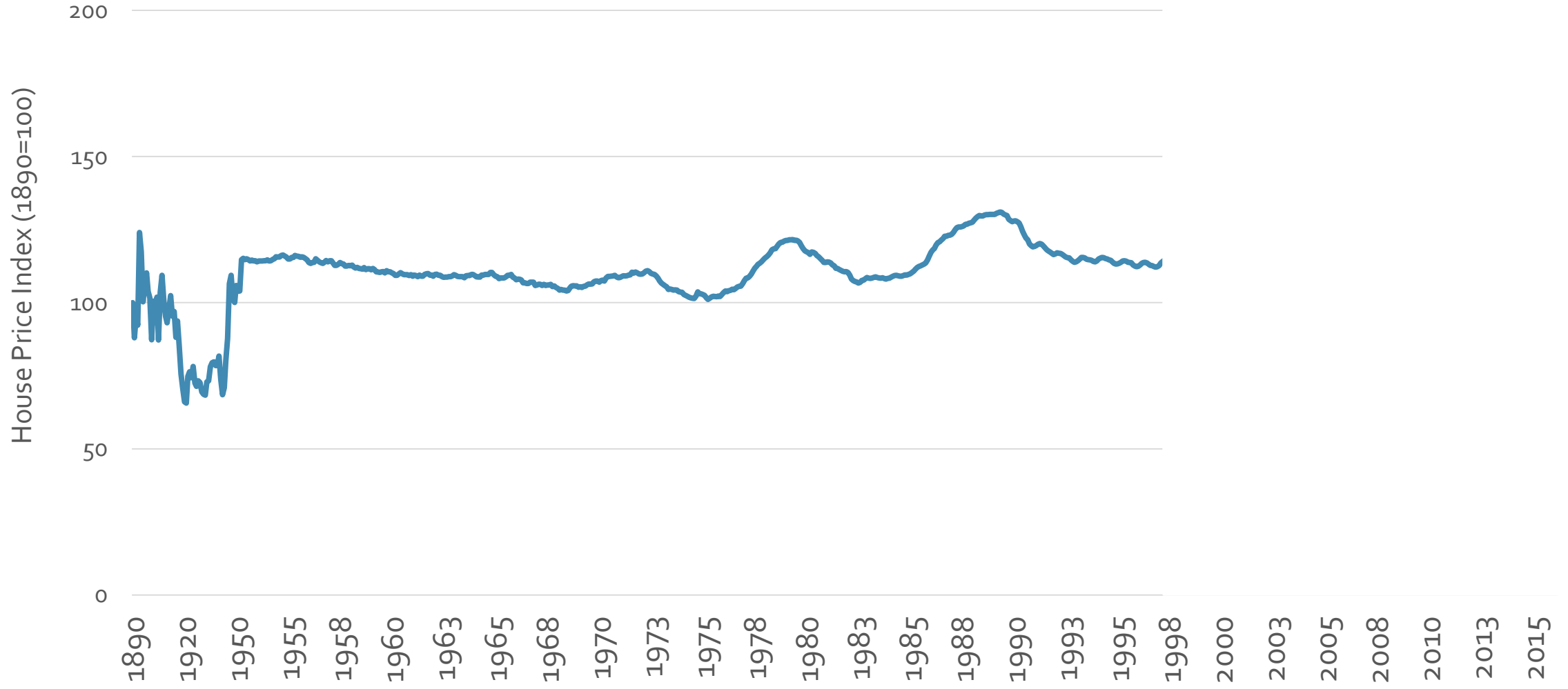
San Mateo: Delaware Place



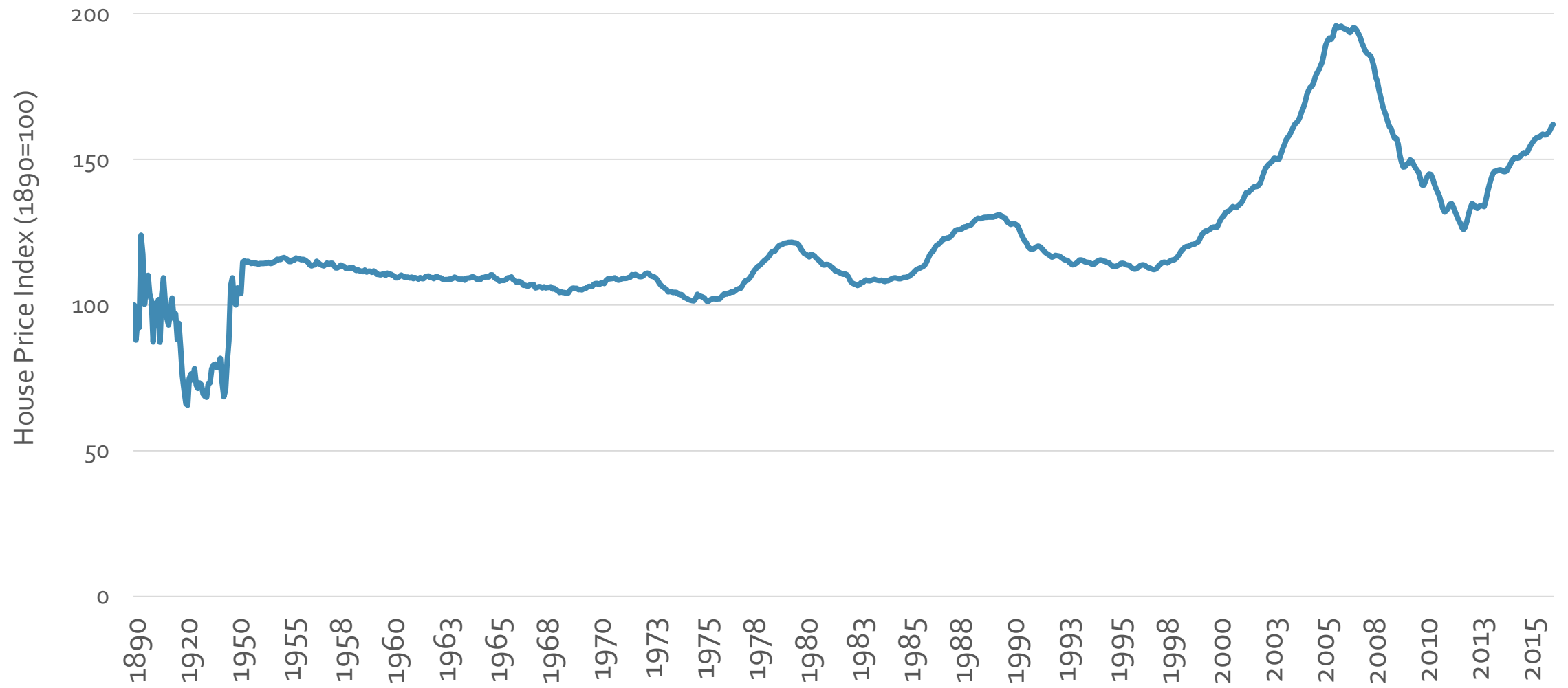
Waiting List is currently CLOSED



A History Lesson

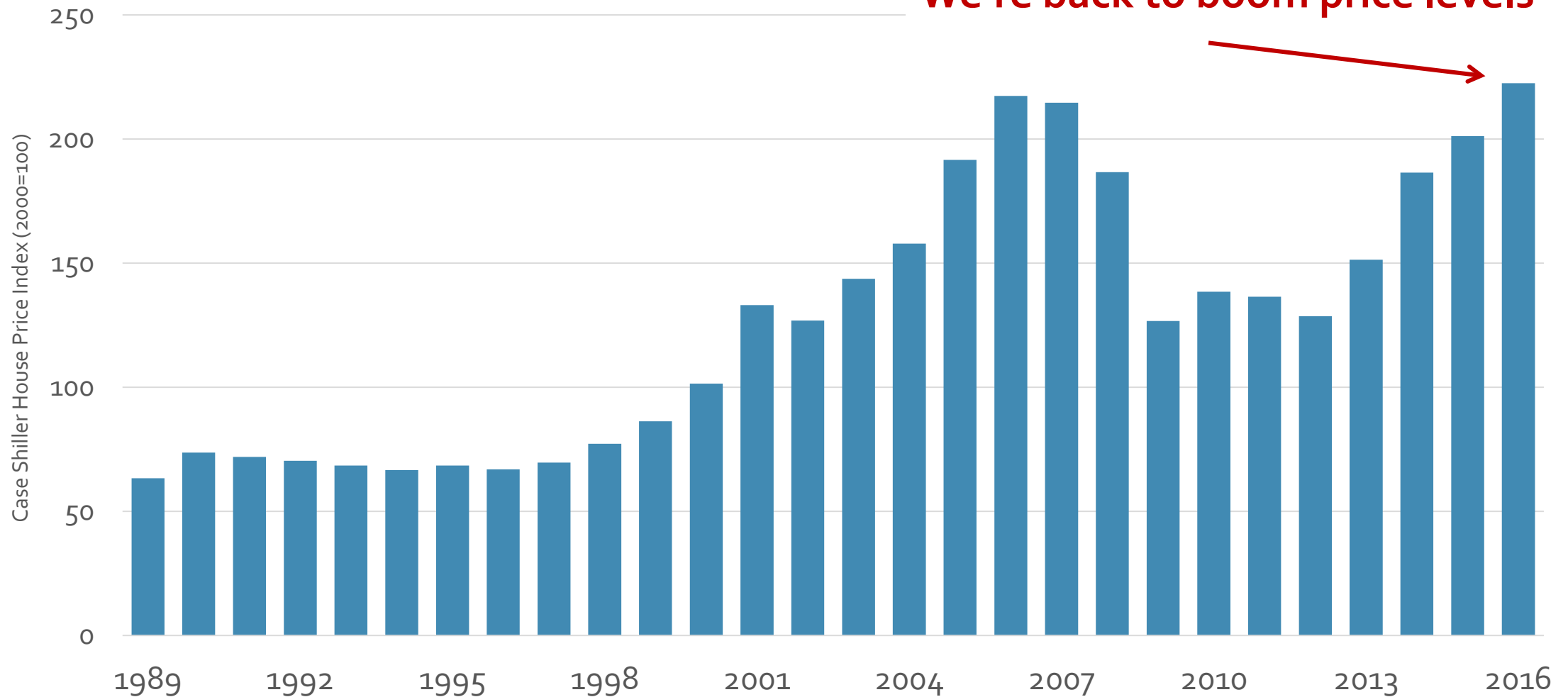


A History Lesson

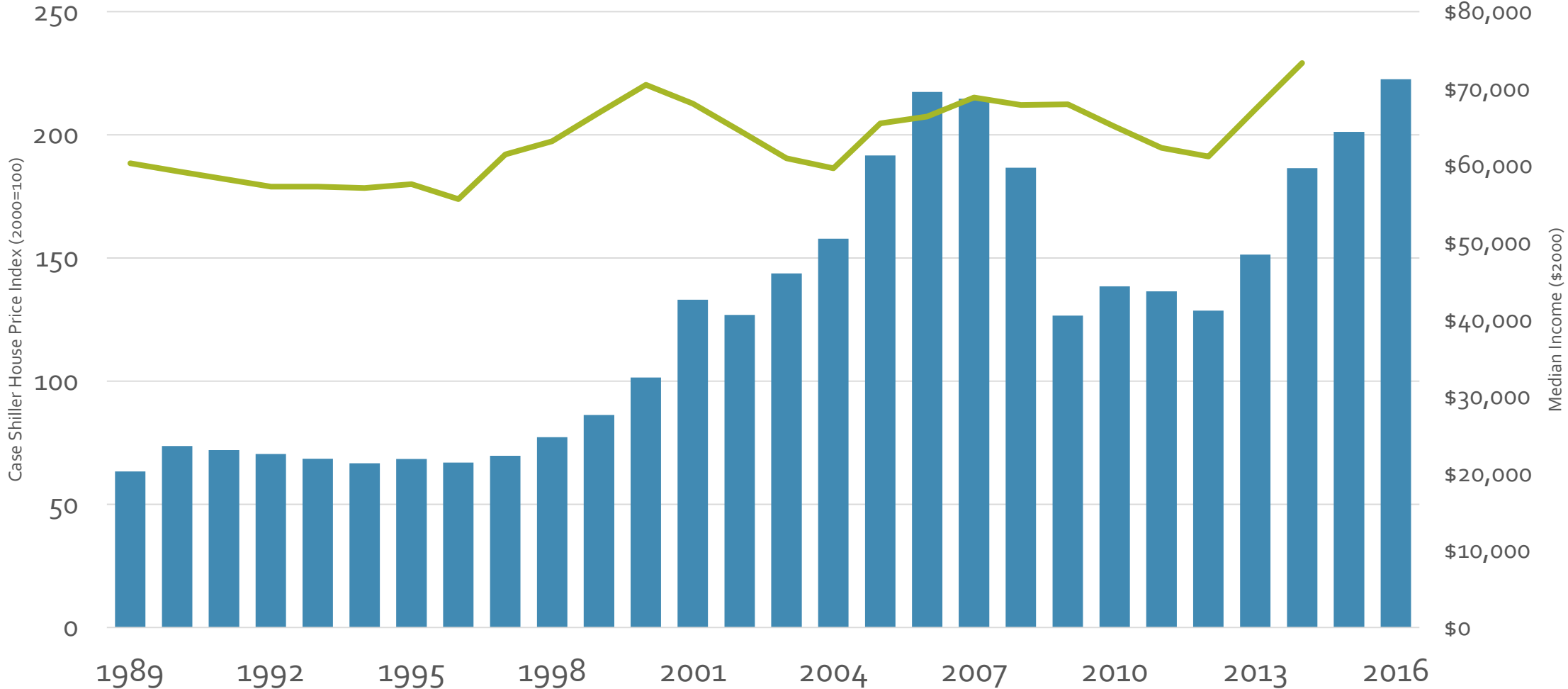


House Values in the SF Bay Area

We're back to boom price levels



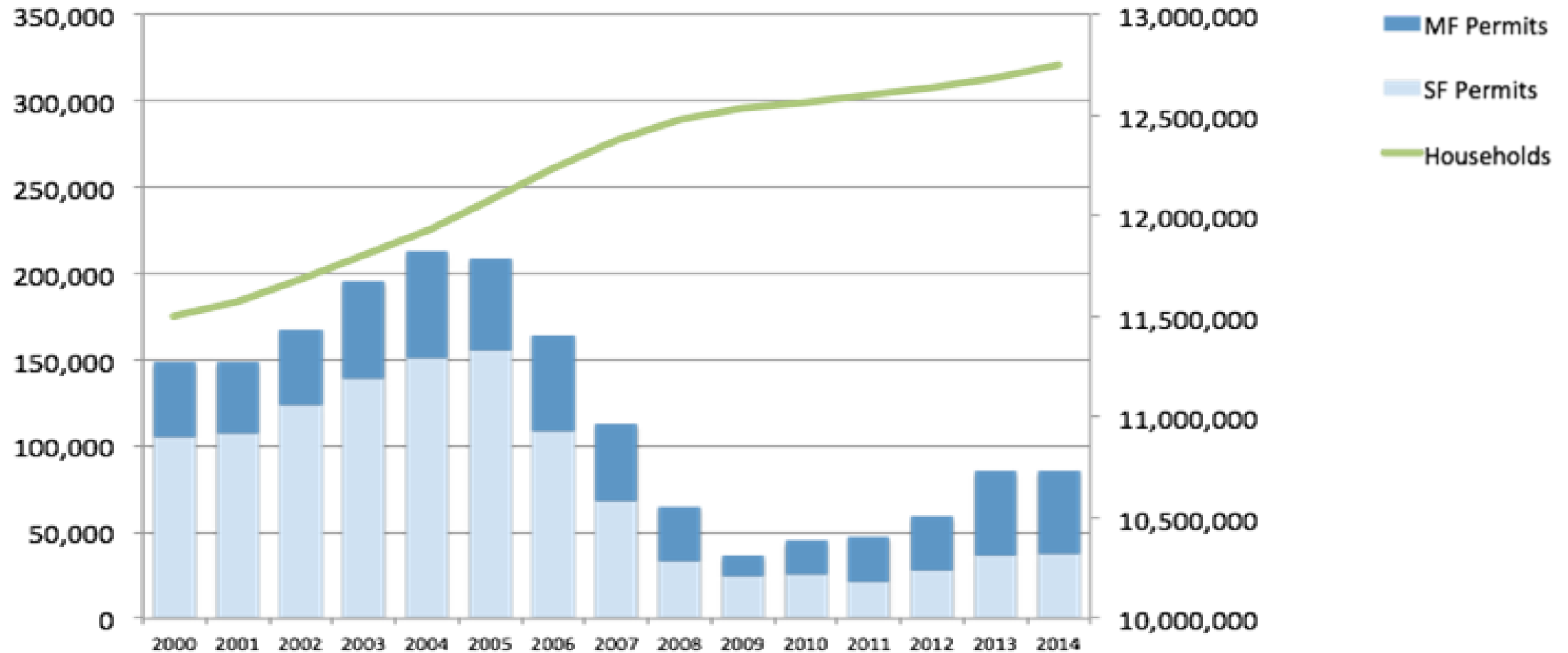
Median Incomes Have Remained Largely Flat Over the Same Time Period



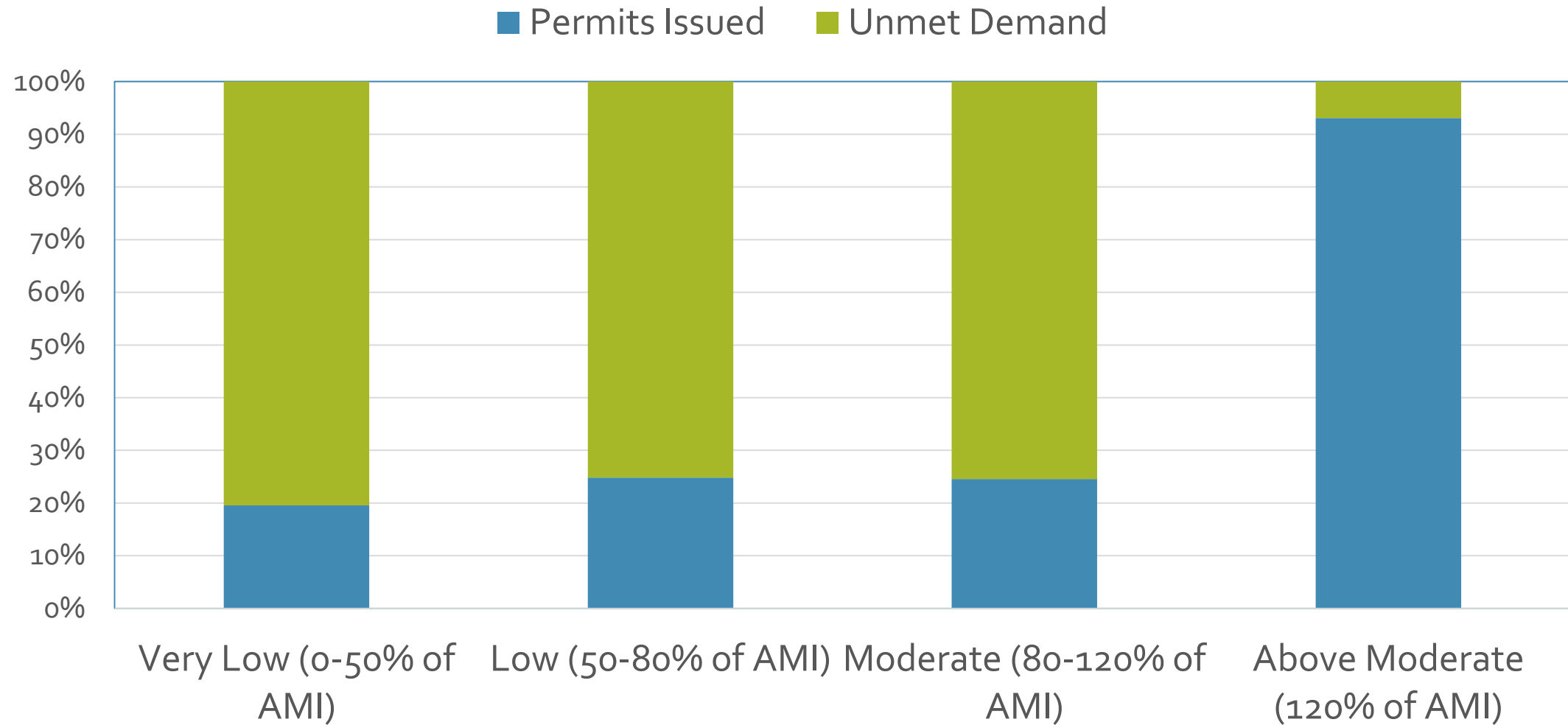
In San Mateo, nearly 40%
of *all* residents are
currently burdened by the
cost of their housing.

Among renters in San Mateo
making less than \$50,000,
94% are cost burdened,
meaning that they have less
to spend on food, health care,
or other life essentials.

Housing Production in California is Not Keeping Up with Household Growth

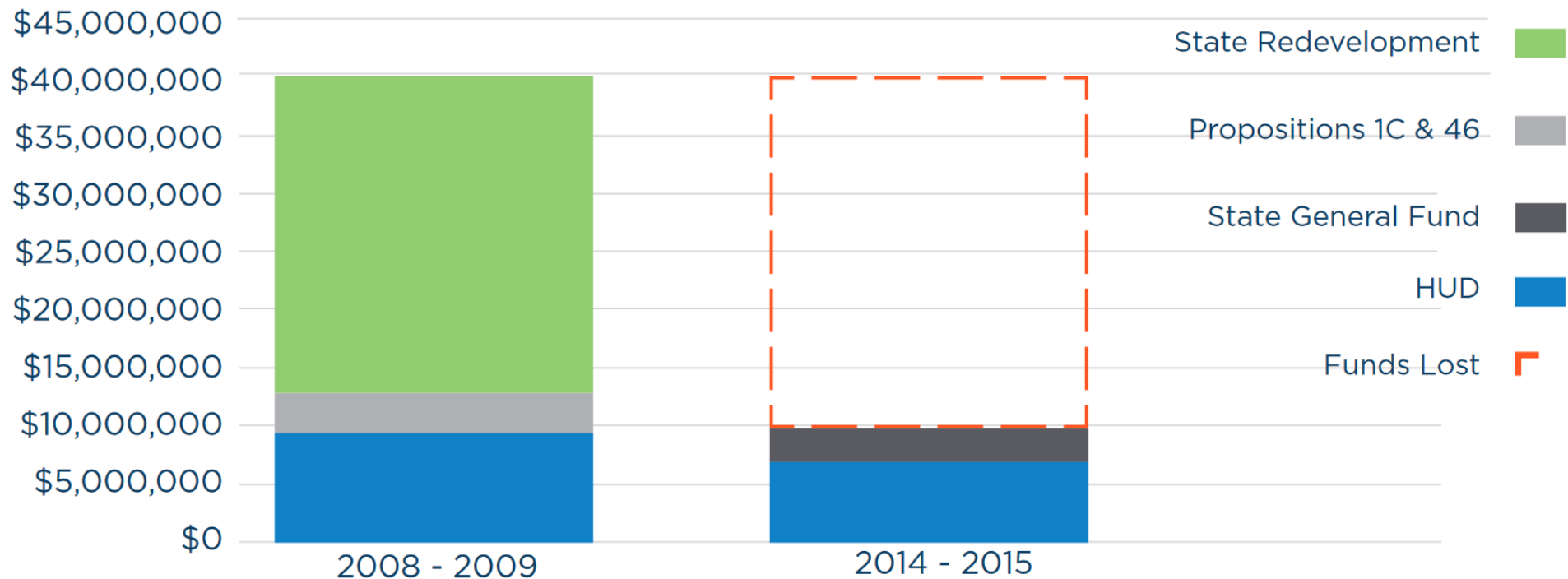


San Mateo Regional Housing Production Falls Below Needs

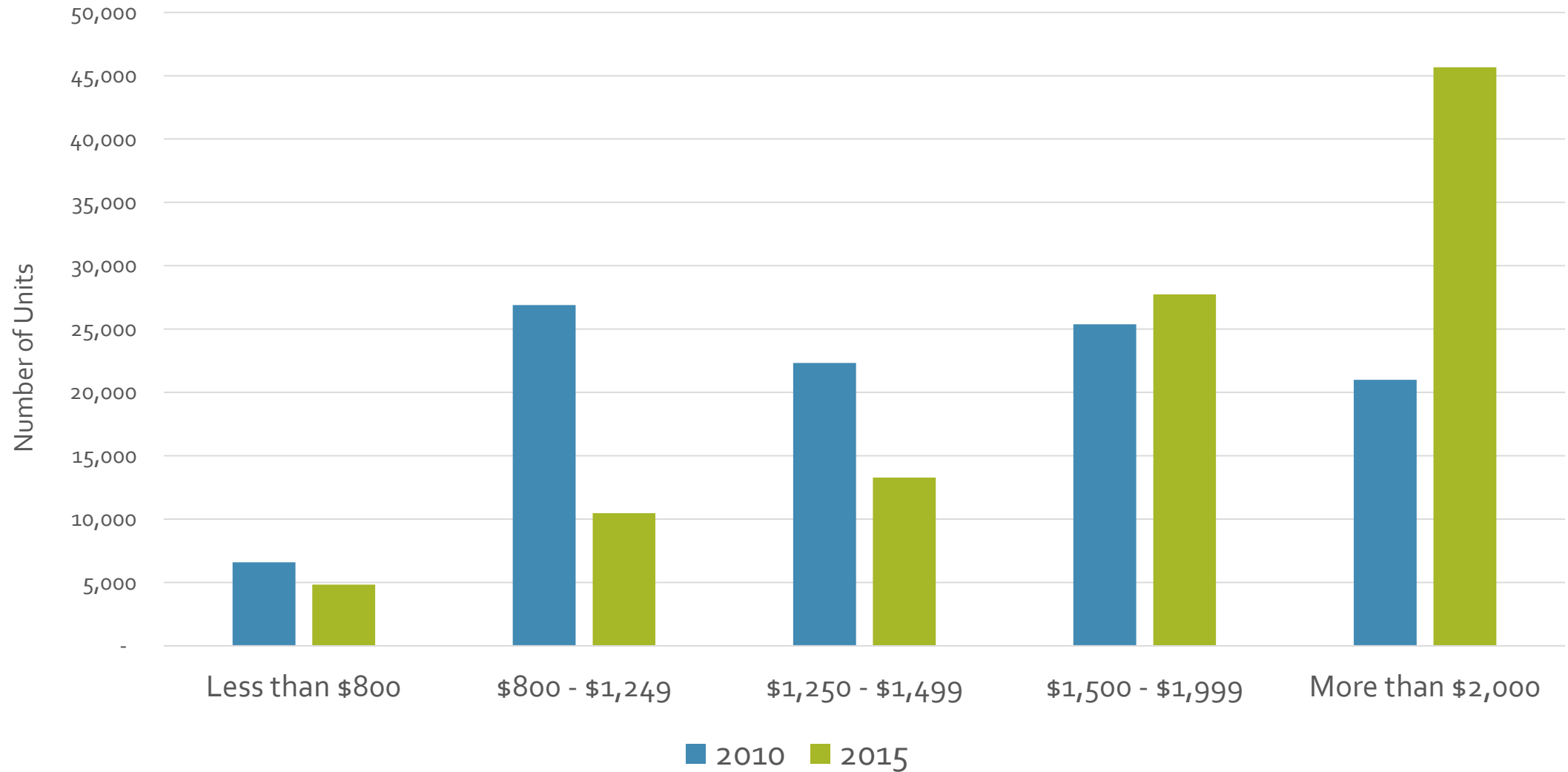


Subsidies for Affordable Rental Have Fallen Dramatically

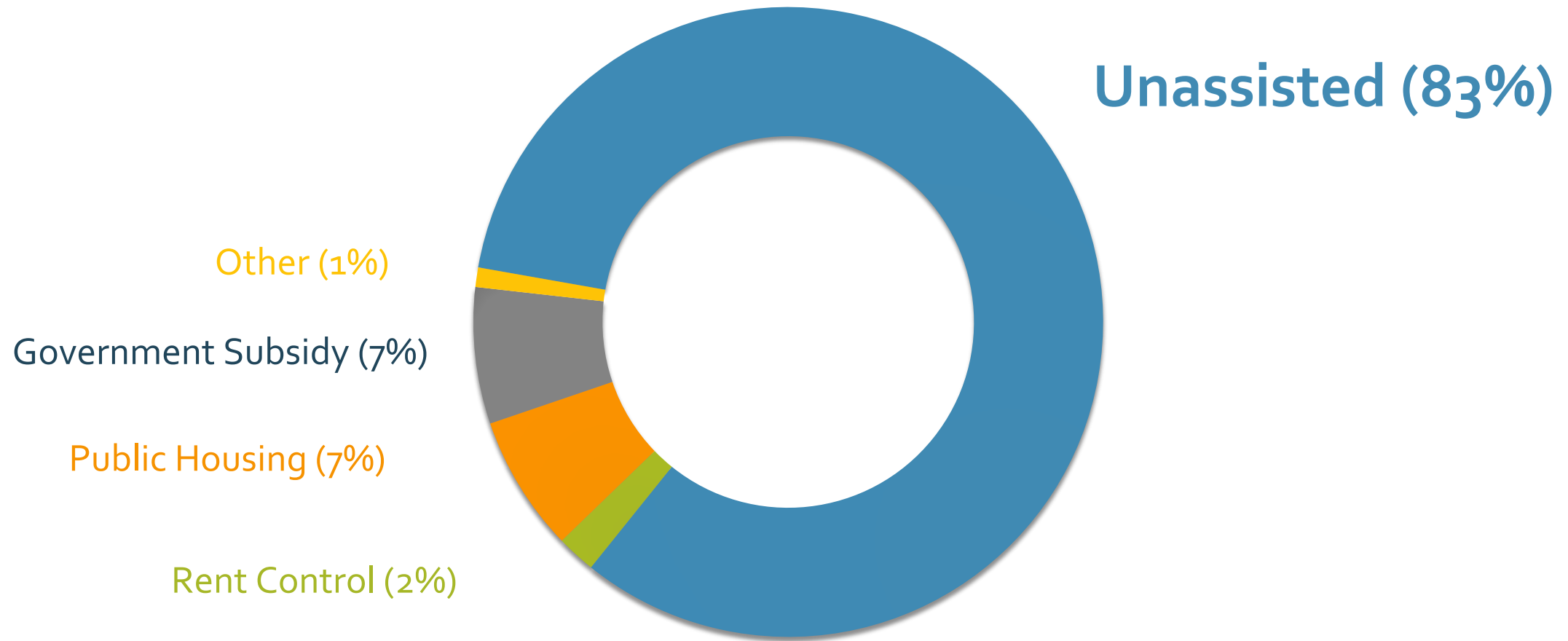
SAN MATEO COUNTY LOST 76% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2014-15



Loss of Lower Priced Unsubsidized Rental Units

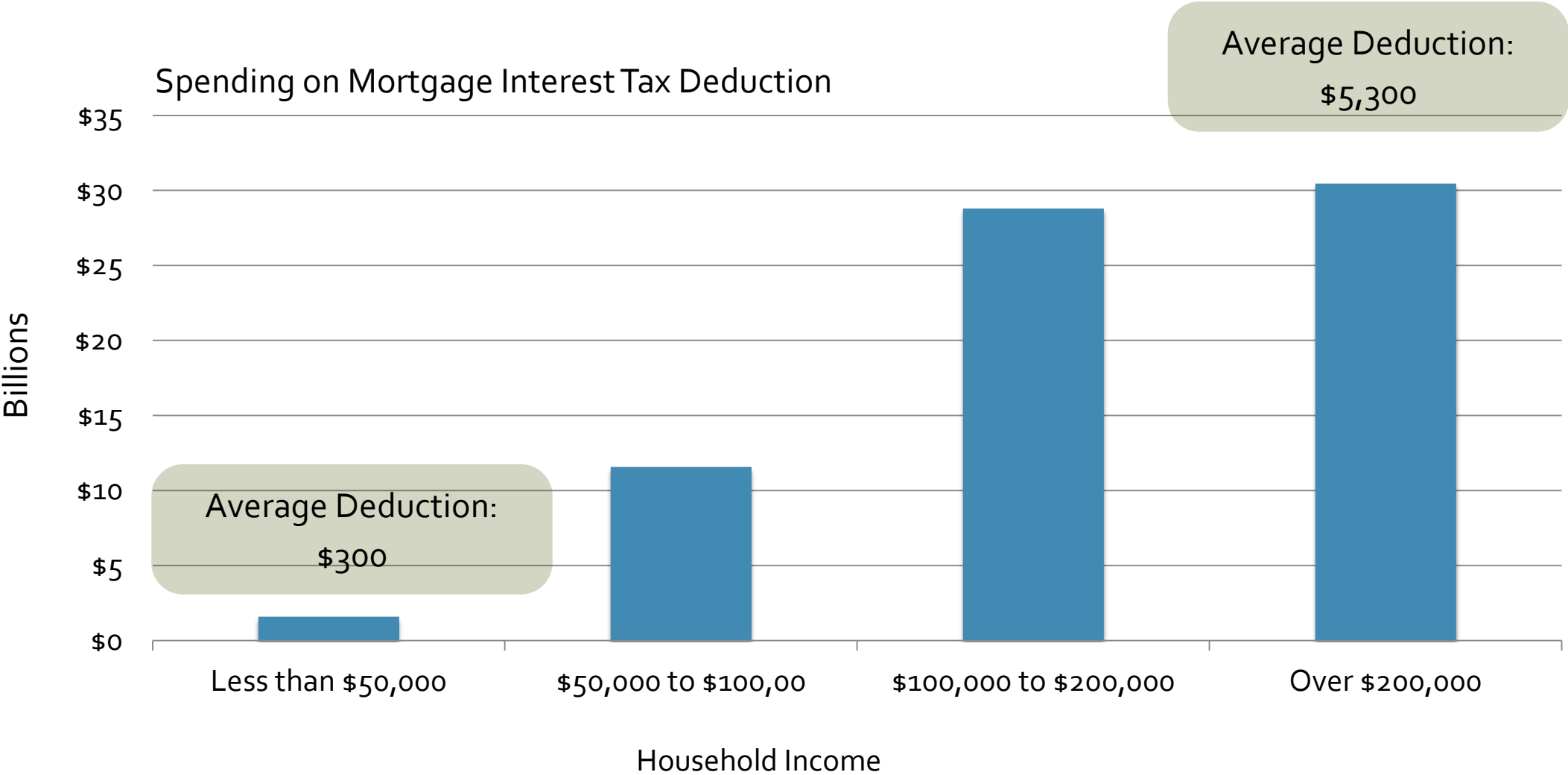


Only a Fraction of Renter Households Receive Housing Subsidy



Source: American Housing Survey, 2013, Table C-17-RO.

We're Spending Money on Housing. But in Regressive Ways



Why Does This Matter for Educators?



Nationally, **one in five** children living in poverty moved last year.

Involuntary moves are most common among students of color, those with limited English proficiency, and those who receive free or reduced price lunch.

Evicted by Matthew Desmond



After Patrice received her eviction papers, all eight Hinkstons found themselves living together in a small, cramped space. No one slept well. The older children often missed the early-morning school bus. The little ones fell asleep at random times throughout the day. Doreen would come out of the kitchen to find their tiny heads resting on the table or on some piece of clothing on the floor.

Housing Instability and Individual Educational Outcomes



Involuntary moves, especially when linked to school changes

- Lower reading achievement
- Lower math achievement
- Higher high school dropout rates

School Level Impacts



Schools with high rates of student mobility show reduced academic performance for all children

Workforce Housing: Where will Teachers Live?

REDFIN

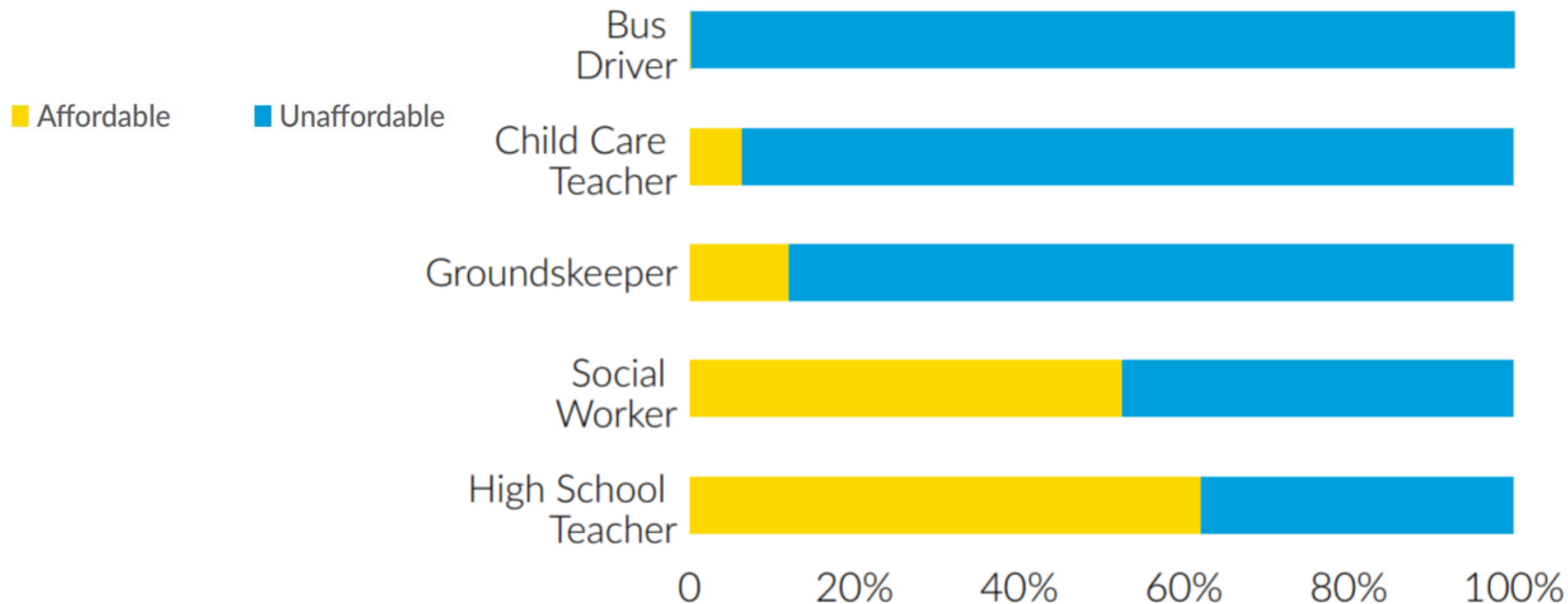
California Fails the Affordability Test for Teachers

San Diego	\$71,900	\$290,000	3 bed, 2 bath, 1119 sqft townhouse
San Francisco	\$70,700	\$280,000	2 bed, 2 bath, 1255 sqft townhouse
San Joaquin	\$67,700	\$270,000	3 bed, 2.5 bath, 2238 sqft house
San Luis Obispo	\$71,200	\$290,000	2 bed, 1 bath, 960 sqft house
San Mateo	\$70,700	\$280,000	No Affordable Listings
Santa Barbara	\$74,100	\$300,000	3 bed, 2.2 bath, 1460 sqft house
Santa Clara	\$75,400	\$310,000	No Affordable Listings
Santa Cruz	\$63,800	\$240,000	2 bed, 1 bath, 741 sqft condo
Solano	\$68,700	\$270,000	3 bed, 2 bath, 1680 sqft house

In Santa Clara Unified School District (SCUSD), teachers who received some form of housing assistance had a turnover rate of **15 percent** over five years, compared to **37-43 percent** turnover for those who didn't

Other Critical Educational Workers Similarly Shut Out

A study of 210 Metropolitan areas found that in the majority of cities, homeownership was out of reach not only for teachers, but for other critical roles as well. In San Mateo, both rental and homeownership were unaffordable for all of these workers.



The Benefits of Affordable Housing

Affordable
Housing

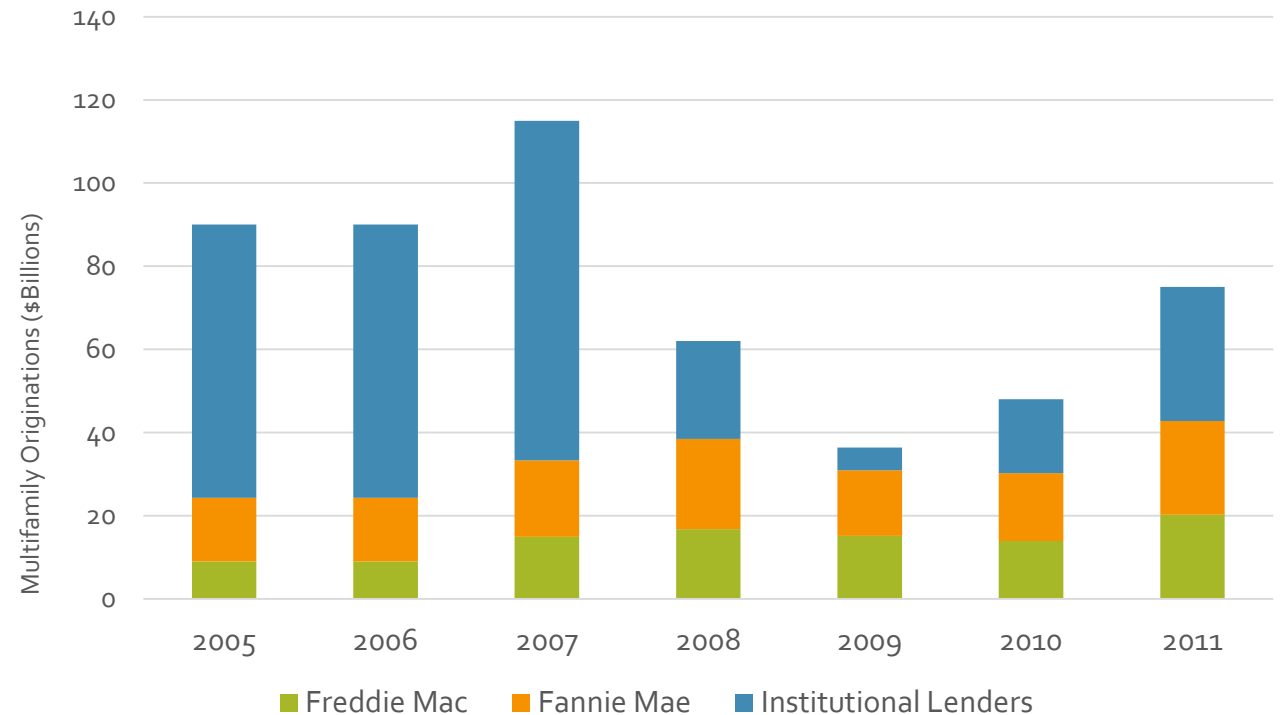
Housing Stability

- Child Separation
- Food Security
- Partner Violence
- Psychological Distress
- School Mobility

Improved
School
Outcomes

Policy Implications

- Build a broader coalition of stakeholders in support of affordable housing
 - Education
 - Health care providers
 - Employers
- Local, State and Federal policy interventions are needed
 - Tax reform
 - Housing finance reform



As private investors fled, the GSEs saved the rental market

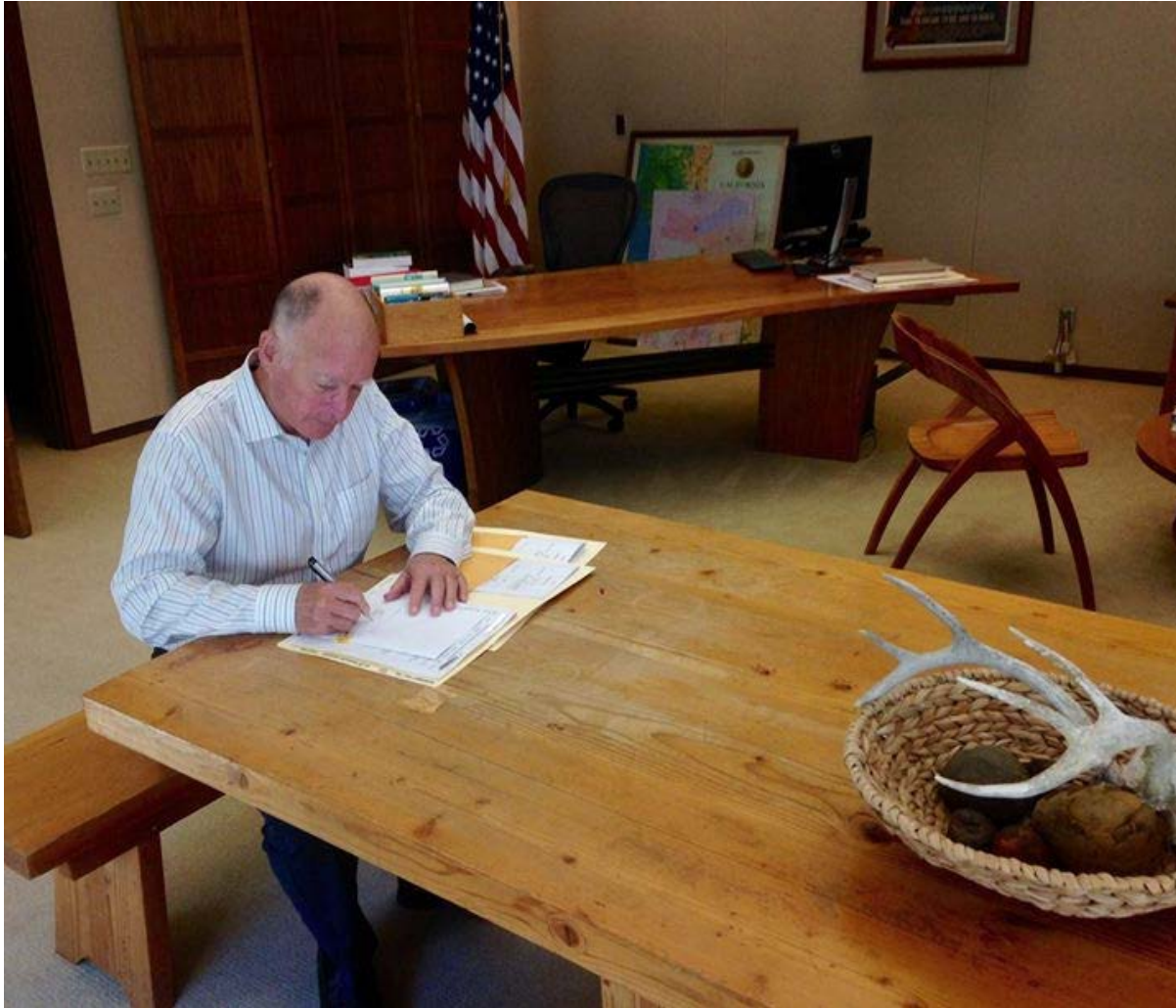
Increasing Demand Side Subsidies

What if we alleviated housing cost burdens for all low-income families?

Increasing the Supply of Affordable Housing

- Low Income Housing Tax Credit, Housing Trust Fund
- Local and State Sources of Funding for Housing Production
- Streamline Entitlement Process
 - California's RHNA process promotes the idea of fair share housing – but it's not enforced
 - Local concerns: impacts on property values or community infrastructure
 - No research evidence to support that building high-quality affordable housing reduces property values, particularly in strong markets
 - Impacts on schools are generally negligent, because children are more stable and ready to learn, greater parental involvement
- Massachusetts Chapter 40B

A New Role for School Districts



SB1413 permits school districts and developers to use LIHTC to build housing for teachers and school district employees on land owned by school districts

Community Intersections

