



# Housing

## Section Highlights

Households that Can Afford an Entry-Level Home (2020)	69%
Two-Bedroom Rent (2011 - 2020)	up 16%
Homeless or Housing Insecure Students (2019/20)	30,270
Point-in-Time Count of Homeless (January 2020)	3,125
Percent of Homeless Population Living Unsheltered (January 2020)	76.5%

## Success Story

The Housing Authority of the County of San Bernardino implemented multiple strategies to support families and sustain community engagement during the coronavirus public health crisis. HACSB implemented significant program policy modifications to support customers, including rent hardship exemptions, rent deferrals, extensions on rental assistance, and temporary deferrals to non-emergency work orders, inspections, and recertifications. In addition, the pandemic amplified essential needs for many customers. Resident Services Coordinators conducted wellness calls to maintain contact with families, identify their critical needs, and connect them to resources. HACSB also collaborated with community partners to provide services such as contactless meal delivery to residents. Partners in supporting customer wellness included the Department of Aging and Adult Services, Pal Charter Academy, Innovative Home Family Care, and Redlands Unified School District.



# San Bernardino Remains Most Affordable County in SoCal

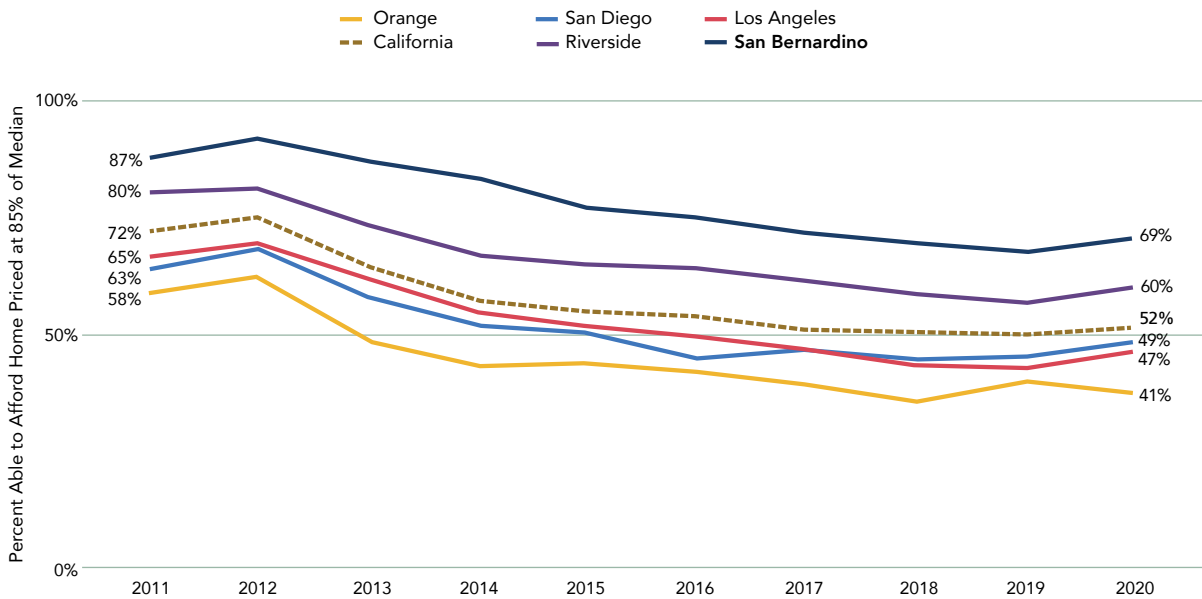
An adequate supply of affordable housing promotes homeownership, which increases stability for families and communities, and can provide long-term financial benefits that renting cannot. Affordable housing encourages young workers to move to, or remain in, San Bernardino County and low relative housing prices can attract and retain businesses. This indicator uses the California Association of Realtors First-Time Buyer Housing Affordability Index to measure the percentage of households that can afford the existing single-family detached home at the entry-level price of 85% of median in San Bernardino County and compares the minimum qualifying income for an entry-level home to the annual incomes of common or growing occupations.<sup>1</sup> Homeownership rates are also shown.



## TREND

San Bernardino County remained the most housing affordable county in Southern California as of the first quarter of 2020. The minimum qualifying income needed to purchase a median-priced, entry-level single-family home (\$296,250) in San Bernardino County was approximately \$42,000 as of the first quarter of 2020. At 69%, a majority of San Bernardino County households could afford an entry-level single-family home in the first quarter of 2020, slightly higher than the 67% able to afford an entry-level home in the first quarter of 2019, but substantially less than the 87% 10-years ago in 2011.

**SAN BERNARDINO IS THE MOST HOUSING AFFORDABLE COUNTY IN SOUTHERN CALIFORNIA**  
Percentage of Households Able to Afford Entry-Level Single-Family Home in San Bernardino County, Neighboring Counties, and California, 2011-2020



Note: Data are from the first quarter of the years presented.  
Source: California Association of Realtors ([www.car.org](http://www.car.org))

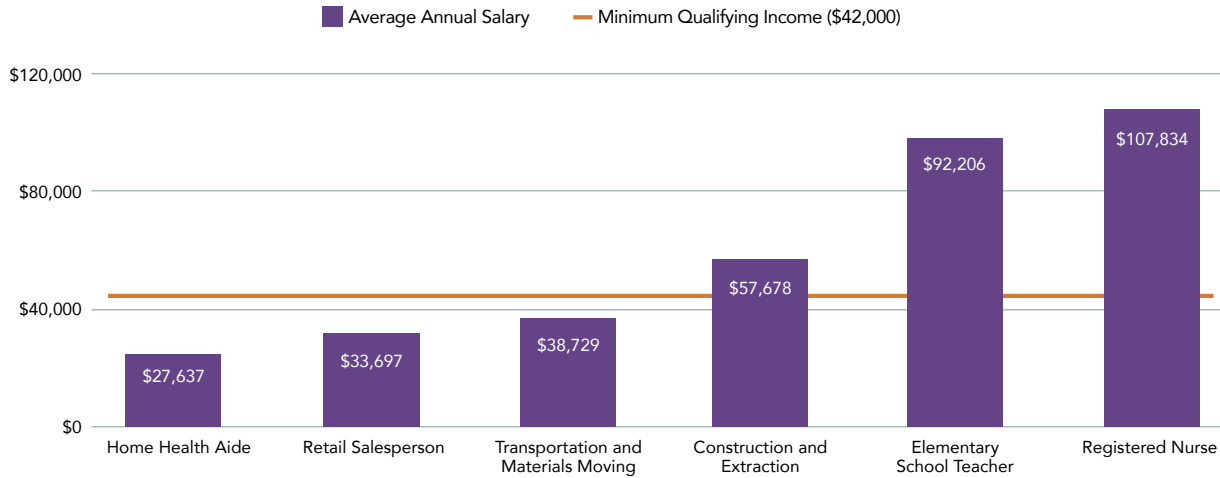
<sup>1</sup>The California Association of Realtors defines the parameters for the First-Time Buyer Housing Affordability Index: 10% down and a 1-year adjustable-rate mortgage, including points and fees, based on Freddie Mac's Primary Mortgage Market Survey.



Based on average salaries in common or growing occupations, home health aides, retail salespersons, home health aides, and transportation and materials moving workers would not qualify for an entry-level home.

### AVERAGE SALARIES FOR 3 OF 5 GROWTH OCCUPATIONS FALL BELOW MINIMUM QUALIFYING INCOME

Average Salaries for Growth Occupations and Minimum Qualifying Income to Afford Home Priced at 85% of Median in San Bernardino County, 2020

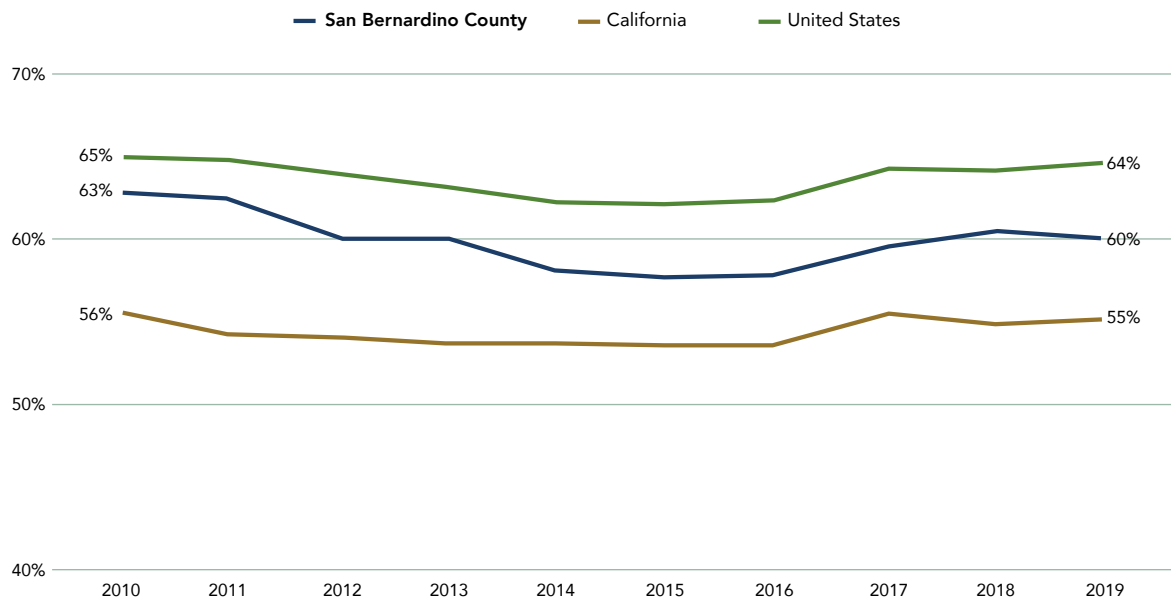


Note: The data for Home Health Aide average salary now includes Personal Care Aides. Data for Home Health Aides should not be compared with years prior to 2020. Sources: California Employment Development Department, Occupational Employment Statistics ([www.labormarketinfo.edd.ca.gov/data/oes-employment-and-wages.html](http://www.labormarketinfo.edd.ca.gov/data/oes-employment-and-wages.html)); California Association of Realtors ([www.car.org](http://www.car.org))

San Bernardino County's homeownership rate dropped to 60% in 2019, down slightly from 61% in 2019 but a three-percentage point gain from the 10-year low of 57%. The 2019 rate of 60% is four percentage points below the homeownership rate of 64% in 2009 – a period in history marked by lenient and, in some cases, predatory lending practices, which likely contributed to the higher rate of homeownership.

### SAN BERNARDINO COUNTY HOMEOWNERSHIP RATE EXCEEDS STATEWIDE RATE

Percentage of Households Owning Their Own Home in San Bernardino County, California, and the United States, 2010-2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, Table DP04 ([data.census.gov](http://data.census.gov))



## GEOGRAPHIC DETAIL

San Bernardino County housing has consistently been more affordable than peer Southern California counties and the statewide average. In 2020, San Bernardino County was considerably more affordable than the statewide entry-level single-family home price of \$500,820, which required a qualifying income of \$76,500. Additionally, 69% of San Bernardino County households could afford an entry-level single-family home in 2020, compared to 52% in California and 41% in Orange County.

San Bernardino County's 2019 homeownership rate is above the California rate of 55% but below the nationwide homeownership rate of 64%.

### Homeownership by Race/Ethnicity

*Homeownership is an important driver of wealth for US households. The economic and financial benefits of homeownership have been uneven across demographic groups and may partly explain why Latino or Black family average wealth lags behind White family wealth. In San Bernardino County, the Black homeownership rate in 2018 was 37.5% compared to 68.1% for White households for a homeownership gap of 30.6 between Black and White households. The Latino homeownership rate in 2018 was 53.7% for a homeownership gap of 14.4 between Latino and White households.*

Source: Ford, Carmen. Homeownership Rates by Race and Ethnicity. NAHB Economics and Housing Policy Group. Special Studies March 1, 2018.



# Rents Continue Upward Trend Since 2013

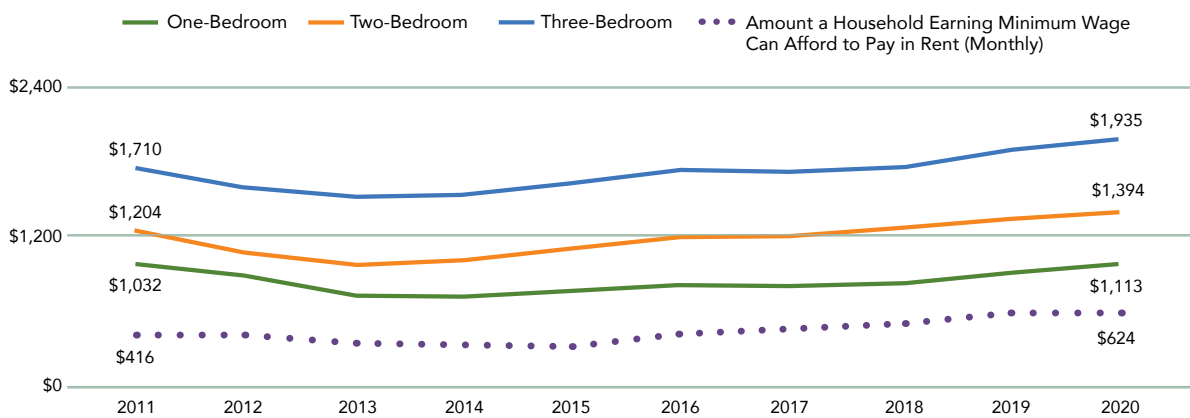
Lack of affordable rental housing can lead to crowding and household stress. Less affordable rental housing also restricts the ability of renters to save for a down payment on a home, limiting their ability to become homeowners. Ultimately, a shortage of affordable housing for renters can perpetuate and exacerbate a cycle of poverty. This indicator measures Riverside-San Bernardino metro area’s rental housing affordability by tracking the housing wage – the hourly wage a resident would need to earn to be able to afford the median rent in the region.



## TREND

In the 10 years of data since 2011, one-, two- and three-bedroom rents rose 8%, 16%, and 13%, respectively. The hourly wage needed to afford a median-priced one-bedroom apartment was \$21.40 in 2020, up from \$20.54 in 2019. This housing wage was equivalent to an annual income of \$44,520.<sup>1</sup> The Riverside-San Bernardino metro area’s housing wage increased 4% over the past year.

SAN BERNARDINO COUNTY’S MEDIAN RENTS ARE NOT AFFORDABLE FOR LOWER-WAGE WORKERS  
Monthly Median Rents in Riverside-San Bernardino Metro Area, 2011-2020



Source: Analysis of Housing and Urban Development 50th Percentile Rent Estimates ([www.huduser.gov/portal/datasets/50per.html#2020](http://www.huduser.gov/portal/datasets/50per.html#2020)) using the methodology of the National Low Income Housing Coalition (<http://nlihc.org/oor>)

### Rent as a Proportion of Household Income

In San Bernardino County, 46% of renting households pay 35% or more of their income on rent. This compares to 44% statewide and 39% nationwide.

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2019 (DP04)

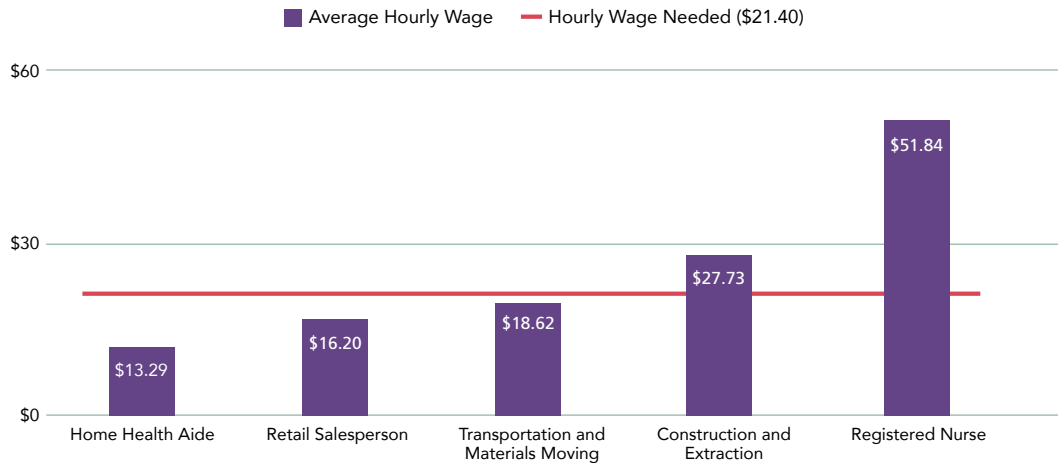
<sup>1</sup> Assumes 2,080 paid hours per year (52 weeks at 40 hours per week).



Median monthly rent for a one-bedroom apartment (\$1,113) is not affordable to many lower wage occupations, including retail salespersons, home health aides, and transportation and materials moving occupations. Although the graduated increases in the California minimum wage are having a positive impact on what a minimum wage-earning household can afford to pay monthly in rent, there remains a large gap in affordability for most low-wage workers. To further close the gap between median rents and wages, the future graduated increases in the minimum wage (up to \$15.00 per hour in 2023) must outpace rental market costs.

### THREE OF FIVE OCCUPATIONS FALL BELOW ONE-BEDROOM HOUSING WAGE

Average Salaries for Growth Occupations and Hourly Wage Needed to Afford Median One-Bedroom Unit Rent in Riverside-San Bernardino Metro Area, 2020



Sources: Analysis of Housing and Urban Development 2020 50th Percentile Rent Estimates ([www.huduser.gov/portal/datasets/50per.html#2020](http://www.huduser.gov/portal/datasets/50per.html#2020)) using the methodology of the National Low Income Housing Coalition (<http://nlihc.org/oor>); California Employment Development Department, Occupational Employment Statistics ([www.labormarketinfo.edd.ca.gov/data/oes-employment-and-wages.html](http://www.labormarketinfo.edd.ca.gov/data/oes-employment-and-wages.html))

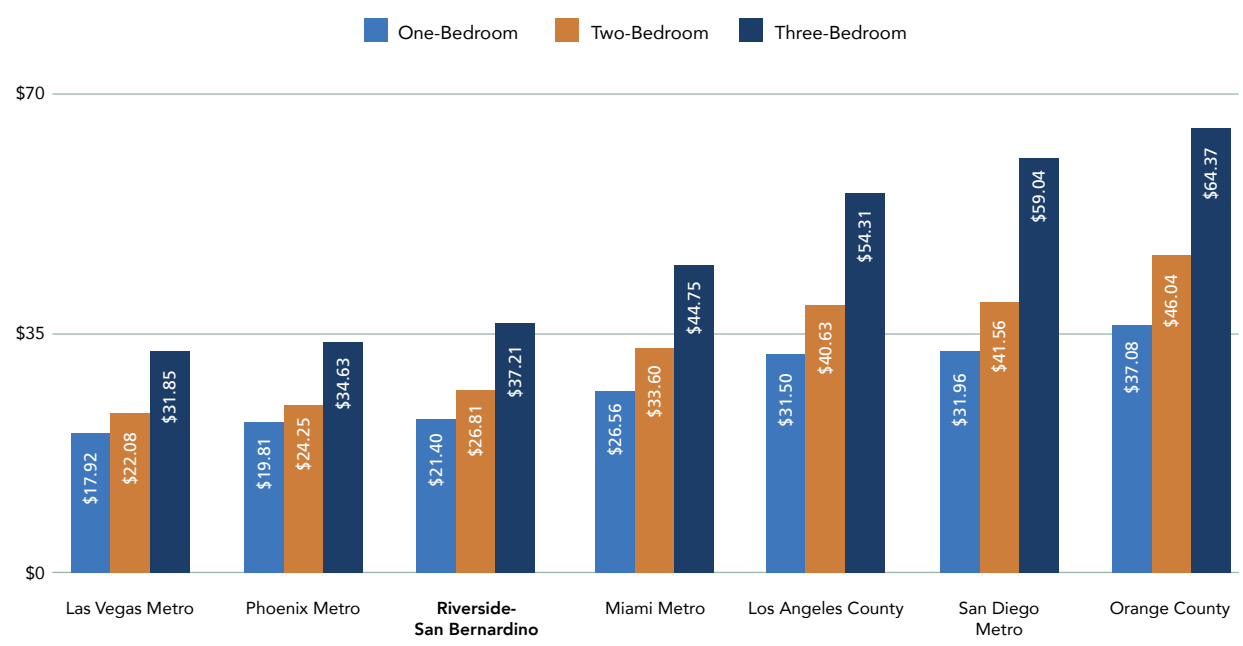


### GEOGRAPHIC DETAIL

The Riverside-San Bernardino metro area has the least expensive rental housing in the Southern California region, but it has higher prices than some peer regions outside of California (Phoenix and Las Vegas).

#### SAN BERNARDINO COUNTY'S HOUSING WAGE IS LOWER THAN MOST NEIGHBORING COUNTIES

Hourly Wage Needed to Afford Median Rent in San Bernardino and Peer Markets, 2020



Source: Analysis of Housing and Urban Development 2020 Median Rents ([www.huduser.org/portal/datasets/fmr.html](http://www.huduser.org/portal/datasets/fmr.html)) using the methodology of the National Low Income Housing Coalition (<http://nlihc.org/oor>)



# 3-in-4 of the County's Homeless Population Live Unsheltered

Rising rent or mortgage costs, foreclosure, loss of a job, or simply not having enough money to afford the high upfront costs of renting or buying are challenges that can force many families into living conditions they would not choose otherwise. Living doubled- or tripled-up due to economic constraints can place stress on personal relationships, housing stock, public services, and infrastructure. When shared housing is not an option, the result can be homelessness. This indicator measures housing security in San Bernardino County by tracking the demand for rental assistance and public housing, the number of public school students who are homeless or have insecure housing arrangements, and the point-in-time homeless count.

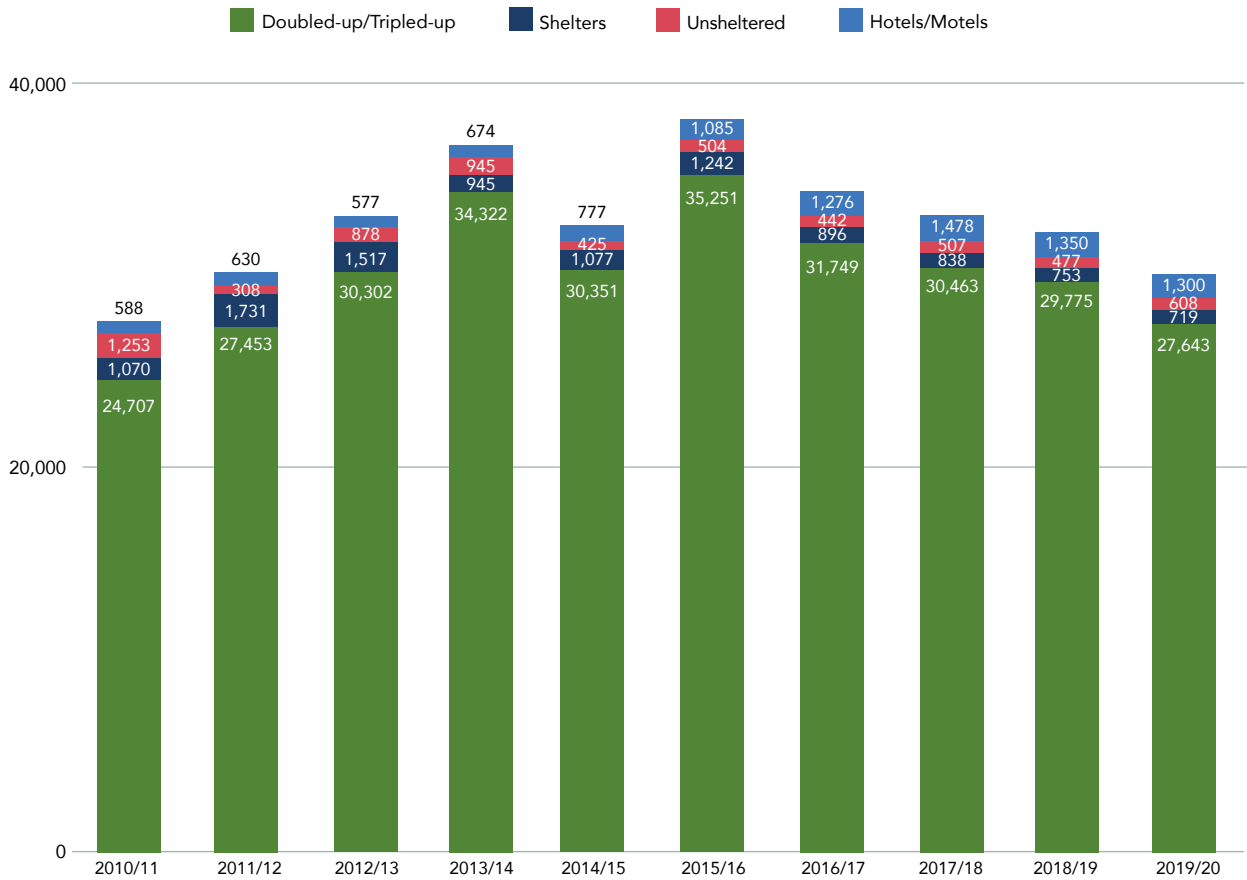


## TREND

Approximately 1-in-14 school age students have insecure housing. In the 2019/20 school year, 30,270 San Bernardino County K-12 students were identified as homeless or lacking secure housing, representing 7.0% of total enrollment.<sup>1</sup> This constitutes a decline of 26% since the 10-year high of 38,082 homeless students in 2015/16. Among homeless and housing insecure students, 91% are living doubled- or tripled-up in a home due to economic hardship, 4% live in motels, 2% live in shelters, and 2% live unsheltered in cars, parks, or campgrounds.

### MORE THAN 30,000 SAN BERNARDINO COUNTY CHILDREN LACK SECURE HOUSING

Number of San Bernardino County Students Identified as Homeless or Housing Insecure by Primary Nighttime Residence, 2010/11-2019/20



Sources: California Department of Education, according to information provided by school districts on their Local Education Agency Reporting Form Title 1, Part A and Homeless Education Consolidated Application (2009/10-2015/16); San Bernardino County Superintendent of Schools (2016/17-2019/20)

<sup>1</sup> The federal law that governs the identification of homeless and housing insecure school-age students (McKinney-Vento) includes those who are living unsheltered as well as those housed in shelters, motels or hotels, or living doubled- or tripled-up due to economic hardship. Totals may not add to 100% due to rounding.

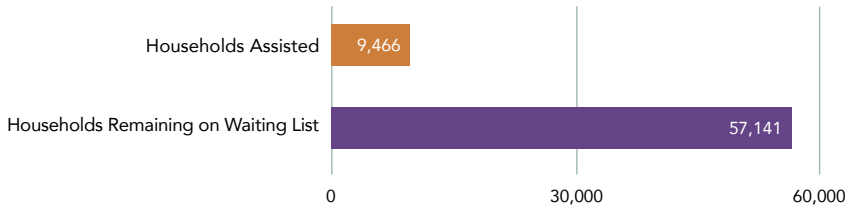




Due to high demand and low supply, most residents seeking a rent subsidy from their local Housing Authority will wait many years before the opportunity arises. In 2020, there were nearly 57,141 households waiting for a rental assistance voucher.<sup>2</sup> A monthly point-in-time estimate of 9,466 households currently receive a rental assistance voucher.<sup>3</sup> In addition to voucher rental assistance, a point-in-time estimate of 150 families receive public housing assistance, with 1,654 on the waitlist.<sup>4</sup>

### NEARLY 60,000 HOUSEHOLDS AWAIT HOUSING VOUCHER ASSISTANCE

Number of Households Receiving Housing Voucher Assistance and Number of Households on Waitlist for Housing Voucher Assistance in San Bernardino County, 2020

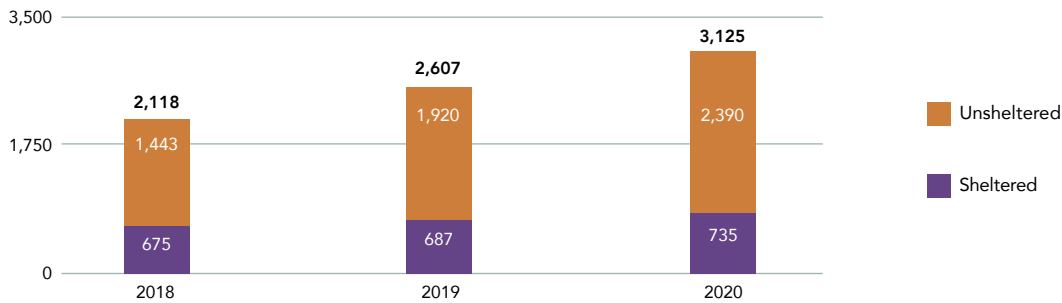


Note: These figures include Housing Authority of the County of San Bernardino data as of September 30, 2020, and Needles Housing Authority data as of December 31, 2020.  
Sources: Housing Authority of the County of San Bernardino and Needles Housing Authority

The San Bernardino County Homeless Count and Subpopulation Survey is an annual census of the number of people experiencing homelessness in a 24-hour period in January.<sup>5</sup> The 2019 count revealed that 3,125 people were homeless, an increase of 20% compared to the 2,607 homeless counted in January 2019 and 48% more than the 2,118 homeless counted in January 2018. Fully 76.5% of the homeless counted in 2020 were unsheltered. The remainder were sheltered in some type of housing for the homeless.

### NUMBER OF HOMELESS INDIVIDUALS IS INCREASING OVER TIME

Number of Individuals Who Are Homeless by Sheltered and Unsheltered Status in San Bernardino County, 2018-2020



Source: 2019 and 2020 San Bernardino County Homeless County and Subpopulation Survey Final Report

### CHARACTERISTICS OF SAN BERNARDINO COUNTY'S UNSHELTERED HOMELESS POPULATION

173 are seniors (age 62 and over)

29% are chronically homeless

72% are male

About 1-in-5 have a substance use disorder and/or mental health disorder

Source: 2020 San Bernardino County Homeless County and Subpopulation Survey Final Report

<sup>2</sup>Rental assistance in the form of Housing Choice Vouchers, or a similar program, enables recipients to seek housing in the private market from landlords who will accept the vouchers. The voucher subsidizes the recipient's rent. Rental assistance may also take the form of Section 8 project-based vouchers which provide vouchers for recipients to use in properties awarded a project-based voucher contract with the housing authority or public housing authority units that have been converted through the Rental Assistance Demonstration (RAD) program. Households may apply for any of these options and be on multiple waitlists. A total of 82,813 applications for tenant based, RAD, and non-RAD voucher-based assistance were on the waitlist as of September 30, 2020.

<sup>3</sup>This number includes 9,477 individuals with a leased-up voucher through the Housing Authority of the County of San Bernardino as of September 30, 2020, and 19 households with a leased-up voucher through Needles Housing Authority as of December 31, 2020.

<sup>4</sup>Public housing can take the form of apartment complexes or houses that are owned by a Public Housing Authority and rented at an affordable rate to income-eligible recipients. Most public housing units in San Bernardino County have been converted to project-based voucher assistance through the HUD Rental Assistance Demonstration (RAD) program.

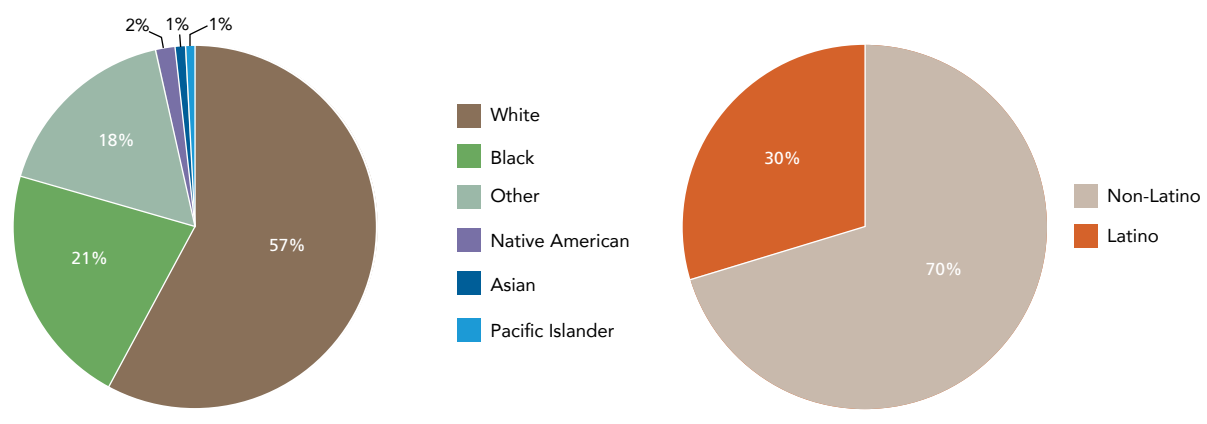
<sup>5</sup>The point-in-time estimates of homelessness are based on the U.S. Department of Housing and Urban Development definition of homelessness, which only counts individuals living in homeless shelters or living unsheltered in a place not intended for human habitation.



### RACE/ETHNICITY DETAIL

Most unsheltered individuals (70%) identified their ethnicity as Non-Latino, while 30% identified as Latino. The majority of individuals (57%) identified their race as White. Twenty-one percent identified their race as Black and 18% as an “Other” racial category.<sup>6</sup>

MOST UNSHELTERED INDIVIDUALS IDENTIFY AS WHITE AND/OR NON-LATINO  
Percent of Unsheltered Individuals in San Bernardino by Race and Ethnicity, 2020



Note: Race data and ethnicity data were reported separately by the data source.  
Source: 2020 San Bernardino County Homeless County and Subpopulation Survey Final Report

<sup>6</sup>Race data and ethnicity data were reported separately by the data source.