

## California Affordable Housing Quiz 2019

1. "Affordable Housing" refers to housing affordable to families with incomes at or less than the following:
  - a. 120% of median income (e.g., \$87,700 for **four** in LA Co.; \$164,150 SF Co.) moderate income
  - b. 100% of median income (e.g., \$73,100 for **four** in LA Co.; \$136,800 SF Co.) median income
  - c. 80% of median income (e.g., \$83,500 for **four** in LA Co.; \$129,150 SF Co.) low income
  - d. 50% of median income (e.g., \$52,200 for **four** in LA Co.; \$80,600 SF Co.) very low income
  - e. 30% of median income (e.g., \$31,300 for **four** in LA Co.; \$48,350 SF Co.) extremely low income
  - f. All of the above.
  - g. None of the above.
  
2. There are \_\_\_\_\_ homeless individuals in the United States.
  - a. 500,000 – 750,000
  - b. 775,000 – 1,000,000
  - c. 1.5 million – 2 million
  - d. 2.5 million – 3.5 million
  - e. None of the above -- Who knows?
  
3. What percent of homeless adults have jobs?
  - a. 22%
  - b. 25 %
  - c. 40-60 %
  - d. All of the above
  - e. None of the above
  
4. The high water mark of low-income housing production was reached in \_\_\_\_ when the federal government approved 541,000 units. It dropped steadily until it reached zero in \_\_\_\_\_.
  - a. 1976; 1996
  - b. 1967; 1985
  - c. 1979; 1998
  - d. 1979; 1985
  
5. Capping mortgage interest deductions, a federal housing subsidy for homeowners, at \$500,000 would save an estimated \$87 billion over 10 years. That money could provide housing vouchers to an additional\_\_\_\_ families.
  - a. 200,000
  - b. 750,000
  - c. 1.2 million
  - d. 3.1 million
  
6. In California, a person with a disability must spend \_\_\_\_% of his or her Supplemental Security Income benefits (SSI) monthly income to rent a one-bedroom apartment at fair market rate.
  - a. 98.3%
  - b. 104%
  - c. 120%
  - d. 131%
  - e. 153%
  
7. According to the National Fair Housing Alliance, the number of housing discrimination complaints filed with public and private enforcement agencies represents \_\_\_\_\_ of the annual estimated incidence of housing discrimination in the United States.
  - a. all
  - b. most
  - c. a small percentage
  
8. For every 100 extremely low-income renter households (30% AMI), there are \_\_\_ affordable and available rental homes. For every 100 median-income households (100% AMI), there are \_\_\_homes affordable and available.
  - a. 12; 96
  - b. 25; 98
  - c. 28; 100
  - d. 37; 102
  
9. **True/False** For many women, homelessness is a result of domestic violence.
  
10. **True/False** RV residents living outside an RV park are counted as homeless people.

**11. True/False.** The majority of public housing units are high-rise buildings that are dilapidated and in great need of repair.

**12. In \_\_\_\_ of the total 30 Metropolitan Statistical Areas in California, the Fair Market Rent (FMR) for a two-bedroom unit is higher than the entire CalWORKs monthly grant for a 3-person family with no earnings (\$834-983). FMR is the number used to determine how much a landlord can charge for rent in public and subsidized housing in a specific area. HUD establishes FMRs annually.**

- a. 3 b. 7 c. 15 d. 29 e. all f. none

**13. "Motel 22" is the name for:**

- a. A notorious Sacramento motel that charges \$22 for a four-hour stay  
b. A Garden Grove homeless shelter where 22 people have been robbed or beaten in the last 3 years  
c. The all-night bus (#22) that the homeless ride in San Jose  
d. A motel in Anaheim where the City Council is trying to limit stays to 22 days

**14. Approximately \_\_\_\_\_ rental housing units in California could be subject to the termination of federal subsidies through conversion to market rate rents by 2022.**

- a. 32,000 b. 68,000 c. 126,000 d. 253,000 e. none of the above.

**15. In which city does it take the longest for first-time buyers to save for a home?**

- a. San Jose b. San Francisco c. Los Angeles d. San Diego

**16. Which counties have the lowest rent affordable at 30% of Area Median Income (AMI)**

- a. San Diego, Riverside, Los Angeles b. Butte, Colusa, Del Norte c. Modoc, Siskiyou and Trinity

**17. The number of fulltime jobs at California minimum wage (\$12) that a household needs to afford a 2-bedroom FMR unit in these MSAs:**

Fresno a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

L.A./Long Beach a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Oakland/Fremont a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Redding a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Riverside/San Bernardino a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Sacramento/Arden a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

San Francisco a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Santa Ana/Anaheim a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

Santa Cruz/Watsonville a. 1.5 b. 1.6 c. 2.0 d. 2.9 e. 3.3 f. 3.4 g. 3.9 h. 5.1

**18. True/False.** HUD's Family Options Study shows that long-term housing subsidies (primarily Housing Choice Vouchers) remain the most effective intervention for homeless families as compared to community-based rapid rehousing and project-based transitional housing.

## Answers

**1. f. All of the above.** "Affordable housing" may refer to any of these choices. For example, to meet their legal obligations to provide affordable housing, some players in the housing market define "affordable housing" so that middle-income rather than low-income families will qualify. In California, most legal aid and social service clients fall in the category "extremely low income"—less than 30% of Area Median Income. HUD annually establishes "area medians" for all U.S. counties or metropolitan areas.

In California, the Area Median Income (AMI) for a particular area is the higher of either the metropolitan area or non-metropolitan county median family income, or the statewide non-metropolitan median family income (\$64,800). California AMIs are found at <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/Income-Limits-2019.pdf> beginning at p. 5.

**2. d. 2.5 to 3.5 million** is the current estimate by the National Law Center on Homelessness and Poverty, *Homeless in America: Overview of Data and Causes*.

[https://nlchp.org/wp-content/uploads/2018/10/Homeless\\_Stats\\_Fact\\_Sheet.pdf](https://nlchp.org/wp-content/uploads/2018/10/Homeless_Stats_Fact_Sheet.pdf) January 2015

According to the National Coalition for the Homeless (NCH), homelessness cannot be measured with 100% accuracy. In most cases, homelessness is a temporary circumstance – not a permanent condition. A more appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, not the number of "homeless people." Between counting all the people who are literally homeless on a given day/week (point-in-time counts) or counting the number of people who are homeless over a given period of time (period prevalence counts), NCH prefers prevalence counts as a more appropriate measure.

[http://www.nationalhomeless.org/factsheets/How\\_Many.html](http://www.nationalhomeless.org/factsheets/How_Many.html)

**3. d. All of the above.** Estimates range from 22% of homeless single adults in Washington DC [2017 report](#) p. 21, to 25% by the [Urban Institute](#), to 40-60% floating in and out of fulltime and parttime work by the [National Coalition for the Homeless](#).

**4. a. 1976; 1996.** In 1976 HUD and the Farmers Home Administration – then responsible for rural housing programs – together approved 541,000 new or rehabilitated units or Section 8 tenant-based certificates. During the Carter years, low-income housing advocates felt defeated when they failed to get appropriations for 400,000 additional units annually. After 1980, the number of additional units provided dropped steadily, until it reached zero in 1996. Changing Priorities: The Federal Budget and Housing Assistance, 1976-2002 by Cushing N. Dolbear

<https://nlihc.org/works-cushing-niles-dolbear>

**5. c. 1.2 million** Matthew Desmond, New York Times Magazine May 9, 2017 How Homeownership Became the Engine of American Inequality: An enormous entitlement in the tax code props up home prices – and overwhelmingly benefits the wealthy and the upper middle class. <https://nyti.ms/2pZp92k>

**6. e. 153%.** National Low Income Housing Coalition, Out of Reach: 2019 California <http://nlihc.org/oor/california> Monthly SSI payment in California is \$932. Monthly fair market rent on a one-bedroom apartment in California is \$1,422.

**7. c. a small percentage** The National Fair Housing Alliance's 2018 Fair Housing Trends Report is based on 2017 complaint data compiled from National Fair Housing Alliance member agencies, U.S. Department of Justice and 98 non-profit agencies. Housing discrimination often goes undetected. Victims of housing discrimination often feel that nothing can or will be done. In 2017, 28,843 complaints of housing discrimination were filed.

<https://nationalfairhousing.org/wp-content/uploads/2018/04/NFHA-2018-Fair-Housing-Trends-Report.pdf> p.55

Find Trends Reports back to 2003 at <https://nationalfairhousing.org/reports-research/>

**8. d. 37; 102** According to NLIHC's report, *The Gap: The Affordable Housing Gap Analysis 2019*, the greatest need for affordable housing is among extremely low-income renters. These households face a shortage of 7 million affordable units. 71% of ELI households are severely cost burdened, paying more than half of their income towards their rent each month. They face difficult decisions between paying rent and buying food or seeing a doctor and, in the worst cases, become homeless.

By comparison, just 4% of median-income households are severely cost burdened nationwide; there is an excess of homes affordable and available to them. Rental housing is most often developed for median and upper income

households, without a need for federal tax incentives. [https://reports.nlihc.org/sites/default/files/gap/Gap-Report\\_2019.pdf](https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2019.pdf) ; Enterprise Housing Horizon blog *Five key takeaways* April 6, 2016 <http://blog.enterprisecommunity.com/2016/04/gap>

**9. True.** When a woman leaves an abusive relationship she often has nowhere to go. Twenty-eight percent of surveyed cities cite domestic violence as one of the 3 main causes of homelessness among families with children. Hunger and Homelessness Survey – A Status Report on Hunger and Homelessness in America’s Cities, A 25-City Survey (U.S. Conference of Mayors December 2013) p. 3

**10. True.** Many RV residents don’t consider themselves homeless, but they are often included in overall homeless counts. Bay Area cities face growing crisis as RVs become homes of last resort. Mercury News 12/17/17 updated 4/18/18 <https://www.mercurynews.com/2017/12/17/cities-face-growing-crisis-as-rvs-become-homes-of-last-resort/> In 2014 the 9<sup>th</sup> Circuit Court of Appeals ended Los Angeles’ ban on living in vehicles. *Desertrain v. City of Los Angeles* <https://caselaw.findlaw.com/us-9th-circuit/1670153.html> In *City of Seattle v. Steven Gregory Long* the trial court held that if someone lives in their car, it’d be their home and they don’t have to abide by 72 hour parking limits and other vehicle restrictions. <https://www.kingcounty.gov/~media/courts/superior-court/docs/get-help/general-information/city-v-long-ruling.ashx?la=en>

**11. False.** Despite the prevailing negative perceptions of our public housing system, over sixty-five percent of public housing units are sound. About seventy percent of the units are in developments that contain fewer than 100 units and they’re two-story, not high-rise buildings. The 1.3 million units are the housing of choice for its 4.2 million occupants (and the additional one million applicants on the waiting lists.) The initial \$20 billion capital investment in the public housing inventory now valued at \$95 – \$100 billion, and the costs of all the buildings and land have been fully paid. To lower-income individuals, therefore, public housing is a national treasure. Center for Community Change, *Comprehensive Services in Public Housing*, p. 6 [http://books.google.com/books/about/Comprehensive\\_Services\\_in\\_Public\\_Housing.html?id=YSzStgAACAAJ](http://books.google.com/books/about/Comprehensive_Services_in_Public_Housing.html?id=YSzStgAACAAJ)

**12. e. all** In all of the SMAs the FMR exceeds the highest CalWORKs grant. In seven rural Region 2 counties the Fair Market Rent is less than the highest CalWORKs grant of \$943. Those rents range from the lowest in Trinity (\$852) to the highest in Tulare (\$941).

Fair Market Rent (FMR) is the number used to determine how much a landlord can charge for rent in public and subsidized housing in a specific area. HUD establishes FMRs annually. To see the FMR in your area, go to <http://www.huduser.org/datasets/fmr.html> (Schedule B – FMR Tables)

**13. c. The all night bus that the homeless ride in San Jose.** San Jose Mercury News 10/31/13. [http://www.mercurynews.com/bay-area-news/ci\\_24429126/homeless-turn-overnight-bus-route-into-hotel-22](http://www.mercurynews.com/bay-area-news/ci_24429126/homeless-turn-overnight-bus-route-into-hotel-22) <http://kalw.org/post/finding-home-hotel-22#stream/0> February 11, 2015

In 2007 the Santa Clara Valley Transit Authority changed the schedule to discourage the homeless from using the bus as a shelter. No bus stays in service more than two hours and all passengers must disembark at each shift change. Hotel 22 headed for a detour. In November 2007 a team of sociology students conducted a survey of the bus riders. See *Homelessness and the Mobile Shelter System: Public Transportation as Shelter*, Laura Nichols and Fernando Cazares, *Journal of Social Policy*, April 2011, pp. 333-350. <http://journals.cambridge.org/action/displayAbstract?fromPage=online&aid=8120064&fulltextType=RA&fileId=S0047279410000644>

A national study of formerly homeless people found that the most common places people who had been literally homeless stayed were vehicles (59.2%) and makeshift housing, such as tents, boxes, caves, or boxcars (24.6%) (Link et al.1995). An estimated 17% of people who need shelter assistance don’t receive it. Hunger and Homelessness Survey – A Status Report on Hunger and Homelessness in America’s Cities, A 25-City Survey (U.S. Conference of Mayors December 2012) p.28

**14. a. 32,000** 31,988 units within the next 5 years. California Housing Partnership Corporation <https://www.housingonline.com/2017/03/15/california-almost-32000-affordable-units-risk-next-five-years/>

**15. a. San Jose.** It would take over 37 years. San Francisco is in second place by a few months less, followed by San Diego (33 years) and Los Angeles (32 years). <http://wolfstreet.com/2015/05/11/how-long-to-save-for-down-payment-on-home-mortgage-in-these-top-10-most-impossible-cities-for-first-time-buyers/>

**16. c. Modoc, Siskiyou and Trinity Counties** have the lowest rent affordable at 30% of Area Median Income (\$642/mo) National Low Income Housing Coalition Out of Reach 2019: California <https://nlihc.org/oor/california#>

**17.** Fresno 1.5; LA/Long Beach 2.9; Oakland/Fremont 3.4; Redding 1.6; Riverside/San Bernardino 2.0; Sacramento-Roseville 2.0; San Francisco 5.1; Santa Ana/Anaheim 3.3; Santa Cruz-Watsonville 3.9. **National Low Income Housing Coalition Out of Reach 2019** <https://nlihc.org/oor/california#>

**Note:** In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,804. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$6,014 monthly or \$72,165 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a **Housing Wage of \$34,69.**

In California, a minimum wage worker earns an hourly wage of \$12. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 116 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

**18. True.** Long-term housing subsidies reduced the proportion of families being homeless or doubled-up in the previous six months by 50% and reduced the proportion of families who experienced a shelter stay by 75%. Project-based transitional housing also reduced the proportion of families who experienced a shelter stay, but did not reduce the proportion of families being homeless or doubled up in the previous six months. Community-based rapid rehousing had no discernable impact on housing stability after 37 months.

Long-term housing subsidies also had positive impacts on some areas of adult well-being. They reduced psychological distress and intimate partner violence, which could be the result of permanent housing subsidies providing support for recipients as they leave abusive relationships; long-term subsidies were associated with a greater number of couple separations during the study period. Project-based transitional housing reduced the proportion of adults with post-traumatic stress disorder symptoms but had no other impact on adult well-being. Community-based rapid rehousing had no discernable impact on adult well-being. *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families* is available at: <http://bit.ly/2eDnxDh> (October 2016)