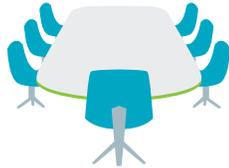


## Who We Are

We are the Housing Authority of San Joaquin County (Authority). For over 75 years, we have provided and advocated for affordable, attractive living environments for residents of our region.



**Public Corporation**  
created from Health  
& Safety code



**Seven member Board**  
Comissioners



**\$50 million**  
operating budget



**78 Employees**

## Our Vision

Being nationally recognized as an innovative agency and a leader in creating community partnerships that result in individuals and families having hope for a better tomorrow.

## What We Offer

We provide rental assistance and housing that is **affordable** to over **6,000 households** within the San Joaquin region, including working families, the elderly and persons with disabilities.

**1012**

**Public Housing Units**  
(Federally funded)

**5080**

**Housing Choice Vouchers**  
(Federally funded rental subsidies)

**81**

**Market Rate Units**  
(Owned and managed by Authority)

**30**

**Year-round Farm Worker Units**  
(Funded by U.S. Department of Agriculture)

**285**

**Seasonal Agricultural Worker Units**  
(Owned by County, managed by Authority)

## Our Self-Sufficiency & Homeownership Programs

Helping families **increase their earned income** as well as **reduce their need** for welfare and rental assistance

Providing **homeownership opportunities** to first time buyers by building homes in collaboration with **Habit for Humanity of San Joaquin County**

Allowing participants to use their **Housing Choice Voucher** for monthly **mortgage assistance up to 15 years**

# California's Housing Crisis

Source: National Low Income Housing Coalition

California  
minimum wage

**\$10.50/hour**

Based on an average \$1,608 per month for a 2-bedroom unit, you would need to make **\$30.92 (housing wage) an hour** or work **118 hours per week** to afford this Market Fair Rent without exceeding 30% of your income.

After D.C. and Hawaii, California's housing wage is **the highest in the nation**. California renters pay **50% more** than the national average.

- 1 Hawaii \$35.20
- 2 Washington, D.C. \$33.58
- 3 California \$30.92**
- 4 New York \$28.08
- 5 New Jersey \$27.31

## Typical Industries Paying Minimum Wage:



Restaurant/  
Food



Childcare



Grocer/  
Cashier



Beauty  
Salons



Entertainment  
Venues



Retail/  
Customer  
Service



Warehouse/  
Distribution  
Logistics

Minimum wage industries are what make communities function. They support valuable services for residents and visitors that make our cities thrive.

**\$472,900**



California average  
home cost

**\$179,000**



National average  
home cost

**AFFORDABLE RENTAL HOMES NEEDED  
IN CALIFORNIA:**

**1.5 MILLION**

**AFFORDABLE RENTAL HOMES PRODUCED  
EACH YEAR:**

**ONLY 7,000**

Source: California Tax Credit Allocation Committee

## What makes California so expensive?

### GEOGRAPHY

- High land costs
- Little coastal building drives inland growth and costs
- Limited developable land (**coastal topography vs. agriculture needs**)
- Low density developments

### PLANNING AND CONSTRUCTION

- Inadequate development identified on local ballot measures
- Municipal slow growth and land use policies not aligned with needs
- Limited local government financial incentives
- Flat construction activity during national housing boom



According to Zillow.com, California home values are projected to **rise another 3.9%** within the next year.

# San Joaquin County vs. Bay Area

San Joaquin costs are dramatically lower than the Bay. Skyrocketing housing prices in the Bay are driving local growth and increasing housing costs, which impact local working families and create significant rent burden.

## Median Family Income Comparison

4-person Household in San Joaquin County

**\$63,700**

4-person Household in San Francisco County

**\$118,400**

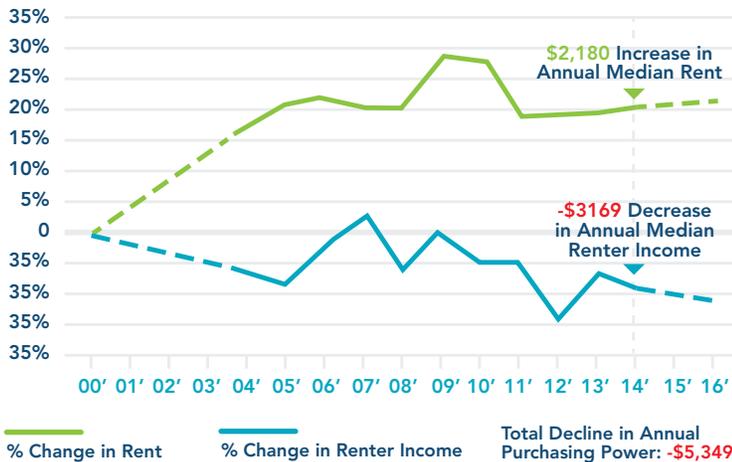
San Joaquin County median income is \$53,000 less than San Francisco County.

Source: U.S. Department of Housing and Urban Development

# Comparison of Area Median Incomes

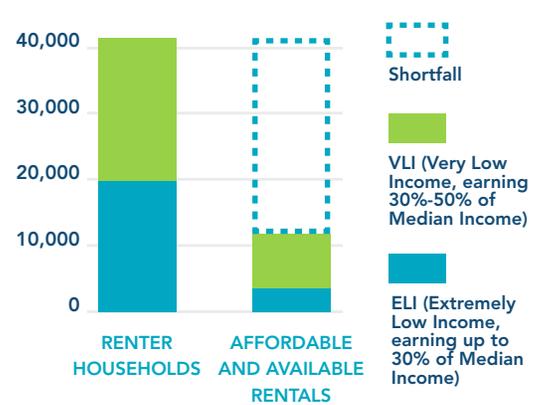
	Income Level	Family of four
San Francisco County	Extremely Low	\$44,000
	Very Low Income	\$73,300
	Low Income	\$117,400
	<b>Median Income</b>	<b>\$118,400</b>
San Joaquin County	Extremely Low	\$25,100
	Very Low Income	\$31,850
	Low Income	\$50,980
	<b>Median Income</b>	<b>\$63,700</b>

## SAN JOAQUIN COUNTY'S INFLATION-ADJUSTED MEDIAN RENT INCREASED 22% WHILE MEDIAN RENTER INCOME DECLINED 8% FROM 2000 TO 2014



While the annual median rent has increased locally, the annual median renter income has decreased!

## SAN JOAQUIN COUNTY NEEDS 30,117 MORE AFFORDABLE RENTAL HOMES



There are 41,000 rental households in San Joaquin County, but only 11,000 available rental homes that are affordable. The shortfall = approximately 30,000 units.

Source: California Housing Partnership Corporation

# Who Benefits From Housing That's Affordable?

Source: Habitat for Humanity

From our senior citizens and hard working single parents to our thriving college students – **everyone deserves the option to rent or own a home with an affordable payment.** That's the Authority's goal – **creating healthy communities and improving people's lives.**

### Homeowners are:

**28%** more likely to repair and improve their home

**28%** more likely to vote

**1.3x** more likely to read a newspaper

### Children of homeowners are:

**25%** more likely to graduate from high school

**116%** more likely to graduate from college

will earn **24%** higher income in their lifetime

are far less likely to become teenage parents or depend on welfare later

# When families invest in a home they can afford, the benefits are endless!



Diversity within communities makes them thrive, creating positive impacts on overall health, education and economic investment



Housing that's affordable provides more options and security for community residents



Increase in housing supply and variety provides choice and balance for hard working neighbors



Healthy vacancy rate encourages new employers and jobs, retains younger populations, boosts economies and creates lively public spaces

**No one** should have to choose between paying for housing and buying food and medicine. Children deserve to have a stable home giving them an opportunity to focus and succeed in school and life.

## DID YOU KNOW?

Families who spend less than 30% of income on housing can allocate more than twice as much towards buying food, medicine, health care and insurance than families who spend 50% or more on housing.



Source: U.S. Department of Housing and Urban Development

## Our Ongoing Promise

The Authority, as steadfast stewards of our community, advocate everyday to change San Joaquin resident's lives. We do this through significant development improvements that transform existing housing inventory throughout the region. We also offer a number of programs to enhance our community:

- Scholarship Foundation
- After School Programs
- Behavioral Health Services
- Educational partnerships with faith based and law enforcement organizations
- Homelessness Task Forces

With the help of local partners we can continue investing in what matters most: **healthy and thriving communities.**

## How Can Community Leaders Help?

- Prioritize diverse housing needs at all governing levels
- Invest in Housing Plans with policies unique to the challenges for rural and urban residents
- Advocate State/Federal government to match municipal investments

By taking these steps, together we can create a healthy community, where everyone has a place to call home.