

All Home CA

Housing the Bay: Can we make the Bay Area truly affordable for all?

JULY 29 2021



**ALL
HOME**

Mission:

All Home is a Bay Area organization that advances regional solutions that will disrupt the cycle of poverty and homelessness, redress the disparities in outcomes as a result of race, and create more opportunity for economic mobility for extremely low-income (ELI) individuals and families within the Bay Area.

All Home works across counties, sectors, and silos to advance coordinated, innovative solutions and build a movement to challenge the status quo that perpetuates homelessness.

All Home founded on 4 philosophical pillars...

REGIONALISM

A FOCUS ON ELI

BUILDING UP WHAT'S WORKING

DISRUPTING the STATUS QUO



Bay Area ELI population

Total ELI population

~830K

~35K

Individuals
experiencing
homelessness

Key facts

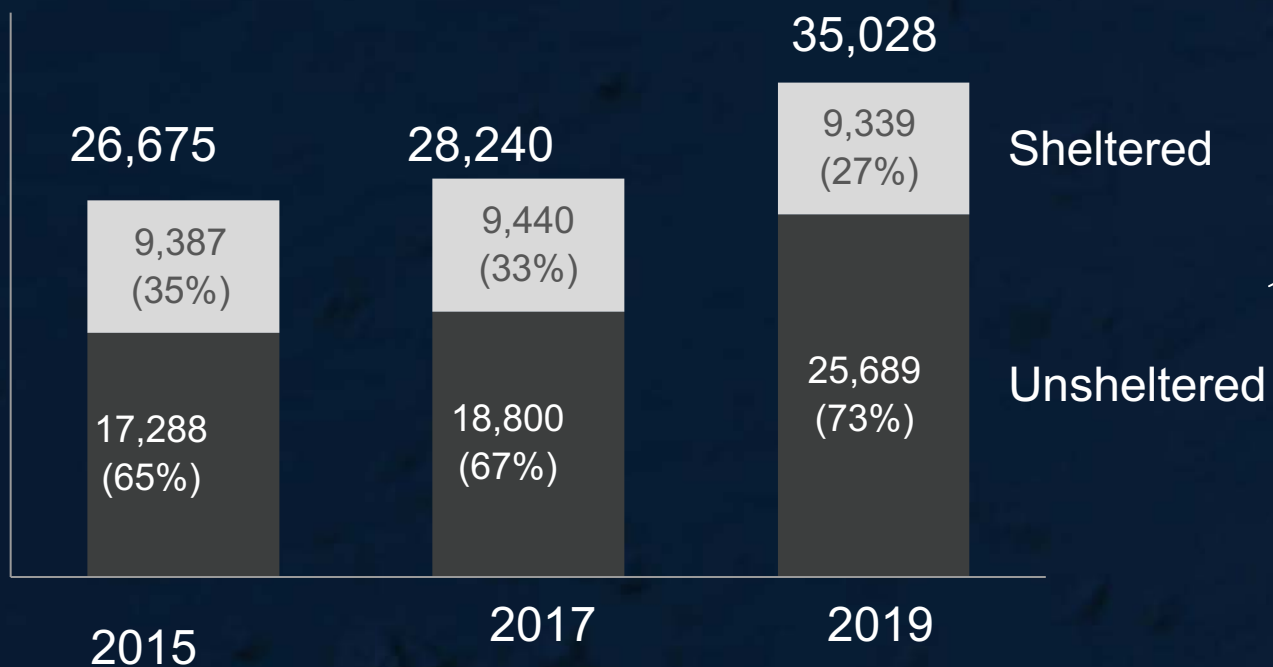
(Bay Area ELI population)

<\$33k	annual income per household
~11 %	of total population
~40%	of ELI individuals are in labor force
1 in 5	Black individuals are in an ELI household
103%	average rent in a MFR vs. monthly ELI gross income



Bay Area homeless population

9 county total PIT count, sheltered vs. unsheltered



Racial inequities persist:

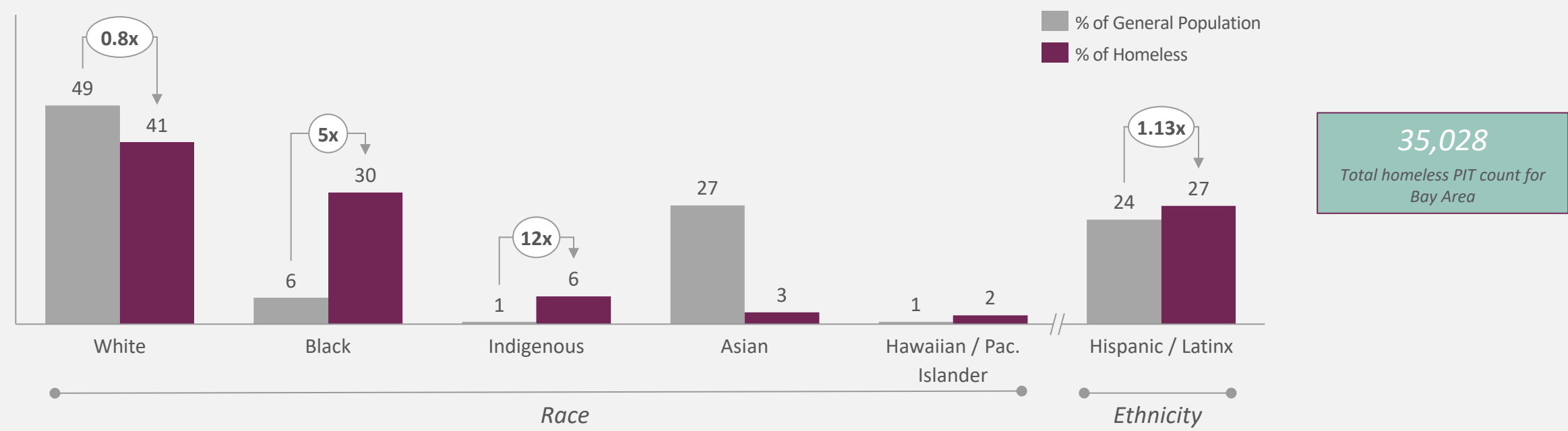
below are ratios comparing the disparity in homeless vs. general population %'s by race/ethnicity:

- Black: 5x
- Indigenous: 12x
- Hispanic/Latinx: 1.13x
- White: 0.8x

Black and Indigenous Californians are resilient. They are overrepresented in homelessness by 5x and 12X respectively.

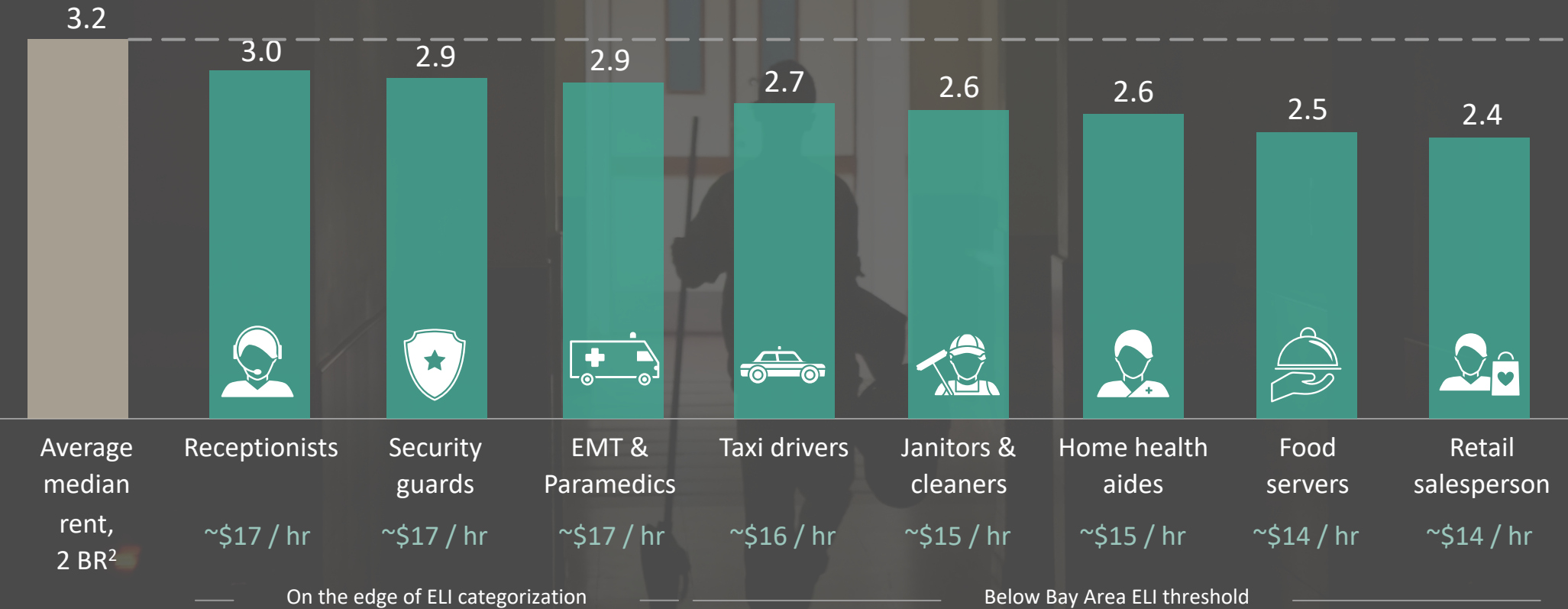
Bay Area 9-counties: % of General Population vs. % of Homeless Population, by race / ethnicity

(sorted by % of homeless)



Wages for everyday occupations across the Bay Area are not enough to support the cost of living

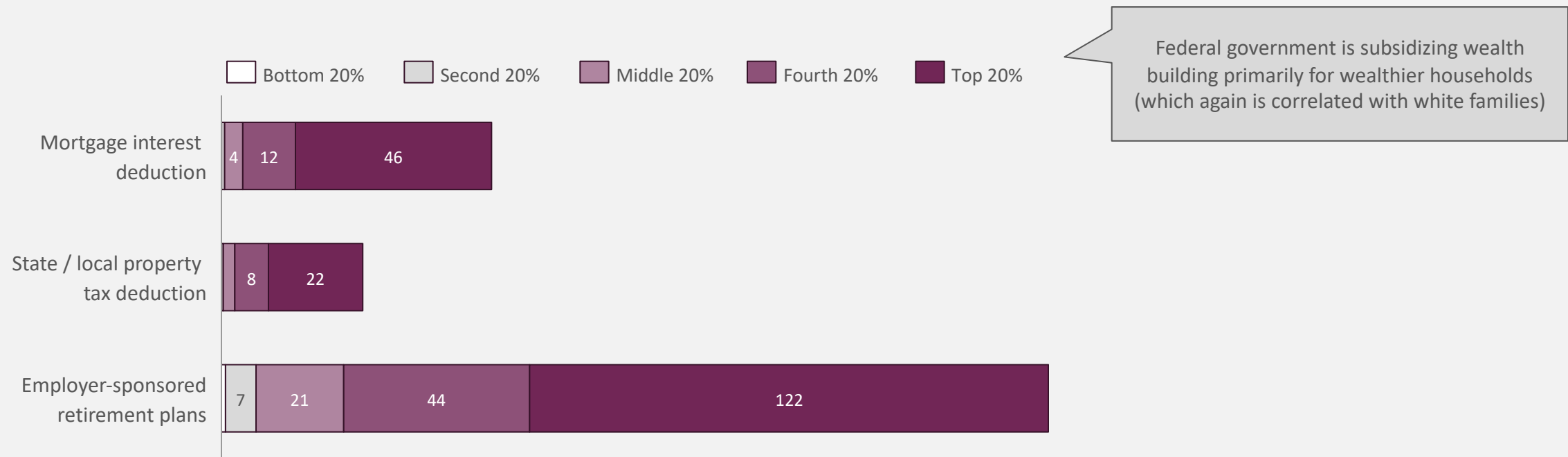
Average median monthly and hourly wage across selected occupations, across counties of focus¹



1. Occupational median hourly wage based on average for San Francisco-Oakland-Hayward and San Jose-Sunnyvale-Santa Clara metropolitan areas; monthly salary based on average of ~173 work hours per month; 2. Average median rent for 2 bedroom across Alameda, Contra Costa, San Francisco, San Mateo & Santa Clara Counties
Source: Zillow rental listing prices 2018; Bureau of Labor Statistics Median Annual Wage Data for CA Occupations, 2018

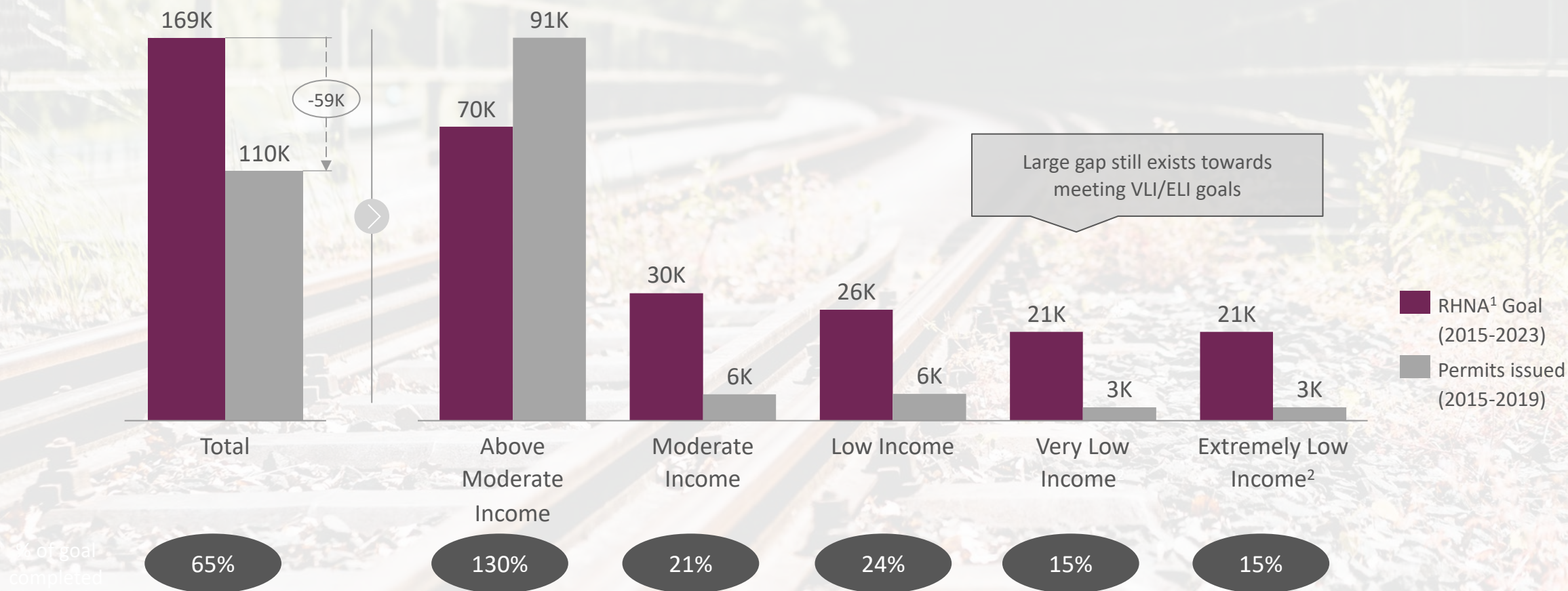
Federal policies fail to promote asset building by lower-income families (disproportionately families of color)

Distribution of asset-building tax subsidies by income bracket in 2017 (\$B)



Note: "Income" refers to the Tax Policy Center's "expanded cash income" measure, which is described in [Rosenberg \(Tax Policy Center, 2013\)](#).
Source: Urban Institute, "Who Benefits from Asset-Building Tax Subsidies?" (Steuerle et al, 2014)

Progress on 2015-23 regional housing goals heavily skewed towards higher income households

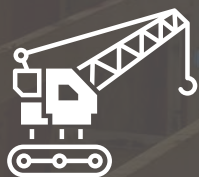


1. Regional Housing Needs Assessment Goals (2015-2023)

2. Assumed 50% ELI-VLI split (combined in data source)

Source: California Department of Housing and Community Development (Annual Progress Report)

Affordable housing shortfall can be addressed by the 3P's: production, preservation & prevention



Production of new
housing units



~\$500-700k¹
per unit

Construction of new housing units from the ground up (including land & permits)
Includes materials, permitting, acquiring land, etc.



Preservation of existing
housing



~\$100-150k¹
per unit

Refurbishing existing housing units for affordable housing purposes
Includes purchasing existing units and material costs



Prevention tactics to
avoid displacement or
provide rapid-rehousing



~\$60-80k¹
per household for a
shallow subsidy

Intervention for homeless individuals or families to identify housing and assist with move-in
Includes subsidies, move-in costs, and administrative costs

1. Cost do not include recurring maintenance or operational costs
Source: Affordable housing developer interviews

Housing security is inextricably linked to economic mobility

Status quo: Lack of integration

Despite their interdependencies, workforce development and housing systems are not integrated at the levels necessary to ensure economic mobility and housing security for all Bay Area residents

Solution: Build a local ecosystem

A key strategy to ensuring housing security and combating displacement is to hire and upskill the talent within the bay area



We must simultaneously invest in 3 interventions:

For each addition to interim housing, 2x permanent housing solutions and 4x homelessness prevention

1-2-4 Framework

Unsheltered

+1x



Interim Housing

(i.e., short-term / temporary solution on the path towards permanent exit)

Examples:

- Navigation centers
- Tiny homes
- Shelter beds
- Etc..

+2x



Permanent Housing Solutions

Examples:

- Permanent Supportive Housing (PSH)
- Rapid re-housing (RRH)
- Flexible subsidy pools / shallow subsidies
- Section 8 vouchers
- Group housing
- Other long-term housing solutions

Currently housed

Stemming inflow

+4x



Homelessness Prevention

Prevent at-risk households from experiencing homelessness through increased investment in strategies such as rental assistance