

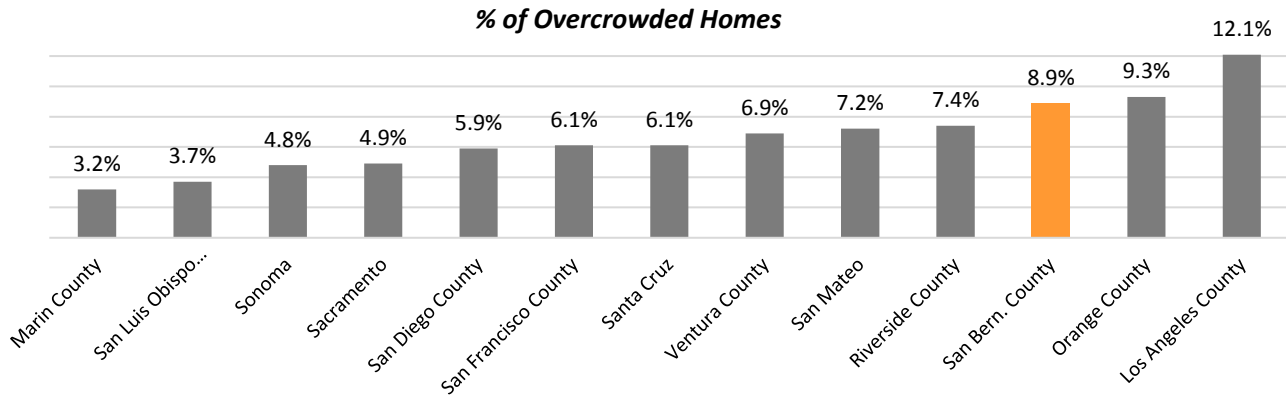
FACT SHEET: CALIFORNIA HOMEOWNERSHIP & SOCIOLOGICAL FACTORS

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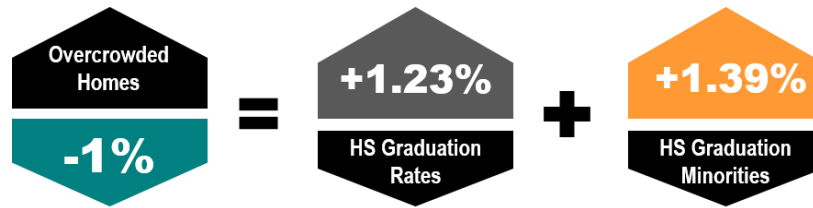


Overcrowding Facts:

- San Bernardino County has one of the worst residential overcrowding rates in the California.
- San Bernardino County ranks 9th highest in residential overcrowding, among 58 counties in California. One out of every ten residential units in our County is overcrowded (8.9%), that's significantly higher than the competing counties of Riverside and Ventura.



- Reducing the amount of overcrowded homes in San Bernardino County by just 1% will have a significant positive impact on education attainment, income inequality and poverty countywide.



- Minority groups such as Hispanic/Latino and African Americans feel the effects of residential overcrowding the greatest and would benefit proportionately more if reduced in SB County.
- Increasing the production of new homes and opening a path toward homeownership is one way San Bernardino County can address its severe residential overcrowding.



Homeownership Facts:

- San Bernardino County's homeownership rate is lower than neighboring counties and states. The wage growth has also been slow in the County, reducing housing affordability rates.
- There is a strong correlation between counties with high homeownership rates and positive sociological factors such as; **EDUCATIONAL ATTAINMENT, MEDIAN HOUSEHOLD INCOME, LOWER CRIME and LESS POVERTY.**
- Increasing homeownership rates in San Bernardino County will have a substantial positive impact on educational attainment, especially among minorities (Hispanics/Latinos & African Americans).
- Communities with higher homeownership rates are associated with substantial reductions in violent crimes, property crime and lower poverty rates.

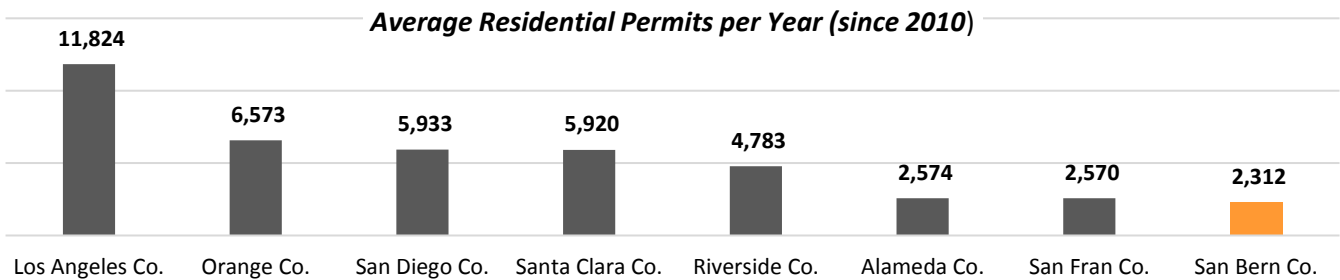


- San Bernardino County has the 5th highest proportion of African Americans residents and 10th highest proportion of Hispanic/Latinos residents in California. Homeownership directly benefits SB county minority families.

Increasing Homeownership by 1% =	Increase Overall High School Graduation Rates
	Increase Hispanic/Latino Graduation Rates
	Increase African American Graduation Rates
	Reduce Property Crime
	Reduce Violent Crime
	Reduce Poverty Rates

 **New Home Construction Facts:**

- Since 2010, San Bernardino County has ranked among the lowest counties in new home construction statewide. Addressing the region’s chronic shortage of housing by the increasing the supply of residential units – both owner and rental – is desperately needed.



- Since 2011, the neighboring counties of Los Angeles, Riverside and Orange have pulled an average of nearly 3 times the number of permits than San Bernardino County (averaging 68% more permits per 1,000 residents).
- Increasing San Bernardino County homeownership rates by just 1-2% (to make it competitive with neighboring counties and states) would require an increase of about 14,500 new residential single-family homes, in this year alone.
- Over the past several years San Bernardino County has constructed less than 2,000 new homes annually. At our current homebuilding pace, it would take over seven years to meet homeownership demands present today in San Bernardino County.
- Significant regulatory challenges at the Federal, State and Local levels are preventing the homebuilding industry from significantly increasing the new housing stock and addressing San Bernardino County’s need for higher homeownership.



NIMBY/Anti-Growth

CEQA Reform

FHA Loan Limit Reform

*Source: "The Relationship Between Homeownership and Sociological Factors in California: A County-Level Study (Jan. 2, 2017)." Authored by Daniel MacDonald and Yasemin Dildar, California State University San Bernardino, Economics Dept.