

# People's Health

Outcomes • Planning • Evaluation



## Know the Facts: Housing

### DID YOU KNOW?

- In 2015, 18.8 million U.S. renter and homeowner households paid more than 50% of their annual incomes for housing.
- In 2018, to be able to afford a Fair Market Rent (FMR) two bedroom rental in the U.S., an earner needs to make \$22.10 per hour. In California, that rises to \$32.68 per hour, while in Shasta County an earner needs \$17.60 per hour.
- In the U.S., 70.3% of households earning under \$15,000 a year pay more than 50% of their income for housing.
- A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two bedroom apartment anywhere in the United States.
- From 2014 to 2016, two bedroom rental rates in Shasta County decreased 7.3% while the U.S. rate of inflation rose an average of 1.4% in 2016.

### DEFINITION:

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing that costs no more than 30% of the household's annual income.

Fair Market Rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. The current definition of FMR used is the 40th percentile rent (the dollar amount below which 40% of the standard-quality rental housing units are rented).

The Rent Burdened population includes households that are paying more than 30% of their income toward housing costs.

The Severely Rent Burdened population includes households that are paying more than 50% of their income toward housing costs.

### Occupancy Status, 2012-2016

	Shasta County		California	
	Number	Percent	Number	Percent
<b>Total Housing Units</b>	77,942	100	13,911,737	100
<b>Occupied Housing Units</b>	69,713	89.4	12,807,387	92.1
<i>Owner-occupied</i>	43,292	62.1	6,929,007	54.1
<i>Renter-occupied</i>	26,421	37.9	5,878,380	45.9
<b>Vacant Housing Units</b>	8,229	10.6	1,104,350	7.9

### FY 2018 Fair Market Rents by Number of Bedrooms

	Zero	One	Two	Three	Four
<b>Shasta County</b>	\$658	\$713	\$915	\$1,331	\$1,612

**Contributing staff:** Miriam Rupp. **Last updated:** June 2018

Find more health information at [www.shastahhsa.net](http://www.shastahhsa.net). Click on "Health and Safety," then "Current Health Concerns." Questions? Email [shastahealthdata@co.shasta.ca.us](mailto:shastahealthdata@co.shasta.ca.us)

## KEY POINTS:

- Less than half (41.0%) of Shasta County renters live in affordable housing, according to the HUD definition.
- Forty-six percent of California households are rented. Of these, 28.7% are Severely Rent Burdened.
- Thirty-eight percent of Shasta County households are rented. Of these, 59% are Rent Burdened.
- Forty percent of Shasta County homeowners with a mortgage exceed the HUD affordable housing definition.

## POLICY IDEAS:

- Develop more affordable housing opportunities.
- Develop and maintain efficient and effective rental assistance programs.
- Support a mix of housing for all income groups.
- Encourage a mixture of housing types (single-family attached/detached, condominiums, townhouses, duplexes, garden/conventional apartments) through zoning ordinance and planning practices.
- Require the use of energy conservation features in the design and construction of all new residential structures to increase energy efficiency and reduce utility costs.

<b>2015 Percentage of California's Renter Households Experiencing Rent Burden by Income Level</b>			
<b>Income</b>	<b>Total Renter Households (per million)</b>	<b>&gt; 30% of Monthly Income</b>	<b>&gt; 50% of Monthly Income</b>
<b>Extremely Low Income or Below Poverty Line</b>	1.41	90.2%	76.9%
<b>Very Low Income</b>	0.82	85.4%	47.4%
<b>Low Income</b>	1.13	64.65	16.9%
<b>All Lower Income Renter Households (Subtotal of above)</b>	3.36	80.4%	49.5%
<b>Moderate Income</b>	0.59	41.5%	5.3%
<b>Above Moderate Income</b>	2.03	12.0%	0.9%
<b>All Renter Households Total</b>	5.97	53.4%	28.7%

<b>Gross Rent as a Percentage of Household Income, 2012-2016</b>			
Percentage of household income going to rent	Redding	Shasta County	California
	Percent of households		
Less than 15%	8.2	9.3	9.3
15-19%	7.9	8.2	10.7
20-24%	13.2	12.5	12.1
25-29%	10.9	11.0	11.5
30-34%	9.4	9.9	9.4
35% or more	50.4	49.1	47.0
<b>Total</b>	100	100	100

<b>Monthly Owner Costs as a Percentage of Household Income, Housing Unit with a Mortgage, 2012-2016</b>			
Percentage of household income going to mortgage	Redding	Shasta County	California
	% of owner-occupied units		
Less than 20%	34.6	32.6	30.9
20-24%	15.6	15.8	15.3
25-29%	11.5	11.6	12.6
30-34%	7.9	8.4	9.3
35% or more	30.4	31.6	31.9
<b>Total</b>	100.0	100.0	100.00

**From the Desk of  
Andrew Deckert,  
MD, MPH**

*Shasta County  
Public Health Officer*



While it's easy to see how a nutritious diet, plenty of water, physical activity and adequate sleep contribute to a person's overall health, there are other factors - called "social determinants" - that also affect health. Housing is one of those factors.

Safe and affordable housing contributes to quality of life and reduced stress, which can have a significant effect on people's health.

***To your health!***