WHO WILL TEACH OUR CHILDREN? Housing the Bay Area's Educators

August 2019 The Council of Community Housing Organizations Bay Area Forward



It's no secret that the cost of housing in the Bay Area is high. Over the last decade the region's rents and homeownership costs have escalated so dramatically that nearly one half of all Bay Area residents struggle to afford their housing. And our region's educators, the people who teach our children from cradle to college, are caught squarely in the middle of the housing affordability bind.

Access to safe and affordable housing is key to attracting and retaining qualified educators for our Bay Area classrooms. The breadth of the affordability gap for California educators was described in a 2019 EdSource special report, noting that "[n]owhere is the gap between teacher pay and housing costs wider than in the Bay Area. Teachers earning an average salary in nearly 90 percent of districts in the region did not earn enough to rent an affordable two-bedroom apartment."¹ While it's no surprise that housing is expensive, the data are still shocking.

Housing our educators is imperative, and understanding the range of incomes and the constraints of educator households is not a mystery. By clearly identifying the affordability levels and the types of units and housing stock most needed-in other words, a jobs-housing "fit"-we can marshal both the policy tools and the resources to ensure greater access to safe, affordable housing for the full range of our children's educators.

Housing Our Region's Educators: Mind the Gap

The Area Median Income (AMI) is the household income for the median (middle) household in a defined area. If you were to line up all the households in the area and arrange them from lowest income to highest income, the median household would be located at the middle point of the group. The federal Department of Housing and Urban Development (HUD) calculates the AMI for each metropolitan area of the country on an annual basis. Eligibility for many federal, state, and local housing assistance programs is determined by a household's AMI.

| HOUSEHOLD SIZE | 50% AMI | 80% AMI | 100% AMI | 120% AMI |
|----------------|----------|-----------|-----------|-----------|
| 1 PERSON | \$56,450 | \$90,450 | \$95,750 | \$114,900 |
| 2 PEOPLE | \$64,500 | \$103,350 | \$109,450 | \$131,300 |
| 4 PEOPLE | \$80,600 | \$129,150 | \$136,800 | \$164,750 |

OUR REGION'S AREA MEDIAN INCOME (AMI) IN 2019 *

* SAN MATEO COUNTY INCOMES ARE SHOWN FOR THE PURPOSES OF THIS REPORT



The median household income our region sounds pretty good: \$98,500 for a twoperson household in San Francisco, and \$109,450 for a two-person household in San Mateo county.² However, those middleincome workers cannot afford, by a wide margin, to purchase a home in the Bay Area when the median home purchase price is \$960,000. And renters fare no better: a onebedroom apartment in San Mateo County will likely cost close to three thousand dollars per month, and a two bedroom apartment will cost over \$3,500 per month; rents are even higher in San Francisco. Contrast those market rate rents with what is considered affordable to a household earning the region's median salary: approximately \$2,700 per month.

² San Francisco's "2019 Maximum Income by Household Size," https://sfmohcd.org/sites/default/files/Documents/MOH/ Asset%20Management/2019%20AMI_IncomeLimits-HMFA.pdf; and "2019 San Mateo County Income Limits," https:// housing.smcgov.org/sites/housing.smcgov.org/files/AFFORD2019x21x.pdf

| UNIT TYPE | MARKET RATE MEDIAN * | WHAT'S AFFORDABLE TO 100% AMI? | AFFORDABILITY GAP |
|-----------------|----------------------|-----------------------------------|-------------------|
| HOME SALE PRICE | \$960,000 | \$550,800 | \$409,200 |
| 1 BEDROOM RENT | \$2,880 | \$2,400 | \$480* |
| 2 BEDROOM RENT | \$3,595 | \$3,076 | \$ 519* |
| 3 BEDROOM RENT | \$4,400 | \$3,420 | \$980* |

IS EARNING THE MEDIAN INCOME ENOUGH?

* SAN MATEO COUNTY * PER MONTH

If a family is paying more than 30% of its household income toward housing, they are considered rent or cost burdened. Rent burdened households have much less income available for basic food, transportation, and education costs. In the Bay Area, where rents and home prices are so high, there is a significant difference between what a median income earner can afford and what housing costs. This difference is known as the **affordability gap**. 64% of teachers in the San Francisco Unified School District pay more than 30% of their income toward housing costs.³

If the situation is challenging for middle-income earners, it's of course far more challenging for the Bay Area's low-income workers. Low income individuals (defined as 80% AMI and lower) in San Mateo county earn less than \$90,450 a year, and a two-person household living on a single income earns less than \$103,350 per year. Looking again at those market rate rents, that means that low income households are paying close to 50% of their gross take-home pay toward rent, when a rent closer to \$2,260 month would be affordable.

| UNIT TYPE | 50% AMI | 80% AMI | 100% AMI | 120% AMI |
|----------------------|---------|---------|----------|----------|
| 1 BEDROOM (1 PERSON) | \$1,078 | \$1,724 | \$2,155 | \$2,586 |
| 1 BEDROOM (2 PEOPLE) | \$1,231 | \$1,970 | \$2,436 | \$2,955 |
| 2 BEDROOM (3 PEOPLE) | \$1,386 | \$2,218 | \$2,771 | \$3,325 |
| 3 BEDROOM (4 PEOPLE) | \$1,540 | \$2,463 | \$3,079 | \$3,695 |

HOW MUCH RENT CAN YOU AFFORD BASED ON YOUR INCOME?



Where do our region's educators fit into this housing affordability puzzle?

Certainly low-and middle-income earners throughout the Bay Area face significant cost challenges for housing. Defining the housing needs and opportunities for educators specifically requires we consider the full range of professionals who educate our children, including, but not limited to:

- Early childhood educators caring for infants at daycare centers and teaching young students in preschools
- Elementary and middle school teachers
- Elementary and middle school paraprofessionals and other support staff
- High school teachers and paraprofessionals
- City college instructors

Salaries range widely depending on a number of factors including credentialing, geography, and job tenure. The profiles below are a sample from the continuum of educators our children will encounter from infancy through college, and are based on salaries for San Francisco and San Mateo county educators and paraprofessionals. Comparing what our teachers earn to market rate housing prices illustrates the affordability gap specific to Bay Area educators: even some families earning over \$150,000 per year cannot afford market rate housing costs.

CAN OUR REGION'S EDUCATORS AFFORD MARKET RATE RENTS?





* Family partner with similar annual income

* Median rents, San Mateo County, 2019: http://www.zilpy.com/US/California/San_Mateo_County/

* These figures represent median incomes for these occupations across all of SF and San Mateo counties, as reported by the California state EDD for 2018. Median salaries will vary widely across school districts and between public and private schools. Salaries will vary widely for individuals depending on education, experience and tenure. https://dev.socrata.com/foundry/data.edd. ca.gov/pwxn-y2g5

What does this tell us? First, that we need to do much more to ensure housing stability for our teachers, early childhood educators, and paraprofessionals. Second, that we need to get creative; there is no one-size-fits-all solution. The housing needs and challenges are complex: we need to develop solutions that support current and future educators including renters, owners, low-income households, middle-income households, single educators living in a studio, and larger families with children who need multi-bedroom homes.

Historically, "affordable housing" as defined by various Federal, state and local agencies has rarely served incomes above 80% of area median income ("AMI"). The assumption was always that households earning close to the median income could afford market-rate rents, and could access first-time homeownership assistance programs as a pathway into the private housing market. As the income analysis above shows, however, many two-income teacher households earn more than the traditional 80% AMI threshold for affordable housing, but still cannot comfortably afford market-rate housing. Frankly, our educators are struggling to access decent (and decently affordable) housing so that they can spend their days serving our kids. Our housing policies need to be updated to address these very real and current needs.

Finding an affordable home is one key to the puzzle; keeping an affordable home is another piece. Housing insecurity–losing their homes to eviction or rent increases–has become a source of stress and anxiety among many school district employees and directly impacts the quality of our schools. School districts face teacher attrition, and struggle to attract new teachers in part due to exorbitant housing costs.

A meaningful and successful approach to ensuring long term housing stability will address both the supply of housing affordable and accessible to educators, as well as displacement prevention to ensure that our teachers are stably housed.



What's Taking So Long?

Given that the housing affordability gap is so pervasive and that the shortage of housing accessible to educators is so well documented, why haven't we fixed the problem?

First, as with all housing in the Bay Area, new housing-whether it's affordable or market rate-is expensive to build. Recent data indicate that Bay Area construction costs are, in fact, among the most expensive in the world due to a number of factors, including land costs, labor costs, workforce shortages, material costs, and the high cost of investment capital. There is no indication that construction costs will significantly decrease anytime soon, and certainly not enough to materially drive down the cost of housing so that it is affordable to lower income or even middle-income households, including educators. It is clear that we need to be proactive with public policy and resources, and cannot simply wait for economic conditions to change.

Second, the supply of housing being built that is priced for middle- and low-income workers is not sufficient to meet the need. How do we know? The State of California determined, through the most recent Regional Housing Needs Allocation ("RHNA") process, that San Mateo County needs to produce close to 10,000 new homes for very-low, low-, and moderate-income households (households earning between 30% and 120% AMI) between 2015 and 2023.⁴ This is an ambitious goal, and would require more than doubling the total amount of existing affordable housing in the county by 2023.⁵

Similarly, while San Francisco built close to 13,000 affordable housing units between 1990-2015, the State estimated that an additional 16,333 new homes affordable to very-low, low-, and moderate-income households are needed to meet the City's needs by 2023.⁶ In other words, as impressive and necessary as it was to build 13,000 new affordable homes over the last twenty-five years, the pace of affordable housing production has not nearly kept pace with the housing needs of the wide range of below-market households.

⁴ Final Regional Needs Allocation: https://abag.ca.gov/sites/default/files/2015-2023_rhna_allocations.pdf

⁵ https://data.smcgov.org/Housing-Development/Number-of-Affordable-Housing-Units-by-City/6et4-gzqt

⁶ https://data.smcgov.org/Housing-Development/Number-of-Affordable-Housing-Units-by-City/6et4-gzqt

California state law has mandated (since 1969) that cities, towns, and counties identify the housing needs for residents at all income levels in order to plan for enough housing to be permitted and built. This process, known as the Regional Housing Needs Allocation (RHNA), occurs every eight years. The result is that the California Department of Housing and Community Development (HCD) determines a specific number of homes each jurisdiction needs to build at specific affordability levels in order to meet the area's housing needs. HCD defines the need for housing affordable to very-low income households (earning 30%-50% AMI), low-income households (earning 50%-80% AMI), moderate-income households (earning 80%-120% AMI), and households earning above-moderate incomes (above 120% AMI). In the Bay Area, the low-income category encompasses most individual school staff, paraeducators and entry-level teachers; the moderate-income category encompasses tenured teachers as well as many educator family households.

Ambitious goals are good, and with a strong focus on increasing housing production in the Bay Area over the last several years, we have made progress. According to the 2018 Housing Inventory, an annual report released by the San Francisco Planning Department, 2,300 new housing units were produced and over 6,000 new units received entitlement approvals in the last year alone (by contrast, under 800 new units were entitled at the height of the recession in 2009). At the same time, most of the new housing that is built (76% of new housing production) and available for rental or purchase is beyond the reach of low- income and middle-income earners, including educators.'

Further exacerbating the problem, Bay Area counties are adding jobs much faster than housing. For every 17 new jobs added in San Mateo County, only one new unit of housing is produced.[®] For every 13 new jobs added in San Francisco, only one new unit of housing is produced.[°] While we have increased the rate of housing production, which is a good thing, the new housing produced has not necessarily been affordable to the wide range of people working in our region, nor has the level of production kept pace with the addition of new jobs. In other words, we haven't achieved an adequate jobs-housing "fit."

There are three additional challenges that jurisdictions face in building housing specifically for educators, including teachers and paraprofessionals: potential legal constraints to targeting housing opportunities to specific employment categories (such as educators); the ability-or inability-to use public funding sources to build housing for educators; and, finding the right sites on which to build.

⁷ http://default.sfplanning.org/publications_reports/2018_Housing_Inventory.pdf

⁸ Data provided by the San Francisco Planning Department

⁹ Data provided by the San Francisco Planning Department



Fair Housing for Educators

Attracting and retaining educators in our communities by expanding affordable housing opportunities is a legitimate public policy goal that we can all agree is of paramount importance in the Bay Area. At the same time, preventing exclusion is a value that we must also hold strong. Creating new housing that is set aside for educators therefore requires carefully threading the needle to ensure that the intent of the federal Fair Housing Act is not violated. State legislators have addressed this conundrum by passing legislation that defines as California policy the need to attract and retain quality educators by providing housing that is affordable, and that allows school districts to build housing for educators on land owned by school districts.¹⁰ As policies and programs are developed to directly address the critical need to house educators, we must be mindful of the context of fair housing laws to find an appropriate balance.

When a housing provider gives preferred access to affordable housing units to a particular group of people, such as educators or other workforce sectors, the preference could be interpreted as exclusionary because it is providing access based on the resident's source of income. This could be the conclusion even if the intent of the housing program is to increase access to for educators, rather than to exclude the many other people who need affordable housing: it is the effect of a housing program that may be scrutinized, rather than the intent.

Funding Affordable Housing for Educators

Providing housing units for middle income educators is a particular challenge: while development costs can be reduced by building on land owned by the school district (and therefore avoiding site acquisition costs), and middle income units bring slightly higher rents than do units for low-income households, a jurisdiction's cost to build housing for middle income educators is higher than it is to build low-income units. Why? Because there is no federal or state subsidy to draw from to augment the local investment.

Through the Low Income Housing Tax Credit (LIHTC) program, affordable housing developers sell tax credits to outside investors in exchange for equity used to fund housing projects. The rules of the program require that in order to get the tax credits, rents must be affordable to low-income households that earn no more than 80% AMI In San Francisco, that's \$68,950 for a single individual, or \$98,500 for a family of four.

By far the most useful existing tool to catalyze the production of new, permanently affordable rental housing is the Low Income Housing Tax Credit (LIHTC) program. By working with nonprofit housing developers who use the LIHTC program, local jurisdictions can stretch their investments further: for every dollar that San Francisco or San Mateo or Mountainview or East Palo Alto puts into an affordable housing project, for example, an additional two dollars (and sometimes more) can be matched through state and federal sources such as LIHTC.

On its own, however, the traditional use of the LIHTC program isn't enough to solve the housing affordability gap for our educators. As suggested in its very name, the Low Income Housing Tax Credit program is intended to support housing for low income households; that is, people earning a maximum of 80% AMI. Housing at these income levels is needed, and using LIHTC financing to build educator housing would certainly benefit entry level teachers and paraprofessionals, teaching assistants, special education teachers, and school librarians. Tax credit financing can provide a huge boost in building affordable rental housing for this range of our educator workforce.

However, a household headed by a teacher with five years of tenure, for example, or a two-income household headed by two teachers would likely earn *too much* to qualify for a LIHTC-funded unit, and likely *too little* to rent a market rate unit (as the table earlier in this report clearly shows). Many of our educators at the other higher end of the income range, including experienced teachers, are caught in the middle.

We need funding tools that can flex beyond the bounds of the traditional tax credit program and allow us to serve the full range of educator households, not just a narrow portion of the wide community of professional educators. We need to expand the types of housing, and housing assistance, we provide. We need to get creative.

Finding the Right Sites

Even when the funding and legal constraints align, in order to build a feasible project we need the right site at the right price. Even with the availability of surplus publicly-owned sites, the land-the piece of dirt-still has to work for affordable housing development. Zoning constraints, including parking minimums, density or height limits, and restrictions on where residential uses are permitted are all considerations that can delay, or even preclude, a project if the stage has not been set in advance to ensure a smooth path to approve and develop educator housing.



So let's talk about Solutions!

The news is not all bad. Despite the challenges, efforts to provide opportunities for educators to access affordable housing have been initiated through exciting policy initiatives and local funding measures. This is a vibrant conversation happening in many parts of the Bay Area.

Traditionally, resources available to local educators have included down-payment assistance to purchase homes, short term rental-assistance programs, and housing counseling programs that include tenant advising and eviction prevention.

MENU OF HOUSING SOLUTIONS FOR BAY AREA EDUCATORS

| PROGRAM | WHO IS IT FOR? | DESCRIPTION | EXAMPLE |
|--|--------------------------|--|--|
| DOWN PAYMENT ASSISTANCE PROGRAMS | First time homeowners | Assistance provided as all or a portion of a home's downpayment provided as a zero interest loan that is repaid after a set period of time or when the home is sold. Buyer shares the home's appreciation in value with the lender. | Homeownership Assistance, Housing Trust of Silicon Valley, San Francisco's DALP Program |
| BELOW MARKET RATE HOME LOANS | First time homeowners | Below market rate and/or deferred payment home loans for income qualified educators. | Housing Endowment and Regional Trust (HEART) of San Mateo County, CalHFA Extra Credit Teacher Home Purchase Program |
| FIRST TIME HOME BUYER GRANTS | First time homeowners | Grant program for first time homebuyers who are educators, providing grant funds to cover closing costs. Grants are available for the purchase of homes on the private market, as well as for Below Market Rate units. | San Francisco's Teacher Next Door Program |
| RENTAL APARTMENTS FOR EDUCATORS | Renters | New construction of rental units that are deed restricted and affordable to educators. Occupancy is limited to educators. | Palo Alto school district housing proposed for 231 Grant Sreet, San Francisco Unified School District housing proposed for the Francis Scott Key Annex, 1360 43rd Ave |
| EDUCATOR-FOCUSED HOUSING COUNSELING | Owners and renters | Housing counseling in partnership with tenants rights advocates to connect educators to affordable housing opportunities, as well as legal services and eviction defense. | HomeownershipSF |



California voters have stepped up to add funds (and expand programs) to support housing our educators. In November, 2018, voters passed the statewide Proposition 1 affordable housing bond, which includes \$450M in new funding to local jurisdictions to increase down-payment assistance for first time homebuyers, which are programs that many educator families throughout the Bay Area can qualify for based on their incomes.

Santa Clara county voters approved a \$950M Affordable Housing Bond (Measure A) in 2016 that included \$150M dedicated to multifamily rental and homebuyers programs targeted to households earning between 50% and 120% AMI. San Mateo County voters endorsed a local sales tax extension in 2016, known as Measure K, which supports affordable housing construction, preservation, and innovative programs such as home-sharing to help alleviate the cost burden of housing. And in the fall of 2019, San Francisco voters will have the opportunity to support two ballot measures that directly address the housing affordability issue for educators: the largest housing bond in the City's history, which would provide \$600M for housing, including \$40M for educator housing, and a measure that would ensure that housing for educators built on public sites is eligible for streamlined approvals.

One of the most significant additions to the housing "toolkit" for teachers and other educators in the last several years is a clear legal path to develop affordable rental housing specifically for educators. As a result, there are at least three large scale projects on the horizon in the Bay Area-one in San Francisco, one in Palo Alto, and one in Mountain View-that will provide permanently affordable rental housing for our educators.

Santa Clara County has issued a Request for Proposals (RFP) for educator housing in Palo Alto for a minimum of sixty rental units in order to help meet the housing needs of local school district employees." In San Francisco, a rental project with over 100 units is in pre development on school district property that will serve educators at a range of income levels.

Most recently, the San Francisco Unified School District (SFUSD) has also released a Request for Developer Qualifications (RFQ) to explore the feasibility to develop more educator housing on three additional sites owned by the school district.¹² Similarly, efforts have been underway in San Mateo county to identify new sites for educator housing.

¹¹ https://www.bidsync.com/bidsync-app-web/vendor/links/BidDetail.xhtml?bidid=2036839&roundld=null
¹² http://www.sfusd.edu/en/assets/sfusd-staff/RFQ%20Educator%20Housing%20Development%20Final%203.1.2019.pdf

At the Francis Scott Key Annex site in the Sunset district of San Francisco, SFUSD has partnered with the Mayor's Office of Housing and Community Development and MidPen Housing to develop a plan to provide a mixed-income educator housing development that will serve low-income educator households as well as middle-income teacher households that are so often ineligible for rent-restricted housing. To do this, they are combining the traditional LIHTC program to help fund the low-income units up to 80% AMI (up to \$98,500 for a family of four in San Francisco) affordable for entry-level teachers, teaching assistants, and school librarians, with a significant financial commitment from the City to support middle-income units for households earning up to 120% AMI (up to \$147,800 a year for a family of four) for tenured teachers and educator families that earn too much to qualify for the LIHTC program.



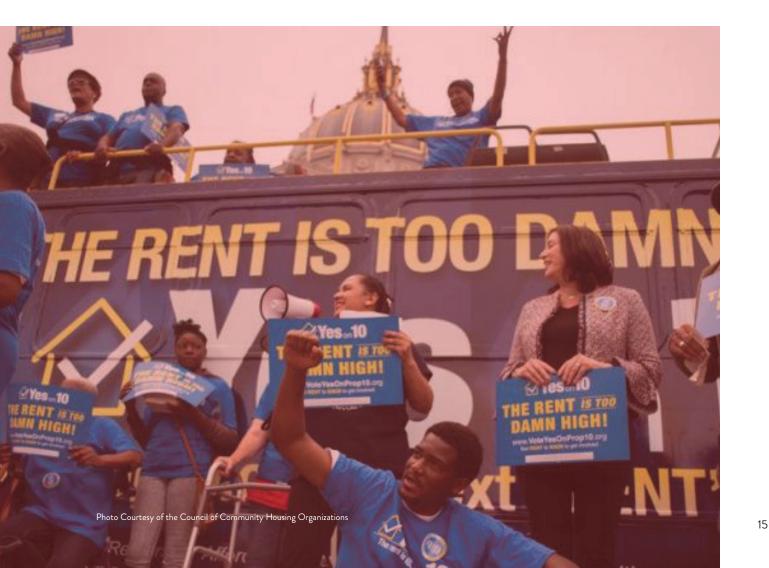
Recognizing that a meaningful educator housing program also requires that we address the risk of displacement from people's existing homes in addition to building new housing, San Francisco's Educator Housing Working Group-a group whose members include the school district, the United Educators of San Francisco, the American Federation of Teachers, the Mayor's Office of Housing and Community Development, and the AFL-CIO Housing Investment Trust-has forged a unique partnership with HomeownershipSF, the San Francisco Tenants Union, and Housing and Economic Rights Advocates to provide specialized housing counseling for educators. Housing drop-in clinics for teachers and school district employees occur monthly throughout the City, and offer eviction defense advice, tenant protection guidance, and assistance in identifying appropriate below market rate housing programs.

Local jurisdictions throughout the Bay Area are partnering with school districts and educators to identify the specific issues that need to be solved to ensure housing programs can best meet the needs of their educators. Educator housing programs may be tailored with a focus on new teacher attraction, such as rental assistance or housing occupancy for a specific length of time. Alternatively, programs can focus on long-term educator retention, such as by providing family sized units in which educators can stay for the long term and grow their families in-place. In many cases and in many communities there is a need to address both attraction *and* retention, and a successful approach will include a range of housing types and programs.

Conclusion: We Can Do This!

Our Bay Area communities have stepped up in the last few years with local funding measures to support educator housing, and our elected officials have passed a series of legislative efforts to ensure that land and financing tools are available to make educator housing legally and financially feasible to develop. Organized educators have partnered with school districts, nonprofit developers, housing and tenant advocates, and local jurisdictions to identify the needs of the current wide-range of educators in the workforce, and to facilitate new partnerships and programs to support teachers now and in the future. There has been real progress. And the issue has become top of mind for many elected leaders and housing policy advocates. On the following page is a sampling of recent news stories on the topic of educator housing.

The current conversations around educator housing are an opportunity to expand how we think about subsidized housing, and to ensure that we actively engage in ensuring that all of our working families have access to safe and affordable homes. Successful social housing models exist, for example, in many parts of Europe that serve a wide range of low- and middle-income households. In the Bay Area, housing our educators is a good place to start. As we increase the pace of affordable housing production and broaden the focus to include educator households, it's increasingly clear that we need to not only expand revenue sources, but also find new solutions to serve a wider swath of our communities left behind by today's real estate market.





This report highlights some key takeaways about educator housing:

- Educators include a wide range of employees, from childcare workers to teaching assistants and librarians, to tenured teachers, and includes single teacher households, parents of large families, and everyone inbetween. The spectrum is broad, and the housing affordability needs vary. This is critically important to understand the Jobs-Housing "Fit" needed to provide housing for our complete community of educators.
- State and Federal funds for affordable housing are available to develop new housing for households that earn up to 80% of the Area Median Income, but local jurisdictions are challenged in funding much-needed housing for higher income educator households that are priced out of market rate options. However, as cities seek new revenue sources to support more housing, building and preserving housing for our childrens' teachers is an increasingly pressing and popular issue.
- Communities and policy makers throughout the Bay Area are coming together and getting creative about how to solve the housing affordability challenges for our educators, including identifying sites for new educator housing developments, enacting policies that proactively include educator households in housing opportunities, and approving new funding measures at the State and local levels to support the additional housing we need.

No single housing development or grant program is a silver bullet that will bridge the housing affordability gap for our region's educators. However, our communities are working to make a difference in the immediate term, and to set the stage for long term solutions that will stabilize the housing landscape for the teachers and paraprofessionals and other members of the educators community on whom we rely, day in and day out, to educate our children.

Educator Housing in the News

The need and the challenge to ensure access to decent and affordable housing for educators is a topic hot in the Bay Area, but is also being discussed nationwide. A small sample of recent news stories on the topic shows that the issue is not unique to the Bay Area, or even to what are traditionally considered high cost cities.

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WHO WILL TEACH OUR CHILDREN?

Housing the Bay Area's Educators

A report by

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