



HEALTH SERVICES AGENCY  
ADMINISTRATION

# COUNTY OF SANTA CRUZ

0185

## HEALTH SERVICES AGENCY

P.O. BOX 962, 1080 EMELINE AVENUE  
SANTA CRUZ, CA 95061

(408) 454-4066 FAX: (408) 454-4770  
TDD: (408) 454-4123

October 10, 1999

AGENDA: November 9, 1999

Board of Supervisors  
Santa Cruz County  
701 Ocean St.  
Santa Cruz, CA. 95060

**SUBJECT: Health Services Agency Housing Report 1999**

Dear Board Members:

### **Background:**

The Health Services Agency and Community Mental Health Services (CMHS) provide periodic reports to your Board on housing issues and program needs for senior citizens and persons with disabilities. Attached is a housing report and plan for this fiscal year with recommendations for maintaining and expanding affordable housing for disabled adults and senior citizens through a range of different housing options. It is no surprise that current pressure on the housing market has increased the cost of housing and the challenge faced by social work staff in the Health Services (HSA) and Human Resources (HRA) Agencies to find housing for seniors and disabled clients served by these agencies.

This report outlines current risks for losing residential care housing which is one form of supported housing. This type of housing is essential for seniors and disabled citizens to avoid skilled nursing facilities and the "revolving door" of hospital admissions and potential homelessness. The combination of housing costs and the fixed rates set for residential care by the State are resulting in facilities closing or restricting admissions to private pay patients (\$2000-3000 per month), thereby placing more pressure on the community to address the needs of those no longer able to access residential care. The plan recommends a number of strategies to keep these valuable homes in operation and available to all local citizens.

## Legislation and Funding:

This past year federal and state legislation was introduced to expand housing resources. Under constraints of budget caps instituted two years ago, Congress has cut funding for housing programs. The budget for next fiscal year is not finalized at this time and many California Congressional delegates are pushing for expanded funds for housing in the low and moderate-income range. Lifting of the budget caps for housing, given the housing crisis in this area, is critical to improving local housing availability. In addition there are bills pending in Congress that would also improve housing for seniors and individuals with disabilities. Below is a brief summary of several significant bills:

- **HR 10:** This bill would lessen current requirements for banks to make loans in local communities. The existing Community Reinvestment Act requires that banks reinvest in their local communities. It is recommended this bill be opposed unless reinvestment language is added.
- **HR 175:** This bill would increase Low-Income Tax Credits to assist affordable housing developers and is expected to result in 30,000 new affordable rental units per year. A support position is recommended on this bill.
- **HR 202:** This bill re-authorizes supportive housing for seniors and disabled individuals under the Section 202 program of HUD. A support position is recommended on this bill.
- **HR 425:** This bill increases grants to states for preservation of affordable housing units which have HUD-insured mortgages, Section 8 vouchers, or projects being purchased by residents. A support position is recommended on this legislation.
- **HR 1073:** This bill (the Homeless Programs Consolidation legislation) would increase funding for homeless assistance programs and provide for consolidation and flexible use of a variety of funds for housing and homeless assistance. A support position is recommended on this legislation.
- **HR 1624:** This bill (the Seniors Housing Legislation) would authorize \$50 million in new capital grants for housing projects for the elderly. It also allows conversion of housing units into assisted living facilities that would serve disabled seniors. This bill would double funding for seniors and disabled individuals in the congregate housing services program. A support position is strongly recommended for this legislation.

At the State level, Governor Davis vetoed \$2 million in funding for disabled individuals but endorsed adding \$1 million to the State budget for supportive housing for persons in

the Calworks program. County staff will be considering the availability of these funds for local citizens going to work via the Calworks program.

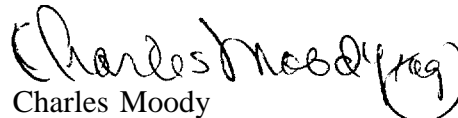
Locally, the Health Services Agency and the Human Resource Agency are working with cities on CDBG funding and re-development funding for possible projects. In the unincorporated areas of the County, coordination with County Planning, the County Redevelopment Agency and local non-profit housing and service providers continues in order to meet the goals of the Housing Plan.

**Recommendations:**

It is therefore recommended that your Board take the following actions:

1. Accept and file the report on housing issues from the Health Services Agency and direct staff to return at budget hearings with an update and further recommendations on creating and sustaining this important resource for local citizens; and
2. Adopt the resolutions related to the above legislation and direct the County Administrator to communicate said positions to County legislative representatives; and
3. Adopt the positions on pending federal legislation (copies of which are on file with Clerk of the Board), and direct the CAO to include these items in the Board's 2000 Legislative Program; and

Respectfully submitted,

  
Charles Moody  
Health Agency Administrator

RECOMMENDED

9  
County Administrative Officer

**CC:** County Mental Health  
Health Services Agency Administration  
Local Mental Health Board  
Long Term Care Steering Committee  
County Redevelopment Agency  
County Planning Department

BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

0188

RESOLUTION NO. \_\_\_\_\_

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION OPPOSING HR 10 (LEACH) BANKING REFORM**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, HR 10 (James A. Leach, R-IO) reduces requirements for banks to make loans in local communities under the Community Reinvestment Act thereby contributing to a reduction in banks reinvesting in communities where they accept deposits.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors opposes HR 10 unless mandated reinvestment language is returned to the bill, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999, by the following vote:

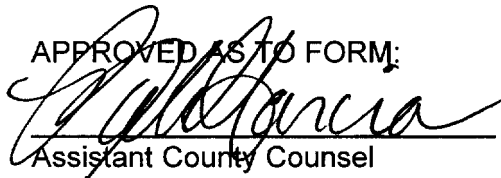
AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

ATTEST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
Assistant County Counsel

Distribution:  
County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administration  
Community Mental Health  
Local Mental Health Board

BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

0189

RESOLUTION NO. \_\_\_\_\_

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION SUPPORTING HR 175 (N. L. JOHNSON) ON LOW-INCOME HOUSING TAX CREDITS**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, AB 175 (Nancy L. Johnson) would increase low-income tax credits to assist affordable housing developers, resulting in an additional 30,000 affordable rental units per year.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors supports HR 175, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999, by the following vote:

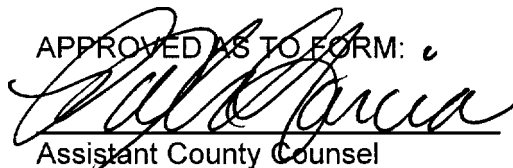
AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

ATTEST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
Assistant County Counsel

Distribution:

County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administration  
Community Mental Health  
Local Mental Health Board

0700

**BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA**

**RESOLUTION NO. \_\_\_\_\_**

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION SUPPORTING HR 202 (LAZIO) HOUSING FOR DISABLED AND SENIORS**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, HR 202 (Rick Lazio) re-authorizes the supportive housing program for disabled and seniors citizens which is essential for providing safe, affordable housing in the County.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors supports HR 202, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999, by the following vote:

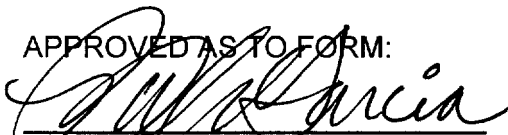
AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

ATTEST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
\_\_\_\_\_  
Assistant County Counsel

Distribution:

County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administration  
Community Mental Health  
Local Mental Health Board

0197

BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

RESOLUTION NO. \_\_\_\_\_

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION SUPPORTING HR 425 (VENTO)**  
**FEDERAL GRANTS FOR PRESERVATION OF AFFORDABLE HOUSING**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, HR 425 (Bruce F. Vento) would provide grant funds to states for preservation of affordable housing units which have HUD-insured mortgages, Section 8 vouchers, or projects being purchase by tenants.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors supports HR 425, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999, by the following vote:

AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

A-I-I-EST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
Assistant County Counsel

Distribution:  
County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administrator  
Community Mental Health  
Local Mental Health Board

0192

**BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA**

**RESOLUTION NO. \_\_\_\_\_**

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION SUPPORTING HR 1073 (LAZIO) HOMELESS PROGRAMS CONSOLIDATION**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, HR 1073 (Rick Lazio) would increase funding for homeless assistance programs and provide for consolidated and flexible funding of a variety of funds for housing and homeless assistance.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors supports HR 1073, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999 by the following vote:

AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

ATTEST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
\_\_\_\_\_  
Assistant County Counsel

Distribution:

County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administration  
Community Mental Health  
Local Mental Health Board



0193

BEFORE THE BOARD OF SUPERVISORS  
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

RESOLUTION NO. \_\_\_\_\_

On the motion of Supervisor  
duly seconded by Supervisor  
the following resolution is adopted.

**RESOLUTION SUPPORTING HR 1624 (LaFALCE) SENIORS HOUSING LEGISLATION**

**WHEREAS**, a shortage of affordable housing exists in the County contributing to homelessness and displacement of seniors and disabled individuals who cannot afford rental prices, and impacting low and middle income workers; and

**WHEREAS**, it is important to create incentives for the development of new housing within the County; and

**WHEREAS**, HR 1624 (John J. LaFalce) would authorize \$50 million dollars in new capital grants for housing projects for the elderly, allowing conversion of housing units into assisted living facilities to serve disabled seniors, thereby doubling funding for seniors and disabled individuals in congregate housing services program.

**NOW, THEREFORE, BE IT RESOLVED AND ORDERED**, that the Santa Cruz County Board of Supervisors supports HR 1624, and be it further resolved and ordered that the County Administrator communicate this position to County legislative representatives, and include this position in the County's 2000 legislative platform.

PASSED AND ADOPTED, by the Board of Supervisors of the County of Santa Cruz, State of California, this November 9<sup>th</sup>, 1999, by the following vote:

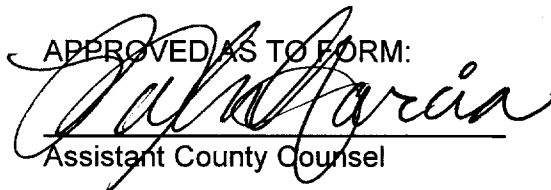
AYES:	SUPERVISORS
NOES:	SUPERVISORS
ABSTAIN:	SUPERVISORS

\_\_\_\_\_  
Chair of the Board

ATTEST:

\_\_\_\_\_  
CLERK OF THE BOARD

APPROVED AS TO FORM:

  
\_\_\_\_\_  
Assistant County Counsel

Distribution:  
County Administrative Officer  
Auditor-Controller  
County Counsel

HSA Administration  
Community Mental Health  
Local Mental Health Board

0194

# **HOUSING PLAN FOR INDIVIDUALS WITH DISABILITIES**



**1999- 2000**

DEVELOPED BY

SANTA CRUZ COUNTY HEALTH SERVICES  
AGENCY

COUNTY MENTAL HEALTH DIVISION

## HOUSING PLAN FOR PERSONS WITH DISABILITIES 1999-2000

### **BACKGROUND:**

For the past decade, the Health Services Agency has, through Community Mental Health (CMHS), promoted services and programs to create and sustain affordable housing resources for individuals with disabilities and seniors. This effort has included housing across the full continuum from long term rehabilitative care in skilled nursing to independent housing with support services. Currently the County Mental Health Program through its contract agencies funds approximately 32 beds of emergency shelter, 127 beds of supported independent housing, 128 beds of residential care, and 53 beds of transitional residential treatment.

Without adequate housing, individuals with disabilities frequently become homeless, become acutely ill requiring hospitalization, or become involved in the criminal justice system. All of these problems associated with the lack of affordable housing with appropriate support services have financial consequences for the County and the community. These costs include hospital, criminal justice, and costs associated with homeless programs. Besides the fiscal impacts, there is also the human suffering and stress associated with unstable housing and acute mental health symptoms.

It is therefore necessary to keep working on establishing housing resources for vulnerable citizens of the County who suffer from disabilities or limitations associated with the aging process. This plan identifies housing needs, barriers to housing access, current resources most at risk, goals for the next year, and strategies to continue this important work.

### **Barriers to Housing:**

Individuals with psychiatric disabilities and seniors on fixed incomes face enormous obstacles to finding housing in Santa Cruz County. Indeed, it is extremely difficult for anyone to find low-income housing as documented by a new federally supported survey called Out of Reach done by the National Low Income Housing Coalition. California, and in particular the Bay area, was identified as one of the least affordable areas in the nation. Data from this report is included in the Appendix to this Housing Plan. Given the limited housing resources and the costs associated with renting, it is particularly difficult for persons coping with mental illness or limitations associated with aging to find a place to live. These individuals are particularly dependent on assistance from the Health Services Agency, the Public Guardian, the Human Resource Agency, and family members to gain access to stable housing.

Waiting lists for HUD subsidized rental units in Santa Cruz County continue to grow as documented by the Housing Authority. In the past decade, the waiting list has grown from two years to six years to qualify for a Section 8 voucher. There are some special programs for disabled individuals which may shorten this wait, and County Mental Health and its contract agencies sign up clients for multiple programs and track their place on the waiting list. This case

management is particularly important because individuals move frequently and/or are often homeless while waiting for stable housing.

The specific problems faced by individuals with disabilities in accessing and retaining housing include:

1. Lack of Affordability: With an average income of \$720.00 per month from Social Security Disability, the number of units that are affordable is very low in the current housing market. Clients are routinely paying 70% of their income for rent and utilities, leaving little for food, clothing, and other essentials. Many clients elect to remain homeless to reserve their resources for other essentials. Seniors also face similar problems if they are on a fixed income linked to Social Security.
2. Initial Move-In Expense: Many rentals require first and last month's rent, plus a security deposit. This can easily total \$1,700 or more. Most clients cannot afford this and are dependent on special loan funds that may be available from several non-profits to assist with this problem. Additional funds for this expense are needed to insure timely access to an affordable unit if one is located for a client.
3. Stigma: Unfounded fear and prejudice related to mental illness remains strong. Many property owners are reluctant to rent to individuals with a history of psychiatric illness, particularly if they can easily rent to someone else. Families and case managers are often helpful in finding housing and negotiating with owners.
4. Lack of Support: Many seniors and disabled individuals need support services to succeed in living independently. These services can include shopping, money management, and assistance with medication, housekeeping, and transportation. Others need 24-hour care and supervision that is available in only in residential care or skilled nursing facilities. These resources are being lost as housing is sold and converted to market rentals or programs for individuals with private resources. Successful housing requires matching the individual with the right level of support and supervision. Without sufficient support, many individuals lose their housing and are forced to begin the process again.
5. Predatory Housing Practices: Many clients with disabilities and seniors are vulnerable to exploitation. They are frequently very fearful of losing housing and will comply with exorbitant requests for additional money to avoid losing their housing. For example, some motel owners who rent to Mental Health clients charge extra fees for soap, towels, bedding, etc. Others do not follow housing laws related to rent increases and deposits. Case managers work with clients and landlords to avoid problems, but some individuals will not use case management.

#### **Current Resources:**

As noted in the background section of this plan, the County, through its mental health program, has a range of housing options available to clients. Since the current caseload of mental health

clients is 2,789, with more than 4,000 persons served annually, it is not surprising that existing housing resources fall short of meeting client and family needs.

Since 1987, the County Mental Health program has worked to add new resources or to secure existing housing which is available to disabled individuals. Support from the Board of Supervisors has been critical to the success of the program in assuring availability of these housing resources. County efforts have been based on partnering public activities with local non-profit agencies including the Santa Cruz Community Counseling Center, Front Street Inc., Mercy Housing, Mid-Peninsula Housing, and others. Public sector partners include the County Redevelopment Agency, the Cities of Watsonville and Santa Cruz, the Housing Authority, Housing and Urban Development (HUD) and State Housing Agencies. In addition, private grants have assisted with securing housing particularly after the 1989 earthquake. These partnerships are essential to the financing and planning necessary to create sound projects.

Below is a chart outlining existing resources by type and location.

**Affordable Housing Services under contract with the County**

<u>Type of Housing</u>	<u>Location</u>	<u>Beds</u>
Emergency Shelter	City of Santa Cruz	32
Crisis Residential Trt	County of Santa Cruz	15
Residential Care/Front St.	City of Santa Cruz	47
Residential Care/Willowbk	Ben Lomond	40
Residential Care/Roseacres	Felton	25
Residential Care/Merrill	Watsonville	16
Residential Trt./T House	County of Santa Cruz	10
Residential Trt./ Kam-West	San Jose	12
Residential Trt./Opal Cliff	Capitola	15
Dual Diagnos Residential	Watsonville	12
Independent Units	County wide	102

This does not include senior residential care homes used by HRA and Mental Health which are private and not under contract or subsidies to maintain housing for seniors. During the past year, three facilities were sold and will no longer be available to clients on Medical.

It has been the practice of CMHS to develop and maintain resources countywide, so clients can be near family members. Because some of the areas of the county have even more limited

affordable housing, it has not been possible to establish new housing in all areas. Additionally,<sup>0198</sup> five per cent of the clients served by Mental Health are placed out of county in special facilities, with relatives, or in foster care or group homes. Having these persons out of County creates additional costs for the County and is a hardship for clients and families alike.

### **Other Resources:**

In addition to the resources listed above, case managers work with Single Room Occupancy hotels in the cities for access to housing. The biggest housing resource for adults with disabilities is living with their family members. This housing arrangement assures both support and affordability, but is not always possible.

### **Accomplishments of the Recent Past**

The County Mental Health Program in conjunction with its partners has achieved several important successes in the past two years. These include:

1. State Grant for Housing Support: The County was awarded a grant by the State Department of Mental Health for housing support. These include services identified above which are essential for success in community living. These support services will be provided via contract with the Santa Cruz Community Counseling Services and Community Connections. Though the grant did not add new units of housing, it strengthens the existing housing stock.
2. Residential Care: Through a loan from the County Redevelopment Agency, along with private financing, Front St. Inc purchased and renovated a residential care facility which was in foreclosure. The program had 40 licensed beds when it was purchased. This year the renovation will be completed and full occupancy can occur. This program was one of the residential care homes at risk of being lost as an affordable housing resource.
3. Dual Diagnosis Residential Treatment: Through a grant with the State Department of Mental Health and the State Department of Alcohol and Drugs, a 12 bed dual diagnosis residential program was opened in Watsonville. This program provides rehabilitation and treatment and assists with the transition into permanent housing.
4. Expanded Clean & Sober Housing: Twenty units of existing, independent housing are being converted to clean and sober housing. This housing requires a commitment to live alcohol and drug free and, for persons with drug or alcohol problems, is a particularly good environment to support the recovery process.
5. Expanded Transitional Housing: Five additional beds were added in Watsonville for use in transitional housing. Grant requests for additional units throughout the County were submitted to the California Endowment and other funding sources.



NATIONAL LOW INCOME  
HOUSING COALITION/LIHC

# Out of Reach

September 1999

0201

## California

- In California, Fair Market Rent for a two-bedroom unit is \$775.
  - An extremely low income household (earning 30% of the **AMI** of \$55,106) can afford monthly rent of no more than \$413.
  - A **3-person** household receiving the maximum TANF grant can **afford** monthly rent of no more than \$188.
  - A minimum wage earner, earning \$10,712 annually, can **afford** monthly rent of no more than \$267.80.
- Fair market rent for a one-bedroom unit is \$617.
  - A household on SSI can **afford** monthly rent of no more than \$192.

*A unit is considered **affordable** if costs no more than 30% of the renter's income.*

- 45% of renters in California are unable to **afford** Fair Market Rent for a two-bedroom unit.
- In California, a worker earning the Federal Minimum Wage (\$5.15 per hour) has to work 116 hours per week in order to afford a two-bedroom unit at the area's Fair Market rent.
- The Housing Wage in California is \$14.90. This is the amount a worker would have to earn per hour in order to be able to work 40 hours per week and **afford** a two-bedroom unit at the area's Fair Market rent. This is 289% of the present Federal Minimum wage (\$5.15 per hour).

1999 Family Income						
Location	1999 Estimated Median Family Income (HUD)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
California	\$55,106	\$4,592	\$413	\$689	\$1,102	\$1,378
California Non-Metro	\$37,037	\$3,086	\$278	\$463	\$741	\$926
Santa Cruz County	\$61,000	\$5,083	\$458	\$763	\$1,220	\$1,525

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Santa <b>Cruz</b> - Wataonville, CA	\$61,000	\$5,083	\$458	\$763	\$1,220	\$1,525
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0202

1999 Estimated Renter Household Income						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
California	\$34,827	\$2,902	\$261	<b>\$435</b>	\$697	\$871
California Non-Metro	\$23,245	\$1,937	\$174	\$291	\$465	\$581
Santa <b>Cruz</b> County	\$38,538	\$3,212	\$289	\$482	\$771	<b>\$963</b>
Santa <b>Cruz</b> - Watsonville, CA	\$38,538	\$3,212	\$289	\$482	\$771	\$963

Affordability for TANF Single Parent Family of 3 with No Earnings			
Location	1999 State TANF Grant		Maximum Affordable Housing Cost Per Month
	Monthly	Annual	
California	\$626	\$7,512	\$1881
California Non-Metro	\$626	\$7,512	\$188
Santa <b>Cruz</b> County	\$626	<b>\$7,512</b>	\$188
Santa Cruz-Watsonville, CA	\$626	<b>\$7,512</b>	<b>\$188</b>

Maximum SSI Benefits for Individuals Living Indewndently. Januarv 1997			
Location	Maximum SSI Benefit		Maximum Affordable Housing Cost Per Month
	Monthly	Annual	
California	\$640	\$7,680	\$192
California Non-Metro	\$640	\$7,680	\$192
Santa <b>Cruz</b> County	\$640	\$7.680	\$192
Santa Cruz-Watsonville. CA	\$6401	<b>\$7,680</b>	\$192

1999 Fair Market Rents by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
California	\$526	\$617	\$775	\$1,062	\$1,230
California Non-Metro	\$354	\$439	\$564	\$780	\$891
I Santa Cruz County	\$6001	<b>\$714</b>	\$9541	<b>\$1,326</b>	<b>\$1,554</b>
Santa Cruz-Watsonville, CA	\$6001	\$7141	<b>\$954</b>	<b>\$1,326</b>	<b>\$1,554</b>

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Location	Income Needed to Afford FMR						Estimated Number of Renters Unable to Afford FMR	
	Amount		Percent of Family AM1		Percent of Estimated Renter Median			
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
California	\$24,697	\$30,989	45%	56%	71%	89%	37%	45%
California Non-Metro	\$17,564	\$22,559	47%	61%	76%	97%	39%	49%
Santa Cruz County	\$28,560	\$38,160	47%	63%	74%	99%	39%	49%
Santa Cruz-Watsonville, CA	\$28,560	\$38,160	47%	63%	74%	99%	39%	49%

Location	Housing Wage				Work Hours/Week Necessary at Federal Minimum Wage to Afford	
	Hourly Wage Needed to Afford <i>(@ 40 hrs./wk.)</i>		As % of Federal Minimum Wage <i>(\$5.15/hr.)</i>			
	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR
California	\$11.87	\$14.90	229%	289%	92	116
California Non-Metro	\$8.44	\$10.85	164%	211%	66	84
Santa Cruz County	\$13.73	\$18.35	267%	356%	107	142
Santa Cruz- Watsonville, CA	\$13.73	\$18.35	267%	356%	107	142

- Maximum Affordable Housing Cost represents the generally accepted standard of spending not more than 30% of income on housing costs.
- AMI = Area Median Income (HUD, 1999).
- FMR = Fair Market Rent (HUD, 1999).

FOOTNOTES
NOTE ON SSI DATA: SSI recipients in California are ineligible for food stamps. California provides increased cash aid in lieu of food stamps. Source: Green Book (See Sources).

## Receive Data

You can view the raw data for this report in tab-delimited form as a web page:

[View As Web Page](#)

Or you can have the data automatically e-mailed to you:

[Receive By Email](#)

.../data.pl?getstate=on&getnonmetro=on&getmsa=on&msa=santacruzwatsonville&getcounty=010/11/99

You **can** also download a formatted Microsoft Excel table with **all** data for California by using your right mouse button to click [here](#).

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[Back to NLIHC Homepage.](#)

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