



County of Kern

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
2023 – 2028



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Analysis of Impediments to Fair Housing Choice
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PREFACE

This Analysis of Impediments to Fair Housing Choice, conducted in 2023, covers the Kern County Plan Jurisdiction. It meets the standard set by the U.S. Department of Housing and Urban Development.

Civicus Consulting Group, a firm specializing in community research, conducted the analysis. Working in partnership with County staff, Civicus performed research, analyzed the data, synthesized primary and secondary data, and prepared the report.

Community participation was encouraged through public hearings, consultations with community housing and community human services experts and public comment. All community input was documented.

Geographic Scope

An Analysis of Impediments (AI) is conducted for HUD-defined *Participating Jurisdictions* (also referred to as *Plan Jurisdictions*). In Kern County, Bakersfield and Delano are Participating Jurisdictions in their own right; they receive HUD funding directly. This Analysis of Impediments to Fair Housing Choice covers unincorporated Kern County, California City, Ridgecrest, Shafter, and Tehachapi.

Terms

In this AI, the following terms are frequently used.

- **Participating Jurisdiction (PJ).** The Kern Plan jurisdiction includes the *unincorporated* areas of Kern County and the incorporated communities of California City, Ridgecrest, Shafter, and Tehachapi. Throughout the report, any reference to PJ, shall include these jurisdictions.
- **Entitlement Cities.** These are cities entitled to receive CDBG funds from HUD under a formula set forth in federal regulations. In Kern County, only Bakersfield and Delano are Entitlement Cities.
- **Urban County.** HUD defines *Urban County* as a county within a metropolitan area that has a population of 200,000 or more, not including metropolitan cities located therein. These counties are entitlement counties and are therefore eligible to receive HUD funding directly. Kern County is an Urban County.
- **HOME.** The Home Investment Partnerships Program is a HUD-funded program for entitlement jurisdictions. The HOME Participating Jurisdiction is the same as the Kern Plan jurisdiction.
- **CDBG, ESG, and HOME Planning Areas.** All three of these HUD programs' planning areas are the same as the Kern Plan Jurisdiction.

EXECUTIVE SUMMARY

This Analysis of Impediments to Fair Housing Choice (AI) is presented in accordance with the U.S. Department of Housing and Urban Development’s (HUD) requirement that all communities receiving Community Development Block Grant (CDBG) funds conduct a review of fair housing practices and submit certification of completion. The AI is not submitted to or approved by HUD, but it is instrumental to and informs future planning and programming. HUD recommends the AI be conducted regularly, and suggests that a good cadence would be every five years—this to align with the County’s Consolidated Plan. The Consolidated Plan is a single document submitted to HUD to continue receiving funds from the four primary HUD programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), and Housing Opportunities for Persons with AIDS Program (HOPWA).

Purpose and Components of Analysis

Federal regulations require local jurisdictions receiving certain HUD funds to affirmatively further fair housing by “taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws” (U.S. Code Title 24 Subtitle A Part 5 Subpart A § 5.151, 2023). Plans for actions to be taken to affirmatively further fair housing choice are informed by the AI.

HUD recommends broad approaches to the AI. Components of a local jurisdiction’s AI should include:

- A comprehensive review of a State or Entitlement jurisdiction’s laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing;
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes (*Fair Housing Planning Guide, Volume 1, 2000*).

The issues identified in this analysis are called impediments. All impediments are broad, but are supported by specific data. This document does not prioritize the impediments; this is left to The Kern County Board of Supervisors, and designated County policy makers.

Impediments Identified

With housing costs continuing to increase—both for homeowners and renters—the demand for safe, decent, affordable housing is growing. This demand is only intensifying as residents grapple with wages that appear not to be keeping pace with inflation. The housing industry is not a simple one, nor are solutions easy to identify. Yet it is always beneficial to first define the problem to be overcome. Analysis found the following primary impediments to fair housing choice currently facing residents of Kern County.

Lack of Affordable Housing Supply. This lack of affordable housing is manifest in at least two ways: overpayment and overcrowding. In the Plan Jurisdiction area, there are more than 13,400 renter households paying more than 30 percent of their income for housing. About half of these—more than 6,100—have household incomes that are less than 30 percent of the area median income. This pressure on the housing market is compounded by the rising costs of homeownership. The median price of a single-family home in Kern County in January 2023 was \$335,000; Tehachapi’s median sales price was \$350,000; Ridgecrest’s was \$193,700. Other PJ cities include California City (\$242,500) and Shafter (207,400). As a comparison, Bakersfield’s median sales price in January 2023 was \$362,500. (See Table 64 in the Housing: Overpayment section of the analysis for more information.)

Overcrowding is often the result of household incomes that cannot afford housing costs. Individuals and families share dwelling units and, therefore, costs. In the Plan Jurisdiction, there are 3,724 low-income households living in crowded conditions; this compares to 7,096 in the balance of Kern County.

High Cost of Construction. The pandemic brought about worldwide economic disruptions by creating a low-supply, high-demand environment. Lumber and steel are among many commodities that are only now beginning to be priced at pre-pandemic levels. Lumber, which was selling on the futures market at \$440 per 1,000 board feet in March 2020, reached a high of \$1,686 per 1,000 board feet in May 2021. The price of lumber futures is now down to \$344, and is expected to decline a bit further for the next year or so. Steel rebar saw a similar fluctuation, rising from Chinese ¥3,466 (\$478 USD) per ton in March 2020 to a high of ¥5,925 (\$818 USD) in October 2021. The price is now ¥3,684 (\$508 USD). (Chinese yuan is the common currency for steel futures.) See Table 134 in the High Cost of Construction section for more discussion.

The good news of declining materials cost is hampered somewhat by increasing labor costs and inflation. The minimum wage in 2020 was \$12.00; today, it is \$15.50. But for homebuyers and consumers, even this isn’t keeping up with the highest inflation the U.S. has seen in 40 years. Add permitting and other fees to these costs, and investments in multi-family homes are even more difficult to make.

Zoning Restrictions and Timelines. A perennial complaint among developers across the country is the lead time required for zoning approval. Depending on the CEQA determination, it can take up to six months for approval in Kern County. Although this timeline is consistent with those of

other counties, it nonetheless presents a barrier to multi-family and single-family unit construction. Conditional Use Permitting requirements can delay construction even longer than normal, depending on the complexity of discretionary actions being requested, the structure and zone being proposed, and the required level of environmental review. See the Public Policies and Programs: Building and Planning Practices section for more details.

Racial and Ethnic Disparities in Mortgage Lending. Although the data do not indicate a cause for the racial and ethnic disparities in mortgage loan approval, they do indicate a statistically significant difference in denial rates between White applicants and those of other races. Similarly, applicants not of Hispanic descent are more likely to be approved for a mortgage loan than applicants of Hispanic or Latino descent in Kern County. See Tables 101 and 107, along with the discussion and analysis surrounding these data, in the Mortgage Lending section for more details.

Habitability and Environmental Concerns. The data is not as abundant in the category of habitability as it is in mortgage lending and other areas, but it is sufficient to include it as an impediment in this report. In 2021 and 2022, County Fair Housing Services staff responded to 613 telephone calls from residents. Approximately 533 of these calls were regarding habitability concerns such as electrical wiring, heating, and so on. Interviews with housing experts revealed anecdotal observations of similar circumstances, particularly in farmworker housing. See the Fair Housing Complaints and Enforcement section in Private-Sector Practices, and the Community Development Division section in Public Policies and Programs, for more analysis of these issues.

Although detailed analysis of environmental issues is outside the scope of this study, we include it with habitability as an impediment for future consideration as households are located near industrial or agricultural areas, resulting in possible health risks.

These five impediments—lack of affordable housing supply, high cost of construction, zoning restrictions and timelines, racial and ethnic disparities in mortgage lending, and habitability and environmental concerns—present a challenge to policy makers devoted to improving housing for all residents of Kern County. However, by developing appropriate strategies and implementing effectively, these impediments can, over time, be eliminated or overcome—or, at least, the effects of these impediments can be mitigated.

INTRODUCTION

This Analysis of Impediments to Fair Housing Choice in the County of Kern Plan Jurisdiction (California City, Ridgecrest, Shafter, and Tehachapi; and unincorporated Kern County) meets the requirements of the U.S. Department of Housing and Urban Development. It reviews the status of efforts to affirmatively further fair housing in this area, identifies barriers to fair housing choice, and outlines plans for going forward.

Overview of Kern County

At more than 8,000 square miles, Kern County is the third-largest county in California—outsized only by San Bernardino County (the largest county in the United States) directly to the east, and the sparsely-populated Inyo County to its northeast. Since the turn of the 21st century, Kern County’s population has increased from 663,803 to an estimated 930,115: an astounding 40 percent increase. Over the same period, the U.S. population grew by about 18 percent, and California’s grew by about 15 percent. As a year-over-year percentage, Kern County’s boom period was in the early 2000s, when growth rates were around 3 percent annually.

Kern County was established in 1866 and is named after the Kern River. The county seat is Bakersfield, and the county has been designated as the Bakersfield Metropolitan Statistical Area by the U.S. Office of Management and Budget. According to the U.S. Census Bureau, the Bakersfield MSA is the 63rd-most populated MSA in the country.¹

The County’s economic base is diverse, with strong agriculture, energy, and aerospace sectors. Home to Edwards Air Force Base and China Lake Naval Weapons Center, Kern County benefits from additional military-related private-sector enterprises. Not only is Kern County one of the top oil-producing counties in the nation, it produces more wind and solar energy than any county in the state—nearly double the next highest producing county in terms of gigawatts. Among its vast agricultural output, Kern County is the nation’s largest producer of pistachios and almonds.

Analysis of Fair Housing Choice

WHAT IS “FAIR HOUSING CHOICE?”

Safe, affordable housing for all has been a codified goal and a generally accepted expectation in the United States since the Civil Rights Act of 1866. Following the conclusion of the Civil War, Congress passed the Civil Rights Act of 1886, which expressly stated that all persons born in the United States (and not subject to any foreign power) are citizens of the same, and are entitled to “inherit, purchase, lease, sell, hold, and convey real and personal property, and to full and equal benefit of all laws and proceedings for the security of person and property” (Act, 1866). The

¹ U.S. Census Bureau, American Community Survey 2017-2021, Table DP04

National Housing Act of 1934 created the Federal Housing Administration, and the Housing Act of 1937 provided subsidies for low-income families through local public housing agencies. Additional acts of Congress were passed over the years, with changes in federal law being made in 1949, 1964, and 1965. The Civil Rights Act of 1968 included Titles VIII and IX, which are known collectively as the Fair Housing Act. This Act prohibited discrimination in the sale, rental, and financing of housing based on race, religion, or national origin. In 1974, A person’s sex was added to the list of protected classes; in 1988, people with disabilities and families with children were also added.

Over time, the meaning of federal law has evolved through amendments, case law, and federal regulations. In 2021, the notion of “affirmatively furthering fair housing” was codified through the Code of Federal Regulations. Today, the regulation states that fair housing choice means

individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

- (1) Actual choice, which means the existence of realistic housing options;
- (2) Protected choice, which means housing that can be accessed without discrimination; and
- (3) Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing (U.S. Code Title 24 Subtitle A Part 5 Subpart A § 5.151, 2023).

PURPOSE OF ANALYSIS

Although this analysis of impediments to fair housing choice is a required exercise for HUD funding, its worth to the broad efforts of housing is inestimable. It provides “essential and detailed information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates,” provides a logical, deliberate basis for fair housing programs, and helps with building public support for all fair housing efforts in the jurisdiction—and throughout Kern County (*Fair Housing Planning Guide, Volume 1, 2000*).

ORGANIZATION OF ANALYSIS

This Analysis of Impediments first presents an overview of the community, focusing on HUD-defined protected classes and housing. Also included in the Community Profile section are data regarding households, income, and employment.

The second section reviews private-sector practices that contribute to—or present barriers against—fair housing choice. These practices include real estate practices, rental and property management practices, restrictive covenants, and so on. This section also reports on fair housing complaints, hate crimes, mortgage lending, and environmental concerns.

Third, public policies and programs that assist with fair housing choice are reviewed. Many of these policies are zoning; however, this analysis also reviews current County programs and efforts to eliminate barriers to fair housing choice. It also reports on and reviews, when applicable, activities of the Housing Authority of Kern County, an independent, local government agency created by the Kern County Board of Supervisors.

Fourth, community participation, including one-on-one consultations with service providers, public workshops, and public comment, are reported.

The fifth section identifies and explains the five identified impediments.

Appendices provide additional data and details.

COMMUNITY PROFILE

With nearly 1 million residents, Kern County is sometimes referred to as the Golden Empire because of its history in agricultural, mineral, and energy production for more than 100 years. Often cited as the largest agricultural producer in the country, it reclaimed the top spot in 2021 after being edged out by Fresno County in 2020 (“Fresno dethroned, new leader crowned as America’s top Ag,” 2022). That year, Kern County producers grossed more than \$8.3 billion—a nine percent increase over 2020 (Kern County Department of Agriculture, 2022). The County consistently ranks in the top 10 petroleum-producing counties in the nation, and is often in the top five; in 2020, it produced about 119 million barrels of crude oil and 130 billion cubic feet of natural gas. (Kern Economic Development Foundation, 2021).

Population Characteristics

The most recent Census estimate for the population of Kern County is 916,108² an increase of more than 100,000 over 2010’s 815,693³.

Table 1: Population, Plan Jurisdiction and Kern County, 2010 – 2022

Population, Plan Jurisdiction and Kern County, 2010 – 2022							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	
	California City	Ridgecrest	Shafter	Tehachapi		Kern County	Kern County
2010	13,264	27,386	16,378	14,080	815,693	886,801	815,693
2011	13,684	27,587	16,709	14,332	829,254	901,566	829,254
2012	13,361	27,776	16,940	14,168	839,153	911,398	839,153
2013	13,333	27,993	17,088	14,014	848,204	920,632	848,204
2014	13,243	28,282	17,261	13,818	857,730	930,334	857,730
2015	13,201	28,489	17,513	13,536	865,736	938,475	865,736
2016	13,360	28,604	17,801	13,179	871,337	944,281	871,337
2017	13,495	28,728	18,433	12,948	878,744	952,348	878,744
2018	13,646	28,736	18,923	12,753	883,053	957,111	883,053
2019	13,826	28,755	19,447	12,680	887,641	962,349	887,641
2020	14,001	28,905	19,743	12,718	892,458	967,825	892,458
2021	14,914	27,989	19,897	13,346	905,644	981,790	905,644
2022	15,127	28,346	21,282	12,389	307,764	384,908	916,108

Source: U.S. Census Bureau, ACS 5-year estimates, 2010–2021; 1-year estimates for 2022

Over the twelve-year period, California City and Shafter have experienced population increases, while Ridgecrest and Tehachapi have remained steady or declined slightly. The unincorporated areas of Kern County have increased by about 12,200 residents, or 4.1 percent.

² U.S. Census Bureau, July 2022 Population Estimates

³ U.S. Census Bureau, American Community Survey 2017-2021 5-year estimate

AGE

Nearly 30 percent of residents in Kern County are minors, and the Plan Jurisdiction ratio is about the same—108,239 children live in the four PJ cities and unincorporated Kern County. The Plan Jurisdiction area has an older population than the rest of Kern County, with 12.8 percent (48,968) being age 65 or older, compared to 10.9 percent (99,020) for the County as a whole.

Table 2: Population by Age Group, Plan Jurisdiction and Kern County, Number

Population by Age Group, Plan Jurisdiction and Kern County, Number							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total	14,914	27,989	19,897	13,346	307,333	383,479	905,644
< 18	3,261	7,110	6,891	2,525	88,452	108,239	262,988
18-24	1,453	2,337	2,171	752	29,908	36,621	90,413
25-34	3,208	3,873	3,176	2,399	40,296	52,952	139,348
35-44	2,330	4,325	2,811	2,735	37,563	49,764	118,210
45-54	1,534	3,313	2,193	1,846	33,773	42,659	100,736
55-64	1,490	3,317	1,182	1,430	36,857	44,276	94,929
65-74	1,120	2,163	957	882	25,039	30,161	61,305
> 74	518	1,551	516	777	15,445	18,807	37,715

Source: U.S. Census Bureau, 2017-2021 ACS, Table B01001

Table 3: Population by Age Group, Plan Jurisdiction and Kern County, Percent

Population by Age Group, Plan Jurisdiction and Kern County, Percent							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< 18	21.9%	25.4%	34.6%	18.9%	28.8%	28.2%	29.0%
18-24	9.7%	8.3%	10.9%	5.6%	9.7%	9.5%	10.0%
25-34	21.5%	13.8%	16.0%	18.0%	13.1%	13.8%	15.4%
35-44	15.6%	15.5%	14.1%	20.5%	12.2%	13.0%	13.1%
45-54	10.3%	11.8%	11.0%	13.8%	11.0%	11.1%	11.1%
55-64	10.0%	11.9%	5.9%	10.7%	12.0%	11.5%	10.5%
65-74	7.5%	7.7%	4.8%	6.6%	8.1%	7.9%	6.8%
> 74	3.5%	5.5%	2.6%	5.8%	5.0%	4.9%	4.2%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B01001

Only 0.2 percent of children under age 18 in Kern County live in group quarters—and half that in the Plan Jurisdiction; the age groups of most minors appear to be evenly distributed. About 25 percent of children in our Plan Jurisdiction are younger than 5 years.

Population by Age, 17 years and Younger, Number							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total:	3,261	7,110	6,891	2,525	88,452	108,239	262,988
In households:	3,261	7,110	6,891	2,525	88,346	108,133	262,574
Under 3 years	586	969	619	530	12,194	14,898	37,973
3 and 4 years	329	655	606	219	9,690	11,499	30,104
5 years	365	307	322	146	4,613	5,753	13,784
6 to 8 years	662	1,087	1,356	448	14,812	18,365	44,918
9 to 11 years	512	1,590	1,400	381	16,810	20,693	47,396
12 to 14 years	423	1,361	1,346	410	16,088	19,628	45,263
15 to 17 years	384	1,141	1,242	391	14,139	17,297	43,136
In group quarters	0	0	0	0	106	106	414

Source: U.S. Census Bureau, ACS 2017-2021, Table B09001

Table 4: Population by Age, 17 years and Younger, Percent

Population by Age, 17 years and Younger, Percent							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Households:	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	99.8%
Under 3	18.0%	13.6%	9.0%	21.0%	13.8%	13.8%	14.5%
3 and 4	10.1%	9.2%	8.8%	8.7%	11.0%	10.6%	11.5%
5	11.2%	4.3%	4.7%	5.8%	5.2%	5.3%	5.2%
6 to 8	20.3%	15.3%	19.7%	17.7%	16.8%	17.0%	17.1%
9 to 11	15.7%	22.4%	20.3%	15.1%	19.0%	19.1%	18.1%
12 to 14	13.0%	19.1%	19.5%	16.2%	18.2%	18.2%	17.2%
15 to 17	11.8%	16.0%	18.0%	15.5%	16.0%	16.0%	16.4%
Group Quarters	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%

Source: U.S. Census Bureau, ACS 2017-2021, Table B09001

RACE AND ETHNICITY

Of the approximately 383,000 residents in the Plan Jurisdiction, most—about 265,000—are White. Persons of Hispanic or Latino descent may be of any race.

Table 5: Race, Plan Jurisdiction, Number

Race, Plan Jurisdiction, Number	Jurisdiction Plan Cities				Unincorporated Kern County	Total Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
White	7,424	20,803	12,386	9,745	215,041	265,399
Black or African American	3,373	1,039	348	919	10,948	16,627
American Indian or Alaska Native	450	165	127	42	3,718	4,502
Asian	276	1,527	107	325	5,400	7,635
Native Hawaiian/Pacific Islander	36	63	3	10	255	367
Some other race	1,987	2,019	3,258	1,098	39,533	47,895
Two or more races	1,368	2,373	3,668	1,207	32,438	41,054
Total	14,914	27,989	19,897	13,346	307,333	383,479

Source: U.S. Census Bureau, 2017-2021 ACS, Table B03002

When compared to the 2015 Analysis of Impediments, the most significant change is the percentage of residents who are “some other race” (down from 19.9 percent in 2015 to 12.5 percent in 2021) and those who are two or more races (up from 4.5 percent in 2015 to 10.7 percent in 2021). Other categories of race have seen only slight changes. Much of the variance is likely due to changes in individual reporting, not in the composition of the community.

Table 6: Race, Plan Jurisdiction, Number and Percent, 2021 vs. 2015

Race, Plan Jurisdiction, Number and Percent, 2021 vs. 2015	Total 2021	Percent	2015 Analysis Percent
White	265,399	69.2%	68.4%
Black or African American	16,627	4.3%	3.7%
American Indian and Alaska Native	4,502	1.2%	1.6%
Asian	7,635	2.0%	1.8%
Native Hawaiian or Pacific Islander	367	0.1%	0.2%
Some other race	47,895	12.5%	19.9%
Two or more races	41,054	10.7%	4.5%
Total	383,479	100.0%	100.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B03002; 2015 Analysis of Impediments to Fair Housing Choice

About half of the residents in the Plan Jurisdiction are of Hispanic or Latino descent. Shafter is the PJ city with the greatest percentage of Hispanic residents, at about 85 percent.

Table 7: Hispanic or Latino Ethnicity, Number

Hispanic or Latino Ethnicity, Number	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
Not Hispanic or Latino	9,377	21,899	3,049	8,823	150,292	193,440
Hispanic or Latino	5,537	6,090	16,848	4,523	157,041	190,039
Total	14,914	27,989	19,897	13,346	307,333	383,479

The percentage of persons of Hispanic or Latino descent has increased by about eight percentage points since the last assessment.

Table 8: Hispanic or Latino Ethnicity, Number and Percent, 2021 vs. 2015

Hispanic or Latino Ethnicity, Number and Percent, 2021 vs. 2015			
	Total Plan Jurisdiction	Percent	2015 Analysis Percent
Not Hispanic or Latino	193,440	50.4%	59.0%
Hispanic or Latino	190,039	49.6%	41.0%
Total	383,479	100.0%	100.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B03002

Household Characteristics

The average household size in Kern County is 3.19 persons; interestingly, this is true for both owner-occupied households and renter-occupied households. Among the Jurisdiction Plan cities, Shafter has the largest average household sizes, at 3.84 overall, and 3.71 for owners and 4.04 for renters. The smallest average household size in our Plan Jurisdiction is owner-occupied homes in Tehachapi, at 2.34.

Table 9: Average Household Size by Tenure

Average Household Size by Tenure					
	Plan Jurisdiction Cities				Kern County
	California City	Ridgecrest	Shafter	Tehachapi	
All	2.76	2.52	3.84	2.44	3.19
Owner occupied	2.89	2.56	3.71	2.34	3.19
Renter occupied	2.60	2.45	4.04	2.59	3.19

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25010

Average household size is one perspective for understanding households in the Plan Jurisdiction. The table below identifies the number of households in various categories.

Households of two to four persons are considered “small households” by HUD; those with five or more persons are considered “large households.”

The ratio of owners to renters is consistent across PJ cities and the unincorporated areas of Kern County: approximately 60 percent are owners, and 40 percent are renters. Tehachapi has the highest ratio, at 63 percent to 37 percent; California City has the lowest, at 56 percent to 44 percent. Households with two to four persons are the most common in every geography and in the PJ as a whole: about 37 percent of all households are owner-occupied households of this size, while 21 percent of all households are renter-occupied households of this size.

Table 10: Household Size by Tenure, Number

Household Size by Tenure, Number						
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
Owner	2,527	6,570	3,068	2,310	63,858	78,333
Householder Living Alone	669	1,880	496	843	13,751	17,639
2-4 persons	1,468	4,187	1,764	1,360	39,144	47,923
5 or more persons	390	503	808	107	10,963	12,771
Renter	1,985	4,475	1,913	1,383	42,716	52,472
Householder Living Alone	657	1,560	229	530	12,154	15,130
2-4 persons	1,170	2,471	1,033	741	21,943	27,358
5 or more persons	158	444	651	112	8,619	9,984
Total Households	4,512	11,045	4,981	3,693	106,574	261,610

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

Table 11: Household Size by Tenure, Percent of All Households in Geography and Tenure

Household Size by Tenure, Percent of All Households in Geography and Tenure						
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
Owner	56%	59%	62%	63%	60%	60%
Householder Living Alone	15%	17%	10%	23%	13%	13%
2-4 persons	33%	38%	35%	37%	37%	37%
5 or more persons	9%	5%	16%	3%	10%	10%
Renter	44%	41%	38%	37%	40%	40%
Householder Living Alone	15%	14%	5%	14%	11%	12%
2-4 persons	26%	22%	21%	20%	21%	21%
5 or more persons	4%	4%	13%	3%	8%	8%
Total Households	100%	100%	100%	100%	100%	100%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

Another important consideration is household income. Of the 130,805 households in the PJ area, about 30,000—or nearly 29 percent—are earning less than \$25,000 annually. Another 25.7 percent earn between \$25,000 and \$50,000. In other words, more than half the households in the PJ area earn less than \$50,000 annually.

Table 12: Households by Income, Number

Households by Income, Number						
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
Total households	4,512	11,045	4,981	3,693	106,574	130,805
Less than \$10,000	365	804	329	450	7,844	9,792
\$10,000 to \$14,999	492	417	296	175	3,483	4,863
\$15,000 to \$24,999	450	670	449	240	14,834	16,643
\$25,000 to \$34,999	603	550	583	412	10,162	12,310
\$35,000 to \$49,999	436	1,172	609	492	18,585	21,294
\$50,000 to \$74,999	810	1,828	923	635	13,583	17,779
\$75,000 to \$99,999	369	1,411	774	418	9,759	12,731
\$100,000 to \$149,999	565	2,145	644	474	15,582	19,410
\$150,000 to \$199,999	118	1,163	255	298	5,284	7,118
\$200,000 or more	304	885	119	99	7,458	8,865
Median household income (dollars)	44,733	77,534	56,696	54,598	-	-

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

Table 13: Households by Income, Percent of All Households in Geography

	Plan Jurisdiction Cities					
	California City	Ridgecrest	Shafter	Tehachapi	Unincorp. Kern County	Plan Jurisdiction
Total households	4,512	11,045	4,981	3,693	106,574	130,805
Less than \$10,000	8.1%	7.3%	6.6%	12.2%	7.4%	7.5%
\$10,000 to \$14,999	10.9%	3.8%	5.9%	4.7%	3.3%	3.7%
\$15,000 to \$24,999	10.0%	6.1%	9.0%	6.5%	13.9%	12.7%
\$25,000 to \$34,999	13.4%	5.0%	11.7%	11.2%	9.5%	9.4%
\$35,000 to \$49,999	9.7%	10.6%	12.2%	13.3%	17.4%	16.3%
\$50,000 to \$74,999	18.0%	16.6%	18.5%	17.2%	12.7%	13.6%
\$75,000 to \$99,999	8.2%	12.8%	15.5%	11.3%	9.2%	9.7%
\$100,000 to \$149,999	12.5%	19.4%	12.9%	12.8%	14.6%	14.8%
\$150,000 to \$199,999	2.6%	10.5%	5.1%	8.1%	5.0%	5.4%
\$200,000 or more	6.7%	8.0%	2.4%	2.7%	7.0%	6.8%
Median household income (dollars)	44,733	77,534	56,696	54,598	-	-

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

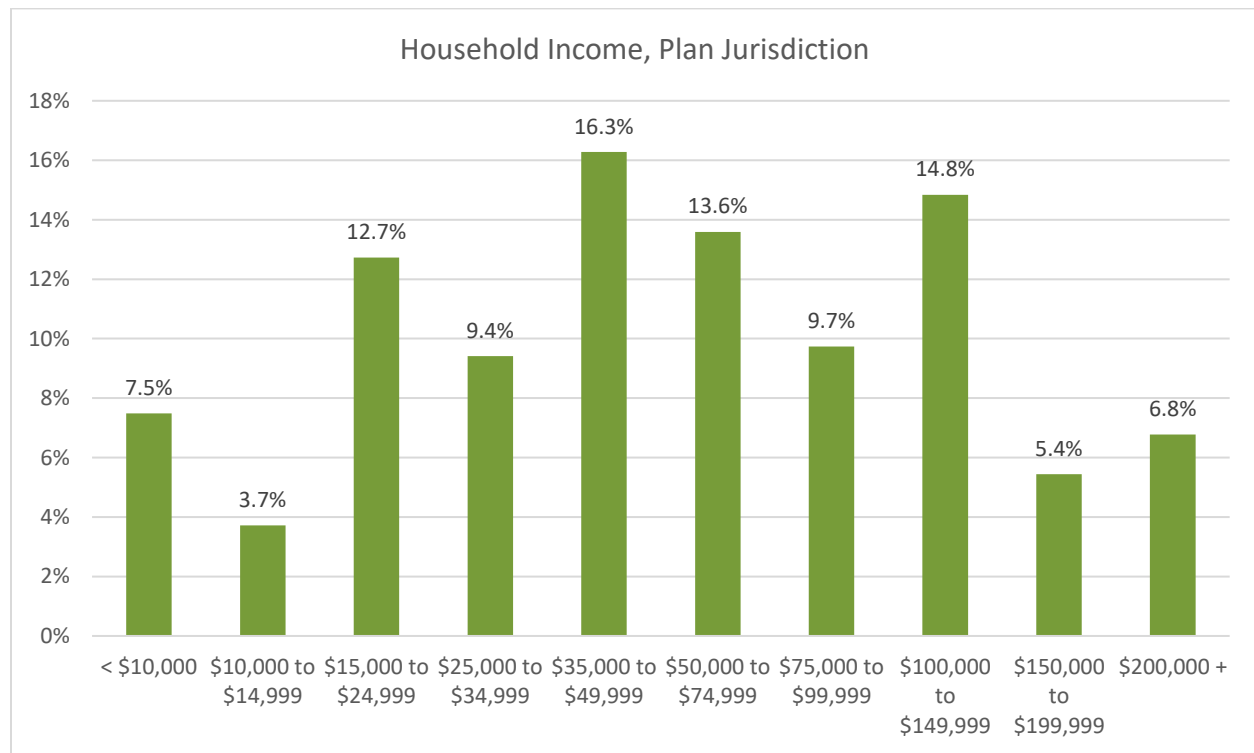


Figure 1: Household Income, Plan Jurisdiction

Nearly 7 percent of households in the Plan Jurisdiction earn more than \$200,000 annually, while 7.5 percent earn less than \$10,000. Median household incomes vary widely among PJ cities:

California City (\$44,733) has the lowest, while Ridgecrest (\$77,534) is highest. Shafter (\$56,696) and Tehachapi (\$54,598) are between the two.

Table 14: Population, Households, and Median Income

	Jurisdiction Plan Cities				Unincorporated Kern County	Total Plan Jurisdiction
	California City	Ridgecrest	Shafter	Tehachapi		
Population	14,914	27,989	19,897	13,346	307,333	383,479
Households	4,512	11,045	4,981	3,693	98,316	122,547
Median Income	44,733	77,534	56,696	54,598	-	58,824

Source: U.S. Census Bureau, 2017-2021 ACS, Tables B01003, S1901

Note: Median income data for unincorporated Kern County not available

Special Needs Populations

This analysis considers the unique needs of HUD-designated populations who often have increased difficulty in finding and retaining safe, affordable housing. These groups include the elderly, large households, single-parent households, persons with disabilities, persons living with HIV/AIDS, and persons who are homeless.

ELDERLY

The Kern Plan Jurisdiction includes 13,358 householders age 65 or older; of these, 12,046—90.2 percent—are living alone. Studies show that the elderly are especially prone to exhibit depressive symptoms when living alone, without family members, in their own housing (Stahl, Beach, Musa, & Schulz, 2017). For men, less support from friends, more cognitive challenges, and feeling less control in life are shown to be strong indicators of depressive disorders; among women, less social participation, less emotional support from spouse, and family disharmony are more likely (Cheung & Mui, 2023). Elderly persons living alone are more likely to be injured more significantly due to falls, and these injuries are more likely to result in hospitalizations (Choi, et. al., 2019).

Table 15: Householders Age 65 or Older Living Alone, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total householders age 65 or older	599	1,163	365	636	10,595	13,358	25,126
65 or older living alone	550	1,104	365	631	9,396	12,046	23,125
Male living alone	223	494	93	232	3,524	4,566	8,482
Female living alone	327	610	272	399	5,872	7,480	14,643
65 or older not living alone	49	59	0	5	1,199	1,312	2,001
Male not living alone	35	24	0	5	622	686	1,045
Female not living alone	14	35	0	0	577	626	956

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11010

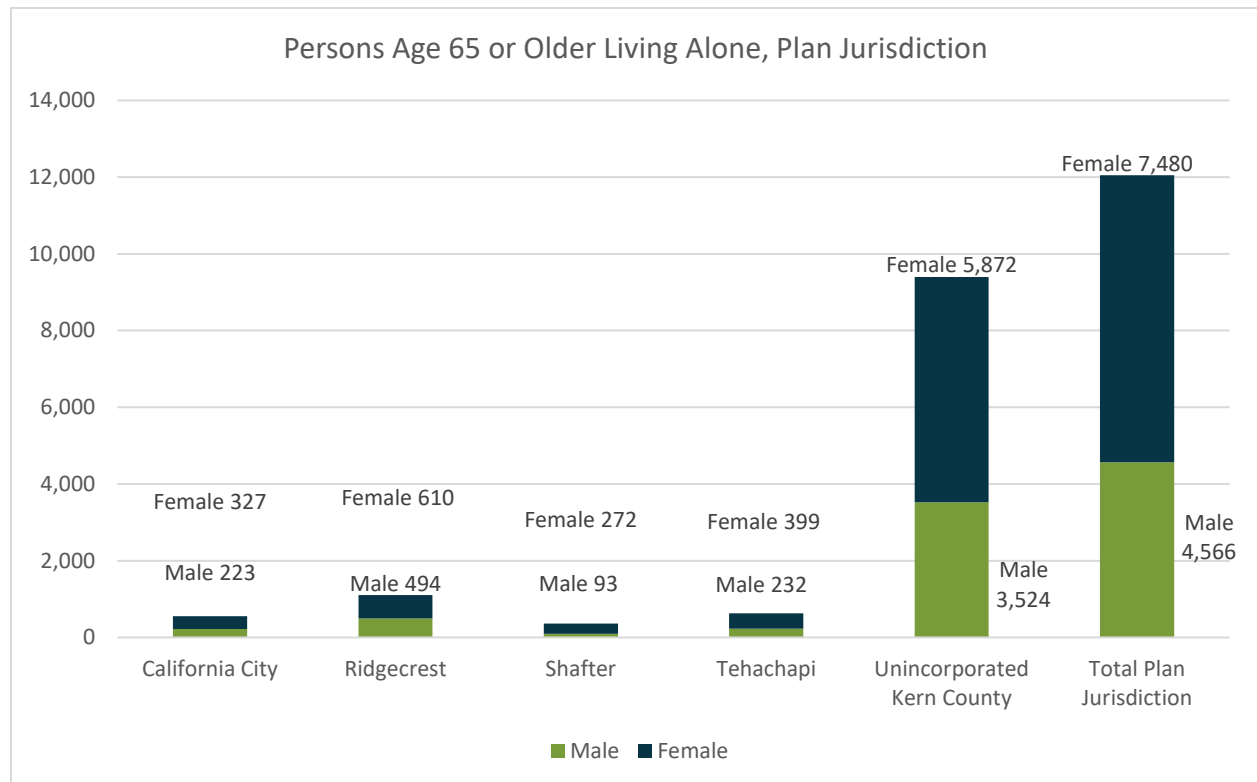


Figure 2: Persons Age 65 or Older Living Alone, Plan Jurisdiction

Table 16: *Householders Age 65 or Older Living Alone, Percent within Geography*

Householders Age 65 or Older Living Alone, Number							
	Plan Jurisdiction Cities						
	California City	Ridgecrest	Shafter	Tehachapi	Unincorp. Kern County	Plan Jurisdiction	Kern County
Total householders age 65 or older	100%	100%	100%	100%	100%	100%	100%
65 or older living alone	91.8%	94.9%	100%	99.2%	88.7%	90.2%	92.0%
Male living alone	40.5%	44.7%	25.5%	36.8%	37.5%	37.9%	36.7%
Female living alone	59.5%	55.3%	74.5%	63.2%	62.5%	62.1%	63.3%
65 or older not living alone	8.2%	5.1%	0.0%	0.8%	11.3%	9.8%	8.0%
Male not living alone	71.4%	40.7%	-	100%	51.9%	52.3%	52.2%
Female not living alone	28.6%	59.3%	-	0.0%	48.1%	47.7%	47.8%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11010

LARGE HOUSEHOLDS

Although there are both positive and negative effects of large households, the availability of safe, affordable housing for such households is often lower than those for smaller households. The larger the home, the higher the cost. Additionally, there are emotional development and health risks associated with overcrowding.

In the Kern Plan Jurisdiction, there are nearly 21,000 large households—almost all of them are family households. Of these, 17,591 are in unincorporated Kern County; Shafter has the largest number of large family households among our four PJ cities, at 1,459. Large households make up 17.1 percent of all households in the Kern Plan Jurisdiction; this compares to 18.4 percent of all households in Kern County.

Table 17: Large Households, Number

Large Households, Number	Plan Jurisdiction Cities					Total Plan Jurisdiction	Total Kern County
	California City	Ridgecrest	Shafter	Tehachapi	Unincorporated Kern County		
Total households	4,512	11,045	4,981	3,693	98,316	122,547	274,705
Family households	2,871	6,692	4,156	2,093	71,488	87,300	203,732
Large family households	548	947	1,459	219	17,591	20,764	50,103
Nonfamily households	1,641	4,353	825	1,600	26,828	35,247	70,973
Large nonfamily households	0	0	0	0	212	212	469
Total large households	548	947	1,459	219	17,803	20,976	50,572

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

Table 18: Large Households, Percent

Large Households, Percent	Plan Jurisdiction Cities					Total Plan Jurisdiction	Total Kern County
	California City	Ridgecrest	Shafter	Tehachapi	Unincorporated Kern County		
Total households	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Family households	63.6%	60.6%	83.4%	56.7%	72.7%	71.2%	74.2%
Large family households	19.1%	14.2%	35.1%	10.5%	24.6%	23.8%	24.6%
Nonfamily households	36.4%	39.4%	16.6%	43.3%	27.3%	28.8%	25.8%
Large nonfamily households	0.0%	0.0%	0.0%	0.0%	0.8%	0.6%	0.7%
Total large households	12.1%	8.6%	29.3%	5.9%	18.1%	17.1%	18.4%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

SINGLE-PARENT HOUSEHOLDS

Single-parent households face greater obstacles than two-parent households. For example, children in single-parent households are more likely to experience negative health outcomes; in fact, one study showed that these negative outcomes are more likely and more pronounced in children who are in affluent single-parent households than in poor single-parent households (Lin

& Seo, 2017). Of course, single-parent households are more likely to have lower incomes; however, some studies show that variance in wealth accumulation among single-parent households is not influenced by age or number of children, but more so by education, income, homeownership, and low intergenerational wealth transfers (Morelli, Nolan, Palomino, & Van Kerm, 2022). There is little argument that single-parent households face greater difficulty in retaining safe, affordable housing.

To assess the impact of single-parent households on housing in the Kern Jurisdiction, we first looked at the numbers and percentages of all household types. In our PJ, there are 8,414 households with a single male or single female householder. About 65 percent of these are single females. This is slightly less than the ratio of single females throughout Kern County, which is 68 percent. California City is the PJ city with the highest single female to single male householder ratio, at nearly 75 percent; Tehachapi is the lowest, with only 46.8 percent being single females.

Table 19: Family Types, Number

Family Types, Number	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	2,871	6,692	4,156	2,093	15,812	31,624	203,732
Married-couple family	1,961	4,937	3,033	1,674	11,605	23,210	138,442
Other family	910	1,755	1,123	419	4,207	8,414	65,290
Male householder, no spouse present	229	569	455	223	1,476	2,952	20,914
Female householder, no spouse present	681	1,186	668	196	2,731	5,462	44,376

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

Table 20: Family Types, Percentage within Geographies

Family Types, Percentage within Geographies	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married-couple family	68.3%	73.8%	73.0%	80.0%	73.4%	73.4%	68.0%
Other family	31.7%	26.2%	27.0%	20.0%	26.6%	26.6%	32.0%
Male householder, no spouse present	25.2%	32.4%	40.5%	53.2%	35.1%	35.1%	32.0%
Female householder, no spouse present	74.8%	67.6%	59.5%	46.8%	64.9%	64.9%	68.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

Of the 5,462 female householders in our PJ with no spouse present, 3,218 have their own children in their homes. Of these, 2,364 have only older children (ages 6 to 17).

Table 21: Female Householder, No Spouse Present, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	2,871	6,692	4,156	2,093	15,812	31,624	203,732
Female householder, no spouse present	681	1,186	668	196	2,731	5,462	44,376
With own children of the householder under 18 years	363	673	455	118	1,609	3,218	25,288
Under 6 years only	50	85	61	0	196	392	3,885
Under 6 years and 6 to 17 years	112	28	78	13	231	462	6,480
6 to 17 years only	201	560	316	105	1,182	2,364	14,923
No own children of the householder under 18 years	318	513	213	78	1,122	2,244	19,088

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

In our PJ, nearly 60 percent of female householders with no spouse present have children in their home; of these, 73.5 percent have only children age 6 to 17.

Table 22: Female Householder, No Spouse Present, Percent

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Female householder, no spouse present	23.7%	17.7%	16.1%	9.4%	17.3%	17.3%	21.8%
With own children of the householder under 18 years	53.3%	56.7%	68.1%	60.2%	58.9%	58.9%	57.0%
Under 6 years only	13.8%	12.6%	13.4%	0.0%	12.2%	12.2%	15.4%
Under 6 years and 6 to 17 years	30.9%	4.2%	17.1%	11.0%	14.4%	14.4%	25.6%
6 to 17 years only	55.4%	83.2%	69.5%	89.0%	73.5%	73.5%	59.0%
No own children of the householder under 18 years	46.7%	43.3%	31.9%	39.8%	41.1%	41.1%	43.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

There are slightly fewer than 3,000 male householders with no spouse present in our PJ. Of these, about half—1,604—have their own children present.

Table 23: Male Householder, No Spouse Present, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	2,871	6,692	4,156	2,093	15,812	31,624	203,732
Male householder, no spouse present	229	569	455	223	1,476	2,952	20,914
With own children of the householder under 18 years							
Under 6 years only	106	261	325	110	802	1,604	10,951
Under 6 years and 6 to 17 years	42	20	0	16	78	156	2,800
6 to 17 years only	20	71	71	80	242	484	2,720
6 to 17 years only	44	170	254	14	482	964	5,431
No own children of the householder under 18 years	123	308	130	113	674	1,348	9,963

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

Table 24: Male Householder, No Spouse Present, Percent

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total (all families)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Male householder, no spouse present	8.0%	8.5%	10.9%	10.7%	9.3%	9.3%	10.3%
With own children of the householder under 18 years							
Under 6 years only	46.3%	45.9%	71.4%	49.3%	54.3%	54.3%	52.4%
Under 6 years and 6 to 17 years	39.6%	7.7%	0.0%	14.5%	9.7%	9.7%	25.6%
6 to 17 years only	18.9%	27.2%	21.8%	72.7%	30.2%	30.2%	24.8%
6 to 17 years only	41.5%	65.1%	78.2%	12.7%	60.1%	60.1%	49.6%
No own children of the householder under 18 years	53.7%	54.1%	28.6%	50.7%	45.7%	45.7%	47.6%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B11003

As with female householders, the larger percentage of male householders without a spouse present with children are those with children age 6 to 17 only, at 60.1 percent. About 30 percent

have both young children (under age 6) and older children present. Tehachapi (87.2 percent of all single-father families) and California City (58.7 percent of all single-father families) have the largest percentages of young children living with a single father.

PERSONS WITH DISABILITIES

People who are living with disabilities face challenges in housing and employment. In our PJ, there are 8,414 persons age 20 to 62 who are in poverty and living with at least one disability.

Table 25: Persons Age 20 to 64 with a Disability in Poverty by Employment Status, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total persons age 20 to 64	7,182	16,227	10,276	4,866	167,306	205,857	494,247
Persons living in poverty	1,330	2,089	1,800	649	34,091	39,959	81,865
With a disability	383	1,032	167	225	6,607	8,414	15,142
In labor force	243	108	47	24	1,234	1,656	2,666
Employed	111	77	10	24	658	880	1,529
Unemployed	132	31	37	0	576	776	1,137
Not in labor force	140	924	120	201	5,373	6,758	12,476

Source: U.S. Census Bureau, 2017-2021 ACS, Table B23024

Of the 8,414 individuals in our Plan Jurisdiction with a disability and living in poverty, the majority—80.3 percent—are not in the labor force. This compares to 82.4 percent in the County as a whole. Of those who are in the labor force, only 53.1 percent are employed.

Table 26: Persons Age 20 to 64 with a Disability in Poverty by Employment Status, Percent

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total persons age 20 to 64	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Persons living in poverty	18.5%	12.9%	17.5%	13.3%	20.4%	19.4%	16.6%
With a disability	28.8%	49.4%	9.3%	34.7%	19.4%	21.1%	18.5%
In labor force	63.4%	10.5%	28.1%	10.7%	18.7%	19.7%	17.6%
Employed	45.7%	71.3%	21.3%	100.0%	53.3%	53.1%	57.4%
Unemployed	54.3%	28.7%	78.7%	0.0%	46.7%	46.9%	42.6%
Not in labor force	36.6%	89.5%	71.9%	89.3%	81.3%	80.3%	82.4%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B23024

Another consideration in assessing housing for persons with disabilities is to look at age and ability to live independently. Ability to live independently is calculated by asking respondents if, due to a physical, mental, or emotional condition, they had difficulty “doing errands alone such as visiting a doctor’s office or shopping.” The Census Bureau explains that difficulty with these activities is one of several Instrumental Activities of Daily Living (IADL) used by health care providers in making care decisions (Census Bureau, 2021).

Among women age 18 and older in the Kern Plan Jurisdiction, 10,672 have independent living difficulties, compared with 20,987 throughout the County. This represents 4.0 percent of all women in our PJ and 3.4 percent of all women in the County.

Table 27: Female Adults with Independent Living Difficulty by Age Group, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total civilian noninstitutionalized persons age 18 and older	9,100	20,265	12,399	6,472	216,296	264,532	615,037
Female	4,308	10,202	6,328	2,911	107,104	130,853	309,382
18 to 34 years	1,478	2,860	2,638	970	33,010	40,956	106,409
With an independent living difficulty	97	141	0	0	958	1,196	2,894
No independent living difficulty	1,381	2,719	2,638	970	32,052	39,760	103,515
35 to 64 years	2,086	5,592	2,858	1,226	52,801	64,563	150,847
With an independent living difficulty	259	295	68	98	3,549	4,269	7,541
No independent living difficulty	1,827	5,297	2,790	1,128	49,252	60,294	143,306
65 to 74 years	420	915	495	280	12,675	14,785	31,576
With an independent living difficulty	91	50	80	0	1,612	1,833	3,765
No independent living difficulty	329	865	415	280	11,063	12,952	27,811
75 years and over	324	835	337	435	8,618	10,549	20,550
With an independent living difficulty	67	200	100	23	2,984	3,374	6,787
No independent living difficulty	257	635	237	412	5,634	7,175	13,763

Source: U.S. Census Bureau, 2017-2021 ACS, Table B18107

Table 28: Female Adults with Independent Living Difficulty by Age Group, Percent

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total civilian noninstitutionalized persons age 18 and older	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Female	47.3%	50.3%	51.0%	45.0%	49.5%	49.5%	50.3%
18 to 34 years	34.3%	28.0%	41.7%	33.3%	30.8%	31.3%	34.4%
With an independent living difficulty	6.6%	4.9%	0.0%	0.0%	2.9%	2.9%	2.7%
No independent living difficulty	93.4%	95.1%	100.0%	100.0%	97.1%	97.1%	97.3%
35 to 64 years	48.4%	54.8%	45.2%	42.1%	49.3%	49.3%	48.8%
With an independent living difficulty	12.4%	5.3%	2.4%	8.0%	6.7%	6.6%	5.0%
No independent living difficulty	87.6%	94.7%	97.6%	92.0%	93.3%	93.4%	95.0%
65 to 74 years	9.7%	9.0%	7.8%	9.6%	11.8%	11.3%	10.2%
With an independent living difficulty	21.7%	5.5%	16.2%	0.0%	12.7%	12.4%	11.9%
No independent living difficulty	78.3%	94.5%	83.8%	100.0%	87.3%	87.6%	88.1%
75 years and over	7.5%	8.2%	5.3%	14.9%	8.0%	8.1%	6.6%
With an independent living difficulty	20.7%	24.0%	29.7%	5.3%	34.6%	32.0%	33.0%
No independent living difficulty	79.3%	76.0%	70.3%	94.7%	65.4%	68.0%	67.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B18107

The numbers are lower among men. There are 7,873 men in our PJ living with an independent living difficulty, and 15,016 in the County. This represents 3.0 percent and 2.4 percent, respectively.

Table 29: Male Adults with Independent Living Difficulty by Age Group, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total civilian noninstitutionalized persons age 18 and older	9,100	20,265	12,399	6,472	216,296	264,532	615,037
Male	4,792	10,063	6,071	3,561	109,192	133,679	305,655
18 to 34 years	1,866	2,957	2,429	805	35,607	43,664	110,393
With an independent living difficulty	193	302	128	0	1,046	1,669	2,775
No independent living difficulty	1,673	2,655	2,301	805	34,561	41,995	107,618
35 to 64 years	2,047	5,192	3,001	1,954	54,453	66,647	149,907
With an independent living difficulty	71	250	30	21	3,113	3,485	6,334
No independent living difficulty	1,976	4,942	2,971	1,933	51,340	63,162	143,573
65 to 74 years	685	1,228	462	504	12,351	15,230	29,219
With an independent living difficulty	122	58	74	19	1,064	1,337	2,708
No independent living difficulty	563	1,170	388	485	11,287	13,893	26,511
75 years and over	194	686	179	298	6,781	8,138	16,136
With an independent living difficulty	0	235	22	89	1,036	1,382	3,199
No independent living difficulty	194	451	157	209	5,745	6,756	12,937

Source: U.S. Census Bureau, 2017-2021 ACS, Table B18107

Table 30: Male Adults with Independent Living Difficulty by Age Group, Percent

Male Adults with Independent Living Difficulty by Age Group, Percent							
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total civilian noninstitutionalized persons age 18 and older	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Male	52.7%	49.7%	49.0%	55.0%	50.5%	50.5%	49.7%
18 to 34 years	38.9%	29.4%	40.0%	22.6%	32.6%	32.7%	36.1%
With an independent living difficulty	10.3%	10.2%	5.3%	0.0%	2.9%	3.8%	2.5%
No independent living difficulty	89.7%	89.8%	94.7%	100.0%	97.1%	96.2%	97.5%
35 to 64 years	42.7%	51.6%	49.4%	54.9%	49.9%	49.9%	49.0%
With an independent living difficulty	3.5%	4.8%	1.0%	1.1%	5.7%	5.2%	4.2%
No independent living difficulty	96.5%	95.2%	99.0%	98.9%	94.3%	94.8%	95.8%
65 to 74 years	14.3%	12.2%	7.6%	14.2%	11.3%	11.4%	9.6%
With an independent living difficulty	17.8%	4.7%	16.0%	3.8%	8.6%	8.8%	9.3%
No independent living difficulty	82.2%	95.3%	84.0%	96.2%	91.4%	91.2%	90.7%
75 years and over	4.0%	6.8%	2.9%	8.4%	6.2%	6.1%	5.3%
With an independent living difficulty	0.0%	34.3%	12.3%	29.9%	15.3%	17.0%	19.8%
No independent living difficulty	100.0%	65.7%	87.7%	70.1%	84.7%	83.0%	80.2%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B18107

PERSONS LIVING WITH HIV/AIDS

As of 2020, there were 929 persons living with an HIV infection ever classified as Stage 3 (AIDS) in Kern County. The rate per 100,000 persons in the County has been increasing—in 2016, it was 92.4, and in 2020, it was 100.2.

Table 31: Persons Living with Diagnosed HIV Infection Ever Classified as Stage 3 (AIDS), Kern County

Persons Living with Diagnosed HIV Infection Ever Classified as Stage 3 (AIDS), Kern County														
2016			2017			2018			2019			2020		
No.	%	Rate	No.	%	Rate	No.	%	Rate	No.	%	Rate	No.	%	Rate
820	1.2%	92.4	844	1.3%	94.0	863	1.3%	95.1	865	1.3%	94.3	929	1.4%	100.2

Source: California Department of Public Health, Supplemental Tables to the California HIV Surveillance Report—2020

Note: Rate is per 100,000 population. Percent is percent of HIV-positive diagnosed with AIDS.

PERSONS LIVING WITH HOMELESSNESS

Persons experience homelessness for a variety of reasons; lack of affordable housing and high poverty rates are recognized as among the most prevalent causes. Other contributing factors include domestic violence, substance abuse, and serious mental health challenges—to name a few.

To help understand and successfully respond to homelessness, The Bakersfield-Kern Regional Homeless Collaborative conducts an annual Point In Time Homeless count, using HUD-approved methodologies, to quantify the status of homelessness in the County. This effort is accomplished in conjunction with statewide and national homeless advocates.

The most recent count occurred on the evening of Tuesday, January 24, 2023, for sheltered individuals; the following morning, unsheltered persons were counted. The unsheltered count was extended two additional days, as allowed by HUD guidance, to accurately count individuals camped along the Kern River and in rural areas. Required steps were taken to ensure an unduplicated count.

At the time of the count, there were 1,948 homeless individuals in Kern County; 1,581 were unsheltered, and 569 were sheltered. There were 343 homeless children, and 242 were unsheltered.

Table 32: Kern County Homeless Population, 2023 Point In Time Count

Kern County Homeless Population, 2023 Point In Time Count				
	Adults	Adults w/Children	Children	Total Count
Sheltered	751	185	1	937
Unsheltered	996	14	1	1,011
Total	1,747	199	2	1,948

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

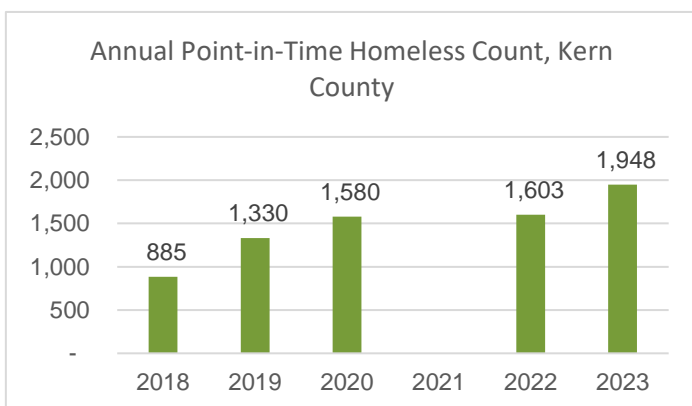


Figure 3: Annual Point In Time Homeless Count, Kern County, 2018 – 2023

With nearly 2,000 persons being counted in the latest census of than doubled the number of persons needing permanent housing solutions since 2018. Although some of the increase over the past six years can be attributed to improved data collection methods, there is ample evidence that homelessness has increased. Note that data from 2021, which relied primarily on HMIS due to COVID-19, is not included in the figure to the left.

Approximately one in three homeless persons in the 2023 count identified as female, while 67.2 percent are male; 0.1 percent identify as transgender, and 0.4 percent have no single gender.

Table 33: Homeless by Sex and Gender, Kern County, 2023

Homeless by Sex and Gender, Kern County, 2023		
	Count	Percent of PIT
Female	629	32.3%
Male	1309	67.2%
Transgender	2	0.1%
No Single Gender	8	0.4%

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

In addition to 125 children, there were 120 homeless persons classified as “youth” (age 18 to 24). There were 1,669 adults over the age of 24; each of these numbers represents about six percent of the total homeless count. Nearly half—47.9 percent—of all homeless counted during the 2023 PIT were between 25 and 44 years old, and slightly more than 34 percent were between 45 and 64. About 5 percent, or 102 individuals, were age 65 or older.

Table 34: Homeless by Age Group, Kern County, 2023

Homeless by Age Group, Kern County, 2023		
	Count	Percent of PIT Total
Under 18	125	6.4%
18-24	120	6.2%
25-34	432	22.2%
35-44	501	25.7%
45-54	369	18.9%
55-64	299	15.3%
65 and older	102	5.2%
Total	1,948	100%

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

About 41 percent of the homeless counted are Hispanic or Latino, compared to about 50 percent of the entire Kern County population. More than three out of four, or 77.2 percent, of all homeless are White. Just shy of 16 percent are Black or African American, and four percent indicated they are of multiple races.

Table 35: Homeless by Race and Ethnicity, Kern County

Homeless by Race and Ethnicity, Kern County		
	Count	Percent
<u>Ethnicity</u>		
Hispanic or Latino	799	41.0%
Not Hispanic or Latino	1,149	59.0%
<u>Race</u>		
American Indian or Alaska Native	35	1.8%
Asian	12	0.6%
Black or African American	308	15.8%
Native Hawaiian or Other Pacific Islander	12	0.6%
White	1,504	77.2%
Multiple Races	78	4.0%

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

In 2023, 931 of the 1,948 homeless persons counted were in shelters, and most of these (902) were in the metro Bakersfield area. Of the 1,017 who were not in shelters, 853 were in metro Bakersfield. Only about 10 percent of the homeless count population—193 individuals—were in rural areas of the County.

Table 36: Homeless Population, Children and Adults by Location and Shelter Status, Kern County, 2023 PIT Count

Homeless Population, Children and Adults by Location and Shelter Status, Kern County, 2023 PIT Count				
	Adults	Adults with Children	Unaccompanied Children	Total
Metro Bakersfield - Sheltered	739	62	101	902
Rural Sheltered	6	8	15	29
Total County Sheltered	745	70	116	931
Metro Bakersfield - Unsheltered	844	4	5	853
Rural Unsheltered	158	2	4	164
Total County Unsheltered	1,002	6	9	1,017
Total Metro Bakersfield	1,583	66	106	1,755
Total Rural	164	10	19	193
2023 Combined Total	1,747	76	125	1,948

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

Of course, most of the unsheltered individuals in the 2023 PIT count were in Bakersfield. The next highest concentration was in Delano (39), followed by Arvin (22), Lamont (18), and Lake Isabella/Kern River Valley (12). Besides Taft (10), other communities had single-digit numbers of unsheltered homeless persons.

Table 37: Unsheltered Individuals, Kern County PIT 2023 Count

Unsheltered Individuals, Kern County PIT 2023 Count			
	Count		Count
Arvin	22	Lost Hills	0
Bakersfield	815	Maricopa	1
Hwy 99 north of Bakersfield	2	McFarland	1
Buttonwillow	1	Mojave	6
California City	2	Ridgecrest	7
Area east of California City	7	Rosamond	6
Delano	39	Shafter	0
Lake Isabella/Kern River Valley	12	Taft	10
Hwy 178 between Bakersfield and Lake Isabella	1	Tehachapi	1
Lamont	18	Wasco	7

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

More than 500 of the homeless persons in the 2023 Point In Time count are considered chronically homeless.⁴ Other large subpopulations include persons with serious mental illness (530) and persons with substance use disorders (382).

Table 38: Homeless Subpopulations, Kern County 2023 PIT Count

Homeless Subpopulations, Kern County 2023 PIT Count			
	Sheltered	Unsheltered	Total
Veterans	59	33	92
Chronically Homeless	254	251	505
Serious Mental Illness	343	187	530
Substance Use Disorder	220	162	382
HIV/AIDS	5	17	22
Domestic Violence Survivors	52	6	58

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report

⁴ An individual or family head of household with one or more disabling conditions who has been continuously homeless for 1 or more years and/or experienced 4 or more episodes of homelessness within the last 3 years (*Kern County Point In Time Count 2023 Report, 2023*).

Although the PIT count is a good annual metric to provide a snapshot of homelessness, it is not the only measure. California’s Business, Consumer Services and Housing Agency tracks homelessness through its Homeless Data Integration System (HDIS). Whereas the Point In Time count provides a one-night count of persons experiencing homelessness, HDIS provides data on all individuals who receive services through homeless human services providers throughout the year. Care is taken to assure that the reported numbers are unduplicated—that is, that one person is not counted more than once.

The latest numbers available from HDIS are for calendar year 2022, when 8,557 homeless persons in Kern County received at least one type of assistance. This compares to the PIT count of 1,948. According to PIT, about two out of every three persons (67.2 percent) experiencing homelessness were male; this compares to 52.6 percent throughout the year.

Table 39: Homeless by Sex and Gender, Kern County, PIT vs. HDIS

Homeless by Sex and Gender, Kern County, PIT vs. HDIS		
	2023 PIT	2022 HDIS
Female	32.3%	47.1%
Male	67.2%	52.6%
Transgender	0.1%	0.2%
No Single Gender	0.4%	*

Source: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report; HDIS

Note: *Percentage not calculated due to count being < 11

But sex and gender are not the only demographics that differ between the snapshot of PIT and the year-long data of HDIS. The percentage of minors receiving homeless services throughout the year is significantly larger than those counted on a single evening. More than one out of four—26.3 percent—of all recipients of homeless services in Kern County in 2022 were younger than 18 years old. This percentage represents 2,247 children and youth.

Homeless by Age Group, Kern County, PIT vs. HDIS		
	2023 PIT	2022 HDIS
Under 18	6.4%	26.3%
18-24	6.2%	8.4%
25-34	22.2%	18.1%
35-44	25.7%	18.1%
45-54	18.9%	13.9%
55-64	15.3%	11.5%
65 and older	5.2%	3.9%

Sources: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report; Homeless Data Integration System

Regarding race and ethnicity, the PIT and HDIS numbers are similar, except for Black or African American individuals. The PIT count shows 15.8 percent of homeless individuals on the evening of the census are Black or African American; HDIS shows the annual percentage to be 25.7.

Table 40: Homeless by Race and Ethnicity, Kern County, PIT vs. HDIS

Homeless by Race and Ethnicity, Kern County, PIT vs. HDIS		
	2023 PIT	2022 HDIS
Ethnicity		
Hispanic or Latino	41.0%	38.3%
Not Hispanic or Latino	59.0%	61.7%
Race		
American Indian or Alaska Native	1.8%	2.4%
Asian	0.6%	1.0%
Black or African American	15.8%	25.7%
Native Hawaiian or Other Pacific Islander	0.6%	0.8%
White	77.2%	67.0%
Multiple Races	4.0%	2.9%

Sources: Bakersfield-Kern Regional Homeless Collaborative, 2023 Point In Time Count Report; Homeless Data Integration System

Income

The median household income in Kern County is \$58,217—significantly lower than the state’s \$84,097 and about \$13,000 lower than the nation’s \$70,784. The lowest median income among the four cities in our PJ is California City’s \$44,733; the highest is Ridgecrest’s \$77,534.

Population, Households, and Median Income						
	Jurisdiction Plan Cities				Unincorporated Kern County	Kern County
	California City	Ridgecrest	Shafter	Tehachapi		
Population	14,914	27,989	19,897	13,346	307,333	916,108
Households	4,512	11,045	4,981	3,693	98,316	274,705
Median Income	44,733	77,534	56,696	54,598	-	58,217

Note: Median income for unincorporated Kern County not available

Source: U.S. Census Bureau, 2017-2021 ACS, Tables B01003, S1901; Kern County population estimate for July 1, 2022

The County distribution of households by income is a near-normal distribution, with about 30,000 households earning less than \$15,000 annually and 36,000 earning \$150,000 or more. Similar ratios are found in the Plan Jurisdiction area.

Table 41: Households by Income, Number

Households by Income, Number	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total households	4,512	11,045	4,981	3,693	106,574	130,805	282,963
Less than \$10,000	365	804	329	450	7,844	9,792	17,487
\$10,000 to \$14,999	492	417	296	175	3,483	4,863	12,923
\$15,000 to \$24,999	450	670	449	240	14,834	16,643	27,796
\$25,000 to \$34,999	603	550	583	412	10,162	12,310	27,373
\$35,000 to \$49,999	436	1,172	609	492	18,585	21,294	40,434
\$50,000 to \$74,999	810	1,828	923	635	13,583	17,779	43,704
\$75,000 to \$99,999	369	1,411	774	418	9,759	12,731	33,648
\$100,000 to \$149,999	565	2,145	644	474	15,582	19,410	43,239
\$150,000 to \$199,999	118	1,163	255	298	5,284	7,118	18,322
\$200,000 or more	304	885	119	99	7,458	8,865	18,037
Median (dollars)	44,733	77,534	56,696	54,598	-	-	58,217

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

Table 42: Households by Income, Percent of All Households in Geography

Households by Income, Percent of All Households in Geography	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total households	4,512	11,045	4,981	3,693	106,574	130,805	282,963
Less than \$10,000	8.1%	7.3%	6.6%	12.2%	7.4%	7.5%	6.2%
\$10,000 to \$14,999	10.9%	3.8%	5.9%	4.7%	3.3%	3.7%	4.6%
\$15,000 to \$24,999	10.0%	6.1%	9.0%	6.5%	13.9%	12.7%	9.8%
\$25,000 to \$34,999	13.4%	5.0%	11.7%	11.2%	9.5%	9.4%	9.7%
\$35,000 to \$49,999	9.7%	10.6%	12.2%	13.3%	17.4%	16.3%	14.3%
\$50,000 to \$74,999	18.0%	16.6%	18.5%	17.2%	12.7%	13.6%	15.4%
\$75,000 to \$99,999	8.2%	12.8%	15.5%	11.3%	9.2%	9.7%	11.9%
\$100,000 to \$149,999	12.5%	19.4%	12.9%	12.8%	14.6%	14.8%	15.3%
\$150,000 to \$199,999	2.6%	10.5%	5.1%	8.1%	5.0%	5.4%	6.5%
\$200,000 or more	6.7%	8.0%	2.4%	2.7%	7.0%	6.8%	6.4%
Median (dollars)	44,733	77,534	56,696	54,598	-	-	58,217

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

The figure below depicts the variance in household income: the Plan Jurisdiction area has lower household income than the County as a whole.

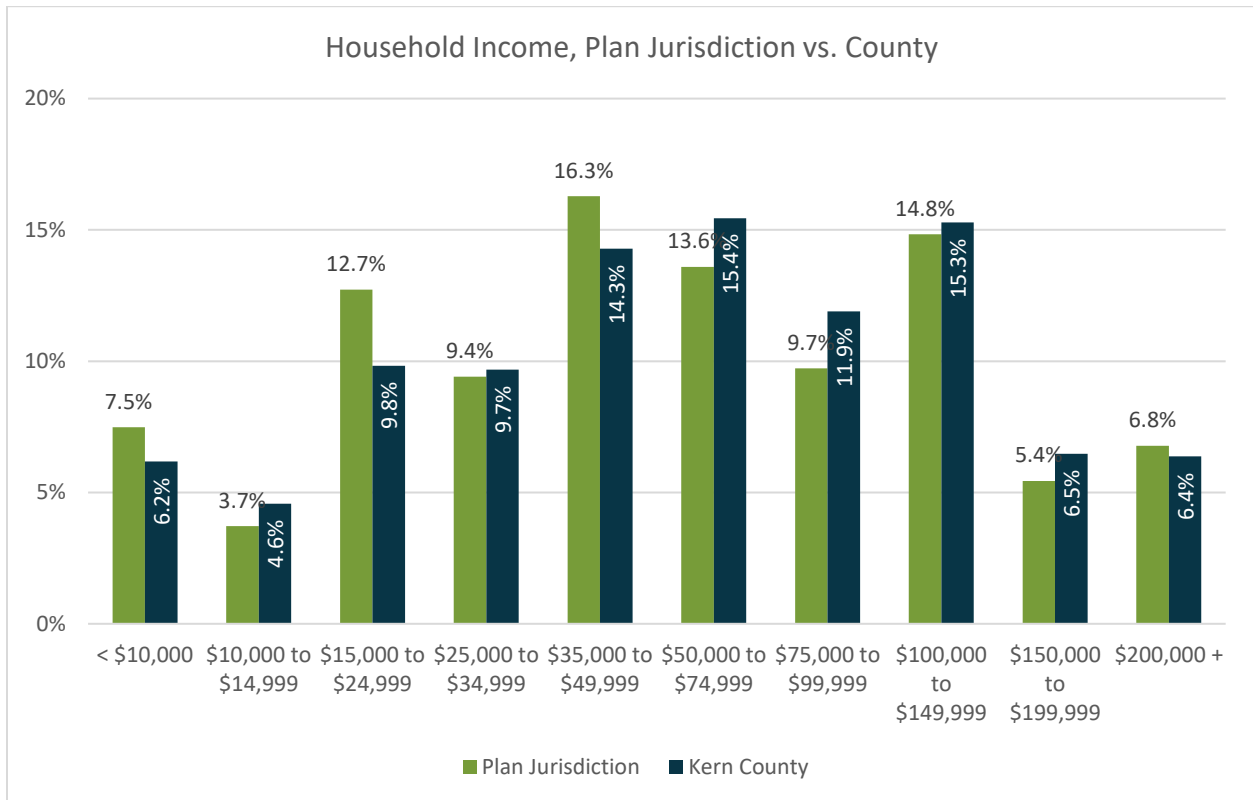


Figure 4: Household Income, Plan Jurisdiction vs. County

Household income refers to the pre-tax cash income of the householder and all persons at least 15 years old living in the household, regardless of whether the persons are related. Family income, on the other hand, is pre-tax cash income of persons living together and related by birth, marriage, or adoption. So, family income presents another perspective on housing supply: median family income in Kern County is \$64,691—this is approximately \$10,000 higher than California City’s \$54,534, but much lower than Ridgecrest’s \$91,994.

Table 43: Families by Income, Number

Families by Income, Number	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total households	2,871	6,692	4,156	2,093	75,098	90,910	207,342
Less than \$10,000	260	286	259	38	3,899	4,742	9,839
\$10,000 to \$14,999	237	66	130	0	2,095	2,528	6,480
\$15,000 to \$24,999	187	280	393	26	7,371	8,257	15,686
\$25,000 to \$34,999	259	121	527	194	9,119	10,220	21,119
\$35,000 to \$49,999	245	695	539	291	13,286	15,056	30,552
\$50,000 to \$74,999	559	1,284	676	403	10,446	13,368	33,983
\$75,000 to \$99,999	315	849	728	461	6,023	8,376	24,401
\$100,000 to \$149,999	423	1,460	535	324	12,669	15,411	34,447
\$150,000 to \$199,999	100	914	250	266	4,169	5,699	15,756
\$200,000 or more	286	737	119	90	6,021	7,253	15,079
Median (dollars)	54,534	91,994	57,119	76,985	-	-	64,691

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

Table 44: Families by Income, Percent of All Households in Geography

Families by Income, Percent of All Households in Geography	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Total households	4,512	11,045	4,981	3,693	106,574	130,805	282,963
Less than \$10,000	9.1%	4.3%	6.2%	1.8%	5.2%	5.2%	4.7%
\$10,000 to \$14,999	8.3%	1.0%	3.1%	0.0%	2.8%	2.8%	3.1%
\$15,000 to \$24,999	6.5%	4.2%	9.5%	1.2%	9.8%	9.1%	7.6%
\$25,000 to \$34,999	9.0%	1.8%	12.7%	9.3%	12.1%	11.2%	10.2%
\$35,000 to \$49,999	8.5%	10.4%	13.0%	13.9%	17.7%	16.6%	14.7%
\$50,000 to \$74,999	19.5%	19.2%	16.3%	19.3%	13.9%	14.7%	16.4%
\$75,000 to \$99,999	11.0%	12.7%	17.5%	22.0%	8.0%	9.2%	11.8%
\$100,000 to \$149,999	14.7%	21.8%	12.9%	15.5%	16.9%	17.0%	16.6%
\$150,000 to \$199,999	3.5%	13.7%	6.0%	12.7%	5.6%	6.3%	7.6%
\$200,000 or more	10.0%	11.0%	2.9%	4.3%	8.0%	8.0%	7.3%
Median (dollars)	54,534	91,994	57,119	76,985	-	-	64,691

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25116

The disparity between Plan Jurisdiction and the County as a whole does not seem as drastic when considering family income. For example, 31.2 percent of PJ families earn more than \$100,000 annually, compared to 31.5 percent Countywide.

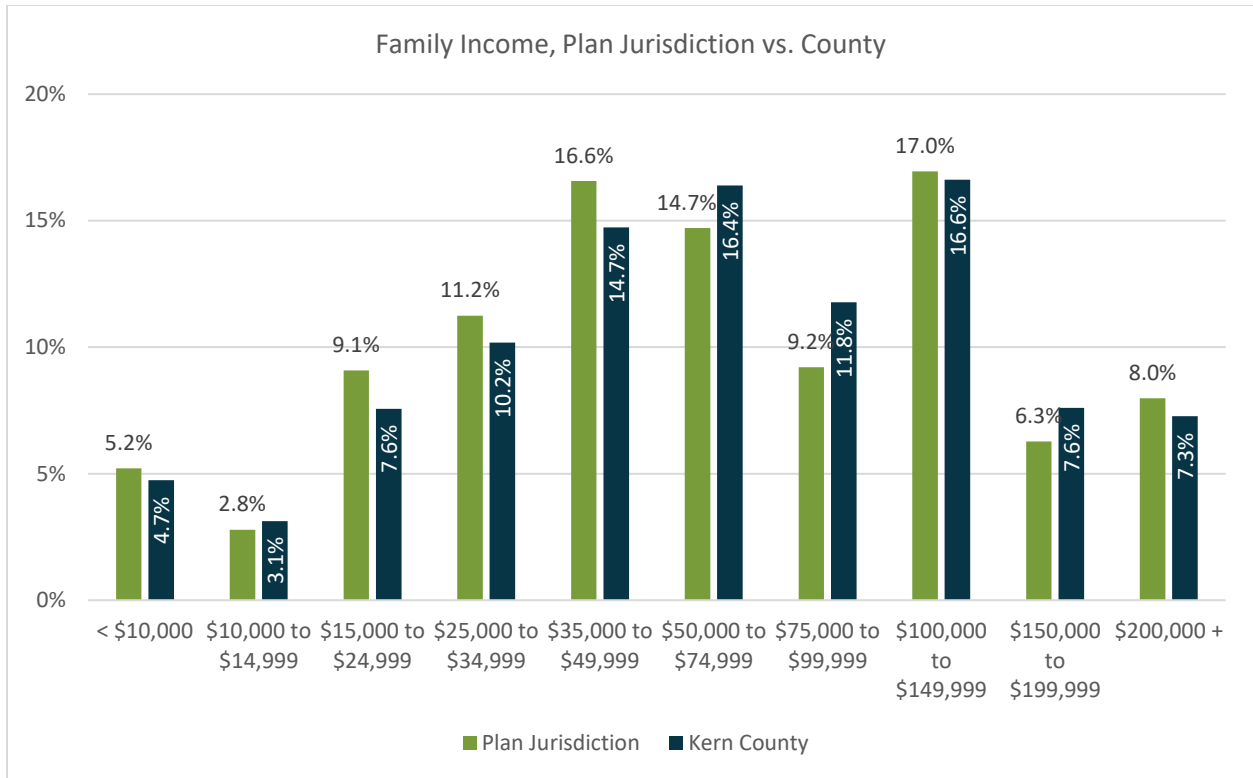


Figure 5: Family Income, Plan Jurisdiction vs. County

HUD’s Comprehensive Housing Affordability Strategy database (CHAS), an invaluable tool for local affordable housing planning, provides myriad figures regarding income. Considering the ratio of household income to area median family income is important to policy makers. In the Kern PJ area, there are nearly 17,000 homeowners and 23,606 renters who make less than 80 percent of HUD’s Area Median Family Income (HAMFI). Note that the CHAS data lags the Census Bureau data; all CHAS tables in this analysis are using 2015-2019 data.

Table 45: Household Income Ratio to HAMFI, Number

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner							
≤ 30% HAMFI	165	465	285	235	3,412	4,562	12,005
> 30% but ≤ 50% HAMFI	320	495	315	135	3,936	5,201	16,355
> 50% but ≤ 80% HAMFI	365	800	575	380	5,104	7,224	25,035
> 80% HAMFI	1,485	5,165	1,630	1,165	20,813	30,258	102,480
Renter							
≤ 30% HAMFI	670	850	710	350	6,941	9,521	26,355
> 30% but ≤ 50% HAMFI	295	665	670	205	5,009	6,844	23,690
> 50% but ≤ 80% HAMFI	385	735	585	195	5,341	7,241	24,010
> 80% HAMFI	540	1,795	320	530	7,576	10,761	35,950
Total Households	4,225	10,970	5,090	3,195	58,132	81,612	265,880

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 Database, Table 11

Looking at the percentage of the distribution, PJ owners and renters are quite similar to the County as a whole.

Table 46: Household Income Ratio to HAMFI, Percentage within Geography

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner							
≤ 30% HAMFI	3.9%	4.2%	5.6%	7.4%	5.9%	5.6%	4.5%
> 30% but ≤ 50% HAMFI	7.6%	4.5%	6.2%	4.2%	6.8%	6.4%	6.2%
> 50% but ≤ 80% HAMFI	8.6%	7.3%	11.3%	11.9%	8.8%	8.9%	9.4%
> 80% HAMFI	35.1%	47.1%	32.0%	36.5%	35.8%	37.1%	38.5%
Renter							
≤ 30% HAMFI	15.9%	7.7%	13.9%	11.0%	11.9%	11.7%	9.9%
> 30% but ≤ 50% HAMFI	7.0%	6.1%	13.2%	6.4%	8.6%	8.4%	8.9%
> 50% but ≤ 80% HAMFI	9.1%	6.7%	11.5%	6.1%	9.2%	8.9%	9.0%
> 80% HAMFI	12.8%	16.4%	6.3%	16.6%	13.0%	13.2%	13.5%
Total Households	100%	100%	100%	100%	100%	100%	100%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 Database, Table 11

Employment

Unemployment in Kern County and in Plan Jurisdiction cities is higher than the state's and the nation's. California City's rate of 13.1 percent is more than three times the state rate of 4.1 percent.

Table 47: Labor Force, December 2022, With State and National Unemployment Rates

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Civilian Labor Force	4,900	13,800	7,800	3,200	68,600	98,300	388,900
Employed	4,200	13,500	7,300	3,000	62,900	90,900	363,000
Unemployed	600	300	500	300	5,100	6,800	25,900
Unemployment Rate	13.1%	2.2%	6.6%	7.8%	-	-	6.7%
State Unemployment Rate	4.1%	-	-	-	-	-	-
U.S. Unemployment Rate	3.5%	-	-	-	-	-	-

Sources: State of California Employment Development Department; U.S. Bureau of Labor Statistics

The largest industries (by number of full-time and part-time employees) in Kern County are government (69,718 employees, including about 15,000 federal and military employees), healthcare and social services (45,693 employees), forestry, fishing, and related activities (44,973), retail trade (41,370), and transportation and warehousing (30,656). Farm employment has 16,690 employees.

Table 48: Employment by Industry, Kern County, November 2022, Number

Employment by Industry, Kern County, November 2022, Number	
Farm employment	16,690
Nonfarm employment	415,270
Private nonfarm employment	45,552
Forestry, fishing, and related activities	44,973
Mining, quarrying, and oil and gas extraction	8,507
Utilities	1,773
Construction	21,873
Manufacturing	13,906
Wholesale trade	9,394
Retail trade	41,370
Transportation and warehousing	30,656
Information	2,186
Finance and insurance	11,800
Real estate and rental and leasing	13,904
Professional, scientific, and technical services	17,089
Management of companies and enterprises	3,429
Administrative and support and waste management and remediation services	20,986
Educational services	3,610
Health care and social assistance	45,693
Arts, entertainment, and recreation	4,242
Accommodation and food services	27,515
Other services (except government and government enterprises)	22,646
Government and government enterprises	69,718
Federal civilian	11,428
Military	4,073
State and local	54,217
State government	10,828
Local government	43,389

Source: U.S. Department of Commerce, Bureau of Economic Analysis

The largest employers in Kern County include Edwards Air Force Base, with more than 10,000 employees, the Naval Air Warfare Center (between 5,000 and 9,999 employees), and the U.S. Navy Public Affairs Office (also with between 5,000 and 9,999 employees). Due to the method of enumerating employees by the California Employment Development Department, some employers in the table below may have their headquarters in Kern County, but employees may be located elsewhere in the state.

Table 49: 25 Largest Employers by Employment Class, Kern County, 2022

25 Largest Employers by Employment Class, Kern County, 2022			
Employer Name	Location	Industry	Employee Class
Adventist Health Bakersfield	Bakersfield	Hospitals	1,000-4,999
Bolthouse Farms	Bakersfield	Agricultural Consultants	1,000-4,999
California Correctional Instn	Tehachapi	State Govt-Correctional Institutions	1,000-4,999
Chevron Corp	Bakersfield	Management Services	1,000-4,999
Dignity Health Mercy Downtown	Bakersfield	Hospitals	1,000-4,999
Edwards Air Force Base	Edwards	Military Bases	10,000+
Ensign United States Drilling	Bakersfield	Energy Management Systems & Products	500-999
Foster Care Human Svc	Bakersfield	Foster Care	1,000-4,999
Frito-Lay Inc	Bakersfield	Potato Chips (wholesale)	500-999
Grimmway Farms	Arvin	Farms	1,000-4,999
Kern County	Kernville	Government Offices-County	500-999
Kern County Human Svc Dept	Bakersfield	Government Offices-County	1,000-4,999
Marko Zaninovich Inc	McFarland	Fruits & Vegetables-Growers & Shippers	1,000-4,999
Memorial Hospital Bakersfield	Bakersfield	Hospitals	1,000-4,999
Nabors Completion-Production	Bakersfield	Oil Field Service	1,000-4,999
Nasa/Armstrong Flight Research	Edwards	Research Service	1,000-4,999
NAVAL Air Warfare Ctr	Ridgecrest	Military Bases	5,000-9,999
Paramount Farms Huller 4	Lost Hills	Farms	500-999
Ridgecrest Regional Hospital	Ridgecrest	Hospitals	500-999
Sierra Sands Unified Sch Dist	Ridgecrest	School Districts	500-999
Sun Pacific	Bakersfield	Fruits & Vegetables-Growers & Shippers	500-999
US Naval Air Weapons Station	Ridgecrest	Federal Government-National Security	500-999
US Navy Public Affairs Office	Ridgecrest	Government Offices-Federal	5,000-9,999
Vasinda Investments Inc	Bakersfield	Home Health Service	500-999
Wasco State Prison Fire Dept	Wasco	State Govt-Correctional Institutions	1,000-4,999

Source: California Employment Development Department

Note: Data extracted from the America's Labor Market Information System (ALMIS) Employer Database, 2022 1st Edition. In some instances, the company shown here may have its headquarters in the county, but the employees are actually located throughout the state.

Housing

There are approximately 300,000 housing units in Kern County, including about 22,200 mobile homes, boats, recreational vehicles, and vans—all of which are utilized as primary dwelling places. More than seven out of ten units in both Kern County and in the Plan Jurisdiction are one-unit detached homes. Of the 21,637 mobile homes in the County, 76 percent—or 16,377—are in the PJ. And 90 percent of those are in unincorporated Kern County.

OCCUPIED HOUSING

There are about 138,917 housing units in the PJ, compared to about 161,000 in the balance of Kern County. Mobile homes are much more prevalent in the PJ (16,377) than in the rest of Kern County (5,260).

Table 50: Housing Units by Number of Units in Structure, Number

Housing Units by Number of Units in Structure, Number	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Jurisdiction	Balance of Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
1-unit, detached	4,020	8,154	4,287	3,073	81,979	101,513	116,135
1-unit, attached	72	420	115	27	2,415	3,049	4,848
2 units	83	904	201	27	2,805	4,020	3,092
3 or 4 units	346	721	107	261	4,385	5,820	10,830
5 to 9 units	227	475	63	40	1,834	2,639	7,323
10 to 19 units	52	89	82	45	1,650	1,918	3,894
20 or more units	198	314	29	155	2,296	2,992	9,470
Mobile home	126	1,010	281	339	14,621	16,377	5,260
Boat, RV, van, etc.	-	61	-	56	472	589	41
Total	5,124	12,148	5,165	4,023	112,457	138,917	160,893

Source: U.S. Census Bureau, 2017-2021 ACS, Table DP04

Within the PJ, Shafter has the highest percentage of one-unit, detached homes, at 83 percent. Nearly 12 percent of units are mobile homes, compared to 3.3 percent in the balance of the County.

Table 51: Housing Units by Number of Units in Structure, Percent within Geography

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
1-unit, detached	78.5%	67.1%	83.0%	76.4%	72.9%	73.1%	72.2%
1-unit, attached	1.4%	3.5%	2.2%	0.7%	2.1%	2.2%	3.0%
2 units	1.6%	7.4%	3.9%	0.7%	2.5%	2.9%	1.9%
3 or 4 units	6.8%	5.9%	2.1%	6.5%	3.9%	4.2%	6.7%
5 to 9 units	4.4%	3.9%	1.2%	1.0%	1.6%	1.9%	4.6%
10 to 19 units	1.0%	0.7%	1.6%	1.1%	1.5%	1.4%	2.4%
20 or more units	3.9%	2.6%	0.6%	3.9%	2.0%	2.2%	5.9%
Mobile home	2.5%	8.3%	5.4%	8.4%	13.0%	11.8%	3.3%
Boat, RV, van, etc.	0.0%	0.5%	0.0%	1.4%	0.4%	0.4%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 2017-2021 ACS, Table DP04

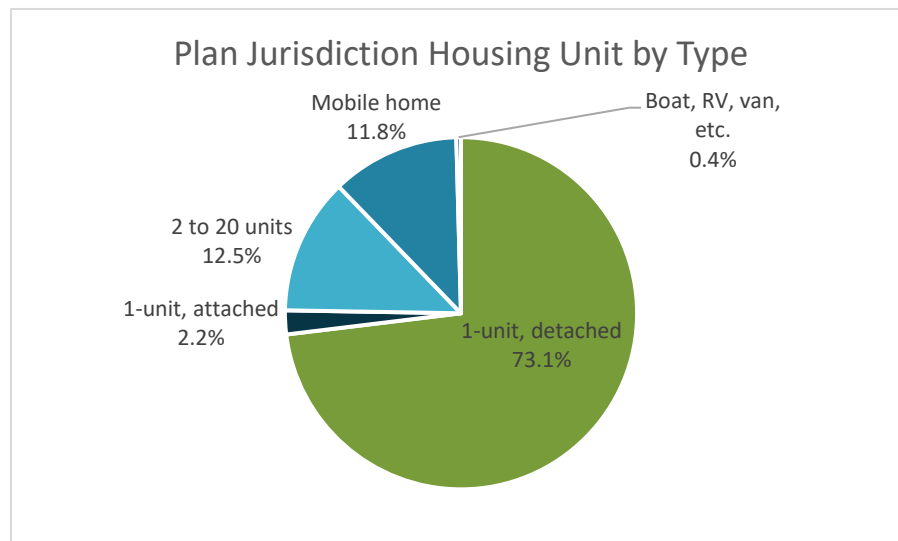


Figure 6: Plan Jurisdiction Housing Units by Type

In the Plan Jurisdiction, 73.1 percent of housing units are one-unit, detached homes. About one out of eight, or 12.5 percent, are multi-family structures with two to 20 units. Slightly fewer, at 11.8 percent, are mobile homes. One-unit attached dwellings, such as twin homes or some condominiums, make up 2.2 percent of all housing units. Boats, recreational vehicles, vans, and other

such mobile dwellings make up only four-tenths of one percent.

Most owner-occupied homes have three bedrooms; most renter-occupied homes have two bedrooms, but three bedrooms are a close second.

Table 52: Occupied Housing Units by Number of Bedrooms by Tenure, Number

Occupied Housing Units by Number of Bedrooms by Tenure, Number							
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner	2,527	6,570	3,068	2,310	58,160	72,635	162,816
No bedroom	14	0	65	13	417	509	1,158
1 bedroom	43	92	15	38	1,318	1,506	2,106
2 bedrooms	203	798	179	165	11,342	12,687	22,242
3 bedrooms	1,678	4,190	1,746	1,630	30,507	39,751	85,229
4 bedrooms	575	1,417	1,051	371	12,408	15,822	45,196
5 or more bedrooms	14	73	12	93	2,168	2,360	6,885
Renter	1,985	4,475	1,913	1,383	40,156	49,912	111,889
No bedroom	52	115	72	19	1,357	1,615	4,762
1 bedroom	196	492	132	104	5,594	6,518	15,305
2 bedrooms	717	1,683	630	663	15,291	18,984	42,395
3 bedrooms	756	1,724	980	499	14,473	18,432	39,297
4 bedrooms	264	421	86	98	3,254	4,123	9,263
5 or more bedrooms	0	40	13	0	187	240	480
Total Households	4,512	11,045	4,981	3,693	98,316	122,547	274,705

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25042

Interestingly, both the Plan Jurisdiction and Kern County as a whole have the same percentage of owner-occupied units: 59.3 percent. There is little variance in the percentage of owner-occupied versus renter-occupied units as far as the number of bedrooms goes.

Tehachapi does have a slightly higher percentage of owner-occupied units than other PJ cities and the entire PJ area, at 62.6 percent. More than seven out of ten of Tehachapi's owner-occupied units have three bedrooms.

Table 53: Occupied Housing Units by Number of Bedrooms, Percent by Geography by Tenure

Occupied Housing Units by Number of Bedrooms, Percent by Geography by Tenure							
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner	56.0%	59.5%	61.6%	62.6%	59.2%	59.3%	59.3%
No bedroom	0.6%	0.0%	2.1%	0.6%	0.7%	0.7%	0.7%
1 bedroom	1.7%	1.4%	0.5%	1.6%	2.3%	2.1%	1.3%
2 bedrooms	8.0%	12.1%	5.8%	7.1%	19.5%	17.5%	13.7%
3 bedrooms	66.4%	63.8%	56.9%	70.6%	52.5%	54.7%	52.3%
4 bedrooms	22.8%	21.6%	34.3%	16.1%	21.3%	21.8%	27.8%
5 or more bedrooms	0.6%	1.1%	0.4%	4.0%	3.7%	3.2%	4.2%
Renter	44.0%	40.5%	38.4%	37.4%	40.8%	40.7%	40.7%
No bedroom	2.6%	2.6%	3.8%	1.4%	3.4%	3.2%	4.3%
1 bedroom	9.9%	11.0%	6.9%	7.5%	13.9%	13.1%	13.7%
2 bedrooms	36.1%	37.6%	32.9%	47.9%	38.1%	38.0%	37.9%
3 bedrooms	38.1%	38.5%	51.2%	36.1%	36.0%	36.9%	35.1%
4 bedrooms	13.3%	9.4%	4.5%	7.1%	8.1%	8.3%	8.3%
5 or more bedrooms	0.0%	0.9%	0.7%	0.0%	0.5%	0.5%	0.8%
Total Households	100%	100%	100%	100%	100%	100%	100%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25042

Age of Occupied Housing

Although more owner-occupied housing is constructed in Bakersfield and other non-PJ areas than in the Plan Jurisdiction, the ratio of construction is worth noting. Nearly half (47.4 percent) of owner-occupied homes in the Plan Jurisdiction area were constructed during the 30-year period between 1980 and 2010; this contrasts with the balance of Kern County, where only 33.8 percent of owner-occupied homes were constructed during the same period. In the 2010s, only 4.2 percent of owner-occupied units in the PJ were constructed, compared to 6.3 percent in the rest of Kern County.

Housing built prior to 1980 is at risk of containing lead-based paint.

Table 54: Owner-Occupied Housing Built 1980-2020

	Plan Jurisdiction		Balance of Kern County	
	Number	Percent of Owner- Occupied Units	Number	Percent of Owner- Occupied Units
1980-2010	34,438	47.4%	51,549	33.8%
2010-2020	3,062	4.2%	9,598	6.3%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25036

Nearly 70 percent of all owner-occupied housing in the PJ area was constructed since 1970. This compares to 46.6 percent in the balance of the County.

Table 55: Owner-Occupied Housing Units by Year Built, Number

	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Balance of Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total:	4,512	11,045	4,981	3,693	98,316	122,547	152,158
Owner occupied:	2,527	6,570	3,068	2,310	58,160	72,635	90,181
2020 or later	0	9	98	0	0	107	28
2010 to 2019	13	172	607	55	2,215	3,062	9,598
2000 to 2009	631	369	575	577	8,071	10,223	24,200
1990 to 1999	775	497	455	313	8,287	10,327	14,506
1980 to 1989	526	2,435	187	383	10,357	13,888	12,843
1970 to 1979	172	1,885	195	241	10,046	12,539	9,917
1960 to 1969	347	517	268	119	5,465	6,716	6,483
1950 to 1959	52	629	412	484	7,308	8,885	7,107
1940 to 1949	11	22	115	81	3,696	3,925	2,834
1939 or earlier	0	35	156	57	2,715	2,963	2,665

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25036

Table 56: Owner-Occupied Housing Units by Year Built, Percent

	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Balance of Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%
Owner occupied:	56.0%	59.5%	61.6%	62.6%	59.2%	59.3%	59.3%
2020 or later	0.0%	0.1%	3.2%	0.0%	0.0%	0.1%	0.0%
2010 to 2019	0.5%	2.6%	19.8%	2.4%	3.8%	4.2%	6.3%
2000 to 2009	25.0%	5.6%	18.7%	25.0%	13.9%	14.1%	15.9%
1990 to 1999	30.7%	7.6%	14.8%	13.5%	14.2%	14.2%	9.5%
1980 to 1989	20.8%	37.1%	6.1%	16.6%	17.8%	19.1%	8.4%
1970 to 1979	6.8%	28.7%	6.4%	10.4%	17.3%	17.3%	6.5%
1960 to 1969	13.7%	7.9%	8.7%	5.2%	9.4%	9.2%	4.3%
1950 to 1959	2.1%	9.6%	13.4%	21.0%	12.6%	12.2%	4.7%
1940 to 1949	0.4%	0.3%	3.7%	3.5%	6.4%	5.4%	1.9%
1939 or earlier	0.0%	0.5%	5.1%	2.5%	4.7%	4.1%	1.8%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25036

About 60 percent of renter-occupied units in the PJ area were constructed since 1970, compared to 29.9 percent in the balance of the County. Since 2000, 8,224 units have been built in the PJ area, with 12,465 in the balance of the County.

Table 57: Renter-Occupied Housing Units by Year Built, Number

	Plan Jurisdiction Cities					Unincorporated Kern County	Total Plan Jurisdiction	Balance of Kern County
	California City	Ridgecrest	Shafter	Tehachapi				
Total:	4,512	11,045	4,981	3,693		98,316	122,547	152,158
Owner occupied:	1,985	4,475	1,913	1,383		40,156	49,912	61,977
2020 or later	0	0	0	0		0	0	3
2010 to 2019	47	122	130	63		1,373	1,735	3,307
2000 to 2009	749	152	312	248		5,028	6,489	9,158
1990 to 1999	467	557	367	82		3,751	5,224	9,719
1980 to 1989	436	1,642	88	216		5,341	7,723	11,602
1970 to 1979	140	745	216	201		7,403	8,705	11,730
1960 to 1969	128	680	273	129		5,792	7,002	5,981
1950 to 1959	0	439	346	216		5,702	6,703	5,893
1940 to 1949	18	127	39	137		3,070	3,391	1,702
1939 or earlier	0	11	142	91		2,696	2,940	2,882

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25036

Table 58: Renter-Occupied Housing Units by Year Built, Percent

Renter-Occupied Housing Units by Year Built, Percent							
	Plan Jurisdiction Cities				Unincorporated Kern County	Total Plan Jurisdiction	Balance of Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Total:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%
Owner occupied:	44.0%	40.5%	38.4%	37.4%	40.8%	40.7%	40.7%
2020 or later	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010 to 2019	2.4%	2.7%	6.8%	4.6%	3.4%	3.5%	2.2%
2000 to 2009	37.7%	3.4%	16.3%	17.9%	12.5%	13.0%	6.0%
1990 to 1999	23.5%	12.4%	19.2%	5.9%	9.3%	10.5%	6.4%
1980 to 1989	22.0%	36.7%	4.6%	15.6%	13.3%	15.5%	7.6%
1970 to 1979	7.1%	16.6%	11.3%	14.5%	18.4%	17.4%	7.7%
1960 to 1969	6.4%	15.2%	14.3%	9.3%	14.4%	14.0%	3.9%
1950 to 1959	0.0%	9.8%	18.1%	15.6%	14.2%	13.4%	3.9%
1940 to 1949	0.9%	2.8%	2.0%	9.9%	7.6%	6.8%	1.1%
1939 or earlier	0.0%	0.2%	7.4%	6.6%	6.7%	5.9%	1.9%

Source: U.S. Census Bureau, 2017-2021 ACS, Table B25036

OVERCROWDING

Overcrowding in residential units is defined as more than one person per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are categorized as severely overcrowded (“Overpayment and Overcrowding,” 2010). Overcrowding has been shown to affect child health (Krieger & Higgins, 2002) and educational success (Martens et al., 2014), infantile and early childhood dental health (Tsai & Lawrence, 2022), and respiratory viral infections (Colosia et al., 2012). It is considered an Adverse Childhood Experience (ACE) that can have lifelong impacts on adult well-being.

Living in overcrowded conditions is more common among lower-income households. Renters are more likely to experience overcrowding than owners.

Table 59: Overcrowding by Tenure, Number

Overcrowding by Tenure, Number							
	California City	Ridge-crest	Shafter	Tehach-api	Unincorp. Kern County	Plan Jurisdiction	Balance of Kern County
All Occupied Units	4,220	10,975	5,080	3,195	100,225	123,695	146,585
All Owner-Occupied Units	2,335	6,930	2,800	1,915	57,695	71,675	85,880
≤ 1	2,290	6,855	2,540	1,900	54,680	68,265	80,795
> 1 but ≤ 1.5	40	45	190	15	2,321	2,611	4,109
> 1.5	-	-	-	-	245	245	330
All Renter-Occupied Units	1,890	4,040	2,280	1,280	42,540	52,030	60,700
≤ 1	1,865	3,845	1,865	1,190	35,655	44,420	51,900
> 1 but ≤ 1.5	25	75	350	65	4,515	5,030	5,840
> 1.5	-	120	70	25	2,365	2,580	2,960

Source: U.S. Department of Housing and Urban Development, 2015-2019 CHAS Database, Table 10

Less than 5 percent of owner-occupied units in the Plan Jurisdiction areas are overcrowded; only 0.3 percent are severely overcrowded. Most of these units are in unincorporated Kern County. These numbers are nearly identical to those in the non-PJ balance of Kern County: 4.8 percent are overcrowded, and 0.4 percent are severely overcrowded.

Among renter units, 9.7 percent of PJ area units are crowded, and 5.0 percent are severely crowded. These rates compare to 9.6 percent crowding in the non-PJ areas of Kern County, and 4.9 percent severe overcrowding.

Table 60: Overcrowding by Tenure, Percent within Geography

Overcrowding by Tenure, Percent within Geography							
	California City	Ridge-crest	Shafter	Tehach-api	Unincorp. Kern County	Plan Jurisdiction	Balance of Kern County
All Occupied Units	100%	100%	100%	100%	100%	100%	100%
All Owner-Occupied Units	55.3%	63.1%	55.1%	59.9%	57.6%	57.9%	58.6%
≤ 1	98.1%	98.9%	90.7%	99.2%	94.8%	95.2%	94.1%
> 1 but ≤ 1.5	1.7%	0.6%	6.8%	0.8%	4.0%	3.6%	4.8%
> 1.5	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	0.4%
All Renter-Occupied Units	44.8%	36.8%	44.9%	40.1%	42.4%	42.1%	41.4%
≤ 1	98.7%	95.2%	81.8%	93.0%	83.8%	85.4%	85.5%
> 1 but ≤ 1.5	1.3%	1.9%	15.4%	5.1%	10.6%	9.7%	9.6%
> 1.5	0.0%	3.0%	3.1%	2.0%	5.6%	5.0%	4.9%

Source: U.S. Department of Housing and Urban Development, 2015-2019 CHAS Database, Table 10

An important consideration in overcrowding is household income. In the PJ area, about 1,300 owner-occupied households and 3,600 renter-occupied households making less than the median family income are living in overcrowded homes. In all, 5,036 households are overcrowded.

Table 61: Overcrowding by Household Income by Tenure, Number

Overcrowding by Household Income by Tenure, Number							
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner							
≤ 30% HAMFI	-	-	-	-	197	197	480
> 30% but ≤ 50% HAMFI	20	-	20	-	269	309	715
> 50% but ≤ 80% HAMFI	-	-	110	15	283	408	1,194
> 80% but ≤ 100% HAMFI	-	25	45	-	328	398	695
> 100% HAMFI	20	55	80	-	523	678	1,564
Renter							
≤ 30% HAMFI	25	30	115	50	951	1,171	2,230
> 30% but ≤ 50% HAMFI	-	25	120	15	890	1,050	2,420
> 50% but ≤ 80% HAMFI	-	80	119	25	912	1,136	1,711
> 80% but ≤ 100% HAMFI	-	45	35	-	287	367	735
> 100% HAMFI	-	15	30	-	455	500	500
Total ≤ 100% HAMFI							
Experiencing Overcrowding	45	205	564	105	4,117	5,036	10,180
Total Experiencing							
Overcrowding	110	480	1,238	210	9,212	11,250	22,704

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table XXX

Among owner-occupied households, the Plan Jurisdiction area is on par with the balance of Kern County for those earning 50 percent or less of HAMFI. Just over 20 percent of PJ households making more than 50 percent but less than or equal to 80 percent of HAMFI are in crowded conditions, compared to 25.5 percent for the balance of Kern County. The ratios are inverted for those making more than 80 percent but less than or equal to 100 percent of HAMFI.

Among renter-occupied units, the Plan Jurisdiction area and the balance of Kern County see similar ratios with each income category, with two exceptions. Nearly one out of four PJ households earning more than 30 percent and less than or equal to 50 percent of HAMFI are in crowded units, compared to nearly 32 percent in the balance of the county. For renter households earning more than 100 percent of HAMFI, nearly 12 percent of PJ households are crowded; only 6.6 percent of the balance of the county is crowded.

Table 62: Overcrowding by Household Income by Tenure, Percent within Geography

Overcrowding by Household Income by Tenure, Percent within Geography							
	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
Owner							
≤ 30% HAMFI	0.0%	0.0%	0.0%	0.0%	12.3%	9.9%	10.2%
> 30% but ≤ 50% HAMFI	50.0%	0.0%	7.8%	0.0%	16.8%	15.5%	15.3%
> 50% but ≤ 80% HAMFI	0.0%	0.0%	43.1%	100.0%	17.7%	20.5%	25.5%
> 80% but ≤ 100% HAMFI	0.0%	31.3%	17.6%	0.0%	20.5%	20.0%	14.8%
> 100% HAMFI	50.0%	68.8%	31.4%	0.0%	32.7%	34.1%	33.4%
Renter							
≤ 30% HAMFI	100.0%	15.4%	27.4%	55.6%	27.2%	27.7%	29.4%
> 30% but ≤ 50% HAMFI	0.0%	12.8%	28.6%	16.7%	25.5%	24.9%	31.9%
> 50% but ≤ 80% HAMFI	0.0%	41.0%	28.4%	27.8%	26.1%	26.9%	22.5%
> 80% but ≤ 100% HAMFI	0.0%	23.1%	8.4%	0.0%	8.2%	8.7%	9.7%
> 100% HAMFI	0.0%	7.7%	7.2%	0.0%	13.0%	11.8%	6.6%
Total ≤ 100% HAMFI							
Experiencing Overcrowding	40.9%	42.7%	45.6%	50.0%	44.7%	44.8%	44.8%
Total Experiencing							
Overcrowding	100%	100%	100%	100%	100%	100%	100%

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table XXX

OVERPAYMENT

HUD has defined *affordable housing* as “housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities” (U.S. Department of Housing and Urban Development, 2011). California’s Department of Housing and Community Developments explains that “households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or ‘cost burdened.’ Severe overpaying occurs when households pay 50 percent or more of their gross income for housing” (“Overpayment and Overcrowding,” 2010).

When considering affordability of owner-occupied units, home sales prices are of paramount interest. Current market sales of homes are the best indicator of home values—these sales reflect, over time, trends in home construction costs, land values, housing supply, and more.

Current gross rent figures provide the best analysis of trends in the renter-occupied housing market. Historical data, though useful, does not provide the best understanding of affordable housing currently. Nonetheless, the Census Bureau’s median home values and median gross rent figures do provide some context to assess market conditions. The latest five-year averages available from the Census Bureau show that Tehachapi has the highest median home value of the four cities in the Plan Jurisdiction area, at \$243,400. This compares to Kern County’s

\$241,400. Median gross rent for the County is \$1,063, compared to Tehachapi’s \$1,076 and California City’s \$846.

Table 63: Median Home Value and Median Gross Rent

	Plan Jurisdiction Cities					Unincorporated Kern*	Kern County
	California City	Ridgecrest	Shafter	Tehachapi			
Median Value, Owner-Occupied Home	169,100	193,700	207,400	243,400		210,054	241,400
Median Gross Rent	846	983	1,020	1,076		1,021	1,063

Source: U.S. Census Bureau, 2017-2021 ACS, Table DP04

*Note: Unincorporated Kern County figures calculated by averaging the median values for each CDP

According to the real estate firm Redfin, the median sales price of a home in Kern County in January 2023 was \$335,000. Tehachapi’s median sales price was \$350,000; Ridgecrest’s was \$193,700.

Table 64: Median Home Sales Price, January 2023

	Plan Jurisdiction Cities					Kern County
	California City	Ridgecrest	Shafter	Tehachapi	Bakersfield*	
Median Value, Owner-Occupied Home	242,500	193,700	207,400	350,000	362,500	335,000

Source: Redfin

*Note: Bakersfield included for comparison

Median sales prices of homes in Kern County reached an all-time high in April 2022 at \$360,000; by January 2023, the median sales price had dropped to \$335,000; however, the market improved slightly in February, rising to \$345,000.

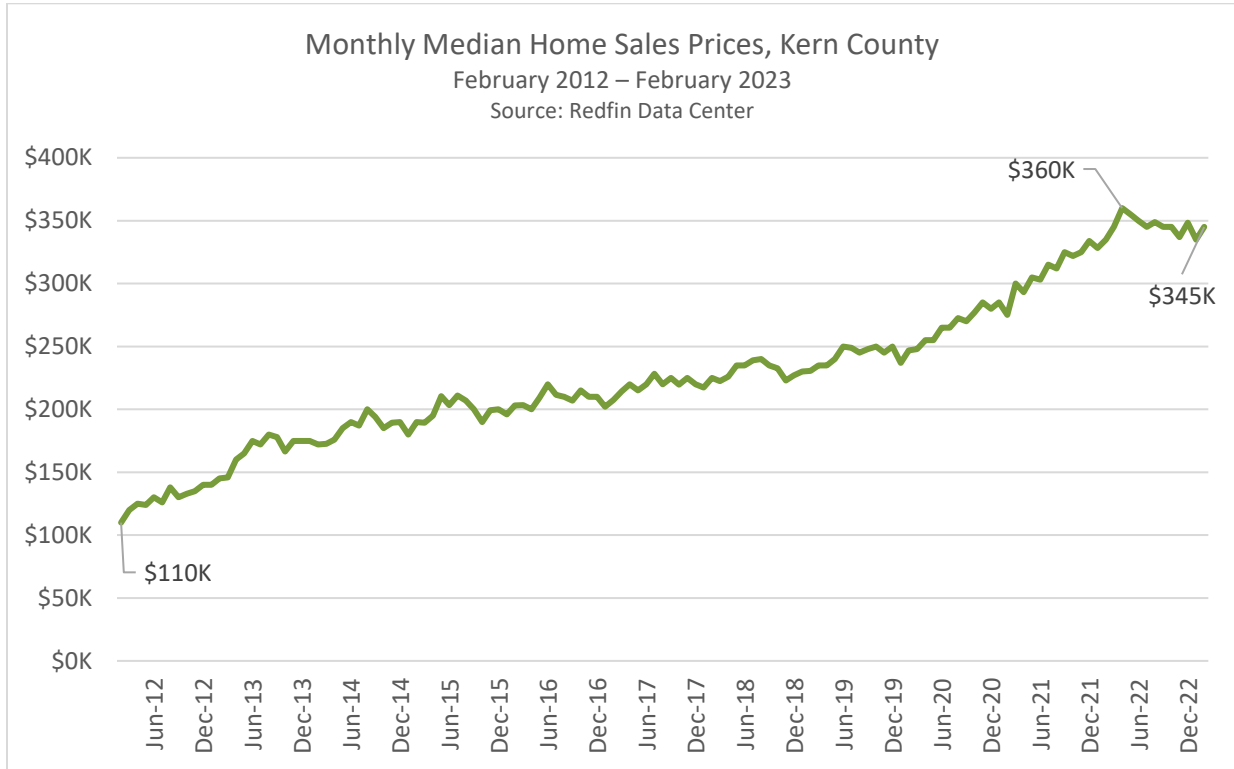


Figure 7: Monthly Median Home Sales Prices, Kern County

Since January 2021, the Plan Jurisdiction cities of California City and Shafter have seen dramatic increases in monthly median home sales prices. Tehachapi’s monthly median home sales prices seem to be more volatile, likely due to the smaller number of properties sold each month.

Table 65: Monthly Median Home Sales Prices, January 2021 – February 2023

Monthly Median Home Sales Prices, January 2021 – February 2023					
Plan Jurisdiction Cities					
	California				Kern
	City	Ridgecrest	Shafter	Tehachapi	County
Jan-21	\$178K	\$283K	\$271K	\$345K	\$285K
Feb-21	\$220K	\$300K	\$296K	\$370K	\$275K
Mar-21	\$212K	\$265K	\$260K	\$398K	\$300K
Apr-21	\$222K	\$269K	\$317K	\$390K	\$293K
May-21	\$249K	\$264K	\$320K	\$369K	\$305K
Jun-21	\$242K	\$255K	\$278K	\$315K	\$303K
Jul-21	\$235K	\$234K	\$276K	\$380K	\$315K
Aug-21	\$259K	\$275K	\$318K	\$409K	\$312K
Sep-21	\$260K	\$302K	\$280K	\$330K	\$325K
Oct-21	\$255K	\$250K	\$360K	\$435K	\$322K
Nov-21	\$275K	\$265K	\$361K	\$438K	\$325K
Dec-21	\$260K	\$268K	\$390K	\$404K	\$334K
Jan-22	\$266K	\$245K	\$348K	\$350K	\$328K
Feb-22	\$275K	\$250K	\$397K	\$465K	\$335K
Mar-22	\$309K	\$265K	\$350K	\$396K	\$345K
Apr-22	\$285K	\$259K	\$355K	\$405K	\$360K
May-22	\$291K	\$268K	\$371K	\$380K	\$355K
Jun-22	\$277K	\$292K	\$415K	\$420K	\$350K
Jul-22	\$300K	\$283K	\$320K	\$377K	\$345K
Aug-22	\$292K	\$300K	\$374K	\$423K	\$349K
Sep-22	\$275K	\$265K	\$395K	\$394K	\$345K
Oct-22	\$300K	\$269K	\$399K	\$409K	\$345K
Nov-22	\$287K	\$264K	\$370K	\$368K	\$337K
Dec-22	\$257K	\$255K	\$307K	\$440K	\$349K
Jan-23	\$243K	\$234K	\$375K	\$350K	\$335K
Feb-23					\$345K

Source: Redfin Data Center

Overpayment by Cost Burden

In the Plan Jurisdiction, there are 4,930 owner-occupied housing units whose occupants are paying more than 50 percent of their gross income for housing. This compares to 7,964 in the balance of Kern County. The table below breaks down these numbers by PJ city and ratio of HAMFI.

Table 66: Owner-Occupied Housing Units with Cost Burden > 50% by HAMFI

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
≤ 30% HAMFI	75	205	170	95	1,442	1,987	3,234
> 30% but ≤ 50% HAMFI	50	150	25	30	989	1,244	2,740
> 50% but ≤ 80% HAMFI	20	20	10	45	384	479	1,425
> 80% but ≤ 100% HAMFI	-	10	-	-	210	220	190
> 100% HAMFI	-	-	-	-	344	344	375
Total	145	385	205	170	3,369	4,274	7,964

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table 3

In addition, there are 6,414 owner-occupied households whose cost burden is greater than 30 percent but less than or equal to 50 percent of their gross household income. There are just over 14,000 such households in the balance of Kern County.

Table 67: Owner-Occupied Housing Units with Cost Burden > 30% but ≤ 50% by HAMFI

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
≤ 30% HAMFI	15	100	35	110	575	835	835
> 30% but ≤ 50% HAMFI	60	120	130	-	852	1,162	2,070
> 50% but ≤ 80% HAMFI	135	185	170	115	1,507	2,112	4,919
> 80% but ≤ 100% HAMFI	55	85	75	30	403	648	2,169
> 100% HAMFI	20	165	115	125	1,232	1,657	4,044
Total	285	655	525	380	4,569	6,414	14,037

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table 3

Nearly 73 percent of all owner-occupied housing units in the PJ are affordable to a household earning 100 percent of HAMFI; this includes both units with a mortgage and those without a mortgage. California City has the highest percentage, at 96.3 percent; unincorporated Kern County has the lowest, at 67.7 percent.

Table 68: Affordable Owner-Occupied Units

Affordable Owner-Occupied Units					
	Affordable Units With a Mortgage	Affordable Units Without a Mortgage	Total Affordable Units	Total Owner- Occupied Units	Percent of All Owner- Occupied Units
California City	1,630	600	2,230	2,315	96.3%
Ridgecrest	3,405	2,350	5,755	6,915	83.2%
Shafter	1,540	735	2,275	2,785	81.7%
Tehachapi	955	570	1,525	1,920	79.4%
Unincorporated Kern	12,717	9,680	22,397	33,070	67.7%
Total Plan Jurisdiction	20,247	13,935	34,182	47,005	72.7%

Source: CHAS Database, Tables 15A, 15B
 Affordable: Owner-occupied homes whose value is affordable to a household earning 100 percent HAMFI

For renter-occupied units, there are 7,306 households in the PJ area whose housing costs exceed 50 percent of their household income. This compares with 12,290 households in the balance of Kern County.

Table 69: Renter-Occupied Housing Units with Cost Burden > 50% by HAMFI

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
≤ 30% HAMFI	510	535	250	85	3,833	5,213	7,870
> 30% but ≤ 50% HAMFI	50	120	150	90	1,424	1,834	3,315
> 50% but ≤ 80% HAMFI	4	25	-	10	205	244	910
> 80% but ≤ 100% HAMFI	-	-	-	-	15	15	160
> 100% HAMFI	-	-	-	-	-	-	35
Total	564	680	400	185	5,477	7,306	12,290

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table 3

The spread between PJ and the balance of Kern County is greater for those renter households whose housing cost burden is greater than 30 percent but less than or equal to 50 percent of their gross household income. There are 6,300 such households in the PJ area, compared to 13,310 in the balance of Kern County.

Table 70: Renter-Occupied Housing Units with Cost Burden > 30% but ≤ 50% by HAMFI

	Plan Jurisdiction Cities				Unincorp. Kern County	Plan Juris- diction	Balance of Kern County
	California City	Ridge- crest	Shaft- er	Tehach- api			
≤ 30% HAMFI	10	75	195	0	653	933	1,410
> 30% but ≤ 50% HAMFI	90	345	130	100	1950	2615	5,010
> 50% but ≤ 80% HAMFI	115	155	190	65	1517	2042	4,825
> 80% but ≤ 100% HAMFI	20	85	10	45	370	530	1,195
> 100% HAMFI	0	10	0	0	170	180	870
Total	235	670	525	210	4,660	6,300	13,310

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database, Table 3

Nine out of ten renter-occupied units in the PJ are affordable to households earning less than 80 percent of HAMFI. California City has the highest percentage, at 95.4 percent.

Table 71: Affordable Renter Units

	Affordable Renter- Occupied Units	All Renter- Occupied Units	Percent of All Renter- Occupied Units
California City	1,780	1,865	95.4%
Ridgecrest	3,555	3,960	89.8%
Shafter	2,135	2,270	94.1%
Tehachapi	1,145	1,230	93.1%
Unincorporated Kern	21,673	24,345	89.0%
Total Plan Jurisdiction	30,288	33,670	90.0%

Source: CHAS Database, Tables 15A, 15B

Affordable: Rent is affordable to a household earning less than 80 percent of HAMFI

Another valuable way to consider housing costs is to look at household income levels for those who are paying 30 percent or more of their income for housing. The tables below summarize this data for the Plan Jurisdiction and the balance of Kern County.

Table 72: Overpayment by Income Category: Owner-Occupied Housing Units

Overpayment by Income Category: Owner-Occupied Housing Units		
	Total Plan Jurisdiction	Balance of Kern County
Owner-Occupied	47,260	85,880
Total Cost Burden > 30%	9,633	25,081
Extremely Low Income		
Paying 30%-50% AND Income <30% HAMFI (Ext. Low)	735	1,044
Paying > 50% AND Income < 30% HAMFI (Ext. Low)	1,864	3,782
Very Low Income		
Paying 30% - 50% AND Income 31%-50% HAMFI (Very Low)	1,065	2,639
Paying > 50% AND Income 31%-50% HAMFI (Very Low)	1,134	3,078
Low Income		
Paying 31%-50%AND Income 51%-80% HAMFI (Low)	1,832	5,748
Paying > 50% AND Income 51%-80% HAMFI (Low)	439	1,518

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database Table 7

About one out of every five homeowners is paying more than 30 percent of household income toward housing. Of these, 19.4 percent are paying more than 50 percent of their income for housing, and the household income is less than 30 percent of HAMFI.

Table 73: Overpayment by Income Category: Owner-Occupied Housing Units

Overpayment by Income Category: Owner-Occupied Housing Units		
	Total Plan Jurisdiction	Balance of Kern County
Owner-Occupied	47,260	85,880
Total Cost Burden > 30%	20.4%	29.2%
Extremely Low Income		
Paying 30%-50% AND Income <30% HAMFI (Ext. Low)	7.6%	4.2%
Paying > 50% AND Income < 30% HAMFI (Ext. Low)	19.4%	15.1%
Very Low Income		
Paying 30% - 50% AND Income 31%-50% HAMFI (Very Low)	11.1%	10.5%
Paying > 50% AND Income 31%-50% HAMFI (Very Low)	11.8%	12.3%
Low Income		
Paying 31%-50%AND Income 51%-80% HAMFI (Low)	19.0%	22.9%
Paying > 50% AND Income 51%-80% HAMFI (Low)	4.6%	6.1%

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database Table 7

There are 13,415 renters in the Plan Jurisdiction area paying more than 30 percent of their household income for housing; this compares to 33,461 in the balance of the County.

Table 74: Overpayment by Income Category: Renter-Occupied Housing Units

Overpayment by Income Category: Renter-Occupied Housing Units		
	Total Plan Jurisdiction	Balance of Kern County
Renter-Occupied	34,373	60,700
Total Cost Burden > 30%	13,415	33,461
Extremely Low Income		
Paying 30%-50% AND Income <30% HAMFI (Ext. Low)	1,061	2,143
Paying > 50% AND Income < 30% HAMFI (Ext. Low)	5,068	10,882
Very Low Income		
Paying 30% - 50% AND Income 31%-50% HAMFI (Very Low)	2,680	7,164
Paying > 50% AND Income 31%-50% HAMFI (Very Low)	1,804	3,790
Low Income		
Paying 31%-50%AND Income 51%-80% HAMFI (Low)	1,964	5,696
Paying > 50% AND Income 51%-80% HAMFI (Low)	230	1,211

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database Table 7

Perhaps surprising to some, 39 percent of PJ renters, and 55.1 percent of renters in the balance of the County, are paying more than 30 percent of their household income for housing. Of the 39 percent of renters in the PJ area, 37.8 percent—the highest of any of the categories—are paying more than 50 percent of their household income for housing costs; they are also earning less than 30 percent of the HAMFI. Classified by HUD as “extremely low income,” these households are facing significant challenges.

Table 75: Overpayment by Income Category: Renter-Occupied Housing Units

Overpayment by Income Category: Renter-Occupied Housing Units		
	Total Plan Jurisdiction	Balance of Kern County
Renter-Occupied	34,373	60,700
Total Cost Burden > 30%	39.0%	55.1%
Extremely Low Income		
Paying 30%-50% AND Income <30% HAMFI (Ext. Low)	7.9%	6.4%
Paying > 50% AND Income < 30% HAMFI (Ext. Low)	37.8%	32.5%
Very Low Income		
Paying 30% - 50% AND Income 31%-50% HAMFI (Very Low)	20.0%	21.4%
Paying > 50% AND Income 31%-50% HAMFI (Very Low)	13.4%	11.3%
Low Income		
Paying 31%-50% AND Income 51%-80% HAMFI (Low)	14.6%	17.0%
Paying > 50% AND Income 51%-80% HAMFI (Low)	1.7%	3.6%

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database Table 7

Cost Burden by Household Type

More than 15,700 renter households in the PJ area are paying more than 30 percent of their incomes for housing costs. The largest household type is small family—defined as two persons (neither of whom is age 62 or older) or three or four persons—there are 6,202 such renter households in the area. This represents nearly 40 percent of all renter households paying more than 30 percent of their income for housing costs.

Table 76: Renter with Cost Burden > 30% by Household Type by Plan Jurisdiction Area, All Income Levels

Renter with Cost Burden > 30% by Household Type by Plan Jurisdiction Area, All Income Levels						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	45	350	110	140	179	824
Ridgecrest	130	414	44	235	645	1,468
Shafter	85	540	300	130	80	1,135
Tehachapi	-	255	65	90	90	500
Unincorporated Kern	711	4,643	1,830	1,954	2,642	11,780
Total Plan Jurisdiction	971	6,202	2,349	2,549	3,636	15,707

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Regarding owner-occupied units, there are 11,136 households with cost burdens greater than 30 percent of household income. Again, the household type with the largest number is small families, with 4,068—or 36.5 percent.

Table 77: Owner with Cost Burden > 30% by Household Type by Plan Jurisdiction Area, All Income Levels

Owner with Cost Burden > 30% by Household Type by Plan Jurisdiction Area, All Income Levels						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	40	145	35	114	125	459
Ridgecrest	145	330	45	294	230	1,044
Shafter	40	290	245	74	149	798
Tehachapi	4	265	-	200	80	549
Unincorporated Kern	1,472	3,038	736	1,854	1,186	8,286
Total Plan Jurisdiction	1,701	4,068	1,061	2,536	1,770	11,136

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

See Appendix 4: Housing Cost Burden by Household Type by Household Income for more detailed tables.

Vacancy Rates

Data sources for current vacancy rates at the county or city level are limited. According to one real estate professional whose multi-family dwelling data has been cited in several reports and news articles, the Bakersfield apartment vacancy rate in the first quarter 2023 was 2.17 percent. Vacancies decreased among two- and three-bedroom units, but increased among lofts, studio apartments, and one-bedroom units. This may indicate that some renters are finding roommates to share housing costs and live in larger units (Cox, 2023). Nationwide, the first quarter rental vacancy rate was 6.4 percent; inside Metropolitan Statistical Areas (Kern County is its own MSA), the rate was 6.3 percent. In the Census Bureau’s Western Region, the vacancy rate was 4.3 percent.

Table 78: 1st Quarter 2023 Residential Rental Vacancy Rates, Nation, Region, Bakersfield

1st Quarter 2023 Residential Rental Vacancy Rates, Nation, Region, Bakersfield			
U.S. All Areas	U.S. MSAs	U.S. Western Region	Bakersfield
6.40%	6.30%	4.30%	2.17%

Sources: U.S. Census Bureau, Current Population Survey, Housing Vacancy; ASU Commercial

Looking at historical data from the Census Bureau, 2021’s figure of 20,902 total vacant units is about 33 percent lower than 2013’s 31,200. The difference in the number of residential units for rent is even more stark: a decrease of about 43 percent. During the same period, Kern County’s population increased by 5.8 percent.

Table 79: Vacancy Status, Kern County, 2013 – 2021

Vacancy Status, Kern County, 2013 – 2021										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	
All Vacant Units	31,200	30,334	30,316	24,881	28,726	27,256	30,039	25,623	20,902	
For rent	7,026	6,270	7,066	6,165	6,462	6,319	5,623	4,982	3,989	
Rented, not occupied	810	582	1,683	727	997	695	1,528	918	983	
For sale only	2,189	3,088	2,849	3,899	3,532	3,486	2,264	2,646	1,403	
Sold, not occupied	1,909	1,609	1,486	349	1,148	1,157	1,235	884	1,312	
For seasonal, recreational, or occasional use	7,197	6,237	8,199	6,233	5,215	6,958	10,044	7,179	6,365	
For migrant workers	50	286	251	221	88	175	282	147	10	
Other vacant	12,019	12,262	8,782	7,287	11,284	8,466	9,063	8,867	6,840	

Source: U.S. Census Bureau, ACS Annual Estimates, Table B25004

STATE HOUSING PROGRAMS INCOME LIMITS

The California Department of Housing and Community Development has published state income limits used to determine eligibility for certain housing programs. The document explains that “use of State Income Limits are subject to a particular program’s definition of income, family, family size, effective dates, and other factors. In addition, definitions applicable to income categories, criteria, and geographic areas sometimes differ depending on the funding source and program, resulting in some programs using other income limits” (*Department of Housing and Community Development 2022 State Income Limits Briefing Materials California Code of Regulations , Title 25 , Section 6932, 2022*). The state income guidelines are based on HUD definitions:

HUD Methodology

HUD Public Housing and Section 8 Income Limits begin with the production of median family incomes. HUD uses the Section 8 program’s Fair Market Rent (FMR) area definitions in developing median incomes, which means developing median incomes for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The 2022 FMR area definitions for California are unchanged from last year. HUD calculates Income Limits for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

Extremely Low-Income

In determining the extremely low-income limit, HUD uses the Federal Poverty Guidelines, published by the Department of Health and Human Services. The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. HUD compares the appropriate poverty guideline with 60% of the very low-income limit and chooses the greater of the two as the extremely low-income limit. The value may not exceed the very low-income level.

Very Low-Income

The very low-income limits are the basis for the extremely low- and low-income limits. The very low-income limit typically reflects 50 percent of median family income (MFI), and HUD’s MFI figure generally equals two times HUD’s 4-person very low-income limit. However, HUD may adjust the very low-income limit for an area or county to account for conditions that warrant special considerations. As such, the very low-income limit may not always equal 50% MFI.

Low-Income

In general, most low-income limits represent the higher level of: (1) 80 percent of MFI or, (2) 80 percent of state non-metropolitan median family income. However, due to adjustments that HUD sometimes makes to the very low-income limit, strictly calculating low-income limits as 80 percent of MFI could produce unintended anomalies inconsistent with statutory intent (e.g., very low-income limits being higher than low-income limits). Therefore, HUD’s briefing materials specify that, with some exceptions, the low-income

limit reflect[s] 160 percent of the very low-income limit. HUD may apply additional adjustments to areas with unusually high or low housing-costs-to-income relationships and for other reasons. This can result in low-income limits exceeding MFI in certain counties.

Median Family Income/Area Median Income

HUD references and estimates the MFI in calculating the income limits. California law and State Income Limits reference Area Median Income (AMI) that, pursuant to Health & Safety Code 50093(c), means the MFI of a geographic area, estimated by HUD for its Section 8 Program (*Department of Housing and Community Development 2022 State Income Limits Briefing Materials California Code of Regulations , Title 25 , Section 6932, 2022*).

The income limits are unique in each county in the state, taking into account the median income and other variables necessary to develop appropriate limits. The table below displays the state’s income limits for various housing assistance programs in Kern County.

Table 80: State Housing Programs Income Limits, Kern County, 2022

State Housing Programs Income Limits, Kern County, 2022								
	Persons in Household							
	1	2	3	4	5	6	7	8
Acutely Low Income								
Annual Income Limit	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000	\$14,950	\$15,900
Monthly Income	\$704	\$804	\$904	\$1,004	\$1,083	\$1,167	\$1,246	\$1,325
Maximum Monthly Rent	\$211	\$241	\$271	\$301	\$325	\$350	\$374	\$398
Maximum Home Sales Price	\$18,762	\$21,951	\$25,855	\$29,678	\$32,720	\$35,878	\$38,920	\$41,962
Extremely Low Income								
Annual Income Limit	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Monthly Income	\$1,363	\$1,558	\$1,919	\$2,313	\$2,706	\$3,099	\$3,493	\$3,886
Maximum Monthly Rent	\$409	\$468	\$576	\$694	\$812	\$930	\$1,048	\$1,166
Maximum Home Sales Price	\$43,423	\$50,855	\$64,503	\$79,479	\$94,456	\$109,432	\$124,409	\$139,385
Very Low Income								
Annual Income Limit	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200	\$48,300	\$51,450
Monthly Income	\$2,275	\$2,600	\$2,925	\$3,246	\$3,508	\$3,767	\$4,025	\$4,288
Maximum Monthly Rent	\$683	\$780	\$878	\$974	\$1,053	\$1,130	\$1,208	\$1,286
Maximum Home Sales Price	\$80,044	\$90,481	\$102,801	\$115,050	\$125,073	\$134,863	\$144,769	\$154,676
Low Income								
Annual Income Limit	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250
Monthly Income	\$3,638	\$4,154	\$4,675	\$5,192	\$5,608	\$6,025	\$6,442	\$6,854
Maximum Monthly Rent	\$1,091	\$1,246	\$1,403	\$1,558	\$1,683	\$1,808	\$1,933	\$2,056
Maximum Home Sales Price	\$130,314	\$149,525	\$169,374	\$189,071	\$204,944	\$220,899	\$228,597	\$251,685
Moderate Income								
Annual Income Limit	\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$111,750	\$119,450	\$127,200
Monthly Income	\$5,621	\$6,425	\$7,225	\$8,029	\$8,671	\$9,313	\$9,954	\$10,600
Maximum Monthly Rent	\$1,686	\$1,928	\$2,168	\$2,409	\$2,601	\$2,794	\$2,986	\$3,180
Maximum Home Sales Price	\$206,023	\$236,028	\$266,447	\$296,984	\$321,481	\$345,933	\$370,431	\$394,919

Source: California Department of Housing and Community Development, Division of Housing Policy Development. State Income Limits for 2022 (May 13, 2022)

Assumptions for Home Sales: ~ 10% down payment, 7.425% APR, 30-year fixed-rate loan; property tax calculated at 1.2%; homeowners' insurance \$800 annually. Does not include utilities.

PUBLIC AND ASSISTED HOUSING

The Housing Authority of the County of Kern works to provide safe, affordable housing to County residents. Various programs serve individuals and families, including veterans, persons with disabilities, farmworkers, senior citizens, homeless persons, and emancipated foster care system youth. For residents who have the capacity to do so, the Housing Authority's ultimate aim is to increase self-sufficiency and work toward homeownership. About 20,000 residents living with low incomes are receiving help from the Authority.

As an active developer of affordable housing, the Housing Authority acquires and constructs housing to achieve its mission. Currently, the Authority owns or manages 3,177 affordable housing units. Of these, 573 are dedicated to senior housing, 773 to farm labor, and 404 to homeless.

Table 81: Current Inventory, Housing Authority of Kern County

Current Inventory, Housing Authority of Kern County	
Type	Number
Units Owned	1,630
Units Managed	1,547
Total Units	3,177
Senior Housing	573
Homeless	404
Farm Labor	773
Other	1,427

Source: Housing Authority of the County of Kern

Over the past year or so, the Authority has completed 161 units, including 12 units for farm labor, 30 units for homeless persons, and 4 units for seniors with extremely low incomes.

Table 82: Recent Acquisitions, Builds, Renovations, Housing Authority of Kern County

Recent Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Stephens Drive Cottages	Bakersfield	New construction	Low-income	12		
Westchester Senior Village	Bakersfield	Acquisition and Rehabilitation	Low-income seniors	27		
Parkside Apartments	Delano	New construction	< 60% AMI	40	12 units for farm labor	
Pioneer Cottages	Bakersfield	New construction	< 60% AMI	37	18 units for homeless	
Benton Park Cottages	Bakersfield	New construction	< 60% AMI	25	12 units for homeless	
22nd Street Lofts	Bakersfield	New construction	Seniors < 30% AMI	20	4 units for homeless seniors	

Source: Housing Authority of the County of Kern

Currently, the Authority is building or rehabilitating 246 units. About half of these—126—are at CityServe Network Housing and are for homeless households and transition-age youth.

Table 83: Current Acquisitions, Builds, Renovations, Housing Authority of Kern County

Current Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Glenwood Street Apartments	Delano	New construction	Homeless	5		
6th Street Apartments	Bakersfield	New construction	Homeless	40		
Cornerstone	Bakersfield	Acquisition and Rehabilitation	Homeless or at-risk transition- age youth	34	12 units for farm labor	
College Heights Cottages	Bakersfield	New construction	< 60% AMI	29	14 units for homeless	
CityServe Network Housing	Bakersfield	New construction	Homeless	126	36 units for transition-age youth	
Douglas Street Apartments	Bakersfield	New construction	Low- income	12		

Source: Housing Authority of the County of Kern

The Housing Authority has also announced plans for an additional 454 units. Of these, 254 are rehabilitation units funded through HUD’s Rental Assistance Demonstration initiative.

Table 84: Planned and Announced Acquisitions, Builds, Renovations, Housing Authority of Kern County

Planned and Announced Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Oregon Street Apartments	Bakersfield	New construction	Homeless	16		
Infill Housing II	Bakersfield	New construction	Low-income	8		
Pioneer Drive Apartments	Bakersfield	New construction	Homeless	85		
Renaissance at Baker	Bakersfield	New construction	< 60% AMI	85	42 units for homeless	
Adelante Vista RAD	Bakersfield	Rehabilitation	Homeless	142		
Delano RAD	Delano	Rehabilitation	Low-income	112		
4th Street Seniors	Bakersfield	New construction	Low-income seniors	16		

Source: Housing Authority of the County of Kern

Demographic Profile

There are differences between residents in public housing units and residents participating in the Housing Choice voucher program. About 35 percent of householders in public housing are between 25 and 44 years old, compared to about 39 percent in the voucher program. The average household income for public housing is \$20,125; in the voucher program, it is \$16,596.

Table 85: Demographic Profile, Public Housing and Voucher Users, March 2023

	Public Housing		Vouchers	
	Number	Percent	Number	Percent
Households	734	-	3,436	-
Persons in Households	2,120	-	8,329	-
Average Household Size	2.9	-	2.4	-
Female Householder	527	71.8%	2,637	76.7%
Male Householder	207	28.2%	799	23.3%
Householder with Disability	214	29.2%	1,468	42.7%
Age of Householder				
< 18	0	0.0%	0	0.0%
18-24	6	0.8%	79	2.3%
25-34	108	14.7%	502	14.6%
35-44	153	20.8%	852	24.8%
45-54	146	19.9%	570	16.6%
55-64	113	15.4%	708	20.6%
65-74	149	20.3%	505	14.7%
75-84	49	6.7%	169	4.9%
85-94	9	1.2%	45	1.3%
95-104	1	0.1%	6	0.2%
Average Age	52.4	-	51.6	-
"Older Person" as defined by HUD (62 or Older)	255	34.7%	945	27.5%
Race				
White	542	73.8%	1,872	54.5%
Black	175	23.8%	1,504	43.8%
American Indian/ Alaska Native	9	1.2%	74	2.2%
Asian	11	1.5%	23	0.7%
Native Hawaiian/Pacific Islander	3	0.4%	19	0.6%
Hispanic or Latino Ethnicity				
Hispanic or Latino	455	62.0%	1,071	31.2%
Not Hispanic or Latino	279	38.0%	2,365	68.8%
Average Income	20,125	-	16,596	-

Source: Housing Authority of the County of Kern

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ICENSED COMMUNITY CARE FACILITIES

There are 16 licensed community care facilities in Kern County, offering a combined 1,631 beds. Most of these are in Bakersfield; three facilities with a combined 245 beds are in Delano. One facility (81 beds) is in Arvin, one facility (74 beds) is in Lake Isabella, and one facility (99 beds) is in Shafter.

Table 86: Median Home Sales Price, January 2023

Licensed Community Care Facilities			
Facility Name	City	Number certified beds	For-profit or non-profit
Windsor Post-Acute Center of Arvin	Arvin	81	For profit - Corporation
San Joaquin Nursing Center and Rehabilitation Center	Bakersfield	99	For profit - Limited Liability company
The Orchards Post-Acute	Bakersfield	150	For profit - Corporation
Valley Convalescent Hospital	Bakersfield	87	For profit - Corporation
Parkview Julian Healthcare Center	Bakersfield	99	For profit - Corporation
Height Street Skilled Care	Bakersfield	99	For profit - Limited Liability company
Windsor Post-Acute Center of Bakersfield	Bakersfield	99	For profit - Individual
The Rehabilitation Center of Bakersfield	Bakersfield	160	For profit - Limited Liability company
Kern River Transitional Care	Bakersfield	140	For profit - Limited Liability company
Rosewood Health Facility	Bakersfield	79	Nonprofit - Corporation
Brookdale Riverwalk	Bakersfield	120	For profit - Limited Liability company
Delano District Skilled Nursing Facility	Delano	141	Nonprofit - Other
Valley View Care Center	Delano	53	For profit - Individual
Adventist Health Delano	Delano	51	Nonprofit - Corporation
Kern Valley Healthcare District Skilled Nursing Facility	Lake Isabella	74	Government - Hospital district
Shafter Nursing Care	Shafter	99	For profit - Individual

Source: Medicare.gov

Environmental Considerations

Kern County enjoys an abundance of raw resources and a climate suitable for successful agricultural endeavors. The growing population is an indicator of the County's economic success and its instrumentality to state, national, and international commerce. As population and economic activity continue to grow, environmental concerns are necessarily a factor in housing—particularly in affordable housing, because many low-income households, including farmworkers, live near agricultural and industrial areas.

It is beyond the scope of this analysis to consider all environmental concerns related to housing. The state of California has rich data sources from which elected officials and County and municipal staff can draw in making zoning and other public policy decisions that affect affordable and decent housing.

One such tool is CalEnviroScreen 4.0—the latest version of a 2013 tool developed by the state’s Office of Environmental Health Hazard Assessment. Intended to measure a community’s environmental health burden, the tool accesses data from multiple sources to calculate a final score based on pollution burdens and population characteristics. Health indicators such as exposure to ozone and PM2.5, risk of child lead poisoning from housing, toxic releases from industry or other facilities, groundwater threats, pesticide use, and other considerations are factored with population characteristics such as asthma rates and cardiovascular disease, educational attainment, housing cost burden, and poverty to derive a final score.

Many state agencies base fund distribution decisions on CalEnviroScreen scores. With hundreds of millions of dollars at stake each year, CalEnviroScreen 4.0, like its predecessors, has its critics. For example, its methodology does not include wildfire risk indicators—a major health threat to humans and a significant ecological threat to the environment. Another example is the housing burden indicator, which is largely based on housing costs: urban areas with higher costs are at an advantage for state dollars. And some data are sorely outdated; the drinking water index in 2021, for example, was calculated from data as old as 2011 (Jung, 2021).

While the County may not agree with all of the identified methodology, CalEnviroScreen does provide some sense of environmental conditions in the County. Figure 8 provides a sense of how various parts of Kern County fare with the CalEnviroScreen assessment.

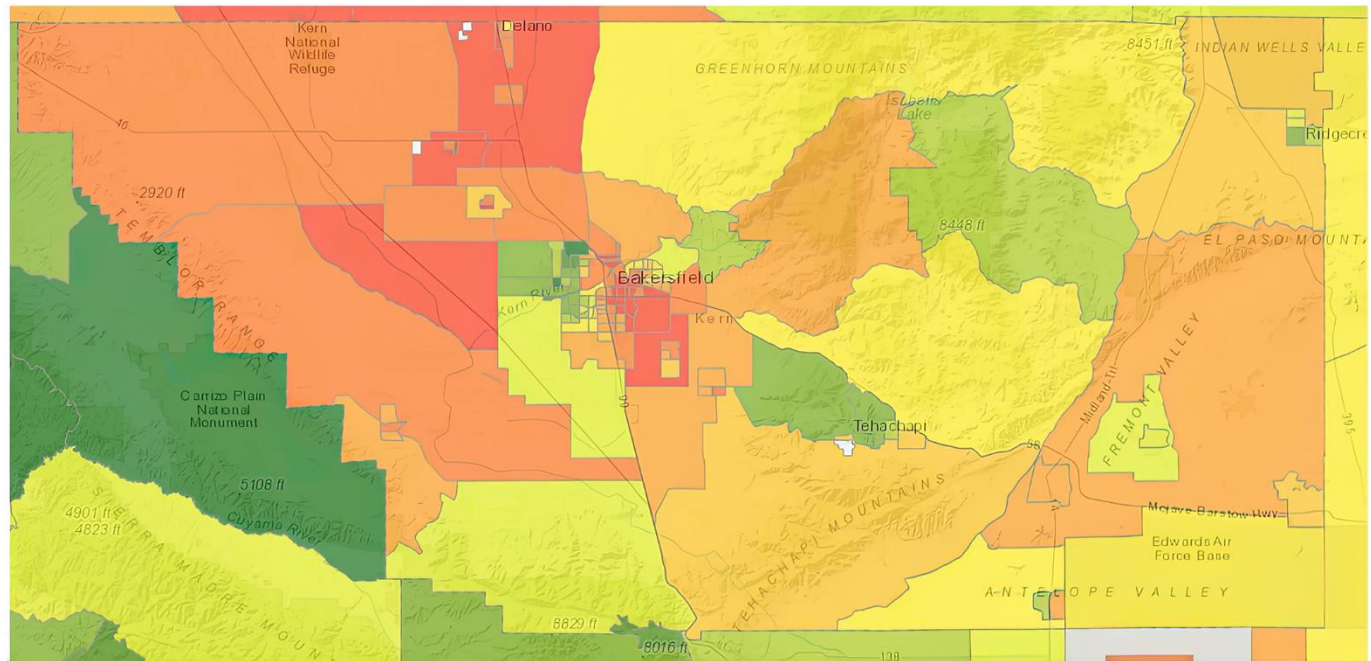
The online CalEnviroScreen tool also provides geocoded depictions of various elements of the overall CalEnviroScreen score. As an example, Figure 9 depicts the pollution burden indicator for Kern County. Some areas in the Plan Jurisdiction carry a much higher burden than others; Shafter and many of the unincorporated communities and unincorporated areas west and north of Bakersfield are most burdened, while California City, Tehachapi, and Ridgecrest—as well as the unincorporated areas around and between them—carry a much lower burden.

The OEHHA also provides data on water quality, water access, and water cost. Its California Human Right to Water Data Tool is an online mapping tool. Figure 10 shows Kern County’s scores for water quality. Factors considered to calculate the score include risk of exposure to contaminants, maximum duration of risk of exposure, availability of data, noncompliance with drinking water standards, and other factors.

Overall Percentile

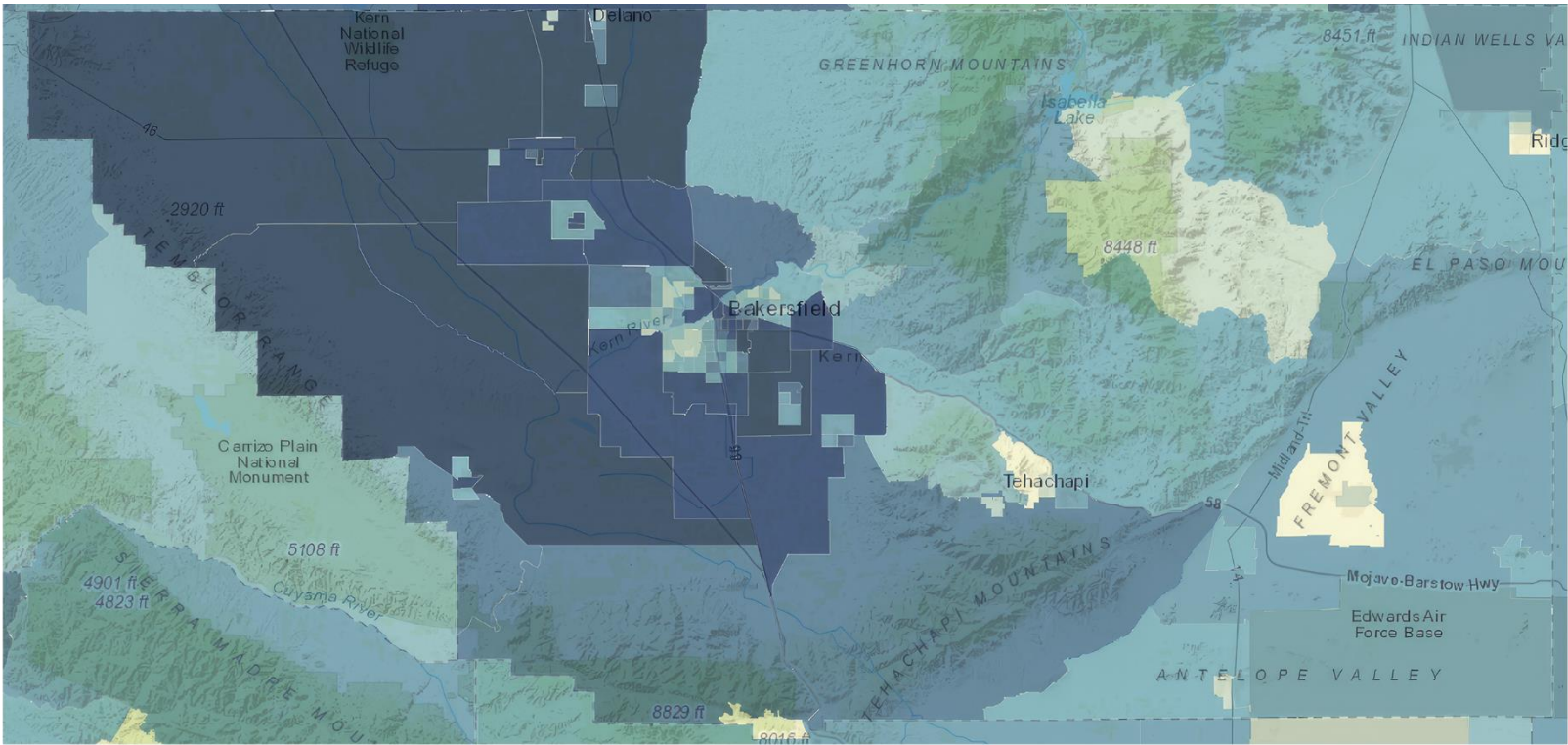
CalEnviroScreen 4.0 Results

- >90 - 100 (Highest Scores)
- >80 - 90
- >70 - 80
- >60 - 70
- >50 - 60
- >40 - 50
- >30 - 40
- >20 - 30
- >10 - 20
- 0 - 10 (Lowest Scores)



Source: CalEnviroScreen 4.0 Map. Retrieved from https://experience.arcgis.com/experience/11d2f52282a54cee6184203/page/CalEnviroScreen-4_0/

Figure 8: CalEnviroScreen 4.0 Assessment of Kern County



Source: CalEnviroScreen 4.0 Pollution Burden Indicator Map. Retrieved from <https://experience.arcgis.com/experience/ed5953d89038431dbf4f22ab9abfe40d/>

Legend (Higher Number = Higher Pollution Burden)

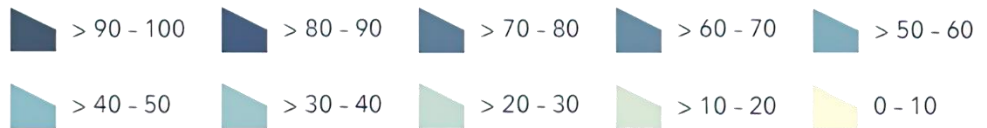
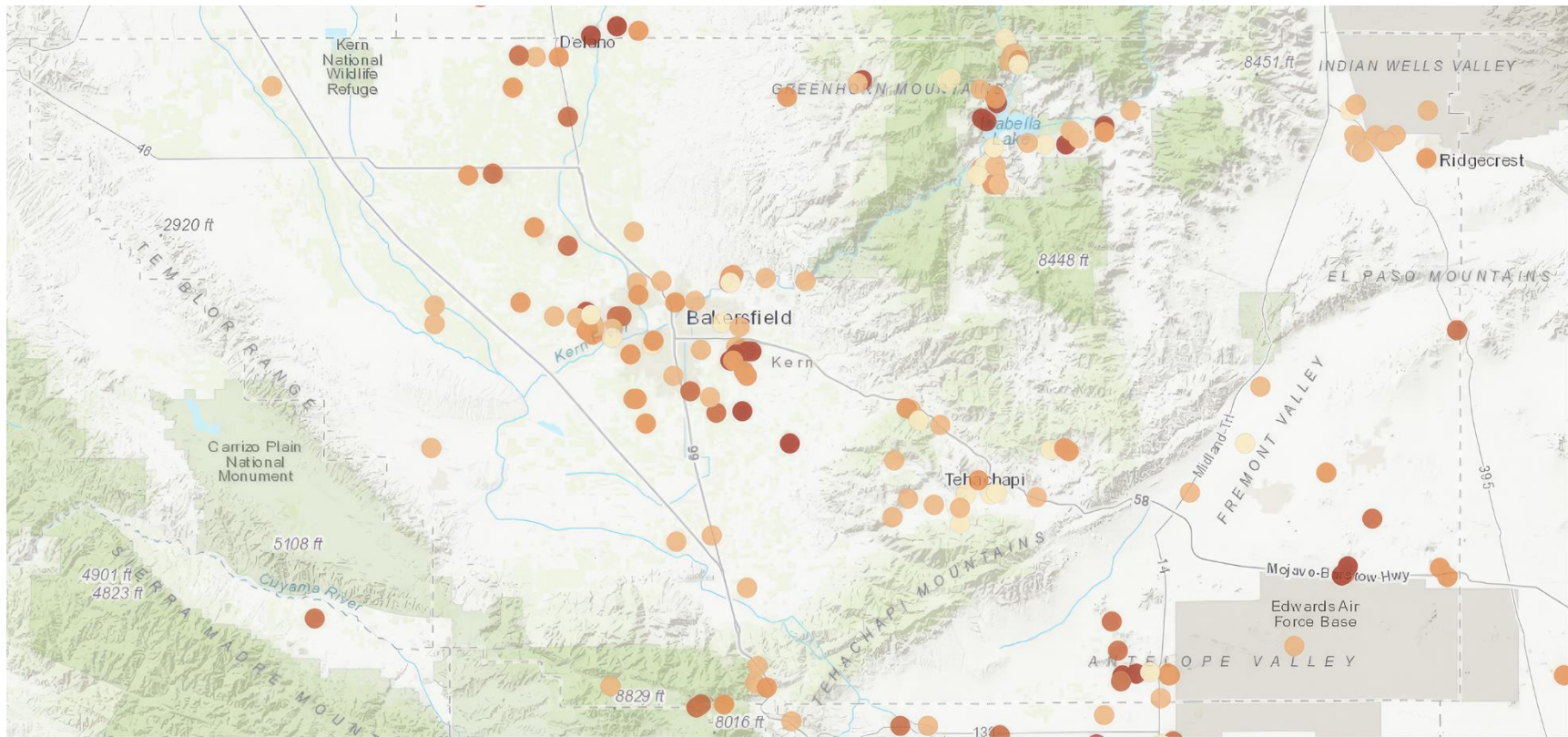


Figure 9: CalEnviroScreen 4.0 Pollution Burden, Kern County



Source: California Human Right to Water Data Tool. Retrieved from <https://oehha.maps.arcgis.com/apps/MapSeries/index.html?appid=a09e31351744457d9b13072af8b68fa5#>

Figure 10: Water Quality, Kern County

PRIVATE-SECTOR PRACTICES

Real Estate Sales Practices

The real estate profession is tightly regulated in California. In addition to state regulations, Realtors® are also obligated to adhere to codes of ethics published by the National Association of Realtors® and the Bakersfield Association of Realtors®.

CALIFORNIA CODE OF REGULATIONS

The California Code of Regulations explicitly prohibits discrimination based upon “race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, genetic information, national origin, source of income, veteran or military status, ancestry, citizenship, primary language, or immigration status” (10 CA Code of Regs 2780, 2022). It states that the following are types of actions that could be discriminatory in nature.

- (a) Refusing to negotiate for the sale, rental or financing of the purchase of real property or otherwise making unavailable or denying real property to any person because of that person's protected class.
- (b) Refusing or failing to show, rent, sell or finance the purchase of real property to any person or refusing or failing to provide or volunteer information to any person about real property, or channeling or steering any person away from real property, because of that person's protected class or because of the racial, religious, or ethnic composition of any occupants of the area in which the real property is located.
- (c) Discriminating against any person because of that person's protected class in the sale or purchase or negotiation or solicitation of the sale or purchase or the collection of payment or the performance of services in connection with contracts for the sale of real property or in connection with loans secured directly or collaterally by liens on real property or on a business opportunity.

Prohibited discriminatory conduct by a real estate licensee under this subdivision does not include acts based on a person's marital status which are reasonably taken in recognition of the community property laws of this state as to the acquiring, financing, holding or transferring of real property.

- (d) Discriminating against any person because of that person's protected class in the terms, conditions or privileges of sale, rental or financing of the purchase of real property.

This subdivision does not prohibit the sale price, rent or terms of a housing accommodation providing facilities or services for persons with physical disabilities to differ from a housing accommodation not containing such facilities, if the difference in sale price, rent or terms is reasonably related to the cost or difficulty of providing those facilities or services.

- (e) Discriminating against any person because of that person's protected class in providing services or facilities in connection with the sale, rental or financing of the purchase of real property, including but not limited to: processing applications differently, referring prospects to other licensees because of the prospective client's protected class, using with discriminatory intent or effect, codes or other means of identifying a prospective client's protected class, or assigning real estate licensees on the basis of a prospective client's protected class.

Prohibited discriminatory conduct by a real estate licensee under this subdivision does not include acts based on a person's marital status which are reasonably taken in recognition of the community property laws of this state as to the acquiring, financing, holding or transferring of real property.

- (f) Representing to any person because of that person's protected class that real property is not available for inspection, sale or rental when such real property is in fact available for inspection, sale or rental.
- (g) Processing an application more slowly or otherwise acting to delay, hinder or avoid the sale, rental or financing of the purchase of real property on account of the protected class of a potential owner or occupant.
- (h) Making any effort to encourage discrimination against any protected class, or against any person because of that person's protected class in the showing, sale, lease or financing of the purchase of real property.
- (i) Refusing to cooperate with or refusing to assist another real estate licensee in negotiating the sale, rental or financing of the purchase of real property because of the protected class of the prospective purchaser, occupant or tenant.
- (j) Making any effort to obstruct, hinder or otherwise discourage the purchase, lease or financing of the purchase of real property by persons whose protected class differs from that of persons presently residing in a structural improvement to real property or in an area in which the real property is located.
- (k) Performing any acts, making any notation, asking any questions or making or circulating any written or oral statement which when taken in context, expresses or implies a limitation, preference or discrimination based upon a person's protected class.

Prohibited discriminatory conduct under this subdivision does not include the administering of forms or the making of a notation required by a federal, state or local agency for data collection or civil rights enforcement purposes; or in the case of a person with a physical disability, making notation, asking questions or circulating any written or oral statement to the extent necessary to reasonably accommodate that person's disability.

- (l) Making any effort to coerce, intimidate, threaten or interfere with any person in the exercise or enjoyment of, or on account of such person's having exercised or enjoyed, or on account of such person's having aided or encouraged any other person in the exercise or enjoyment of any right granted or protected by a federal or state law, including but not limited to:
 1. Making any effort to coerce a person to move from, or not move into, a particular property or area because of that person's protected class;
 2. Making any effort to coerce, intimidate, threaten or otherwise compel a real estate licensee to discriminate against a person in the sale or rental of housing because of that person's protected class.
 3. Withholding business from, or otherwise punishing or penalizing, a real estate licensee for the licensee's refusal to discriminate against a person in the sale or rental of housing because of that persons protected class.
 4. Evicting or otherwise retaliating against a person for engaging in legally protected activity, including without limitation requesting accommodation for a disability, filing a fair housing complaint or undertaking lawful efforts to promote fair housing.
- (m) Soliciting of sales, rentals or listings of real estate from any person, but not from another person within the same area because of differences in the protected class of such persons.
- (n) Discriminating because of protected class in informing persons of the existence of waiting lists or other procedures with respect to the future availability of real property for purchase or lease.
- (o) Making any effort to discourage or prevent the rental, sale or financing of the purchase of real property because of the presence or absence of occupants of a particular protected class, or on the basis of the future presence or absence of occupants of a particular protected class, whether actual, alleged or implied.
- (p) Making any effort to discourage or prevent any person from renting, purchasing or financing the purchase of real property through any representations of actual or alleged community opposition based upon a protected class.
- (q) Providing information or advice to any person concerning the desirability of particular real property or a particular residential area(s) which is different from information or

advice given to any other person with respect to the same property or area because of differences in protected class of such persons.

This subdivision does not limit the giving of information to persons with physical disabilities for the purpose of calling to the attention of such persons the existence or absence of housing accommodation services or housing accommodations related to that person's disability.

- (r) Refusing to accept a rental or sales listing or application for financing of the purchase of real property because of the owner's protected class or because of the protected class of any of the occupants in the area in which the real property is located.
- (s) Entering into an agreement, or carrying out any instructions of another, explicit or understood, not to show, lease, sell or finance the purchase of real property from or to any person or group of persons because of that person or group's protected class.
- (t) Making, printing or publishing, or causing to be made, printed or published, any notice, statement or advertisement concerning the sale, rental or financing of the purchase of real property that indicates any preference, limitation or discrimination because of protected class, or any intention to make such preference, limitation or discrimination.

This subdivision does not prohibit advertising of housing accommodation services or housing accommodations for persons with physical disabilities.

- (u) Using any words, phrases, sentences, descriptions or visual aids in any notice, statement or advertisement describing real property or the area in which real property is located which indicates any preference, limitation or discrimination because of protected class.

This subdivision does not prohibit advertising of housing accommodation services or housing accommodations for persons with physical disabilities.

- (v) Selectively using, placing or designing any notice, statement or advertisement having to do with the sale, rental or financing of the purchase of real property in such a manner as to cause or increase discrimination by restricting or enhancing the exposure or appeal to persons of a particular protected class.

This subdivision does not limit in any way the use of an affirmative marketing program designed to attract persons of a particular protected class who would not otherwise be attracted to the real property or to the area.

- (w) Quoting or charging a price, rent or cleaning or security deposit for a particular real property to any person which is different from the price, rent or security deposit

quoted or charged to any other person because of differences in the protected class of such persons.

This subdivision does not prohibit the quoting or charging of a price, rent or cleaning or security deposit for a housing accommodation providing facilities for persons with a disability to differ from a housing accommodation not containing such facilities, if the difference in price, rent, cleaning or security deposit is reasonably related to the cost or difficulty of providing those facilities or services.

- (x) Discriminating against any person because of the persons's protected class in performing any acts in connection with the making of any determination of financial ability or in the processing of any application for the financing or refinancing of real property.

Nothing herein shall limit the administering of forms or the making of a notation required by a federal, state or local agency for data collection or civil rights enforcement purposes. In any evaluation or determination as to whether, and under what terms and conditions, a particular lender or lenders would be likely to grant a loan, licensees shall proceed as though the lender or lenders are in compliance with Sections 35800 through 35833 of the California Health and Safety Code (The Housing Financial Discrimination Act of 1977).

Prohibited discriminatory conduct by a real estate licensee under this subdivision does not include acts based on a person's marital status which are reasonably taken in recognition of the community property laws of this state as to the acquiring, financing, holding or transferring of real property.

- (y) Advising a person of the price or value of real property on the basis of factors related to the protected class of residents of an area or of residents or potential residents of the area in which the property is located.
- (z) Discriminating in the treatment of, or services provided to, occupants of any real property in the course of providing management services for the real property because of the protected class of said occupants.

This subdivision does not prohibit differing treatment or services to a person with a disability as a reasonable accommodation for that person's disability in the course of providing management services for a housing accommodation.

- (aa) Discriminating against the owners or occupants of real property because of the protected class of the owner or occupant's guests, visitors, invitees, sublessees or caregivers.

- (bb) Making any effort to instruct or encourage, expressly or impliedly, by either words or acts, licensees or their retained salespersons, retained broker associates, employees or other agents to engage in any discriminatory act in violation of a federal or state fair housing law.
- (cc) Establishing or implementing rules that have the purpose or effect of limiting the opportunity for any person because of the person's protected class to secure real property through a multiple listing or other real estate service.
- (dd) Assisting or aiding in any way, any person in the sale, rental or financing of the purchase of real property where there are reasonable grounds to believe that such person intends to discriminate because of protected class.

California Department of Real Estate: Enforcement Actions

The Department of Real Estate is a licensing and regulatory agency with authority to administer disciplinary action through the State Office of Administrative Hearings against licensees who violate specific sections of the State Business and Professions Code. It also has authority to file orders to desist and refrain against licensed and unlicensed individuals and entities.

A review of the Department’s reports shows that from January 2021 through February 2023, eight cases of disciplinary actions in Kern County were initiated against real estate licensees; these include filed orders to desist and refrain from unlawful activities, decisions on petition applications to reinstate or remove restrictions from licenses, applications for licenses that have been denied or were issued restricted licenses, and licenses that have been voluntarily surrendered. Three of the eight cases were instances of license reinstatement or removal of prior discipline. Only four were instatement of new disciplinary actions.

Table 87: Real Estate License Actions Taken, January 2021 – February 2023

Real Estate License Actions Taken, January 2021 – February 2023			
Region	Action	License Type	City
Sacramento	Suspension with Stay - Monetary Penalty	Broker Officer	Bakersfield
Sacramento	Suspension with Stay - Monetary Penalty	Corporation	Bakersfield
Sacramento	Outright Revoc by Order Hearing	Salesperson	Bakersfield
Sacramento	Outright Revoc by Default Decision	Salesperson	Bakersfield
Sacramento	Suspension with Stay - Monetary Penalty	Broker	Bakersfield
Sacramento	Reinstatement Granted	Salesperson	Tehachapi
Sacramento	Removal of Discipline Granted	Salesperson	Tehachapi
Los Angeles	Removal of Discipline Granted	Salesperson	Bakersfield

Source: California Department of Real Estate

The California Department of Real Estate’s website provides consumers the opportunity to search for sanctions or actions against any licensed Realtor®.

NATIONAL ASSOCIATION OF REALTORS®

The National Association of Realtors® has maintained a robust code of ethics for many years. Recently, it has added gender identity to its list of protected classes against which Realtors® may not discriminate. Additional protected classes are race, color, religion, sex, disability, familial status, national origin, and sexual orientation (“Code of Ethics and Standards of Practice of the National Association of Realtors,” 2023). The following are relevant excerpts from the code.

REALTORS® may not refuse to cooperate on the basis of a broker’s race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Adopted 1/20, Amended 1/23)*

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Amended 1/23)*

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Amended 1/23)*

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/23)*

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Adopted and effective November 13, 2020, Amended 1/23)*

BAKERSFIELD ASSOCIATION OF REALTORS®

The local Bakersfield Association of Realtors® requires members abide by the national code of ethics (“Bakersfield Association of Realtors® Code of Ethics and Standards of Practice,” 2021).

All REALTORS® must abide by NAR's Code of Ethics and Standards of Practice. The Code of Ethics and Standards of Practice outline duties that REALTORS® have to clients and customers, the public, and other REALTORS®. While the Code of Ethics establishes obligations that may be higher than those mandated by law, in any instance where the Code of Ethics and the law conflict, the obligations of the law must take precedence.

Although this analysis finds that there are limited known violations of fair housing regulations in the plan jurisdiction, Kern County is not immune to errors—either deliberate acts or unintentional behaviors. For example, a handful of actions by Realtors® have occurred in the past few years that were determined by industry governance boards as violations of their respective codes of ethics. In 2022, HUD announced it had entered into a Conciliation Agreement with a Bakersfield-based property management firm for alleged violations of the Fair Housing Act. Although the agreement explicitly states that the property management firm denies any illegal conduct, it nonetheless agreed to a \$25,000 payment to the complainants, who claimed they were not provided accessible parking at their apartment complex and were the target of racial slurs by management (*HUD announces agreement with California real estate and property management company, 2022*).

Rental and Property Management

As an independent chapter of the California Apartment Association (CAA), the Income Property Association of Kern (IPAK), accepts and endorses CAA’s code of ethics. This code explicitly states that all members adhere to all legal requirements of landlords and comply with the CAA Code of Equal Housing Opportunity and CAA’s Resident Bill of Rights.

The Code of Equal Housing Opportunity supports “the spirit and intent of all local, state and federal fair housing laws for all residents without regard to race, color, religion, age, sex, sexual orientation, gender, gender identity, gender expression, genetic information, marital status, military or veteran status, national origin, ancestry, immigration status, familial status, source of income, disability of that person or whether that person is the victim of domestic violence, dating violence, sexual assault, stalking, human trafficking, or abuse of an elder or a dependent adult” (Code for Equal Housing Opportunity, 2022). Further, the Code states that

1. We agree that in the rental, lease, sale, purchase or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis.
2. We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents’ tenancy.
3. We agree that we have no right or responsibility to volunteer information regarding the racial, creed or ethnic composition of any neighborhood and we do not engage in any behavior or action that would result in “steering.”
4. We agree not to print, display or circulate any statement or advertisement that indicates any preference, limitations or discrimination in the rental or sale of housing.

The CAA’s Resident Bill of Rights states

- A Resident has the right to be treated fairly and equitably when applying for, living in, and vacating a rental residence.
- A Resident has the right to be given notice prior to any entrance into a rental residence by a rental property owner or manager, except in an emergency.

- A Resident has the right, upon written request to the rental property owner or manager, to a prompt response to requests for repairs.
- A Resident has the right to a written notice from the rental property owner or manager prior to any rent adjustment.
- A Resident has the right to the return of any security deposit that may have been collected by the rental property owner or manager and a good faith accounting of any charges against that deposit within 21 days after the rental residence has been vacated (Resident Bill of Rights, 2022).

Advertisement

A review of 427 online listings for rental units in the four PJ communities resulted in discovery of no implicit or explicit discriminatory language against HUD-protected classes.

Table 88: Online Rental Unit Listings Reviewed

Online Rental Unit Listings Reviewed						Implicit or Explicit Discriminatory Language
	California City	Ridgecrest	Shafter	Tehachapi	Total	
Craigslist	8	18	0	31	57	0
Realtor	28	63	6	25	122	0
Apartments	14	56	4	25	99	0
Zillow		51		13	64	0
Trulia	16	53	3	13	85	0

Review conducted April 14, 2023

Some listings are duplicated between platforms

Restrictive Covenants, Homeowners Associations

California’s 1985 Davis-Sterling Act is landmark legislation that provides Homeowners Associations (HOA) significant authority to manage association covenants. These HOAs are usually nonprofit organizations that oversee the enforcement of association rules. The Act grants authority to HOAs to institute and regulate rights and responsibilities of members, maintenance of common property and other assets, dues, and dispute resolutions. The intention of the Act is to ensure that the rights of HOA members are protected. Since its passage, the Act has been amended several times.

The California Department of Real Estate regulates the use of covenants, conditions, and restrictions (known as CC&R). Regulations include the adoption of CC&Rs, board fiduciary responsibilities, reporting, and so on. Section 2792.8. of the Chapter 6, Title 10 (“Governing Instruments for Common Interest Subdivisions”), of the California Code of Regulations provides

detailed responsibilities of governing board and grants authority for the commissioner of the Department of Real Estate to enforce CC&Rs.

Fair Housing Complaints and Enforcement

In accordance with the federal Fair Housing Act and the California Department of Fair Employment and Housing, landlords and sellers are prohibited from discriminating against individuals who are members of protected classes. The federal Fair Housing Act specifically prohibits discrimination based on race, color, national origin, religion, sex (including gender identity and sexual orientation), family status, and disability. Subchapter 7 of Chapter 5 (which establishes the Fair Employment and Housing Council) of the California Code of Regulations goes further than federal law. It identifies protected classes as:

race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, age, medical condition, genetic information, citizenship, primary language, immigration status, arbitrary characteristics as protected by the Unruh Civil Rights Act, and all other classes of individuals protected from discrimination under federal or state fair housing laws, individuals perceived to be a member of any of the preceding classes, or any individual or person associated with any of the preceding classes (Subchapter 7: Discrimination in Housing).

FEDERAL HUD CASES FILED

From 2006 through 2020, 232 Kern County cases were filed with HUD's Office of Fair Housing and Equal Opportunity (FHEO). Although every filed case is investigated, not every case is substantiated or results in fines or other actions. The disposition of these cases is not known; however, trends can be analyzed to inform policy makers regarding fair housing.

Of the 232 cases filed, 66 had a racial basis, six had a color basis, 21 had a national origin basis, 14 had a Hispanic national origin basis, 100 had a disability basis, 35 had a familial status basis, 31 had a religion basis, nine had a religion basis, 31 had a sex basis, and 37 had a retaliation basis. Note that cases may have more than one basis, so the total of bases exceeds the number of cases filed.

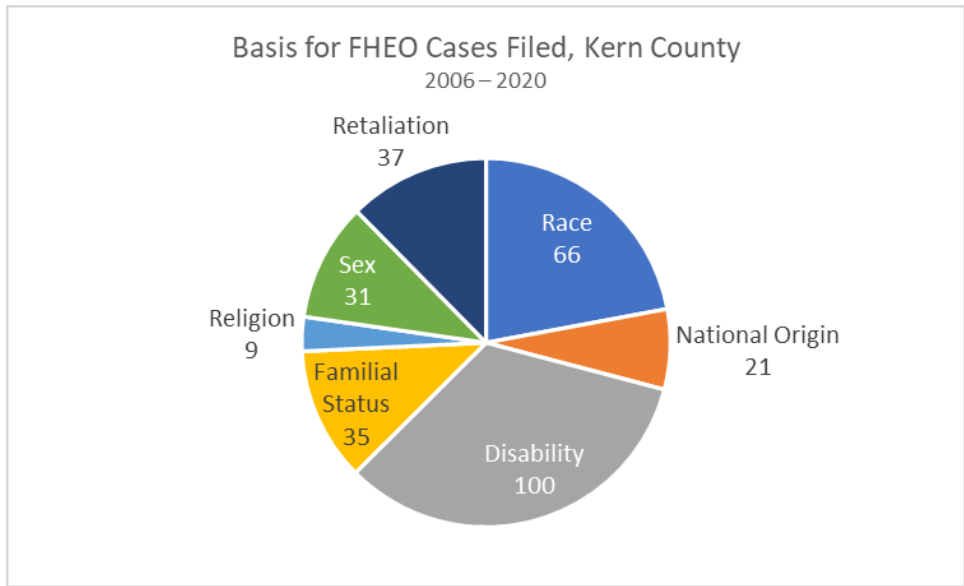


Figure 11: Basis for FHEO Cases Filed, Kern County, 2006 – 2020

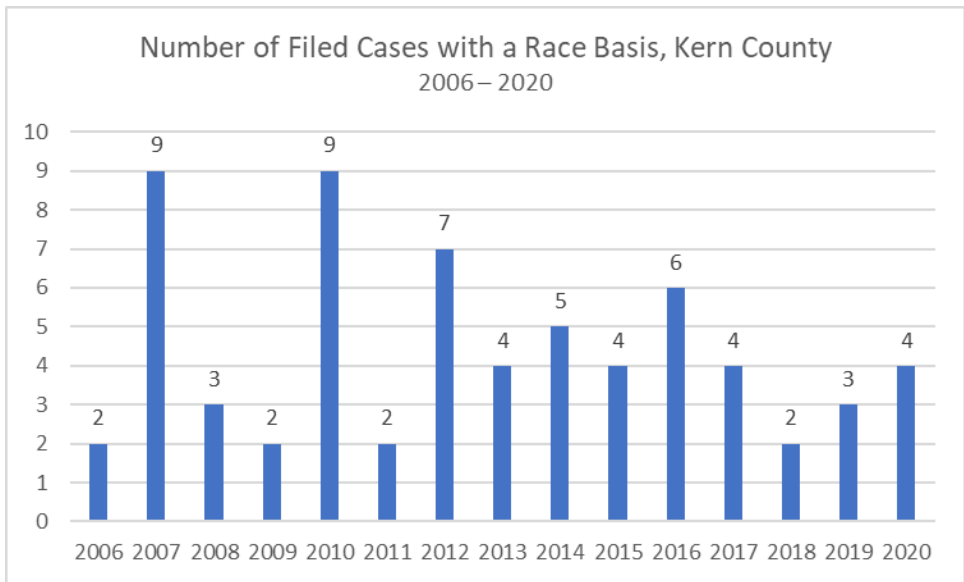


Figure 12: Number of Filed Cases with a Race Basis, Kern County, 2006 – 2020

Since 2006, the number of cases with a race basis has fluctuated between two and nine annually. Although it may appear that the County is experiencing a downward trend over the past 10 years, the decrease observed is not statistically significant ($r(13) = -0.17, p = .54$).

Since 2006, the number of cases with a race basis has fluctuated between two and nine annually. Although it may appear that the County is experiencing a downward trend over the past 10 years, the decrease observed is not statistically significant ($r(13) = -0.17, p = .54$).

Table 89: Number of Filed Title VIII Housing Complaints, January 2006 – June 2020

Number of Filed Title VIII Housing Complaints, January 2006 – June 2020										
	Number of Filed Cases	National Origin			Disability Basis	Familial Status		Religion Basis	Sex Basis	Retaliation Basis
		Race Basis	Basis	Color Basis		Basis	Basis			
2006	13	2	1	0	7	3	2	3	1	
2007	22	9	2	0	6	5	1	4	1	
2008	21	3	0	0	9	3	2	5	1	
2009	8	2	1	0	4	0	0	1	1	
2010	17	9	3	0	6	3	0	1	3	
2011	12	2	0	0	3	5	1	1	2	
2012	22	7	2	2	7	5	0	3	8	
2013	6	4	1	0	1	2	0	0	2	
2014	22	5	3	0	11	2	0	4	5	
2015	20	4	3	1	11	1	0	1	2	
2016	24	6	2	0	9	5	1	1	3	
2017	12	4	0	0	8	0	0	2	2	
2018	6	2	0	0	4	0	1	0	1	
2019	24	5	1	1	16	1	2	4	6	
2020	9	4	2	2	2	0	0	1	0	

Source: California Department of Real Estate

Table 90: Number of Filed Title VIII Housing Complaints, Race Basis Detail, January 2006 – June 2020

Number of Filed Title VIII Housing Complaints, Race Basis Detail, January 2006 – June 2020										
	Asian Race Basis	Asian and White Race Basis	Black or African-American Race Basis	Black and White Race Basis	Hawaiian or Pacific-Islander Race Basis	Native American Race Basis	Native American and Black Race Basis	Native American and White Race Basis	White Race Basis	Other Multi-Racial Race Basis
2006	0	0	2	0	0	0	0	0	0	0
2007	0	0	7	1	0	0	0	0	1	0
2008	0	0	2	0	1	0	0	0	0	0
2009	0	0	2	0	0	0	0	0	0	0
2010	0	0	9	0	0	0	0	0	0	0
2011	0	0	2	0	0	0	0	0	0	0
2012	0	0	7	0	0	0	0	0	0	0
2013	0	0	3	0	0	0	0	0	1	0
2014	0	0	4	1	0	0	0	0	0	0
2015	0	0	3	0	0	1	0	0	0	0
2016	0	0	6	0	0	0	0	0	0	0
2017	0	0	2	1	0	1	0	0	0	0
2018	0	0	2	0	0	0	0	0	0	0
2019	0	0	4	1	0	0	0	0	0	0
2020	0	0	4	0	0	0	0	0	0	0

Source: California Department of Real Estate

Table 91: Number of Filed Title VIII Housing Complaints, National Origin Basis Detail, January 2006 – June 2020

Number of Filed Title VIII Housing Complaints, National Origin Basis Detail, January 2006 – June 2020		
	National Origin Basis	Hispanic National Origin Basis
2006	1	0
2007	2	1
2008	0	0
2009	1	1
2010	3	2
2011	0	0
2012	2	1
2013	1	1
2014	3	2
2015	3	2
2016	2	2
2017	0	0
2018	0	0
2019	1	0
2020	2	2

Source: California Department of Real Estate

STATE HOUSING DISCRIMINATION CASES

The state’s Consumer Services and Housing Agency opened 224 Kern County fair housing cases from March 2020 to June 2023. More than half of these were closed due to a determination of no cause; 29.4 percent were settled by conciliation or voluntary mediation.

Table 92: Disposition of Cases Closed, Kern County, March 2020-May 2023

Disposition of Cases Closed, Kern County, March 2020-May 2023	
	Percent
No Cause Determination	51.7%
Conciliation/Settlement Successful	18.2%
Settled by DRD: Voluntary Mediation	11.2%
Complaint Withdrawn by Complainant Without Resolution	8.7%
Complaint Withdrawn by Complainant After Resolution	4.5%
Dismissed for Lack of Jurisdiction	1.7%
Settled by Enforcement	1.7%
Complainant Failed to Cooperate	1.2%
Settled by Appeals	0.4%
Settled by DRD: Post Appeal	0.4%
Unable to Locate Respondent	0.4%

Source: Consumer Services and Housing Agency

The County of Kern’s Housing program receives calls from residents regarding housing needs, expectations, and complaints. In 2021, 436 calls were received; in 2022, 177 calls were received. Staff reports that about 87 percent of the calls were regarding habitability issues, and 10 percent were regarding discrimination complaints. Others were referred to other agencies.

Hate Crimes

Hate crimes are crimes against a person, group, or property that are motivated by the victim's real or perceived protected social group. Persons or groups may be victimized because of their disability, gender, gender identity, nationality, race, religion, sexual orientation, or association with a person or group with one or more of these attributes.

Crimes in California are reported by jurisdictional agencies; that is, law enforcement agencies report individually. Not all law enforcement agencies are equipped to accurately report all hate crimes, though processes and capacities are continually improving.

According to the California Department of Justice’s Hate Crime in California 2021 report, 2,221 hate crimes were committed in California in 2021. Of these, 24 were committed in Kern County: 12 in the County Sheriff jurisdiction, 9 in Bakersfield, 1 in Delano, and 2 in Ridgecrest.

Table 93: Events, Offenses, Victims, and Suspects by County and Jurisdiction, 2021

Events, Offenses, Victims, and Suspects by County and Jurisdiction, 2021				
	Events	Offenses	Victims	Suspects
State	1,763	2,221	2,180	1,654
Kern County	10	13	12	11
Bakersfield	7	9	9	8
Delano	1	1	1	1
Ridgecrest	2	3	2	2

Source: California Department of Justice, *Hate Crime in California 2021*

Not every crime committed is referred to prosecutors. Law enforcement is trained to deescalate situations and, if possible, avoid arrest and referral to prosecution. In Kern County, six hate crimes were referred to prosecutors; three of these were filed as criminal cases.

Table 94: Number of Cases Referred to Prosecutors, 2021

Number of Cases Referred to Prosecutors, 2021			
	Total hate crime cases referred	Total cases filed as hate crimes	Total cases filed as non-bias motivated crimes
State	610	285	126
Kern County	6	3	-

Source: California Department of Justice, *Hate Crime in California 2021*

Only one hate crime in Kern County was fully adjudicated in 2021, compared to 140 statewide. This case ended in conviction. Statewide, 109 convictions occurred.

Table 95: Number of Dispositions of Hate Crime Cases Reported, 2021

Number of Dispositions of Hate Crime Cases Reported, 2021		Hate crime convictions					
		Total dispositions	Not convicted	Total convictions	Total	Guilty plea/ nolo contendere	Trial verdict
State	140	31	109	65	64	1	44
Kern County	1	-	1	-	-	-	1

Source: California Department of Justice, *Hate Crime in California 2021*

Mortgage Lending

In 2021, there were 46,361 first-lien mortgage loan applications to Kern County lending institutions completed. Nearly three-quarters of these (73.6 percent) were for conventional loans. Nearly 17 percent were for FHA-insured loans, and 9.4 percent were for VA-guaranteed loans. Less than 1 percent were for USDA Rural Housing Services or Farm Service Agency loans.

Table 96: First-Lien Mortgage Loans: Applications Completed, Kern County, 2021

First-Lien Mortgage Loans: Applications Completed, Kern County, 2021		
	No.	Percent
Total	46,361	100%
Conventional	34,115	73.6%
FHA-Insured	7,720	16.7%
VA-guaranteed	4,335	9.4%
USDA RHS or FSA	191	0.4%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Of these, 15.9 percent were denied. The loan type with the lowest rate of denial was VA-guaranteed loans, at 14.1 percent; the highest was USDA loans, at 18.3 percent.

Table 97: Disposition of Mortgage Loans by Loan Type, Kern County, 2021

Disposition of Mortgage Loans by Loan Type, Kern County, 2021				
	Loan Originated	Approved but Not Accepted	Denied	Percent Denied
Total	37,154	1,839	7,368	15.9%
Conventional	27,463	1,103	5,549	16.3%
FHA-Insured	6,034	512	1,174	15.2%
VA-guaranteed	3,514	211	610	14.1%
USDA RHS or FSA	143	13	35	18.3%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant.

In 2021, there were 1,839 mortgage loan applications that were approved but not accepted; there were 9,759 applications withdrawn before a credit decision could be made.

Table 98: Disposition of Mortgage Loans, Kern County, 2021

Disposition of Mortgage Loans, Kern County, 2021									
	Loan Originated		Approved but Not Accepted		Denied		Withdrawn by Applicant		
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
All loan types	37,154	100%	1,839	100%	7,368	100%	9,759	100%	
Conventional	27,463	73.9%	1,103	60.0%	5,549	75.3%	7,016	71.9%	
FHA-Insured	6,034	16.2%	512	27.8%	1,174	15.9%	1,645	16.9%	
VA-guaranteed	3,514	9.5%	211	11.5%	610	8.3%	1,060	10.9%	
USDA RHS or FSA	143	0.4%	13	0.7%	35	0.5%	38	0.4%	

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Application received: an initial application was submitted

Loan originated: the financial institution made a credit decision approving the application before closing or account opening and that credit decision results in an extension of credit

Application withdrawn or not completed: the application is expressly withdrawn by the applicant before the financial institution makes a credit decision denying the application, before the financial institution makes a credit decision approving the application, or before the file is closed for incompleteness

Loan denied: the financial institution made a credit decision denying the application before an applicant withdraws the application or the file is closed for incompleteness

MORTGAGE LOANS BY RACE

Loan application types by race appears to be equally distributed, except for Asians: 87.9 percent of this group applied for conventional mortgage loans, while other races were generally in the 60 percent to 70 percent range.

Table 99: Mortgage Loans Submitted, All Loans, by Race and Loan Type, Kern County, 2021, Number

Mortgage Loans Submitted, All Loans, by Race and Loan Type, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	88	705	3,620	2,184	1,116	172	37,424	22,018
Conventional	52	494	3,183	1,271	721	123	27,135	14,666
FHA-Insured	20	132	269	563	177	30	6,654	4,923
VA-guaranteed	14	76	166	324	213	19	3,465	2,329
USDA RHS or FSA	2	3	2	26	5		170	100

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

Table 100: Mortgage Loans Submitted, All Loans, by Race and Loan Type, Kern County, 2021, Percent

Mortgage Loans Submitted, All Loans, by Race and Loan Type, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	100%	100%	100%	100%	100%	100%	100%	100%
Conventional	59.1%	70.1%	87.9%	58.2%	64.6%	71.5%	72.5%	66.6%
FHA-Insured	22.7%	18.7%	7.4%	25.8%	15.9%	17.4%	17.8%	22.4%
VA-guaranteed	15.9%	10.8%	4.6%	14.8%	19.1%	11.0%	9.3%	10.6%
USDA RHS or FSA	2.3%	0.4%	0.1%	1.2%	0.4%	0.0%	0.5%	0.5%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

Outcomes for mortgage loans can be evaluated by considering whether the mortgage loan fell into one of these four categories.

- **Originated:** the financial institution made a credit decision approving the application before closing or account opening and that credit decision results in an extension of credit. The same is true for an application that began as a request for preapproval that subsequently results in a covered loan being originated.

- Approved, not accepted: the financial institution made a credit decision approving the application before closing or account opening, subject solely to outstanding conditions that are customary commitment or closing conditions, but the applicant or the party that initially received the application fails to respond to the financial institution's approval within the specified time, or the closed-end mortgage loan was not otherwise consummated or the account was not otherwise opened.
- Denied: the financial institution made a credit decision denying the application before an applicant withdraws the application or the file is closed for incompleteness.
- Withdrawn by applicant: the application is expressly withdrawn by the applicant before the financial institution makes a credit decision denying the application, before the financial institution makes a credit decision approving the application, or before the file is closed for incompleteness. A financial institution also reports application withdrawn if the financial institution provides a conditional approval specifying underwriting or creditworthiness conditions, and the application is expressly withdrawn by the applicant before the applicant satisfies all specified underwriting or creditworthiness conditions (Federal Financial Institutions Examination Council).

With the overall denial rate in Kern County at 15.9 percent, comparison by race is simple to be made. White applicants are below the overall rate, at about 11.5 percent; American Indian or Alaska Native (19 percent) and Native Hawaiian or Other Pacific Islander applicants (19.7 percent) are above the overall rate.

Table 101: Mortgage Loan Outcome, by Race, Kern County, 2021, Number

Mortgage Loan Outcome, by Race, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Dif- ferent Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
Total with Disposition	73	637	3,323	1,981	1,020	157	34,431	14,468
Loan originated	48	376	2,252	1,185	716	86	23,631	8,851
Approved; not accepted	3	25	72	102	30	4	1,068	534
Denied	11	121	427	313	119	31	3,976	2,360
Withdrawn by applicant	11	115	572	381	155	36	5,756	2,723

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Note: "Race" is a "single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields." "Joint" indicates two or more applicants of different minority races.

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 102: Mortgage Loan Outcome, by Race, Kern County, 2021, Percent

Mortgage Loan Outcome, by Race, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
Total with Disposition	100%	100%	100%	100%	100%	100%	100%	100%
Loan originated	65.8%	59.0%	67.8%	59.8%	70.2%	54.8%	68.6%	61.2%
Approved; not accepted	4.1%	3.9%	2.2%	5.1%	2.9%	2.5%	3.1%	3.7%
Denied	15.1%	19.0%	12.8%	15.8%	11.7%	19.7%	11.5%	16.3%
Withdrawn by applicant	15.1%	18.1%	17.2%	19.2%	15.2%	22.9%	16.7%	18.8%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing
 Note: "Race" is a "single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields." "Joint" indicates two or more applicants of different minority races.
 "Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

A chi-square test of independence was performed to examine the relation between race and loan approval. The relation between these variables was significant, $\chi^2 (1, N = 34,413) = 76.9, p < .01$. Whites are more likely to be approved for a mortgage loan than other races.

Debt-to-income ratio and poor credit history are the two most common reasons for loan denials, with most racial groups coming in at around 25 percent for the ratio and the same for the credit history. The number of applicants of two or more minority races is too small (11) to consider; the percentage of other race groups denied because of poor credit histories varies between 15 percent (Asian) and 33 percent (two different races, with one being White).

Table 103: Mortgage Loan Denial Reason, by Race, Kern County, 2021, Number

Mortgage Loan Denial Reason, by Race, Kern County, 2021, Number	Two or more races	American	Asian	Black or	Joint	Native	White	Not Available
		Indian or Alaska Native		African American	(Different Races)	Hawaiian or Other Pacific Islander		
Total Mortgage Applications Denied	11	121	427	312	120	31	3,980	2,360
Debt-to-income ratio	1	30	157	75	13	8	948	613
Employment history		2	9	5	3		110	46
Credit history	6	30	64	72	40	9	867	476
Collateral	3	12	25	32	10	3	423	203
Insufficient cash (downpayment, closing costs)		3	13	9	1	1	110	49
Unverifiable information		6	22	16	5	3	231	135
Credit application incomplete	1	24	85	50	29	4	788	585
Mortgage insurance denied				1			2	
Other		14	52	52	19	3	501	253

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Denial Reason" Primary reason reported. More than one reason may exist.

Note: "Race" is a "single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields." "Joint" indicates two or more applicants of different minority races.

Table 104: Mortgage Loan Denial Reason, by Race, Kern County, Percent, 2021

Mortgage Loan Denial Reason, by Race, Kern County, Percent, 2021	Two or more races	American	Asian	Black or	Joint	Native	White	Not Available
		Indian or Alaska Native		African American	(Different Races)	Hawaiian or Other Pacific Islander		
Total Mortgage Applications Denied	100%	100%	100%	100%	100%	100%	100%	100%
Debt-to-income ratio	9.1%	24.8%	36.8%	24.0%	10.8%	25.8%	23.8%	26.0%
Employment history	0.0%	1.7%	2.1%	1.6%	2.5%	0.0%	2.8%	1.9%
Credit history	54.5%	24.8%	15.0%	23.1%	33.3%	29.0%	21.8%	20.2%
Collateral	27.3%	9.9%	5.9%	10.3%	8.3%	9.7%	10.6%	8.6%
Insufficient cash (downpayment, closing costs)	0.0%	2.5%	3.0%	2.9%	0.8%	3.2%	2.8%	2.1%
Unverifiable information	0.0%	5.0%	5.2%	5.1%	4.2%	9.7%	5.8%	5.7%
Credit application incomplete	9.1%	19.8%	19.9%	16.0%	24.2%	12.9%	19.8%	24.8%
Mortgage insurance denied	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%
Other	0.0%	11.6%	12.2%	16.7%	15.8%	9.7%	12.6%	10.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Denial Reason" Primary reason reported. More than one reason may exist.

Note: "Race" is a "single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields." "Joint" indicates two or more applicants of different minority races.

MORTGAGE LOANS BY HISPANIC OR LATINO ANCESTRY

Lending to persons of Hispanic or Latino descent appears to be in line with lending to other groups, with 69.9 percent applying for conventional loans, compared to 67.2 percent of those not of Hispanic or Latino descent and 74.4 percent of those whose ethnicity was not provided.

Table 105: Mortgage Loans Submitted, by Hispanic Ethnicity and Loan Type, Kern County, 2021

	Hispanic or Latino		Not Hispanic or Latino		Ethnicity Not Provided	
	Number	Percent	Number	Percent	Number	Percent
	All loan types	21,015	100%	2,091	100%	26,580
Conventional	14,685	69.9%	1,405	67.2%	19,784	74.4%
FHA-Insured	5,182	24.7%	380	18.2%	3,532	13.3%
VA-guaranteed	1,059	5.0%	297	14.2%	3,151	11.9%
USDA RHS or FSA	89	0.4%	9	0.4%	113	0.4%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

The rate of mortgage loan approval and denial appears to be aligned with those of other groups. For example, 64.6 percent of applications from Hispanic or Latino applicants were originated, compared to 71.7 percent from joint ethnicities and 68.3 percent from those who are not Hispanic or Latino. About 14.3 percent of applications from Hispanic or Latino applicants were denied, compared to 12.3 percent of joint applicants and 14.5 percent of those from unknown ethnicity.

Table 106: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity, Kern County, 2021, Number

	Hispanic or Latino		Not Hispanic or Latino	Ethnicity Not Available
	Latino	Joint		
Total with Disposition	18,897	1,906	24,426	10,852
Loan originated	12,206	1,367	16,689	6,870
Approved; not accepted	618	32	759	429
Denied	2,709	234	2,847	1,572
Withdrawn by applicant	3,364	273	4,131	1,981

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 107: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity, Kern County, 2021, Percent

Mortgage Loan Outcome, by Hispanic or Latino Ethnicity, Kern County, 2021, Percent				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
Total with Disposition	100%	100%	100%	100%
Loan originated	64.6%	71.7%	68.3%	63.3%
Approved; not accepted	3.3%	1.7%	3.1%	4.0%
Denied	14.3%	12.3%	11.7%	14.5%
Withdrawn by applicant	17.8%	14.3%	16.9%	18.3%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Statistical analysis shows that there is a significant relationship between loan denial rates and Hispanic or Latino ethnicity. Persons who are not Hispanic or Latino are more likely to be approved for a loan than persons who are Hispanic or Latino, $\chi^2(1, N = 35,828) = 78.1868, p < .01$.

Table 108: Mortgage Loan Denial Reason, by Hispanic or Latino Ethnicity, Kern County, 2021, Number

Mortgage Loan Denial Reason, by Hispanic or Latino Ethnicity, Kern County, 2021, Number				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Provided
Total Mortgage Applications Denied	2,713	235	2,848	1,570
Debt-to-income ratio	745	43	679	379
Employment history	75	7	58	35
Credit history	541	69	655	302
Collateral	256	21	284	150
Insufficient cash (downpayment, closing costs)	73	10	63	40
Unverifiable information	147	9	176	86
Credit application incomplete	524	42	578	422
Mortgage insurance denied	1		2	
Other	351	34	353	156

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Denial Reason" Primary reason reported. More than one reason may exist.

Note: Ethnicity numbers determined by first person on application.

Table 109: Mortgage Loan Denial Reason, by Hispanic or Latino Ethnicity, Kern County, 2021, Percent

	Hispanic or Latino		Not Hispanic or Latino	
	Joint	Not Provided	Joint	Not Provided
Total Mortgage Applications Denied	100%	100%	100%	100%
Debt-to-income ratio	27.5%	18.3%	23.8%	24.1%
Employment history	2.8%	3.0%	2.0%	2.2%
Credit history	19.9%	29.4%	23.0%	19.2%
Collateral	9.4%	8.9%	10.0%	9.6%
Insufficient cash (downpayment, closing costs)	2.7%	4.3%	2.2%	2.5%
Unverifiable information	5.4%	3.8%	6.2%	5.5%
Credit application incomplete	19.3%	17.9%	20.3%	26.9%
Mortgage insurance denied	0.0%	0.0%	0.1%	0.0%
Other	12.9%	14.5%	12.4%	9.9%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing "Denial Reason" Primary reason reported. More than one reason may exist.
 Note: Ethnicity numbers determined by first person on application.

MORTGAGE LOANS BY SEX

In 2021, 12,451 females applied for mortgage loans, compared to 22,464 males. There were 20,369 joint female-male applications, and 12,074 wherein the sex of the applicant was not available.

Table 110: Mortgage Loans Submitted, by Sex and Loan Type, Kern County, 2021

	Female		Joint		Male		Sex Not Available	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
All loan types	12,451	100%	20,369	100%	22,464	100%	12,074	100%
Conventional	9382	75.4%	14561	71.5%	16081	71.6%	7652	63.4%
FHA-Insured	2629	21.1%	3346	16.4%	3877	17.3%	2916	24.2%
VA-guaranteed	371	3.0%	2398	11.8%	2405	10.7%	1432	11.9%
USDA RHS or FSA	69	0.6%	64	0.3%	101	0.4%	74	0.6%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

It appears denial rates are virtually the same between men and women. Among women, 14.1 percent of applications were denied; among men, the rate was 13.8 percent.

Table 111: Mortgage Loan Outcome, by Sex, Kern County, 2021, Number and Percent

	Female		Joint		Male		Sex Not Available	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total with Disposition	11,356	100%	18,685	100%	20,409	100%	5,670	100%
Originated	7,412	65.3%	13,204	70.7%	13,213	64.7%	3,325	58.6%
Approved not accepted	388	3.4%	504	2.7%	734	3.6%	213	3.8%
Denied	1,606	14.1%	1,993	10.7%	2,810	13.8%	959	16.9%
Withdrawn	1,950	17.2%	2,984	16.0%	3,652	17.9%	1,173	20.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

With 68.7 percent of applications from females being originated or approved but not accepted, and 68.3 percent of applications from males being originated or approved but not accepted, there is little evidence of discriminatory lending between the sexes.

Mortgage loan denial reasons appear to be congruent across sexes, joint applications, and applications with unknown sex identifications. For example, the most common reason for denial among female, joint, and male applicants is debt-to-income ratio: 29.2 percent of denial reasons for females are this ratio, with 23.5 percent for joint applicants and 24.7 percent for men. Credit history prevents 20.0 percent of women, 22.3 percent of joint applicants, and 21.5 percent of men from being offered a mortgage loan.

Table 112: Mortgage Loan Denial Reason, by Sex, Kern County, 2021, Number

Mortgage Loan Denial Reason, by Sex, Kern County, 2021, Number				
	Female	Joint	Male	Sex Not Available
Total Mortgage Applications Denied	1,608	1,997	2,809	958
Debt-to-income ratio	470	469	693	215
Employment history	33	58	65	19
Credit history	322	446	603	197
Collateral	149	197	271	95
Insufficient cash (downpayment, closing costs)	33	55	76	22
Unverifiable information	107	105	156	52
Credit application incomplete	305	414	571	277
Mortgage insurance denied	1	2		
Other	188	251	374	81

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing "Denial Reason" Primary reason reported. More than one reason may exist.
 "Sex": Single aggregated sex categorization derived from applicant/borrower and co-applicant/co-borrower sex fields

Table 113: Mortgage Loan Denial Reason, by Sex, Kern County, 2021, Percent

Mortgage Loan Denial Reason, by Sex, Kern County, 2021, Percent				
	Female	Joint	Male	Sex Not Available
Total Mortgage Applications Denied	100%	100%	100%	100%
Debt-to-income ratio	29.2%	23.5%	24.7%	22.4%
Employment history	2.1%	2.9%	2.3%	2.0%
Credit history	20.0%	22.3%	21.5%	20.6%
Collateral	9.3%	9.9%	9.6%	9.9%
Insufficient cash (downpayment, closing costs)	2.1%	2.8%	2.7%	2.3%
Unverifiable information	6.7%	5.3%	5.6%	5.4%
Credit application incomplete	19.0%	20.7%	20.3%	28.9%
Mortgage insurance denied	0.1%	0.1%	0.0%	0.0%
Other	11.7%	12.6%	13.3%	8.5%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing "Denial Reason" Primary reason reported. More than one reason may exist.
 "Sex": Single aggregated sex categorization derived from applicant/borrower and co-applicant/co-borrower sex fields

MORTGAGE LOANS BY ELDERLY STATUS

Persons age 62 or older are a HUD-defined protected class. However, the HMDA requires lending institutions report on mortgage loan applications for those *over* age 62. Because HUD includes persons age 62, yet HMDA does not, the data below does not fully identify the HUD-protected class.

Table 114: Mortgage Loans Submitted, Over Age 62 by Loan Type, Kern County, 2021

Mortgage Loans Submitted, Over Age 62 by Loan Type, Kern County, 2021	≤ 62 Years		> 62 Years		Unknown	
	Number	Percent	Number	Percent	Number	Percent
All loan types	10,630	100%	47,054	100%	5,916	100%
Conventional	7636	71.8%	33344	70.9%	2998	50.7%
FHA-Insured	1121	10.5%	9526	20.2%	2098	35.5%
VA-guaranteed	1866	17.6%	3952	8.4%	753	12.7%
USDA RSA or FSA	7	0.1%	232	0.5%	67	1.1%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Table 115: Mortgage Loan Outcome, Elderly, Kern County, 2021, Number and Percent

Mortgage Loan Outcome, Elderly, Kern County, 2021, Number and Percent	Applicant > 62 Years		Applicant ≤ 62 Years	
	No.	Percent	No.	Percent
Total with Disposition	9,625	100%	42,752	100%
Originated	5,919	61.5%	29,050	68.0%
Approved not accepted	323	3.4%	1,398	3.3%
Denied	1,391	14.5%	5,158	12.1%
Withdrawn	1,992	20.7%	7,146	16.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

The most common reasons for elderly persons to be denied mortgage loans are debt-to-income ratio (24.4 percent) and incomplete credit application (also 24.4 percent)

Table 116: Mortgage Loan Denial Reason, Elderly, Kern County, 2021, Number and Percent

Mortgage Loan Denial Reason, Elderly, Kern County, 2021, Number and Percent		
	No.	Percent
Total mortgage applications denied	1,392	100%
Debt-to-income ratio	339	24.4%
Employment history	25	1.8%
Credit history	273	19.6%
Collateral	124	8.9%
Insufficient cash (downpayment, closing costs)	33	2.4%
Unverifiable information	94	6.8%
Credit application incomplete	339	24.4%
Mortgage insurance denied	2	0.1%
Other	163	11.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

See Appendix 5: Mortgage Loan Tables for more detailed information about mortgage loan applications, outcomes by race, ethnicity, sex, and elderly status, and loan denial reasons.

Community Redevelopment Act

The federal Community Reinvestment Act (CRA) was enacted in 1977. It requires financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods. All four of the major banks in Kern County currently have Outstanding CRA ratings from the Federal Financial Institutions Examination Council.

Table 117: CRA Rating, Large Banks in Kern County

CRA Rating, Large Banks in Kern County	
Chase	Outstanding
Bank of America	Outstanding
Citibank	Outstanding
Wells Fargo	Outstanding

Source: Federal Financial Institutions Examination Council (FFIEC)

The CRA requires all banks that receive Federal Deposit Insurance Corporation (FDIC) insurance be evaluated by various federal banking agencies to determine whether they offer credit in a manner consistent with safe and sound practices in all communities in which they operate. There are no specific criteria for evaluating the performance of the banks; however, evaluators use generally accepted healthy business practice standards as the benchmark to determine whether banks are extending credit to residents and businesses of low- and moderate-income communities.

PUBLIC POLICIES AND PROGRAMS

Public policies, of course, are a key component to fair housing choice. From public and landlord education programs to Fair Housing Act enforcement to affordable housing developments and zoning, County and municipal governments engage in key activities to mitigate, eliminate, and overcome barriers to fair housing choice.

State and federal funding are used to acquire, renovate, construct, and maintain affordable housing in Kern County. According to the California Housing Partnership, there are currently 10,261 affordable housing units in 156 developments throughout the County (Mazzella, 2023). Many of these receive funding from multiple sources, including multiple public sources.

- **Low-Income Housing Tax Credit (LIHTC)** is a federal program that provides dollar-for-dollar tax credits for developers who invest in the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.
- **U.S. Department of Housing and Urban Development (HUD)** provides affordable housing funding through multiple programs.
- **U.S. Department of Agriculture (USDA)** provides financial assistance in the construction of affordable housing.
- **California Department of Housing and Community Development (HCD)** administers state and federal housing programs for both rental and homeownership.
- **California Housing Finance Agency (CalHFA)** provides loan programs for constructing and preserving affordable housing.

The table below lists the number of affordable units and developments funded through these federal streams. Because many of these benefit from multiple funding programs, the total number of affordable housing units does not equal the total number of homes and developments in the final row.

Table 118: Affordable Homes and Developments by Funding Source, Kern County, 2022

Affordable Homes and Developments by Funding Source, Kern County, 2022		
Funding Source	Affordable Homes	Developments
LIHTC	8,849	125
HUD	1,237	26
USDA	2,047	36
HCD	631	10
CalHFA	242	5
Total	10,261	156

Source: California Housing Partnership

Community Development Division

As a division of Kern County's Planning and Natural Resources Department, Community Development oversees Planning, Fiscal/Agreements & Compliance, and Housing divisions. It administers federal HUD grants for the County, including Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Neighborhood Stabilization Programs (NSP) Funds. In addition, the Housing division also provides several programs to assist with housing and fair housing choice.

FAIR HOUSING COUNSELING

Kern County's Housing division also provides training and responds to inquiries from tenants and landlords. The contact phone number for the Fair Housing Coordinator is prominently displayed on the County's website. Counseling includes such topics as disability discrimination, criminal history fact sheet, sexual harassment and fair housing guidance, and source of income discrimination. State- and County-produced brochures and handouts are available online in both English and Spanish. Appendix 1 includes copies of these materials.

FAIR HOUSING SERVICES

The Housing division also conducts multiple other activities to increase fair housing and help eliminate barriers to fair housing choice:

- Educational activities, such as providing brochures, posters, presentations, poster/essay contests in schools, public service announcements, and community outreach activities.
- Kern County Information Line, available in English and Spanish, to respond to residents who believe they have been discriminated against unfairly in housing. The information line provides for both County and Bakersfield staff to respond to calls from people in their respective jurisdiction.
- Investigation and testing services to determine validity of discrimination complaints.
- Mediation services to help offer a resolution to conflicts between two parties. This program provides an impartial third party for solving issues, but does not have enforcement powers.
- Coordination services to link groups, agencies, individuals, and private enterprises that are involved in fair housing to improve services.

During the COVID-19 pandemic and through 2022, Fair Housing Services modified its work to continue despite public health restrictions. For example, the office

- Continued with distribution of English and Spanish brochures throughout the County and have expanded the list of community agencies receiving information.
- Posted flyers at more locations.
- Mailed fair housing material to all HOME rental affordable housing projects.
- Advertised programs and services during virtual collaborative meetings and a few in-person meetings; fair housing flyers are distributed at these meetings.

In 2021, the County's Fair Housing Services received 436 phone calls from residents; this compares to 177 phone calls received in 2022. Staff estimates that approximately 87 percent of

phone calls are regarding habitability issues; 10 percent are regarding possible discrimination, and three percent are miscellaneous phone calls or calls needing to be transferred to another agency.

HOME IMPROVEMENT LOAN PROGRAM

The Home Improvement Loan Program provides no-interest loans to qualified homeowners to make repairs such as heating, plumbing, flooring, roofing, windows, insulation, and so forth. Homeowners must meet eligible income and property criteria to qualify.

HOME ACCESS GRANT PROGRAM

The Home Access Grant Program provides funding for eligible renter- and owner-occupied units in need of accessibility improvements. Households must meet income criteria to receive the grant dollars.

HOME PROGRAM FOR DEVELOPERS

The Housing Program administers federal HOME program dollars, including funding available to developers for owner-occupied housing, rental units, transitional housing for people who are homeless, and units that meet needs of those who are classified as special users, such as people with a developmental disability, mental illness or other condition which restricts their ability to function independently. Funds may be used for rehabilitation of owner and rental units, acquisition of real property for housing, construction of new units for sale or rent, acquisition of land for new construction, reconstruction of residential units, development costs and fees, transitional housing, single room occupancy housing and group homes, and demolition of substandard structures where new units will be built.

NEIGHBORHOOD STABILIZATION PROGRAM

The County administers federal Neighborhood Stabilization Program dollars to improve housing in its jurisdiction. The program helps with purchasing and redevelopment of foreclosed properties, demolishing blighted structures, rehabilitation of abandoned or foreclosed homes, and so on.

ACTIONS TAKEN FOLLOWING 2015 ANALYSIS OF IMPEDIMENTS

The prior AI identified 13 impediments; the report included action steps the County would take to help eliminate, mitigate, or overcome the barriers to fair housing choice. Of the 13 impediments identified, nine were related to a 2013 review by the HUD Office of Fair Housing and Equal Employment. The County entered into a Voluntary Compliance Agreement, which identified specific actions to be taken to resolve Impediments Number 5 through 13.

The table on the following page provides updated information on the status of these actions.

Table 119: Status of 2015 Analysis of Impediments Actions to be Taken

Status of 2015 Analysis of Impediments Actions to be Taken	Ongoing	Completed	Decided Not to Take Action
1) Impediment: Lack of sufficient affordable housing supply.			
Action: Continue to provide assistance to preserve existing affordable housing and to create new affordable housing.	X		
Action: Continue to offer regulatory relief and incentives for the development of affordable housing.	X		
Action: Continue to assure the availability of adequate sites for the development of affordable housing.	X		
2) Impediment: Need for rental subsidy for lower-income households.			
Action: Continue to support the Kern Housing Authority’s Section 8 Housing Choice Voucher Rental Assistance Program. This will include distribution of program information at the Community Development Division’s public counter, periodic meetings with representatives of the Housing Authority to discuss actions the County can take to coordinate program implementation, and potential creation and maintenance of a link to the Housing Authority’s website on the County’s website.	X		Decided not to include link to Housing Authority’s website
3) Impediment: Differential rates of mortgage credit requests in the private lending market based on ethnicity.			
Action: The County will periodically monitor Home Mortgage Disclosure Act (HMDA) data and report significant trends in mortgage applications by ethnicity.			2010 was last year the Department allocated funds to a homebuyer program.
Action: When selecting lending institutions for contracts and participation in the County’s homeownership assistance program, the County may prefer those with a Community Reinvestment Act (CRA) rating of “Outstanding.” The County may exclude those with a rating of “Needs to Improve” or “Substantial Noncompliance” according to the most recent examination period published by the Federal Financial Institutions Examination Council (FFIEC).			
4) Impediment: Lower rates of loan origination in the private lending market based on neighborhood income characteristics.			
Action: The County will continue to offer and to support home purchase programs targeted to lower-income (low and very low), immigrant, and minority households.	X		

	Ongoing	Completed	Decided Not to Take Action
<p>5) Impediment: The County’s Citizen Participation Plan for Community Development Programs did not describe affirmative actions to encourage participation of racial and ethnic minorities, persons with disabilities, and persons with Limited English Proficiency.</p> <p>Action: Include in notices soliciting citizen participation in the development of the Consolidated Plan: a statement that reasonable accommodations will be made available to the disabled; and a TDD/TTY number, or equally effective communication method, for persons with hearing or speech impairments.</p>	X		
<p>6) Impediment: An on-site review of a HOME-funded 204-unit affordable housing complex revealed that none of the units are designed for permanent accessibility or adaptability. As such, the project does not comply with Section 504 Programmatic Requirements requiring that HOME-funded projects ensure that 5 percent of units are fully accessible to persons with physical disabilities, and that an additional 2 percent of units are accessible for persons with hearing or vision impairments.</p> <p>Action: Develop a plan to ensure that all federally funded Kern County multifamily rental projects comply with Section 504 requirements to provide units that are accessible to the physically disabled and those with hearing and speech impairments.</p>	X	X	
<p>7) Impediment: An on-site inspection of the County administration building’s lobby and counter areas revealed the absence of a poster notifying visitors that the County does not discriminate in admission or access to, or treatment or employment in, its federally assisted programs and activities, on the basis of handicap.</p> <p>Action: Post a Section 504 notification in a highly trafficked area that includes: the name and telephone number of the Section 504 Coordinator; and a statement that Kern County does not discriminate in admission or access to, or treatment or employment in, its federally assisted programs and activities.</p>		X	
<p>8) Impediment: The County has not, to date, completed a Section 504 Self-Evaluation of physical accessibility for programmatic and project-specific structures or any subsequent transition plan.</p> <p>Action: Perform a Section 504 Self-Evaluation/Needs Assessment and Transition Plan for activities receiving HUD assistance.</p>		X	

	Ongoing	Completed	Decided Not to Take Action
<p>9) Impediment: County does not have a documented outreach policy or written procedure to inform qualified persons with disabilities are informed of job opportunities.</p> <p>Action: Employ the following mechanisms for Section 504/Equal Employment Opportunity outreach: provide outreach to disabled persons seeking employment; submit an outreach strategy that includes a list of organizations serving the disabled community; provide data on EEO-4 forms with respect to HUD-funded activities; document activities that promote equal employment opportunities; and provide a mechanism for recording reasonable accommodations by employees and/or applicants.</p>	X		
<p>10) Impediment: Hispanics and racial minorities are underrepresented with respect to participation in the County's Housing Rehabilitation Program, and marketing activities from 2000 to 2010 contained limited or no information on marketing efforts in languages other than English.</p> <p>Action: Conduct outreach to persons with Limited English Proficiency (LEP), including: complete an analysis of the need for LEP services, and if the analysis identifies a need, create and implement a Language Access Plan; and expand affirmative outreach to promote opportunities for minorities, particularly Hispanics.</p>	X		
<p>11) Impediment: County was unable to provide adequate documentation of its countywide fair housing activities to the Office of Fair Housing and Equal Opportunity (FHEO).</p> <p>Action: Promote fair housing by submitting to FHEO: a fair housing strategy containing the volume, frequency, and cost of each proposed activity; an annual fair housing budget and schedule; record-keeping procedures; the name of the responsible official or entity for implementing actions addressing impediments to fair housing identified in the AI; records of fair housing activities identified in the Consolidated Plan; and demographic data on fair housing services beneficiaries.</p>	X	X	

	Ongoing	Completed	Decided Not to Take Action
<p>12) Impediment: The 2004 Analysis of Impediments did not address a number of essential fair housing issues, including how community participation was solicited.</p> <p>Action: Develop a comprehensive AI document that shall: undertake actions that address VCA issues; include a timetable identifying individuals or departments responsible for accomplishing actions that overcome impediments; present such strategy to the FHEO; and incorporate into the Consolidated Plan by program year 2015-16, including consultation with racial and ethnic minorities and persons with disabilities throughout the public planning/consultation process.</p>		X	
<p>13) Impediment: The FHEO on-site inspection of a HOME-funded affordable housing complex indicates that persons with disabilities are underrepresented in projects supported by County-administered HOME funds.</p> <p>Action: Promote fuller participation by disabled individuals in HOME-funded programs by: ensuring that information regarding availability of accessible units reaches eligible individuals in all HUD-funded multifamily projects; maximizing use of such units by eligible individuals; and distributing accessible units throughout projects and sites in a range of sizes and amenities so as not to limit choice.</p>	X	X	

Source: 2015 Analysis of Impediments; Planning and Natural Resources Department Staff

Housing Authority of Kern County Programs

The Housing Authority of Kern County provides multiple programs to further fair housing choice.

AFFORDABLE HOUSING DEVELOPMENTS

The Housing Authority of the County of Kern is an active developer of affordable housing. The following tables describe recent, current, and planned development activities of the Housing Authority.

In the past year, the Housing Authority has built, acquired, or renovated 161 units for low-income residents. These include units designated for farmworkers, seniors, homeless, and homeless seniors.

Table 120: Recent Acquisitions, Builds, Renovations, Housing Authority of Kern County

Recent Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Stephens Drive Cottages	Bakersfield	New construction	Low-income	12		
Westchester Senior Village	Bakersfield	Acquisition and Rehabilitation	Low-income seniors	27		
Parkside Apartments	Delano	New construction	< 60% AMI	40	12 units for farm labor	
Pioneer Cottages	Bakersfield	New construction	< 60% AMI	37	18 units for homeless	
Benton Park Cottages	Bakersfield	New construction	< 60% AMI	25	12 units for homeless	
22nd Street Lofts	Bakersfield	New construction	Seniors < 30% AMI	20	4 units for homeless seniors	

Source: Housing Authority of the County of Kern

Currently, the Housing Authority is working on 246 units for homeless individuals, farmworkers, and youth transitioning out of foster care who otherwise would be homeless.

Table 121: Current Acquisitions, Builds, Renovations, Housing Authority of Kern County

Current Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Glenwood Street Apartments	Delano	New construction	Homeless	5		
6th Street Apartments	Bakersfield	New construction	Homeless	40		
Cornerstone	Bakersfield	Acquisition and Rehabilitation	Homeless or at-risk transition- age youth	34	12 units for farm labor	
College Heights Cottages	Bakersfield	New construction	< 60% AMI	29	14 units for homeless	
CityServe Network Housing	Bakersfield	New construction	Homeless	126	36 units for transition-age youth	
Douglas Street Apartments	Bakersfield	New construction	Low- income	12		

Source: Housing Authority of the County of Kern

The Housing Authority has announced plans for an additional 464 units. These include 285 units or set asides for homeless individuals and families.

Table 122: Planned and Announced Acquisitions, Builds, Renovations, Housing Authority of Kern County

Planned and Announced Acquisitions, Builds, Renovations, Housing Authority of Kern County						
Name	Location	Type	Occupancy	Number Units	Set-Asides	
Oregon Street Apartments	Bakersfield	New construction	Homeless	16		
Infill Housing II	Bakersfield	New construction	Low-income	8		
Pioneer Drive Apartments	Bakersfield	New construction	Homeless	85		
Renaissance at Baker	Bakersfield	New construction	< 60% AMI	85	42 units for homeless	
Adelante Vista RAD	Bakersfield	Rehabilitation	Homeless	142		
Delano RAD	Delano	Rehabilitation	Low-income	112		
4th Street Seniors	Bakersfield	New construction	Low-income seniors	16		

Source: Housing Authority of the County of Kern

A full list of affordable housing developments is found in Appendix 3: Kern County Affordable Housing Developments.

RENT AND UTILITY ASSISTANCE PROGRAM (RUP)

Until September 2022, the Housing Authority provided rent and utility assistance. Additional funding may permit the program to resume at a later time.

STEPPED RENTS

Some Kern County public housing and Housing Choice Voucher residents may be randomly selected to participate in a national study regarding stepped rent. In the Stepped Rent program, rent is established based on the household's income; rent increases only annually, but is not based on increases in the household income. Participant benefits of stepped rent include the following.

- When household income increases, those increases do not lead to an increase in the monthly rent payment, allowing the participant to save more.
- Households know when their rent will increase and know that it will increase by a relatively predictable amount.
- Households must provide income information only once every three years.

HOUSING CHOICE VOUCHER

The Housing Authority administers the federal Housing Choice Voucher Program for the County. Eligible participants, including very-low-income families, the elderly, and persons with disabilities qualify for vouchers to subsidize the cost of private sector rents. The Housing Authority contracts with landlords to subsidize a portion of the rent based on formulas set by HUD. As of June 2023, there were 3,552 vouchers in use, and 11,469 households on the waiting list.⁵

LOW INCOME PUBLIC HOUSING

The Low-Income Public Housing program is available at 12 housing developments operated by the Housing Authority, with a combined 865 units available in the County. Rent amount is based on a federal formula.

FARM WORKER HOUSING/ MIGRANT FARM LABOR CENTERS

The Housing Authority administers the Farm Worker Housing program, which is funded by the U.S. Department of Agriculture. Nine Farm Worker Housing developments are available in Bakersfield, Delano, Shafter, Arvin, Lamont, Lost Hills, and Wasco. In addition, seasonal Farm Labor Centers in Arvin and Shafter are operated from April to October; 172 units in two locations are available to farm workers whose permanent residence is at least 50 miles away.

HOMELESS AND AT-RISK OF HOMELESSNESS

Although the County of Kern has achieved great success over recent years in addressing chronic homelessness, the number of persons experiencing homelessness continues to grow.⁶ Providing quality housing with supportive services to both homeless adults and emancipated foster youth remain a high priority for the Housing Authority as it works with other state and local

⁵ Personal communication with Housing Authority of Kern County, June 6, 2023

⁶ Personal Interview with Stephen Pelz, Housing Authority of Kern County, 17 April 2023

organizations. The following are some of the homeless-centered services offered by the Housing Authority.

Shelter Plus Care Program

The Shelter Plus Care program provides rental assistance to homeless disabled individuals and families who receive ongoing supportive services and case management from community organizations to help them remain in housing and increase their income.

Green Gardens

A 104-unit development for formerly homeless persons, Green Gardens provides single-occupancy living, a community room, community dining area, and on-site services provided by Behavioral Health and Recovery Services and Flood Bakersfield Ministeries.

Plymouth Rock

Also in Bakersfield, Plymouth Rock provides housing for families returning from the Bakersfield Homeless Center. Families may reside at Plymouth Rock for up to one year.

Haven Cottages

The development known as Haven Cottages includes 24 one-bedroom rental units for homeless persons who suffer from mental illness.

Building Blocks: A Housing Program for Foster Youth

A transitional housing program for emancipated foster youth ages 18 to 21, Building Blocks is managed in cooperation with the County's Department of Human Services. Residents are required to be employed and may also attend school. The maximum residency for each youth is 18 months.

Milestone

Milestone is scattered throughout the County and provides 149 units for persons experiencing homelessness or at-risk of becoming homeless.

Building and Planning Practices

This analysis of impediments to fair housing choice included a review of current zoning ordinances, the 2015 Analysis of Impediments, the 2015-2023 Housing Element, the 2020-2025 Consolidated Plan, 2022-2023 Action Plan, Consolidated Annual Performance and Evaluation Reports, and other documents.

ZONING

As with other communities, Kern County has zoning ordinances that allow a variety of housing opportunities. These range from large agricultural areas with single-family homes or with worker quarters to high-density areas with 29 dwelling units per acre, to mobile-home parks. The following zones permit residential development. Industrial zones that permit manager or caretaker quarters only are not included in the table.

Table 123: Building Zones Allowing Residential Uses, Kern County

Building Zones Allowing Residential Uses, Kern County			
<u>Zone</u>	<u>Title</u>	<u>Typical Uses</u>	<u>Minimum Parcel Size</u>
A	Exclusive Agriculture	Agricultural uses and other activities compatible with agricultural uses	20 acres; 80 acres if designated 8.3 on General Plan and Under Contract
A-1	Limited Agriculture	Combination of estate-type residential development, agricultural uses, and other compatible uses	2 1/2 acres
E (1/4)	Estate - 1/4 acre	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	1/4 acre
E (1/2)	Estate - 1/2 acre	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	1/2 acre
E (1)	Estate - 1 acre	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	1 acre
E (2 1/2)	Estate - 2 1/2 acres	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	2 1/2 acres
E (5)	Estate - 5 acres	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	5 acres
E (10)	Estate - 10 acres	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	10 acres
E (20)	Estate - 20 acres	Larger-lot, single-family residential development; uses typical of and compatible with quiet residential neighborhoods	20 acres
R-1	Low-density Residential	Traditional smaller lot, single-family homes and compatible uses	6,000 square feet
R-2	Medium-density Residential	Single-family, duplex, and other medium-density, multifamily residential development; innovative housing techniques, including clustering and zero lot line development	6,000 square feet
R-3	High-density Residential	Medium- to high-density residential living environments, including apartments, townhouses, and condominiums	6,000 square feet
MS	Mobile home Subdivision - 6,000 sq. ft.	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	6,000 square feet

(continued next page)

Building Zones Allowing Residential Uses, Kern County, continued			
<u>Zone</u>	<u>Title</u>	<u>Typical Uses</u>	<u>Minimum Parcel Size</u>
MS (1/4)	Mobile home Subdivision - 1/4 acre	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	1/4 acre
MS (1/2)	Mobile home Subdivision - 1/2 acre	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	1/2 acre
MS (1)	Mobile home Subdivision - 1 acre	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	1 acre
MS (2 1/2)	Mobile home Subdivision - 2 1/2 acres	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	2 1/2 acres
MS (5)	Mobile home Subdivision - 5 acres	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	5 acres
MS (10)	Mobile home Subdivision - 10 acres	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	10 acres
MS (20)	Mobile home Subdivision - 20 acres	Mobile home residential living environments restricted to final map subdivisions; uses typical of and compatible with residential neighborhoods	20 acres
MP	Mobile home Park	Medium- to high-density mobile home living areas; mobile home parks with spaces; mobile homes available for rent; accessory uses; recreational vehicle parks	None
PL	Platted Lands	Residential uses and other compatible activities; future land divisions are prohibited	Existing on April 15, 1982

Source: Zoning Ordinance of Kern County, April 2021

Community Care Facilities

The California Welfare & Institutions Code, § 5115 (2020) states that

- (a) It is the policy of this state, as declared and established in this section and in the Lanterman Developmental Disabilities Services Act, Division 4.5 (commencing with Section 4500), that persons with mental health disorders or physical disabilities are entitled to live in normal residential surroundings and should not be excluded therefrom because of their disability.
- (b) In order to achieve uniform statewide implementation of the policies of this section and those of the Lanterman Developmental Disabilities Services Act, it is necessary to establish the statewide policy that the use of property for the care of six or fewer persons with mental health disorders or other disabilities is a residential use of the property for the purposes of zoning.

Furthermore, § 5116 (2021) states

- (a) Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if the homes provide care on a 24-hour-a-day basis.
- (b) These homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwellings.

Section 19.04.144 in the Kern County Zoning Ordinance adequately references the state law; additional sections provide conditional use permitting for these care facilities.

Residential Care Facilities for the Elderly (Retirement or Rest Homes)

Elderly persons—particularly those with low incomes—are a HUD-defined protected class; they are also given special treatment in California law as well. The California Health & Safety Code § 1569.85 (2021) makes special provisions for residential care facilities that serve six or fewer persons:

For the purpose of all local ordinances, a residential care facility for the elderly that serves six or fewer persons shall not be included within the definition of a boarding house, rooming house, institution or home for the care of the aged, guest home, rest home, community residence, or other similar term that implies that the residential care facility for the elderly is a business run for profit or differs in any other way from a family dwelling.

In Kern County, zoning allows for retirement or rest homes in multiple zones by right, and many others by conditional use.

Persons with Disabilities

In accordance with state and federal law, Section 19.06.035 of the Kern County Zoning Ordinance provides that

An individual or individuals that have a physical or mental disability, as defined in the Americans with Disabilities Act of 1990 and State Fair Housing laws, may request that a reasonable accommodation be made if it can be demonstrated that adopted ordinances, policies, programs, permitting processes or fees, which are administered by the Planning Department, will create an undue burden upon that individual or individuals. Such a request may be filed in writing or verbally in conjunction with a personal appointment with the Planning Director. A qualifying disabled individual is any person who has a physical or mental impairment that substantially limits one or more major life activities, anyone who is regarded as having such an impairment, or anyone who has a record of such impairment. Individuals who are currently using illegal controlled substances are not included; however, former abusers enrolled in a recovery program are included. If an

individual needs assistance in making a request for reasonable accommodation, the Department will endeavor to provide the assistance required. The Planning Director is authorized to make such an accommodation if it is determined that the request is reasonable and will not result in any of the following: (1) a fundamental alteration of the County's ordinances, policies or programs, (2) creation of an undue administrative burden on the Department; or, (3) creation of an undue financial burden on the Department. Such an accommodation shall only be made if the Planning Director determines that there will be no resulting significant impacts to the public's health, safety or welfare. In the event that the request for a reasonable accommodation is denied by the Planning Director, the decision may be appealed to the Board of Supervisors if filed within fourteen (14) days from the date of said decision.

This ordinance is similar to ordinances established by other counties. It established legal rights of persons with disabilities in conformity with state and federal law.

Transitional Housing

The California Health & Safety Code § 50801 (2022) defines "transitional housing" as

...housing with supportive services for up to 24 months that is exclusively designated and targeted for recently homeless persons. Transitional housing includes self-sufficiency development services, with the ultimate goal of moving recently homeless persons to permanent housing as quickly as possible, and limits rents and service fees to an ability-to-pay formula reasonably consistent with the United States Department of Housing and Urban Development's requirements for subsidized housing for low-income persons. Rents and service fees paid for transitional housing may be reserved, in whole or in part, to assist residents in moving to permanent housing.

The Kern County Zoning Ordinance defines transitional housing per state law, and permits it by right and by conditional use.

Supportive Housing

The Kern County Zoning Ordinance is compliant with state law regarding supportive housing. The ordinance defines this as

...housing for more than six residents with no limit on the length of stay, that is occupied by the target population and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive housing may include apartments and group homes (Ref. California Health and Safety Code, Section 50801(e).)

The Ordinance further provides for supportive housing, also known as permanent supportive housing, to be permitted in various zones under conditional use.

Emergency Shelter

California Health & Safety Code § 50801 (2021) defines “emergency shelter” as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person.” It further states that “no individual or household may be denied emergency shelter because of an inability to pay.”

The Kern County Zoning Ordinance complies with state law, providing for the permitting of emergency shelters in multiple zones by right, and other zones by conditional use.

Permit Processing

In Kern County, processing time for housing developments varies depending on the complexity of discretionary actions being requested and the required level of environmental review. Processing times for discretionary approvals begin upon applications being deemed complete by the Kern County Planning and Natural Resources Department.

Table 124: Typical Planning Process Timeframes

Typical Planning Processing Times, Kern County		
Type of Approval or Permit	Single-Family Unit	Multi-Family
Ministerial Review	Planning: 1-2 Days Building: 4-6 weeks	Planning: 2-3 Days Building: 4-6 weeks
General Plan Amendment		
No CEQA Document Required	3-4 months	3-4 months
CEQA Document (Negative Declaration)	5-6 months	5-6 months
Environmental Impact Report	18-24 months	18-24 months
Zone Change		
No CEQA Document Required	3-4 months	3-4 months
CEQA Document (Negative Declaration)	5-6 months	5-6 months
Environmental Impact Report	18-24 months	18-24 months
Conditional Use Permit		
No CEQA Document Required	Single-family allowed by right in residential zones	3-4 months
CEQA Document (Negative Declaration)	5-6 months	5-6 months
Environmental Impact Report	18-24 months	18-24 months
Precise Development Plan		
No CEQA Document Required	3-4 months	3-4 months
CEQA Document (Negative Declaration)	5-6 months	5-6 months
Environmental Impact Report	18-24 months	18-24 months
Review		
Site Plan Review	None Required	7 Days
Architectural/Design Review	None Required	None Required

Source: Kern County Planning and Natural Resources Department, May 2023

Density Bonuses

The Kern County Zoning Ordinance, in accordance with state law, includes density bonuses in specified residential projects. "Density bonus" means a density increase over the otherwise maximum residential density allowable by the applicable General Plan land use category" (Kern County Planning and Natural Resources Department, 2021).

Chapter 19.92 of the Zoning Ordinance explains that

Under policies of the County General Plan, a density bonus of up to twenty percent (20%) shall be allowed for specified residential projects that provide complete infrastructure improvements, including community water distribution and sewage collection and treatment systems. Under the requirements of State law, a density bonus of twenty-five percent (25%) shall be granted for specified residential projects of five (5) or more units in which at least twenty-five percent (25%) of the units are affordable to persons and families of low or moderate income or in which ten percent (10%) of the units are affordable to lower income households. A twenty percent (20%) bonus shall be granted

for those residential developments within certain zone districts when on-site daycare facilities are provided. A ten percent (10%) density bonus shall be granted to residential developments in conjunction with the submittal and approval of a cluster plan pursuant to Chapter 19.58 of this title. The density bonus shall be in addition to the maximum allowable density specified by the General Plan land use category for the area in which the project is located. With the exception of a density bonus granted in conjunction with approval of a cluster plan, only one (1) of the above density bonuses may apply to a qualifying project.

Particulars of the density bonus include

- A. A density bonus of up to twenty percent (20%) over the maximum density specified by the applicable General Plan land use category shall be allowed for any residential project of fifty (50) or more units located in the Medium-density Residential (R-2), High-density Residential (R-3), Mobilehome Park (MP), or General Commercial (C-2) Districts if the residential project provides adequate on-site day-care facilities for the care of children.
- B. A density bonus of up to twenty percent (20%) over the maximum density specified by the applicable General Plan land use category shall be allowed for any residential project of five (5) or more units located in the Low-density Residential (R-1), Medium-density Residential (R-2), High-density Residential (R-3), Mobile home Subdivision (MS), Mobile home Park (MP), or General Commercial (C-2) Districts if the residential project provides complete public infrastructure improvements, including streets and roads, curb, gutter, and sidewalk, drainage facilities and community water distribution, and sewage collection and treatment systems operated by a public agency.
- C. A density bonus of twenty-five percent (25%) over the maximum density specified by the applicable General Plan land use category shall be allowed for any new residential project or condominium conversion project containing five (5) or more units located in the Low-density Residential (R-1), Medium-density Residential (R-2), High-density Residential (R-3), Mobilehome Subdivision (MS), Mobilehome Park (MP), or General Commercial (C-2) Districts if at least twenty percent (20%) of the total number of units will be provided for lower income households, as defined in the Health and Safety Code; or ten percent (10%) of the total units will be provided for very low income households, as defined in the Health and Safety Code; or fifty percent (50%) of the total units will be provided for qualifying residents, as defined in Section 51.2 of the Civil Code.
- D. A density bonus of ten percent (10%) over the maximum density specified by the applicable General Plan land use category shall be allowed in conjunction with the submittal and approval of a cluster plan pursuant to Chapter 19.58 of this title. This density bonus is in addition to any other density bonus granted pursuant to this chapter.

The density bonus provided for in Kern County’s zoning regulations complies with state law.

Housing Element

Title 7 of the California Government Code requires local governments to develop and submit a Housing Element to their general plans. The State believes “the availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order.” Further, the law states that “the provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government,” and that local governments “have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community” (CA Govt Code § 65580 (2016)).

Kern County is working to overcome barriers identified in its 5th Cycle Housing Element, and is currently developing its 6th Cycle Element. Highlights of the goals and programs that were identified in the current Housing Element are below. Each policy listed has at least one associated program; programs have identified responsible party, time frame, and funding source. Listed below are only the goals and policies.

- Goal 1: Conserve and improve the quality of existing housing and residential neighborhoods in the county.
 - Policy 1.1: Maintain and improve the quality of residential properties by ensuring compliance with housing and property maintenance standards.
 - Policy 1.2: Promote the repair, rehabilitation, or improvement of residential structures that are substandard or in disrepair.
 - Policy 1.3: Continue participation in state and federal programs designed to maintain housing affordability, including Housing Choice Vouchers (Section 8), HOME, CDBG, and Rural Development.
 - Policy 1.4: Preserve the existing stock of assisted rental housing for long-term occupancy by lower- and moderate-income households.
- Goal 2: Assist in the provision of adequate housing to meet the needs of county residents. Establish a balanced approach to meeting housing needs of both owners and renters.
 - Policy 2.1: Facilitate the provision of housing that meets the needs of all economic segments of the community.
 - Policy 2.2: Provide adequate housing sites through appropriate land use map codes and zoning designations to accommodate the County’s share of regional housing needs.
- Goal 3: Mitigate potential governmental constraints to housing production and affordability.
 - Policy 3.1: Periodically review County regulations, ordinances, and residential discretionary permit fees to ensure that they do not unduly constrain housing development.

- Goal 4: Promote equal opportunity for all residents to reside in housing of their choice.
 - Policy 4.1: Continue to support the enforcement of fair housing laws prohibiting arbitrary discrimination in the building, financing, selling, or renting of housing.
- Goal 5: Continue to facilitate the provision of housing suited to persons with special housing needs.
 - Policy 5.1: Provide the appropriate regulatory framework, funding availability, and other necessary services for the creation of housing for persons with special needs, including large families, farmworkers, the elderly, persons with disabilities, single-parent families, and the homeless.
- Goal 6: Pursue sustainable development and energy efficiency for new and residential development and existing housing stock.
 - Policy 6.1: Require energy efficiency in the design and construction of housing developments through implementation of the state Energy Conservation Standards (Title 24). The long-term economic and environmental benefits of energy efficiency will be weighed against any increased initial costs of energy saving measures. Encourage sustainable development by reducing energy use.

Consolidated Plan

The County of Kern Consolidated Plan FY 2020–2021 through FY 2024–2025 provides a roadmap for the Kern Plan Jurisdiction in its efforts to meet affordable housing needs, particularly for HUD-defined protected classes. The current Plan Jurisdiction includes all unincorporated areas of Kern County and the cities of California City, Ridgecrest, Shafter, Tehachapi, and Wasco. However, as of July 1, 2021, the City of Wasco was excluded from the Plan Jurisdiction.

Seven goals are identified in the Consolidated Plan.

1. Increase supply of affordable rental housing for the County’s lowest-income households.
2. Preserve existing affordable housing stock.
3. Provide housing and services to special needs populations.
4. Increase access to homeownership opportunities for County residents.
5. Provide funding for public facilities, public services and improvements.
6. Promote economic development activities in the County.
7. Promote fair housing.

Annual Action Plan

The FY 2022-2023 Annual Action Plan for Community Development programs summarizes that “Over the past few years, there has been much success in developing projects that increase public access, awareness and improving public facilities and safety within the Plan Jurisdiction. These projects assist in enhancing and providing additional safety measures with accessibility improvements, increased policing and crime awareness, and foster an environment of an inclusive community where all residents, including those with physical, educational or financial challenges, have adequate access to resources within the community. To address the housing crisis and homelessness, there has been renewed interest in the development of housing units

that provide low- to moderate-income residents with access to housing” (2022 – 2023 Annual Action Plan). The AAP goes on to report on the status of the Consolidated Plan and progress made to date. A review of the AAP indicates the County is achieving its Consolidated Plan program goals.

Consolidated Annual Performance and Evaluation Report

The latest Consolidated Annual Performance and Evaluation Report (CAPER) shows that, despite the pandemic, rising construction costs, and inflationary pressures, progress is being made in the Consolidated Plan. The Plan Jurisdiction is successfully working to meet Consolidated Plan and Annual Action Plan objectives.

COMMUNITY PARTICIPATION

During the analysis of impediments process, the County has sought public input and insights from experts in the field. Efforts include an online community survey, a subject-matter expert survey, consultations with housing experts, public workshops, a public review period, and a public hearing.

Community Survey

Throughout March 2023, a community survey was open on the Department’s website. Flyers were distributed to partner agencies and posted; these flyers included a QR code linked to the survey. This survey replicated the survey in the 2015 Analysis of Impediments so that possible trends could be identified. Although the number of responses was low (16), the results are helpful.

Respondents were asked to identify the three greatest community needs within seven categories. The survey listed several options, and comments were encouraged. Full results are included in Appendix 6.

In the Housing category, affordable rental units was identified as a greatest need by 87.5 percent of the respondents. Affordable housing available for purchase and homeless facilities tied for the second-most frequent response, with 56.3 percent each.

Table 125: Community Survey Results, Housing

<i>Community Survey Results, Housing: What are housing's greatest Needs? Select up to three.</i>	
	Percent
Affordable rental units	87.5%
Affordable housing available for purchase	56.3%
Purchase assistance for first-time homebuyers	18.8%
Housing for people with special needs	37.5%
Domestic violence/emergency shelters	18.8%
Homeless facilities	56.3%
Help with home repair	12.5%
Foreclosure prevention assistance	12.5%

Source: Kern County Planning and Natural Resources Department, 2023
Community Survey for Analysis of Impediments

Subject-Matter Expert Survey

Subject-matter experts were invited to participate in an online survey as well; however, this survey focused on housing only. Eleven respondents participated in the survey. Of these, two were from a Chamber of Commerce, two were from nonprofit or governmental housing agencies,

two were from transportation agencies, one was from K-12 education, one from parks or recreation, and three were from other types of nonprofit organizations.

Respondents were asked to rate the significance of several housing-related activities in Kern County. Using a Likert scale, respondents could rank these activities from 1 (not at all a problem) to 7 (a significant problem). Among these experts, there is consensus that even *finding* safe, affordable housing for either renters or buyers is a major challenge. More than 36 percent rated finding safe, affordable housing for the average homebuyer is a significant problem; for low-income buyers, nearly three out of four respondents say it is a significant problem.

Table 126: Experts: Finding Housing: Homebuyer

Experts: Finding Housing: Homebuyer							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Finding safe, affordable housing for the average family or homebuyer	0.0%	0.0%	0.0%	9.1%	45.5%	9.1%	36.4%
Finding safe, affordable housing for low-income buyers	0.0%	0.0%	0.0%	0.0%	9.1%	18.2%	72.7%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

Some numbers are similar in qualifying for a mortgage: 72.7 percent say this is a significant problem for low-income buyers in Kern County, while only 18.2 percent give it the same rating for the average homebuyer.

Table 127: Experts: Qualifying for Mortgage

Experts: Qualifying for Mortgage							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Qualifying for a mortgage for the average family or homebuyer	0.0%	0.0%	0.0%	9.1%	45.5%	27.3%	18.2%
Qualifying for a mortgage for low-income buyers	0.0%	0.0%	0.0%	9.1%	9.1%	9.1%	72.7%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

Renters have just as much difficulty finding safe, affordable housing as homebuyers, according to the experts who participated in our survey. Nearly 91 percent say that finding safe, affordable places to rent for low-income renters is a significant problem in Kern County.

Table 128: Experts: Finding Housing: Renter

Experts: Finding Housing: Renter							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Finding safe, affordable places to rent for the average family or renter	0.0%	0.0%	0.0%	0.0%	36.4%	27.3%	36.4%
Finding safe, affordable places to rent for low-income renters	0.0%	0.0%	0.0%	9.1%	0.0%	0.0%	90.9%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

When it comes to qualifying to rent, only 45.5 percent of the experts surveyed believe this is a significant problem for low-income renters. Nearly 55 percent rated this activity as a 5 on our seven-point scale for the average family or renter.

Table 129: Experts: Qualifying to Rent (Rent Criteria)

Experts: Qualifying to Rent (Rent Criteria)							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Qualifying to rent (meeting rent criteria) for the average family or renter	0.0%	0.0%	0.0%	27.3%	54.5%	9.1%	9.1%
Qualifying to rent (meeting rent criteria) for low-income renters	0.0%	0.0%	0.0%	18.2%	18.2%	18.2%	45.5%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

We asked experts whether obtaining safe, affordable housing (either rent or purchase) is a problem for various HUD- and state-protected classes. Experts seem to agree that, except for persons with disabilities, the difficulty in obtaining housing is neither a significant problem nor “not at all a problem,” with many of the classes being rated a 4.

Table 130: Experts: Obtaining Safe, Affordable Housing: Protected Classes

Experts: Obtaining Safe, Affordable Housing: Protected Classes							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Obtaining safe, affordable housing (rent or purchase) for							
Racial minorities	9.1%	9.1%	0.0%	18.2%	27.3%	27.3%	9.1%
Ethnic minorities	0.0%	0.0%	0.0%	30.0%	30.0%	30.0%	10.0%
Men	0.0%	10.0%	20.0%	50.0%	10.0%	0.0%	10.0%
Women	0.0%	0.0%	20.0%	10.0%	30.0%	20.0%	20.0%
Nonbinary persons	10.0%	0.0%	0.0%	40.0%	30.0%	10.0%	10.0%
Transexual persons	10.0%	0.0%	0.0%	40.0%	20.0%	20.0%	10.0%
LGBTQ+ persons	10.0%	0.0%	0.0%	40.0%	20.0%	20.0%	10.0%
Persons with disabilities	0.0%	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%
Persons of specific faiths	10.0%	10.0%	20.0%	50.0%	10.0%	0.0%	0.0%
Persons from outside the U.S.	0.0%	0.0%	0.0%	40.0%	40.0%	0.0%	20.0%
Non-traditional families	0.0%	0.0%	10.0%	40.0%	30.0%	10.0%	10.0%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

We also asked about public transportation to and from essential services and activities, such as grocery stores and employment. Generally, experts rated these a 4 or 5 on the scale of significance.

Table 131: Experts: Transportation

Experts: Transportation							
	1: Not at all a problem	2	3	4	5	6	7: A significant problem
Public transportation from low-income housing areas to...							
Employment opportunities	0.0%	9.1%	0.0%	27.3%	45.5%	18.2%	0.0%
Health services	0.0%	9.1%	0.0%	36.4%	45.5%	9.1%	0.0%
Grocery stores and shopping	9.1%	0.0%	0.0%	45.5%	36.4%	9.1%	0.0%
Human services	9.1%	0.0%	0.0%	45.5%	36.4%	9.1%	0.0%

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

Some respondents provided written comments; these are found at the end of the report in Appendix 6.

Consultations

In addition to the expert survey, we engaged in thorough interviews with eight community partners who are engaged in the housing issue in Kern County. Each interview was recorded and

transcribed. Transcriptions were coded and analyzed for common themes and concerns. Interviewees were promised anonymity in exchange for their honest and frank perspectives. Organizations represented include

- Habitat for Humanity
- Housing Authority of the County of Kern
- Kern Community Foundation
- Leadership Counsel for Justice & Accountability
- The Mission at Kern County
- Women’s Center—High Desert

The following themes emerged during our consultations.

RENT

Increasing rents are foremost on each of the subject-matter experts’ minds. Wages do not seem to be keeping up with rental housing costs, which creates a burden for families and individuals. Some are finding the best way to cope with these increases is to bring in more families or roommates who can contribute to the monthly rent. One expert explained that the clients his organization works with are in “subpar housing that sometimes 14 or 15 occupants are living in a 1100-square-foot home.” Another expert expressed that overcrowding is common among low-income individuals and families, and that some have landlords who simply turn a blind eye to the move-ins who help pay the rent.

But rent raising isn’t the only consequence of the growing demand for rental units. Landlords can be more selective in the application process; they are also able to demand larger deposits—sometimes two months of rent—because some people are so eager to get into decent housing.

The claim of potentially illegal rent increases was made. “We see a lot of folks who have been receiving rental increases, some of them over that 10 percent cap that's allowed under AB 1482. So, we're seeing a lot of illegal rental increases,” one expert said. Some of these increases occur among seasonal farmworkers who rent a single room, a garage, or other unpermitted dwellings. Additionally, some farmworkers are inclined to avoid law enforcement officers, even if they are documented workers; this results in less reporting of questionable rent increases.

HABITABILITY

Rising rents are difficult for almost any household; having to tolerate unsafe or unhealthy living conditions for fear of being evicted is another matter. “There's a couple of apartment complexes...and the majority [of units] do have either mold [or] water damage,” one interviewee reported. Some shared anecdotal observations of broken appliances, questionable electrical work, and exterior doors that don’t lock. One interviewee believes that “there's still a fair number of slumlords out there, which, you know, in every community...that don't maintain their housing well. So if you're a poor person and you have to choose that crappy house or apartment because

that is rented by a slumlord because that's all you can afford. I don't think that's meets the—what our ideal is of 'safe and quality housing.'”

POVERTY

As might be expected, poverty was the overarching theme under which our interviewees shared their experiences and perspectives. Most distinguished between intergenerational poverty and episodic poverty. “We have a really high poverty rate,” one said. “I'm sure you've seen where we have, I think, the second worst in the state behind Tulare—or right around there.” This interviewee went on to explain that in some parts of Kern County—such as Lamont, Arvin, Shafter, and Wasco, many of those experiencing poverty “are working, actually. They're just large families that have low incomes.” By contrast, in metro Bakersfield, there is a “more entrenched group of individuals that have no connection to the labor force. And so, it's a different kind of poverty. I mean, I'm making generalities, I know. There's all kinds of poverty....”

Another pointed out that the growing number of homeless individuals is due in part to increasing housing costs. Put simply, some people can't afford to live in a dwelling, so they find shelter any place they can.

“The demand in Kern County is overwhelming,” another interviewee said. “For every one family we serve, there are 25 that we can't get to. The need is clearly outpacing our county's ability to meet that need.”

CLASSES MOST AFFECTED

In addition to individuals and families living with low incomes, specific classes of people affected most by the lack of affordable, decent housing in the PJ include farmworkers, women (especially mothers with dependent children), those with poor rental history, and poor Whites.

Farmworkers

There is a concern that language and cultural barriers of farmworkers are opening the door to exploitation by some landlords. Although the prospective tenant may be a U.S. citizen or a documented resident, some farmworkers fear engagement with law enforcement or administrative officials. Because of this, landlords can rent substandard housing—or even illegal dwellings—at higher rates than they could to non-farmworkers. “The farmworker community is getting exploited, as well,” one expert said. “They've seen huge increases in their rent. Because they either are undocumented, or they are farmworkers and, you know, so that that has caused a lot of families to all live within the same house.”

Women

Women—especially single mothers with dependent children—are viewed by some experts as having additional burdens in finding and retaining safe, decent, affordable housing. One expert surmised that homeless women are less visible in the community because they are more apt to find shelters, live with friends or relatives, or sleep in garages than men are. Because of this, their needs are not as apparent to the community, yet they are just as substantial.

Poor Rental History

Persons who have evictions on their rental history have a much more difficult time finding suitable housing than others, according to some experts we interviewed. But being evicted is sometimes the result of being on fixed incomes while rents are increasing. Persons on fixed income include those receiving SSI or other government benefits and the elderly. One interviewee explained, “If you don't have a good, strong rental history, you got evictions on your history. If you don't have a job, I think there's, I'm sure there's landlords that discriminate based on source of income. So those that are on fixed incomes or not having a regular job, I think, have a tougher time.”

Poor White

One interviewee believes that many assistance programs are designed for racial or ethnic minorities, farmworkers who are typically Hispanic or Latino, or other groups that exclude White individuals. This provider works primarily with private funding sources, as opposed to public programs—private funders who are permitted to give grants based on criteria important to themselves. This expert stated that “my minority group in Kern County with the highest rate of poverty and the highest amount of poverty is my poor White people. And there are no programs carved out for them. Every grant application that comes across my desk asks diversity questions, which is fine. That's great because you want to make sure that people who are getting overlooked are getting the help that they need. But in this particular case, because it happens to be White people, there's no specific carve out for them in any program that I've ever seen.”

ENVIRONMENTAL CONCERNS

Environmental issues that affect the housing conditions of some community members were raised during our interviews. Referring to the California Water Board's CalEnviroScreen 4.0 tool, one interviewee explained that farmworkers are at particular risk. Those in areas such as “the Fuller Acres area, Lamont, the majority of these folks are farmworkers. They're constantly sprayed by pesticides. They go home. They have contaminated water, right? Their water currently has 1, 2, 3-TCP in it. They go home with pesticides sprayed all over them, with dirt and everything, and they're washed off with contaminated water. They sit down inside of their home, they turn on their cooler because it's hot, and then all the bad [airborne] contaminants go inside as well. So, they're really being hit by every angle.”

In addition to the Fuller Acres and Lamont areas, this interviewee also mentioned Arvin, Greenfield, and Rexland Acres. “I believe they are all communities that are adjacent to agricultural businesses—either orchards, grapes, dairies, you know?” she said. “So all of these are agricultural industries that come with pesticides or other types of emissions.”

Oil fields and refineries are also of concern, partly because the use of home swamp coolers permits airborne pollutants to infiltrate housing more readily. “The point about the coolers, you know, all of those emissions are coming back into their homes,” she said.

SOLUTIONS

Some of the interviewees offered possible strategies to help with the affordable housing demand.

- Allow multi-family housing by right in all but the most intense industrial zones. This would replace the conditional permitting requirements currently in place, allowing for faster permitting and lower costs.
- Expedite the planning and permitting process for all housing. This would also provide the benefit of reducing time and costs.
- Provide tax or other incentives to investors and developers to construct multi-family housing to help offset fees, making these investments more attractive.
- Exempt affordable housing construction from prevailing wage requirements. This may decrease the cost of construction by as much as 20 percent, according to the interviewee.
- Provide right to legal counsel for unincorporated Kern County so low-income households and farmworkers can obtain assistance with habitability or other issues.

Public Workshops

To support this analysis, public meetings were conducted by the County’s Housing Programs Manager at four locations in May 2023. Public notices were posted and printed in the *Bakersfield Californian* and *El Popular*. The notices conformed to legal requirements. Staff developed a PowerPoint presentation, which was reviewed by Civicus Consulting Group, prior to the meetings. Meetings were held in

- Bakersfield;
- California City;
- Shafter; and
- Ridgecrest.

Only the meeting in Ridgecrest resulted in public participation, with four residents attending. The PowerPoint was presented, and comments and questions were offered. Staff responded to the inquiries and took notes. Besides comments about restaurants, healthcare, veterinary services, arts, and after-school programs, participants expressed a need for more affordable housing and the need for homeless shelters and services for the homeless. Appendix 7: Public Participation includes notes, notices, and the PowerPoint.

IMPEDIMENTS IDENTIFIED

As the County of Kern, the state of California, and the rest of the nation and the world move forward following the COVID-19 pandemic, the economic challenges experienced globally are exacerbating the already distinct problem of affordable housing. Kern County is not alone in facing this problem; however, it does have unique challenges and opportunities. This analysis identifies the following five impediments to fair housing choice.

Lack of Affordable Housing Supply

The supply of decent, affordable rental housing is not meeting demand. In the Plan Jurisdiction, there are at least 7,610 rental households living in crowded housing, compared to 8,800 such households in the balance of Kern County. Households with low incomes make up about half of the PJ area’s overcrowded households, and 34 percent of all overcrowded households in the County.

Table 132: Overcrowded Renter Households, by Income Range

Overcrowded Renter Households, by Income Range		
	Plan Jurisdiction	Balance of Kern County
≤ 30% HAMFI	1,171	2,230
> 30% but ≤ 50% HAMFI	1,050	2,420
> 50% but ≤ 80% HAMFI	1,136	1,711
> 80% but ≤ 100% HAMFI	367	735
Total	3,724	7,096
Percent	34%	66%

Source: U.S. Department of Housing and Urban Development, 2015-2019 CHAS Database, Table 10

Many of those who are in overcrowded conditions are multiple renters who are unable to find or afford their own housing. Keep in mind that these numbers are dated; they are from the 2015-2019 CHAS database (2015-2020 numbers have not yet been released). The enormity of the overcrowding problem has likely increased.

The cost of housing is stretching the budgets of renters in the Plan Jurisdiction. More than 13,400 renter households in the PJ area are paying more than 30 percent of their household income for rent, not including utilities. This includes more than 6,100 extremely low-income households, more than 4,400 very low-income households, and about 2,200 low-income households.

Table 133: Overpayment by Income Category: Renter-Occupied Housing Units

Overpayment by Income Category: Renter-Occupied Housing Units		
	Total Plan Jurisdiction	Balance of Kern County
Renter-Occupied	34,373	60,700
Total Cost Burden > 30%	13,415	33,461
Extremely Low Income		
Paying 30%-50% AND Income <30% HAMFI (Ext. Low)	1,061	2,143
Paying > 50% AND Income < 30% HAMFI (Ext. Low)	5,068	10,882
Very Low Income		
Paying 30% - 50% AND Income 31%-50% HAMFI (Very Low)	2,680	7,164
Paying > 50% AND Income 31%-50% HAMFI (Very Low)	1,804	3,790
Low Income		
Paying 31%-50%AND Income 51%-80% HAMFI (Low)	1,964	5,696
Paying > 50% AND Income 51%-80% HAMFI (Low)	230	1,211

Source: U.S. Department of Housing and Urban Development 2015-2019 CHAS Database Table 7

High Cost of Construction

Construction costs continue to be high, although the cost of many materials has declined. Lumber futures, for example, have declined to pre-pandemic levels in the past two months, reaching about \$344 per 1,000 board feet on May 15, 2023. The price on March 2, 2020, was \$440.40. Prices are expected to remain around \$300 per board foot into 2024 (“Trading Economics: Lumber,” 2023). Steel rebar futures are at CNY ¥3,684/ton (\$508 USD) as of May 15, 2023; March 2020’s price was ¥3,466 (\$478 USD). Prices are expected to drop slightly to ¥3,310 (\$457 USD) by May 2024 (“Trading Economics: Steel,” 2023). (Chinese yuan is the standard trading currency for steel rebar futures.)

Table 134: Cost of Primary Construction Material, 2015, 2020, Pandemic Peak, 2023

Cost of Primary Construction Material, 2015, 2020, Pandemic Peak, 2023				
	March 2015	March 2020	Pandemic Peak	May 2023
Lumber (per 1,000 board feet)	\$283	\$440	\$1,686	\$344
Steel rebar (per ton)	¥2,126	¥3,466	¥5,925	¥3,684

Source: Trading Economics

Note: lumber prices peaked on 7 May 2021; steel rebar prices peaked on 8 October 2021. March 2015 and 2020 data is as of March 2 of respective years.

Labor costs have increased as well, and are expected to continue increasing. In California, the minimum wage in 2015 (for employers with 26 or more employees) was \$9 per hour. In 2020, it was \$12 per hour, and in 2023 it is \$15.50 per hour.

Gasoline costs have increased from a national average of \$2.55 per gallon in March 2015 and \$2.39 per gallon in March 2020 to \$3.55 per gallon in March 2023 (“Petroleum & Other Liquids Data,” 2023). With transportation of materials and personnel being largely through gas-powered vehicles, this increased cost is a contributing factor in housing construction.

In addition to the high cost of materials and labor in Kern County, the cost of fees and permits is a barrier to construction of additional affordable housing. The Planning and Natural Resources Department maintains an exceptional online fee estimate calculator. Based on this calculator, the fees for a 100-unit multi-family complex in California City exceed \$300,000. The bulk of this—\$228,000—is a school fee.⁷

For individuals to place a mobile home on a small piece of property, the cost is also high. An 800-square-foot single-wide home in California City demands about \$4,000 in fees, or nearly 10 percent of a new mobile home’s cost, depending on the source.⁸

For those who are building in Disadvantaged Underserved Communities, access to water, sewer, and power can add additional expense to construction.

Zoning Restrictions and Timelines

The County’s zoning regulations are like many other counties’; they allow multi-family units in R-1, R-2, and R-3 zones by right. Multi-family units may be constructed with conditional use permitting in CO, C-1, C-2, and CH. Conditional use permitting can take three to four months without a California Environmental Quality Act (CEQA) negative declaration; it can take up to six months with one. This permit process timeline, although consistent with other counties’ timelines, adds cost to construction of affordable multi-family housing.

Racial and Ethnic Disparities in Mortgage Lending

An analysis of data shows a statistically significant difference in lending to White applicants versus those of other races; Whites are more likely to be approved than others. There is also a difference in lending to those who are not of Hispanic or Latino descent; these applicants are more likely to be approved for a loan than applicants of Hispanic or Latino descent. The reasons for variability are unknown. Although there could be personal bias involved, there could also be other reasons for loan denial. Data show that debt-to-income ratio is the most common reason for loan denial across all groups.

⁷ New commercial masonry multi-family dwelling, 100 units of 1,200 livable square feet each. Assumes a solar energy system of 8 kWh per unit, or 800 for the complex.

⁸ Edson model at factorybuilthomesdirect.com is priced at \$44,900.

Table 135: Mortgage Loan Denial Reason, White Alone vs. Not White Alone, Kern County, 2021

Mortgage Loan Denial Reason, White Alone vs. Not White Alone, Kern County, 2021	White Alone	Not White Alone
Debt-to-income ratio	23.8%	27.8%
Employment history	2.8%	1.9%
Credit history	21.8%	21.6%
Collateral	10.6%	8.3%
Insufficient cash (downpayment, closing costs)	2.8%	2.6%
Unverifiable information	5.8%	5.1%
Credit application incomplete	19.8%	18.9%
Mortgage insurance denied	0.1%	0.1%
Other	12.6%	13.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Debt-to-income ratio is the most common reason for loan denial among Hispanic or Latino applicants, at 27.5 percent. This compares to 23.8 percent for applicants not of Hispanic descent, and 18.3 percent of joint Hispanic-not Hispanic applications.

Table 136: Mortgage Loan Denial Reason, by Hispanic or Latino Ethnicity, Kern County, 2021

Mortgage Loan Denial Reason, by Hispanic or Latino Ethnicity, Kern County, 2021	Hispanic or Latino	Joint	Not Hispanic or Latino
Debt-to-income ratio	27.50%	18.30%	23.80%
Employment history	2.80%	3.00%	2.00%
Credit history	19.90%	29.40%	23.00%
Collateral	9.40%	8.90%	10.00%
Insufficient cash (downpayment, closing costs)	2.70%	4.30%	2.20%
Unverifiable information	5.40%	3.80%	6.20%
Credit application incomplete	19.30%	17.90%	20.30%
Mortgage insurance denied	0.00%	0.00%	0.10%
Other	12.90%	14.50%	12.40%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

Habitability and Environmental Concerns

County staff estimate that of the 613 resident phone calls received by the Fair Housing Services office in 2021 and 2022, 87 percent—or about 533—were regarding habitability issues such as

water or power, mold, weatherization, and so forth. Unfortunately, the office did not keep a log of specific issues raised during this time period; however, new processes are in place to track the purposes of each resident phone call going forward.

In our consultations with housing experts, the issue of habitability was raised as a concern, and anecdotal observations were shared. Some of these observations include mold, potentially dangerous electrical wiring, heating or cooling problems, and others.

As Kern County continues to remove, mitigate, or overcome barriers to fair housing choice, another area for consideration is environmental issues that harm some housing areas. A brief discussion of data is included in the Environmental Considerations section of the Community Profile in the analysis. Environmental concerns are beyond the scope of this study; however, they are included here for consideration in future zoning and other policy-making decisions.

APPENDIX 1: COUNTY OF KERN HOUSING PROGRAM MATERIALS

The following materials are available online and through other means at community organizations, County offices, and so forth.

In addition, the 121-page *California Tenants—A Guide to Residential Tenants' and Landlords' Rights and Responsibilities* manual is available for download on the County's website.

DFEH Housing Information on COVID-19



FAQ

A pandemic of respiratory illness caused by a new coronavirus (COVID-19) has been identified in California and the United States. On March 4, 2020, Governor Newsom proclaimed a state of emergency in California.

Housing providers should review health and safety procedures to help prevent exposure to the virus, and should ensure that unlawful housing discrimination does not occur in California.

California civil rights laws prohibit housing discrimination and harassment, including during a pandemic. In addition, Governor Newsom has signed Executive Order N-37-20, prohibiting the enforcement of any eviction for nonpayment of rent related to COVID-19 through May 31, 2020. Many local jurisdictions have imposed further restrictions on the ability of landlords to evict tenants during this emergency.

- **The law prohibits all discrimination and harassment against tenants, both current and prospective, because of race or national origin at all times.**

It is unlawful under the Fair Employment and Housing Act for a housing provider to discriminate against or treat a tenant less favorably than another tenant because of the tenant's race or national origin. National origin includes geographic places of origin, ethnic groups, and tribal affiliations. For example, it is unlawful for a housing provider to: refuse to rent, segregate, or provide less favorable terms because of a tenant's actual or perceived race or national origin, or because of their association (including marriage or co-habitation) with someone based on race or national origin.

Harassment based on race or national origin is always unlawful. In addition, housing providers must take reasonable steps to prevent and promptly correct discriminatory and harassing conduct at the property even if the harasser is another tenant. When the housing provider knows or should know of the discriminatory harassment and where the housing provider has the power to prevent, mitigate, or end the unlawful conduct (for example, under the terms of a lease or homeowners' association rules), housing providers must act to ensure tenants are not harassed by other tenants.

- **The law prohibits all discrimination and harassment against tenants, both current and prospective, because of actual or perceived disability.**

It is unlawful under the Fair Employment and Housing Act for a housing provider to discriminate against or treat a tenant less favorably than another tenant because of the tenant's actual or perceived disability. A disability is a condition that causes a limitation to a major life activity and includes both physical disabilities and mental disabilities (including mental health conditions). COVID-19 can lead to disability, especially if it results in inpatient care, continuing medical treatment, or supervision by a health care provider. COVID-19 may also lead to disability if it leads to conditions such as pneumonia. While all Californians should follow the most current local, state, and federal public health recommendations, it is unlawful for a housing provider to refuse to rent, segregate, or provide less favorable terms because of a tenant's actual or perceived disability related to COVID-19.

■ DFEH Housing Information on COVID-19

■ **The law prohibits housing providers from making inquiries about a tenant's actual or perceived disability.**

It is unlawful under the Fair Employment and Housing Act for a housing provider to ask any tenant about the tenant's actual or perceived disability, including a disability related to COVID-19. Similarly, a housing provider may not (1) require a tenant to move out because the housing provider believes the tenant has a disability related to COVID-19, or (2) require a tenant to show proof that their disability is unrelated to COVID-19.

■ **Do housing providers have to make repairs to a tenant's unit during the COVID-19 pandemic?**

Yes, housing providers must comply with the Health and Safety Code to ensure rental units comply with the law. However, housing providers should use judgment and follow public health orders and recommendations in making repairs to protect their employees and tenants from exposure to COVID-19. Tenants must follow public health orders and recommendations, including those to maintain physical distancing, when cooperating with the housing provider during repairs.

■ **Housing providers may not discriminate against tenants on the basis of age, even if the housing provider has a benevolent motivation during the COVID-19 pandemic.**

It is unlawful to discriminate against a tenant on the basis of age by refusing to rent, providing less favorable terms, segregating, or harassing a tenant even if the housing provider is attempting to be helpful due to the pandemic. For example, absent a public health order, it is unlawful to single out older tenants by segregating them based on their age in one area of the rental property, or refusing only older tenants access to common areas, even if the housing provider is concerned about their health. Landlords may, however, require all tenants to abide by local, state, and federal public health orders.

■ **During a pandemic, may a housing provider close recreational facilities to prevent the spread of COVID-19?**

Yes, housing providers should follow local, state, and federal public health orders and recommendations, which may require the closing of recreational facilities, including gyms, pools, and clubhouses, to prevent the spread of COVID-19. In following such orders or recommendations, housing provider must treat all tenants in the same way. It is unlawful to grant or restrict access to facilities based on any protected status, including disability, race, national origin, or age.

■ DFEH Housing Information on COVID-19

- **Must housing providers grant reasonable accommodations to persons with disabilities who require in-home supportive services such as the assistance of a family member, friend, or health care provider when necessary to provide care due to the effects of COVID-19?**

Housing providers must grant reasonable accommodations where necessary to afford an individual with a disability an equal opportunity to use and enjoy a dwelling unit and public and common use areas, unless providing the requested accommodation would constitute an undue financial and administrative burden, a fundamental alteration of the program, or if allowing the accommodation would constitute a direct threat to the health and safety of others or would cause substantial physical damage to the property of others.

Reasonable accommodations include changes to rules, policies, or procedures of the housing provider where necessary to afford the tenant with the disability the equal opportunity and enjoyment of the premises. For example, it would be a reasonable accommodation for a housing provider to waive a rule against overnight guests to accommodate a tenant's request to have a family member, friend, or health care provider stay at the rental unit to care for the tenant because of a disability related to COVID-19.

- **If a tenant requests a reasonable accommodation for a pandemic-related disability, are they required to provide verification that they are disabled and that a reasonable accommodation is necessary?**

Housing providers may not request additional information about an individual's disability or need for an accommodation if the individual (or their representative) provides reliable information about the disability and how the requested accommodation is necessary.

Generally, if the need for the accommodation is not readily apparent, then the housing provider can ask for information describing the needed accommodation and how it is necessary to allow the individual equal opportunity to use and enjoy the dwelling. This information can come from the individual or any reliable third party who is in a position to know about the individual's disability or the need for the requested accommodation, including medical professionals, health care workers, support groups, or caregivers.

In a pandemic, it is not typically practical for a tenant to provide verification of a disability and the necessity of a specific accommodation from medical professionals or health care workers who are working to address urgent patient needs. Housing providers must treat as confidential any verification information. It may not be disclosed to other tenants.

■ DFEH Housing Information on COVID-19

- **What should a housing provider do if they become aware other tenants are intimidating, harassing, committing or threatening acts of violence and vandalism against another tenant because of race, national origin, disability or other protected characteristic?**

A housing provider must correct and end discriminatory conduct committed by one tenant against another tenant because of their protected status (including race, national origin, or disability) where the housing provider has the power to do so (for example, under the terms of a lease or homeowners' association rules). This action may include contacting law enforcement to address violence, credible threats of violence, vandalism, or other crimes.

If you think you have been a victim of housing discrimination, please contact DFEH.

If you have a disability that requires a reasonable accommodation, DFEH can assist you by scribing your intake by phone or, for individuals who are Deaf or Hard of Hearing or have speech disabilities, through the California Relay Service (711), or you can contact us below.

TO FILE A COMPLAINT

Department of Fair Employment and Housing

dfeh.ca.gov

Toll Free: 800.884.1684

TTY: 800.700.2320

Información del DFEH sobre la vivienda ante la COVID-19



FAQ

Se ha identificado una pandemia de enfermedad respiratoria (COVID-19) causada por un nuevo coronavirus en California y en los Estados Unidos. El 4 de marzo de 2020, el gobernador Newsom declaró estado de emergencia en California.

Los proveedores de vivienda deberán revisar los procedimientos de salud y seguridad para ayudar a evitar la exposición al virus, y deberán garantizar que no haya discriminación ilegal en cuanto a la vivienda en California.

Las leyes de derechos civiles de California prohíben la discriminación y el acoso en cuanto a la vivienda, incluso durante una pandemia. Además, el gobernador Newsom firmó el decreto ejecutivo N-37-20 que prohíbe los desahucios por falta de pago de alquiler relacionados con la COVID-19 hasta el 31 de mayo de 2020. Muchas jurisdicciones han impuesto otras restricciones a la capacidad de los propietarios de desahuciar inquilinos durante esta emergencia.

■ **La ley prohíbe toda discriminación y acoso contra los inquilinos, actuales y futuros, por motivos de raza o país de origen en todo momento.**

Según la Ley de Igualdad en el Empleo y la Vivienda, es ilegal que un proveedor de vivienda discrimine o trate a un inquilino de manera menos favorable que a otro por su raza o país de origen. El país de origen incluye lugares geográficos de origen, grupos étnicos y filiaciones tribales. Por ejemplo, es ilegal que un proveedor de vivienda se niegue a alquilar, segregue o establezca términos menos favorables debido a la raza o país de origen real o percibido del inquilino, o por su relación (incluyendo el matrimonio o la convivencia) con alguien por su raza u país de origen.

El acoso basado en la raza o el país de origen siempre es ilegal. Además, los proveedores de vivienda deben tomar medidas razonables para evitar y corregir de inmediato conductas de discriminación y acoso en la propiedad, incluso si el acosador es otro inquilino. Cuando los proveedores de la vivienda sepan o debieran saber del acoso discriminatorio y donde tengan el poder de evitar, mitigar o poner fin a la conducta ilegal (por ejemplo, si lo dicen los términos del alquiler o las normas de la asociación de propietarios), deberán actuar para garantizar que a los inquilinos no los acosen otros inquilinos.

■ **La ley prohíbe toda discriminación y acoso contra los inquilinos, actuales y futuros, por motivos de discapacidad real o percibida.**

Según la Ley de Igualdad en el Empleo y la Vivienda, es ilegal que un proveedor de vivienda discrimine o trate a un inquilino de manera menos favorable que a otro por la discapacidad real o percibida del inquilino. Una discapacidad es una condición que causa una limitación a una actividad importante de la vida e incluye discapacidades físicas y mentales (incluyendo condiciones de salud mental). La COVID-19 puede dar lugar a discapacidad, particularmente si resulta en atención como paciente hospitalizado, tratamiento médico continuo o la supervisión de un proveedor de atención médica. La COVID-19 también puede dar lugar a discapacidad si resulta en condiciones como la neumonía. Aunque todos los californianos deben seguir las recomendaciones de salud pública locales, estatales y federales actuales, es ilegal que un proveedor de vivienda se niegue a alquilar, segregue o establezca términos menos favorables por la discapacidad real o percibida del inquilino relacionada con la COVID-19.

■ Información del DFEH sobre la vivienda ante la COVID-19

■ **La ley prohíbe que los proveedores de vivienda hagan preguntas sobre la discapacidad real o percibida del inquilino.**

Según la Ley de Igualdad en el Empleo y la Vivienda, es ilegal que un proveedor de vivienda le pregunte a cualquier inquilino sobre su discapacidad real o percibida, incluyendo alguna discapacidad relacionada con la COVID-19. De forma similar, ningún proveedor de vivienda puede (1) pedirle a un inquilino que se mude porque el proveedor cree que el inquilino tiene una discapacidad relacionada con la COVID-19, ni (2) pedirle a un inquilino que demuestre que su discapacidad no se relaciona con la COVID-19.

■ **¿Deben los proveedores de vivienda hacer reparaciones a la unidad de un inquilino durante la pandemia de la COVID-19?**

Sí. Los proveedores de vivienda deben cumplir el Código de Salud y Seguridad para garantizar que las unidades de alquiler cumplan la ley. Sin embargo, los proveedores de vivienda deben usar su criterio y seguir las órdenes y recomendaciones de salud pública haciendo reparaciones para proteger a sus empleados e inquilinos de la exposición a la COVID-19. Los inquilinos deben seguir las órdenes y recomendaciones de salud pública, incluyendo aquellas para mantener el distanciamiento físico, cuando colaboren con el proveedor de la vivienda durante las reparaciones.

■ **Los proveedores de vivienda no pueden discriminar a ningún inquilino con base en la edad, incluso si el proveedor tiene una motivación bienintencionada durante la pandemia de la COVID-19.**

Es ilegal discriminar a un inquilino con base en la edad negándole, estableciendo términos menos favorables, segregándolo o acosándolo incluso si el proveedor de la vivienda está intentando ser de ayuda debido a la pandemia. Por ejemplo, a falta de una orden de salud pública, es ilegal distinguir a inquilinos mayores segregándolos por edad en un área de la propiedad de alquiler, o negándoles solo a esos inquilinos el acceso a áreas comunes, incluso si el proveedor de la vivienda está preocupado por la salud de ellos. No obstante, los propietarios pueden pedirles a todos los inquilinos que sigan las órdenes locales, estatales y federales de salud pública.

■ **Durante una pandemia, ¿puede un proveedor de vivienda cerrar instalaciones recreativas para evitar la propagación de la COVID-19?**

Sí. Los proveedores de vivienda deberán seguir las órdenes y recomendaciones locales, estatales y federales de salud pública, para las que podría ser necesario cerrar las instalaciones recreativas, incluyendo gimnasios, piscinas y clubes deportivos, para evitar la propagación de la COVID-19. El proveedor de la vivienda debe tratar a todos los inquilinos de la misma forma cuando siga esas órdenes o recomendaciones. Es ilegal permitir o restringir el acceso a instalaciones con base en algún estado protegido, incluyendo discapacidad, raza, país de origen o edad.

■ Información del DFEH sobre la vivienda ante la COVID-19

■ **¿Deben los proveedores de vivienda conceder adaptaciones razonables a personas con discapacidades que necesiten servicios de apoyo en casa como la ayuda de un familiar, amigo o proveedor de atención médica cuando sea necesario para recibir atención por los efectos de la COVID-19?**

Los proveedores de vivienda deben conceder adaptaciones razonables donde sea necesario para darle a una persona con discapacidad las mismas oportunidades para usar y disfrutar de una unidad de vivienda y de las áreas de uso público y común, a menos que concederlas se constituya en una carga económica y administrativa excesiva, una alteración esencial del programa, o si permitir las adaptaciones se constituiría en una amenaza directa a la salud y seguridad de otros o causaría un daño físico importante a la propiedad de otros.

Las adaptaciones razonables incluyen cambios a las normas, políticas o procedimientos del proveedor de la vivienda, donde sea necesario, para darle al inquilino con discapacidad las mismas oportunidades y aprovechamiento de las instalaciones. Por ejemplo, una adaptación razonable de un proveedor de vivienda sería no seguir la norma de que los visitantes no pueden quedarse a dormir para adaptarse a la solicitud de un inquilino de que un familiar, amigo o proveedor de atención médica se quede en la unidad de alquiler para que el inquilino reciba atención debido a una discapacidad relacionada con la COVID-19.

■ **Si un inquilino solicita una adaptación razonable para una discapacidad relacionada con la pandemia, ¿debe presentar una prueba de que está discapacitado y de que la adaptación razonable es necesaria?**

Los proveedores de vivienda no pueden pedir más información sobre la discapacidad de una persona ni sobre la necesidad de la adaptación si la persona (o su representante) presenta información confiable sobre la discapacidad y la necesidad de la adaptación solicitada.

Por lo general, la necesidad de la adaptación no es obvia de inmediato, por lo que el proveedor de la vivienda puede pedir información que describa la adaptación necesaria y la necesidad de hacerla para que la persona tenga las mismas oportunidades de usar y disfrutar de la vivienda. Esta información la puede dar la persona o un tercero confiable que conozca la discapacidad de la persona o la necesidad de la adaptación solicitada, incluyendo a profesionales médicos, trabajadores de atención médica, grupos de apoyo o cuidadores.

En una pandemia, normalmente no es práctico para un inquilino obtener de los profesionales médicos o de los trabajadores de atención médica un documento que confirme una discapacidad y la necesidad de una adaptación específica, pues todos ellos están trabajando en atender las necesidades urgentes de los pacientes. Los proveedores de vivienda deben tratar la información de confirmación como confidencial. No podrán revelarla a otros inquilinos.

■ Información del DFEH sobre la vivienda ante la COVID-19

- **¿Qué debería hacer un proveedor de vivienda si tiene conocimiento de que otros inquilinos están intimidando, acosando, cometiendo actos amenazantes de violencia y vandalismo contra otro inquilino por motivos de raza, país de origen, discapacidad u otras características protegidas?**

Un proveedor de vivienda debe corregir y poner fin a las conductas discriminatorias que cometa cualquier inquilino contra otro por su estado de protección (incluyendo raza, país de origen o discapacidad) donde el proveedor tenga el poder de hacerlo (por ejemplo, según los términos del alquiler o las normas de la asociación de propietarios). Esta medida podría incluir comunicarse con alguna institución de cumplimiento de la ley para resolver la violencia, las amenazas creíbles de violencia, el vandalismo u otros delitos.

Si cree que ha sido víctima de discriminación relacionada con la vivienda, comuníquese con DFEH.

Si tiene una discapacidad que necesita adaptaciones razonables, DFEH puede ayudarlo escribiendo su informe inicial recibido por teléfono o, para personas sordas o con problemas de audición o discapacidades del habla, a través del Servicio de Retransmisión de California (711), o puede comunicarse con nosotros con nosotros usando la información de abajo.

PARA PRESENTAR UNA QUEJA

Department of Fair Employment and Housing

dfeh.ca.gov

Llamada sin costo: 800.884.1684

TTY: 800.700.2320

THE MISSION OF THE DEPARTMENT OF FAIR EMPLOYMENT AND HOUSING IS TO PROTECT THE PEOPLE OF CALIFORNIA FROM UNLAWFUL DISCRIMINATION IN EMPLOYMENT, HOUSING AND PUBLIC ACCOMMODATIONS, AND FROM THE PERPETRATION OF ACTS OF HATE VIOLENCE AND HUMAN TRAFFICKING.

COMPLAINTS MUST BE FILED WITHIN ONE YEAR OF THE LAST ACT OF DISCRIMINATION

FILING A COMPLAINT



FAIR HOUSING

If you believe you are a victim of illegal discrimination or harassment, you can file a complaint with DFEH by following these steps:

- 1 *Contact DFEH by using the information on the back of this brochure*
- 2 *Be prepared to present specific facts about the alleged discrimination or harassment*
- 3 *Provide copies of documents that support the charges in the complaint*
- 4 *Keep records and documents about the incident(s), such as rent receipts, applications, and other potential proof of discrimination*

DFEH will conduct an impartial investigation. We represent the State of California. DFEH will, if possible, try to assist both parties to resolve the complaint.

If a voluntary settlement cannot be reached, and there is sufficient evidence to establish a violation of the law, DFEH may litigate the case in civil court.

If a court decides in favor of the complaining party, remedies may include making available previously denied housing, compensation for losses and emotional distress, training and policy changes to prevent future discrimination, and other actions to eliminate the effects of discrimination.

YOU ARE PROTECTED UNDER CALIFORNIA LAW

Laws enforced by the Department of Fair Employment and Housing (DFEH) protect you from illegal discrimination and harassment in housing based on:

- Race
- Color
- Religion
- Sex
- Gender
- Gender identity
- Gender expression
- Sexual orientation
- Marital status
- National origin (including language use restrictions)
- Ancestry
- Familial status (households with children under age 18, individuals who are pregnant, or who are pending legal custody of a child under age 18)
- Source of income
- Disability (mental and physical, including HIV/AIDS, cancer, and genetic characteristics)
- Genetic information
- Age
- Citizenship*
- Primary language*
- Immigration status*

*Covered under the Unruh Civil Rights Act, which applies to most housing accommodations in California

FOR MORE INFORMATION

Department of Fair Employment and Housing

Toll Free: (800) 884-1684

TTY: (800) 700-2320

Online: www.dfeh.ca.gov

Also find us on:



If you have a disability that prevents you from submitting a written intake form on-line, by mail, or email, the DFEH can assist you by scribing your intake by phone or, for individuals who are Deaf or Hard of Hearing or have speech disabilities, through the California Relay Service (711), or call us through your VRS at (800) 884-1684 (voice).

To schedule an appointment, contact the Communication Center at (800) 884-1684 (voice or via relay operator 711) or (800) 700-2320 (TTY) or by email at contact.center@dfeh.ca.gov.

DFEH is committed to providing access to our materials in an alternative format as a reasonable accommodation for people with disabilities when requested.

Contact DFEH at (800) 884-1684 (voice or via relay operator 711), TTY (800) 700-2320, or contact.center@dfeh.ca.gov to discuss your preferred format to access our materials or webpages.



WHAT DFEH DOES

COMMON HOUSING-RELATED VIOLATIONS OF THE FEHA INCLUDE:

YOU ARE PROTECTED AGAINST ILLEGAL DISCRIMINATION AND HARASSMENT IN THE RENTING, LEASING, OR PURCHASE OF HOUSING

The Department of Fair Employment and Housing has authority to perform the following:

- Enforce the Fair Employment and Housing Act (FEHA), the Ralph Civil Rights Act, the Unruh Civil Rights Act, and the Disabled Person's Act
- Investigate harassment, discrimination, retaliation, and hate violence complaints
- Help landlords and tenants resolve complaints involving alleged violations of the laws enforced by DFEH
- Prosecute violations of the laws enforced by DFEH
- Educate Californians about the laws against discrimination, harassment, retaliation, hate violence, and human trafficking

- Refusal to sell, rent, or lease housing accommodations

- Representation that a housing accommodation is not available for inspection, sale, or rental when that accommodation is in fact available

- Denial of a home loan or homeowner's insurance

- Provision of inferior terms, conditions, privileges, facilities or services in connection with a housing accommodation

- Sexual harassment involving unwanted sexual advances or requiring sexual favors for housing rights or privileges

- Cancellation or termination of a sale or rental agreement

- Refusal to permit, at the disabled tenant's expense, reasonable modifications when necessary to accommodate a disability

- Refusal to make reasonable accommodations in housing rules, policies, practices, or services where necessary to afford a person with disabilities equal opportunity to use and enjoy a dwelling

- Discriminatory policies, practices, terms, or conditions that result in unequal access to housing or housing-related services

IT IS ALSO ILLEGAL FOR CITIES, COUNTIES, OR OTHER LOCAL GOVERNMENT AGENCIES TO MAKE ZONING OR LAND-USE DECISIONS OR POLICIES THAT UNLAWFULLY DISCRIMINATE AGAINST YOU BASED ON THE CATEGORIES LISTED ABOVE

OTHER AGENCIES CAN HELP

1

The U.S. Department of Housing and Urban Development enforces federal laws that prohibit discrimination in housing. It also monitors subsidized housing programs. For further information, call (800) 347-3739, or visit the website at www.hud.gov.

2

The State of California Department of Consumer Affairs can help with questions or complaints regarding landlord/tenant relationships, including repair issues, safety violations, and Health and Safety Code violations. For further information, call (800) 952-5210, or visit the website at www.dca.ca.gov.

3

The Mobile Home Ombudsman at the Department of Housing and Community Development can help with questions or complaints pertaining to mobile homes, including health and safety issues, maintenance issues, and warranty issues. For further information, call (800) 952-5275, or visit the website at www.hcd.ca.gov.

LAS QUEJAS DEBEN PRESENTARSE DENTRO DE UN AÑO DEL ÚLTIMO ACTO DE DISCRIMINACIÓN

CÓMO PRESENTAR UNA QUEJA

LA MISIÓN DEL DEPARTAMENTO DE IGUALDAD EN EL EMPLEO Y LA VIVIENDA ES PROTEGER A LOS HABITANTES DE CALIFORNIA DE DISCRIMINACIÓN ILÍCITA EN EL EMPLEO, LA VIVIENDA Y SERVICIOS PÚBLICOS, Y DE LA PERPETRACIÓN DE ACTOS DE VIOLENCIA POR ODIO Y TRATA DE PERSONAS.



IGUALDAD EN LA VIVIENDA

Si usted cree que ha sido víctima de un acto ilícito de discriminación o acoso, puede considerar in-terponer una queja ante DFEH dentro de un año de ocurrido el incidente, de la manera que se indica a continuación:

- 1 *Comuníquese con DFEH usando la información al dorso de este folleto*
- 2 *Esté preparado para presentar hechos específicos sobre la supuesta discriminación o acoso*
- 3 *Suministre copias de documentos que apoyan los cargos en su queja*
- 4 *Mantenga antecedentes y documentos relacionados con la queja, como por ejemplo: recibos de arriendo, solicitudes de arriendo y otras pruebas potenciales de un acto de discriminación*

DFEH conducirá una investigación imparcial. Representamos al Estado de California. DFEH tratará de asistir, si es posible, a ambas partes para resolver el reclamo.

Si no puede alcanzarse un acuerdo voluntario, y existe evidencia suficiente para establecer una infracción de la ley, DFEH puede emitir un reclamo civil y litigar el caso en un tribunal federal o del estado.

Si un tribunal decide a favor de la parte reclamante, las compensaciones pueden incluir Hacer disponible vivienda previamente negada, compensación por los gastos incurridos y/o por sufrimiento mental, que se requiera que el encargado de proporcionar la vivienda reciba capacitación en las leyes que prohíben el acoso y la discriminación, para prevenir hechos futuros, y la implementación de otro tipo de medidas, tales como multas y sanciones, con el objeto de eliminar los efectos de la discriminación.

PARA OBTENER MÁS INFORMACIÓN

Departamento de Igualdad en el Empleo y la Vivienda

Línea gratuita: (800) 884-1684

TTY: (800) 700-2320

En línea: www.dfeh.ca.gov

O *encuéntrenos* en:



Si usted tiene una discapacidad que le impide enviar un formulario inicial por escrito en línea, correo postal o correo electrónico, DFEH puede asistirlo escribiendo su formulario inicial por teléfono o, para individuos que son sordos o hipoacúsicos o que tienen discapacidades del habla, por medio del Servicio de Retransmisión de California (711), o llámenos por su VRS al (800) 884-1684 (voz).

Para programar una cita, comuníquese con el Centro de Comunicaciones al (800) 884-1684 (voz o vía operador de retransmisión 711) o al (800) 700-2320 (TTY) o por correo electrónico al contact.center@dfeh.ca.gov.

DFEH está comprometido a proporcionar acceso a nuestros materiales en un formato alternativo como adaptación razonable para individuos con discapacidades según sea solicitado.

Comuníquese con DFEH al (800) 884-1684 (voz o vía operador de retransmisión 711), TTY (800) 700-2320 o contact.center@dfeh.ca.gov para conversar sobre su formato de preferencia para acceder a nuestros materiales o páginas web.

USTED ESTÁ PROTEGIDO SEGÚN LAS DISPOSICIONES DE LA LEY EN CALIFORNIA

Según lo dispuesto por las leyes que hace cumplir el Departamento de Igualdad en el Empleo y la Vivienda (Department of Fair Employment and Housing), usted está protegido contra acoso y discriminación en la vivienda debido a lo siguiente:

- Raza
- Color
- Religión
- Sexo
- Orientación sexual
- Estado civil
- País de origen (incluyendo el prohibir el uso de algún idioma)
- Ascendencia nacional
- Situación familiar (hogares con niños menores de 18 años)
- Fuente de ingreso
- Discapacidad (mental o física, incluyendo VIH y SIDA)
- Estado de salud (cáncer/características genéticas)
- Edad
- Ciudadanía*
- Estatus migratorio*
- Idioma principal*

*Cubierto bajo la Ley de derechos civiles Unruh, las cuales aplican a la mayoría de las adaptaciones de vivienda en California



FUNCIÓN DEL DFEH

El Departamento de Igualdad en el Empleo y la Vivienda tiene autoridad para lo siguiente:

- Asegurar que se cumpla con la FEHA, la Ley de Derechos Civiles Ralph, la Ley de Derechos Civiles Unruh y la Ley para personas discapacitadas
- Investigar las quejas debido a actos de acoso, discriminación y actos de violencia
- Asesorar a los arrendadores y arrendatarios a resolver las quejas debido a presuntas infracciones a las leyes que DFEH hace cumplir
- Entablar demandas contra los que violan las leyes que DFEH hace cumplir
- Educar a los californianos acerca de las leyes que prohíben los actos de discriminación, acoso, represalia, violencia por odio y la trata de personas

TAMBIÉN ES ILEGAL QUE LAS CIUDADES, CONDADOS O AGENCIAS GUBERNAMENTALES ZONIFIQUEN O ADOPTEN POLÍTICAS CON RESPECTO AL USO DE LOS TERRENOS O QUE DISCRIMINEN EN CONTRA SUYA BASÁNDOSE EN LAS CATEGORÍAS INDICADAS ANTERIORMENTE

LOS ACTOS MÁS COMUNES DE QUEBRANTAMIENTO A LA LEY, SEGÚN LO DISPUESTO POR FEHA, Y DE ACUERDO CON LAS CATEGORÍAS INDICADAS ANTERIORMENTE, INCLUYEN LO SIGUIENTE:

- Negativa a vender, rentar o arrendar una vivienda
- Manifestar que ciertas adaptaciones no están disponibles para la inspección, venta o renta, cuando de hecho sí están disponibles
- Negación de un préstamo para comprar una vivienda o el seguro de la vivienda
- Proveer términos, condiciones, privilegios, establecimientos o servicios inferiores con respecto a adaptaciones de vivienda
- Actos de acoso, lo que involucra insinuaciones sexuales indeseadas o el solicitar favores de índole sexual a cambio de privilegios o derechos de una vivienda
- Cancelación o finalización de un contrato de renta o de venta
- El no permitir que el arrendatario realice cambios razonables, a su propio costo, cuando así se requiera, para adaptar a una persona discapacitada
- El negarse a hacer adaptaciones razonables en las normas, política, práctica o servicios de vivienda, donde se necesite darle a una persona discapacitada oportunidades iguales para usar y disfrutar de la vivienda
- Políticas de discriminación, prácticas, términos o condiciones que tengan como consecuencia un acceso desigual para los servicios de viviendas o relacionados a ella

LAS LEYES LO PROTEGEN CONTRA LOS ACTOS ILÍCITOS DE ACOSO Y DISCRIMINACIÓN PARA LA RENTA, ARRENDAMIENTO O EN LA COMPRA DE VIVIENDAS

OTRAS AGENCIAS PUEDEN AYUDAR

- 1 El Departamento de la Vivienda y Desarrollo Urbano de Estados Unidos asegura el cumplimiento de las leyes relacionadas con el acoso y la discriminación en la vivienda. Asimismo, HUD controla los programas de vivienda con subsidio. Para recibir información adicional, sírvase comunicarse al (800) 347-3739, o visite el sitio web: www.hud.gov.
- 2 El Departamento de Asuntos del Consumidor del Estado de California puede asesorarle con sus inquietudes y reclamos con respecto a problemas entre el arrendador y arrendatario, incluyendo reparaciones a la vivienda, infracciones a la seguridad y al Código de Salubridad y Seguridad. Para recibir información adicional, llame al (800) 952-5210, o visite nuestro sitio web: www.dca.ca.gov.
- 3 El Mediador en Asuntos de Interés Público de las Casas Rodantes puede ayudar con sus inquietudes o quejas que estén relacionadas con casas rodantes, incluyendo problemas de salud y de seguridad, los asuntos relacionados con el mantenimiento de la vivienda, y de la garantía. Para recibir información adicional, llame al (800) 952-5275, o visite el sitio web: www.hcd.ca.gov.

DISABILITY DISCRIMINATION

FACT SHEET

DFEH



CALIFORNIA FAIR HOUSING LAWS PROTECT YOU FROM DISCRIMINATION

The Fair Employment and Housing Act protects you from illegal discrimination and harassment in housing based on a mental or physical disability. Discrimination includes, but is not limited to, the following actions:

- Refusal to rent, lease, or sell housing accommodations
- Refusal to negotiate for the sale, rental, or lease of housing accommodations
- Representation that a housing accommodation is not available for inspection, sale, or rental when that housing accommodation is in fact available
- Provision of inferior terms, conditions, privileges, facilities, or services in connection with the housing accommodations
- Cancellation or termination of a sale or rental agreement
- Failure to design and construct multi-family dwellings in a manner that allows access to and use by persons with disabilities
- Provision of segregated or separated housing accommodations
- Refusal to permit, at the expense of the person with disabilities, reasonable modifications of existing premises occupied or to be occupied by the person with disabilities, when the modifications may be necessary to afford the person with disabilities full enjoyment of the premises
- Refusal to make reasonable accommodations in rules, policies, practices, or services when these accommodations may be necessary to afford a person with disabilities equal opportunity to use and enjoy a dwelling
- Discriminatory policies, practices, terms, or conditions that result in unequal access to housing or housing-related services

WHAT IS CONSIDERED A DISABILITY UNDER CALIFORNIA LAW?

Under California law, a disability is a mental or physical impairment, disorder, or condition that limits a major life activity. The definition of disability includes a diagnosis of HIV/AIDS, as well as medical conditions including any health impairment related to cancer, or an individual's genetic characteristics. The definition of disability also includes a perception that the person has a disability, or that the person is associated with a person who has, or is perceived to have, a disability.

The definition of disability does not include sexual behavior disorders, compulsive gambling, kleptomania, pyromania, or psychoactive substance use disorders resulting from the current unlawful use of controlled substances or other drugs.

"Major life activities" is a broad category. Examples of major life activities include, but are not limited to, physical, mental, and social activities and working. Whether a disability or condition "limits" a major life activity must be determined without regard to any mitigating measures, such as medications, assistive devices, prosthetics, or reasonable accommodations, unless the mitigating measure itself limits a major life activity.

POTENTIAL CIVIL REMEDIES

1. Making available previously denied housing
2. Compensation for losses and emotional distress
3. Training and policy changes to prevent future discrimination
4. Other actions to eliminate the effects of discrimination, such as penalties, fines, reporting or monitoring

DISABILITY DISCRIMINATION

FACT SHEET



IF YOU BELIEVE YOU HAVE EXPERIENCED DISCRIMINATION OR HARASSMENT, YOU CAN FILE A COMPLAINT WITH DEPARTMENT OF FAIR EMPLOYMENT AND HOUSING (DFEH) BY TAKING THE FOLLOWING STEPS WITHIN ONE YEAR OF THE INCIDENT:

1. Contact DFEH by using the information on the front of this flyer
2. Be prepared to present specific facts about the alleged discrimination or harassment
3. Keep any records and documents you have about the incident(s), such as rent receipts, applications, text messages or other electronic communication, and other potential proof of discrimination

If your complaint is accepted, DFEH will conduct an impartial investigation. We represent the State of California. DFEH will, if possible, try to assist both parties to resolve the complaint.

If a voluntary settlement cannot be reached and there is sufficient evidence to establish a violation of the law, DFEH will litigate the case in civil court.

If a court decides in favor of the complaining party, remedies may include making available previously denied housing, compensation for losses and emotional distress, training and policy changes to prevent future discrimination, and other actions to eliminate the effects of discrimination.

You have the right to file a lawsuit on your own behalf in a California court within two years of the alleged discriminatory act. It is not necessary to file a complaint with DFEH prior to the filing of a housing lawsuit. The time that a complaint is pending with DFEH will not count when computing the two-year period.

WHAT RIGHTS DO I HAVE AS A TENANT WITH A DISABILITY?

Individuals with disabilities are entitled to be free from harassment and discrimination in all aspects of housing. They also have a right to reasonable accommodation in rules, policies, practices, or services related to housing when necessary to afford persons with disabilities equal opportunity to use and enjoy a dwelling. Individuals with disabilities are also permitted, at their own expense, to modify their dwellings to ensure full enjoyment of the premises. Furthermore, it is unlawful for owners of housing accommodations to make written or oral inquiries to determine whether a person seeking to purchase, rent, or lease a housing accommodation has a disability, unless as part of the interactive process for a tenant seeking a reasonable accommodation.

At a minimum, multi-family dwellings must have the following features:

1. At least one building entrance on an accessible route
2. Public and common areas that are readily accessible and usable by persons with disabilities
3. An accessible route into and through the covered dwelling unit
4. Doors, kitchens, and bathrooms designed to allow access, passage and maneuvering by persons using wheelchairs
5. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
6. Reinforcements in bathroom walls to allow later installation of safety grab bars around toilets, tubs, or shower stalls, and seats

If you have a disability that requires a reasonable accommodation, DFEH can assist you by phone or, for individuals who are Deaf or Hard of Hearing or have speech disabilities, through the California Relay Service (711), or you can contact us below.

TO FILE A COMPLAINT

Department of Fair Employment and Housing
dfeh.ca.gov
Toll Free: 800.884.1684
TTY: 800.700.2320

DISCRIMINACIÓN DEBIDO A LA DISCAPACIDAD

DFEH



HOJA DE INFORMACIÓN

LAS LEYES DE IGUALDAD EN LA VIVIENDA DE CALIFORNIA LOS PROTEGEN DE LA DISCRIMINACIÓN

La Ley de Igualdad en el Empleo y la Vivienda de California los protege de actos ilícitos de discriminación y acoso en la vivienda debido a una discapacidad mental o física. La discriminación incluye, aunque no se limita, a los siguientes actos:

- El no proporcionar modificaciones razonables en las normas, políticas, prácticas, o procedimientos necesarios, para que una persona discapacitada tenga igualdad de oportunidades para utilizar o disfrutar de una vivienda
- Negativa a implementar modificaciones razonables, a costo del arrendatario, cuando éstas se requieran para permitir que una persona discapacitada disfrute de una vivienda
- Negativa a diseñar y construir viviendas para familias múltiples de una manera tal, que permita a personas discapacitadas acceder y utilizar una vivienda
- Negativa a arrendar, a arrendar por un plazo fijo, o a vender viviendas
- Políticas, prácticas, plazos, o condiciones discriminatorias que traen como consecuencia un acceso desigual a la vivienda o a los servicios relacionados con la misma

CUÁLES SON MIS DERECHOS EN MI CALIDAD DE ARRENDATARIO DISCAPACITADO

Las personas discapacitadas tienen el derecho de que no se les acose o se les discrimine en todo lo que se refiere a la vivienda donde residen. Asimismo, tienen el derecho a que se modifiquen las normas, políticas, prácticas o servicios relacionados con la vivienda cuando así se requiera, con el objeto de otorgar a la persona discapacitada una igualdad de oportunidades para que utilice y disfrute una vivienda, como también para que se le permita, a costo propio, modificar la estructura para así poder beneficiarse y disfrutar plenamente de una vivienda. La construcción nueva de ciertas unidades de viviendas para familias múltiples construidas para ser ocupadas por

primera vez después del 13 de Marzo de 1991, y el diez por ciento de las unidades de viviendas de pisos múltiples construidas después del 1 de Julio del 2005, deberán incluir características específicas para que las personas con discapacidades puedan tener acceso a la entrada principal, a áreas comunes y a las unidades designadas.

Las unidades de viviendas para familias múltiples y unidades de viviendas de pisos múltiples a las que se les requiere que incluyan características específicas de acceso, son aquellas unidades de viviendas que están contenidas en un edificio con cuatro o más unidades de viviendas condominios, o tres unidades o más de viviendas de departamentos para la renta. En los edificios que cuentan con un ascensor, todas las unidades de viviendas deben incluir características específicas para su acceso. En los edificios que no cuentan con ascensor, sólo las unidades del piso bajo deben contener las características específicas para su acceso. Se define como una unidad de vivienda de pisos múltiples al condominio o departamento para la renta que contiene un espacio completo para vivir en un piso y que también tenga un piso ubicado arriba o debajo de éste.

Se requiere asimismo que el diez por ciento de las unidades de vivienda de pisos múltiples construidos el 1 de Julio del 2005, o después, incluyan una vía accesible al nivel de entrada principal y por lo menos un baño accesible en el nivel de entrada principal y en las áreas públicas y comunes.

Las viviendas para familias múltiples y de pisos múltiples deben ser diseñadas y construidas para permitir el acceso y el uso por personas con discapacidades, y deben proporcionar, como requisito mínimo, las siguientes características de accesibilidad específicas:

1. Edificios con sus entradas ubicadas en una vía accesible
2. Areas públicas y comunes de fácil acceso y uso por personas con discapacidades
3. Una vía accesible para entrar y circular a través de la unidad
4. Puertas, cocinas, y baños diseñados para permitir el acceso, paso y maniobrabilidad a personas discapacitadas en sillas de ruedas
5. Interruptores de luz, tomas de enchufes, termostatos y otros controles de clima en lugares accesibles
6. Baños diseñados de manera tal que permitan la instalación de barras de seguridad alrededor de los inodoros, tinas, o cubículos y asientos en duchas

DISCRIMINACIÓN DEBIDO A LA DISCAPACIDAD

HOJA DE INFORMACIÓN

SI USTED CREE QUE HA SIDO VÍCTIMA DE UN ACTO DE DISCRIMINACIÓN O ACOSO, PUEDE CONSIDERAR INTERPONER UNA QUEJA ANTE DFEH DENTRO DE UN AÑO DE OCURRIDO EL INCIDENTE, DE LA MANERA QUE SE INDICA A CONTINUACIÓN:

1. Comuníquese con DFEH usando la información al dorso de este folleto
2. Esté preparado para presentar hechos específicos sobre la supuesta discriminación o acoso
3. Mantenga antecedentes y documentos relacionados con la queja, como por ejemplo: recibos de arriendo, solicitudes de arriendo y otras pruebas potenciales de un acto de discriminación

DFEH conducirá una investigación imparcial. Representamos al Estado de California. DFEH tratará de asistir, si es posible, a ambas partes para resolver el reclamo.

Si no puede alcanzarse un acuerdo voluntario, y existe evidencia suficiente para establecer una infracción de la ley, DFEH puede emitir un reclamo civil y litigar el caso en un tribunal federal o del estado.

Si un tribunal decide a favor de la parte reclamante, las compensaciones pueden incluir Hacer disponible vivienda previamente negada, compensación por los gastos incurridos y/o por sufrimiento mental, que se requiera que el encargado de proporcionar la vivienda reciba capacitación en las leyes que prohíben el acoso y la discriminación, para prevenir hechos futuros, y la implementación de otro tipo de medidas, tales como multas y sanciones, con el objeto de eliminar los efectos de la discriminación.

Usted tiene el derecho de interponer una querrela de su propia iniciativa ante un tribunal en California dentro de 2 años a contar de la fecha en que se perpetró el presunto acto de discriminación. No es necesario presentar una queja ante DFEH antes de interponer una querrela. El período durante el cual la queja estaba en trámite ante DFEH no se tomará en cuenta para computar el plazo de dos años.

SEGÚN LO DISPUESTO POR LA LEY EN CALIFORNIA, QUÉ SE CONSIDERA UNA DISCAPACIDAD

Conforme a las disposiciones de la ley en California, una discapacidad es un deterioro mental o físico, trastorno, o estado de salud que limita una actividad principal de la vida diaria. La definición de discapacidad incluye un diagnóstico de VIH-SIDA, como también condiciones médicas relacionadas con cáncer o enfermedades genéticas.

Las actividades principales de la vida diaria incluyen, aunque no se limitan a actividades sociales, físicas, mentales y laborales. Además, aunque un estado de salud o discapacidad “limita” una actividad principal de la vida diaria, ésta debe ser determinada sin considerar ningunas medidas atenuantes, tales como medicamentos, aparatos de apoyo, prótesis, o acomodaciones razonables, a menos que la medida atenuante en sí limita una actividad principal de la vida diaria.

RECURSOS CIVILES

1. Ofrecer la vivienda que había sido previamente negada
2. Compensación por daños o sufrimiento mental
3. Capacitación y cambios en la política para prevenir un futuro acto de discriminación
4. Otras medidas que conduzcan a eliminar los efectos de la discriminación, tales como sanciones y multas

Si tiene una discapacidad que necesita adaptaciones razonables, el DFEH puede ayudarlo por teléfono o, para personas sordas o con problemas de audición o discapacidades del habla, a través del Servicio de Retransmisión de California (711), o puede ponerse en contacto con los datos de abajo.

PARA PRESENTAR UNA QUEJA

Departamento de Igualdad en el Empleo y la Vivienda
dfeh.ca.gov

Línea telefónica gratis: 800-884-1684

TTY: 800.700.2320

FAIR HOUSING AND CRIMINAL HISTORY

FACT SHEET

DFEH



7 THINGS YOU NEED TO KNOW

- 1. Can I live in rental housing with a criminal background?** Yes. It is unlawful for a landlord or other housing provider to have a policy that prohibits persons with a criminal record from renting or living in a housing unit no matter the circumstances.
- 2. Can a landlord run my criminal background?** Yes. Generally, a landlord can check the criminal background of a prospective tenant. However, how a landlord may use that information is limited by law, because people with criminal histories can be good, responsible tenants.
- 3. If I have a criminal record, what should a landlord do?** If a landlord intends to deny you housing based on a past criminal conviction, the landlord should follow certain guidelines. Among them, the landlord should consider information like the facts or circumstances surrounding the criminal conduct to see if they directly bear on your ability to be a good tenant, how long ago the conduct happened and whether you were a minor or young, whether the conduct arose as a result of a disability or domestic violence, whether you have maintained a good tenant history before and/or after the conviction, and evidence of your rehabilitation efforts.
- 4. What information can a landlord not consider?** A landlord is prohibited from considering any infractions or arrests that didn't lead to a conviction. And unless you choose to bring it up, a landlord also can't consider convictions that have been sealed or expunged, adjudications in the juvenile justice system, or your participation in a pre- or post-trial diversion program.
- 5. What can I expect from the landlord?** Landlords should be able to provide a copy of their policy on the use of criminal history information and offer you an opportunity to present additional (mitigating) information that

could inform their decision. They should also delay considering criminal history information until after your financial and other qualifications have been verified.

- 6. What is mitigating information?** Facts or circumstances surrounding the criminal conduct that help explain the event and show that you are still going to be a good tenant. This includes rehabilitation efforts, that you were young when the criminal conduct occurred, that the conduct occurred a long time ago or was the result of domestic violence, that you have been a good tenant elsewhere, and/or that you have steady employment.
- 7. What should I do if I think I have been unlawfully disqualified?** If you think you have been unlawfully disqualified from housing because of your criminal history, file a complaint with the Department of Fair Employment and Housing. **We can help.** You are also protected from housing discrimination because of your race, national origin, disability, sexual orientation, gender identity, and other protected characteristics.

If you have a disability that requires a reasonable accommodation, DFEH can assist you by phone or, for individuals who are Deaf or Hard of Hearing or have speech disabilities, through the California Relay Service (711), or you can contact us below.

TO FILE A COMPLAINT

Department of Fair Employment and Housing
dfeh.ca.gov
Toll Free: 800.884.1684
TTY: 800.700.2320

IGUALDAD EN LA VIVIENDA Y ANTECEDENTES PENALES

DFEH



HOJA DE INFORMACIÓN

7 COSAS QUE DEBE SABER

- 1. ¿Puedo vivir en una vivienda de alquiler si tengo antecedentes penales?** Sí. Es ilegal que un propietario u otro proveedor de vivienda tenga una política que prohíba a las personas con antecedentes penales alquilar o vivir en una unidad de vivienda, sin importar las circunstancias.
- 2. ¿Puede un propietario hacer una verificación de mis antecedentes penales?** Sí. En general, el propietario puede verificar los antecedentes penales de un posible inquilino. Sin embargo, la manera en la que un propietario puede usar esa información está limitada por la ley, ya que las personas con antecedentes penales pueden ser inquilinos buenos y responsables.
- 3. Si tengo antecedentes penales, ¿qué debe hacer un propietario?** Si un propietario tiene la intención de negarle la vivienda sobre la base de una condena penal anterior, debe seguir ciertas directrices. Entre ellas, el propietario debe considerar información como los hechos o circunstancias que rodean la conducta delictiva para ver si influyen directamente en su capacidad de ser un buen inquilino, hace cuánto tiempo ocurrió la conducta y si usted era menor o joven, si la conducta surgió como resultado de una discapacidad o de violencia doméstica, si tiene buenos antecedentes como inquilino antes o después de la condena, y evidencia de sus esfuerzos de rehabilitación.
- 4. ¿Qué información no puede considerar un propietario?** Un propietario tiene prohibido considerar cualquier infracción o arresto que no haya conducido a una condena. Además, a menos que usted elija mencionarlas, un propietario tampoco puede considerar las condenas archivadas o eliminadas, las sentencias en el sistema de justicia de menores o su participación en un programa de recuperación antes o después del juicio.
- 5. ¿Qué puedo esperar del propietario?** El propietario debe poder entregarle una copia de su política sobre el uso de la información de

antecedentes penales y darle la oportunidad de presentar más información (atenuante) que pueda informar su decisión. También debe retrasar la consideración de la información de antecedentes penales hasta después de que se hayan verificado sus calificaciones financieras y de otro tipo.

- 6. ¿Qué es la información atenuante?** Hechos o circunstancias que rodean la conducta delictiva, ayudan a explicar el evento y demuestran que, de todas formas, usted será un buen inquilino. Esto incluye esfuerzos de rehabilitación, el hecho de que era joven cuando ocurrió la conducta criminal, el hecho de que la conducta ocurrió hace mucho tiempo o fue el resultado de violencia doméstica, que haya sido un buen inquilino en otro lugar o que tenga un empleo estable.
- 7. ¿Qué debo hacer si creo que se me ha descalificado ilegalmente?** Si cree que se le ha descalificado ilegalmente de la vivienda por sus antecedentes penales, presente una queja ante el Departamento de Igualdad en el Empleo y la Vivienda (Department of Fair Employment and Housing, DFEH). **Podemos ayudarlo.** También está protegido de la discriminación en la vivienda por motivos de raza, país de origen, discapacidad, orientación sexual, identidad de género y otras características protegidas.

Si tiene una discapacidad que necesita adaptaciones razonables, el DFEH puede ayudarlo por teléfono o, para personas sordas o con problemas de audición o discapacidades del habla, a través del Servicio de Retransmisión de California (711), o puede ponerse en contacto con los datos de abajo.

PARA PRESENTAR UNA QUEJA

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SOURCE OF INCOME FAQ

Q What is the new law regarding source of income protections?

A California has a law called the Fair Employment and Housing Act (FEHA) that protects people from housing discrimination based on categories including race, color, national origin, religion, disability, gender, gender identity, familial status, and sexual orientation and some sources of income. The latest amendment to the law regarding source of income protections adds people using a federal, state, or local housing subsidy to this list of protected groups. This means, beginning on January 1, 2020, housing providers, such as landlords, cannot refuse to rent to someone, or otherwise discriminate against them, because they have a housing subsidy, such as a Section 8 Housing Choice Voucher, that helps them to afford their rent.

Q What types of housing subsidy programs are included under the source of income protection law?

A The new law prohibits discrimination against any applicant because the applicant is using a federal, state, or local housing subsidy to assist with paying rent. Section 8 Housing Choice Vouchers, the HUD-VASH program, Homelessness Prevention and Rapid Re-Housing Programs, Housing Opportunities for Persons with AIDS and security deposit assistance programs, among others, all fall within the scope of the new law's protection. This list of protected subsidies also includes locally funded subsidy programs created by cities, counties and public agencies to address growing homelessness.

Q What is "Section 8 Housing Choice Voucher rental assistance"? What is a "VASH voucher"?

A Section 8 Housing Choice Voucher rental assistance is funded by the U.S. Department of Housing and Urban Development (HUD) and is administered by a local public housing authority to help households with low income pay their rent. A tenant with a voucher pays a predetermined portion of rent and the Section 8 program pays the remainder of the rent, directly to the housing provider.

The HUD-VASH Program is a type of Section 8 Housing Choice Voucher that provides assistance to veterans who are experiencing homelessness and their families. The program also includes case management and clinical services provided by the Department of Veterans Affairs.

Q Who must comply with the new law?

A All housing providers must comply with the FEHA's new source of income protection law. This includes private landlords, property management companies, homeowners associations, corporations, and others who rent residential property in California. However, homeowners who live in their house, condominium or other single-family unit and rent out only one room within that unit, are exempt from the law.

Q What are some examples of practices that are prohibited?

A A housing provider cannot take the following actions based only on a person’s source of income, or the housing assistance that person receives (partial listing):

1. Advertise or state a preference for tenants with certain sources of income.
2. Refuse an application from a prospective tenant, charge a higher deposit or rent, or treat the prospective tenant or tenant differently in any other way because the prospective tenant or tenant uses a Section 8 voucher or other housing subsidy.
3. Refuse to enter into or renew a lease because the tenant will use a Section 8 housing voucher or other housing subsidy.
4. Interrupt or terminate any tenancy because the tenant is using or plans to use a Section 8 voucher or other housing subsidy.
5. Falsely represent that a rental unit is not available for tenancy because the prospective tenant will be using a Section 8 housing voucher or other housing subsidy.
6. Require any clause, condition or restriction in the terms of an agreement solely because the tenant will use a Section 8 voucher (with the exception of those required by a particular subsidy program).
7. Restrict a tenant’s access to facilities or services at the rental property (such as a pool or fitness center) or refuse repairs or improvements to the property associated with the tenancy, because of the use of a Section 8 housing voucher or other subsidy.

Q Can housing providers indicate in a notice or advertisement, “I do not accept Section 8 Housing Choice Voucher Rental Assistance”?

A No. Beginning January 1, 2020 it is unlawful to make, print, publish, advertise, or disseminate in any way, a notice, statement or advertisement that indicates that a tenant will be declined because their source of income includes a Section 8 voucher subsidy.

Q Are housing providers prohibited from screening applicants with housing subsidy assistance based on other factors?

A No. While housing providers cannot decline a tenant, or treat a prospective tenant differently than other applicants, based only on the applicant’s receipt of housing assistance, housing providers still have the right to screen all applicants according to their lawful tenant screening criteria. All fair housing laws still apply, ensuring that tenant selection is never based upon race, color, national origin, religion, sex, familial status, disability, age, ancestry, sexual orientation, gender identity, gender expression, genetic information, marital status, military and veteran status, citizenship status,* primary language,* or immigration status.*

*Covered under the Unruh Civil Rights Act, which applies to most housing accommodations in California.

Q Can a housing provider still screen for income eligibility to ensure an applicant will be able to pay their rent?

A Yes. However, housing providers must consider all legal verifiable sources of income for an applicant or resident. Any money that will be paid by a household must be included as part of the applicant’s or resident’s annual income when determining whether their income meets the requirements for the rent amount or other financial standard. This means that the housing provider must consider the total income of persons residing together or proposing to reside together on the same basis as the total income of married persons residing together or proposing to reside together.

Q If a housing provider uses a financial eligibility standard that requires a household to have a certain amount of income to qualify for a unit, how can a Section 8 tenant meet the financial standard?

A If a tenant or applicant is using a housing subsidy, such as a Section 8 voucher, the housing provider is only permitted to consider the tenant’s portion of the rent. If a housing provider uses a financial or income standard that is not solely based on the portion of the rent to be paid by the tenant, then the housing provider has committed an unlawful discriminatory housing practice. For example:

A two-bedroom unit is advertised at a rent of \$2,500 per month. The building has a policy that all households must have an income of at least three times the rent in order to qualify for a unit. A household with a Section 8 voucher applies for the apartment. The tenant’s portion of the rent is \$500 and the housing authority will pay the additional \$2000. The housing provider is permitted to require that the tenant have an income of at least \$1500 a month (the tenant portion X 3). The housing provider cannot require that the tenant make three times the total rent for the unit (\$7500) as this would include the portion that will be paid by the housing authority. See chart illustrating this:

	Standard	Section 8
<i>Rent Due by Tenant:</i>	\$2,500	\$500
<i>Income Minimum:</i>	\$7,500	\$1,500

Q How are Section 8 Housing Choice Voucher rental assistance tenants screened by the housing authority?

A Households which receive Section 8 Housing Choice Voucher rental assistance undergo a verification process of their income and background checks for certain factors related to tenant suitability, such as criminal background* and eviction history. Recipients of housing assistance are also typically required to adhere to standards regarding conduct in the assisted units, providing additional incentives for tenants to comply with lease provisions. Housing providers are also permitted to do their own background checks as long as the screening complies with all federal, state, and local laws.

*FEHA also has specific regulations related to Criminal History Information.

Q Does the new protection mean a housing provider cannot set rent amounts?

A No. The local public housing agency determines whether or not the rent requested by the housing provider for a Section 8 Housing Choice Voucher rental assistance household is reasonable. Critical market factors that impact rent are considered, such as the location, quality, size, unit type and age of the contract unit, as well as any amenities. To raise the rent, the housing provider first must comply with any law that limits rent increases for certain residential properties and must provide the tenant and the local public housing agency with a written notice of a proposed rent increase and submit a Rent Increase Application. Rents for existing Section 8 Housing Choice Voucher rental assistance tenants may not exceed the rents charged for units with tenants who do not receive rental assistance.

Q What could happen if a housing provider does not follow the new law?

A Tenants and applicants can file a private lawsuit against housing providers who violate the law, or they can file a complaint with DFEH. DFEH will investigate and attempt to resolve the complaint. If the complaint isn’t resolved and DFEH determines there has been a legal violation, DFEH can file a lawsuit in court seeking remedies that may include recovery of out-of-pocket losses, an injunction prohibiting the unlawful practice, access to housing that the landlord denied, damages for emotional distress, civil penalties or punitive damages, and attorney’s fees.

Q Where can I obtain more information?

A Please see our website at www.dfeh.ca.gov for more information and resources about source of income discrimination.

FUENTE DE INGRESOS PREGUNTAS FRECUENTES

P ¿Cuál es la nueva ley sobre las protecciones de las fuentes de ingresos?

R California tiene una ley llamada Ley de Igualdad en el Empleo y la Vivienda (Fair Employment and Housing Act, FEHA) que protege a las personas de la discriminación en el acceso a la vivienda por motivos de raza, color, país de origen, religión, discapacidad, género, identidad de género, situación familiar, orientación sexual y ciertas fuentes de ingresos. La última modificación a la ley sobre las protecciones de las fuentes de ingresos incluye en esta lista de grupos protegidos a las personas que usen subsidios de vivienda federales, estatales o locales. Esto significa que, a partir del 1 de enero de 2020, los proveedores de vivienda, como los propietarios, no pueden negarse a hacer un alquiler a una persona, ni pueden discriminarla de otra forma, porque tenga un subsidio de vivienda que le ayuda a pagar el alquiler, como el Programa de Vales de Elección de Vivienda de la Sección 8 (Section 8 Housing Choice Voucher).

P ¿Qué tipos de programas de subsidios de vivienda se incluyen en la ley de protección de las fuentes de ingresos?

R La nueva ley prohíbe la discriminación contra cualquier candidato que use un subsidio federal de vivienda federal, estatal o local que lo ayude a pagar el alquiler. El Programa de Vales de Elección de Vivienda de la Sección 8, el Programa de Asistencia de Viviendas para Veteranos del Departamento de Vivienda y Desarrollo Urbano (Housing and Urban Development-Veterans Affairs Supportive Housing, HUD-VASH), el Programa de Oportunidades de Vivienda para Personas con SIDA (Housing Opportunities for Persons with AIDS) y los programas de ayuda para depósitos de garantía, entre otros, se incluyen en la protección de la ley. La lista de subsidios protegidos también incluye los programas de subsidios de financiación local creados por ciudades, condados y organismos públicos para tratar el aumento del número de personas sin hogar.

P ¿Qué es el “Programa de Vales de Elección de Vivienda de la Sección 8”? ¿Qué es un “vale VASH”?

R El “Programa de Vales de Elección de Vivienda de la Sección 8” se financia a través del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (U.S. Department of Housing and Urban Development, HUD) y es administrado por las autoridades públicas locales de vivienda para ayudar a grupos familiares con ingresos bajos a pagar sus alquileres. Un inquilino que tenga un vale paga una parte predeterminada del alquiler y el programa de la Sección 8 paga el resto del alquiler en forma directa al proveedor de la vivienda. El Programa HUD-VASH es parecido al Programa de Vales de Elección de Vivienda de la Sección 8 y ofrece ayuda a los veteranos sin vivienda y a sus familias. El programa también incluye administración de casos y servicios clínicos ofrecidos por el Departamento de Asuntos de los Veteranos (Department of Veterans Affairs).

P ¿Quién debe cumplir la nueva ley?

R Todos los proveedores de vivienda deben cumplir la nueva ley de protección de fuentes de ingresos de la FEHA. Esto incluye a propietarios privados, compañías de administración de propiedades, asociaciones de propietarios, corporaciones y otros que alquilen propiedades residenciales en California. Sin embargo, los propietarios que viven en su casa, condominio u otra vivienda unifamiliar y que alquilan solo una habitación de la vivienda no están incluidos en la ley.

P ¿Cuáles son algunos ejemplos de prácticas que están prohibidas?

R Un proveedor de vivienda no podrá tomar las medidas que se mencionan abajo basándose solo en la fuente de ingresos de una persona, o las ayudas para la vivienda que esa persona reciba (lista parcial):

1. Publicitar o declarar una preferencia por inquilinos con ciertas fuentes de ingresos.
2. Rechazar una solicitud de un posible inquilino, cobrar un depósito o alquiler más alto, o tratar al posible inquilino o al inquilino de manera diferente porque el posible inquilino o el inquilino usa un vale de la Sección 8 u otro subsidio de vivienda.
3. Negarse a celebrar o renovar un contrato de alquiler porque el inquilino va a usar un vale de vivienda de la Sección 8 u otro subsidio de vivienda.
4. Interrumpir o terminar un alquiler porque el inquilino está usando o planea usar un vale de la Sección 8 u otro subsidio de vivienda.
5. Declarar falsamente que el alquiler de una vivienda no se ofrece porque el posible inquilino va a usar un vale de vivienda de la Sección 8 u otro subsidio de vivienda.
6. Pedir una cláusula, condición o restricción en los términos de un acuerdo solo porque el inquilino va a usar un vale de la Sección 8 (con la excepción de aquellas requeridas por un programa de subsidios específico).
7. Restringir el acceso del inquilino a instalaciones o servicios en la propiedad de alquiler (como piscinas o gimnasios) o negarse a reparar o mejorar la propiedad alquilada porque el inquilino usa un vale de vivienda de la Sección 8 u otro subsidio de vivienda.

P ¿Pueden los proveedores de vivienda indicar en un anuncio o publicidad que no aceptan el Programa de Vales de Elección de Vivienda de la Sección 8?

R No. A partir del 1 de enero de 2020 es ilegal crear, imprimir, publicar, publicitar o difundir de cualquier forma un aviso, declaración o publicidad que indique que un inquilino será rechazado porque su fuente de ingresos incluye un vale de subsidio de la Sección 8.

P ¿Tienen prohibido los proveedores de vivienda hacer evaluaciones de candidatos que tengan un subsidio de vivienda, basándose en otros factores?

R No. Aunque los proveedores de vivienda no puedan rechazar a un inquilino, o tratar a un posible inquilino de manera diferente basándose solo en el recibo de ayuda para la vivienda del inquilino, aún tienen el derecho a evaluar todos los candidatos, según sus criterios legítimos de evaluación de inquilinos. Todas las leyes de igualdad de vivienda seguirán teniendo validez, para garantizar que la selección de un inquilino nunca se base en la raza, el color, el país de origen, la religión, el sexo, la situación familiar, la discapacidad, la edad, la ascendencia, la orientación sexual, la identidad de género, la expresión de género, la información genética, el estado civil, el estado de militar o veterano, el estado de ciudadanía*, el idioma nativo* o la condición migratoria*.

*Protegidas según la Ley de Derechos Civiles de Unruh (Unruh Civil Rights Act), que se aplica a la mayoría de las adaptaciones de viviendas de California.

P ¿Puede un proveedor de vivienda hacer una evaluación de elegibilidad de ingresos para asegurarse de que un candidato sea capaz de pagar su alquiler?

R Sí. Sin embargo, los proveedores de vivienda deben tener en cuenta todas las fuentes de ingresos legales verificables de un candidato o residente. Todo el dinero pagará un grupo familiar se debe incluir como parte de los ingresos anuales del candidato o residente al momento de determinar si sus ingresos cumplen los requisitos de la cantidad total del alquiler o de otro estándar financiero. Esto significa que el proveedor de vivienda debe tener en cuenta los ingresos totales de las personas que vivan juntas, o que propongan vivir juntas, de la misma forma en la que consideran los ingresos totales de personas casadas que vivan juntas o que propongan vivir juntas.

P Si un proveedor de vivienda usa un estándar de elegibilidad financiera que requiere que un grupo familiar tenga una cierta cantidad de ingresos para calificar para una vivienda, ¿cómo puede hacer un inquilino de la Sección 8 para cumplir el estándar financiero?

R Si el inquilino o el candidato está usando un subsidio de vivienda, como el vale de la Sección 8, el proveedor de vivienda solo tiene permitido tener en cuenta la parte del alquiler del inquilino. Si un proveedor de vivienda usa un estándar financiero o de ingresos que no se basa solo en la parte del alquiler que el inquilino debe pagar, se considerará que el proveedor de vivienda ha cometido una práctica ilegal de discriminación en el acceso a la vivienda. Por ejemplo:

Se anuncia el alquiler de una unidad de dos dormitorios por \$2,500 por mes. El edificio tiene una política que requiere que todos los grupos familiares tengan ingresos de al menos tres veces el costo del alquiler para poder calificar para una unidad. Un grupo familiar con un vale de la Sección 8 se postula para alquilar el apartamento. La parte del alquiler del inquilino es de \$500, y las autoridades de vivienda pagarán los \$2,000 restantes. El proveedor de vivienda tiene permitido pedir que el inquilino tenga ingresos de al menos \$1,500 por mes (tres veces la parte del inquilino). El proveedor de vivienda no puede pedir que los ingresos del inquilino sean tres veces el costo total del alquiler de la unidad (\$7,500) ya que esto incluiría la parte que las autoridades de vivienda pagarán. Vea el cuadro de ejemplo:

	Estándar	Sección 8
<i>Alquiler que debe el inquilino:</i>	\$2,500	\$500
<i>Ingresos mínimos:</i>	\$7,500	\$1,500

P ¿Cómo evalúan las autoridades de vivienda a los inquilinos del Programa de Vales de Elección de Vivienda de la Sección 8?

R Los grupos familiares que reciban el Vale de Elección de Vivienda de la Sección 8 pasan por un proceso de verificación de sus ingresos y sus antecedentes para buscar ciertos factores que determinen si están en condiciones de alquilar una vivienda, como sus antecedentes penales* e historial de desahucios. Por lo general, también se pide a los beneficiarios de ayudas para la vivienda que cumplan las normas de conducta en las unidades pagadas con dicha ayuda, y se ofrecen otros incentivos para que los inquilinos cumplan las disposiciones del alquiler. Los proveedores de vivienda también tienen permitido hacer sus propias verificaciones de antecedentes, siempre y cuando las evaluaciones respeten todas las leyes federales, estatales y locales.

*La FEHA también tiene reglamentos específicos sobre la información de antecedentes penales.

P ¿Prohíbe esta nueva protección que un proveedor de vivienda establezca el costo total de un alquiler?

R No. Los organismos públicos locales de vivienda determinan si el alquiler que pide el proveedor de vivienda para el grupo familiar con un Vale de Elección de Vivienda de la Sección 8 es razonable o no. Se tendrán en cuenta factores críticos del mercado que tengan un impacto en el alquiler, como la ubicación, la calidad, el tamaño, el tipo, la antigüedad de la unidad y todas las instalaciones y servicios que tenga. Para aumentar el alquiler, el proveedor de vivienda primero deberá respetar las leyes que limitan el aumento de alquileres de ciertas propiedades residenciales, deberá entregar un aviso escrito con el aumento de alquiler propuesto al inquilino y a los organismos públicos de vivienda, y deberá presentar una solicitud de aumento de alquiler (Rent Increase Application). Los alquileres actuales de inquilinos con Vales de Elección de Vivienda de la Sección 8 no pueden ser más altos que los alquileres de unidades con inquilinos que no reciban ayudas para la vivienda.

P ¿Qué puede pasar si un proveedor de vivienda no cumple la nueva ley?

R Los inquilinos y candidatos pueden iniciar una demanda privada contra los proveedores de vivienda que no cumplan la ley, o pueden presentar una queja ante el Departamento de Igualdad en el Empleo y la Vivienda (Department of Fair Employment and Housing, DFEH). El DFEH hará una investigación y tratará de resolver la queja. Si no se resuelve la queja y el DFEH determina que hubo una violación de la ley, el DFEH puede iniciar una demanda ante un tribunal para recibir compensaciones que pueden incluir recuperación de gastos en efectivo, una orden judicial que prohíba la práctica ilegal, el acceso a la vivienda que el propietario había rechazado, daños por malestar emocional, sanciones civiles o daños punitivos y honorarios de abogados.

P ¿Dónde puedo obtener más información?

R Visite nuestro sitio web www.dfeh.ca.gov para tener más información y buscar recursos sobre la discriminación por fuentes de ingresos.

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the economic effects of COVID-19. To mitigate the negative impacts of income loss, the federal government and state and local governments across the United States have imposed eviction moratoriums. The primary federal eviction moratorium for HUD-assisted housing mandated by the CARES Act expired on July 24, 2020. Even as this or other federal moratoriums are lifted, state and local moratoriums may remain in place.

Engaging Landlords on Repayment Plans

If you are a tenant and have not been able to pay your rent since the COVID-19 pandemic began, here are some key things to keep in mind as you engage your landlord to establish a payment plan and stay housed.

Be Proactive in Communication and Establish a Repayment Plan that Works for You

The best connections to landlords are built on clear and transparent communication. Do not wait until the rent is due to let them know that you are experiencing challenges that impact your ability to pay rent. Say that you would like to talk with them about a repayment plan (examples below). As you begin working with your landlord on a repayment plan, establish a plan that works for you and do not agree to payment amounts or schedules that you are unable to support. A potential script is attached on the next page. (Note: In most cases a landlord is not required to agree to a rent repayment plan.)

- **Sample Repayment Agreements:**
https://www.hud.gov/sites/documents/DOC_35535.PDF
http://www.mnhousing.gov/get/MHFA_017809

Lean on Your Network and Believe in Your Strengths

Staying housed in a time of crisis is difficult and can stretch a lot of personal resources, not just your finances. When looking to set up a repayment plan, you might want to include someone from your personal network in that process. Take this time to stay positive and build on your strengths and assets.

- **HHS COVID Mental Health Resources:** <https://www.hhs.gov/coronavirus/mental-health-and-coping/index.html>
- **CDC Mental Health Guidance:** <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>

Example Script

[Note: It is solely the responsibility of the tenant to initiate and submit such a request.]

Dear _____,

My name is _____. I am your tenant living at: _____(Address).

Like so many people right now, I have lost income due to the coronavirus pandemic. I am doing everything I can to find work and financial assistance. I have done all of the following [include what you have done like: applied for unemployment, engaged social service agencies for emergency assistance, applied for other benefits, applied for X number of jobs, etc.]

However, I am still struggling right now. I may not be able to pay my rent in full on time in the coming months.

I would like to work with you to establish a reasonable rent repayment plan so you will get rent and I will be able to keep my housing. I would be happy to meet (by phone, video call, or another platform, or over e-mail) to discuss options for payment. You can reach me at this phone number or e-mail address: _____

I understand that more assistance may become available to landlords and tenants. I will apply for any programs that are available to me.

I really hope we can work together through this difficult moment. I look forward to hearing from you.

Sincerely,

Tenant Signature

Date Signed

Key Resource Links

Below are links to key benefits that may assist you and enable you to repay owed rent.

- **Benefits Eligibility (TANF, SNAP, etc.)**
 - www.benefits.gov
- **Unemployment expanded eligibility and enhanced benefits**
 - www.usa.gov/unemployment
 - www.careeronestop.org/LocalHelp/UnemploymentBenefits
- **Economic Impact Payments**
 - <http://www.irs.gov/coronavirus/economic-impact-payment-information-cente>
- **Free tax preparation**
 - <https://irs.treasury.gov/freetaxprep>
- **Emergency assistance resources to help households pay for rent, utilities and other basic necessities**
 - Local governments and Community Action Agencies may have additional rental and utility assistance available for individuals who meet qualifying criteria.
 - Dial 211 from any phone or visit <https://www.211.org/> and search by zip code for referrals to agencies and community organizations that offer emergency financial assistance. Callers can request translations services.
 - www.usa.gov/help-with-bills
- **Childcare for Essential Workers**
 - www.acf.hhs.gov/sites/default/files/occ/state_level_info_for_essential_workers_seeking_child_care.pdf
- **Immediate jobs available due to COVID-19**
 - <https://www.usajobs.gov/coronavirus>
 - <https://needajobnow.usnlx.com>

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the economic effects of COVID-19. Many residents are also facing new challenges, such as loss of childcare, limited access to healthcare, illness, death of loved ones, increased incidents of domestic violence, rising costs for basic needs, and fear of uncertainty. Nationally landlords have been or are still under a wide variety of federal, state, and local moratoriums on evictions, late fees, and penalties related to nonpayment of rent, and even as certain federal moratoriums are lifted, state and local moratoriums may remain in place. The process of evicting residents can be costly to landlords, from court and legal fees to unit turnover costs. With many tenants unable to pay rent, landlords have been offering tenants flexibility in repaying missed rent. These options can be used in combination:

- Deferring or reducing payment of past due rent
- Deferring or reducing future rent payments until tenant's income increases
- Applying a security deposit or last month's rent to unpaid rent (if allowed by law)

It is important to follow fair housing laws as you make your decisions on whether or not to offer plans to individual tenants. Under federal law, you cannot discriminate based on race, ethnicity, family status, disability, or other factors. Some localities and states also prohibit unequal treatment based on the tenant's source of income (housing assistance, child support, disability payments, etc).

Engaging Tenants to Avoid Evictions

Targeting Engagement to At-Risk Tenants

Be proactive to engage your tenants to improve retention and rent repayment.

- Identify how many and which households are behind on rent rather than making general announcements about assistance.
- Consider modifying policies that require an initial large payment before smaller regular payments can begin.
- Communicate with households that are behind on rent to ensure they understand rent payments are expected during any moratorium. Tenant advocacy groups report some households mistakenly believe that they do not need to pay rent during an eviction moratorium.
- Include information about available safety net benefits with rent reminder notices and discuss benefit options that you know about during one-on-one conversations with tenants. Key benefits may include unemployment benefits, economic impact payments (stimulus payments), tax refunds such as the Earned Income Tax Credit (EITC), utility assistance or payment plans, and local rent and utility assistance resources.
- Ask residents with limited English proficiency or individuals with disabilities if there is anyone they would like to include in the conversation to support their understanding of the steps they can take to maintain their housing. (i.e. a family member or case manager).

What questions should you ask At-Risk Tenants?

- *Could you tell me why you are asking for a repayment plan?*
- *How much was your total monthly income before COVID-19? How much is it now? **Be sure not to ask impermissible questions about the source of income.*** (Check for state and local statutes governing source of income questions.)
- *How long do you think your income will stay at the level it is now?*
- *Have you applied for unemployment or any other assistance (e.g., help paying bills)? **Again be sure to avoid questions that may violate fair housing laws or regulations.*** (Check state and local fair housing statutes and see rights and obligations under the federal Fair Housing Act: https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations.)
- *Have you reached out to any family or friends who might be able to help you pay your rent? Have you reached out to a bank or a credit union for a loan that you could use to pay your rent?*
- *How many months do you think the repayment plan needs to be in order to help you catch up?*

What documentation should you require?

Making sure that you are following fair housing and disability rights laws, you might want to ask tenants to document their need for assistance. Some examples of documentation might include:

- Healthcare professional note that tenant was unable to work due to illness (or dependent required care)
- Termination or furlough notice
- Pay stubs reflecting reduced hours
- Bank statement reflecting reduced income
- Signed letters from employer or bank

What Are the Key Elements of a Repayment Plan?

Links to numerous sample repayment plans are at the end of this document. If you decide to create your own agreement, below are some key elements to consider including in the document. *This list does not constitute or substitute for legal advice.*

- The delinquent rent payments (if any) future rent payments (if any) included in the repayment amount.
- The amount of any security deposit or last month's rent (if allowed under local or state law) to be applied to reduce the repayment amount.
- Any voluntary reductions by the landlord of past or future rent owed.
- The amount of any late fees, interest, or penalties that have been added (if allowed).
- The total amount subject to repayment.
- A payment schedule, with the due date and amount of each payment, agreed to by the tenant.
- An indication of whether these payments include or exclude future rent.
- Acknowledgement that all other provisions of the original lease remain in force.
- An agreement by the landlord not to commence eviction based on nonpayment or submit any negative information to credit reporting agencies if payments are made as scheduled.
- The tenant's acknowledgement of the consequences of one or more late payments:
 - All unpaid rent becomes due immediately.
 - The landlord may initiate eviction and reclaim possession of the premises.
 - The landlord may pursue other remedies to obtain unpaid funds.
- The tenant's acknowledgement of other conditions voiding the repayment plan (e.g., other lease violations, moving out, or subleasing the property).
- A description of conditions that terminate the repayment agreement (e.g., full payment, a set end date, or another event, such as the end of an emergency order or the tenant returning to work).
- An agreement by the tenant to regularly update the landlord on the tenant's financial situation.
- Space for signatures of the landlord or property manager and all tenants listed on lease.

Agreement Templates

The inclusion of these examples and resources does not constitute an endorsement of any private organization listed below.

Template Source	Link
HUD Office of Federal Housing Commissioner	https://www.hud.gov/sites/documents/DOC_35535.PDF
Minnesota Housing	http://www.mnhousing.gov/get/MHFA_017809
California Association of Realtors	https://www.car.org/-/media/CAR/Documents/Transaction-Center/PDF/Risk-Management/COVID19/RPD_4-6-2020.pdf
National Apartment Association	https://www.naahq.org/sites/default/files/naa-documents/final_-_naa_payment_plan_agreement.pdf
Texas Realtors / Waco Association of Realtors	https://wacorealtors.net/wp-content/uploads/2020/04/Texas-Realtors-COVID-19-Lease-Payment-Plan-Agreement.pdf

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 Web Address: http://kernplanning.com



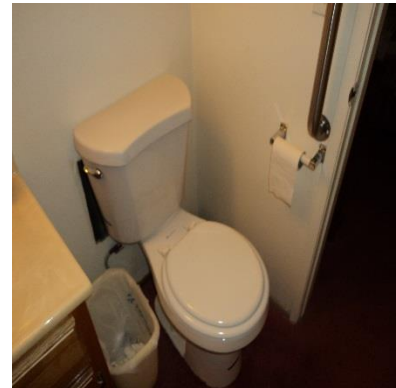
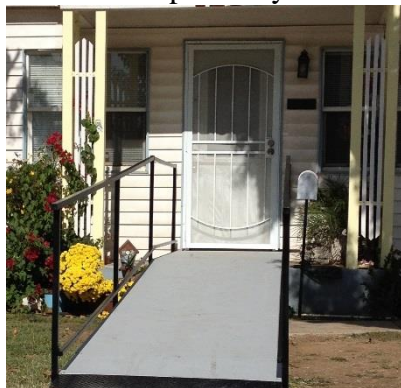
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KERN COUNTY HOME ACCESS GRANT PROGRAM

Do you have a physical disability?

Accessibility improvements (widen doorways, ramp with handrails, accessible toilet, grab bars, or replace tub with accessible shower) can make a residence more accessible for a persons with a permanent physical disability living in a low income household within Kern County Planning and Natural Resources Department entitlement jurisdiction. Income verification is required for all people living at the residence. Rental property and owner-occupied property can be improved under the program. In all cases, the owner of the property must agree to the specific improvements. The applicant must have a permanent physical disability which restricts access to or around the residence. The disability must be verified by a doctor evaluation form completed by the applicant's primary physician familiar with the disability. After review of the application and doctor evaluation, the Kern County Planning and Natural Resources Department will contact the applicant for an inspection of the residence to determine specific needs and eligible improvements. All work must be completed by a California licensed and insured contractor.



County of Kern Planning and Natural Resources Department
 2700 M Street Suite 250, Bakersfield CA 93301

**For more information or to apply call
 Kandi Mosqueda at (661) 862-5024**

Notice: The County of Kern does not discriminate on the basis of any protected class in the access to its federally assisted programs or activities. The Director of the County of Kern Planning and Natural Resources Department has been designated to coordinate compliance with the nondiscrimination requirements of Federal and State of California Fair Housing Laws. Call if you have questions.

Maximum household income based on household size.

HOUSEHOLD SIZE:	1	2	3	4	5	6	7	8
INCOME <u>UNDER</u> :	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250



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 Email: kerncd@co.kern.ca.us
 Web Address: http://pcd.kerndsa.com/



**PLANNING AND NATURAL
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KERN COUNTY PROGRAMA DE ACCESO AL HOGAR

Tienes una discapacidad física?

Mejoras de accesibilidad (ensanchar las puertas, rampa con pasamanos, aseo accesible, barras de apoyo, o sustituir bañera con regadera accesible) puede hacer una residencia mas accesible para una personas con alguna discapacidad física y permanente que esta en un hogar de bajos ingresos dentro del jurisdicción de Kern County Planning and Natural Resources Department. Se requiere verificación de ingresos para todos las personas que viven en la residencia. Casas de renta y propiedades ocupadas por sus propietarios se pueden mejorar en este programa. En todos los casos, el dueño de la propiedad debe estar de acuerdo a los mejoras especificas. El solicitante debe tener una discapacidad física y permanente que restringe el acceso a o alrededor de la residencia. La incapacidad deberá ser comprobada por una forma de evaluación de medico completada por el medico principal del solicitante familiarizado con la discapacidad. Después de la revisión de la aplicación y evaluación del medico, el County of Kern Planning and Community Development Department se comunicará con el solicitante para una inspección de la residencia para determinar necesidades especificas y las mejoras elegibles. Todo trabajo debe ser completado por un contratista con licencia de California y asegurado.



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Para obtener mas información o para aplicar llame a
Yerania Molina-Reyes at (661) 862-5039

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Máximo ingresos basados en el tamaño de la familia.

TAMAÑO DE CASA:	1	2	3	4	5	6	7	8
LIMITE DE INGRESOS:	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250



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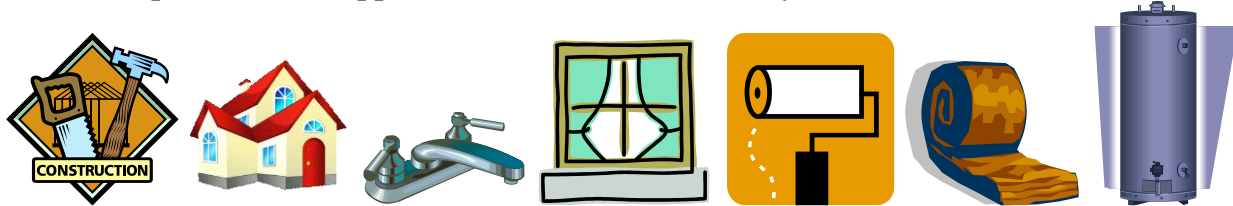


**PLANNING AND NATURAL
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ARE YOU UNABLE TO AFFORD HOME IMPROVEMENTS OR REPAIRS?

Help may be available through the County of Kern Planning and Natural Resources Department and applies to all areas of the County Entitlement Jurisdiction.



0% INTEREST DEFERRED PAYMENT LOAN AVAILABLE TO QUALIFIED HOMEOWNERS

An inspection of the property is done to determine the work needed. All work must be completed by a California licensed and insured contractor. Eligible improvements include repairs to the air condition, heater, roof, electrical, plumbing, carpet, linoleum, windows, insulation, and painting. Available to owner occupied single-family residence with gross household income below the income limit adjusted for household size and subject to change at the discretion of the Department of Housing and Urban Development (HUD). There must be sufficient equity to secure a first or second mortgage. A second mortgage is only considered if the existing first mortgage is a fixed interest rate, fully amortized, current loan. A property with a reverse mortgage is not eligible. A deed of trust is recorded on the property to secure the County of Kern deed of trust mortgage loan. Monthly payments can be made and the balance paid in full at any time. Loan renewed every five years only if the owner occupies the residence, property taxes and insurance are current, and household income is below the annual income limit.

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Maximum household income based on household size.

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INCOME UNDER:	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250



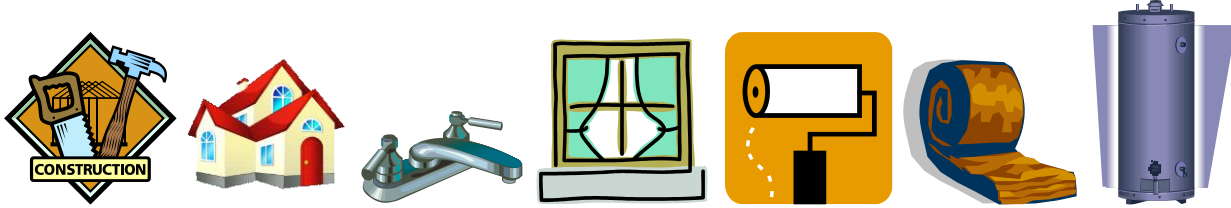
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**PLANNING AND NATURAL
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¿NO PUEDE HACER MEJORAS O REPARACIONES EN EL HOGAR?

La ayuda puede estar disponible a través del Departamento de Planificación y Recursos Naturales del Condado de Kern y se aplica a todas las áreas de la Jurisdicción bajo el derecho del Condado.



PRÉSTAMO DE PAGO DE INTERESES AL 0% DISPONIBLE PARA PROPIETARIOS CALIFICADOS

Se realiza una inspección de la propiedad para determinar el trabajo necesario. Todo el trabajo debe ser completado por un contratista con licencia y asegurado de California. Las mejoras elegibles incluyen reparaciones del aire acondicionado, calefacción, techo, electricidad, plomería, alfombras, linóleo, ventanas, aislamiento y pintura. Disponible para el propietario de una residencia unifamiliar con ingresos brutos del hogar por debajo del límite de ingresos ajustado por el tamaño del hogar y sujeto a cambios a discreción del Departamento de Vivienda y Desarrollo Urbano (HUD). Debe haber suficiente capital para asegurar una primera o segunda hipoteca. Una segunda hipoteca solo se considera si la primera hipoteca existente es una tasa de interés fija, totalmente amortizada, préstamo actual. Una propiedad con una hipoteca inversa no es elegible. Se registra una escritura de fideicomiso en la propiedad para garantizar la escritura del préstamo hipotecario de confianza del Condado de Kern. Se pueden hacer pagos mensuales y el saldo se puede pagar en su totalidad en cualquier momento. Préstamo renovado cada cinco años solo si el propietario ocupa la residencia, los impuestos a la propiedad y el seguro están al día, y el ingreso del hogar está por debajo del límite de ingreso anual.

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Maximo ingreso basado en el tamaño de la familia.

TAMANO DE CASA:	1	2	3	4	5	6	7	8
LIMITE DE INGRESOS:	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250



APPENDIX 2: COUNTY OF KERN ANNUAL ACTION PLAN EXECUTIVE SUMMARY: CDBG, HOME, ESG

Each year, the U.S. Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the Kern Plan Jurisdiction, specifically Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). As part of the funding process, the County completes an Annual Action Plan. Here is the executive summary of the current plan.

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Each year the US Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the Kern Plan Jurisdiction, specifically Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). In order to receive these funds, the County must complete an annual report called an Annual Action Plan. In this case, the Plan is called the County of Kern Annual Action Plan for Fiscal Year (FY) 2022-2023 (Plan). The effective date of the Plan is July 1, 2022.

Geographic Terms

Throughout this document the following geographic terms will be used.

Kern Plan Jurisdiction (or County): Kern Plan Jurisdiction includes the unincorporated areas of Kern County and the cities of Shafter, Ridgecrest, Tehachapi, and California City. The following cities within Kern County are excluded from the Plan Jurisdiction: Arvin, Delano, Bakersfield, Maricopa, McFarland, Taft and Wasco. As of July 1, 2021, the City of Wasco opted to exclude itself from the Kern Plan Jurisdiction.

Unincorporated County: Includes the entire unincorporated area of the County (this area is not a part of any municipality).

Entitlement Cities: There are no CDBG entitlement communities, other than Kern County, participating in the Kern Plan Jurisdiction. The other entitlement communities in the county, Delano and Bakersfield, each prepare their Consolidated Plans independently.

Home Investment Partnerships Program (HOME): An entity eligible to receive an entitlement award of HOME funds is called a Participating Jurisdiction (PJ). As an Urban County, Kern County is a HOME PJ under the HOME program. The other PJ in the county, the City of Bakersfield, plans independently.

CDBG, ESG, and HOME Planning Areas: The planning area for HOME is the same as for the CDBG and ESG programs since the HOME PJ is the entire Kern Plan Jurisdiction.

Purpose

The purpose of the Plan is to identify Kern Plan Jurisdiction’s housing and community development needs, priorities, goals, and strategies for how funds will be allocated to housing and community development activities over the period of the Plan, which in the case of the Kern Plan Jurisdiction, is one year.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The County has incorporated six of the seven goals identified in the Consolidated Plan for Fiscal Years 2020-2021 through 2024-2025 in the FY 2022-2023 Plan to address both housing and community development needs for the Plan Jurisdiction:

- 1.) Increase supply of affordable rental housing for the County’s lowest-income households.
- 2.) Preserve existing affordable housing stock.
- 3.) Provide housing and services to special needs populations.
- 4.) Increase access to homeownership opportunities for County residents.
- 5.) Provide funding for public facilities, public services and improvements.
- 6.) Economic Development (goal omitted from current plan for FY 2022-2023).
- 7.) Promote fair housing.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Over the past few years, there has been much success in developing projects that increase public access, awareness and improving public facilities and safety within the Plan Jurisdiction. These projects assist in enhancing and providing additional safety measures with accessibility improvements, increased policing and crime awareness, and foster an environment of an inclusive community where all residents, including those with physical, educational or financial challenges, have adequate access to resources within the community. To address the housing crisis and homelessness, there has been renewed interest in the development of housing units that provide low- to moderate income residents with access to housing.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The community outreach process includes one community meeting on the Annual Action Plan in the Spring of 2022 (on June 13, 2022) following the development of the draft plan. In addition, two early

Annual Action Plan meetings were held for the Plan on November 8, 2021 (Bakersfield) and on November 9, 2021 (Mojave). Throughout the process additional consultations and technical assistance has been provided to applicants and agencies by phone and e-mail regarding the Plan. An advertisement published in twelve (12) newspapers serving Kern County invited citizens to participate in the virtual meetings. The readers of the advertisement were directed to the Kern County Planning and Natural Resources Department (PLNR) website to obtain a hard copy of the plan and posted links to the public meetings. Local planning documents, including the Kern County Library Master Plan, Parks and Recreation Master Plan, and Mojave Visioning Plan, from the recent past and the present, were consulted. Planned cooperation and coordination are parts of the agreement that Kern County has with each of its cooperative cities: California City, Ridgecrest, Shafter, and Tehachapi. Many projects are implemented with the support and technical assistance offered by the County's own Public Works Department, Aging and Adult Services Department and General Services Agency (Construction Services). CDBG program subgrantees include school districts, public utility districts, and nonprofit organizations who also aid in Consolidated Plan implementation. A complete summary of meeting and agency comments is provided in the Appendix section.

See AP-12 Participation for modes and targets of outreach, summary of response/attendance and relevant details.

5. Summary of public comments

See Appendix for "Summary of Public Comments" that were received as part of the Action Plan development process.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views expressed by any persons that were not accepted.

7. Summary

The County has engaged in a process of community outreach, consultations, and analysis of relevant community indicators to establish housing and community development goals for the current planning period for FY 2022-2023.

APPENDIX 3: KERN COUNTY AFFORDABLE HOUSING DEVELOPMENTS

The County maintains a list of affordable housing developments. These developments are located throughout the County.

KERN COUNTY AFFORDABLE HOUSING DEVELOPMENTS

PROJECT NAME	ADDRESS	CITY	COUNTY	ZIP	PHONE
Arvin Square Apartments	1410 Hood Street	Arvin	Kern	93202	(661) 854-2075
Bear Mountain Apartments	128 Monroe Street	Arvin	Kern	93203	(661) 854-2029
Caliente Creek	909 Meyer Street	Arvin	Kern	93203	(661) 854-5900
Casa de Paloma (Arvin Family Apts.)	1301 Haven Dr.	Arvin	Kern	93203	(661) 854-0555
Hood Street Family Apartments	1400 Hood Street	Arvin	Kern	93203	(661) 854-0555
La Amistad	1001 Walnut Drive	Arvin	Kern	93203	(916) 854-2182
Monte Vista	701 Meyer Street	Arvin	Kern	93203	(661) 854-4413
Summerview Apartment Homes	225 Meyer Street	Arvin	Kern	93203	(661) 854-1944
Summerset Apartments	668 Comanche Road	Arvin	Kern	93203	(661) 854-2433
Sycamore Family Apartments & II	740 Sycamore Road	Arvin	Kern	93203	(661)854-3891
Walnut Apartments	295 Walnut Street	Arvin	Kern	93203	(661) 854-5110
Villa Del Comanche	1507 Bear Mnt Blvd/ Comanche	Arvin	Kern	93203	(661) 854-5840
Auburn Heights	7000 Auburn Street	Bakersfield	Kern	93306	(661) 872-1348
Bakersfield Arms	3101 Coventry Dr.	Bakersfield	Kern	93304	(661) 836-0636
Bakersfield Family Apartments	1629 Lotus Lane	Bakersfield	Kern	93307	(661) 833-3833
Bakersfield Family Apartments	710 Brundage Lane	Bakersfield	Kern	93304	(661) 325-0919
California Avenue Senior Housing	101 O Street	Bakersfield	Kern	93301	(661) 631-0511
Camellia Place	1855 Cheatham Avenue	Bakersfield	Kern	93307	(661)325-0919
Camellia Court	1741 Cheatham Avenue	Bakersfield	Kern	93307	(661) 834-2728
Camellia Gardens/Cottonwood Gardens	1750 Cheatham Avenue	Bakersfield	Kern	93307	(661) 325-0919
Cottonwood Village	1331 Cottonwood Road	Bakersfield	Kern	93307	(661)834-2728
Cottonwood Terrace	1119 Cottonwood Road (for seniors)	Bakersfield	Kern	93307	(661) 833-0112
Canyon Hills Senior Housing	6701 Auburn Street	Bakersfield	Kern	93306	(661) 873-0701
Casa Loma Family Apartments	1525 Lotus Lane	Bakersfield	Kern	93307	(661) 835-7040
Cottonwood Court Apartments	1741 Cheatham Avenue	Bakersfield	Kern	93307	(855) 736-1531
Coventry Place	3101 Coventry Dr.	Bakersfield	Kern	93304	(661) 836-0636
Colony Square Apartments	1201 -40th Street	Bakersfield	Kern	93301	(661) 323-1125
Descanso Place	850 Descanso Street	Bakersfield	Kern	93306	(661) 633-2198
Edison Village	2903 Pioneer Drive	Bakersfield	Kern	93306	(661) 633-2198
Emerald Glen Apartments	1201 40th street	Bakersfield	Kern	93301	(661)323-1125
Eucalyptus Village	526 Sloan Lane	Bakersfield	Kern	93306	(661) 363-2240
Foothill Vista Apartments	600 Morning Drive	Bakersfield	Kern	93306	(661) 363-6434

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PROJECT NAME	ADDRESS	CITY	COUNTY	ZIP	PHONE
Govea Gardens	1054 Washington Street	Bakersfield	Kern	93307	(661) 864-1108
Greenfield Homes	403 Boomerang Dr.	Bakersfield	Kern	93307	(661) 396-8156
Harmony Court	5948 Victor Street	Bakersfield	Kern	93308	(661) 393-3535
King Square Family Apartments	1601 Lotus Lane	Bakersfield	Kern	93307	(661) 833-9083
Kristine Apartments	2901 Virginia Avenue	Bakersfield	Kern	93307	(661) 324-9400
Madison Place	1885 Madison Street	Bakersfield	Kern	93307	(661) 398-9161
Nina Place Apartments	1816 Lotus Lane	Bakersfield	Kern	93307	(661)837-1121
P Street Family Apartments	22 P Street	Bakersfield	Kern	93304	(661)325-0919
Panorama Park	401 W. Columbus Avenue	Bakersfield	Kern	93301	(661) 325-4047
Park Meadows	840 Park Meadows Avenue	Bakersfield	Kern	93308	(661) 393-9740
Park Place*	2250 R Street	Bakersfield	Kern	93301	(661) 634-0931
Pineview	4301 Fruitvale Avenue	Bakersfield	Kern	93308	(661) 588-6742
Pioneer Village Estate	600 Fairfax Rd.	Bakersfield	Kern	93306	(661) 366-0170
The Residences at West Columbus*	500 West Columbus Street	Bakersfield	Kern	93301	(661)861-1129
Santa Fe Apartments	617 & 701 Union Avenue	Bakersfield	Kern	93307	(661)327-0788
South Mill Creek Apartments	1401 "S" Street	Bakersfield	Kern	93301	(661)859-1629
South Real Gardens	2701South Real Road	Bakersfield	Kern	93309	(661) 831-5745
Springwood	5451 Norris Rd.	Bakersfield	Kern	93308	(661) 393-0551
St. John's Senior Manor	900 East 4th Street	Bakersfield	Kern	93307	(661) 325-3551
Summerfield Place	6300 Summerfield Drive	Bakersfield	Kern	93313	(661) 834-5851
Summerhill Apartments	6200 Victor Street	Bakersfield	Kern	93308	(661) 393-2335
Sundance	6000 White Lane	Bakersfield	Kern	93309	(661) 831-3182
Sycamore Walks Apt	380 Pacheco Road	Bakersfield	Kern	93307	(661) 397-5900
Tegeler Hotel	1908 'H' Street	Bakersfield	Kern	93301	(661) 631-1458
The Village at Lakeside	1718 Panama Lane	Bakersfield	Kern	93307	(661) 831-1600
Village Park Senior Apartments*	2300 'R' Street	Bakersfield	Kern	93301	(661) 636-0801
California Terrace Apartments	21501 Lakeshore Drive	California City	Kern	93505	(760) 373-2289
Belmont Meadow Apartments	150 Belmont Street	Delano	Kern	93215	(661) 721-7800
Brandywine	1200 County Line Road	Delano	Kern	93215	(661) 725-0910
Casa Hernandez - Senior Apartments	200 So. Albany Street	Delano	Kern	93215	(661) 721-9967
Casas del Valle*	312 So. Austin Street	Delano	Kern	93215	(661) 721-8865
Delano Gardens	302 Graces Hwy.	Delano	Kern	93215	(661) 725-1558
Maganda Park*	312 So. Austin Street	Delano	Kern	93215	(661) 324-9400

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PROJECT NAME	ADDRESS	CITY	COUNTY	ZIP	PHONE
Quincy Street Apartments	1626 Quincy Street	Delano	Kern	93215	(661) 725-0195
Sunny View Family Apartments	445 18th Street	Delano	Kern	93215	(661)725-7499
Sunny View II Apartments	430 20th Avenue	Delano	Kern	93215	(661) 725-7499
Villas Santa Fe	250 Belmont St. at Garces Hwy.	Delano	Kern	93215	(661) 725-3544
Lake Isabella Senior Apartments	2701 Erskine Creek Road	Lake Isabella	Kern	93240	(760) 379-2235
Di Giorgio Family Apartments FWHAP CA-2008-002	7000 Di Giorgio Road	Lamont	Kern	93241	(661) 325-0919
Hallmark Apartments	8964 Hall Road	Lamont	Kern	93241	(661) 845-4228
Rancho Lindo	9023 Camino La Jolla	Lamont	Kern	93241	(661) 845-3860
Vineyard Apartments	10412 Stobaugh Street	Lamont	Kern	93241	(661) 845-2173
Vintage Apartments (site E)	10401 San Diego Street	Lamont	Kern	93241	(661) 845-2173
Weedpatch Country Apartments	12360 Main Street	Lamont	Kern	93241	(661) 845-0908
Aldea Park Apartments	14681 Lost Hills Road	Lost Hills	Kern	93249	(661) 797-9611
Almond Village*	14869 Lamberson Ave	Lost Hills	Kern	93249	(661)797-2003
Daybreak Apartments	799 Fifth Street	McFarland	Kern	93250	(661) 792-1288
McFarland Family Apartments	1030 Kendrea Avenue	McFarland	Kern	93250	(661) 792-1305
Elilagro Del Valle	106 11th Street	McFarland	Kern	93250	(661) 324-9400
Solinas Village Apartments	711 -5th Street	McFarland	Kern	93250	(661) 792-2343
Park Palace	16193 H Street	Mojave	Kern	93501	(661) 824-2022
Desert Oak Apartments	2870 Oak Creek Road	Mojave	Kern	93501	(661) 824-2116
North Park	601 Douglas Street	Oildale	Kern	93308	(661)399-3084
The Meadows Apartments	2400 Goldenrod 800, 801, Capehart	Oildale	Kern	93308	(661) 399-6291
Larkspur Village	340 S. Downs	Ridgecrest	Kern	93555	(760) 375-1942
The Ridge Investors	400 A Cisco Street	Ridgecrest	Kern	93555	(760) 375-3421
Ridgecrest Senior Apartments	901 W. Church Avenue	Ridgecrest	Kern	93555	(760) 375-1942
Rosamond Gateway Village Apartments	1332 Rosamond Blvd.	Rosamond	Kern	93560	(661) 325-0919
Rosamond United Family Apartments	1047 Rosamond Blvd.	Rosamond	Kern	93560	(661) 325-0919
Rosamond Gardens	3400 15th St. West #63	Rosamond	Kern	93560	(661) 256-2208
Hudson Park Apartments I	431 E. Euclid Avenue	Shafter	Kern	93263	(661) 746-0240
Hudson Park II Apartments	431 E. Ash Street	Shafter	Kern	93263	(661) 746-0240
Casa Amelia	455 E. Ashe Ave	Shafter	Kern	93263	(661) 746-4300
Skyway Apartments	524 Pacific Avenue	Shafter	Kern	93263	(661) 746-0255
Tulare Arms Apartments	225 West Tulare Avenue	Shafter	Kern	93263	(661) 746-3224
Heritage Park Apartments	201 Eighth Street	Taft	Kern	93268	(661) 765-2190

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PROJECT NAME	ADDRESS	CITY	COUNTY	ZIP	PHONE
Taft Senior Apartments	201 8th Street	Taft	Kern	93268	(661) 765-2190
Mulberry Villa Apartments	444 West 'E' Street	Tehachapi	Kern	93561	(661) 822-5620
Tehachapi Senior :Manor II	544 West E. Street	Tehachapi	Kern	93561	(661) 822-5050
The Village at Tehachapi Family Apartments	200 N. Mill Street	Tehachapi	Kern	93561	(661) 822-0900
Almond Court	801 Almond Court	Wasco	Kern	93280	(661) 758-6530
Beckes Street Apartments	2650 Spruce Street	Wasco	Kern	93280	(661) 758-3086
Central Avenue Senior Apartments	300 Central Avenue	Wasco	Kern	93280	(661) 758-1959
El Mirage Apartments	1900 Poplar Avenue	Wasco	Kern	93280	(661) 758-5840
Poplar Village	1750 Poplar Ave	Wasco	Kern	93280	(661) 758-8681
Poso Manor Apartments	830 Almond Court	Wasco	Kern	93280	(661) 758-5249
Sunrise Villa	1600 Poplar Avenue	Wasco	Kern	93280	(661) 758-8410
Sunset Apartments	1215 Eighth Place	Wasco	Kern	93280	(661) 758-8312
Sunset Villa Apartments	1950 Palm Ave.	Wasco	Kern	93280	(661) 758-0693
Villa Hermosa	1500 Poplar Avenue	Wasco	Kern	93280	(661) 758-5820
Villa Rosa Apartments	1385 Griffith	Wasco	Kern	93280	(661) 758-3354
Wasco Arms	2617 Poso Drive	Wasco	Kern	93280	(661) 758-4289

REV.03/15/18

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APPENDIX 4: HOUSEHOLD COST BURDEN BY HOUSEHOLD TYPE BY HOUSEHOLD INCOME

Housing cost burdens are calculated by the percent of household income required to pay for total housing costs. HUD has defined *overburden* as costs greater than 30 percent of household income. Overburden costs are more common among lower-income households and renter households. The following tables provide data on cost burdens for renter- and owner-occupied housing in the Plan Jurisdiction by household type.

Renter-Occupied Units

Table 137: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	15	20	35
Ridgecrest	-	4	10	20	50	84
Shafter	15	95	90	30	20	250
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	25	275	148	204	159	811
Total Plan Jurisdiction	40	374	248	269	249	1,180

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 138: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	20	75	-	95
Ridgecrest	-	90	15	40	215	360
Shafter	-	80	55	-	40	175
Tehachapi	-	25	15	60	15	115
Unincorporated Kern	244	884	391	533	338	2,390
Total Plan Jurisdiction	244	1,079	496	708	608	3,135

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 139: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI

	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	65	-	-	50	115
Ridgecrest	65	45	15	-	30	155
Shafter	25	135	50	10	-	220
Tehachapi	-	35	-	10	15	60
Unincorporated Kern	125	681	258	320	300	1,684
Total Plan Jurisdiction	215	961	323	340	395	2,234

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 140: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI

	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	20	-	-	-	20
Ridgecrest	-	25	-	45	15	85
Shafter	-	10	-	-	-	10
Tehachapi	-	-	-	-	45	45
Unincorporated Kern	-	124	25	115	105	369
Total Plan Jurisdiction	-	179	25	160	165	529

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 141: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	-	-
Ridgecrest	-	-	-	-	10	10
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	-	60	4	-	105	169
Total Plan Jurisdiction	-	60	4	-	115	179

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 142: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	45	225	80	50	105	505
Ridgecrest	65	175	4	70	245	559
Shafter	-	175	30	65	20	290
Tehachapi	-	120	50	-	15	185
Unincorporated Kern	240	1,946	724	547	1,136	4,593
Total Plan Jurisdiction	350	2,641	888	732	1,521	6,132

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 143: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	40	10	-	-	50
Ridgecrest	-	50	-	-	80	130
Shafter	45	45	75	25	-	190
Tehachapi	-	75	-	10	-	85
Unincorporated Kern	32	558	250	220	469	1,529
Total Plan Jurisdiction	77	768	335	255	549	1,984

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 144: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	4	4
Ridgecrest	-	25	-	-	-	25
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	10	-	10
Unincorporated Kern	45	100	30	15	30	220
Total Plan Jurisdiction	45	125	30	25	34	259

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 145: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	-	-
Ridgecrest	-	-	-	-	-	-
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	-	15	-	-	-	15
Total Plan Jurisdiction	-	15	-	-	-	15

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 146: Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI

Renter Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	-	-
Ridgecrest	-	-	-	60	-	60
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	-	-	-	-	-	-
Total Plan Jurisdiction	-	-	-	60	-	60

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Owner-Occupied Units

Table 147: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	15	-	15
Ridgecrest	65	-	-	4	25	94
Shafter	-	10	-	25	-	35
Tehachapi	-	-	-	65	45	110
Unincorporated Kern	93	143	4	193	157	590
Total Plan Jurisdiction	158	153	4	302	227	844

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 148: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	10	-	35	15	60
Ridgecrest	15	35	-	55	15	120
Shafter	10	50	50	15	25	150
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	104	341	114	263	93	915
Total Plan Jurisdiction	129	436	164	368	148	1,245

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 149: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	20	65	-	10	45	140
Ridgecrest	25	80	-	50	30	185
Shafter	-	85	100	15	10	210
Tehachapi	4	110	-	-	-	114
Unincorporated Kern	424	522	228	254	80	1,508
Total Plan Jurisdiction	473	862	328	329	165	2,157

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 150: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	10	20	-	10	15	55
Ridgecrest	-	10	20	30	35	95
Shafter	-	45	-	-	40	85
Tehachapi	-	15	-	15	-	30
Unincorporated Kern	100	161	19	64	69	413
Total Plan Jurisdiction	110	251	39	119	159	678

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 151: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	10	10	-	-	-	20
Ridgecrest	10	100	10	10	35	165
Shafter	-	40	-	4	70	114
Tehachapi	-	105	-	-	20	125
Unincorporated Kern	232	478	59	265	210	1,244
Total Plan Jurisdiction	252	733	69	279	335	1,668

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 152: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income ≤ 30% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	10	-	40	30	80
Ridgecrest	10	30	-	95	70	205
Shafter	20	45	85	15	4	169
Tehachapi	-	-	-	80	15	95
Unincorporated Kern	235	465	130	437	333	1,600
Total Plan Jurisdiction	265	550	215	667	452	2,149

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 153: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 30% but < 50% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	15	35	-	20	70
Ridgecrest	20	65	15	50	-	150
Shafter	10	15	-	-	-	25
Tehachapi	-	-	-	30	-	30
Unincorporated Kern	144	478	153	234	70	1,079
Total Plan Jurisdiction	174	573	203	314	90	1,354

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 154: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 50% but < 80% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	15	-	4	-	19
Ridgecrest	-	-	-	-	20	20
Shafter	-	-	10	-	-	10
Tehachapi	-	35	-	10	-	45
Unincorporated Kern	70	170	25	50	69	384
Total Plan Jurisdiction	70	220	35	64	89	478

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 155: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 80% but < 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	-	-
Ridgecrest	-	10	-	-	-	10
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	50	60	-	70	30	210
Total Plan Jurisdiction	50	70	-	70	30	220

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

Table 156: Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI

Owner Cost Burden by Household Type by Plan Jurisdiction Area, Cost Burden > 30% but ≤ 50%; Household Income > 100% HAMFI						
	Elderly Family	Small Family	Large Family	Elderly Non-family	Other Household Type	Total
California City	-	-	-	-	-	-
Ridgecrest	-	-	-	-	-	-
Shafter	-	-	-	-	-	-
Tehachapi	-	-	-	-	-	-
Unincorporated Kern	20	220	4	24	75	343
Total Plan Jurisdiction	20	220	4	24	75	343

Source: CHAS Database, Table 7

Elderly Family: 2 persons with either or both age 62 or older; Small family: 2 persons, neither person age 62 or older, or 3 or 4 persons; Large family: 5 or more persons; Elderly non-family: 2 unmarried persons, with either or both age 62 or older; Other household type: non-elderly, non-family)

APPENDIX 5: MORTGAGE LOAN TABLES

The Home Mortgage Disclosure Act requires institutional reporting of loan data. The amount of data available is significant. Here are selected tables deemed most useful in developing strategies and tactics to eliminate, mitigate, or overcome impediments to fair housing choice.

Table 157: Mortgage Loan Outcome, by Race by Loan Purpose: Home Purchase, Kern County, 2021, Number

Mortgage Loan Outcome, by Race by Loan Purpose: Home Purchase, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	25	172	1,184	812	333	44	12,266	3,511
Conventional	20	120	915	544	257	28	9236	2507
FHA-Insured		5	20	35	7	1	364	94
VA-guaranteed	1	17	73	85	18	7	887	312
USDA RHS or FSA	4	30	176	148	51	8	1779	598

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 158: Mortgage Loan Outcome, by Race by Loan Purpose: Home Purchase, Kern County, 2021, Percent

Mortgage Loan Outcome, by Race by Loan Purpose: Home Purchase, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	100%	100%	100%	100%	100%	100%	100%	100%
Conventional	80.0%	69.8%	77.3%	67.0%	77.2%	63.6%	75.3%	71.4%
FHA-Insured	0.0%	2.9%	1.7%	4.3%	2.1%	2.3%	3.0%	2.7%
VA-guaranteed	4.0%	9.9%	6.2%	10.5%	5.4%	15.9%	7.2%	8.9%
USDA RHS or FSA	16.0%	17.4%	14.9%	18.2%	15.3%	18.2%	14.5%	17.0%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 159: Mortgage Loan Outcome, by Race by Loan Purpose: Home Improvement, Kern County, 2021, Number

Mortgage Loan Outcome, by Race by Loan Purpose: Home Improvement, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	3	32	55	30	27	5	805	330
Conventional		10	27	11	12	2	407	150
FHA-Insured		1	1	1			18	9
VA-guaranteed	3	14	23	12	8	2	285	117
USDA RHS or FSA		7	4	6	7	1	95	54

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields
 "Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 160: Mortgage Loan Outcome, by Race by Loan Purpose: Home Improvement, Kern County, 2021, Percent

Mortgage Loan Outcome, by Race by Loan Purpose: Home Improvement, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	100%	100%	100%	100%	100%	100%	100%	100%
Conventional	0.0%	31.3%	49.1%	36.7%	44.4%	40.0%	50.6%	45.5%
FHA-Insured	0.0%	3.1%	1.8%	3.3%	0.0%	0.0%	2.2%	2.7%
VA-guaranteed	100.0%	43.8%	41.8%	40.0%	29.6%	40.0%	35.4%	35.5%
USDA RHS or FSA	0.0%	21.9%	7.3%	20.0%	25.9%	20.0%	11.8%	16.4%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields
 "Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 161: Mortgage Loan Outcome, by Race by Loan Purpose: Refinancing, Kern County, 2021, Number

Mortgage Loan Outcome, by Race by Loan Purpose: Refinancing, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	29	245	1,456	649	391	68	12,813	6,504
Conventional	18	146	931	374	259	35	8,356	3,835
FHA-Insured	2	10	33	45	18	1	468	312
VA-guaranteed	4	46	208	111	53	14	1,586	1,047
USDA RHS or FSA	5	43	284	119	61	18	2,403	1,310

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 162: Mortgage Loan Outcome, by Race by Loan Purpose: Refinancing, Kern County, 2021, Percent

Mortgage Loan Outcome, by Race by Loan Purpose: Refinancing, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	100%	100%	100%	100%	100%	100%	100%	100%
Conventional	62.1%	59.6%	63.9%	57.6%	66.2%	51.5%	65.2%	59.0%
FHA-Insured	6.9%	4.1%	2.3%	6.9%	4.6%	1.5%	3.7%	4.8%
VA-guaranteed	13.8%	18.8%	14.3%	17.1%	13.6%	20.6%	12.4%	16.1%
USDA RHS or FSA	17.2%	17.6%	19.5%	18.3%	15.6%	26.5%	18.8%	20.1%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 163: Mortgage Loan Outcome, by Race by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Number

Mortgage Loan Outcome, by Race by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Number								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	10	169	559	461	244	36	7,961	3,830
Conventional	8	93	350	248	180	20	5,354	2,246
FHA-Insured	1	9	15	20	5	1	201	111
VA-guaranteed	1	35	92	89	29	7	1,013	753
USDA RHS or FSA		32	102	104	30	8	1,393	720

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields
 "Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 164: Mortgage Loan Outcome, by Race by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Percent

Mortgage Loan Outcome, by Race by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Percent								
	Two or more races	American Indian or Alaska Native	Asian	Black or African American	Joint (Different Races)	Native Hawaiian or Other Pacific Islander	White	Not Available
All loan types	100%	100%	100%	100%	100%	100%	100%	100%
Conventional	80.0%	55.0%	62.6%	53.8%	73.8%	55.6%	67.3%	58.6%
FHA-Insured	10.0%	5.3%	2.7%	4.3%	2.0%	2.8%	2.5%	2.9%
VA-guaranteed	10.0%	20.7%	16.5%	19.3%	11.9%	19.4%	12.7%	19.7%
USDA RHS or FSA	0.0%	18.9%	18.2%	22.6%	12.3%	22.2%	17.5%	18.8%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Race": single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields
 "Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 165: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Purchase, Kern County, 2021, Number

Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Purchase, Kern County, 2021, Number				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	7,539	628	7,448	2,717
Conventional	5,496	483	5,657	1,977
FHA-Insured	217	10	211	87
VA-guaranteed	644	46	499	210
USDA RHS or FSA	1,182	89	1,081	443

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 166: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Purchase, Kern County, 2021, Percent

Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Purchase, Kern County, 2021, Percent				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	100%	100%	100%	100%
Conventional	2.9%	1.6%	2.8%	3.2%
FHA-Insured	8.5%	7.3%	6.7%	7.7%
VA-guaranteed	8.5%	7.3%	6.7%	7.7%
USDA RHS or FSA	15.7%	14.2%	14.5%	16.3%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 167: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Improvement, Kern County, 2021, Number

	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	444	46	580	218
Conventional	176	23	309	111
FHA-Insured	9		14	7
VA-guaranteed	198	18	187	62
USDA RHS or FSA	61	5	70	38

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 168: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Home Improvement, Kern County, 2021, Percent

	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	100%	100%	100%	100%
Conventional	2.0%	0.0%	2.4%	3.2%
FHA-Insured	44.6%	39.1%	32.2%	28.4%
VA-guaranteed	44.6%	39.1%	32.2%	28.4%
USDA RHS or FSA	13.7%	10.9%	12.1%	17.4%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 169: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Refinancing, Kern County, 2021, Number

	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	7,003	749	9,750	4,655
Conventional	4,212	523	6,367	2,853
FHA-Insured	282	18	358	232
VA-guaranteed	1,104	92	1,196	678
USDA RHS or FSA	1,405	116	1,829	892

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 170: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Refinancing, Kern County, 2021, Percent

	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	100%	100%	100%	100%
Conventional	4.0%	2.4%	3.7%	5.0%
FHA-Insured	15.8%	12.3%	12.3%	14.6%
VA-guaranteed	15.8%	12.3%	12.3%	14.6%
USDA RHS or FSA	20.1%	15.5%	18.8%	19.2%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 171: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Number

Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Number				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	3,596	446	6,176	3,053
Conventional	2,203	326	4,131	1,839
FHA-Insured	98	3	166	96
VA-guaranteed	625	64	784	547
USDA RHS or FSA	670	53	1,095	571

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

Table 172: Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Percent

Mortgage Loan Outcome, by Hispanic or Latino Ethnicity by Loan Purpose: Cash-Out Refinancing, Kern County, 2021, Percent				
	Hispanic or Latino	Joint	Not Hispanic or Latino	Ethnicity Not Available
All loan types	100%	100%	100%	100%
Conventional	2.7%	0.7%	2.7%	3.1%
FHA-Insured	17.4%	14.3%	12.7%	17.9%
VA-guaranteed	17.4%	14.3%	12.7%	17.9%
USDA RHS or FSA	18.6%	11.9%	17.7%	18.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act 2022 Annual Filing

"Hispanic or Latino": single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields

"Originated": credit decision approving loan was made and credit extended; "not accepted": credit decision approving loan was made but applicant declined offer; "denied": credit decision made to not offer loan prior to application being withdrawn by applicant; "withdrawn": application withdrawn by applicant before credit decision made.

APPENDIX 6: SURVEYS

Two surveys were offered in the course of this assessment: a community survey and a subject-matter expert survey.

Community Survey

Thank you for providing your input. Your voice matters, and your opinion helps us plan ways to make life better for everyone in Kern County.

The Planning and Natural Resources Department is soliciting citizen input regarding various needs and priorities. The results of this survey will be included in our consolidated housing plan.

This survey is anonymous, and your individual responses will be used only in combination with all other responses.

Instructions: For each category, please mark the three elements of greatest need. Do not select more than three.

Housing

- Affordable rental units
- Affordable housing available for purchase
- Purchase assistance for first-time homebuyers
- Housing for people with special needs
- Domestic violence/emergency shelters
- Homeless facilities
- Help with home repair
- Foreclosure prevention assistance

Community Appearance

- Abandoned cars and junk in yards/vacant lots
- Roadside trash and weeds
- Abandoned/dilapidated homes
- Commercial vehicles parked in residential neighborhoods
- Rundown buildings other than homes
- Business storefronts that need improvement
- Landscaping/streetscaping

Economic Development

- Business expansion and start-up assistance
- Incentives for business development
- Commercial/industrial infrastructure development
- Access to business capital and loans

- Small business incubation (nurture business development)
- Private sector job creation
- Improve neighborhood access to goods and services

Public Safety

- Gang activities
- Drug sales in neighborhoods
- Noise pollution
- Police presence/protection
- Safer school bus stops

Human Services

- Food banks/food programs
- Health services
- Mental health services
- Senior services
- Handicapped services (special needs)
- Affordable child care
- Youth services

Public Facilities

- Park/Recreation facilities
- Senior centers
- Community centers/meeting places
- Youth centers
- Child care facilities
- Health facilities
- Public transportation/bus stops
- Wheelchair/handicapped accessibility

Infrastructure

- Pave roads in neighborhoods
- Improve hazardous intersections
- Widen main roadways
- Street lights

Curbs and gutters
 Sidewalks
 Fire hydrants
 Flood/drainage improvements
 Water/sewer service hookup assistance
 Water/sewer improvements

Results

Table 173: Community Survey Results: Housing

Housing	
	Percent
Affordable rental units	87.5%
Affordable housing available for purchase	56.3%
Purchase assistance for first-time homebuyers	18.8%
Housing for people with special needs	37.5%
Domestic violence/emergency shelters	18.8%
Homeless facilities	56.3%
Help with home repair	12.5%
Foreclosure prevention assistance	12.5%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 174: Community Survey Results: Community Appearance

Community Appearance	
	Percent
Abandoned cars and junk in yards/vacant lots	25.0%
Roadside trash and weeds	100.0%
Abandoned/dilapidated homes	25.0%
Commercial vehicles parked in residential neighborhoods	6.3%
Rundown buildings other than homes	68.8%
Business storefronts that need improvement	31.3%
Landscaping/streetscaping	43.8%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 175: Community Survey Results: Economic Development

Economic Development	
	Percent
Business expansion and start-up assistance	62.5%
Incentives for business development	37.5%
Commercial/industrial infrastructure development	43.8%
Access to business capital and loans	18.8%
Small business incubation (nurture business development)	50.0%
Private sector job creation	25.0%
Improve neighborhood access to goods and services	62.5%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 176: Community Survey Results: Public Safety

Public Safety	
	Percent
Gang activities	75.0%
Drug sales in neighborhoods	81.3%
Noise pollution	6.3%
Police presence/protection	87.5%
Safer school bus stops	50.0%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 177: Community Survey Results: Human Services

Human Services	
	Percent
Food banks/food programs	37.5%
Health services	18.8%
Mental health services	75.0%
Senior services	37.5%
Handicapped services (special needs)	12.5%
Affordable child care	62.5%
Youth services	56.3%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 178: Community Survey Results: Public Facilities

Public Facilities	
	Percent
Park/Recreation facilities	43.8%
Senior centers	25.0%
Community centers/meeting places	31.3%
Youth centers	62.5%
Child care facilities	56.3%
Health facilities	12.5%
Public transportation/bus stops	62.5%
Wheelchair/handicapped accessibility	6.3%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Table 179: Community Survey Results: Infrastructure

Infrastructure	
	Percent
Pave roads in neighborhoods	56.3%
Improve hazardous intersections	50.0%
Widen main roadways	37.5%
Street lights	37.5%
Curbs and gutters	25.0%
Sidewalks	37.5%
Fire hydrants	6.3%
Flood/drainage improvements	18.8%
Water/sewer service hook-up assistance	25.0%
Water/sewer improvements	6.3%

Source: Kern County Planning and Natural Resources Department, 2023 Community Survey for Analysis of Impediments

Comments from community survey:

Need more permanent supportive housing for homeless population

Streets to be clean and have a good look to community

Increased law enforcement services around the Hodels area.

More programs for our youth. Start them off younger with goals and good role models. Keep them safe and off the streets. More transportation. Kern county is so spread out it's difficult to take 2-3 busses then still have to walk 1-2 Miles to your final destination especially if you have young children or are a single female. It's just not safe.

Homelessness, Trash, school safety, and mental health . Also, Would love to see better pay for our teachers in the options above .

There is such a high number of homeless sleeping on the street, sidewalks, and next to buildings. The homeless population is needing more access to mental health, substance abuse prevention, job leads, and housing assistance.

If we have law enforcement actually enforcing the laws, then some of these other things will naturally occur...like the excess trash, graffiti and damaged property. We need to get the homeless off the streets and get them the help they need, whether it be mental or physical.

Subject-Matter Expert Survey

Thank you for participating in this survey. Your expertise and perspectives are invaluable to the County of Kern Planning and Natural Resources Department as we engage in planning for housing and related needs.

This survey is anonymous. Your responses will be aggregated with those of others and reported as a whole. However, if you are interested in providing more input through a one-on-one interview, you may provide your name, email address, and phone number at the end of the survey. Providing your name and contact information is not required if you do not want to be interviewed.

This survey should take less than 15 minutes to complete.

1. We are interested in how much of a problem the following items are in Kern County. Please rate them on a scale of 1 to 7, where 1 means “not at all a problem” and 7 means “a significant problem.”
 - Finding safe, affordable housing for the average family or home buyer
 - Finding safe, affordable housing for low-income buyers
 - Qualifying for a mortgage for the average family or home buyer
 - Qualifying for a mortgage for low-income buyers
 - Finding safe, affordable places to rent for the average family or renter
 - Finding safe, affordable places to rent for low-income renters
 - Qualifying to rent (meeting rent criteria) for the average family or renter
 - Qualifying to rent (meeting rent criteria) for low-income renters
 - Obtaining safe, affordable housing (rent or purchase) for racial minorities
 - Obtaining safe, affordable housing (rent or purchase) for ethnic minorities
 - Obtaining safe, affordable housing (rent or purchase) for men
 - Obtaining safe, affordable housing (rent or purchase) for women
 - Obtaining safe, affordable housing (rent or purchase) for nonbinary persons
 - Obtaining safe, affordable housing (rent or purchase) for transexual persons
 - Obtaining safe, affordable housing (rent or purchase) for LGBTQ+ persons
 - Obtaining safe, affordable housing (rent or purchase) for persons with disabilities
 - Obtaining safe, affordable housing (rent or purchase) for persons of specific faiths
 - Obtaining safe, affordable housing (rent or purchase) for persons from countries outside the U.S.
 - Obtaining safe, affordable housing (rent or purchase) for non-traditional families
 - Public transportation from low-income housing areas to employment opportunities
 - Public transportation from low-income housing areas to health services
 - Public transportation from low-income housing areas to grocery stores and shopping
 - Public transportation from low-income housing areas to human services

2. Please share any comments or observations below. You may elaborate on any of these or related topics.

3. To help us understand your perspective with those of persons with similar backgrounds, please indicate if you are in one of the following occupations or professions. Check only one box. If none of these describe your work, please check “none of the above.”
 - Public utility
 - Human services
 - Health
 - Parks or recreation
 - K-12 education
 - Higher education
 - Chamber of Commerce
 - Government
 - Housing (nonprofit or government)
 - Housing (private developer)
 - Housing (rental manager or landlord)
 - Elected official
 - Transportation
 - Internet/Communications
 - Other commercial enterprise
 - Other nonprofit organization or cause
 - Volunteer or member of advocacy group
 - None of the above

4. If you are interested in sharing more of your observations through a one-on-one interview, please complete the portion below. Otherwise, click <submit> to complete the survey.
 - Name
 - Phone number
 - Email address

Results

See “Subject-Matter Expert Survey” section for rating results.

Table 180: Occupation or Profession, Subject-Matter Expert Survey

Occupation or Profession, Subject-Matter Expert Survey	
	Number
Chamber of Commerce	2
Housing (nonprofit or government)	2
K-12 education	1
Other nonprofit organization or cause	3
Parks or recreation	1
Transportation	2

Source: Kern County Department of Planning and Natural Resources, 2023 Analysis of Impediments Expert Survey

Comments

the governor of this stat is a complete moron . And the leadership of this county is a mess.

Kern County certainly has critical need of housing at all levels. There needs to be a multi tier approach to impacting poverty and homelessness. Displacment avoidance while creating generational wealth through a defined pathway to home owership should be more of a focus.

There is a missing middle in our housing market in Tehachapi. We lack apartments and rentals. We have high end homes and low end homes and lack average priced homes. Rentals are difficult to find, if you are economically challenged you cannot find housing. Individuals, such as military, can qualify for loans but are unable to buy a home due to the type of loan and risk of a low appraisal. The inventory is so low sellers prefer buyers who can put 20% down or pay cash to minimize the risk of the deal falling through. To my knowledge, sexual orientation, religion, ethnicity does not interfere with the purchase of a home or the ability to get rent. The greatest determinate is the financial risk.

Regardless of one's racial background or sexual preference, housing is no longer affordable in Kern County thus making it difficult to obtain affordable housing whether you are purchasing or renting. There are also limited affordable housing options in good areas with good school districts.

APPENDIX 7: PUBLIC PARTICIPATION

NOTICE OF PUBLIC MEETING
Citizen Input for Analysis of Impediments to Fair Housing Choice

Kern County Planning and Natural Resources Department, Community Development Division, is completing an Analysis of Impediments to Fair Housing Choice as a requirement to the HUD Consolidated Plan. Every five years, our department researches and reports on impediments to fair housing choice. This notice is for residents to provide feedback on housing, economic development, public safety, human services, infrastructure, and other needs specifically those within our cooperative cities. We are reaching out to ask your assistance to provide citizen input regarding various housing needs and priorities.

Residents are invited to attend the public meetings scheduled at following locations:

Location: Kern County Public Services Building
2700 M Street 1st floor conference room, Bakersfield
Date: **May 2, 2023**
Time: 6:00 P. M.


Location: California City Library
9507 California City Blvd, California City
Date: **May 3, 2023**
Time: 5:00 P. M.

Location: Shafter Library
236 James Street, Shafter
Date: **May 4, 2023**
Time: 6:00 P. M.

Location: Ridgecrest Library
131 East Las Flores Avenue, Ridgecrest
Date: **May 10, 2023**
Time: 5:00 P. M.

Comments and/or questions prior to the public hearing can be directed to Catherine Vasquez, Housing Programs Manager at:

Planning and Natural Resources Department
Community Development Division
2700 M Street, Suite 250
Bakersfield, California 93301
Phone: (661) 862-5062
Facsimile: (661) 862-5052
TTY Relay: (800) 735-2929

AMERICANS WITH DISABILITIES ACT  (Government Code Section 54953.2)

The meeting site is accessible to persons with disabilities who need special assistance to attend or Limited English Proficiency (LEP) who need assistance to participate in a meeting. Request assistance by calling (661) 862-5062 or via TTY Relay: (800) 735-2929. Every effort will be made to reasonably accommodate individuals by making meeting material available in alternative formats. Requests for assistance should be made five working days in advance of a meeting whenever possible.

THE BAKERSFIELD CALIFORNIAN
3700 PEGASUS DR STE 100
BAKERSFIELD CA 93308-6803
(661)395-7207

ORDER CONFIRMATION

Salesperson: LEGALS

Printed at 03/29/23 12:49 by asanc-bk

Acct #: 90458

Ad #: 180732

Status: New WHOLD

KERN CO COMM & ECONOMICS
2700 M ST, SUITE # 250
BAKERSFIELD CA 93301

Start: 03/31/2023 Stop: 03/31/2023

Times Ord: 1

Times Run: ***

1LGL 2.00 X 71.00 Words: 313

Total 1LGL 142.00

Class: B0520 LEGAL NOTICES

Rate: KCLL

Cost: 240.92

Affidavits: 1

Contact:

Phone: (661)862-5050

Fax#: (661)862-5052

Email: Lubattif@kerncounty.com,pete

Agency:

Ad Descrpt: NOTICE OF PUBLIC MEETING

Given by: *

P.O. #:

Created: asanc 03/29/23 12:45

Last Changed: asanc 03/29/23 12:49

PUB ZONE EDT TP RUN DATES
CALC A 95 S 03/31
CWEB A 93 S 03/31

AUTHORIZATION

Under this agreement rates are subject to change with 30 days notice. In the event of a cancellation before schedule completion, I understand that the rate charged will be based upon the rate for the number of insertions used.

Name (print or type)

Name (signature)

(CONTINUED ON NEXT PAGE)

THE BAKERSFIELD CALIFORNIAN
3700 PEGASUS DR STE 100
BAKERSFIELD CA 93308-6803
(661)395-7207

ORDER CONFIRMATION (CONTINUED)

Salesperson: LEGALS

Printed at 03/29/23 12:49 by asanc-bk

Acct #: 90458

Ad #: 180732

Status: New WHOLD WHOI

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March 31, 2023
180732

CONVOCATORIA DE REUNIÓN PÚBLICA

Aportes de los ciudadanos para el análisis de los impedimentos para la elección de vivienda justa

El Departamento de Planificación y Recursos Naturales del Condado de Kern, División de Desarrollo Comunitario, está completando un Análisis de Impedimentos para la Elección de Vivienda Justa como requisito para el Plan Consolidado de HUD. Cada cinco años, nuestro departamento investiga e informa sobre los impedimentos para la elección de vivienda justa. Este aviso es para que los residentes proporcionen comentarios sobre vivienda, desarrollo económico, seguridad pública, servicios humanos, infraestructura y otras necesidades, específicamente aquellas dentro de nuestras ciudades cooperativas. Nos estamos comunicando para solicitar su ayuda para proporcionar la opinión de los ciudadanos con respecto a diversas necesidades y prioridades de vivienda.

Se invita a los residentes a asistir a las reuniones públicas programadas en los siguientes lugares:

Ubicación: Edificio de Servicios Públicos del Condado de Kern
2700 M Street Sala de conferencias del 1er piso, Bakersfield

Fecha: 2 de mayo del 2023

Hora: 6:00 P. M.

Ubicación: Biblioteca de la Ciudad de California
9507 California City Blvd, Ciudad de California

Fecha: 3 de mayo del 2023

Hora: 5:00 P. M.

Ubicación: Biblioteca Shafter
236 James Street, Shafter

Fecha: 4 de mayo del 2023

Hora: 6:00 P. M.

Ubicación: Biblioteca Ridgecrest
131 East Las Flores Avenue, Ridgecrest

Fecha: 10 de mayo del 2023

Hora: 5:00 P. M.

Los comentarios y / o preguntas antes de la audiencia pública pueden dirigirse a Catherine Vasquez, Gerente de Programas de Vivienda en:

Departamento de Planificación y Recursos Naturales

División de Desarrollo Comunitario

Calle 2700 m, Suite 250

93301, Bakersfield, California

Teléfono: (661) 862-5062

Fax: (661) 862-5052

Relé TTY: (800) 735-2929

LEY DE ESTADOUNIDENSES CON DISCAPACIDADES (Código de Gobierno Sección 54953.2)



El sitio de la reunión es accesible para personas con discapacidades que necesitan asistencia especial para asistir o dominio limitado del inglés (LEP) que necesitan asistencia para participar en una reunión. Solicite asistencia llamando al (661) 862-5062 o a través de TTY Relay: (800) 735-2929. Se hará todo lo posible para acomodar razonablemente a las personas haciendo que el material de la reunión esté disponible en formatos alternativos. Siempre que sea posible, las solicitudes de asistencia deben hacerse cinco días laborables antes de una reunión.

NOTICE OF PUBLIC MEETING

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Time: 6:00 P. M.

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Time: 5:00 P. M.

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Published Bakersfield News Observer April 5, 2023

AFFIDAVIT OF PUBLICATION

State of California
County of Kern

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the Mojave Desert News, a newspaper that has been adjudicated to be a newspaper of general circulation by the Superior Court of the County of Kern, State of California on October 13th 1939 Case number 34058 in and for the County of Kern State of California that the notice which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit
I certify under the penalty of perjury under the laws of the State of California that the foregoing is true.

04/13/2023

signed: *Misty Hickok*

Misty Hickok

04/13/2023

RECEIVED
K.C. PLNR
APR 21 2023
Community Development Div.
Suite 250

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NOTICE OF PUBLIC MEETING
Citizen Input for Analysis of Impediments to Fair Housing Choice

Kern County Planning and Natural Resources Department, Community Development Division, is completing an

Published in **The Mojave Desert News**
04/13/2023

Public Notices • Legals • Liens • FBN's

NOTICE OF PUBLIC MEETING

Citizen Input for Analysis of Impediments to Fair Housing Choice

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Published in the Rosamond Weekly News April 3, 2023

PROOF OF PUBLICATION

(2015.5C.C.P.)
(GENERAL FORM)

STATE OF CALIFORNIA } ss.
County of Kern

I, the undersigned, am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a part of or interested in the above entitled matter. I am the chief clerk/publisher of the *Shafter Press*, a newspaper of general circulation, published weekly, in the City of Shafter, County of Kern, and which newspaper has been adjudged a newspaper of general circulation and published by the Superior court order number 29926, of the county of Kern; that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and in any supplement thereof on the following dates, to-wit:

April 6, 2023

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

Diane Jivens
(Signature)

Executed on **April 6, 2023**
at Shafter, California

The *Shafter Press*
PO Box 789
Shafter, CA 91383

Phone (805) 292-5100

Community Development Div.
Suite 250

PUBLIC NOTICE NOTICE OF PUBLIC MEETING

Citizen Input for Analysis of Impediments to Fair Housing Choice
Kern County Planning and Natural Resources Department, Community Development Division, is completing an Analysis of Impediments to Fair Housing Choice as a requirement to the HUD Consolidated Plan. Every five years, our department researches and reports on impediments to fair housing choice. This notice is for residents to provide feedback on housing, economic development, public safety, human services, infrastructure, and other needs specifically those within our cooperative cities. We are reaching out to ask your assistance to provide citizen input regarding various housing needs and priorities.

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SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF KERN

**Kern County Planning and
Natural Resources Department
Citizen Input for Fair Housing**

Case Number _____

**DECLARATION OF
PUBLICATION (2015.5 C.C.P.)**

State of California, County of Kern, ss:

Declarant says:

That at all times, herein mentioned, declarant is and was a citizen of the United States, over the age of twenty-one years, and not a party to nor interested in the within matter; that declarant is the principal clerk of the printer and the publisher of THE DAILY INDEPENDENT, a newspaper of general circulation printed and published daily in the City of Ridgecrest, Indian Wells Judicial District, County of Kern, State of California, which newspaper has been adjudicated a newspaper of general circulation by the said Superior Court by order made and renewed July 8, 1952, in Civil Proceeding No. 58584 of said Court: that the instrument of which the annexed in a printed copy has been published in each regular and like issue of said newspaper (and not any supplement thereof) on the following dates, to-wit:

April 05, 2023

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON April 05, 2023, at
Ridgecrest California.

Declarant Maria Lueck

**NOTICE OF
PUBLIC MEETING
Citizen Input
for Analysis of
Impediments
to Fair Housing
Choice**

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(04/05/2020)

Community Feedback: Analysis of Impediments to Fair Housing Choice

County of Kern
Planning and Natural Resources
Department



Agenda

Introductions

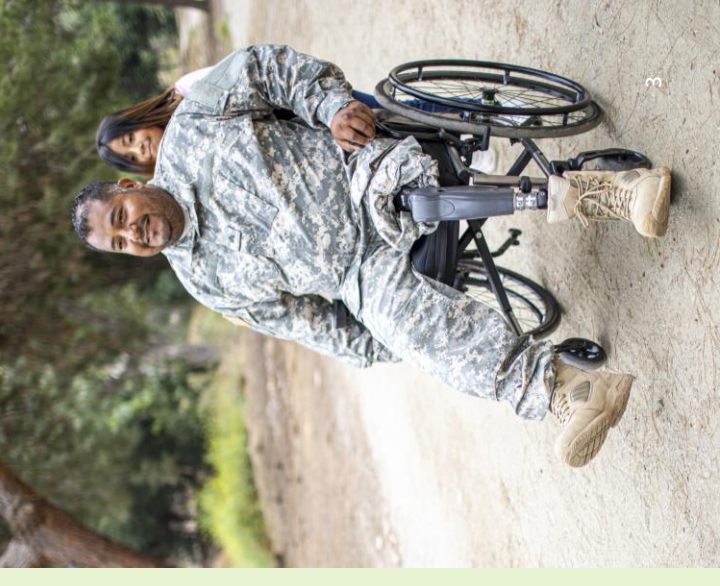
What is the Analysis to Impediments?

What is a protected class?

What does Fair Housing Choice mean?

Previously Identified Impediments

Stakeholder Feedback



What is the Analysis to Impediments?

Housing and Urban Development (HUD) requires recipients of federal funds to take meaningful actions, in addition to combating discrimination, that

- overcome patterns of segregation
- foster inclusive communities
- help remove barriers that restrict access to opportunity

Every 5 years, the County evaluates housing and makes plans to overcome barriers. This is called the **Analysis to Impediments to Fair Housing Choice**

Protected Characteristics

HUD - Federal

- Race
- Color
- National Origin
- Religion
- Familial status
- Disability
- Sex (including gender identity and sexual orientation)

California

- Ancestry
- Marital Status
- Source of Income
- Sexual Orientation

Achieving Fair Housing Choice

Housing and Community Development Programs and Activities must:

- Determine who lacks access to opportunity and address any inequity among protected class groups
- Promote integration and reduce segregation
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity



Identified areas of need

- Affordable Housing
- Community Appearance
- Economic Development
- Public Safety
- Human Services
- Public Facilities
- Public Policies
- Mortgage lending
- Fair Housing Education and Enforcement

What should be added or prioritized?

Feedback from Stakeholders



THANK YOU!

County of Kern
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Comments from Ridgecrest public meeting, 5/10/23

Per your request, see comments below.

Health Care

Public comment- Hospital-Ridgecrest Regional Hospital

The hospital has a health care providers shortage resulting in longer waiting periods to be seen in emergency situations. Residents must opt to travel up to 2 hrs. out of town to either Bakersfield or Bishop (Inyo County) for medical services.

There are hardly any incentives to motivate health care providers to retain their positions and practice medicine at Ridgecrest Regional Hospitals and clinics. They may acquire the medical education/training at Cerro Coso Community College in town but decide to practice their medical careers out of town due to a better pay and geographical location.

Medical transport

Public Comment: There is only one ambulance company (Liberty Ambulance) in town with staff shortage.

Mental Health

Public Comment: There is a mental health urgent care (Ridgecrest CSU Mental Health Urgent Care) for however if the emergency requires a 5150 hold, the patient is to be transported to Bakersfield due to staff shortage and staff large caseload.

Veterinarian Services

Public Comment: There are a few veterinarian hospitals in Ridgecrest however none of them provide after hours or weekend services. There is no large animal care available in town.

Eatery

Public Comment: There are very few large chain restaurants in town leaving the residents with limited choices to enjoy certain types of food in town. They have to drive to near by bigger cities to have that amenity.

Affordable Housing

Public Comment: There are very few unit projects with extensive waiting lists making it difficult to be able to live in an affordable housing unit.

Homeless Shelter

Public Comment: In need of a place where homeless can take their belongings and pets with them. Residents see that other Kern County cities are getting homeless shelters and they feel the city and homeless population would benefit from something like that. It may also serve as a cooling center for the hot summers at Ridgecrest.

School

After School Programs

Public Comment: There are very e few after school programs for youth and low exposure of programs. Youth need to be able to engage in entrepreneur opportunities, paid internships and vocational training education.

Arts

Public Comment: Would like to see a community theater and movies at the park.

Thank you!

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APPENDIX 8: REFERENCES

Multiple sources of data were utilized in this analysis. Sources of data included in tables are identified at the bottom of the respective tables. The sources listed here are for data or information not cited in tables.

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