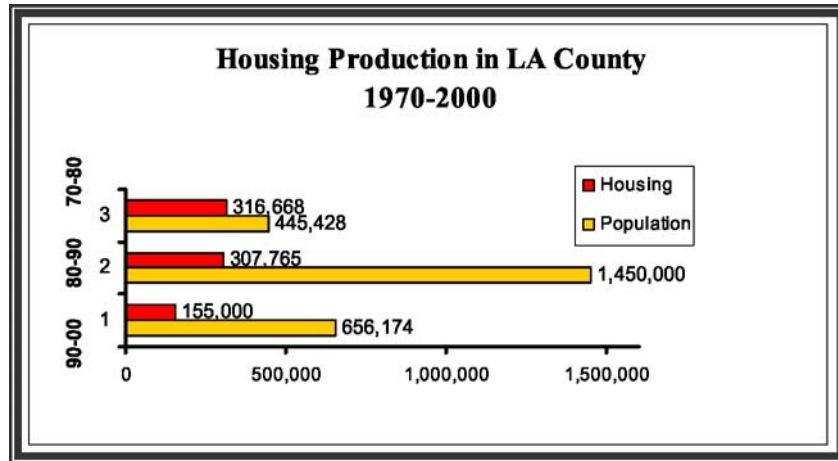


City of Mission Viejo Affordable Housing Education Program



❖ Why do we need Affordable Housing?



House and rental prices have skyrocketed across Southern California. Wages have not. This gap between prices and wages creates a huge demand for affordable housing. But as the chart shows, the market isn't producing enough housing to meet our population growth, nor is it producing affordable housing. For example, the median house price in Orange County in April 2007 was \$629,000, and the median rent was over \$1500 per month. As a result, families must stay in uncomfortable, overcrowded living situations. Sometimes people become homeless because they cannot afford to pay rent anymore.

Without enough affordable housing, the entire community suffers. Businesses can't find enough employees who can afford to live near their workplace. It is difficult to recruit and retain employees when there is a shortage of affordable housing. Children are forced into unstable and uncertain lives. With a stable home, a child is able to focus on learning without worrying about moving during the school year. Seniors and persons with special needs on fixed incomes may have to sacrifice their basic needs in order to afford rent. Imagine choosing between food and a roof over your head.

In addition to helping individual residents, today's affordable housing benefits the wider community in significant ways. Typical benefits include:

- Providing housing for the local workforce, especially lower wage earners
- Revitalizing distressed areas
- Directing economic benefits to the local community, such as increased jobs and sales taxes
- Reducing traffic and improving air quality
- Promoting economic and social integration while building community
- Avoiding unnecessary, costly public expenditures by providing stable living situations for homeless people and people with special needs

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Why everyone should care about Affordable Housing

- Many families in Orange County can't find an affordable place to live. For the most part, the single-family homes that are being built are expensive. That might look like prosperity, but it is a dangerous indicator that our region is out of balance.
- Thousands of California families already pay too much of their income for housing, leaving less income for critical expenses such as food and medical care.
- Housing development creates jobs and helps local economies. A lack of affordable housing stifles economic growth, adds to traffic problems, creates worker stress, and generally impacts the quality of life in our region.
- Affordable housing is good for families. Well-kept, reasonably priced housing provides children with a safe and healthy place to live. Children who grow up in stable housing are more successful in school, and are physically and socially healthier.
- Without affordable housing, families are forced to pay more than 30% of their income for housing or live in overcrowded, substandard conditions. Lack of affordable housing is a major cause of stress in families.
- Well-kept, reasonably priced housing provides families with a safe and healthy place to live.
- People have more time for their families and volunteering in their community if they don't have to commute long distances.

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Even if you don't need affordable housing yourself, the problem can still affect you directly –

- If your teacher can't live in the area, he/she can't teach your children.
- If your father's nurse can't find an affordable apartment, he/she can't care for your dad.
- If your firefighter has to live three towns away because he/she can't afford this area, he/she can't get here to fight your fire.
- If people have to travel an hour to work, they don't have time to be involved in their communities.

Our communities can't operate without the people who do these jobs.




**YOU CAN CALL HIM A HERO,
BUT YOU CAN'T CALL HIM A NEIGHBOR.**

He is a firefighter in Maine. A genuine hero by most accounts. He loves his job. He loves the city that he protects. But like many other people in Maine, he can't afford to buy a home in the same town in which he works. That's a real problem across our state. And it's getting worse.

Diversity within Maine's communities is key to their continued growth and vitality. When a segment of the population is forced to live elsewhere, the community ultimately suffers. Businesses can't find the employees they need to expand, community-based volunteer services disappear, and the community that was once so desirable isn't anymore.

In Maine, the ability of your community to provide safe, decent and affordable housing is critical to its success. If you'd like to see your community do more, call the Maine State Housing Authority for more information at 800-452-4658.

**SHE CAN SAVE YOUR LIFE,
BUT SHE CAN'T BE YOUR NEIGHBOR.**

She is a certified nurse's assistant at an assisted-care living facility, in one of Maine's more affluent communities. She loves her job. She loves the people she helps. But what she could do without is the hour-long commute to and from work each day.

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