

MERCED SUN-STAR

Want to give every working family a chance for a good home? Here's how

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Martha Ruiz and Jacob Cox recently completed construction on a home they built in Dos Palos through our self-help housing program.

Before that, Martha, Jacob and their two children, ages 3 and 5, lived in a poorly insulated apartment that they could barely afford, even though Jacob works full time at a metal fabrication plant. Their apartment was in what they called a “rough neighborhood” where they were concerned about the safety of their children.

Affordable housing for people like Martha and Jacob can only be built when resources to build them are available. The last time the state of California made a significant investment in affordable housing was in 2006 ... and that money is gone.

We have an opportunity to change that on November 6. Proposition 1 is the only measure that builds and provides affordable homes for veterans, working families, seniors, people with disabilities, the homeless, victims of domestic violence and others in need of a stable home.

The facts: 1-in-3 Californians can't afford their rent and housing costs continue to climb because there simply aren't enough affordable homes. Many people are spending more than 30 percent of their incomes on housing and some up to 50 percent. This leaves little to pay for other necessities, including groceries and child care.

According to Zillow, the median home price in Merced County is over \$250,000, and the median rent is \$1,475 per month. At such prices, it is necessary for households to earn

at least \$60,000 per year to afford decent housing. This means many hardworking people – grocery clerks, nurses aides, teaching assistants – need to earn 80 percent more than their current annual income to live in a decent unit. Many are simply giving up on the dream of home ownership.

As working families are being priced out of communities where they work and hope to raise their children, California's children are paying a high price, too. Nearly one in five children in California lives in poverty and much of that is due to housing costs. Meanwhile, the affordable housing crisis has magnified the homelessness crisis on our sidewalks and streets. California has 24 percent of the nation's homeless veteran population as of 2016.

All this points to why Prop. 1 is so needed. A portion of the \$4 billion bond specifically helps veterans find housing through the CalVets Home Loan program that has already helped 423,000 veterans and their families.

Prop. 1 is also expected to build at least 50,000 housing units for children and working families, seniors and people with disabilities who need an affordable home. It will create 137,000 jobs and pump \$23.4 billion into California's economy. Statewide investment under Prop. 1 relies on successful local partnerships and pairs the money with federal and local funding, maximizing opportunities for people here in Merced County.

We all benefit when we help people like Martha and Jacob access affordable housing. We can stem the flow of children and families who are at risk of becoming homeless or are forced to live in unsafe conditions. We can ensure farmworkers and other working families can live in a home where they can thrive. We can make sure seniors who have worked their entire lives can live their final years with dignity in a safe home. And we can honor veterans through stable housing when they return from service. Martha and Jacob say "providing a safe permanent home for our two children to grow and thrive in has given us peace of mind."

The choice is simple. For your peace of mind, on Nov. 6 vote yes on Prop. 1.