



**HOUSING**  
**LONG BEACH**

*Housing Matters*

A BRIEF HISTORICAL  
CONTEXT & FRAMEWORK  
**FOR EQUITABLE HOUSING POLICY  
IN LONG BEACH**

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Housing shapes society. It carves culture and offers people dignity. Our homes contribute to our sense of self-worth, to our psychological well-being, to our physical safety and overall health. A rapidly growing body of research catalogs a simple fact that should be intuitively obvious: quality housing catalyzes community development.

This is particularly important in a city like Long Beach, California—where poverty runs rampant and housing options for low-income residents are truncated. Long Beach boasts one of the largest ports in the Western hemisphere; its population is already one of the most diverse in the United States, and it continues to diversify with a steady influx of immigration. Long Beach foreshadows a trend in the rest of the nation in this regard. **As we create safe and quality housing options for every resident in this city, we are also creating a model that can be emulated in cities across the country.**

When children have stable homes, they thrive in school. When parents spend an appropriate amount on housing, they buy at local businesses. When families do not have to choose between rent, food, medicine, and clothing, physical and psychological health improve, and family members become more productive workers. Economic growth, childhood development, education, health, and safety all pair quality housing with healthy communities.

When communities invest in housing, they offer families a sustainable future. That is the goal.

**The rest of this paper explores the current situation's origins and what we need to do to change it.**

# THE LONG BEACH STORY: A Quick History of Race, Housing, and Population Growth

**The roots of modern, multicultural Long Beach trace back to three major growth spurts.**

1

Oil market industrialization ushered in the first migration spike in the 1920s; white middle class workers and their families flocked to Long Beach, and home construction swelled to meet their needs.

2

The end of World War II brought the second wave in the 1940s through the 1960s as former military personnel warmed to Long Beach's quiet, sunny climate and as African-Americans escaped the segregated South.

3

The 1980s brought Cambodian refugees fleeing the Khmer Rouge—giving Long Beach the largest Cambodian community outside of Cambodia itself and also brought immigrants from Latin America leaving behind harsh conditions and war.

These three major migrations made Long Beach one of the most diverse cities in the United States, and demand for housing trails closely behind every jump in population. Twentieth century housing inequity follows strong racial undercurrents that gained additional speed from the decades before civil rights laws made housing discrimination illegal. Before the 1960s, Long Beach landlords and sellers could legally refuse occupancy to tenants solely based on race, pushing minority occupants—who were primarily African American—into segregated areas of West and Central Long Beach. Most landlords refused to rent to people of color, and those who did often overcharged people of color for units with substandard living conditions (Saunders, 2005).

In the 1960s, the California State Legislature passed several bills targeting discrimination in businesses, employment, and housing. The Fair Housing Act of 1963 made it illegal for “anyone selling, renting or leasing a residence to discriminate based on race, creed, color or national origin,” for example (The Fair Housing Act of 1968). The law was not universally well received, and realtor and home association groups in Long Beach collaborated with similar groups around the state to spearhead Proposition 14, which successfully repealed the Fair Housing Act (Saunders, 2005).

Even though the US Supreme Court ruled Proposition 14 unconstitutional, the segregation it attempted to institutionalize through the law was still entrenched in Long Beach through the social system.



Large, local businesses found it difficult to house their growing, qualified staffs of color outside the segregated Long Beach neighborhoods. Cal State Long Beach, the Long Beach Naval Shipyard, and the VA joined forces with a local advocacy group to push the city to stop discriminatory practices that persisted despite changes in the law (Saunders, 2005). Simultaneously, African Americans started punching back through the legal system. Local news outlets took interest in Long Beach discrimination cases and pushed the issue into public consciousness. Stories spread about realtors using “blockbuster” tactics to keep segregated neighborhoods from integrating. This increase in social concern and political muscle led the Long Beach City Council to allot \$25,000 to the Fair Housing Foundation in 1969, and they recognized the need to eliminate racial discrimination in housing sales and rentals publicly (Saunders, 2005).

These civil rights battles helped Long Beach embrace the need for fair and affordable housing, but the city was not prepared for that third wave of growth starting in the 1980s. Lower-income residents overcrowded the housing market.

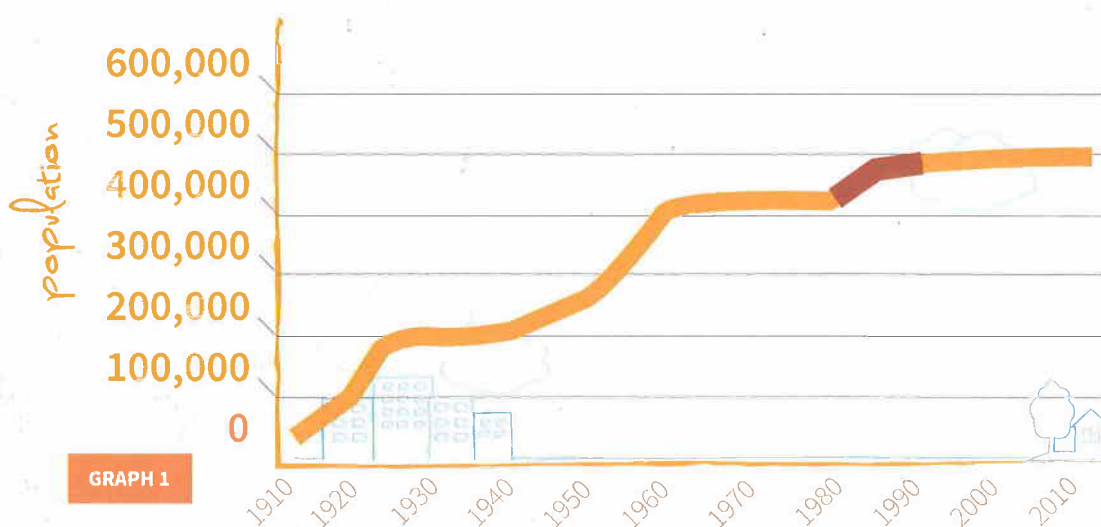
**In the 1990s, Long Beach added 37,000 new residents, or 9,000 families; during that same time the city added only 2,500 new residential units (See Graph 1)** (US Census; Dep’t of Planning and Building). People took matters into their own hands, and the city saw a significant growth in illegal residential units.

From 1990-1998, the City of Long Beach found 1,600 cases of illegal housing—from converted garages to an RV hidden on the roof of an apartment building. Homeowners stacked bunks in their garages and charged per person.

**One homeowner placed nine bunks in a 700 square foot garage and earned \$1800 per month in likely unreported income.** People could not walk downtown without seeing fully lit garages in every home (Humphreys, 2012).

Small and somewhat inexpensive apartments, known to some as “cracker boxes,” appeared around Long Beach from the 1970s through 1990s as another quick, unsustainable fix for the growing need for housing. The apartments were constructed poorly. They had limited parking and were disliked by neighbors in single-family homes. These units provided some families transitional homes while they found their feet, and then they shifted to stabler lifestyles and homeownership. Despite this particular benefit, these units and converted garages provided only short-term solutions for a long-term problem.

With no tenant protections in place, a single report of illegality could lead to a quick eviction. With the growing crisis, and as serious public health issues arose, residents began to demand not only the development of affordable housing, but also tenant protections. Despite multiple attempts through the City Council and through ballot measures, there was no success (Saunders, 2005; Humphreys, 2012; Rockway, 2012).



In the 1990’s, Long Beach added 37,000 people, approximately 9,000 families, but only 2,500 residential units, overwhelming the housing market and resulting in severe overcrowding.

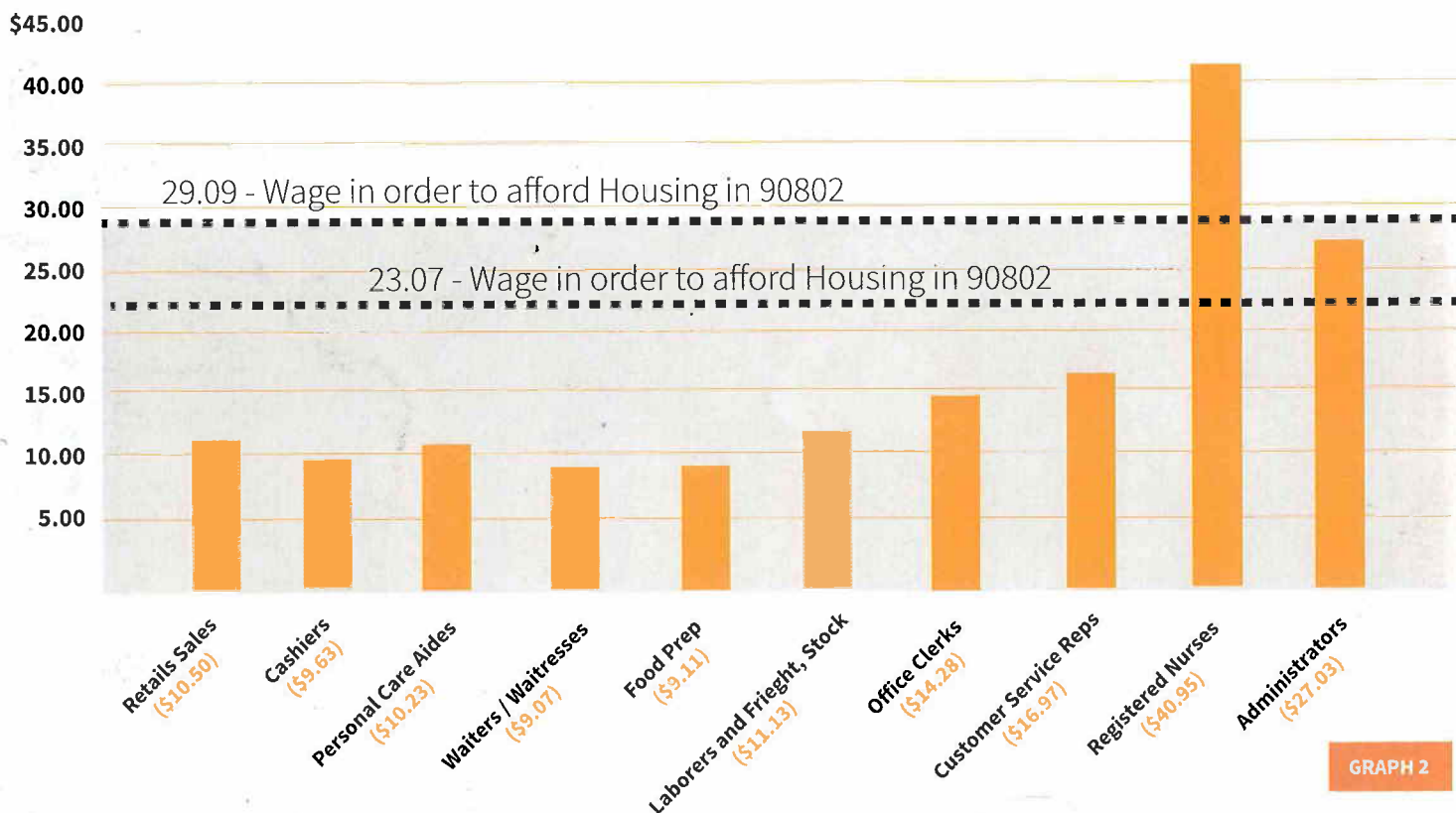
# HOUSING IN LONG BEACH NOW: A Contemporary Crisis

The past century sets the stage for today's challenges. While racially segregated housing is illegal now, de facto segregation still ripples through the community. The City of Long Beach has concentrated downtown development on subsidized luxury hotels and a heavily trafficked convention center—transforming an industrial workforce into a tourism economy, decreasing earning potential, and compounding its problems. Now, Long Beach has higher poverty and unemployment rates than the rest of the county, state, and country. Its history of low-income wages couples with high-cost housing and overcrowding to produce an ongoing, intractable housing and segregation crisis in the present.

The federal government defines affordable housing as housing that costs no more than 30% of income. This percentage recognizes that—with housing costs at or below 30%—a person will be able to afford basic living expenses like food, clothing, and medical care.

Nearly half of Long Beach renters spent more than 35% of their income on rent—forcing almost 130,000 residents to choose between rent, food, and medical expenses each month. This group is disproportionately people of color (Long Beach Community Database [LBCD], 2012).

The problem worsens as the pay scale slopes downward. The current median rent for a two-bedroom apartment in the city's downtown, 90802 zip code is \$1,513 per month (Rent Calculator, 2012)—requiring an individual to earn \$60,520 a year (\$29.09/hour) to afford housing in line with the Federal government's definition (See Graph 2). In North Long Beach's 90805 zip code, median rent drops to \$1200/month—still requiring annual wages to equal \$48,000 a year (\$23.07/hour). With the California minimum wage set at only \$8.00/hour—and with a growing number of low-paying service-sector jobs in the tourism industry—Long Beach's imbalance between jobs and housing tips further and further toward unsustainability.



GRAPH 2

## HOUSING'S IMPACT ON: Health

The jobs we offer do not complement the housing we create. According to the City's 2005-2010 Consolidated Plan, "[m]any of the workers who make up the diverse fabric of Long Beach earn very limited incomes, and are faced with overcrowding or overpaying for housing to live in the community. Occupations earning less than \$25,000 annually in Long Beach include people we interact with daily such as: Fast food workers, Retail salespersons, Security officers, Nurse's aides, Social workers, School aides and janitors," (City of Long Beach, 2005). **This means that eight out of the ten fastest growing jobs in the region result in extremely low-income households. (See Graph 2) (State of CA, EDD 2012).** 67% of extremely-low income renters and 62% of extremely-low income homeowners spend more than half of their income on housing (Human Impact Partners, 2011).

**Housing costs more than most people can afford. 20,000 Long Beach families live in overcrowded homes (LBCD, 2012).** If the current housing and segregation crisis continues, the entire city will feel amplified, detrimental effects to its quality of life, its economy, its health, and its safety.

Life expectancy itself varies with neighborhood. Overcrowding and substandard living conditions are major factors in disease transmission, chronic illness, respiratory infections and even decreased life expectancy (Krieger, Higgins, 2012). In Long Beach, people who live in East Long Beach's 90815 zip code—with its large parks, quality housing, and high caliber schools—have a life expectancy of 83 years. People who live who live in downtown Long Beach's 90802 zip code—with its overcrowding, poor air quality, and minimal outdoor space—have a life expectancy of only 76 years (See Graph 3) (Chhang, 2012).

Many health factors at play in our communities point back to living conditions. We live in the midst of national obesity and diabetes epidemics, and lack of affordable housing links to inadequate nutrition, especially for children. Relatively expensive housing leaves low-income renters little to spend on food—especially healthy food (Ellaway, Macintyre, Fairley, 2000).



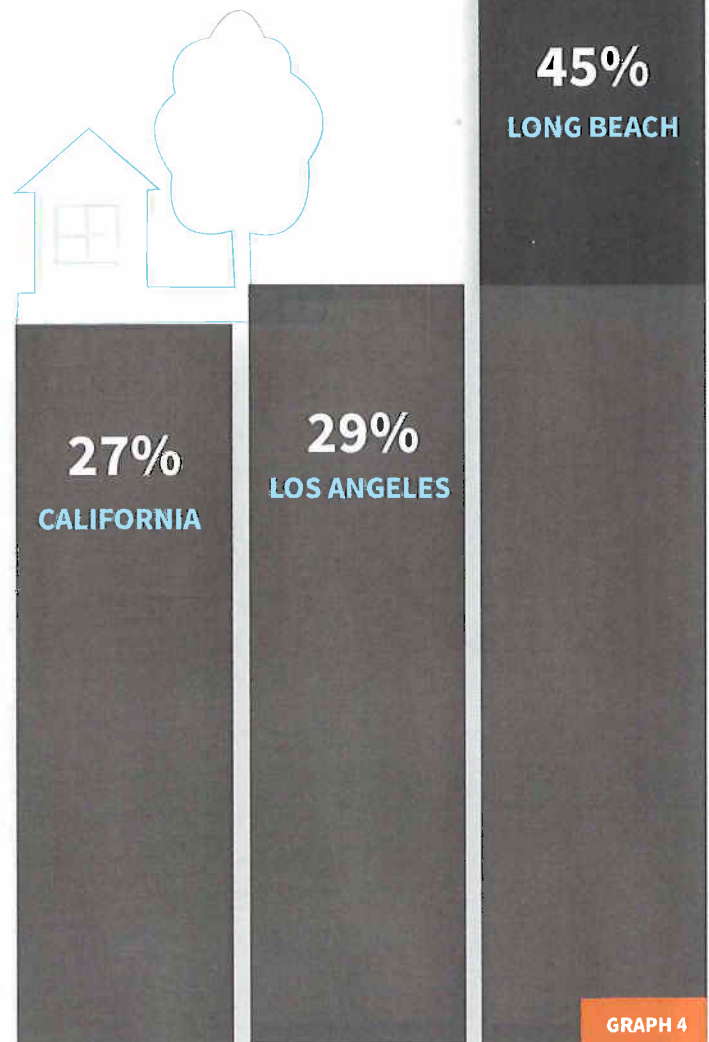
**Inadequate and unaffordable housing leads to increased stress and decreased mental health, too. It is no surprise that when families work multiple jobs to pay for rent—or when families live in overcrowded conditions with multiple families per unit—the stress has lasting impacts.** In contrast, adequate and affordable housing provides stability, privacy, and a sense of control that leads to psychological health for individuals and their greater communities (Pollack, Egerter, 2008).

The high cost of housing forces families to choose between basic needs, and families are often left without health care. One study found that low-income people in unaffordable housing are less likely to have routine sources of medical care; they often postpone treatments and are more likely to use emergency rooms for primary care, which stresses local economies (Kushel, Gupta, Gee, 2006).

## HOUSING'S IMPACT ON: Education and Childhood Development

These effects are even more pronounced in children. Home environments shape children's interpersonal skills, mental health, motivation, cognitive development, and physiology. Overcrowded homes create overstimulation for children and parents (Kopko, 2007). Dr. Gary Evans, an environmental and developmental psychologist at Cornell University, found that overcrowding in homes produces patterns of withdrawal, psychological distress, and behavioral problems. General motivation decreases, and girls, specifically, often develop patterns of helplessness. **Blood pressure in 10-12 year old boys increases, and overnight stress hormones spike in all children ages 8-10, which stunt growth and slow neuroplasticity in the long term.**

This situation at home spills into education. **Long Beach Unified School District's truancy rates in 2009-2010 were a staggering 45%. Neighboring LA County held its rate to 29% (See Graph 4) (California Department of Education [CA DOE], 2011; Minasian, 2012).** Children who are chronically absent in elementary school are 7% more likely to drop out of high school (Seeley, 2008). In the long run, truancy leads to lower grades, the need to repeat academic years more often, higher rates of expulsion, and lower rates of graduation. These students are also at heightened risk for delinquency, substance abuse, gang activity, and criminal behavior (Attendance Works, 2012; Seeley, 2008; Walls, 2003).



GRAPH 4



## A Personal Story

### Housing and Educational Achievement

Jose Tovar lived in inadequate housing conditions and struggled at school. With no space or privacy to do homework, his grades suffered and in 9th grade he held a 1.4 grade point average. That year, his family was able to secure quality affordable housing, and within 2 years his GPA shot up to 3.0 and the next year he graduated with 3.4 GPA and honors.

Children need safe and quiet spaces to study. Housing conditions impact a child's ability to succeed in school.

Economic family issues is a major, contributing factor to chronic truancy. Families who cannot find a quality and affordable home move frequently (Attendance Works, 2012; Seeley, 2008; Walls, 2003). Parents work long hours to pay rent, and students struggle to find transportation to school (Attendance Works, 2012; Chhang, 2012). They struggle to adjust to new living and learning environments. Some teenage children have to work to buttress family finances. Middle income families face challenges getting their children to school, as well; mornings can be chaotic. Parents have early meetings and cars break down, but these problems are far more pronounced in lower-income communities where childcare and alternative modes of transportation are virtually nonexistent. When families spend over 30% of their incomes on rent, they have little left to spend on educational safety nets.

The need for intervention is clear, but the solution is complex. Affordable housing offers stability and provides solutions to many, ongoing educational issues. When a family can afford their housing, stop moving, and get their children to school with a tolerable level of chaos, many of the issues that lead to truancy and decreased educational performance disappear entirely.

## HOUSING IMPACT ON: Local Economies

Extensive studies show that affordable housing boosts local economies through job creation, tax revenue for local municipalities, and increased spending in local shops due to savings on rent.

The financial benefits start with construction. In 2010, the National Association of Home Builders studied the economic impact of building 100 Low-Income Housing Tax Credit (LIHTC) units for families and seniors in a typical metropolitan area. The study estimated that every 100 units built would lead to the creation of 80 new construction jobs—with another 42 jobs created as a byproduct of these construction workers spending their incomes in local shops. (Nat'l Assc. of Home Builders, 2010).

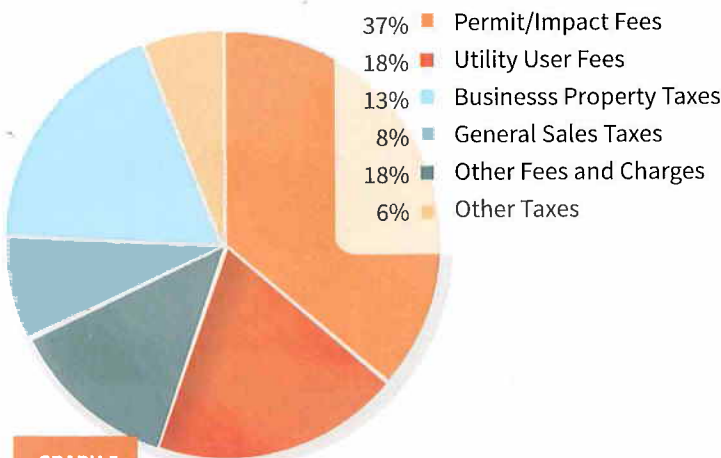
The growth continues when occupants move into their new homes. A four person family has to make \$42,150 or less per year to qualify as low-income (LA County FY 2012 Income Limits). If this family were to live in an apartment at median area rent costs, they would pay 43% of their monthly income on rent. Remember that the federal government defines affordable housing as housing that costs no more than 30% of income.



If this family of four could procure an affordable housing unit, their monthly rent costs would drop by over \$450 per month. Low-income families spend this money on basic but otherwise unmet needs (Bivens and Edwards 2010 – p.15).

If Long Beach realizes its 2013-2021 Regional Housing Needs Assessment goal numbers and construct the 4,000 units it says it needs—and, if we were to drop the \$450 figure saved by our family of four to \$300 per month to stay conservative—the result would be over \$14.4 million reinvested in the local economy within the first year of construction. This figure does not even account for the multipliers that will further grow this investment and lead to greater economic growth. The people who live in our 100 unit example spend their left over pay locally, which adds 30 more jobs to the neighboring economy (Nat'l Assc. of Home Builders, 2010). Residents' spending is more diverse than the initial construction phase—ranging from healthcare to education, from retail to restaurants.

New markets emerge around these units, and businesses know that in advance. In a national survey of more than 300 companies, housing affordability was frequently listed as an important factor in businesses' decisions to build, relocate, or expand. (Gambale 2009). From an employer's perspective, affordable housing puts local economies at a competitive advantage (Center for Housing Policy, 2009).



GRAPH 5

The benefits gain momentum for governments, too. Affordable housing generates revenue for the state and local municipalities through sales tax on construction materials, workers' income taxes, zoning fees, etc. **The National Association of Home Builders projected that local jurisdictions gain roughly \$827,000 in immediate revenue from an investment in those 100 units of affordable housing (See Graph 5).** Affordable housing also lifts neighboring property values or leaves it untouched, so tax bases usually increase as a result (Center for Housing Policy, 2009). The extent of the impact on local property values is controlled by the nature of each subsidy program, by existing neighborhood stability, and by the type of property replaced by the housing itself (Ellen, 2007).

When housing is affordable, families can afford necessities like food, clothing, and medical care. When families can live within the 30% margin, entire communities benefit from the ripple effects of their disposable income.

## CONCLUSION

**The health, education, and economic benefits of affordable housing are clear, but this paper is about something even more pivotal: dignity. The citizens of Long Beach do not simply need places to live; they need somewhere to call home.**

For too long, Long Beach families have been playing by the rules, but quality housing remains out of reach and the whole community suffers. Long Beach needs comprehensive, citywide housing policies that meet the needs of all Long Beach residents. Residents, developers and city leaders should work together to provide opportunities for Long Beach families to have access to affordable, safe and healthy homes.

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