

The U.S. Department of Housing and Urban Development (HUD) estimates Area Median Income (AMI) for each county in the United States. These AMI figures are used to classify households into income groups (i.e., Very-low, Low, Moderate and Above-moderate). Many housing programs, such as Community Development Block Grant (CDBG), HOME and Low-Income Housing Tax Credit (LIHTC), utilize some form of the income groups to establish eligibility. For example, the HUD AMI figure for Kern County was \$50,800 in 2006 and the corresponding income groups were defined as Very-low (Less Than \$25,400), Low (\$25,401-\$40,640), Moderate (\$40,641-\$60,960) and Above-moderate (greater than \$60,960).

Generally, just under 40 percent of all households in Bakersfield can be classified as low or very low income. Conversely, another 43.6 percent are considered Above Moderate Income. The smallest economic component in Bakersfield is the mid-income households and less than 17 percent are considered Moderate Income.

**Table 18
Households By Income Group (2006)**

2006 HUD Area Median Income for Bakersfield: **\$50,800**

Income Group	Percent of County Median	Income Range (\$)	Percent of Market's Households
Very-low income	Less Than 50%	Less Than \$25,400	23.3%
Low-income	50% - 80%	\$25,401 -\$40,640	16.3%
Moderate Income	80% -120%	\$40,641-\$60,960	16.8%
Above-moderate	Greater Than 120%	Greater Than \$60,960	43.6%

Source: HUD, 2006 American Community Survey

2.1.d. Extremely Low Income Households

Extremely low income is defined as households earning less than 30 percent of Area Median Income (AMI). Currently, in 2008, the AMI for a four-person household in Kern County is \$53,800. A four-person household with extremely low income earns less than \$16,150 annually. Households with extremely low income have a variety of housing needs. It is not uncommon for households receiving public assistance such as Social Security Insurance, or disability insurance to be considered extremely low income.

According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data, 9,723 households in Bakersfield are considered to be extremely low income, with the household earning less than 30 percent of the Median Family Income (MFI) as of 2004. As depicted in the table below, these households experienced the greatest levels of housing problems, and 81.5 percent of these households were

paying more than 50 percent of their income towards housing costs. Overpayment was higher among renters than owners for extremely low income households.

Table 19
Housing Problems for All Households

	Total Renters	Total Owners	Total Households
Household Income <=30% MFI	7,090	2,633	9,723
% with any housing problems	86.5%	78.8%	84.4%
% Cost Burden >30%	83.5%	76.3%	81.5%
% Cost Burden >50%	70.7%	65.7%	69.4%
Household Income >30% to <=50% MFI	5,923	3,247	9,170
% with any housing problems	91.1%	74.0%	85.1%
% Cost Burden >30%	84.0%	70.5%	79.2%
Household Income >50% to <=80% MFI	6,751	5,515	12,266
% with any housing problems	61.0%	61.9%	61.4%
% Cost Burden >30%	44.1%	26.9%	33.7%
Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data			

To calculate existing housing needs, the City assumed that 50 percent of its very-low income regional housing need is extremely low income. The City was allocated a total very-low income housing need of 6,626 units. Assuming 50 percent of this need is for housing targeting extremely low income households, there is a need for 3,313 units in the City targeting households with extremely low incomes. Many extremely low income households will be seeking rental housing and are most likely to face overpayment, overcrowding, or substandard housing. Some extremely low income households may also have mental or physical disabilities. Extremely low income households are also considered to be at-risk of homelessness. To address the needs of extremely low income households, the City will continue to promote a variety of housing types, including single-room occupancy units (SRO's) and supportive housing. Additionally, the Housing Authority of the County of Kern (HACK) will continue to acquire Housing Choice Vouchers to both preserve public housing opportunities and to allocate to extremely low income households.

Single-room occupancy units are allowed in the Commercial Center zoning district by right. The City has no specific zoning standards for single-room occupancy units, thus there are no constraints in this district to constructing SRO units. SRO buildings have to meet the same requirements as other commercial buildings. The height of the building cannot exceed 180 feet and there are no minimum setbacks.

Supportive housing and transitional housing are described in greater detail below. The City, however, imposes no undue constraints to the development of supportive housing and transitional housing and treats these types of housing as multifamily housing, allowed by right in all districts where multifamily housing is allowed.

However, the City’s Zoning Ordinance does not expressly identify transitional and supportive housing as specifically permitted uses in multifamily zones. A program is included in this Housing Element to amend the Zoning Ordinance to specifically identify transitional and supportive housing as permitted uses in multifamily zoning districts.

2.1.e. SPECIAL NEEDS

There are segments of the community that need special consideration with regards to housing. For the purposes of this Housing Element, special needs groups are defined as: Elderly, Handicapped, Large Families, Single-parent Households, Farmworkers, and Homeless.

2.1.e (1) Elderly

Elderly households may live in housing that costs too much or live in housing that does not accommodate specific needs for assistance. In this case, an elderly household may have difficulties staying in their home community or near family. The purpose of this section is to determine the housing needs for all social, economic and physical characteristics of the elderly community. The senior population of Bakersfield is defined as persons over the age of 65 years.

In 1980, there were 9,726 senior households, which represented 9.2 percent of the total population in the City. Between 1980 and 1990, the senior population increased at 4.6 percent annually, on average, slightly less than the rate of general population growth. Since 1990, the senior population growth rate has exceeded the City’s general population growth rate.

In the 2000 Census there were 13,494 senior households estimated in the City, constituting 16.2 percent of the total City households. Comparatively, 16.1 percent of the City’s households were 65 plus in 1990, while the County’s and State’s proportion of senior households was 18.8 percent and 19.3 percent, respectively. Most likely, the demand for senior housing options will increase as the baby boom generation ages.

**Table 20
Senior Population Trends (65+)**

Year	Number	Change	% Change	Annual % Change
1980	9,726			
1990	14,173	4,447	45.7%	4.6%
2000	21,681	7,508	53.0%	5.3%

Source: 1980 – 2000 Census