

OPINION



Dan Walters
Columnist

A solution that won't fix California's low homeownership

California is the land of dreams and extremes and nowhere is that more evident than in the state's very low rate of homeownership.

Just 56% of California's families live in homes they own, very slightly higher than New York's lowest-in-the-nation 55% rate and nearly 10 percentage points behind the 65% national rate, according to the Public Policy Institute of California.

"Homeownership has long been a central feature of the American dream," PPIC's research team writes. "It is the leading source of wealth for most families, and over the long run provides families with more stable and lower housing costs compared to renting. Yet — primarily because of the state's high housing prices — homeownership is out of the reach of many Californians."

That so few Californians live in their own homes should not be surprising. After all, the state has the nation's highest rate of poverty and when the near-poor are added, more than a third of the state's nearly 40 million residents live with financial distress, PPIC has calculated.

Moreover, the state's median home price of \$834,000 — nearly twice the national figure — means that only a quarter of California families can afford such a home, those with incomes of \$160,000 and above.

In other words, homeownership is another of the many indices of California's highly stratified society — one infinitely ironic for a state whose political leaders, particularly Gov. Gavin Newsom, tout it as a model of egalitarianism and social mobility that should be emulated elsewhere.

So what, if anything, could be done to increase wealth-building homeownership? Toni Atkins, the president pro tem of the state Senate, has made it a crusade, citing her personal history while proposing a new program.

"Owning a home was out of the question when I was growing up, so I was deeply proud when I was able to buy my 950-square-foot home in San Diego when I was in my 30s," she said. "Everyone should have the opportunity to achieve that dream and invest in their families' futures."

Under her California Dream for All, the state would partner with some families to make down payments on home purchases and then recoup its investment when homes are later refinanced or sold.

Atkins' program would join other state programs that already offer homeownership assistance. And while her sincerity is genuine, at best her proposal would help only an estimated 8,000 families in a state where about 7 million families are renters.

It's typical of politicians' approaches to social and economic disparity — create a new program with a catchy title that has little impact, if any, and side-steps core issues.

California's low rate of homeownership results from high levels of poverty and sky-high home prices. Throwing a few dollars at it doesn't solve the problem and could even make it worse by enticing some families to buy homes they really cannot afford.

Fifteen years ago we saw the result of government policies trying to force feed home ownership. Lenders lowered their mortgage qualification standards, property appraisals were puffed up and when the housing bubble burst millions of new homeowners faced foreclosures and evictions. It almost destroyed the nation's banking system and caused what came to be known as the Great Recession — with California hit harder than any other state.

California's homeownership rates will rise when the state improves its economic fundamentals — when it removes impediments to housing construction, makes itself more welcoming to investment in middle-income jobs and improves educational outcomes of poor children.

Tokenism such as Atkins' mortgage assistance

Local taxpayers are subsidizing federal elections

Your Turn
Cathy Darling Allen
Guest columnist

Since 2004, I have overseen the administration of 37 elections and counted more than 1.5 million votes — elections that have all been secure and accurate. From the outside, it might seem like not much has changed for us. And by 'us' I mean many different groups — not just election administrators and local election officials. Also included are our voters and candidates. In fact, I can tell you from the inside that the way we run elections is very radically different compared to when I began in Shasta County.

Election officials are now expected to be, at a minimum, proficient in the following disciplines: election administration, cyber security, user interface design for both paper and digital data collection, social media and marketing, advertising, legal interpretation, alternative language procurement and distribution, logistics; and management of volunteers, budget, personnel and databases.

More recently, election officials are facing unprecedented levels of mis-, dis- and mal-information, and as a result, are forming and executing plans to increase safety and physical security for their staff and facilities.

All of this requires resources. Counties and townships all over the nation regularly conduct elections for president, U.S. Senate and House of Representatives with no regular funding from the federal government. Essentially we, as a nation, are collecting local tax dollars and using them to subsidize federal elections.

Unfortunately, many election departments all over the country do not have sufficient funding to do all

those tasks and adequately serve their voters in an effective, secure and transparent way.

Shasta County is no different. Every two years, we incur costs to elect a congressional representative and every four years we add the president and vice president to the ballot, at local cost.

The U.S. Constitution delegates the manner and place of elections to the legislatures in the states. In California, conduct of elections is delegated to the counties. California has a Commission on State Mandates that provides funds to counties to implement laws passed by the state but performed by the counties. In 2011, Gov. Jerry Brown suspended all election mandates, meaning counties can no longer get state funds to reimburse the cost of vote-by-mail ballots.

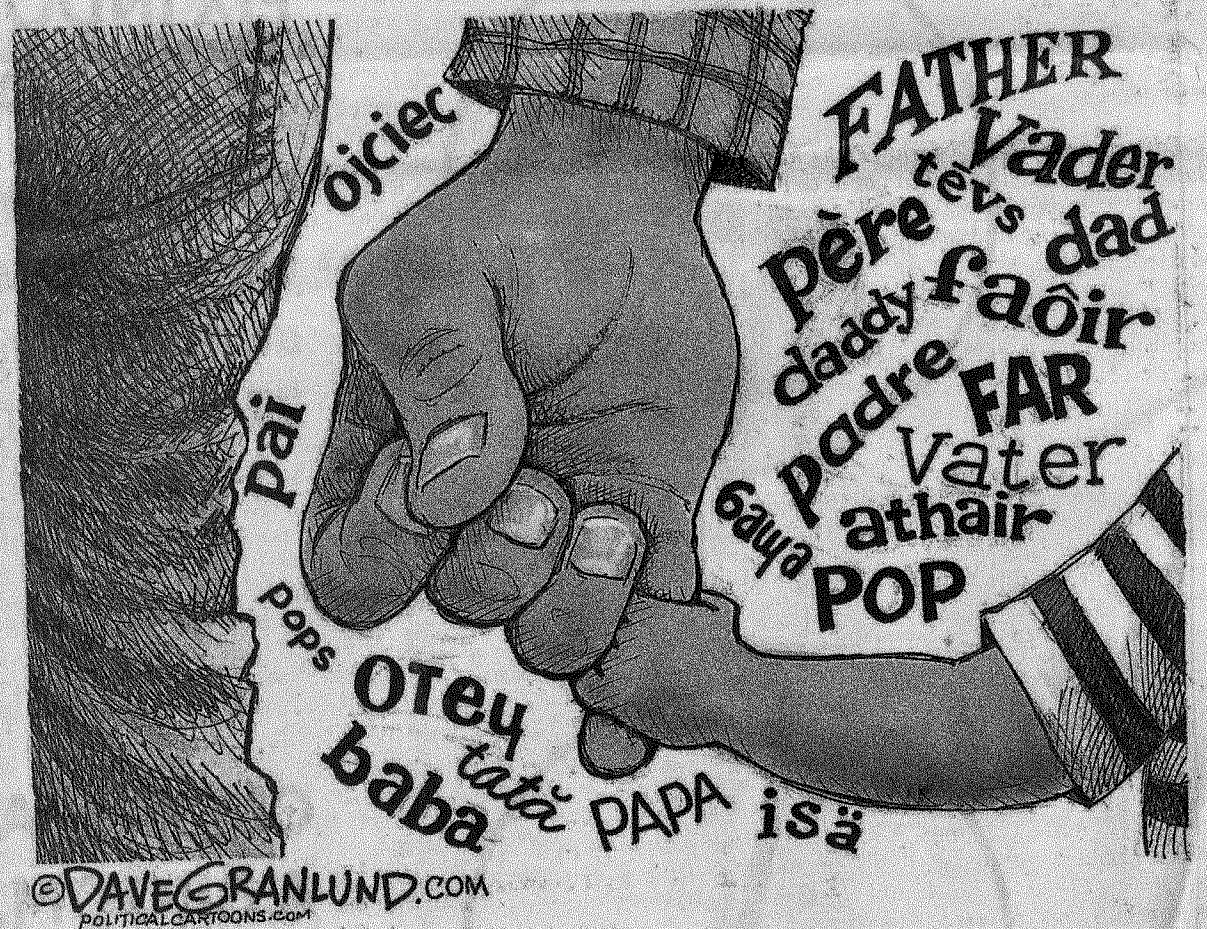
When no excuse vote-by-mail became the law in California in the 1990s a movement began. The suspension of the vote-by-mail mandate came in the middle of that movement — Shasta County was at about 40% permanent vote-by-mail; in 2021 it had grown to just under 80%. Now, after AB 37 (mailing a ballot to all voters), counties are incurring millions in vote-by-mail costs, and the state has shirked the bulk of those costs.

Over the past decade Shasta County has spent just under \$8 million on administering elections. Federal funding can help ensure we have the resources to keep our elections secure for years to come.

Congress should fund state and local election departments with \$20 billion over 10 years. There is already an effort to add this to the federal budget. Doing so would make our elections systems more secure. And who would argue against that?

— Cathy Darling Allen has served as Shasta County Clerk and Registrar of Voters from 2004 to the present.

Unfortunately, many election departments all over the country do not have sufficient funding to do all those tasks and adequately serve their voters in an effective, secure and transparent way. Shasta County is no different. Every two years, we incur costs to elect a congressional representative and every four years we add the president and vice president to the ballot, at local cost.



LETTERS TO THE EDITOR

Join the Army if you want to use weapons of war

Mercedes dealer in Chico that morning, as he feared the part delivery would not be on time. When I drove away from the shop at 2 p.m. the part on order had not