

HOUSING ASSISTANCE FOR SWORN OFFICERS

Summary

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TIGHT MARKET SQUEEZES SONOMA COUNTY BUYERS

With home prices rising, traditional loans eschewed in favor of creative alternatives.

The median price of housing in Sonoma County in April 2005 was \$595,000 a 19% increase since April 2004. The dramatic increase in the cost of housing has adversely affected the infrastructure of the county workforce, i.e. fire, police, teachers and health care workers. Some of the law enforcement agencies have vacancies in excess of 20% of their targeted headcount. All of the law enforcement agencies have, or intend to have, a policy of recruiting into their lower salary grades, investing heavily in intensive training. This strategy has an expectation that the retained recruit will migrate up through the senior ranks and become a seasoned community-integrated sworn officer (deputy sheriff or peace officer).

Median is the halfway point of the houses for sale at a point in time. With an average take home pay of \$3000 to \$4000 per month, a new sworn officer recruit does not expect to buy a home at the median level. Using the normal ratio that lending institutions would apply, this take home pay level would provide for a house price of approximately \$250,000. In May 2005, the housing inventory for Sonoma County included just 3 such properties. The same inventory had five times as many houses if the price search had been \$350,000 to \$400,000. Clearly in Sonoma County there is a major challenge for the law enforcement agencies to find a creative way of closing the income-to-house price gap.

The law enforcement agencies are not alone in this dilemma. As Sonoma County moves along a path of returning to the employment levels of the late 1990's other employers see the same dilemma – recruiting younger people into the county is constrained by the cost of housing. The essential difference in the law enforcement case is the critical nature of the workforce. For a law enforcement agency to have vacancies in excess of 20% is clearly a community safety issue of the highest priority. Without some assistance the new sworn officer recruit is likely to choose to live outside the county, where, for now at least, the house pricing problem is less of an issue. However, a sworn officer living many miles and many commute hours from his/her base operation presents a safety risk.

There may be other issues in recruitment of entry-level sworn officers; this report will focus only on the relationship of house prices in Sonoma County and the county's ability to recruit and retain sworn officers.

Reason for Investigation

In the course of visiting all the law enforcement agencies in Sonoma County, talking with supervisors and officers in these agencies, participating in many ride-alongs and meeting with the union representative of the Police Officers Association, the jury found a recurring theme. Agencies were having a difficult time recruiting and retaining sworn officers. One of the major reasons given was officers could not afford to buy a home in the county, their first preference, not just because of the proximity to the workplace, but also because of the natural attraction of this beautiful place, Sonoma County.



Courtesy of Don McDonald

Some of the law enforcement agencies in the county have reported that more than 10% of their sworn officers live outside the county, thus limiting opportunities to integrate our safety officers with the population they are there to protect.

For sworn officers living an unacceptable distance from their base the commute can be up to 3.5 hours round trip. Their duties often require them to remain at work to cover for absent officers, especially when there is understaffing. In addition officers may be called to emergencies and frequently must remain on duty longer. Court appearances are part of the job often occurring on a day off duty or immediately after working a shift. Unlike their fellow firefighters they do not have access to bases with sleeping facilities. The officers sleep where they can rather than take the long commute home only to return in a few hours. The officer not only has to plan around the commute but it shortens time with the family, takes a toll on health and lessens community involvement.

In conducting this investigation, the grand jury expects that the governing bodies in the county will see the need for creative ways to narrow the gap between the ability to buy appropriate housing within the county, and the salary levels for such new recruits. This is not a philanthropic proposal; it is an investment program and public safety program.

Sonoma County Grand Jury
Housing Assistance for Sworn Officers (continued)

Background

As previously indicated, the law enforcement agencies in Sonoma County have a policy of recruiting into the lower salary grades, and investing heavily in training, classroom and practical. The table below provides some examples:

| <i>Providing agency</i> | <i>Length of Training</i> | <i>Training Content</i> | <i>Approximate cost per trainee</i> |
|--|---|--|-------------------------------------|
| Sheriff's department | 748 hours Basic following swearing-in: 640 hours On-the-job training | Academy Incident responses Emergency incidents Patrol activities Criminal investigation Practical experiences with mentor | \$100,000 |
| City Law Enforcement | 800 hours | Academy Incident responses Emergency incidents Patrol activities Criminal investigation | \$42,500 |
| Rohnert Park Department of Public Safety Police and Fire Services | 920+ hours | As in "City" above plus Paramedic and Firefighter training | \$50,000+ |

The investment in training is intended to produce a well-trained sworn officer to become a resource well integrated with the community that he/she has sworn to protect. To protect the investment, a few program ideas have been attempted, aimed at providing creative housing assistance.

The following table shows some examples:

| <i>Program Name</i> | <i>Core Program</i> | <i>Investment protection</i> | <i>Current Status</i> |
|--|--|---|--|
| Land trust program | Land not included in price Land owned by the trust | Eventual sale in perpetuity is controlled by price and to whom it is sold | Presented to Santa Rosa and Petaluma, no action at this time |
| Petaluma Work-force Housing Program | Provides housing built for a specific level of workforce | Still in planning stage | Still in planning stage |
| Healdsburg First-time-Homebuyers' Program | Aimed at sworn officers and firefighters Partnership with Exchange Bank Provides a "silent" deferred payment second mortgage | On subsequent sale deferred loan plus 3% simple interest has to be paid off | In place. |
| "COP-NEXT-DOOR" Program | Federal Program Officer moves into high-crime area for a fixed period of time at 50% of cost. | Subsequent sale before time period expires requires 50% funding to be returned. | Not popular because financial penalty could be high, and risk to family is not acceptable |
| Public Employees Retirement System Program (PERS) | Borrow against retirement savings, up to 75% | Subsequent sale could put lien against retirement savings | New recruits not likely to qualify since they have not accumulated significant retirement savings. |

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Presently some Law Enforcement agencies in Sonoma County have in excess of 10% of the sworn officer workforce living outside the county, and because of the housing price affordability gap already demonstrated, this is expected to increase.

Security reasons preclude the specific number of sworn officers in each agency from being divulged. The total number of sworn officers in the county is approaching 600, and as the county population grows, the number of sworn officers will need to increase. Elsewhere in this report, the jury noted that in some cases current vacancies exceed 20% of the targeted headcount.

Investigative Procedures

1. Eleven tours of Law Enforcement Agency facilities in Sonoma County included:

- Cloverdale
- Healdsburg
- Petaluma
- Rohnert Park Safety Department (police, fire and paramedics)
- Cotati
- Santa Rosa
- Sebastopol
- Windsor
- Sheriff's Department
- Sonoma County Main Jail
- North County Detention Facility

2. Multiple ride-alongs* with sworn officers in each Department of:

- Cloverdale
- Healdsburg
- Sebastopol
- Sonoma
- Petaluma
- Rohnert Park
- Cotati
- Santa Rosa
- Sheriff's Department
- Windsor

*(a ride-along denotes civilian citizen, such as a juror, riding along with a sworn officer for all or most of a duty shift)

3. Readings and Interviews

- Letter of inquiry to each law enforcement agency for pertinent data
- Mortgage qualification information from www.realtor.com and local mortgage companies.
- Multiple Listing Service of Sonoma County, Marin, Napa and San Mateo Counties
- Wall Street Journal
- Local real estate agents
- Interview with an executive board member of the Police Association
- Interviews with program leaders; Land Trust and Petaluma Housing Plan

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- Interviews with Chiefs of Police or their representatives
- Interview with the Sheriff-Coroner of Sonoma County
- The Santa Rosa Press Democrat
- Petaluma Argus Courier
- Statistics manager for housing information for Sonoma County
- NorBar News (North Bay Association of Realtors)

Findings

- F1. Sworn officers of Sonoma County law enforcement agencies are a critical part of the workforce.
- F2. Sonoma County invests money and time into the training of officers. The goal is to retain these trained officers long term and have all law enforcement sworn officers live within the county boundaries, not only for safety reasons but to be an integral part of the community.
- F3. In some law enforcement agencies, more than 10% of the sworn officers live outside of Sonoma County due to the high cost of housing.
- F4. The round trip commute of the sworn officers living out of Sonoma County can be as long as 3 .5 hours.
- F5. Of the programs shown, only the City of Healdsburg program is being used by the sworn officer workforce.

Conclusions

Affordable housing programs for the sworn officer community are highly desirable. How to attain this is a challenge. Programs that would seem to offer a solution are not popular for some of the reasons shown. The grand jury looks to the county and city governing bodies to investigate financial aid housing programs to help these officers live within the community.

Such programs will help recruit and retain the best candidates, and at the same time protect the training investment. It is of paramount importance that the sworn officers are able to live among the communities they serve.

Commendations

While touring the Sheriff's Department and the Police Departments the grand jury was impressed with the efficiency, dedication and pride of these agencies. We would like to thank them for the time they took preparing information for our visit and for the prompt and complete replies to any follow-up requests.

Recommendations

- R1. By December 2005 the governing bodies of the county and each city should have:
- Evaluated the housing needs for sworn officers, targeting the entry-level officer
 - Appointed a liaison to local banks and lending institutions to begin dialogues outlining possible solutions.

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R2. By February 2006 the governing bodies of the county and each city will have established qualification criteria for each program, and the nature of the investment protection.

R3. By December 2006 an evaluation instrument will have been designed and used to determine the effectiveness of the new program(s).

Requested responses to Findings

None

Required responses to Findings

County Sheriff - F2, F3
Chief of Police, Cloverdale - F2, F3
Chief of Police, Cotati - F2, F3,
Chief of Police, Healdsburg - F2, F3
Chief of Police, Petaluma - F2, F3,
Director of Safety Department, Rohnert Park - F2, F3
Chief of Police, Santa Rosa - F2, F3
Chief of Police, Sebastopol - F2, F3

Requested responses to Recommendations

None

Required responses to Recommendations

Cloverdale City Council - R1, R2, R3
Cotati City Council - R1, R2, R3
Healdsburg City Council - R1, R2, R3
Petaluma City Council - R1, R2, R3
Rohnert Park City Council - R1, R2, R3
Santa Rosa City Council - R1, R2, R3
Sebastopol City Council - R1, R2, R3,
Sonoma County Board of Supervisors - R1, R2, R3,
Board of Supervisors - R1, R2, R3