2024 - 2032

MERCED COUNTY MULTIJURISDICTIONAL HOUSING ELEMENT

A Regional Plan for Addressing Housing Needs

Merced County *Atwater* *Dos Palos* *Gustine* *Livingston* *Los Banos* *Merced*

Attachment 1

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1 Introduction and Regional Collaboration

The Housing Element provides a coordinated strategy for preserving existing housing stock and advancing opportunities for new housing in a smart and sustainable way that enhances quality of life and equitable access to resources. It also serves as a strategy to address housing needs across the economic and social spectrum, reflecting the needs of each jurisdiction.

The County of Merced, and the cities of Atwater, Dos Palos, Gustine, Livingston, Los Banos, and Merced have jointly developed this Multi-Jurisdictional Housing Element (MJHE), coordinated by the Merced County Association of Governments (MCAG). This Housing Element was prepared for the planning period of 2023 to 2031 and represents the 6th Cycle Housing Element.

1.1 Housing Element Purpose and Content

The State of California has stated that the availability of decent and suitable housing for every California family is "a priority of the highest order." This objective has become increasingly urgent in recent years as communities across the state struggle to meet the housing needs of all their residents. The Housing Element is the primary tool for cities and counties to create a road map to meet their housing goals. The Housing Element is a comprehensive strategy for encouraging development of safe, decent, and affordable housing for all residents and preventing housing loss. The Housing Element must include:

- Identification and analysis of existing and projected housing needs, resources, and constraints;
- A statement of goals, policies, quantified objectives, and scheduled programs for preservation, improvement, and development of housing;
- Identification of adequate sites for housing;
- Assessment of fair housing issues; and
- Adequate provision for existing and projected housing needs of all economic segments of the community.

Many new state housing laws have taken effect since the last Housing Element update (the 5th cycle). This Housing Element update incorporates and addresses pertinent housing law changes through analysis, new policies, or new programs.

The Housing Element helps each jurisdiction determine how to address existing and future housing needs and plan for future growth. While housing policies cannot commit the jurisdictions to construct new housing units, the Housing Element identifies ways in which each jurisdiction will provide for the housing needs of current and future residents during the Housing Element update cycle. Each jurisdiction will then adjust their zoning designations to accommodate the county's housing needs.

1.1.1 Organization of the Regional Housing Element

The Regional Housing Element is comprised of the following components:

- **Chapter 1: Introduction** provides a brief overview of the purpose and background for the Housing Element and a summary of the document.
- **Chapter 2: Regional Housing Needs Assessment** analyzes demographic and socio-economic conditions, housing conditions, and other factors to evaluate current and future housing needs in Merced County.
- **Chapter 3: Regional Housing Constraints** analyzes regulations and conditions that constitute constraints to housing production and preservation across the region, including governmental regulations, infrastructure requirements and nongovernmental market conditions such as costs for land, construction, and labor.
- **Chapter 4: Regional Assessment of Fair Housing** provides an assessment of compliance with fair housing laws, fair housing conditions, and disparities in access to opportunities in Merced County, compared to other counties in the region.
- **Chapter 5: Regional Housing Resources and Development Trends** documents resources available for housing development and an analysis of development trends throughout the region.

"

I would love to see more diversity in housing choices within walkable neighborhoods to foster connectivity and access to essential amenities like parks, trails, schools, and transit.

- City of Merced Resident

Corresponding analyses for each participating jurisdiction follow the Regional Housing Element as appendices. Jurisdictional analyses also include summaries of public participation and engagement materials.

1.2 Regional Housing Requirements

State law requires that every housing element include an inventory of land suitable and available for residential development to meet the jurisdiction's share of the regional housing need called the Regional Housing Needs Allocation (RHNA). MCAG plays a key role in the RHNA process. Every eight years, the State of California Department of Housing and Community Development (HCD) provides MCAG with a regional determination, which represents the number of units the region must plan for across five income categories. MCAG is responsible for developing a methodology for allocating these units by income category to each city and the Merced County. Once jurisdictions have their share of the RHNA, they must adopt a Housing Element that demonstrates how they can accommodate their share of the RHNA. The 6th Cycle RHNA is based on population projections, income distribution, and access to jobs.

The RHNA is broken down into affordability categories based on Area Median Income (AMI). For planning and funding purposes, HCD has developed the following income categories based on the AMI of a metropolitan area:

- **Extremely Low-income:** households earning up to 30 percent of the AMI
- **Very Low-income:** households earning between 31 and 50 percent of the AMI
- **Low-income:** households earning between 51 percent and 80 percent of the AMI
- **Moderate-income:** households earning between 81 percent and 120 percent of the AMI
- **Above Moderate-income:** households earning over 120 percent of the AMI

1.3 Relationship to Other General Plan Elements

Under state law, the Housing Element is one of the eight required elements (or chapters) of each jurisdiction's General Plan and must be consistent with all other elements. Jurisdictions may also include optional elements or combine subject areas where appropriate. Pursuant to Government Code section 65302, the mandatory elements of a General Plan include Land Use, Circulation, Conservation, Open Space, Noise, Safety, and, for some jurisdictions, Environmental Justice. In addition, cities and counties within the San Joaquin Valley Air Pollution Control District—including all jurisdictions in Merced County—must address air quality in their General Plans.

All elements bear equal weight, and no element has legal precedence over another. California Government Code Section 65583(c) requires the Housing Element to maintain internal consistency with other General Plan Elements. For example, residential density limits established by the Land Use Element are reflected in the Housing Element and form the basis for analyzing residential capacities within the jurisdiction. When any element of the General Plan is amended in the future, each jurisdiction will review its own Housing Element and, if necessary, amend it to ensure internal consistency is maintained.

Government Code Section 65302.10(a) requires each city and county to review and update the Land Use Element of its General Plan, based on available data—including, but not limited to, data and analysis developed pursuant to Government Code Section 56430—regarding unincorporated island, fringe, or legacy communities located within or near its boundaries (defined as Disadvantaged Unincorporated Communities or DUCs). Pursuant to Government Code Section 65588, each local government must, on or before the due date for each subsequent revision of its Housing Element, review and, if necessary, amend its General Plan to update the analysis and address infrastructure and service deficiencies in identified DUCs.

Each jurisdiction is required under Government Code section 65302(g)(3) to update its Safety Element when it updates the Housing Element or upon adoption of its next Hazard Mitigation Plan. Additionally, jurisdictions must incorporate environmental justice policies into their General Plans—either through a dedicated Environmental Justice Element or by integrating related goals, policies, and objectives across existing elements. This integration is required upon the adoption or revision of two or more elements. Therefore, if a jurisdiction updates its Safety Element in conjunction with its Housing Element, it must also update its environmental justice policies or Environmental Justice Element.

The policies and implementation programs in this Housing Element are aligned and consistent with those in the other elements of each jurisdiction's General Plan. As jurisdictions amend their General Plans in the future, local governments will review and revise the Housing Element as needed to maintain internal consistency.

1.4 Data Sources and Methods

Data from a variety of sources is used to complete the Housing Element. The most commonly cited source is the U.S. Census, which provides consistent demographic characteristics that are widely accepted. The American Community Survey is a feature offered by the U.S. Census and includes five-year estimates on population and demographic characteristics. Other data sources include the following:

- U.S. Census and the American Community Survey (ACS)
- California Department of Finance (DOF)
- California Department of Housing and Community Development (HCD)
- California Housing Finance Agency
- California Tax Credit Allocation Committee (TCAC)
- Merced County Association of Governments (MCAG)
- Home Mortgage Disclosure Act (HMDA) lending data
- Regional Homeless Point-in-Time (PIT) Count
- State Employment Development Department (EDD)
- Comprehensive Housing Affordability Strategy (CHAS)
- United States Department of Housing and Urban Development (HUD)
- Jurisdiction Staff

1.5 Public Outreach

The Housing Element must reflect the values and preferences of the community. Accordingly, community participation is an important component of the development of this Element. Government Code Section 65583(c)(8) states that the local government must make "a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element." This process not only includes community members, but also participation from local agencies and housing groups, community organizations, and housing sponsors.

Each jurisdiction solicited input from stakeholders and community members through interviews, surveys, a project-specific website, community events, and public meetings. To jumpstart the outreach process and to inform the community about the Housing Element Update, the cities of Dos Palos, Merced, Los Banos, Atwater, Livingston, and Gustine, and Merced County compiled a list of 42 stakeholders and organizations that provide affordable and market-rate housing, homeless and other non-profit services, economic development services, and community members. Staff asked organizations to forward the information to their own stakeholders and requested assistance and partnership in community outreach.

These entities were included in all notifications associated with the Housing Element update, including community events, housing survey, and release of the public draft Housing Element. A summary of the public participation is detailed below.

1.5.1 Public Notification

To reach the largest and broadest spectrum of community members and stakeholders, the cities and the County utilized the following notification methods throughout the Housing Element update process:

- Posts to the cities' and the County's social media accounts, including Facebook and Instagram, announcing project website launch, survey, public meetings, and release of the Draft Housing Element for public review.
- Email lists of community and advocacy groups, non-profits, faith-based organizations, school-based organizations, disability advocates, and neighborhood groups to provide outreach and regular updates on the project. In addition, the cities and County are maintaining an "interested parties" list for those who have requested regular updates about the Housing Element.
- Flyers in English and Spanish advertised the project. Specifically, the cities and County developed and circulated a bilingual, introductory flyer informed residents about the Housing Element, the need for adequate housing, how to plan for new housing, types of housing, a project schedule, and contact information. Flyers were distributed to government facilities, community centers, and local businesses.

1.5.2 Project Website

To facilitate the distribution and gathering of information, a project website dedicated to the Housing Element update was created. The project website provided detailed background information on the Housing Element, answers to frequently asked questions, links to upcoming and past event materials, links to articles and videos on the general plan topics, including the Housing Element. Educational materials included an introduction, informational flyers, and frequently asked questions specifically on the housing element (mercedmjhe.com). Project materials associated with the Housing Element update were regularly posted on the project website, including documents available for public review, information for upcoming events, and workshop PowerPoint presentations and video recordings. A link on the website enabled people to sign up for project email updates and provide comments at any time throughout the project process.

1.5.3 Community Workshops

Community workshops were held in September and October of 2023 to help inform the 2024-2032 Merced County Multi-Jurisdictional Housing Element.

> **The affordability of desired housing remains a challenge, especially when it comes to accessing resources. I would prefer it if there were resources more readily available for middle-class working families like mine because the dream of owning a home is often hindered by lack of support. I find that I am caught between earning too much to qualify for assistance yet earning too little to save for a down payment.**
>
> **- Los Banos Resident**

Seven in-person workshops were conducted to introduce new Housing Element goals and requirements to the cities included in the Housing Element. The workshops aimed to educate the community on housing element requirements and assess participants' housing needs, priorities, and concerns in their community. The workshops also aimed to obtain feedback from participants about housing needs in the community, their experience finding housing, potential programs to address housing needs, and input on the housing opportunity sites.

Flyers advertising the workshops were posted on the cities' and the County's websites in advance of the workshop series to encourage public attendance and participation. The flyers provided meeting details (dates, times, locations, zoom links), the Housing Element Update website and email, and were bilingual (English and Spanish).

Workshops were hosted in the cities of Merced, Atwater, Livingston, Gustine, Dos Palos, Los Banos, and the County of Merced on August 22nd, August 28th, August 29th, August 29th, August 30th, August 31st, and September 26th, respectively. Each workshop consisted of an informative PowerPoint presentation on housing sites, a questionnaire about the proposed sites, and a Q&A and public discussion period. The workshop activities invited participants to share their opinions on what makes their neighborhood great and their experience finding housing, take part in a sticker activity to rank the most effective housing programs, and reasons it is difficult to find housing in their communities. Participants were also asked to weigh in on the selected housing opportunity sites. The PowerPoint presentation was available in Spanish via written translation. Live Spanish translation was available upon request.

For more specific information on findings from each community's workshop, please reference Chapter 7, *Public Participation*, for each jurisdiction.

1.5.4 Stakeholder Interviews

Jurisdictions also participated in a series of stakeholder interviews with service providers, community organizations, and affordable and market-rate housing developers held between August 8 and August 23, 2023 and on December 18, 2024, via Zoom. Stakeholders were identified through an iterative process with MCAG and the cities of Merced, Atwater, Livingston, Gustine, Dos Palos, and Los Banos, the County of Merced, and consultants from Rincon Consultants, Inc., and represented a variety of organizations and segments of the community.

Community organizations identified the need for housing near medical facilities and public transportation. Additional housing needs include transitional housing and citywide and countywide rent control. Compared to larger cities in the region, smaller, rural areas have vastly fewer amenities and housing resources. According to market-rate housing developers, barriers to developing housing include high construction costs, limited resources offered for affordable housing within the central coast, and lack of subsidies for affordable housing units. Affordable housing developers described the need for more attainable zoning and entitlement approvals and the necessity of transit being near affordable housing locations. According to affordable housing developers, cities can foster strong relationships with affordable housing providers and maintain knowledgeable staff to pursue grant opportunities for affordable housing.

Community Service Providers: Key Findings

- Need for deeply affordable and climate resilient housing.
- Community stewardship (land banking, land trusts, limited equity homeownership opportunities), allow to maintain deeply affordable housing over generations.
- Housing needs to be located near public transit, jobs, and resources.
- Tenants' rights, particularly for minority communities that experience discrimination are needed. Housing navigators and legal assistance can help.
- Affordability covenants expire, properties are then purchased and existing tenants are displaced. An Affordable Housing Trust Fund can serve as a way to acquire properties or develop a land trust with residents to keep them permanently affordable.
- Property maintenance is a large issue. Landlords are often reluctant to make repairs. Landlords are often not held accountable.
- The vast majority of community-based rent relief programs are out of funds and were strained even more by the severe weather and the ongoing recovery efforts.
- Need for behavioral health and substance abuse services for persons experiencing homelessness.
- Cities have an aging population that require addition resources for rental assistance and in-home services to assist those on a fixed income.

Housing Developers: Key Findings

- Building affordable units is very expensive. Large government subsidies are needed. However, resources are scarce. The entire Central Valley of California is at a disadvantage, as State subsidies are often directed to the coastal areas.

- There is a need for a variety of different housing types (smaller lots, ADUs, triplexes, etc.), but builders are reluctant to build more affordable housing. Minimum lot size requirements is a constraint on other types of development, particularly within rural areas.
- Two types of housing are developed, either 100 percent subsidized or housing for high income households. There is very little middle-income housing, which is a significant need.
- Rises in interest rates have reduced demands for purchasing housing. People who have low interest rates are not moving, reducing supply of available housing.
- Securing state funding for affordable housing is difficult because cities in Merced County lack resources to make these projects competitive in terms for state grants.
- Permit expediting fees are costly and often comprise a significant portion of permitting fees for affordable housing projects.

Community Members: Key Findings

- Significant concerns regarding the cost of living and stagnating wages. Housing is very expensive.
- Housing condition is an issue but repairs often cause an increase in rents. There are high rates of evictions in the region. Desire for a rent stabilization program to keep housing affordable, and increase code enforcement programs, such as a rental registry.
- Concerns over ADUs being used for short-term rentals instead of adding to the housing stock.
- Access to water and sewer is a concern, particularly in South Merced. Air pollution is also a concern.
- Mobile homes are not protected in the same way as traditional rental units. Residents feel taken advantage of.
- Need for home ownership opportunities/assistance.
- Rural communities often lack access to housing and supportive services, which are primarily located within the city of Merced. Transit access from rural communities to existing services is limited.

1.5.5 Community Survey

An online survey to help inform the 2023-2031 Merced County Multi-Jurisdictional Housing Element. The survey is one part of a broader community engagement and outreach strategy to inform housing needs and preferences the Merced region, specifically in the cities participating in this Housing Element: Merced, Atwater, Livingston, Gustine, Dos Palos, and Los Banos, and the County of Merced. The survey was available in English and Spanish from March 27 to December 22, 2023. The survey consisted of 16 questions and used different formats for questions: checkbox, ranking, and open-ended questions. A total of 172 people responded to the survey. The following key themes were collected from community input:

- Most survey participants reported being residents of the city of Merced or the unincorporated county. Most own their own home and live in single-family homes.
- Most respondents’ households are multi-generational.
- The top three most important aspects of housing when looking for new housing were affordability, the quality and size of housing, and location close to work and/or school.
- When asked to rank the largest barriers to finding affordable housing, respondents said the cost of quality housing is too high, there is a lack of available rent-restricted housing, and there is not

enough housing overall. The most urgent housing challenges were similar, but also included homelessness.

- The three most selected beneficial programs to assist residents with housing needs were: 1) Rental assistance or housing vouchers, 2) Homebuyer loan counseling services, and 3) Housing assistance for residents with special needs. Respondents also cited pathways to homeownership and programs for first-time homeowners as beneficial programs to assist with housing needs. More than 40 percent of respondents also identified home rehabilitation assistance and over 20 percent identified landlord/tenant mediation services as beneficial programs.
- "Housing with 3 or more bedrooms" was ranked as most needed in the region followed by "housing with 1-2 bedrooms," and accessory dwelling units (ADUs).
- "Respondents ranked areas near public transit stops, employment, and shopping centers;" "downtown or town center locations;" and "areas with existing housing (increasing the number of housing units that could be built on each property such as with fourplexes, courtyard houses, and other types of apartment complexes)" as the highest priority areas for housing development.
- When asked to rank preferred forms of ADU assistance, most responded "Financial assistance with construction expenses" and "Educational 'How to' webinar series regarding financing, construction, and permitting processes." Thirty-five percent expressed interest in building an ADU, while 34 percent said they were not interested.
- About 40 percent of respondents identified as Hispanic/Latino (of any race), and 31 percent identified as Caucasian, not Hispanic/Latino. The majority of respondents were in the age range 41 to 65 years old, followed by 26 to 40 years old (25 percent). One-quarter of respondents reported their household income as over $100,000, and the next most common income categories were less than $25,000, $25,000 to $49,999, and $50,000 to $74,999 (16 percent in each).

Full survey results can be found in Appendix 1 to the Regional Housing Element, *Community Survey Results*. Responses specific to jurisdictions are summarized in each jurisdictions' housing element.

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2 Regional Housing Needs Assessment

This section provides a comprehensive assessment of housing needs as the basis for preparing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the Northern San Joaquin Valley (NSJV) region and the jurisdictions in Merced County. The NSJV region comprises of three counties: San Joaquin County, Stanislaus County, and Merced County. The main source of the information is the pre-approved data package for jurisdictions approved by the California Department of Housing and Community Development (HCD), which is noted in the sources for the data tables in this section. The pre-approved data package uses several data sources, including the 2020 U.S. Census, 2021 American Community Survey, 2019 Comprehensive Housing Affordability Strategy (CHAS), and the California Department of Finance (DOF). Other sources of information in this section include the following: the California Employment Development Department (EDD), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities.

2.1 Population Characteristics

Population characteristics, such as growth rate, age, and income levels, affect the type and amount of housing needed in a community. Residents' age and income, employment trends, and other factors influence the type of housing needed and the community's ability to afford housing. The following section analyzes population characteristics and trends in the NSJV region and the jurisdictions in Merced County. The information presented on population characteristics relies on the 2017-2021 American Community Survey (ACS) estimates.

2.2 Population Growth

U.S. Census Bureau population estimates for each trend in the NSJV region and the jurisdictions in Merced County are shown in Table 2-1. Analyzing population change can help assess where there may be a need for new housing and services.

Merced County had a total population of 279,150 in 2021. The unincorporated county had the largest population of all jurisdictions with 91,287 residents, followed by the City of Merced (85,993 residents) and City of Los Banos (44,421 residents).

Merced County's population increased by 21.5 percent from 2000 to 2010, with the cities of Los Banos, Merced, Livingston, and Atwater experiencing the highest growth rates. Between 2010 and 2021, the county population grew at a slower pace of 9.1 percent but was higher than growth statewide (5.6 percent) during this time. When compared to the counties in the NSJV region, , Merced County's population change was more similar to Stanislaus County and higher than San Joaquin County.

Table 2-1 Population Change (2000 - 2021)

Jurisdiction	2000	2010	2021	Percent Change 2000-2010	Percent Change 2010-2021
Merced County	210,554	255,793	279,150	21.5%	9.1%
Atwater	23,113	28,168	31,401	21.9%	11.5%
Dos Palos	4,581	4,950	5,651	8.1%	14.2%
Gustine	4,698	5,520	5,990	17.5%	8.5%
Livingston	10,473	13,058	14,078	24.7%	7.8%
Los Banos	25,869	35,972	44,421	39.1%	23.5%
Merced	63,893	78,958	85,993	23.6%	8.9%
Unincorporated Merced County	77,927	89,167	91,616	14.4%	2.7%
California	33,971,648	37,253,956	39,455,353	9.7%	5.6%
Stanislaus County	563,598	685,306	771,406	21.6%	11.2%
San Joaquin County	446,997	514,453	550,842	15.1%	6.6%

Source: U.S. Census Bureau, Census 2000, 2010; Social Explorer tables for Census 2021.

2.3 Age Characteristics

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are, therefore, important in planning for the changing housing needs of residents.

Table 2-2 shows a breakdown of the NSJV region and the jurisdictions in Merced County population by age group and each group's percentage of the total population. The age groups include preschool (under 5 years), school-age students (5 to 7 years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). A population with a large percentage of seniors may require unique housing, located near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-aged adults, which make up the workforce, may need homes located near employment or transit centers.

Of the jurisdictions within Merced County, Gustine, Dos Palos, and Atwater have the largest senior populations, between 12 and 16 percent of the total populations of these cities. Young adults make up the largest percentage of the population in each city, varying between 25 and 31 percent. These percentages of seniors and young adults are similar to the statewide population. The City of Merced, home to the University of California at Merced, has the highest college-age student population, accounting for 12.8 percent of the total population, while Livingston has the smallest college-age student population accounting for 8.4 percent. Compared to the NSJV region, Merced County reported the largest percentage of their populations as young adults, followed by school age students.

Table 2-2 Population by Age Group (2021)

Jurisdiction	Under 5 Years (Preschool)	5 to 17 Years (School-age Students)	18 to 24 Years (College-age Students)	25 to 44 Years (Young Adults)	45 to 64 Years (Middle-aged Adults)	65 Years and Over (Seniors)	Total Population
Merced County	**20,969**	**61,609**	**31,111**	**75,342**	**59,131**	**30,988**	**279,150**
Percent	7.5%	22.1%	11.1%	27.0%	21.2%	11.1%	
Atwater	**1,898**	**6,983**	**2,838**	**8,626**	**7,157**	**3,899**	**31,401**
Percent	6.0%	22.2%	9.0%	27.5%	22.8%	12.4%	
Dos Palos	**427**	**936**	**541**	**1,553**	**1,290**	**904**	**5,651**
Percent	7.6%	16.6%	9.6%	27.5%	22.8%	16.0%	
Gustine	**145**	**1,003**	**653**	**1,630**	**1,623**	**936**	**5,990**
Percent	2.4%	16.7%	10.9%	27.2%	27.1%	15.6%	
Livingston	**1,364**	**2,701**	**1,181**	**4,326**	**3,133**	**1,373**	**14,078**
Percent	9.7%	19.2%	8.4%	30.7%	22.3%	9.8%	
Los Banos	**4,100**	**11,051**	**4,305**	**11,270**	**9,195**	**4,500**	**44,421**
Percent	9.2%	24.9%	9.7%	25.4%	20.7%	10.1%	
Merced	**6,291**	**19,636**	**11,048**	**23,620**	**16,962**	**8,436**	**85,993**
Percent	7.3%	22.8%	12.8%	27.5%	19.7%	9.8%	
Unincorporated Merced County	**6,744**	**19,299**	**10,545**	**24,317**	**19,771**	**10,940**	**91,616**
Percent	7.4%	21.1%	11.5%	26.5%	21.6%	11.9%	
California	**2,350,335**	**6,642,097**	**3,665,851**	**11,282,671**	**9,844,520**	**5,669,879**	**39,455,353**
Percent	6.0%	16.8%	9.3%	28.6%	25.0%	14.4%	
San Joaquin County	**38,789**	**111,502**	**51,569**	**150,618**	**127,019**	**71,345**	**550,842**
Percent	7.0%	20.2%	9.4%	27.3%	23.1%	13.0%	
Stanislaus County	**52,937**	**156,578**	**73,498**	**210,055**	**180,815**	**97,523**	**771,406**
Percent	6.9%	20.3%	9.5%	27.2%	23.4%	12.6%	

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B01001.

2.4 Race and Ethnicity

Table 2-3 shows race and ethnicity of residents in the NSJV region and the jurisdictions in Merced County. In terms of race, most of the population in all jurisdictions except Livingston is white alone. Within Merced County, 46 percent of the population identified as white, similar to the 47 percent in San Joaquin County. The populations of Dos Palos, Gustine, and Atwater are more than 50 percent white, with the second largest group being Some Other Race. Livingston has the lowest population share of white residents at 22.8 percent. The second largest population is “some other race,” with a high of 47.6 percent in Livingston and representing 33.7 percent of the total population in Merced County, this differs from the NSJV region where “two or more races” is the second largest population. The proportion of white residents across the NSJV region and the jurisdictions in Merced County is lower than in California where 52 percent of residents identify as white, with Stanislaus County as the exception with 64.8 percent of its population being white. However, the proportion of Some Other Race across Merced County jurisdictions is higher than in the NSJV where

11.9 percent of residents in San Joaquin County, 11.4 percent of residents in Stanislaus County, and in California where 10.7 percent of residents identify as Some Other Race. In terms of ethnicity, most of the population of Merced County identifies as Hispanic or Latino (of any race), with 61.2 percent of the population of Merced County identifying as Hispanic or Latino. Across the NSJV region, this is higher than in California where 39.5 percent of residents identify as Hispanic or Latino.

Table 2-3 Population by Race

Jurisdiction	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race	Two or More Races	Hispanic or Latino, Any Race	Total
Merced County	**128,897**	**8,057**	**3,267**	**20,945**	**797**	**93,978**	**23,209**	**170,730**	**279,150**
Percent	46.2%	2.9%	1.2%	7.5%	0.3%	33.7%	8.3%	61.2%	
Atwater	**16,026**	**1,252**	**250**	**1,611**	**257**	**9,475**	**2,530**	**17,360**	**31,401**
Percent	51.0%	4.0%	0.8%	5.1%	0.8%	30.2%	8.1%	55.3%	
Dos Palos	**3,013**	**101**	**162**	**48**	**-**	**1,744**	**583**	**3,980**	**5,651**
Percent	53.3%	1.8%	2.9%	0.8%	0.0%	30.9%	10.3%	70.4%	
Gustine	**3,347**	**-**	**71**	**161**	**-**	**1,974**	**437**	**3,423**	**5,990**
Percent	55.9%	0.0%	1.2%	2.7%	0.0%	33.0%	7.3%	57.1%	
Livingston	**3,206**	**-**	**182**	**2,955**	**-**	**6,706**	**1,029**	**10,386**	**14,078**
Percent	22.8%	0.0%	1.3%	21.0%	0.0%	47.6%	7.3%	73.8%	
Los Banos	**21,081**	**1,006**	**545**	**1,088**	**464**	**15,641**	**4,596**	**32,513**	**44,421**
Percent	47.5%	2.3%	1.2%	2.4%	1.0%	35.2%	10.3%	73.2%	
Merced	**39,154**	**3,842**	**1,429**	**9,652**	**29**	**24,705**	**7,182**	**49,943**	**85,993**
Percent	45.5%	4.5%	1.7%	11.2%	0.0%	28.7%	8.4%	58.1%	
Unincorporated Merced County	**43,070**	**1,856**	**628**	**5,430**	**47**	**33,733**	**6,852**	**53,125**	**91,616**
Percent	47.0%	2.0%	0.7%	5.9%	0.1%	36.8%	7.5%	58.0%	
California	**20,553,732**	**2,233,258**	**360,607**	**5,887,396**	**148,278**	**6,036,865**	**4,235,217**	**15,593,787**	**39,455,353**
Percent	52.1%	5.7%	0.9%	14.9%	0.4%	15.3%	10.7%	39.5%	
Stanislaus County	**356,790**	**16,361**	**6,215**	**31,925**	**3,233**	**62,746**	**73,572**	**264,020**	**550,842**
Percent	64.8%	3.0%	1.1%	5.8%	0.6%	11.4%	13.4%	47.9%	
San Joaquin County	**358,383**	**53,843**	**6,006**	**127,533**	**4,717**	**91,957**	**128,967**	**326,185**	**771,406**
Percent	46.5%	7.0%	0.8%	16.5%	0.6%	11.9%	16.7%	42.3%	

*Note: Other race includes American Indian and Alaskan Native, Native Hawaiian and Pacific Islander, Two or More Races, and Some Other Race.

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B02001; U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B03001.

2.5 Economic Characteristics

2.5.1 Employment

Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide insight into present housing needs.

Table 2-4 shows employment by industry for the NSJV region and each jurisdiction in Merced County. In Merced County, the largest employment industry is educational services, and health care and social assistance with 22.0 percent of employed residents, similar to the NSJV region with 20.0 percent in San Joaquin County and 21.7 percent in Stanislaus County. This industry is also the largest employment industry in Atwater, Gustine, Livingston, Los Banos, and Merced.

The second largest industry group in Merced County is Agriculture, forestry, fishing and hunting, and mining which represents 11.4 percent of total jobs. This industry is the most common industry in Dos Palos (21.1 percent) and the second-largest industry in the unincorporated county (16.4 percent). By comparison this industry represents only 2.1 percent of total jobs statewide. When compared to the NSJV, Merced County had a noticeably larger Agriculture, Forestry, Fishing and Hunting, and Mining industry. However, educational services, and heath care and social assistance were commonly the largest employer across all three counties.

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Table 2-4 Employment by Industry (2021)

	Agriculture, Forestry, Fishing and Hunting, and Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation and Warehousing, and Utilities	Information	Finance and Insurance, and Real Estate, and Rental and Leasing	Professional, Scientific, and Management, and Administrative, and Waste Management Services	Educational Services, and Health Care and Social Assistance	Arts, Entertainment, And Recreation, and Accommodation and Food Services	Other Services, Except Public Administration	Public Administration
Merced County	**12,326**	**8,623**	**11,778**	**4,036**	**11,804**	**7,626**	**968**	**3,075**	**7,146**	**23,797**	**7,682**	**4,275**	**5,058**
Percent	11.4%	8.0%	10.9%	3.7%	10.9%	7.0%	0.9%	2.8%	6.6%	22.0%	7.1%	4.0%	4.7%
Atwater	**1,231**	**1,064**	**1,516**	**549**	**1,455**	**1,036**	**58**	**514**	**806**	**3,352**	**698**	**409**	**502**
Percent	9.3%	8.1%	11.5%	4.2%	11.0%	7.9%	0.4%	3.9%	6.1%	25.4%	5.3%	3.1%	3.8%
Dos Palos	**488**	**314**	**139**	**107**	**189**	**139**	**58**	**126**	**134**	**315**	**16**	**183**	**108**
Percent	21.1%	13.6%	6.0%	4.6%	8.2%	6.0%	2.5%	5.4%	5.8%	13.6%	0.7%	7.9%	4.7%
Gustine	**235**	**81**	**254**	**67**	**171**	**222**	**10**	**135**	**158**	**419**	**194**	**76**	**160**
Percent	10.8%	3.7%	11.6%	3.1%	7.8%	10.2%	0.5%	6.2%	7.2%	19.2%	8.9%	3.5%	7.3%
Livingston	**859**	**291**	**1,161**	**157**	**638**	**538**	**-**	**129**	**389**	**1,388**	**418**	**98**	**90**
Percent	14.0%	4.7%	18.9%	2.6%	10.4%	8.7%	0.0%	2.1%	6.3%	22.5%	6.8%	1.6%	1.5%
Los Banos	**1,076**	**2,651**	**1,927**	**575**	**2,434**	**816**	**191**	**325**	**1,602**	**2,811**	**1,355**	**554**	**495**
Percent	6.4%	15.8%	11.5%	3.4%	14.5%	4.9%	1.1%	1.9%	9.5%	16.7%	8.1%	3.3%	2.9%
Merced	**2,781**	**1,979**	**2,690**	**902**	**3,639**	**1,927**	**378**	**1,149**	**2,067**	**8,429**	**3,239**	**1,466**	**2,405**
Percent	8.4%	6.0%	8.1%	2.7%	11.0%	5.8%	1.1%	3.5%	6.3%	25.5%	9.8%	4.4%	7.3%
Unincorporated Merced County	**5,656**	**2,243**	**4,091**	**1,679**	**3,278**	**2,948**	**273**	**697**	**1,990**	**7,083**	**1,762**	**1,489**	**1,298**
Percent	16.4%	6.5%	11.9%	4.9%	9.5%	8.5%	0.8%	2.0%	5.8%	20.5%	5.1%	4.3%	3.8%
California	**394,881**	**1,235,586**	**1,676,715**	**501,378**	**1,919,513**	**1,071,181**	**539,683**	**1,107,961**	**2,612,859**	**3,990,094**	**1,835,141**	**927,253**	**864,476**
Percent	2.1%	6.6%	9.0%	2.7%	10.3%	5.7%	2.9%	5.9%	14.0%	21.4%	9.8%	5.0%	4.6%
Stanislaus County	**11,560**	**20,918**	**28,580**	**7,634**	**26,904**	**18,073**	**2,104**	**7,590**	**19,890**	**50,950**	**19,681**	**11,530**	**8,911**
Percent	4.9%	8.9%	12.2%	3.3%	11.5%	7.7%	0.9%	3.2%	8.5%	21.7%	8.4%	4.9%	3.8%
San Joaquin County	**15,758**	**28,719**	**30,593**	**9,014**	**38,168**	**28,577**	**4,334**	**14,746**	**32,997**	**65,604**	**27,218**	**14,821**	**16,942**
Percent	4.8%	8.8%	9.3%	2.8%	11.7%	8.7%	1.3%	4.5%	10.1%	20.0%	8.3%	4.5%	5.2%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table C24050.

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According to the California Bureau of Labor Statistics, the unemployment rate in Merced County as of September 2024 is 7.8 percent, which is lower than the long-term average of 8.4 percent observed over the previous two years. Since 2020, Bureau of Labor Statistics Data indicates that unemployment rates have decreased significantly in Merced County and California. Merced County's unemployment rate (7.8 percent) is much higher than the statewide average (5.3 percent).

Table 2-5 shows the major employers in Merced County, the number of employees, and type of industry. The majority of large employers are located in the City of Merced, which is the county's largest city and the county seat. The largest employers in Merced County include the Dignity Health-Mercy Medical Center (1,000-4,999 employees) and Foster Farms (1,000-4,999 employees).

Table 2-5 Major Employers in Merced County (2024)

Employer Name	Number of Employees	Location	Industry
Costco Wholesale	100-249	Merced	Wholesale Clubs
County-Merced-Behavioral Hlth	100-249	Merced	Clinics
Dignity Health-Mercy Med Ctr	1,000-4,999	Merced	Hospitals
Foodmaxx	100-249	Merced	Grocers-Retail
Foster Farms	1,000-4,999	Livingston	Poultry Processing Plants (mfrs)
Golden Valley Health Ctr	500-999	Merced	Pharmacies
Golden Valley Health Ctr	100-249	Merced	Clinics
Hilmar Cheese Co Inc	500-999	Hilmar	Cheese Processors (mfrs)
J Marchini & Son Inc	500-999	Le Grand	Farming Service
Liberty Packing Co	250-499	Los Banos	Packing & Crating Service
Live Oak Farms	250-499	Le Grand	Fruits & Vegetables-Growers & Shippers
Livingston Union School District	250-499	Livingston	School Districts
Malibu Boats Inc	250-499	Merced	Boats-Manufacturers
Memorial Hospital Los Banos	100-249	Los Banos	Hospitals
Mental Health Svc For Merced	250-49	Merced	Mental Health Services
Merced County Human Svc	500-999	Merced	Government Offices-County
Quad/Graphics Inc	500-999	Merced	Printers (mfrs)
Scholle	100-249	Merced	Packaging Materials-Manufacturers
Sensient Natural Ingredients	250-499	Livingston	Dehydrating Service (mfrs)
University of CA Merced	500-999	Merced	Schools-Universities & Colleges Academic
Walmart	250-499	Merced	Department Stores
Walmart Supercenter	250-499	Atwater	Department Stores
Weaver Union School District	100-249	Merced	School Districts
Western Marketing & Sales	500-999	Atwater	Farms
Yosemite Wholesale Warehouse	100-249	Merced	Warehouses

Source: California Employment Development Department, Major Employers in Merced County. Accessed 2024 https://labormarketinfo.edd.ca.gov/majorer/countymajorer.asp?CountyCode=000047

Table 2-6 shows the employment estimates, average hourly wage, and average annual wage for employment industries in the Merced Metropolitan Statistical Area (MSA) as of May 2023. The occupations offering the lowest wages are food preparation and serving related, healthcare support, farming, fishing, and forestry. Occupations offering the highest wages include Management, Legal, and Healthcare Practitioners.

The largest percentage of employed civilians in Merced County are in health care, manufacturing, and farming, fishing, and forestry. The "healthcare practitioners and technical" occupational group is reported to have a higher mean annual wage ($107,806) than Merced County's Area Median Income (AMI), which was $87,900 in 2021. However, the healthcare support group is reported to have annual ($36,900) about half of AMI. Additionally, mean annual wages for manufacturing/production ($45,760) and farming, fishing, and forestry ($37,398) fall short of AMI as well. Compared to the annual income limits shown on Table 2-47, it can be assumed that the majority of healthcare practitioners fall in the above moderate-income category, construction and sales workers fall into the low-income category, and healthcare support workers fall into the very low-income category.

Table 2-6 Occupational Employment and Wages by Major Occupational Group, Merced Metropolitan Area (2023)

Major Occupational Group	Mean Hourly Wage	Mean Annual Wage
Total, all occupations	$27.45	$57,096
Management	$58.77	$113,073
Business and financial operations	$37.87	$78,770
Computer and mathematical	$43.64	$90,771
Architecture and engineering	$43.00	$89,440
Life, physical, and social science	$36.22	$75,338
Community and social service	$28.81	$59,925
Legal	$54.16	$112,653
Educational instruction and library	$36.71	$76,357
Arts, design, entertainment, sports, and media	$28.59	$59,467
Healthcare practitioners and technical	$51.83	$107,806
Healthcare support	$17.74	$36,900
Protective service	$29.50	$61,360
Food preparation and serving related	$17.87	$37,170
Building and grounds cleaning and maintenance	$20.78	$43,222
Personal care and service	$19.05	$39,624
Sales and related	$21.76	$45,261
Office and administrative support	$23.71	$49,317
Farming, fishing, and forestry	$17.98	$37,398
Construction and extraction	$30.48	$63,398
Installation, maintenance, and repair	$30.43	$63,294
Production	$22.00	$45,760
Transportation and material moving	$22.02	$45,802

Source: U.S. Bureau of Labor Statistics. Occupational Employment and Wages in Merced (May 2023)
https://www.bls.gov/regions/west/news-release/occupationalemploymentandwages_merced.htm

2.5.2 Income Definitions and Income Limits

The state and federal governments classify household income into several categories based upon the relationship to the county area median income (AMI), adjusted for household size. The U.S. Department of Housing and Urban Development (HUD) estimate of AMI is used to set income limits for eligibility in federal housing programs. The income categories include:

- Acutely low-income households, which earn up to 15 percent AMI;
- Extremely low-income households, which earn up to 30 percent AMI;
- Very low-income households, which earn between 31 and 50 percent AMI;
- Low-income households, which earn between 51 and 80 percent AMI; and
- Median-income households, which earn 100 percent AMI.

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point. Income limits for larger or smaller households are calculated by HUD (See Table 2-7). According to HUD, the AMI for a four-person household in Merced County was $80,300 in 2022.

Table 2-7 HUD Income Limits by Person per Household (dollars)

Household Size:	1	2	3	4	5	6	7	8
Acutely Low	$8,450	$9,650	$10,850	$12,050	$13,000	$14,000	$14,950	$15,900
Extremely Low	$16,350	$18,700	$23,030	$27,750	$32,470	$37,190	$41,910	$46,630
Very Low	$27,300	$31,200	$35,100	$38,950	$42,100	$45,200	$48,300	$51,450
Low Income	$43,650	$49,850	$56,100	$62,300	$67,300	$72,300	$77,300	$82,250
Median Income	$56,200	$64,250	$72,250	$80,300	$847,300	$931,500	$99,550	$106,000
Moderate Income	$67,450	$77,100	$89,700	$96,350	$104,050	$111,750	$119,450	$127,200

Source: U.S. Department of Housing and Urban Development (HUD), 2022, *Grants and Funding*, https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf. Accessed June 2023.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table 2-8 to determine eligibility for state housing programs. HCD's methodology for calculating AMI is slightly different from HUD's methodology, and therefore the AMI and income limits vary.

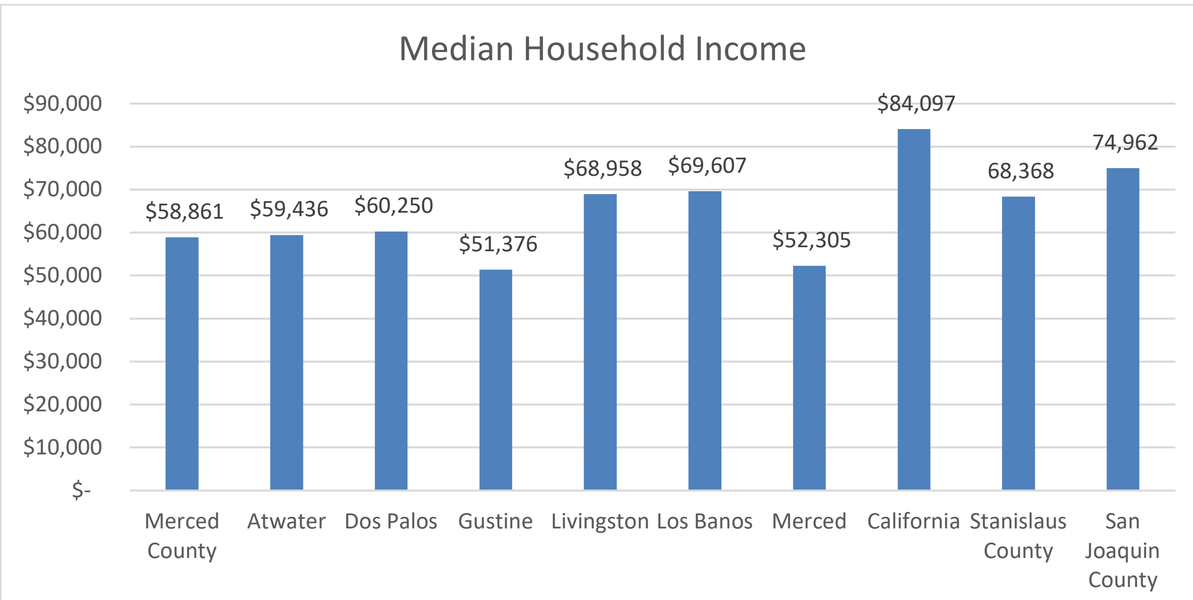
Table 2-8 State of California Income Categories

Income Category	Percent of County Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	31%-50% AMI
Low	51%-80% AMI
Moderate	81%-120% AMI
Above Moderate	120% AMI or greater

Source: California Health and Safety Code, Section 50093.

Figure 2-1 shows median household income the NSJV region and each jurisdiction in Merced County as reported by the 2017- 2021 ACS. This median income is for all households, regardless of household size. The median household income in California was $84,097 in 2021, significantly higher than the NSJV region and the jurisdictions within Merced County median of $58,861. The jurisdiction with the highest median household income in 2021 was Los Banos with $69,607. The jurisdiction with the lowest median income was Gustine with $51,376. The median income of Los Banos was 35 percent higher than the median income of Gustine. Merced County reported a significantly lower median household income compared to the other counties within the NSJV region.

Figure 2-1 Median Household Income



Note: Data not available for unincorporated area.

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B19013.

Table 2-9 analyzes the 2021 median household income for the NSJV region and each jurisdiction in Merced County by race and ethnicity. Native Hawaiian and Other Pacific Islander households had the highest median income in Merced County ($125,500), this is also true in San Joaquin County ($115,032). Asian households had consistently higher median incomes across the NSJV region and all jurisdictions in Merced County compared to other racial groups, which is similar to statewide data. Black or African American households had the lowest median income in the county ($45,573), region ($54,791), and state ($58,958). However, median household incomes were notably higher among minority racial groups in San Joaquin County when compared to Merced and Stanislaus Counties.

Table 2-9 Median Household Income by Race/Ethnicity

Jurisdiction	White, Alone	Black or African American, Alone	American Indian and Alaskan Native, Alone	Asian, Alone	Native Hawaiian and Other Pacific Islander, alone	Some Other Race, Alone	Two or More Races, Alone	Hispanic or Latino, Any Race
Merced County	$60,918	$45,573	$50,214	$71,829	$125,500	$55,083	$56,355	$54,635
Atwater	$59,386	$46,010	$26,823	$73,365	$73,381	$61,324	$60,909	$58,679
Dos Palos	$73,145	–	–	–	–	$31,016	–	$47,738
Gustine	$42,177	–	–	–	–	$75,689	$55,268	$56,801
Livingston	$55,776	–	–	$97,899	–	$69,500	$72,083	$67,667
Los Banos	$68,879	$54,643	$113,625	$73,516	–	$70,145	$62,083	$70,507
Merced	$53,261	$42,868	$19,107	$71,868	–	$49,071	$54,684	$46,092
California	$88,616	$58,958	$66,904	$108,477	$87,066	$63,975	$79,777	$67,327
Stanislaus County	$70,630	$59,776	$58,676	$65,580	$70,898	$62,744	$59,787	$61,681
San Joaquin County	$77,639	$59,023	$86,995	$99,694	$115,032	$64,807	$70,241	$65,353

Note: Data not available for Unincorporated Merced County

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B19013.

State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses. Table 2-10 lists the number of owner-occupied, renter-occupied, and total households overpaying for the NSJV region and each jurisdiction in Merced County. The total percent of households overpaying for housing costs in Merced County is 33.2 percent, slightly below the state average. The jurisdictions of Atwater, Gustine, Los Banos, and Merced have a higher rate of overpayment for housing costs than the Merced County average. Gustine has the highest percentage of owner-occupied overpaying households at 19.5 percent of households, and Dos Palos and Livingston have the lowest at 9.6 percent of households. Generally, renters are more affected by overpayment than owners. The City of Merced has the highest number of renter-occupied overpaying households at 29.6 percent. Unincorporated Merced County and Dos Palos have the lowest percentages of overpaying renter households, approximately 14 percent in each jurisdiction. Within the NSJV region, there were fewer total cost burdened households in Merced County compared to Stanislaus; however, Merced County reported more cost burdened households than San Joaquin County.

Table 2-10 Cost Burdened Households

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Merced County	**9,611**	**17,470**	**27,081**
Percent	11.8%	21.4%	33.2%
Atwater	**1,162**	**2,231**	**3,393**
Percent	11.3%	21.6%	32.9%
Dos Palos	**160**	**234**	**394**
Percent	9.6%	14.1%	23.7%
Gustine	**423**	**483**	**906**
Percent	19.5%	22.3%	41.8%
Livingston	**316**	**508**	**824**
Percent	9.6%	15.4%	25.0%
Los Banos	**1,804**	**2,540**	**4,344**
Percent	15.0%	21.1%	36.1%
Merced	**2,594**	**7,908**	**10,502**
Percent	9.7%	29.6%	39.4%
Unincorporated Merced County	**3,152**	**3,566**	**6,718**
Percent	12.4%	14.0%	26.4%
California	**1,904,162**	**3,030,934**	**4,935,096**
Percent	14.4%	22.9%	37.3%
Stanislaus County	**32,849**	**48,697**	**81,546**
Percent	18.8%	27.8%	46.6%
San Juaquin County	**24,361**	**34,308**	**58,669**
Percent	10.4%	14.6%	25.0%

Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Tables B25091 and B25070.

Table 2-11 identifies the level at which cost burdened households are overpaying for housing. Severe cost burden is when households spend more than 50 percent of income on housing costs, and moderate cost burden is when households spent 30 to 50 percent of income on housing costs. The City of Merced has the highest percentage of households considered severely cost burdened, with one out of five households considered severely cost burdened, which is a higher rate than the county and state averages. Overall, more than 40 percent of households experience a moderate or severe housing cost burden in the city of Merced. All other jurisdictions than the City of Merced have a lower percentage of severely cost burdened households than Merced County, the NSJV region, and statewide figures. However, all incorporated cities have a higher percentage of households with a moderate cost burden than the county average. The city of Gustine has the highest percentage of overpaying households with a moderate cost burden (between 30 and 50 percent). Unincorporated Merced County has the lowest percent of households that experience housing cost burden. When comparing to the NSJV region, Merced County had a lower percentage of cost-burdened households compared to Stanislaus and San Joaquin counties.

Table 2-11 Overpayment by Tenure

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Merced County	**14,710**	**12,285**	**80,010**
Percent	18.4%	15.4%	100.0%
Atwater	**1,780**	**1,314**	**9,160**
Percent	19.4%	14.3%	100.0%
Dos Palos	**310**	**155**	**1,515**
Percent	20.5%	10.2%	100.0%
Gustine	**560**	**195**	**2,055**
Percent	27.3%	9.5%	100.0%
Livingston	**725**	**478**	**3,605**
Percent	20.1%	13.3%	100.0%
Los Banos	**2,300**	**1,585**	**10,775**
Percent	21.3%	14.7%	100.0%
Merced	**5,129**	**5,310**	**25,490**
Percent	20.1%	20.8%	100.0%
Unincorporated Merced County	**3,906**	**3,248**	**41,020**
Percent	9.5%	7.9%	100.0%
California	**2,632,205**	**2,427,660**	**13,044,265**
Percent	20.2%	18.6%	100.0%
Stanislaus County	**44,510**	**39,185**	**228,565**
Percent	19.5%	17.1%	100.0%
San Juaquin County	**33,805**	**28,284**	**173,900**
Percent	19.4%	16.3%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

2.6 Household Characteristics

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. This definition does not include people living in group homes. Families with children often prefer larger homes, while single people often occupy smaller housing units with fewer bedrooms. Single-person households often include seniors living alone or young adults.

Table 2-12 provides information on household type across the NSJV region and each jurisdiction in Merced County. According to 2021 ACS estimates, there are 81,618 households in Merced County, of which 39,912 are married-couple households with or without children and 6,862 are cohabitating couple households with or without children. The jurisdictions of Los Banos and Livingston have the highest percentage of households with children (married couples and cohabitating). Dos Palos and the City of Merced have the lowest percentage of households with children. The percentage of married couple households and cohabitating couple households was similar throughout the NSJV region.

Table 2-12 Households by Type

	Married-Couple Household			Cohabitating Couple Household			
Jurisdiction	Total	Children	No Children	Total	Children	No Children	Total Households
Merced County	**39,912**	**18,171**	**21,741**	**6,862**	**3,910**	**2,952**	**81,618**
Percent	48.9%	22.3%	26.6%	8.4%	4.8%	3.6%	
Atwater	**5,096**	**2,192**	**2,904**	**665**	**350**	**315**	**10,309**
Percent	49.4%	21.3%	28.2%	6.5%	3.4%	3.1%	
Dos Palos	**842**	**271**	**571**	**131**	**64**	**67**	**1,661**
Percent	50.7%	16.3%	34.4%	7.9%	3.9%	4.0%	
Gustine	**863**	**313**	**550**	**166**	**21**	**145**	**2,169**
Percent	39.8%	14.4%	25.4%	7.7%	1.0%	6.7%	
Livingston	**1,588**	**723**	**865**	**380**	**190**	**190**	**3,299**
Percent	48.1%	21.9%	26.2%	11.5%	5.8%	5.8%	
Los Banos	**6,896**	**3,632**	**3,264**	**690**	**436**	**254**	**12,025**
Percent	57.3%	30.2%	27.1%	5.7%	3.6%	2.1%	
Merced	**10,645**	**5,017**	**5,628**	**2,499**	**1,546**	**953**	**26,673**
Percent	39.9%	18.8%	21.1%	9.4%	5.8%	3.6%	
Unincorporated Merced County	**13,982**	**6,023**	**7,959**	**2,331**	**1,303**	**1,028**	**25,482**
Percent	54.9%	23.6%	31.2%	9.1%	5.1%	4.0%	
California	**6,539,445**	**2,780,272**	**3,759,173**	**938,780**	**338,874**	**599,906**	**13,217,586**
Percent	49.5%	21.0%	28.4%	7.1%	2.6%	4.5%	
Stanislaus County	**90,944**	**41,534**	**49,410**	**12,124**	**6,308**	**5,816**	**175,067**
Percent	51.9%	23.7%	28.2%	6.9%	3.6%	3.3%	
San Joaquin County	**123,027**	**58,661**	**64,366**	**17,719**	**9,545**	**8,174**	**234,662**
Percent	52.4%	25.0%	27.4%	7.6%	4.1%	3.5%	

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B11012.

2.7 Large Households

A large household is defined as any household with five or more occupants. Table 2-13 provides information on large households by tenure across the NSJV region and each jurisdiction in Merced County. Large households make up 21.7 percent of households in Merced County, higher than other NSJV counties and the 13.8 percent state average. Of large households in Merced County, 9,371 (53 percent) are renter-occupied. Livingston, Los Banos, and unincorporated Merced County have the highest percentages of large households, ranging from 22 to 36 percent. Gustine (9.9 percent), Atwater (17.8 percent), and the City of Merced (19.6 percent) have the lowest percentages of large households. The difference in ratio of owner-occupied large households to renter-occupied varies across each jurisdiction. Renter occupied households make up a significantly larger proportion of large households in Dos Palos, Gustine, Livingston, and Los Banos, while owner-occupied households make up a greater proportion of large households in the City of Merced and unincorporated Merced County.

Table 2-13 Large Households by Tenure

		Owner-Occupied Large Households			Renter-Occupied Large Households		
Jurisdiction	Total Large Households	5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Merced County	**17,710**	**4,737**	**1,952**	**1,649**	**5,380**	**2,184**	**1,808**
Percent	21.7%	5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
Atwater	**1,835**	**658**	**107**	**141**	**651**	**169**	**109**
Percent	17.8%	6.4%	1.0%	1.4%	6.3%	1.6%	1.1%
Dos Palos	**355**	**127**	**29**	**0**	**60**	**28**	**111**
Percent	21.4%	7.6%	1.7%	0.0%	3.6%	1.7%	6.7%
Gustine	**215**	**69**	**68**	**0**	**63**	**15**	**0**
Percent	9.9%	3.2%	3.1%	0.0%	2.9%	0.7%	0.0%
Livingston	**1,202**	**564**	**154**	**120**	**204**	**24**	**136**
Percent	36.4%	17.1%	4.7%	3.6%	6.2%	0.7%	4.1%
Los Banos	**3,137**	**1,003**	**334**	**367**	**793**	**336**	**304**
Percent	26.1%	8.3%	2.8%	3.1%	6.6%	2.8%	2.5%
Merced	**5,220**	**1,057**	**601**	**279**	**1,895**	**761**	**627**
Percent	19.6%	4.0%	2.3%	1.0%	7.1%	2.9%	2.4%
Unincorporated Merced County	**5,746**	**1,259**	**659**	**742**	**1,714**	**851**	**521**
Percent	22.5%	4.9%	2.6%	2.9%	6.7%	3.3%	2.0%
California	**1,830,468**	**580,759**	**246,420**	**200,281**	**456,013**	**199,263**	**147,732**
Percent	13.8%	4.4%	1.9%	1.5%	3.5%	1.5%	1.1%
Stanislaus County	**31,341**	**9,817**	**4,683**	**3,605**	**7,512**	**3,626**	**2,098**
Percent	17.9%	5.6%	2.7%	2.1%	4.3%	2.1%	1.2%

Jurisdiction	Total Large Households	Owner-Occupied Large Households: 5-Person	6-Person	7-or-More Person	Renter-Occupied Large Households: 5-Person	6-Person	7-or-More Person
San Joaquin County	**47,037**	**14,350**	**6,295**	**5,966**	**11,674**	**4,983**	**3,769**
Percent	20.0%	6.1%	2.7%	2.5%	5.0%	2.1%	1.6%
Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25009.							

2.8 Overcrowding

HCD defines an overcrowded unit as one occupied by one person or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. A typical home might have a total of five rooms, excluding the kitchen (three bedrooms, living room, and dining room). If more than five people were living in that typical home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. Overcrowding in households typically results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. Generally, overcrowding levels tend to decrease as income rises, especially for renters.

Table 2-14 provides information on overcrowding by tenure across the NSJV region and each jurisdiction in Merced County. In Merced County, 8.3 percent of households are overcrowded, which is similar to the NSJV region's average of 7.9, and the state's average of 8.1 percent. The jurisdiction with the highest rate of overcrowding is Los Banos with 10.4 percent of households being overcrowded. Dos Palos has the highest rate of overcrowded households for renter-occupied households (8.9 percent), much higher than the county average of 5.5 percent. Overall, the percentage of overcrowded owner-occupied and renter-occupied units is similar throughout the NSJV region.

Table 2-14 Overcrowding Severity by Tenure

Jurisdiction	Owner-Occupied: Total Owner-Occupied	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room	Renter-Occupied: Total Renter-occupied	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Merced County	**42,146**	**1,766**	**551**	**39,472**	**3,090**	**1,362**
Percent	51.6%	2.2%	0.7%	48.4%	3.8%	1.7%
Atwater	**5,366**	**158**	**76**	**4,943**	**349**	**132**
Percent	52.1%	1.5%	0.7%	47.9%	3.4%	1.3%
Dos Palos	**1,016**	**–**	**11**	**645**	**148**	**–**
Percent	61.2%	0.0%	0.7%	38.8%	8.9%	0.0%

Jurisdiction	Owner-Occupied			Renter-Occupied		
	Total Owner-Occupied	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room	Total Renter-occupied	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Gustine	**1,057**	**30**	**–**	**1,112**	**30**	**–**
Percent	48.7%	1.4%	0.0%	51.3%	1.4%	0.0%
Livingston	**1,881**	**102**	**68**	**1,418**	**45**	**89**
Percent	57.0%	3.1%	2.1%	43.0%	1.4%	2.7%
Los Banos	**6,732**	**498**	**93**	**5,293**	**375**	**288**
Percent	56.0%	4.1%	0.8%	44.0%	3.1%	2.4%
Merced	**11,185**	**310**	**107**	**15,488**	**1,006**	**504**
Percent	41.9%	1.2%	0.4%	58.1%	3.8%	1.9%
Unincorporated Merced County	**14,909**	**668**	**196**	**10,573**	**1,137**	**349**
Percent	58.5%	2.6%	0.8%	41.5%	4.5%	1.4%
California	**7,335,247**	**229,637**	**82,236**	**5,882,339**	**453,625**	**321,169**
Percent	55.5%	1.7%	0.6%	44.5%	3.4%	2.4%
Stanislaus County	**104,220**	**3,974**	**1,307**	**70,847**	**5,361**	**1,914**
Percent	59.5%	2.3%	0.7%	40.5%	3.1%	1.1%
San Joaquin County	**138,735**	**5,582**	**1,861**	**95,927**	**8,515**	**3,629**
Percent	59.1%	2.4%	0.8%	40.9%	3.6%	1.5%

Source: U.S. Census Bureau, ACS 06-10, 11-15, 17-21 (5-year Estimates), Table B25014.

2.9 Special Needs Groups

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of six groups identified in state Housing Element Law (Government Code, Section 65583(a)(7): elderly, persons with disabilities (including developmental disabilities), large households, farmworkers, single female-headed households, and families and persons experiencing homelessness. This section also describes the needs of extremely low-income households. Where possible, estimates of the population or number of households belonging to each group are shown.

2.9.1 Seniors

Table 2-15 identifies senior households by tenure across the NSJV region and each jurisdiction in Merced County. The percentage row identifies the percent of the specified age range out of all owner-occupied or renter-occupied households tenure column. There is a higher number of owner-occupied senior households across each jurisdiction compared to renter-occupied senior households. In Merced County, there are 5,030 seniors who rent housing and 12,967 who own their housing units. There is a similar distribution of senior owner-occupied and renter-occupied households in Merced County when compared to the counties in the NSJV region.

Table 2-15 Senior Households by Tenure

Jurisdiction	Owner-Occupied Total	Owner-Occupied 65 to 74	Owner-Occupied 75 to 84	Owner-Occupied 85 and Over	Renter-Occupied Total	Renter-Occupied 65 to 74	Renter-Occupied 75 to 84	Renter-Occupied 85 and Over
Merced County	**42,146**	**7,176**	**4,232**	**1,559**	**39,427**	**3,318**	**1,216**	**495**
Percent	100%	17.0%	10.0%	3.7%	100%	8.4%	3.1%	1.3%
Atwater	**5,366**	**826**	**545**	**262**	**4,943**	**409**	**302**	**105**
Percent	100%	15.4%	10.2%	4.9%	100%	8.3%	6.1%	2.1%
Dos Palos	**1,016**	**225**	**122**	**–**	**645**	**71**	**25**	**–**
Percent	100%	22.1%	12.0%	0.0%	100%	11.0%	3.9%	0.0%
Gustine	**1,057**	**216**	**151**	**–**	**1,112**	**166**	**21**	**54**
Percent	100%	20.4%	14.3%	0.0%	100%	14.9%	1.9%	4.9%
Livingston	**1,881**	**283**	**147**	**40**	**1,418**	**84**	**–**	**24**
Percent	100%	15.0%	7.8%	2.1%	100%	5.9%	0.0%	1.7%
Los Banos	**6,732**	**947**	**726**	**71**	**5,293**	**416**	**132**	**77**
Percent	100%	14.1%	10.8%	1.1%	100%	7.9%	2.5%	1.5%
Merced	**11,185**	**2,114**	**1,076**	**294**	**15,488**	**1,351**	**423**	**122**
Percent	100%	18.9%	9.6%	2.6%	100%	8.7%	2.7%	0.8%
Unincorporated County	**14,909**	**4,679**	**2,541**	**1,186**	**10,573**	**2,172**	**736**	**235**
Percent	100%	17.9%	9.7%	4.5%	100%	8.3%	2.8%	0.9%
California	**7,335,247**	**1,386,828**	**679,546**	**288,915**	**5,882,339**	**501,465**	**229,153**	**132,237**
Percent	100%	43.1%	21.1%	9.0%	100%	15.6%	7.1%	4.1%
Stanislaus County	**104,220**	**18,752**	**8,862**	**3,581**	**70,847**	**5,758**	**2,559**	**2,063**
Percent	100.0%	18.0%	8.5%	3.4%	100.0%	8.1%	3.6%	2.9%
San Joaquin County	**138,735**	**23,173**	**11,606**	**4,954**	**95,927**	**7,637**	**3,678**	**1,866**
Percent	100.0%	16.7%	8.4%	3.6%	100.0%	8.0%	3.8%	1.9%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B25007.

Table 2-16 shows housing cost burden data for senior households by income level in Merced County based on data extracted through HUD's Comprehensive Housing Affordability Strategy (CHAS) database. As shown, 52.2 percent of all senior households in Merced County are considered lower income, which means their household income is less than or equal to 80 percent of the HUD Area Median Family Income (HAMFI). Among owner-occupied senior units, 44.1 percent of senior households are lower income, compared to 73.3 percent of senior households in renter-occupied units. Additionally, in all lower income categories, senior households that rent experience significantly higher rates of cost burden than senior homeowners. Across the county, 3,700 lower-income senior households rent housing.

Table 2-16 Overpayment by Tenure among Senior Households, Merced County

	Owner Occupied				Renter Occupied					
	Elderly Family	Elderly Non-Family	Total	%	Elderly Family	Elderly Non-Family	Total	%	Grand Total	%
Household Income <= 30% HAMFI Extremely Low-Income	500	925	1,425	10.9%	285	1,210	1,495	29.6%	2,920	16.1%
Number w/ Cost Burden <= 30%	130	320	450	3.4%	70	360	430	8.5%	880	4.8%
Number w/ Cost Burden > 30% to <= 50%	65	220	285	2.2%	75	205	280	5.5%	565	3.1%
Number w/ Cost Burden > 50%	305	385	690	5.3%	140	645	785	15.5%	1,475	8.1%
Household Income > 30% to <= 50% HAMFI Very Low-Income	795	1,030	1,825	13.9%	405	705	1,110	22.0%	2,935	16.1%
Number w/ Cost Burden <= 30%	440	550	990	7.5%	140	165	305	6.0%	1,295	7.1%
Number w/ Cost Burden > 30% to <= 50%	130	195	325	2.5%	165	280	445	8.8%	770	4.2%
Number w/ Cost Burden > 50%	225	285	510	3.9%	100	260	360	7.1%	870	4.8%
Household Income > 50% to <= 80% HAMFI Low-Income	1,440	1,105	2,545	19.4%	535	560	1,095	21.7%	3,640	20.0%
Number w/ Cost Burden <= 30%	860	785	1,645	12.5%	265	185	450	8.9%	2,095	11.5%
Number w/ Cost Burden > 30% to <= 50%	455	200	655	5.0%	175	345	520	10.3%	1,175	6.5%
Number w/ Cost Burden > 50%	125	120	245	1.9%	95	30	125	2.5%	370	2.0%
Subtotal Lower Income (<= 80% HAMFI)	**2,735**	**3,060**	**5,795**	**44.1%**	**1,225**	**2,475**	**3,700**	**73.3%**	**9,495**	**52.2%**
Household Income > 80% to <= 100% HAMFI	605	495	1,100	8.4%	180	135	315	6.2%	1,415	7.8%
Household Income > 100% HAMFI	4,645	1,590	6,235	47.5%	590	445	1,035	20.5%	7,270	40.0%
Total	**7,985**	**5,145**	**13,130**	**100.0%**	**1,995**	**3,055**	**5,050**	**100.0%**	**18,180**	**100.0%**

HAMFI = HUD Area Median Family Income

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Table 2-17 summarizes cost burden data for units occupied by senior households. In Merced County, 33.5 percent of all senior households are overpaying for housing, including 17.7 percent with a cost burden between 30 and 50 percent, and 15.8 percent with a cost burden greater than 50 percent. This is notably lower than the 40.3 percent all senior households are overpaying for housing in Stanislaus County and the 39.3 percent in San Joaquin County. Compared to total households (see Table 2-11), the percentage of cost burdened senior households is slightly lower than total cost burdened households in Merced County, where 18.4 percent experience a cost burden between 30 and 50 percent and 15.4 percent experience a cost burden greater than 50 percent. The City of Merced has the highest percentage of seniors who are severely cost burdened (18.1 percent); however, all jurisdictions in Merced County have a lower rate of severe cost burden for senior households than the state average (22.2 percent). The jurisdictions of Atwater, Dos Palos, Gustine, Livingston, and Merced have a higher rate of moderate cost burden among senior households than the state average, with the highest rate in Gustine (33.1 percent of senior households).

Table 2-17 Cost Burdened Senior Households

Jurisdiction	Cost Burden <= 30%	Cost Burden >30% to <=50%	Cost Burden >50%	Total Senior Households
Merced County	**12,080**	**3,220**	**2,880**	**18,180**
Percent	66.4%	17.7%	15.8%	100.0%
Atwater	**1,260**	**403**	**315**	**1,978**
Percent	63.7%	20.4%	15.9%	100.0%
Dos Palos	**175**	**95**	**40**	**310**
Percent	56.5%	30.6%	12.9%	100.0%
Gustine	**395**	**240**	**90**	**725**
Percent	54.5%	33.1%	12.4%	100.0%
Livingston	**344**	**110**	**93**	**547**
Percent	62.9%	20.1%	17.0%	100.0%
Los Banos	**1,600**	**330**	**345**	**2,275**
Percent	70.3%	14.5%	15.2%	100.0%
Merced	**3,270**	**1,220**	**995**	**5,485**
Percent	59.6%	22.2%	18.1%	100.0%
Unincorporated Merced County	**5,036**	**822**	**1,002**	**6,860**
Percent	73.4%	12.0%	14.6%	100.0%
California	**1,963,195**	**620,335**	**736,510**	**3,320,040**
Percent	59.1%	18.7%	22.2%	100.0%
Stanislaus County	**32,915**	**10,255**	**11,975**	**55,145**
Percent	59.7%	18.6%	21.7%	100.0%
San Joaquin County	**26,055**	**8,365**	**8,480**	**42,900**
Percent	60.7%	19.5%	19.8%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Resources for Senior-Headed Households

The Merced County Housing Authority manages three senior housing complexes with 67 total senior housing units. The facilities are located in the cities of Atwater (14 units), Dos Palos (25 units), and Merced (28 units) and are subsidized Section 8 housing. There is a 100-unit Section 8 development located in the City of Merced and managed by a private developer. Overland Courts, a 69-unit deed restricted affordable senior housing complex located in Los Banos, was built in 2017 with California Tax Credit Allocation Committee (CTCAC) funds. Additionally, the McArthur Apartments located on D Street in Los Banos provides 100 units of subsidized Section 8 housing. There are no affordable senior housing complexes strictly for the elderly population in the unincorporated area of the county.

There are a number of "assisted living" facilities in the county which offer a variety of services for seniors. The Merced County Human Services Agency (HSA) provides services to assist seniors and adults with disabilities. Through the Area Agency on Aging (AAA) programs, HSA provides seniors with transportation, health insurance counseling, home-delivered meals, legal assistance, family caregiver support, and job placement assistance. HAS also provides services to seniors who are victims of abuse, neglect, and exploitation.

The Area Agency on Aging provides meals for seniors at no cost, though contributions of $2 are suggested. Meals are provided at Living Well Café, currently located at The Rock Church, 1701 Leonard Avenue, Dos Palos.

The Merced Senior Community Center, located at 755 W. 15th Street in Merced, offers classes, activities, a computer lab, library, and pool room for seniors in the community. They also hold special events and host educational and social activities throughout the year.

2.9.2 Persons with Disabilities (including Developmental Disabilities)

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The Census Bureau defines six disabilities: hearing, vision, cognitive, ambulatory, self-care, or independent living disabilities.

Persons with disabilities have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While state regulations require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single family units have no accessibility requirements. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many disabled people rely solely on Supplemental Security Income (SSI), which is insufficient for market rate housing.

Table 2-18 identifies the populations of the NSJV region and each jurisdiction in Merced County by number of disabilities. Merced County (12.8 percent) has a similar percentage of residents with a disability compared to Stanislaus County (12.2 percent) and San Joaquin County (12.7 percent), averaging to 12.6 percent for the NSJV region. Compared to the state average of 10.6, the NSJV has a slightly higher percentage of residents with disabilities. Within Merced County, the jurisdictions of Atwater, Gustine, Los Banos, and Merced have a larger percentage of their populations having two or more disabilities than a single disability. Gustine has the highest percent of persons with disabilities among all jurisdictions (24.8 percent), while Los Banos (9.7 percent) and Dos Palos (12.0 percent) have the lowest. Except for Los Banos, all jurisdictions in Merced County have a higher percentage of residents with a disability compared to the state average (10.6 percent).

Table 2-18 Population by Number of Disabilities

Jurisdiction	Total	With One Type of Disability	With Two or More Types of Disability	No Disability
Merced County	**276,304**	**18,099**	**17,266**	**240,939**
Percent		6.6%	6.2%	87.2%
Atwater	**31,214**	**2,266**	**2,144**	**26,804**
Percent		7.3%	6.9%	85.9%
Dos Palos	**5,625**	**375**	**299**	**4,951**
Percent		6.7%	5.3%	88.0%
Gustine	**5,990**	**615**	**868**	**4,507**
Percent		10.3%	14.5%	75.2%
Livingston	**14,078**	**1,446**	**539**	**12,093**
Percent		10.3%	3.8%	85.9%
Los Banos	**44,335**	**2,016**	**2,281**	**40,038**
Percent		4.5%	5.1%	90.3%
Merced	**85,330**	**5,542**	**6,097**	**73,691**
Percent		6.5%	7.1%	86.4%
Unincorporated Merced County	**89,732**	**5,839**	**5,038**	**78,855**
Percent		6.5%	5.6%	87.9%
California	**38,946,377**	**2,108,406**	**2,037,095**	**34,800,876**
Percent		5.4%	5.2%	89.4%
San Joaquin County	**760,179**	**45,786**	**46,795**	**667,598**
Percent		6.0%	6.2%	87.8%
Stanislaus County	**547,970**	**35,281**	**34,662**	**478,027**
Percent		6.4%	6.3%	87.2%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table S1810.

Table 2-19 describes disability by type for the total population of the NSJV region and each jurisdiction in Merced County. The most common disability in Merced County is ambulatory difficulty (7.2 percent), followed by independent living difficulty (6.2 percent). Persons with ambulatory difficulty make up the largest proportion of the population with a disability across each jurisdiction. This is also the case for the NSJV region, as well as the state.

Table 2-19 Disability by Type

Jurisdiction	With a hearing difficulty	With a vision difficulty	With a cognitive difficulty	With an ambulatory difficulty	With a self-care difficulty	With an independent living difficulty
Merced County	**9,041**	**8,276**	**13,955**	**18,310**	**6,822**	**11,989**
Percent	3.3%	3.0%	5.5%	7.2%	2.7%	6.2%
Atwater	**1,654**	**1,003**	**1,573**	**2,348**	**749**	**1,307**
Percent	5.3%	3.2%	5.0%	7.5%	2.4%	4.2%
Dos Palos	**121**	**159**	**140**	**438**	**87**	**267**
Percent	2.2%	2.8%	2.7%	8.4%	1.7%	6.3%
Gustine	**250**	**305**	**767**	**723**	**390**	**388**
Percent	4.2%	5.1%	13.1%	12.4%	6.7%	14.2%
Livingston	**436**	**588**	**728**	**682**	**164**	**282**
Percent	3.1%	4.2%	5.7%	5.4%	1.3%	3.8%
Los Banos	**1,016**	**921**	**1,642**	**2,264**	**999**	**1,535**
Percent	2.3%	2.1%	4.1%	5.6%	2.5%	5.3%
Merced	**2,594**	**2,971**	**4,926**	**6,224**	**2,730**	**4,109**
Percent	3.0%	3.5%	6.2%	7.9%	3.5%	6.9%
Unincorporated Merced County	**2,970**	**2,329**	**4,179**	**5,631**	**1,703**	**4,101**
Percent	3.3%	2.6%	4.7%	6.3%	1.9%	4.6%
California	**1,126,836**	**779,818**	**1,597,223**	**2,080,280**	**950,314**	**1,640,802**
Percent	2.9%	2.0%	4.4%	5.7%	2.6%	5.5%
San Joaquin County	**24,732**	**18,218**	**36,035**	**48,868**	**19,243**	**35,672**
Percent	3.3%	2.4%	5.1%	6.9%	2.7%	6.5%
Stanislaus County	**21,817**	**14,450**	**26,483**	**34,939**	**14,558**	**26,971**
Percent	4.0%	2.6%	5.2%	6.9%	2.9%	6.8%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table C18108.

Table 2-20 describes disability by age categories for the total population of the NSJV region and each jurisdiction in Merced County. In Merced County, the majority of residents with a disability are between the ages of 18 and 64, followed by individuals who are 65 and older. The 18 to 64 age category makes up the largest proportion of the population with a disability across each jurisdiction. In the NSJV region, the population under 18 years age group has the lowest percentage of people with a disability, similar to Merced County.

Table 2-20 Disability by Age for the Total Population

Jurisdiction	Total Population	Under 18 Years	18 to 64 Years	65 Years and Older
Merced County	**276,304**	**3,666**	**18,311**	**13,388**
Percent		1.3%	6.6%	4.8%
Atwater	**31,214**	**523**	**2,005**	**1,882**
Percent		1.7%	6.4%	6.0%
Dos Palos	**5,625**	**13**	**314**	**347**
Percent		0.2%	5.6%	6.2%
Gustine	**5,990**	**156**	**849**	**478**
Percent		2.6%	14.2%	8.0%
Livingston	**14,078**	**125**	**1,376**	**484**
Percent		0.9%	9.8%	3.4%
Los Banos	**44,335**	**581**	**1,982**	**1,734**
Percent		1.3%	4.5%	3.9%
Merced	**85,330**	**1,310**	**6,352**	**3,977**
Percent		1.5%	7.4%	4.7%
Unincorporated Merced County	**89,732**	**958**	**5,433**	**4,486**
Percent		1.1%	6.1%	5.0%
California	**38,946,377**	**315,849**	**1,964,845**	**1,864,807**
Percent		0.8%	5.0%	4.8%
Stanislaus County	**547,970**	**5,586**	**36,155**	**28,202**
Percent		1.0%	6.6%	5.1%
San Joaquin County	**760,179**	**7,067**	**48,679**	**36,835**
Percent		0.9%	6.4%	4.8%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table C18108

The California Department of Developmental Services (DDS) defines developmental disabilities as a group of conditions due to an impairment in physical, learning, language, or behavior areas. These conditions begin during the developmental period, may impact day-to-day functioning, and usually last throughout a person’s lifetime. Table 2-21 identifies residents with a developmental disability by age across the NSJV region and each jurisdiction in Merced County. The state’s population is divided almost evenly amongst residents over 18 and residents under 18 that have a developmental disability, which places the population of those under 18 slightly above the state average in the NSJV and Merced County. Compared to the NJSV, Merced County has a slightly higher percentage of population over the age of 18 with a developmental disability. In Merced County, there are 2,794 residents with a developmental disability, with approximately 42.4 percent residing in the City of Merced.

Table 2-21 Developmental Disability by Age

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Developmental Disability
Merced County	**1,507**	**1,287**	**2,794**
Percent	100.0%	100.0%	100.0%
Atwater	**232**	**246**	**478**
Percent	15.4%	19.1%	17.1%
Dos Palos	**56**	**46**	**102**
Percent	3.7%	3.6%	3.7%
Gustine	**48**	**28**	**76**
Percent	3.2%	2.2%	2.7%
Livingston	**77**	**52**	**129**
Percent	5.1%	4.0%	4.6%
Los Banos	**244**	**158**	**402**
Percent	16.2%	12.3%	14.4%
Merced	**607**	**578**	**1,185**
Percent	40.3%	44.9%	42.4%
Unincorporated Merced County	**243**	**179**	**422**
Percent	16.1%	13.9%	15.1%
California	**192,384**	**185,353**	**377,737**
Stanislaus County	**3,375**	**2,529**	**5,904**
San Joaquin County	**5,405**	**3,953**	**9,358**

Source: Department of Developmental Services, Quarterly Consumer Report, December 2021.

Resources for Persons with Disabilities

Many mentally disabled persons can live and work independently within a conventional living environment. However, more severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment.

There are several agencies serving Merced County residents with a disability, including:

- **California Children Services (CCS).** Provides coverage for specialized medical care and rehabilitation for children with eligible medical conditions. 260 East 15th St., Merced, CA 95341, (209) 381-1114
- **Central Valley Regional Center (CVRC).** Administers developmental screenings for autism, epilepsy, cerebral palsy, and intellectual disabilities and provides care coordination to supportive services. 3172 M St., Merced, CA 95348, (209) 723-4245
- **Challenged Family Resource Center (CFRC)**. Provides support and advocacy training for families with children with disabilities. 827 West 20th St., Merced, CA 95340, (209) 385-5314
- **Deaf and Hard of Hearing Service Center, Inc. (DHHSC).** A private, non-profit social service agency that serves individuals who are deaf, hard of hearing, deaf-blind, and late-deafened,

their families, friends, and community service providers. 865 W. 18th Street, Merced, CA 95340, (209) 230-9910

- **Exceptional Parents Unlimited.** Provides supportive services for families and children with disabilities. 4440 N First St., Fresno, CA 93726, (559) 229-2000

Table 2-22 includes data summarizing the housing situation of residents with developmental disabilities in the jurisdictions in Merced County, as well as other counties within the NSJV region and the state of California. Residents with developmental disabilities in Merced County are primarily located in the city of Merced or the unincorporated county. A majority of residents with developmental disabilities in Merced County live in the home of a parent, family member, or guardian (89 percent), as is common throughout the NSJV region and the state. Most other residents with a developmental disability live in an independent/supported living facility (seven percent) or community care facility (two percent).

Table 2-22 Developmental Disability by Residence

		Residence Type					
Jurisdiction	Total Residents	Home of Parent /Family /Guardian	Independent /Supported Living	Community Care Facility	Intermediate Care Facility	Foster /Family Home	Other
Merced County	>3,309	2,937	232	80	60	<11	<11
Atwater	>472	385	47	29	11	<11	<11
Dos Palos	>97	84	<11	13	0	<11	0
Gustine	>75	75	<11	0	0	0	0
Livingston	>125	125	<11	0	0	<11	<11
Los Banos	>394	377	17	<11	0	<11	<11
Merced	>1,151	976	109	17	49	<11	<11
Unincorporated Merced County	>995	915	59	21	0	<11	<11
California	380,258	309,381	27,881	23,728	6,188	8,288	4,792
San Joaquin County	>8,608	7,181	468	732	137	90	<11
Stanislaus County	>5,672	5,040	349	283	<11	<11	<11

Source: California Department of Developmental Services, DDS Quarterly Consumer Report, January 2022.

The U.S. Social Security Administration reports the number of persons who receive benefits through the Social Security Disability Insurance (SSDI) program, which pays monthly benefits to persons with disabilities (or certain family members) who are unable to work due to a medical condition. As of December 2023, a total of 9,942 residents in Merced County received SSDI assistance, of which 7,812 residents received benefits due to being blind or disabled.[1]

[1] Source: U.S. Social Security administration. SSI Recipients by State and County, 2023.
https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2023/ca.pdf
Note: Although these figures can give a sense of the proportion of the population with different types of disabilities, a much smaller proportion of the population may actually require specially adapted housing to accommodate disabilities.)

2.9.3 Large Households

HUD defines a large household as one with five or more members. Large families may have specific needs that differ from other households due to income and housing stock constraints. The most critical housing need of large households is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. As a result, large households may be overcrowded in smaller units. Table 2.11 above provides ACS data on large households by tenure across all county jurisdictions, while Table 2.12 examines overcrowding severity by tenure.

Table 2-23 below, quantifies large households in the NSJV region and each jurisdiction in Merced County by tenure compared to the number of total households. In Merced County, 17,710 households contain more than five people. These households account for 21.7 percent of total households, which is similar to the 19.9 percent in the NSJV region (17.9 in Stanislaus County and 20.0 percent in San Joaquin County). Of Merced County households, 9,372 (11.5 percent of total households) are renter-occupied households which is higher than the 7.6 in Stanislaus County and 8.7 percent in San Joaquin County. Of the Merced County jurisdictions, Livingston has the highest percentage of owner-occupied households that include five or more people at 25 percent of all households. The City of Merced has the highest percentage of renter-occupied households that include five or more people at 12.3 percent of all households. Apart from Gustine, all jurisdictions and Merced County have higher percentages of owner- and renter-occupied large households than the NSJV region and the state.

Table 2-23 Large Households by Tenure

		Owner-Occupied Large Households			Renter-Occupied Large Households		
Jurisdiction	Total Households	5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Merced County	**81,618**	**4,737**	**1,952**	**1,649**	**5,380**	**2,184**	**1,808**
Percent		5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
Atwater	**10,309**	**658**	**107**	**141**	**651**	**169**	**109**
Percent		6.4%	1.0%	1.4%	6.3%	1.6%	1.1%
Dos Palos	**1,661**	**127**	**29**	**–**	**60**	**28**	**111**
Percent		7.6%	1.7%	0.0%	3.6%	1.7%	6.7%
Gustine	**2,169**	**69**	**68**	**–**	**63**	**15**	**–**
Percent		3.2%	3.1%	0.0%	2.9%	0.7%	0.0%
Livingston	**3,299**	**564**	**154**	**120**	**204**	**24**	**136**
Percent		17.1%	4.7%	3.6%	6.2%	0.7%	4.1%
Los Banos	**12,025**	**1,003**	**334**	**367**	**793**	**336**	**304**
Percent		8.3%	2.8%	3.1%	6.6%	2.8%	2.5%
Merced	**26,673**	**1,057**	**601**	**279**	**1,895**	**761**	**627**
Percent		4.0%	2.3%	1.0%	7.1%	2.9%	2.4%
California	**13,217,586**	**580,759**	**246,420**	**200,281**	**456,013**	**199,263**	**147,732**
Percent		4.4%	1.9%	1.5%	3.5%	1.5%	1.1%
Stanislaus County	**175,067**	**9,817**	**4,683**	**3,605**	**7,512**	**3,626**	**2,098**
Percent		5.6%	2.7%	2.1%	4.3%	2.1%	1.2%

		Owner-Occupied Large Households			Renter-Occupied Large Households		
Jurisdiction	Total Households	5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
San Joaquin County	**234,662**	**14,350**	**6,295**	**5,966**	**11,674**	**4,983**	**3,769**
Percent		6.1%	2.7%	2.5%	5.0%	2.1%	1.6%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

Resources for Large Households

Table 2-24 compares the number of households with five or more people to the number of units with five or more bedrooms. As shown, there are a total of 86,767 housing units in Merced County, including 17,656 units with four bedrooms and 3,002 units with five or more bedrooms. These large housing units represent 25.3 percent of Merced County housing stock, more than the percentage statewide (22.5 percent). Compared to the number of large households (17,710), when only considering the number of large units of five or more bedrooms (3,002), there is a considerable resource gap in the county of 14,535 units that can accommodate large households, which likely contributes to overcrowding. However, considering all large units with four or more bedrooms (20,658) fills and exceeds the need for adequate housing for large households in Merced County. Within the NSJV region, Merced County has a slightly higher percentage of large households compared to Stanislaus County and a significantly lower percentage of large households compared to San Joaquin County.

Table 2-24 Large Households and Units

Jurisdiction	Total Households	Large Households (5 or more Persons)	Total Units	Large Units (4 Bedrooms)	Large Units (5 or More Bedrooms)
Merced County	**81,618**	**17,710**	**86,767**	**17,656**	**3,002**
Percent		21.7%		20.3%	3.5%
Atwater	**10,309**	**1,835**	**10,580**	**1,291**	**360**
Percent		17.8%		12.2%	3.4%
Dos Palos	**1,661**	**355**	**1,661**	**224**	**0**
Percent		21.4%		13.5%	0.0%
Gustine	**2,169**	**215**	**2,302**	**503**	**124**
Percent		9.9%		21.9%	5.4%
Livingston	**3,299**	**1,202**	**3,407**	**774**	**267**
Percent		36.4%		22.7%	7.8%
Los Banos	**12,025**	**3,137**	**12,459**	**3,006**	**734**
Percent		26.1%		24.1%	5.9%
Merced	**26,673**	**5,220**	**28,400**	**5,977**	**746**
Percent		19.6%		21.0%	2.6%
Unincorporated Merced County	**25,482**	**5,746**	**27,958**	**5,881**	**771**
Percent		22.5%		21.0%	2.8%
California	**13,217,586**	**1,830,468**	**14,328,539**	**5,881**	**771**

Jurisdiction	Total Households	Large Households (5 or more Persons)	Total Units	Large Units (4 Bedrooms)	Large Units (5 or More Bedrooms)
Percent		13.8%		21.0%	2.8%
Stanislaus County	**175,067**	**31,341**	**182,606**	**34,331**	**7,085**
Percent		17.9%		18.8%	3.9%
San Joaquin County	**234,662**	**47,037**	**249,018**	**55,619**	**14,034**
Percent		20.0%		30.5%	7.7%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B25041.

2.9.4 Female-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a related or unrelated child, or an elderly parent. Female-headed households have special housing needs because they are often either single parents or single elderly adults living on low- or poverty level incomes. Single-parent households with children often require special consideration and assistance because of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Moreover, because of their relatively lower household incomes, single-parent households are more likely to experience difficulties in finding affordable, decent, and safe housing.

Table 2-25 identifies all single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents or without children. As shown, the jurisdictions of Merced, Atwater, and Livingston have the highest percent of single female-headed households in Merced County, while unincorporated Merced County, Dos Palos, and Gustine have the lowest percentages. In Merced County, 7.8 percent of all households are single female-headed households, which is slightly higher than the NSJV region (6.2 percent), and greater than statewide (4.7 percent).

Table 2-25 Single Female-Headed Households with Own Children

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Merced County	81,618	6,365	7.8%
Atwater	10,309	1,050	10.2%
Dos Palos	1,661	80	4.8%
Gustine	2,169	15	0.7%
Livingston	3,299	250	7.6%
Los Banos	12,025	841	7.0%
Merced	26,673	2,808	10.5%
Unincorporated Merced County	25,482	1,321	5.2%
California	13,217,586	614,747	4.7%
Stanislaus County	175,067	10,496	6.0%
San Joaquin County	234,662	13,448	5.7%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B11012.

Table 2-26 provides data on all female households with no spouse present (with or without children) by tenure. In Merced County, there are 14,698 households led by single female householders, including 4,569 owner-occupied households and 10,129 renter-occupied households. Across Merced County, renter-occupied households account for a larger proportion of single female-headed households than owner-occupied households, which is also true across the NSJV region. The jurisdictions of Los Banos, Livingston, and Merced have the greatest proportions of renter-occupied single-female households. In Merced County, the proportion of single female-headed households that rent (68.9 percent) is similar to the NSJV region (61.4 percent), and higher than the proportion statewide (58.3 percent). Overall, Merced County has a larger distribution of renter-occupied single female-headed households compared to Stanislaus County and San Joaquin County.

Table 2-26 Single Female-Headed Households by Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Merced County	**4,569**	**10,129**	**14,698**
Percent	31.1%	68.9%	
Atwater	**806**	**1,201**	**2,007**
Percent	40.2%	59.8%	
Dos Palos	**145**	**153**	**298**
Percent	48.7%	51.3%	
Gustine	**208**	**334**	**542**
Percent	38.4%	61.6%	
Livingston	**202**	**565**	**767**
Percent	26.3%	73.7%	
Los Banos	**625**	**1,142**	**1,767**
Percent	35.4%	64.6%	
Merced	**1,143**	**4,589**	**5,732**
Percent	19.9%	80.1%	
Unincorporated Merced County	**1,440**	**2,145**	**3,585**
Percent	40.2%	59.8%	
California	**713,100**	**996,675**	**1,709,775**
Percent	41.7%	58.3%	
San Joaquin County	**13,910**	**21,049**	**34,959**
Percent	39.8%	60.2%	
Stanislaus County	**10,805**	**15,500**	**26,305**
Percent	41.1%	58.9%	

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B25011.

Table 2-27 provides data on all female households with no spouse present (with or without children) by poverty level over the past 12 months. In Merced County, there are 5,470 single female householders experiencing poverty (8.8 percent of total families). This is a much higher percentage compared to the other counties in the NSJV with 5 percent of single female householders experiencing poverty in San Joaquin County and 4.8 percent in Stanislaus County. These counties are more similar to the statewide average of 4 percent, making Merced County an outlier. The jurisdictions of Atwater, unincorporated Merced County, and Merced have the greatest proportions of single-female households experiencing poverty.

Table 2-27 Single Female-Headed Households Below the Poverty Level in the Past 12 Months

Jurisdiction	Total Families	Total Income in the past 12 months below poverty level	Total Female householder, no spouse present
Merced County	**61,928**	**10,093**	**5,470**
Percent		16.3%	8.8%
Atwater	**7,783**	**1,256**	**584**
Percent		16.1%	7.5%
Dos Palos	**1,302**	**81**	**51**
Percent		6.2%	3.9%
Gustine	**1,473**	**92**	**45**
Percent		6.2%	3.1%
Livingston	**2,831**	**477**	**135**
Percent		16.8%	4.8%
Los Banos	**9,443**	**1,233**	**568**
Percent		13.1%	6.0%
Merced	**18,884**	**3,954**	**2,646**
Percent		20.9%	14.0%
Unincorporated Merced County	**20,212**	**3,000**	**1,441**
Percent		14.8%	7.1%
California	**9,060,746**	**791,378**	**358,164**
Percent		8.7%	4.0%
San Joaquin County	**176,001**	**18,516**	**8,725**
Percent		10.5%	5.0%
Stanislaus County	**130,428**	**13,882**	**6,262**
Percent		10.6%	4.8%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B17012.

Resources for Single-Parent and Female-Headed Households

Local agencies dedicated to assisting parents are summarized in the bullets below.

- First 5 Merced County works to improve the lives of Merced County's young children and their families through a comprehensive system of education, health services, and other crucial programs.
- Ace Overcomers Program helps teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education provides educational services to children and families including childcare subsidies to offset the costs of care.
- Sierra Vista Child and Family Services supports the community by providing mental health services to children and youth ages 0 to 21.

- Maternal, Child, and Adolescent Health (MCAH) Services provides information and services to mothers and children.
- A Child Care Education Support System (ACCESS) assists families with resources and referrals to child care and after school programs.
- All Dads Matter provides parenting workshops and trainings and parenting support and engagement.
- All Moms Matter provides parenting support, education, and encouragement.
- Caring Kids provides families with parent education and support through workshops and trainings to promote healthy social and emotional development in young children.
- Family Resource Council provides parent support and referrals for families facing challenges, and offers child abuse and neglect prevention education and parenting skills classes.

2.9.5 Extremely Low-Income Households

Extremely low-income households are defined as households with income under 30 percent of the county's median household income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and/or shared housing, and/or rental subsidies or vouchers. Households in this income group are more likely than at other income levels to live in overcrowded and substandard housing conditions. In recent years rising rents, higher income and credit requirements imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

Table 2-28 identifies extremely low-income households by tenure for the NSJV region and each jurisdiction in Merced County. Renter-occupied households make up a larger percentage of total extremely low-income households in every jurisdiction except in Dos Palos. By comparison to total households, the jurisdictions of Livingston and Merced have the largest percentages of extremely low-income residents at 25.2 percent and 19.2 percent respectively, while Dos Palos (10.9 percent) and unincorporated Merced County (7.5 percent) have the lowest. Across the state, extremely low-income households make up 15.3 percent of total households. When compared to the NSJV, Merced County had a notably higher percentage of extremely low-income households.

Table 2-28 Extremely Low-Income Households by Tenure

Jurisdiction	Income <=30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Merced County	**2,940**	**8,540**	**11,480**	**80,010**
Percent	3.7%	10.7%	14.3%	100.0%
Atwater	**364**	**965**	**1,329**	**9,160**
Percent	4.0%	10.5%	14.5%	100.0%
Dos Palos	**85**	**80**	**165**	**1,515**
Percent	5.6%	5.3%	10.9%	100.0%
Gustine	**100**	**160**	**260**	**2,055**
Percent	4.9%	7.8%	12.7%	100.0%
Livingston	**60**	**345**	**405**	**1,605**
Percent	3.7%	21.5%	25.2%	100.0%

Jurisdiction	Income <=30% HAMFI Owner-Occupied	Renter-Occupied	Total ELI Households	Total Households
Los Banos	**395**	**970**	**1,365**	**10,775**
Percent	3.7%	9.0%	12.7%	100.0%
Merced	**685**	**4,205**	**4,890**	**25,490**
Percent	2.7%	16.5%	19.2%	100.0%
Unincorporated Merced County	**1,251**	**1,815**	**3,066**	**41,020**
Percent	3.0%	4.4%	7.5%	100.0%
California	**592,010**	**1,427,405**	**2,019,415**	**13,217,586**
Percent	4.5%	10.8%	15.3%	100.0%
San Joaquin County	**7730**	**19,320**	**27,050**	**228,565**
Percent	3.4%	8.5%	11.8%	100.0%
Stanislaus County	**5355**	**13,360**	**18,715**	**173,900**
Percent	3.1%	7.7%	10.8%	100.0%

Source: U.S. Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Table 2-29 shows extremely low-income households overpaying by tenure in the NSJV region and each jurisdiction in Merced County. Overpaying households are those that have housing cost burdens of more than 30 percent of their income towards housing. As shown, amongst owner-occupied and renter-occupied households, most extremely low-income households have a household cost burden of at least 30 percent. Renter occupied households are more likely to experience a housing cost burden across all jurisdictions. In Merced County, 85.3 percent of extremely low-income households have either a moderate or severe housing cost burden, like the distribution across the NSJV region (88.9 percent in San Joaquin County and 86.4 percent in Stanislaus County.

Table 2-29 Extremely Low-Income Households Overpaying by Tenure

	Owner-Occupied			Renter-Occupied			
Jurisdiction	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	Total ELI Households
Merced County	**615**	**595**	**1,730**	**1,075**	**1,530**	**5,935**	**11,480**
Percent	5.4%	5.2%	15.1%	9.4%	13.3%	51.7%	100.0%
Atwater	**75**	**95**	**194**	**70**	**140**	**755**	**1,329**
Percent	5.6%	7.1%	14.6%	5.3%	10.5%	56.8%	100.0%
Dos Palos	**15**	-	**70**	-	**45**	**35**	**165**
Percent	9.1%	0.0%	42.4%	0.0%	27.3%	21.2%	100.0%
Gustine	**20**	-	**80**	-	**85**	**75**	**260**
Percent	7.7%	0.0%	30.8%	0.0%	32.7%	28.8%	100.0%
Livingston	**10**	**15**	**35**	**50**	**25**	**270**	**405**
Percent	2.5%	3.7%	8.6%	12.3%	6.2%	66.7%	100.0%
Los Banos	**90**	**55**	**250**	**205**	**140**	**625**	**1,365**

	Owner-Occupied			Renter-Occupied			
Jurisdiction	**Cost Burden <30%**	**Moderate Cost Burden 30%-50%**	**Severe Cost Burden >50%**	**Cost Burden <30%**	**Moderate Cost Burden 30%-50%**	**Severe Cost Burden >50%**	**Total ELI Households**
Percent	6.6%	4.0%	18.3%	15.0%	10.3%	45.8%	100.0%
Merced	**135**	**160**	**390**	**405**	**765**	**3,035**	**4,890**
Percent	2.8%	3.3%	8.0%	8.3%	15.6%	62.1%	100.0%
Unincorporated Merced County	**270**	**270**	**711**	**345**	**330**	**1,140**	**3,066**
Percent	8.8%	8.8%	23.2%	11.3%	10.8%	37.2%	100.0%
California	**117,890**	**92,945**	**381,175**	**172,130**	**216,880**	**1,038,395**	**2,019,415**
Percent	5.8%	4.6%	18.9%	8.5%	10.7%	51.4%	100.0%
San Joaquin County	**1,035**	**1,145**	**5,550**	**1,950**	**2,420**	**14,950**	**27,050**
Percent	3.8%	4.2%	20.5%	7.2%	8.9%	55.3%	100.0%
Stanislaus County	**745**	**1,150**	**3,460**	**1,800**	**1,480**	**10,080**	**18,715**
Percent	4.0%	6.1%	18.5%	9.6%	7.9%	53.9%	100.0%

Source: US Housing and Urban Development, CHAS 2015-19 (5-Year Estimates).

Resources for Extremely Low-Income Households

The Housing Authority of the County of Merced administers the Housing Choice Voucher (HCV) Program under the auspices of the U.S. Department of Housing and Urban Development (HUD). The program provides rent subsidies to families in privately owned rental units in Merced County. HUD currently administers 2,705 housing HCVs within the county.[2]

Similar to the HCV program, the Housing Authority of Merced County also administers Emergency Housing Vouchers (EHV). In order to be eligible for an EHV, an individual must meet one of the four eligibility categories: 1. Homeless; 2. At risk of homelessness; 3. Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; 4. Recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.[3]

2.9.6 Farmworkers

Due to a combination of limited English language skills and very low household incomes, the ability of farmworkers to secure rental housing or obtain housing loans for home purchase is extremely limited. Housing needs include permanent family housing as well as accommodations for migrant single men, such as dormitory-style housing, especially during peak labor activity in May through October.

[2] Housing Authority of Merced County, *Housing Choice Voucher*, http://www.merced-pha.com/housing-choice-voucher/. Accessed June 2023.
[3] Housing Authority of Merced County, *Emergency Housing Vouchers*, http://www.merced-pha.com/emergency-housing-vouchers-ehv-frequently-asked-questions-faq/. Accessed June 2023.

A growing number of migrant workers do not leave California during the non-farm season, but instead stay in the area and perform non-farm work such as construction and odd jobs. Housing needs of this migrant but non farmworker population are partially addressed by year-round housing units, but additional migrant units are needed.

Migrant and other seasonal farmworkers usually do not have a fixed physical address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many workers and/or their families live in rural, often remote areas and are reluctant to voice their housing needs and concerns to local government or housing authorities. According to California Employment Development Department, the median wage for farmworkers was $14.77 per hour in 2020 or approximately $34,561 per year for full-time work, which is considered extremely low-income in California. Many farmworkers are forced to pay market rate for their housing, since most farm owners do not provide housing for their workers, and many publicly owned or managed housing complexes are restricted to families. Because market-rate housing may be more than they can afford, many workers are forced to share a housing unit with several other workers, causing a severely overcrowded living situation. Migrant and seasonal farmworkers face several housing challenges, but primarily substandard housing conditions.

The nature of agricultural work also affects the specific housing needs of farmworkers. For instance, farmworkers employed on a year-round basis generally live with their families and need permanent affordable housing much like other lower-income households. Migrant farmworkers who follow seasonal harvests generally need temporary housing only for the workers themselves.

Table 2-30 provides data for the total farmworker population across the NSJV region and each jurisdiction in Merced County and the total farmworker population in Merced County for 2021. There are 12,326 farmworkers in Merced County, with the largest population of farmworkers concentrated in the unincorporated areas of the county (45.9 percent), followed by the City of Merced (22.6 percent) and City of Atwater (10.0 percent). Gustine has the smallest population of farmworkers accounting for 1.9 percent of Merced County's population. When compared to the NSJV, Merced reported a higher farmworker population than Stanislaus County and a lower population than San Joaquin County.

Table 2-30 Farmworker Population

Jurisdiction	Farmworkers
Atwater	**1,231**
Percent	10.0%
Dos Palos	**488**
Percent	4.0%
Gustine	**235**
Percent	1.9%
Livingston	**859**
Percent	7.0%
Los Banos	**1,076**
Percent	8.7%
Merced	**2,781**
Percent	22.6%
Unincorporated County	**5,656**

Jurisdiction	Farmworkers
Percent	45.9%
Merced County	**12,326**
Stanislaus County	**11,560**
San Joaquin County	**15,758**

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table C24050.

Table 2-31 provides USDA Census of Agriculture data for farmworkers by population over time. The most recent 2017 data shows a decrease in the number of farmworkers by 6.5 percent from 17,265 to 15,566 workers between 2012 and 2017, this is similar to the overall decrease of 6.2 percent in the NSJV region. Of the counties in the NSJV region, Merced County has the highest migrant farm labor on farms reporting contract labor. The ongoing transition from agriculture-based industries to metropolitan-oriented employment in the larger jurisdictions, including Merced, Los Banos, and Livingston, is a primary factor in the decrease in the population of farmworkers, as evidenced by the decrease in the number of farms with hired labor during the same period, from 1,253 to 1,172.

Table 2-31 Farmworker Population Over Time

Type of Farm Labor	Merced County 2012	Merced County 2017	Merced County Change '12 – '17	Stanislaus County 2012	Stanislaus County 2017	Stanislaus County Change '12 – '17	San Joaquin County 2012	San Joaquin County 2017	San Joaquin County Change '12 – '17	NSJV 2012	NSJV 2017	NSJV Change '12 – '17
Hired farm labor (farms)	1,253	1,172	-6.5%	1,724	1,555	-9.8%	1,748	1,707	-2.3%	4,725	4,434	-6.2%
Hired farm labor (workers)	17,265	15,566	-9.8%	14,657	12,713	-13.3%	24,872	19,741	-20.6%	56,794	48,020	-15.4%
Workers by days worked – 150 days or more	8,448	7,903	-6.5%	5,900	6,284	6.5%	9,149	8,003	-12.5%	23,497	22,190	-5.6%
Workers by days worked – less than 150 days	8,817	7,663	-13.1%	7,810	6,429	-17.7%	15,723	11,738	-25.3%	32,350	25,830	-20.2%
Migrant farm labor on farms with hired labor	4,383	3,435	-21.6%	2,515	3,503	39.3%	11,214	9,297	-17.1%	18,112	16,235	-10.4%
Migrant farm labor on farms reporting only contract labor	81	154	90.1%	401	281	-29.9%	1920	2800	45.8%	2402	3235	34.7%

Source: U.S. Department of Agriculture, *Census of Agriculture*, https://www.nass.usda.gov/AgCensus/. Accessed June 2023.

In 2022, University of California, Merced conducted a Farmworker Health Study (FWHS)[4] survey funded by the California Department of Public Health and utilized active engagement of researchers from other institutions. The aim of the study was to assess the health of agricultural workers using comparable measures to those used in the initial farm study but extend that previous study (California Agricultural Health Workers Survey, conducted in 1999) with a focus on the long-term health of agricultural workers, the ability to access high quality health care, and the ability of the workforce to meet the changing demands of the industry.

The FWHS sample consisted of 1,242 participants across five major California regions[5], with a profile very similar to that of the broader farmworker population. The FWHS sample was largely Latino (99%), foreign-born (91%), and low-income—the very profile that the Latino paradox would predict to have above-average health outcomes. As shown in Table 2-32, farmworkers were most likely to be renters (92%), live in single-family homes (55%), and very few renters relied on employers to pay any or all of their rent (2%). Research suggests that farmworkers generally experience substandard housing (e.g., older homes, apartments, mobile homes, motels, garages, or other similar spaces), often requiring repairs such as new roofs, plumbing, heating and cooling systems, and termite clean-up. Poor ventilation and crowded spaces put farmworkers at increased risk for respiratory illnesses such as asthma and infectious diseases like tuberculosis and COVID-19.

Farmworkers faced issues related to the built environment of their homes. More than one-third (37%) reported a "taste of water at home" that was either very bad (24%) or bad (13%) — an indicator of poor water quality and possible health risks. More than one in three also experienced problems keeping a house cool (39%) or warm (36%), issues that will only increase in time as climate change exacerbates the temperature extremes. Farmworkers also encountered problems related to water and moisture—such as rotting wood (16%), mold (14%), water damage (13%), and water leaks (12%). Lastly, many farmworkers experienced problems with cockroaches (24%) and rodents (17%).

Table 2-32 Farmworker Housing-Type

Housing	Percentage
Home Type	
Single-Family Home	55%
Apartment	31%
Labor camp/boarding/motel	9%
RV/ car	4%
Garage	0%
Unspecified – renting a room	0%
N=	1,205
Pays rent or mortgage	
Rent	92%
Mortgage	8%
Neither	0%

[4] Farmworker Health Study. University of California, Merced. 2022. https://clc.ucmerced.edu/sites/clc.ucmerced.edu/files/page/documents/fwhs_report_2.2.2383.pdf
[5] The five regions in this study were: San Joaquin Valley (42%), Upper Central Coast (21%), Imperial and Coachella Valley (20%), Sonoma/Napa (12%), and Lower Central Coast (5%).

Housing	Percentage
N=	1,172
Rent paid by employer	
None	98%
All or part	2%
N=	1,225
Access to water inside home	90%
N=	1,224
Source: Farmworker Health Study. University of California, Merced. 2022.	

Resources for Farmworkers

The Housing Authority of Merced County offers a farm labor housing program that provides housing for year-round and migrant or seasonal domestic farm laborers. The program is funded by the U.S. Department of Agriculture (USDA) and the Housing Authority, which has one housing development in the community of Planada with a total of 50 year-round rental units (Felix Torres Farmworker Housing Center) located on North Plainsburg Road in Planada, east of the City of Merced.

The Housing Authority also helps fund four migrant housing centers in the county that provide a total of 227 temporary housing units during the peak growing and harvest season, which is typically April through November. All units are equipped with furnishings, basic amenities, and the rent includes utilities. The migrant housing centers are listed below:

- Atwater Migrant Center. Located on W. Westside Boulevard, Atwater, 59 units.
- Merced Migrant Center. Located on N. Santa Fe Drive, Merced, 49 units.
- Planada Migrant Center. Located on N. Plainsburg Road, Planada, 71 units.
- Los Banos Migrant Center. Located on W. Henry Miller Road, Los Banos, 48 units.

Central Valley Opportunity Center provides job services and vocational training for migrant workers and low-income families.

- 6838 Bridget Ct., Winton, CA 95388, (209) 357-0062

Central California Child Development Services, Inc provides childcare for children ages 0-5 and supportive services for migrant families.

- John O'Banion CDC: 401 Lesher Dr. Ste. G, Merced CA, 95340, (209) 726-3154
- Livingston CDC: 1001 F St., Livingston, CA 95334, (209) 394-0066

2.9.7 Persons Experiencing Homelessness

Most families become homeless because they are unable to afford housing in a particular community. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system quickly. The remainder live in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and "throwaway" youth (children whose parents will not allow them to live at home).

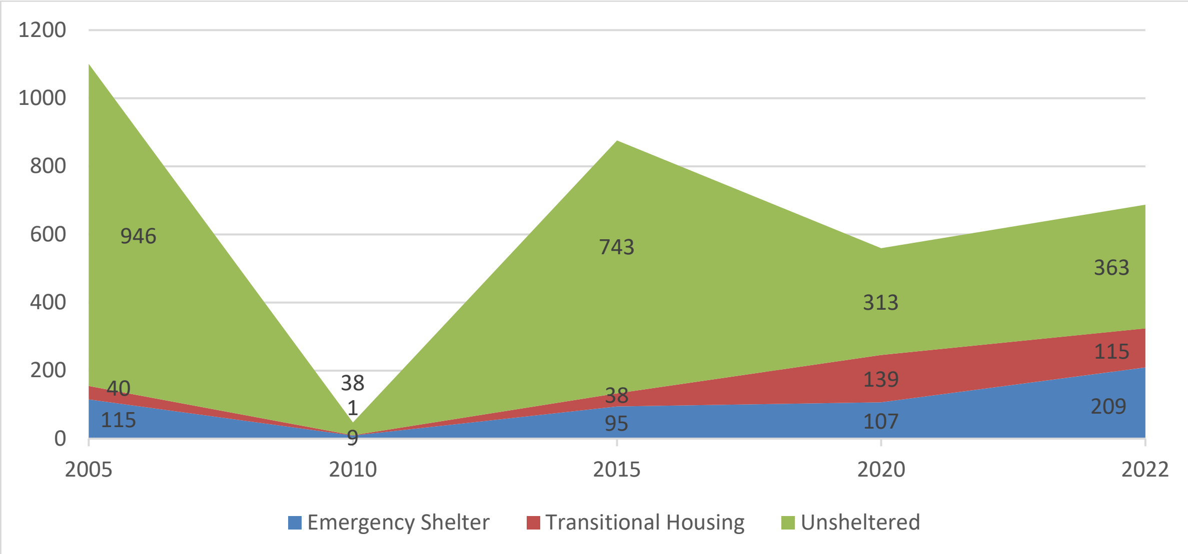
There are various reasons that contribute to a household experiencing homelessness. These may be any combination of factors such as loss of employment, inability to find a job, lack of marketable work skills, or high housing costs. For some, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, drug and alcohol addictions, or an inability to access support services and long-term care. Although each household has different needs, the most urgent need is for emergency shelter capacity and case management (i.e., help with accessing needed services). Emergency shelters have minimal supportive services for homeless persons and are not limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing is usually in buildings configured as rental housing developments, but operated with state programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. Transitional housing may be configured for specialized groups within the homeless population such as people with substance abuse problems, residents with mental health challenges, domestic violence victims, veterans, or people with HIV/AIDS. In many cases transitional housing programs will provide services for up to two years or more. Supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider.

The City of Merced and Merced County formed a regional Continuum of Care (CoC), a community-based organization that provides information on homeless services and information on the region’s homeless population. Figure 2-2 shows households experiencing homelessness by type between 2005 to 2022. As shown, 2005 had the highest reported number of households (1,101) by the Merced County Continuum of Care (CoC), the majority of which were unsheltered. Data for 2020 indicates that 559 households experienced homelessness in the county, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households experienced homelessness in the county.

Figure 2-2 Homelessness by Type Over Time, Households, Merced County



Source: U.S. HUD, CoC Homeless Populations and Subpopulations Reports (2005, 2010, 2015, 2020, 2022).

Table 2-33 provides the most recent point-in-time count for homelessness across Merced County. In 2023, 49.7 percent of those experiencing homelessness were counted as unsheltered, while the remaining 50.3 percent were living in emergency shelters or transitional housing. The majority (72.8 percent) of those counted were located in the city of Merced.

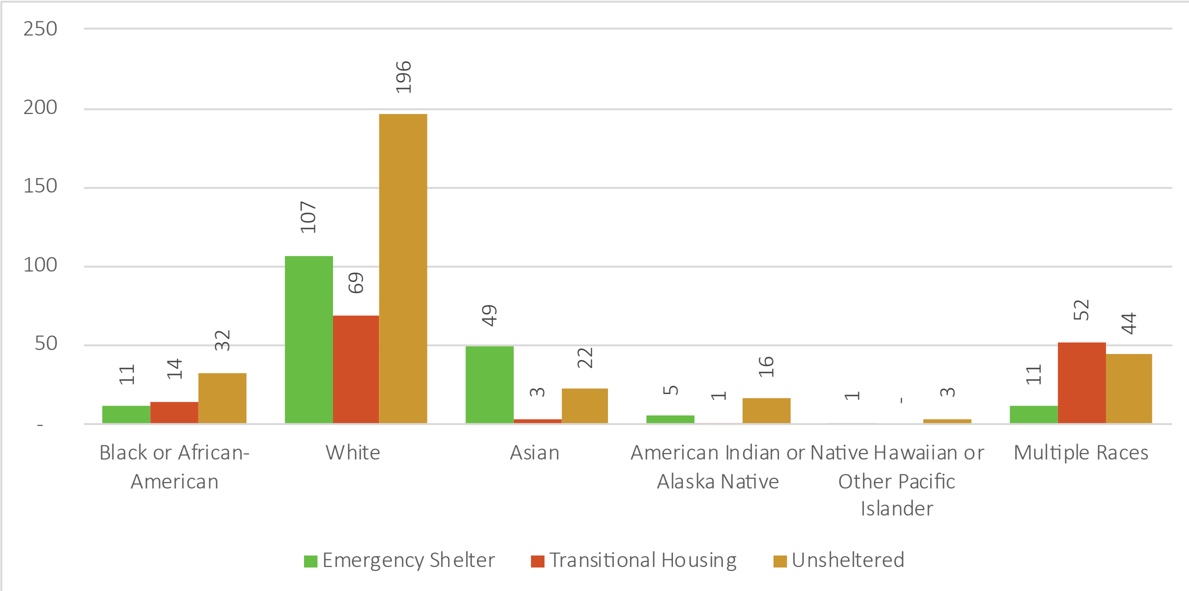
Table 2-33 Homelessness by Type (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Merced County Total	394	390	784
Percent	50.3%	49.7%	100%
Atwater	9	27	36
Percent	2.3%	6.9%	4.6%
Dos Palos	**2**	15	17
Percent	0.5%	3.9%	2.2%
Gustine	**0**	**0**	**0**
Percent	0.0%	0.0%	0.0%
Livingston	0	6	6
Percent	0.0%	1.5%	0.7%
Los Banos	35	78	113
Percent	8.9%	20%	14.4%
Merced	394	390	784
Percent	87.3%	58.2%	72.8%

Source: Merced City and County Continuum of Care, Point-in-Time Count (2023).

Figure 2-3 identifies people experiencing homelessness by type by race in the county for the year 2022. Among those counted, 62 percent identify as white, 10 percent as Black/African American, and 14 percent identify as more than one race.

Figure 2-3 Homelessness by Type by Race (2022)



Source: Merced City and County Continuum of Care, Point-in-Time Count (2022).

The Merced City and County CoC data also considers ethnicity, as shown on Table 2-34. Among those counted, 279 of 855 individuals (32.6 percent) identify as Hispanic or Latino.

Table 2-34 Homelessness by Ethnicity (2022)

Jurisdiction	Sheltered	Unsheltered	Total
Hispanic/Latino (any race)	**136**	**143**	**279**
Percent	15.9	16.7	32.6
Not Hispanic/Latino	**232**	**344**	**576**
Percent	27.1	40.2	67.4

Source: Merced City and County Continuum of Care, Point-in-Time Count (2022).

Resources for Persons Experiencing Homelessness

Table 2-35 provides an inventory of emergency, transitional, and permanent supportive housing for people experiencing homelessness in Merced County. Housing for people experiencing homelessness is concentrated in the City of Merced with nine facilities, including emergency shelters (103 beds), transitional housing (90 beds), and permanent supportive housing (17 beds) for a total of 210 beds in the city, along with one transitional housing facility in Atwater, one emergency shelter (20 beds) in Los Banos, a respite home (6 beds) in Los Banos, and one permanent supportive housing facility in Los Banos. There are a total of 131 emergency shelter beds, 153 transitional housing beds, and 71 permanent housing units. Considering the 2022 point-in-time count for the total homeless population of 855 people, there is a need for 500 beds or housing units for residents experiencing homelessness.

Table 2-35 Emergency and Transitional Housing

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds	Seasonal	Overflow and Voucher	Total	Location
Emergency Shelter									
Valley Crisis Center - A Women's Place	Domestic Violence Shelter	SMF+DC, DV	2	8	4	0	3	15	Merced
Merced Community Action Agency	D Street Shelter	SMF+DC, DV	0	0	66	0	0	66	Merced
Merced County Human Services Agency	Motel Vouchers	SMF+HC	0	0	0	0	8	8	–
Merced County Rescue Mission	Rescue Mission	SM	0	0	22	0	0	22	Merced
Emergency Shelter Subtotal			**2**	**8**	**92**	**0**	**11**	**111**	**–**
Transitional Housing									
Community Social Model Advocate	Tranquility Village	SF+HC	8	22	35	N/A	N/A	57	Atwater
Community Social Model Advocates	Hobie House	SM	0	0	25	N/A	N/A	25	Merced
Merced County Mental Health	Parsons House	SF	0	0	4	0	0	4	Merced
Merced County Rescue Mission	New Life Transformation Program	SMF+SA	0	0	61	N/A	N/A	61	Merced
Transitional Shelter Subtotal			**8**	**22**	**125**	**0**	**0**	**147**	–
Permanent Supportive Housing									
Housing Authority	VASH	SMF+V	9	23	18	N/A	N/A	41	–
Housing Authority	Shelter Plus Care	SMF+HC	0	0	5	N/A	N/A	5	–
Merced County Mental Health	Project Hope Westside	SMF+MA	0	0	8	N/A	N/A	8	Los Banos
Merced County Mental Health	Project Home Start	SMF	0	0	4	N/A	N/A	4	Merced
Sierra Saving Grace Homeless Project	Sierra Saving Grace Homeless Project	SMF	1	2	0	N/A	N/A	2	Merced
Turning Point Community Programs	Turning Point	SMF+HC	1	2	9	N/A	N/A	11	Merced
Permanent Supportive Housing Subtotal			**11**	**27**	**44**	**–**	**–**	**71**	–
Total Beds			**21**	**57**	**261**	**0**	**11**	**329**	**–**

Source: Mintier Harnish, 2023.

2.10 Housing Stock Characteristics

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. The following sections detail the housing stock characteristics of Merced County to identify how well the current housing stock meets the needs of current and future residents.

2.11 Housing Growth

Table 2-36 indicates the growth in the housing stock by providing the total number of units over time for the NSJV region and each jurisdiction in Merced County. As shown, production has slowed considerably since 2010. Atwater and Gustine had the greatest positive percent change in total units from 2010 to 2020, at 6.9 percent and 9.6 percent respectively. Between 2010 and 2020 the housing stock in the cities of Dos Palos and Los Banos decreased. Merced County's percent change from 2010 to 2020 is fairly similar to that of the state, but above Stanislaus County and below San Joaquin County.

Table 2-36 Total Housing Units Over Time (1980 to 2020)

Jurisdiction	2010	2020	Percent Change
Atwater	9,771	10,448	6.9%
Dos Palos	1,700	1,529	-10.1%
Gustine	2,087	2,287	9.65
Livingston	3,320	3,472	4.65
Los Banos	11,375	11,358*	-0.1%
Merced	27,446	28,120	2.5%
Unincorporated Merced County	27,999	29,477	5.3%
Merced County	83,089	86,691	4.3%
Stanislaus County	177,591	182,239	2.6%
San Joaquin County	231,114	245,192	6.1%
California	13,552,624	14,210,945	4.9%

*2021 ACS data for the City of Los Banos indicates a higher unit count of 12,459 units, which would indicate an increase in housing units of 8.7 percent between 2010 and 2021. For more information see Table 2-31.

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25001.

2.12 Housing Type and Tenure

Table 2-37 identifies the total housing units by type across the NSJV region and each jurisdiction in Merced County. Most of the housing stock across Merced County consists of single-family detached homes, which make up 73.8 percent of the county's total housing units. This is notably higher than the statewide average of 57.6 percent, but similar to the average 74.8 percent of the NSJV. The second most common housing type in Merced County is mobile homes, with a total of 5,775 units or 6.7 percent of the total housing stock. The third largest unit type is 3- or 4-unit dwellings, which accounts for 4,172 units or 4.8 percent of the total housing stock. Merced County had a similar distribution of housing types compared to the NSJV region, in which single-family detached homes made up over 73 percent of housing units in each county.

Table 2-37 Total Housing Units by Type

Jurisdiction	Total	1, Detached	1, Attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile Home	Boat, RV, Van, etc.
Merced County	**86,767**	**64,045**	**1,908**	**2,785**	**4,172**	**3,876**	**1,634**	**801**	**1,649**	**5,775**	**122**
Percent		73.8%	2.2%	3.2%	4.8%	4.5%	1.9%	0.9%	1.9%	6.7%	0.1%
Atwater	**10,580**	**7,016**	**381**	**971**	**645**	**375**	**329**	**18**	**159**	**686**	**0**
Percent		66.3%	3.6%	9.2%	6.1%	3.5%	3.1%	0.2%	1.5%	6.5%	0.0%
Dos Palos	**1,661**	**1,564**	**2**	**0**	**30**	**50**	**15**	**0**	**0**	**0**	**0**
Percent		94.2%	0.1%	0.0%	1.8%	3.0%	0.9%	0.0%	0.0%	0.0%	0.0%
Gustine	**2,302**	**1,771**	**73**	**54**	**199**	**66**	**20**	**21**	**9**	**89**	**0**
Percent		76.9%	3.2%	2.3%	8.6%	2.9%	0.9%	0.9%	0.4%	3.9%	0.0%
Livingston	**3,407**	**2,936**	**55**	**88**	**64**	**53**	**105**	**52**	**0**	**50**	**4**
Percent		86.2%	1.6%	2.6%	1.9%	1.6%	3.1%	1.5%	0.0%	1.5%	0.1%
Los Banos	**12,459**	**10,368**	**392**	**252**	**427**	**544**	**75**	**104**	**82**	**172**	**43**
Percent		83.2%	3.1%	2.0%	3.4%	4.4%	0.6%	0.8%	0.7%	1.4%	0.3%
Merced	**28,400**	**18,301**	**686**	**853**	**2,421**	**2,495**	**1,039**	**472**	**1,259**	**859**	**15**
Percent		64.4%	2.4%	3.0%	8.5%	8.8%	3.7%	1.7%	4.4%	3.0%	0.1%
Unincorporated Merced County	**27,958**	**22,089**	**319**	**567**	**386**	**293**	**51**	**134**	**140**	**3,919**	**60**
Percent		79.0%	1.1%	2.0%	1.4%	1.0%	0.2%	0.5%	0.5%	14.0%	0.2%
California	**14,328,539**	**8,248,814**	**1,031,608**	**340,666**	**777,600**	**842,158**	**721,058**	**713,636**	**1,121,470**	**514,764**	**16,765**
Percent		57.6%	7.2%	2.4%	5.4%	5.9%	5.0%	5.0%	7.8%	3.6%	0.1%
Stanislaus County	**182,606**	**138,760**	**7,361**	**3,822**	**6,807**	**4,587**	**3,171**	**2,786**	**6,957**	**8,121**	**234**
Percent		76.0%	4.0%	2.1%	3.7%	2.5%	1.7%	1.5%	3.8%	4.4%	0.1%
San Joaquin County	**249,018**	**185,505**	**10,840**	**4,855**	**8,969**	**8,854**	**6,394**	**5,922**	**9,050**	**8,444**	**185**
Percent		74.5%	4.4%	1.9%	3.6%	3.6%	2.6%	2.4%	3.6%	3.4%	0.1%

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B25024.

Table 2-38 summarizes housing units by tenure in the NSJV region and each jurisdiction in Merced County. As shown, there are more owner-occupied units in all jurisdictions except Gustine and Merced. Dos Palos has the highest concentration of owner-occupied units, representing 61.2 percent of the jurisdiction's housing stock. This is greater than Merced County (51.6 percent), the NSVJ region (56.7 percent), and the state (55.5 percent). When compared to the NSJV region (40.5 percent in Stanislaus County and 40.9 in San Joaquin County), Merced County (48.4 percent) has a higher percent of renter-occupied housing units.

Table 2-38 Housing Units by Tenure

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Merced County	**81,618**	**42,146**	**39,472**
Percent		51.6%	48.4%
Atwater	**10,309**	**5,366**	**4,943**
Percent		52.1%	47.9%
Dos Palos	**1,661**	**1,016**	**645**
Percent		61.2%	38.8%
Gustine	**2,169**	**1,057**	**1,112**
Percent		48.7%	51.3%
Livingston	**3,299**	**1,881**	**1,418**
Percent		57.0%	43.0%
Los Banos	**12,025**	**6,732**	**5,293**
Percent		56.0%	44.0%
Merced	**26,673**	**11,185**	**15,488**
Percent		41.9%	58.1%
Unincorporated Merced County	**25,482**	**14,909**	**10,573**
Percent		58.5%	41.5%
California	**13,217,586**	**7,335,247**	**5,882,339**
Percent		55.5%	44.5%
Stanislaus County	**175,067**	**104,220**	**70,847**
Percent		59.5%	40.5%
San Joaquin County	**234,662**	**138,735**	**95,927**
Percent		59.1%	40.9%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25042.

2.13 Vacancy Rate

The vacancy rate indicates the match between the demand for and supply of housing. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and reduced affordability. Table 2-39 provides data on vacancy status by type for the total vacant units across the NSJV region and each jurisdiction in Merced County. Of the total vacant units, other vacant units and units for rent make up the largest percentage of total vacant units. Out of all Merced County jurisdictions, the unincorporated county and the City of Merced had the highest percentage of total vacant units at 8.9 and 6.1 percent of total units, respectively. Within the NSJV region, Merced County had a higher percentage of vacant units (5.9 percent) compared to Stanislaus County (4.3 percent) and a lower percentage compared to San Joaquin County (6.1 percent).

Table 2-39 Vacancy Status by Type for Total Vacant Units

Jurisdiction	Total Vacant	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Merced County	**5,149**	**1,298**	**112**	**377**	**553**	**556**	**202**	**2,051**
Percent	5.9% of total units	25.2%	2.2%	7.3%	10.7%	10.8%	3.9%	39.8%
Atwater	**271**	**80**	**0**	**40**	**58**	**23**	**0**	**70**
Percent	2.6% of total units	29.5%	0.0%	14.8%	21.4%	8.5%	0.0%	25.8%
Dos Palos	**–**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Percent	–	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Gustine	**133**	**0**	**0**	**0**	**0**	**0**	**0**	**133**
Percent	5.8% of total units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Livingston	**108**	**39**	**0**	**0**	**15**	**0**	**0**	**54**
Percent	3.2% of total units	36.1%	0.0%	0.0%	13.9%	0.0%	0.0%	50.0%
Los Banos	**434**	**0**	**34**	**36**	**73**	**105**	**0**	**186**
Percent	3.5% of total units	0.0%	7.8%	8.3%	16.8%	24.2%	0.0%	42.9%
Merced	**1,727**	**983**	**60**	**166**	**136**	**35**	**0**	**347**
Percent	6.1% of total units	56.9%	3.5%	9.6%	7.9%	2.0%	0.0%	20.1%
Unincorporated Merced County	**2,476**	**196**	**18**	**135**	**271**	**393**	**202**	**1261**
Percent	8.9% of total units	7.9%	0.7%	5.5%	10.9%	15.9%	8.2%	50.9%
California	**1,110,953**	**240,840**	**53,537**	**73,319**	**54,970**	**370,908**	**2,992**	**314,387**
Percent	7.8% of total units	21.7%	4.8%	6.6%	4.9%	33.4%	0.3%	28.3%
Stanislaus County	7,539	**1,856**	**467**	**1,127**	**1,520**	**369**	**19**	**2,181**
Percent	4.3%	24.6%	6.2%	14.9%	20.2%	4.9%	0.3%	28.9%
San Joaquin County	14,356	**3,613**	**688**	**1,312**	**1,113**	**1,761**	**162**	**5,707**
Percent	6.1%	25.2%	4.8%	9.1%	7.8%	12.3%	1.1%	39.8%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25004.

2.14 Housing Unit Size

Table 2-40 provides housing unit size data for the NSJV region and each jurisdiction in Merced County. Three-bedroom units are the most common type across the NSJV. By comparison to statewide housing unit size trends, the NSJV region has a much larger proportion of 3-bedroom units (44.4 percent average) than the state (33.7 percent) and a considerably smaller percentages of studios, 1-, and 2-bedroom units.

Table 2-40 Housing Unit Size

Jurisdiction	Total	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 or More Bedrooms
Merced County	**81,618**	**1,883**	**4,320**	**16,306**	**38,451**	**17,656**	**3,002**
Percent		2.3%	5.3%	20.0%	47.1%	21.6%	3.7%
Atwater	**10,309**	**237**	**648**	**2,331**	**5,442**	**1,291**	**360**
Percent		2.3%	6.3%	22.6%	52.8%	12.5%	3.5%
Dos Palos	**1,661**	**11**	**25**	**383**	**1,018**	**224**	**0**
Percent		0.7%	1.5%	23.1%	61.3%	13.5%	0.0%
Gustine	**2,169**	**135**	**94**	**459**	**854**	**503**	**124**
Percent		6.2%	4.3%	21.2%	39.4%	23.2%	5.7%
Livingston	**3,299**	**6**	**24**	**425**	**1,803**	**774**	**267**
Percent		0.2%	0.7%	12.9%	54.7%	23.5%	8.1%
Los Banos	**12,025**	**347**	**462**	**1,485**	**5,991**	**3,006**	**734**
Percent		2.9%	3.8%	12.3%	49.8%	25.0%	6.1%
Merced	**26,673**	**908**	**2,261**	**6,168**	**10,613**	**5,977**	**746**
Percent		3.4%	8.5%	23.1%	39.8%	22.4%	2.8%
Unincorporated County	**25,482**	**239**	**806**	**5,055**	**12,730**	**5,881**	**771**
Percent		0.9%	3.2%	19.8%	50.0%	23.1%	3.0%
California	**13,217,586**	**564,387**	**1,691,491**	**3,539,857**	**4,451,995**	**2,373,268**	**596,588**
Percent		4.3%	12.8%	26.8%	33.7%	18.0%	4.5%
Stanislaus County	**175,067**	**3,252**	**12,369**	**37,860**	**80,867**	**33,698**	**7,021**
Percent		1.9%	7.1%	21.6%	46.2%	19.2%	4.0%
San Joaquin County	**234,662**	**5,509**	**16,709**	**51,085**	**93,896**	**53,915**	**13,548**
Percent		2.3%	7.1%	21.8%	40.0%	23.0%	5.8%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25042.

2.15 Age and Condition of Housing Stock

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1990), while still needing rehabilitation, will not require rehabilitation as substantial as what would be required for housing units older than 50 years old (i.e., built before 1970). Housing units older than 50 years are more likely to require complete rehabilitation of housing systems such as roofing, plumbing, and electrical if they have not been maintained. As shown in Table 2-41, Merced County, there is a total of 23,891 occupied homes 50 years or older. These units account for 29.3 percent of the housing stock, which is less than the NSJV region where 39.4 percent of San Joaquin County homes and 33.8 percent of Stanislaus County homes, and less than in California as a whole, where 40.9 percent of homes are 50 years or older. Stanislaus County and San Joaquin County the majority of the housing stock was constructed between 1950 and 1959, which is different from Merced County where most if its construction occurred between 2000 and 2009.

Table 2-41 Total Occupied Housing Units by Year Built

Jurisdiction	Total	1939 or Earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 to 2013	2014 or Later
Merced County	**81,618**	**3,943**	**5,007**	**7,356**	**7,585**	**14,718**	**11,034**	**11,846**	**16,856**	**3,229**	**44**
Percent		4.80%	6.10%	9.00%	9.30%	18.00%	13.50%	14.50%	20.70%	4.00%	0.10%
Atwater	**10,309**	**218**	**819**	**1,537**	**1,129**	**2,531**	**1,530**	**752**	**1,464**	**329**	**0**
Percent		2.10%	7.90%	14.90%	11.00%	24.60%	14.80%	7.30%	14.20%	3.20%	0.00%
Dos Palos	**1,661**	**252**	**141**	**106**	**126**	**521**	**163**	**147**	**174**	**31**	**0**
Percent		15.20%	8.50%	6.40%	7.60%	31.40%	9.80%	8.90%	10.50%	1.90%	0.00%
Gustine	**2,169**	**169**	**93**	**75**	**324**	**450**	**163**	**320**	**480**	**95**	**0**
Percent		7.80%	4.30%	3.50%	14.90%	20.70%	7.50%	14.80%	22.10%	4.40%	0.00%
Livingston	**3,299**	**66**	**201**	**289**	**156**	**521**	**368**	**769**	**870**	**59**	**0**
Percent		2.00%	6.10%	8.80%	4.70%	15.80%	11.20%	23.30%	26.40%	1.80%	0.00%
Los Banos	**12,025**	**222**	**731**	**585**	**817**	**1,524**	**1,400**	**2,987**	**3,054**	**705**	**0**
Percent		1.80%	6.10%	4.90%	6.80%	12.70%	11.60%	24.80%	25.40%	5.90%	0.00%
Merced	**26,673**	**1,243**	**1,368**	**2,610**	**2,096**	**5,040**	**4,091**	**2,706**	**6,271**	**1,217**	**31**
Percent		4.70%	5.10%	9.80%	7.90%	18.90%	15.30%	10.10%	23.50%	4.60%	0.10%
Unincorporated County	**25,482**	**1,773**	**1,654**	**2,154**	**2,937**	**4,131**	**3,319**	**4,165**	**4,543**	**793**	**13**
Percent		7.00%	6.50%	8.50%	11.50%	16.20%	13.00%	16.30%	17.80%	3.10%	0.10%
California	**13,217,586**	**1,162,732**	**753,750**	**1,755,123**	**1,728,569**	**2,295,943**	**1,980,874**	**1,438,264**	**1,451,946**	**634,508**	**15,877**
Percent		8.80%	5.70%	13.30%	13.10%	17.40%	15.00%	10.90%	11.00%	4.80%	0.10%
Stanislaus County	**175,067**	**61**	**4,684**	**29,316**	**25,264**	**30,615**	**34,506**	**17,063**	**14,918**	**8,218**	**10,422**
Percent		0.0%	2.7%	16.7%	14.4%	17.5%	19.7%	9.7%	8.5%	4.7%	6.0%
San Joaquin County	**234,662**	**387**	**14,593**	**44,551**	**32,855**	**34,711**	**35,286**	**21,863**	**22,975**	**12,238**	**15,203**
Percent		0.2%	6.2%	19.0%	14.0%	14.8%	15.0%	9.3%	9.8%	5.2%	6.5%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25036.

Table 2-42 provides information on substandard housing units across all county jurisdictions. The data indicates that there is a larger percentage of units lacking kitchen facilities than plumbing facilities across all jurisdictions except for unincorporated Merced County. Of the jurisdictions in Merced County, the City of Merced has the largest percent of substandard housing at 1.5 percent, while Dos Palos, Gustine, and Livingston do not have any reported substandard housing units. Merced County has a lower percentage of substandard housing units (0.8 percent) compared to the other counties in the NSJV region (1.2 percent in Stanislaus County and 1.3 percent in San Joaquin County) and California (1.5 percent).

Table 2-42 Substandard Housing Units

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Merced County	**81,618**	**298**	**357**
Percent		0.4%	0.4%
Atwater	**10,309**	**0**	**22**
Percent		0.0%	0.2%
Dos Palos	**1,661**	**0**	**0**
Percent		0.0%	0.0%
Gustine	**2,169**	**0**	**0**
Percent		0.0%	0.0%
Livingston	**3,299**	**0**	**0**
Percent		0.0%	0.0%
Los Banos	**12,025**	**0**	**40**
Percent		0.0%	0.3%
Merced	**26,673**	**162**	**233**
Percent		0.6%	0.9%
Unincorporated County	**25,482**	**136**	**62**
Percent		0.5%	0.2%
California	**13,217,586**	**53,643**	**149,252**
Percent		0.4%	1.1%
Stanislaus County	**175,067**	**650**	**1,316**
Percent		0.4%	0.8%
San Joaquin County	**234,662**	**1,031**	**2,117**
Percent		0.4%	0.9%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25049 and B25036.

2.16 Housing Costs

2.16.1 Median Home Sale Price

Table 2-43 provides information on the median housing value across all county jurisdictions from 1980 to 2020. The data indicates that prices rose steadily across the county from 1980 to 2000. Between 2000 to 2010 home prices spiked, including double- and triple-digit increases. Since 2010, home values have continued to increase but at a significantly slower pace in all jurisdictions except for Dos Palos (94.7 percent increase) and the City of Merced (156.5 percent increase). According to Zillow, the average house prices In Merced County were $294,035 in 2020 and $407,096 in 2024.

Table 2-43 Median Housing Value Over Time (2010 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Atwater	**$56,000**	**$89,400**	**$99,900**	**$214,600**	**$259,900**
Percent Change		59.6%	11.7%	114.8%	21.1%
Dos Palos	**$44,300**	**$66,900**	**$88,500**	**$179,800**	**$350,000**
Percent Change		51.0%	32.3%	103.2%	94.7%
Gustine	**$50,800**	**$96,000**	**$111,400**	**$183,700**	**$270,300**
Percent Change		89.0%	16.0%	64.9%	47.1%
Livingston	**$43,400**	**$71,900**	**$92,300**	**$244,900**	**$345,100**
Percent Change		65.7%	28.4%	165.3%	40.9%
Los Banos	**$49,000**	**$110,100**	**$138,200**	**$248,900**	**$275,700**
Percent Change		124.7%	25.5%	80.1%	10.8%
Merced	**$57,700**	**$90,300**	**$103,200**	**$223,500**	**$573,200**
Percent Change		56.5%	14.3%	116.6%	156.5%
Merced County	**$53,100**	**$90,100**	**$110,900**	**$241,000**	**$268,800**
Percent Change		69.7%	23.1%	117.3%	11.5%

Note: Data unavailable for unincorporated county.

Source: U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

Table 2-44 provides information on the median housing value from 2000 to 2020 across the region, including Merced County and adjacent Stanislaus and Fresno County, as well as the state of California. The data indicates that prices steadily rose throughout the region and state during this period. From 2000 to 2010, Merced County experienced a similar increase in median home values (118.9 percent) to both California (116.8 percent) and a higher increase than Stanislaus County (100.3 percent) but lower than San Joaquin County (127.8 percent). From 2010 to 2020, growth of median housing value slowed across all regions compared to the previous decade. During this period, Merced County experienced a greater increase in home values (11.5 percent) than adjacent Stanislaus Couty (10.1 percent), and a lower percent change than San Joaquin County and the state (15.5 percent and 17.5 percent, respectively).

Table 2-44 Regional Median Housing Value Over Time (2000 to 2020)

Jurisdiction	2000	2010	2020
Merced County	**$110,100**	**$241,000**	**$268,800**
Percent Change		118.9%	11.5%
California	**$211,500**	**$458,500**	**$538,500**
Percent Change		116.8%	17.5%
Stanislaus County	**$142,400**	**$285,200**	**$314,100**
Percent Change		100.3%	10.1%
San Joaquin County	**$139,800**	**$318,600**	**$367,900**
Percent Change		127.8%	15.5%

Source: U.S. Census Bureau, Census 2000(SF3), ACS 06-10, 16-20 (5-year Estimates), Table B25077.

2.17 Distribution of Owner-Occupied Units

Due to historical practices of segregation, redlining, displacement, and other discriminatory measures, accumulating wealth through homeownership has been difficult for non-white households. Table 2-45 provides data on the number of owner-occupied housing units by race across all county jurisdictions. In Merced County, out of the total owner-occupied units, 59.3 percent are owned by households identifying as white and 22.7 are owned by residents identifying as some other race. Native Hawaiian and other Pacific Islander, and American Indian and Alaskan Native populations have the lowest proportion of homeowners in Merced County. These trends are consistent with the NSJV region and statewide data. When considering ethnicity, 43.5 percent of all owner-occupied units in Merced County are owned by residents identifying as Hispanic or Latino, which is lower than the percent of owner-occupied units statewide that are owned by residents identifying as Hispanic or Latino (52.6 percent).

Table 2-45 Owner-Occupied Units by Race and Ethnicity

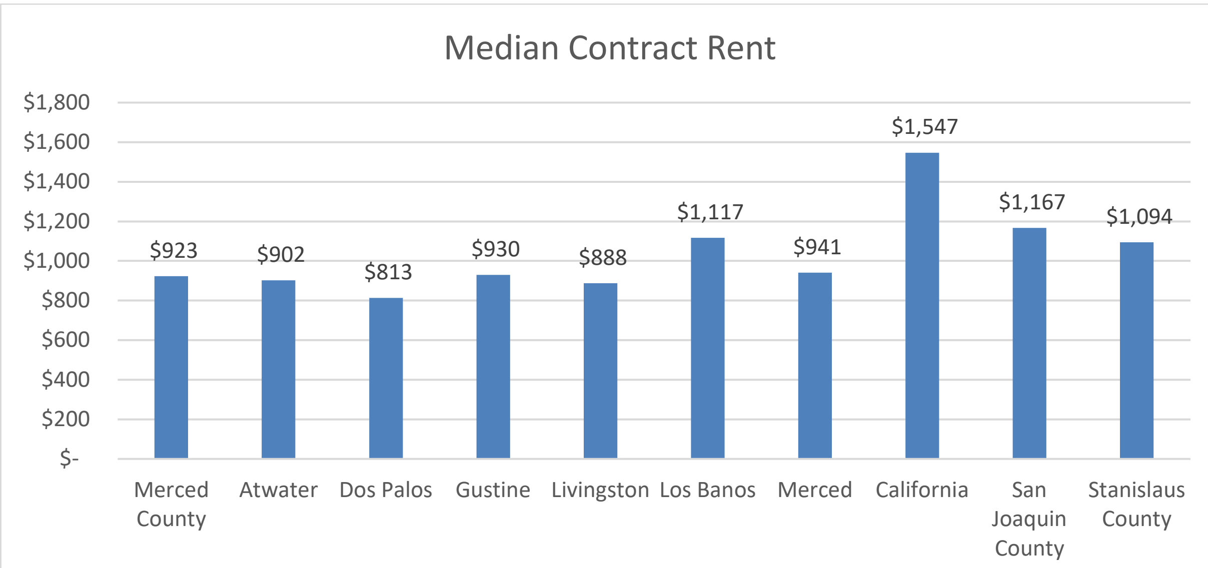
Jurisdiction	Total Owner-occupied Units	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino of any Race
Merced County	**42,146**	**25,012**	**1,182**	**436**	**2,801**	**43**	**9,588**	**3,084**	**18,341**
Percent	100%	59.3%	2.8%	1.0%	6.6%	0.1%	22.7%	7.3%	43.5%
Atwater	**5,366**	**3,210**	**272**	**49**	**294**	**11**	**1,123**	**407**	**2,406**
Percent	100%	59.8%	5.1%	0.9%	5.5%	0.2%	20.9%	7.6%	44.8%
Dos Palos	**1,016**	**557**	**57**	**24**	**15**	**0**	**323**	**40**	**344**
Percent	100%	54.8%	5.6%	2.4%	1.5%	0.0%	31.8%	3.9%	33.9%
Gustine	**1,057**	**784**	**-**	**0**	**0**	**0**	**154**	**119**	**649**
Percent	100%	74.2%	0.0%	0.0%	0.0%	0.0%	14.6%	11.3%	61.4%
Livingston	**1,881**	**510**	**-**	**38**	**470**	**0**	**734**	**129**	**193**
Percent	100%	27.1%	0.0%	2.0%	25.0%	0.0%	39.0%	6.9%	10.3%
Los Banos	**6,732**	**3,779**	**149**	**75**	**258**	**0**	**1,839**	**632**	**2,308**
Percent	100%	56.1%	2.2%	1.1%	3.8%	0.0%	27.3%	9.4%	34.3%
Merced	**11,185**	**6,677**	**485**	**79**	**1,065**	**0**	**2,030**	**849**	**4,609**
Percent	100%	59.7%	4.3%	0.7%	9.5%	0.0%	18.1%	7.6%	41.2%
Unincorporated County	**14,909**	**9,495**	**219**	**171**	**699**	**32**	**3,385**	**908**	**7,832**
Percent	100%	63.7%	1.5%	1.1%	4.7%	0.2%	22.7%	6.1%	52.5%
California	**7,335,247**	**4,660,216**	**287,300**	**53,643**	**1,150,895**	**18,216**	**633,875**	**531,102**	**3,859,780**
Percent	100%	63.5%	3.9%	0.7%	15.7%	0.2%	8.6%	7.2%	52.6%
Stanislaus County	**104,220**	**74,992**	**2,268**	**1,215**	**5,664**	**548**	**9,224**	**10,309**	**34,700**
Percent	100.0%	72.0%	2.2%	1.2%	5.4%	0.5%	8.9%	9.9%	33.3%
San Joaquin County	**138,735**	**80,616**	**7,218**	**945**	**22,519**	**580**	**11,992**	**14,865**	**40,689**
Percent	100.0%	58.1%	5.2%	0.7%	16.2%	0.4%	8.6%	10.7%	29.3%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25003.

2.18 Housing Rents

The U.S. Census Bureau defines contract rent as the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included. According to the 2017-2021 ACS, the median contract rent for Merced County was $923 per month, which is lower than the median rent of the other counties in the NSJV region ($1,167 in San Joaquin County and $1,094 in Stanislaus County). Of the jurisdictions in Merced County, Los Banos had the highest median contract rent of $1,101, followed by the City of Merced with a median of $933 per month. Dos Palos and Atwater had the lowest median contract rents of $776 and $844 per month, respectively.

Figure 2-4 Median Contract Rent



Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25058.

Table 2-46 below provides an overview of median rent for rental housing by number of bedrooms based on 2021 ACS data. As shown, rents in Merced County were considerably less than in California and slightly less than the NSJV region across all unit sizes. Among the jurisdictions in Merced County, Atwater and Los Banos had the highest median rents. Comparatively, Merced County's median rent costs in Stanislaus County and San Joaquin County were higher than what was seen in both Atwater and Los Banos, the most expensive cities to rent within Merced County. statewide median rent costs were much higher than those seen across Merced County, Stanislaus County, and San Joaquin County. Rents were lower in Dos Palos and Livingston; however, these cities lack studio and 1-bedroom units.

Table 2-46 Median Rent by Number of Bedrooms

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Merced County	$708	$795	$989	$1,234	$1,548
Atwater	$692	$732	$962	$1,312	$1,460
Dos Palos	–	–	$891	$1,133	–
Gustine	–	$1,074	$1,006	$1,590	–
Livingston	–	–	$747	$1,185	$1,559
Los Banos	$669	$1,011	$1,015	$1,378	$1,844
Merced	$862	$890	$1,041	$1,242	$1,533
California	$1,293	$1,450	$1,737	$1,938	$2,326
Stanislaus County	$892	$1,083	$1,256	$1,551	$2,018
San Joaquin County	$860	$977	$1,237	$1,622	$2,053

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25031

2.19 Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in the city with housing affordability for different income levels. This information indicates the number of households likely to experience displacement, overcrowding, and overpayment.

Housing affordability levels are determined by HUD, which conducts annual nationwide household income surveys to determine household eligibility for federal housing assistance. HCD determines annual income limits for monthly housing costs, including housing payments (rent or mortgage), utilities, and taxes (if housing owner). These income limits are further broken down by household size. Table 2-47 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment).

Table 2-47 Housing Affordability Matrix – Merced County (2022)

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
Extremely Low Income (0-30% AMI)						
1-Person (Studio)	$16,350	$409	$226	$143	$183	$70,178
2-Person (1 BR)	$18,700	$468	$241	$164	$227	$79,367
3-Person (2 BR)	$23,030	$576	$276	$202	$300	$88,631
4-Person (3 BR)	$27,750	$694	$311	$243	$383	$97,821
5-Person (4 BR)	$32,470	$812	$381	$284	$431	$105,232
Very Low Income (30-50% AMI)						
1-Person	$27,300	$683	$226	$239	$457	$116,963
2-Person	$31,200	$780	$241	$273	$539	$132,279
3-Person	$35,100	$878	$276	$307	$602	$147,719

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
4-Person	$38,950	$974	$311	$341	$663	$163,035
5-Person	$42,100	$1,053	$381	$368	$672	$175,387
Low Income (50-80% AMI)						
1-Person	$43,650	$1,091	$226	$382	$865	$187,140
2-Person	$49,850	$1,246	$241	$436	$1,005	$211,646
3-Person	$56,100	$1,403	$276	$491	$1,127	$236,350
4-Person	$62,300	$1,558	$311	$545	$1,247	$260,856
5-Person	$67,300	$1,683	$381	$589	$1,302	$280,618
Median Income (80-100% AMI)						
1-Person	$43,650	$1,091	$226	$382	$865	$187,140
2-Person	$49,850	$1,246	$241	$436	$1,005	$211,646
3-Person	$56,100	$1,403	$276	$491	$1,127	$236,350
4-Person	$62,300	$1,558	$311	$545	$1,247	$260,856
5-Person	$67,300	$1,683	$381	$589	$1,302	$280,618
Moderate Income (100-120% AMI)						
1-Person	$62,856	$1,571	$226	$550	$1,345	$280,710
2-Person	$71,784	$1,795	$241	$628	$1,554	$317,468
3-Person	$80,784	$2,020	$276	$707	$1,744	$354,524
4-Person	$89,712	$2,243	$311	$785	$1,932	$391,284
5-Person	$96,912	$2,423	$381	$848	$2,042	$420,928

Assumptions:

1. Income limits are the 2021 HCD limits for Merced County.
2. Affordable housing costs are 30 percent of gross household income.
3. Utility costs are based on Merced County Housing Authority Utility Allowance Schedule for 2022.
4. Taxes, insurance, private mortgage insurance, and homeowners association dues are calculated at 35 percent of monthly affordable cost.
5. Affordable home price assumes a 30-year fixed mortgage with a 7 percent interest rate and 10 percent down payment.
6. Taxes and insurance costs apply to owners only.

Sources: 2022 HCD Income Limits, Merced County Housing Authority Utility Allowance Schedule, 2022.

Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the County AMI. According to HCD estimates, extremely low-income households have an annual income of $16,350 or below for a one-person household and $32,470 or below for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Merced County.

Very Low-income Households

Very low-income households earn between 31 and 50 percent of the County AMI—up to $27,300 for a one-person household and up to $42,100 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between $116,963 and $175,387, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately $457 to $672 in monthly rent, depending on household size. Given the cost of housing in Merced County, very low-income households could not afford to purchase a home or rent an adequately sized unit without experiencing a housing cost burden.

Low-Income Households

Low-income households earn between 51 and 80 percent of the County AMI—up to $43,650 for a one-person household and up to $67,300 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between $187,140 and $280,618, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately $865 to $1,302 in monthly rent, depending on household size. Based on this data, finding appropriately sized market-rate rental housing in the county is likely to be challenging to households in this income group.

Median-Income Households

Median-income households earn between 80 and 100 percent of the County's AMI—up to $52,380 for a one-person household and up to $80,760 for a five-person household in 2022. The affordable home price for a median-income household ranges from $233,925 to $350,773. After deductions for utilities, a one-person median-income household could afford to pay up to $1,084 in rent per month and a five-person low-income household could afford to pay as much as $1,638. Despite increased household incomes, finding appropriately sized market-rate rental housing may still be challenging for households in this income group.

Moderate-Income Households

Moderate-income households earn between 100 and 120 percent of the County's AMI—up to $62,586 for a one-person household and up to $92,912 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is $280,710 for a one-person household and $420,928 for a five-person family. The maximum affordable rent payment for moderate-income households is between $1,345 and $2,042 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

2.19.1 Cost Burden

As mentioned in Section 2.5.2, a housing cost burden occurs when households spend 30 percent or more of their monthly income on housing-related costs. Table 2-48 and Table 2-49 identify cost-burdened households by tenure over time in each Merced County jurisdiction. As shown, there has been a steady decrease in the number of owner-occupied cost-burdened households since 2010 in each jurisdiction. In contrast, there were increases in the number of renter-occupied cost-burdened households in nearly most cities during the same time except for Dos Palos, Livingston, and the unincorporated county. The jurisdiction with the greatest percent increase in cost burdened renter-occupied households was the City of Gustine, with nearly twice as many cost-burdened renter-occupied households from 2010 to 2020.

Table 2-48 Cost-Burdened Owner-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Atwater	**350**	**456**	**673**	**1,446**	**1,104**
Percent		30.3%	47.6%	114.9%	-23.7%
Dos Palos	**78**	**128**	**224**	**391**	**219**
Percent		64.1%	75.0%	74.6%	-44.0%
Gustine	**56**	**123**	**188**	**329**	**213**
Percent		119.6%	52.8%	75.0%	-35.3%
Livingston	**63**	**106**	**307**	**551**	**368**
Percent		68.3%	189.6%	79.5%	-33.2%
Los Banos	**270**	**380**	**1,165**	**2,556**	**1,135**
Percent		40.7%	206.6%	119.4%	-55.6%
Merced	**809**	**1030**	**1,762**	**2,993**	**2,131**
Percent		27.3%	71.1%	69.9%	-28.8%
Unincorporated Merced County	**853**	**1,186**	**2,422**	**5,309**	**3,136**
Percent		39.0%	104.2%	119.2%	-40.9%

Note: Data are not inflation-adjusted to current 2022 dollars.

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077

Table 2-49 Cost-Burdened Renter-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Atwater	**533**	**968**	**895**	**1415**	**1,728**
Percent		81.6%	-7.5%	58.1%	22.1%
Dos Palos	**120**	**213**	**197**	**190**	**181**
Percent		77.5%	-7.5%	-3.6%	-4.7%
Gustine	**74**	**166**	**201**	**212**	**420**
Percent		124.3%	21.1%	5.5%	98.1%
Livingston	**141**	**152**	**268**	**598**	**509**
Percent		7.8%	76.3%	123.1%	-14.9%
Los Banos	**413**	**702**	**621**	**1,523**	**1,828**
Percent		70.0%	-11.5%	145.2%	20.0%
Merced	**2,409**	**3,828**	**4,058**	**6,529**	**6,536**
Percent		58.9%	6.0%	60.9%	0.1%
Unincorporated Merced County	**1,164**	**1,559**	**1,785**	**3,443**	**2,496**
Percent		33.9%	14.5%	92.9%	-27.5%

Note: Data are not inflation-adjusted to current 2022 dollars.

Source: U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

2.20 Assisted Housing Units

Assisted housing units are those that are restricted for use by occupants with limited household incomes. These units are assisted under federal, state, and/or local programs, including HUD programs, state and local bond programs, former redevelopment agency (RDA) programs, density bonus, or direct assistance programs.

At-Risk Housing Units

The California Housing Partnership maintains an affordable housing database to monitor changes in affordable housing and to identify units or housing developments that are at risk of converting to market-rate uses. Assisted units in the preservation data base are classified by the following risk categories:

- **Low Risk**: affordable housing units that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- **Moderate Risk**: affordable housing units that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- **High Risk:** affordable housing units that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

2.20.1 Funding Sources for Assisted Housing

HUD Section 8 Program

Under the HUD Section 8 program, which is administered by the Housing Authority of the County of Merced, participating building owners are entitled to receive HUD Fair Market Rents (FMRs) for units with Section 8 contracts. For Section 8 units, HUD makes up the difference between 30 percent of a household’s monthly income and the FMRs.

Low Income Housing Tax Credit (LIHTC)

Created in 1986 by the federal government, the LIHTC program offers tax incentives to encourage the development of affordable housing. The LIHTC is jointly administered by the IRS and state Housing Credit Agencies (HCA) and have funded over eight billion annual tax credit units nationwide. California’s HCA is the Tax Credit Allocation Committee (TCAC).

California Housing Finance Agency (CalHFA)

CalHFA uses approved private lenders and purchases loans that meet CalHFA standards to support very low, low, and moderate income assisted units. CalHFA partners with jurisdictions, developers, and other organizations to provide a variety of resources including loan assistance programs for homebuyers and renters aimed at increasing housing opportunities for low- and moderate-income residents.

2.20.2 Preservation of At-Risk Units

California housing element law requires all jurisdictions to include a study of low-income housing units which may at some future time be lost from the affordable inventory by the expiration of some type of affordability restrictions. The planning period for this at-risk housing analysis extends from 2023 through 2033. Table 2-50 provides an inventory of public assisted housing in the unincorporated county. Units at-risk of expiring based on the existing assisted use period.

The California Housing Partnership provides an assessment of the risk level for each facility based on ownership and expected affordability expiration date. Of the units listed, 233 units are at risk of being converted to market rate during the planning period. Of the 233 at-risk units, 136 are at high risk and 97 are at moderate risk. There are a total of 2,700 affordable housing units in Merced County, equating to 8.6 percent of total affordable units at moderate to high risk of conversion.

Table 2-50 Inventory of Public Assisted Complexes – Merced County

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Atwater Apartments - (Site A)	1191 Willow Street	Atwater	95301	35	36	LIHTC; HUD	2070	Low
Magnolia Gardens	9760 Gordon Avenue	Delhi	95315	34	34	USDA	4/19/2034	Low
Almond Garden Family	16240 W. Delhi Ave.	Delhi	95315	15	31	HCD	4/24/2043	Low
Almond Garden Elderly Apts	16200 West Delhi Avenue	Delhi	95315	33	34	LIHTC; USDA	2048	Low
Palos Verde Apartments	21797 South Reynolds Avenue	Dos Palos	93665	31	32	LIHTC; USDA	2026	Low
Dos Palos Apts/Meredith Manor Apts (Site A)	21100 State Highway 33	Dos Palos	93620	78	80	LIHTC; USDA	2063	Low
Gustine Garden Apartments	394 Wallis Avenue	Gustine	95322	33	34	LIHTC; USDA	2069	Low
Harvest Garden Apartments	1429 Nut Tree Road	Livingston	95334	43	44	LIHTC; USDA	2074	Low
Casitas Del Sol	1001 B Street	Livingston	95334	35	36	LIHTC; HCD	2055	Low
Vintage West Apartments	1000 Front Street	Livingston	95334	55	55	USDA	2039	Low
The Orchards On Newcastle	1972 Main Street	Livingston	95334	48	49	LIHTC; USDA	2067	Low
Los Banos Apartments	44 West I Street	Los Banos	93635	66	68	LIHTC; USDA	2066	Low
Central Valley Apts	1100 D Street	Los Banos	93635	40	40	USDA	3/29/2035	Low
Pacheco Place MHSA	232 W. J Street	Los Banos	93965	10	11	CalHFA	1/1/2042	Low
Central Valley II Apartments	1130 D Street	Los Banos	93635	40	40	USDA	08/11/2038	Low
Carrington Pointe	1985 San Luis Street	Los Banos	93635	79	80	LIHTC	2052	Low
Los Banos Family Apartments (Aka Pacheco Village)	2235 Gilbert Gonzales Jr. Drive	Los Banos	93635	105	105	LIHTC; HCD	1/22/2065	Low
Los Banos II Family Apartments	2125 Gilbert Gonzalez Jr. Drive	Los Banos	93635	79	80	LIHTC	2064	Low
Macarthur Apartments	1130 F Street	Los Banos	93635	49	50	LIHTC; HUD; USDA	2060	Low
Heritage Village Apartments	1156 San Luis Street	Los Banos	93635	49	50	LIHTC; USDA	2059	Low
Overland Court Apartments	405 Rockport Dr.	Los Banos	93635	69	70	LIHTC	2069	Low
Willowbrook Apartments II	1756 Willowbrook Drive	Merced	95348	21	96	LIHTC; CalHFA	4/1/2024	High

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Willowbrook Apartments	1756 Willowbrook Drive	Merced	95348	16	80	CalHFA	9/1/2024	High
Sierra Meadows Apartments	720 West 15th Street	Merced	95340	99	99	LIHTC	2027	High
Merced Golden Manor	338 T St	Merced	95341	50	50	HUD	9/30/2030	Moderate
Merced Gardens	3299 Meadows Ave	Merced	95348	47	47	HUD	1/22/2032	Moderate
Merced Commons I	290 Q St.	Merced	95340	76	76	HUD	1/31/2025	Low*
Merced Commons II	290 Q St.	Merced	95340	71	71	HUD	9/30/2031	Low*
Gateway Terrace	410 Lesher Dr.	Merced	95340	65	66	LIHTC; CalHFA	2067	Low
Childs Avenue Apartments	1296 West First Street	Merced	95340	27	27	CalHFA	2022	Low
Alamar Apartments	218 South Canal St.	Merced	95340	24	24	LIHTC	2050	Low
Alamar Apartments II	286 South Canal Street	Merced	95340	79	80	LIHTC	2050	Low
The Grove Apartments	340 South Parsons Avenue	Merced	95340	202	204	LIHTC	2058	Low
Sunnyside Apartments	988 D Street	Merced	95340	120	121	LIHTC	2059	Low
Sunny View Apartments	1108 D Street	Merced	95341	111	113	LIHTC	2062	Low
Woodbridge Place	3028 Willowbrook Dr.	Merced	95348	74	75	LIHTC	2066	Low
Gateway Terrace II Apartments	K Street And W. 12th Street	Merced	95340	49	50	LIHTC	2073	Low
Childs & B Street Tod Affordable Housing	1137 B Street	Merced	95341	118	119	LIHTC; HCD	2074	Low
Laurel Glen	777 Lougborough Dr	Merced	95348	127	128	LIHTC	2055	Low
Homekey CC915 Merced	73 South R Street	Merced	95341	21	21	HCD	2077	Low
Twelvethirteen	1213 V Street	Merced	95341	96	96	HCD	2077	Low
Felix Torres Year Round Center	925 N. Plainsburg Road	Unincorporated Merced	95365	53	53	USDA; HCD	7/1/2047	Low
Bear Creek Apts	1509 N. Plainsburg Road	Unincorporated Merced	95365	64	64	USDA; HCD	3/15/2060	Low
Le Grand Apartments	13171 East Brice Street	Unincorporated Merced	95333	34	35	LIHTC; USDA	2047	Low

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Casa Del Sol	9370 West Bigler Dr	Unincorporated Merced	95365	53	54	LIHTC; HCD	2052	Low

Note: All locally assisted or restricted developments may not be included in this list.

*These developments are owned by the Merced County Housing Authority and are at low risk of conversion.

Source: California Housing Partnership, Inventory of Publicly Assisted Housing, 2023.

Acquisition/Rehabilitation

If these units were 100 percent deed restricted affordable housing with an expiring regulatory agreement, transferring ownership of an at-risk project to a non-profit housing provider is one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured, and the project would become potentially eligible for a greater range of governmental subsidies.

Under AB 1521, there are now prescribed steps for owners of deed-restricted properties to take prior to the expiration of those affordability requirements. This law requires that the owner consider an offer to purchase the deed-restricted units. Since only a portion of the property has deed-restricted units, it is unclear how a transaction like this could occur. Also, the feasibility of this option depends on funding sources to buy and potentially rehabilitate the property which might be challenging since it is not a 100 percent deed-restricted property.

Another option to preserve the affordability of this at-risk project is to support a Joint Power Authorities purchase of the property. If this option is exercised, it would require deed restrictions for 100 percent of the residential units but also allows for bond financing that would allow the owner to maintain the project as affordable housing.

Construction of Replacement Units

To understand the significance if these at-risk units are lost from the supply of city affordable housing, Chapter 3: Housing Constraints includes a hypothetical analysis that identifies the cost of construction of new regulated housing to replace these at-risk units if they are converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction, as discussed in the Non-governmental Constraints section of Chapter 3: *Housing Constraints*. Based on recent projects, the cost of construction in the county is estimated to be between $400,000 and $675,000 per unit, including land costs and administrative costs.[6] The total cost to replace the 136 high-risk affordable units with new construction would be between $54,000,00 and $91,000,000.

Rental Subsidies

The Housing Authority of Merced County provides rental assistance to very low and moderate-income families, seniors and the handicapped throughout the county. The Housing Authority offers many different programs, including the conventional public housing program, the housing choice voucher program, the farm labor program for families with farm labor income, senior housing programs, and other housing programs. All programs are handicap accessible. Reasonable accommodation may be requested from Housing Authority staff and will be reviewed on a case-by-case basis. A detailed list of rental assistance programs offered throughout the county are provided below.

[6] Central Valley Voice, *City of Merced Affordable Housing Project Update*, October 1, 2022, https://centralvalleyvoice.com/2023/02/22/city-of-merced-affordable-housing-project-update/ accessed June 2023.

- **Housing Choice Voucher Program.** The Housing Authority of the County of Merced administers Housing Choice Vouchers through the Department of Housing and Urban Development. Merced County currently administers 2,705 Housing Choice Vouchers.
- **Conventional Public Housing Program.** The Conventional Public Housing Program provides rental assistance to low and moderate-income families and individuals. The Housing Authority owns and manages 421 public housing units consisting of a variety of apartments, duplexes, and single-family homes.
- **Project Based Voucher (PBV) Housing.** PBV is one part of the Housing Choice Voucher program and helps pay for rent in privately owned rental housing in select privately-owned buildings or units.
- **Migrant Housing Centers.** The Housing Authority manages four Migrant Centers throughout Merced County. All units are furnished with a stove, refrigerator, beds, kitchen table, chairs, and all utilities are included in the cost of rent.
- **HUD Veterans Affairs Supportive Housing (VASH).** The VASH program provides voucher rental assistance through HUD funding specifically for qualifying homeless veterans.
- **Emergency Housing Vouchers (EHV).** The EHV Program is a tenant-based voucher program providing housing vouchers to people experiencing homelessness, people at risk of homelessness, people fleeing domestic violence, and people recently experiencing homelessness.

Qualified entities identified by HCD within Merced County include:

- ACLC, Inc.
- Eskaton Properties Inc.
- ROEM Development Corporation
- Self-Help Enterprises
- Volunteers of America National Services

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3 Regional Housing Constraints Analysis

Actual or potential constraints to the provision of housing affect the development of new housing and the maintenance of existing units for all income levels. State housing element law requires cities and counties to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, state law requires the housing element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)). The housing element must also analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities.

Non-governmental constraints are not specific to each community and are described in this section at the regional level. Governmental constraints, on the other hand, are specific to each local government and are described only generally in this section. The appendices contain a more detailed governmental constraints analysis for each local government.

3.1 Non-Governmental Constraints

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, state law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing are land costs, construction costs, and availability of financing. This section also addresses environmental constraints that might affect housing development.

3.1.1 Land Costs

The cost of land can be a major impediment to the production of affordable housing. Land costs are influenced by many variables, including land scarcity and developable density (both of which are indirectly controlled through governmental land use regulations), location, site constraints, and the availability of public utilities. As shown in Table 3-1 and Table 3-2 larger sites (over 10 acres) have a much lower cost-per-acre in both the cities and unincorporated areas.

Table 3-1 summarizes land prices for properties available for sale in August 2023. Data indicates that the price per acre for small parcels in incorporated areas is significantly higher than large parcels in both incorporated and unincorporated areas. Small parcels range from 0.06 acres to 9.7 acres and have an average listed price of $620,389.39 per acre in incorporated areas and $209,575.81 per acre in unincorporated areas. Large parcels range from 11.8 to 1,000.2 acres and have an average listed price per acre of $313,157.89 in incorporated areas and $119,282.49 in unincorporated areas. The average list price for small and large parcels is $598,444.28 per acre in incorporated areas and $119,282.49 in unincorporated areas.

Table 3-1 Listed Land Prices – Merced County

Lot Size	Average Price Per Acre (Listed)	
	Incorporated	Unincorporated
Less than 10 acres	$620,389.39	$209,575.81
10 or more acres	$313,157.89	$57,011.23
Average $/acre	$598,444.28	$119,282.49

Source: Zillow, Inc., 2023.

Table 3-2 includes the average prices paid for land per acre in the county in 2022. Average prices for land sold were less for both small parcels and for large parcels when compared to prices for currently listed land. Small parcels range from 0.1 acres to 8.0 acres and have an average sale price of $459,598 per acre in incorporated areas and $369,403.24 in unincorporated areas. Large parcels range from 11.8 to 79.6 acres and have an average sale price of $44,526.60 per acre in unincorporated areas. No land over 10 acres in size has been sold in incorporated areas of the county in the year 2022. The average list price for all parcels combined is $459,598.50 per acre in incorporated areas and $241,739.75 in unincorporated areas.

Table 3-2 Sold Land Prices – Merced County

Lot Size	Average Price Per Acre (Sold)	
	Incorporated	Unincorporated
Less than 10 acres	$459,598.50	$369,403.24
10 or more acres	No Available Data	$44,526.60
Average $/acre	$459,598.50	$241,739.75

Source: Zillow, Inc., June 2023.

3.1.2 Construction Costs

Construction costs can be broken down into two primary categories: materials and labor. A major component of the cost of housing is the cost of building materials, including wood and wood-based products, cement, asphalt, roofing materials, and pipe. The availability and demand for such materials affect prices for these goods.

Another major cost component of new housing is labor. The cost of labor in Merced County is comparatively low because the area's cost of living is relatively low compared to other areas in California. However, labor for government subsidized housing work is costly for the Central Valley, as wages are rooted in the required state labor standards based on higher northern and southern California prevailing wages.

Based on recent affordable multi-family projects, the cost of construction in the county is estimated to be between $400,000 and $675,000 per unit.[1] This estimate includes direct and indirect (e.g., insurance, permits, utilities, plans) construction costs, including material, labor, and equipment costs, the price of land, development impact fees, and administrative costs.

[1] Central Valley Voice, City of Merced Affordable Housing Project Update, October 1, 2022, https://centralvalleyvoice.com/2023/02/22/city-of-merced-affordable-housing-project-update/. Accessed June 2023.

Table 3-3 shows the estimated cost of constructing a basic 1,500 square foot single family home to be $300,252.19 in incorporated areas of the county and $243,977.58 in unincorporated areas. This estimate includes construction costs such as materials, labor, and equipment costs, but does not include the price of land, development impact fees, administrative costs, or developer profit.

Table 3-3 Estimated Construction Cost

	Cost	
Item	Incorporated	Unincorporated
Material[1]	$180,151.32	$146,386.55
Labor[2]	$114,095.83	$92,711.48
Equipment[3]	$6,005.04	$4,879.55
Total	**$300,252.19**	**$243,977.58**

Notes: Based on average costs of lots and units sold in 2022 and 2023. Typical 6,000 sq. ft. residential lot and 1,500 sq. ft. single-family unit; assumed 20 percent administrative costs and developer profit (margin).

[1]: Calculated as 60 percent of cost after removing 20 percent margin.

[2]: Calculated as 38 percent of cost after removing 20 percent margin.

[3]: Calculated as two percent of cost after removing 20 percent margin.

Source: Zillow, Inc, June 2023; Mintier Harnish., 2023.

There is little that municipalities can do to mitigate the impacts of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality.

3.1.3 Availability of Financing

Financing for affordable housing projects and programs are available through federal, state, and local funding sources. Funding through these programs can help developers, local governments, and non-profit organizations offset the cost to build new affordable housing units, preserve or rehabilitate existing affordable housing, and fund programs that offer homebuyer assistance to low-income households.

Mortgage interest rates have a large influence over housing affordability. Higher interest rates increase a homebuyer’s monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer. As shown in Figure 3-1, in the past 10 years mortgage rates across the United States remained relatively steady (between 3.5 and 4.8 percent through 2019, then dropped below three percent between 2020 and 2021). During 2022, mortgage rates increased significantly, reaching a high of 7.08 percent for a 30-year fixed-rate mortgage at the end of 2022. As shown in Figure 3-1 below, in 2023, mortgage rates started to decline slightly, but have since rebounded, making it difficult for households to purchase a home.

When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this period.

Figure 3-1 Historical Mortgage Rates in the United States (2013-2023)

Source: Freddie Mac Primary Mortgage Market Survey.

Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates. However, to extend homebuying opportunities to lower-income households, jurisdictions can offer interest rate write-downs. Additionally, government insured loan programs may be available to reduce mortgage down payment requirements.

High interest rates can also affect the cost of development. Where financing is available, construction capital seems to be directed at the best transactions—those with large, established, and well-capitalized sponsors. Given recent trends of increasing interest rates, the availability of financing is likely to be more of a constraint on new housing construction during this Housing Element planning period than it has been in the recent past.

Mortgage and Rehabilitation Financing

In 2022, the most recent data set available for the County of Merced, shows that 10,760 households applied for a home financing loan which includes loans for home purchase, home improvement, and refinancing. Table 3-4 shows that of the total applications received for home purchase, 47.7 percent of the loans originated while 15.7 percent were denied. The term "Loan Origination" refers to the entire process of receiving a mortgage for a home purchase, including all steps from the loan application to the dispersal of funds. A loan becomes originated once all purchase loan documents have been completed in full and funds are approved to be dispersed.

Table 3-4 Loan Purpose and Action Taken

Loan Action	Home Purchase (% of total)	Home Improvement (% of total)	Refinancing (% of total)	Other (% of total)	Total (% of total)
Loan Originated	2,700 (25.1%)	258 (2.4%)	526 (4.9%)	1,651 (15.3%)	5,135 (47.7%)
Application Approved but not Accepted	160 (1.5%)	24 (0.2%)	43 (0.4%)	101 (0.9%)	328 (3.0%)
Application Denied	325 (3.0%)	266 (2.5%)	232 (2.2%)	861 (8.0%)	1,684 (15.7%)
Application Withdrawn	707 (6.6%)	58 (0.5%)	294 (2.7%)	689 (6.4%)	1,748 (16.2%)
Purchased Loan	840 (7.8%)	9 (0.1%)	82 (0.8%)	252 (2.3%)	1,183 (11.0%)
Other	133 (1.2%)	56 (0.5%)	137 (1.3%)	356 (3.3%)	682 (6.3%)
Total Loans	**4,865 (45.2%)**	**671 (6.2%)**	**1,314 (12.2%)**	**3,910 (36.3%)**	**10,760 (100.00%)**

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

Conventional loans are made by the private sector (banks, mortgage companies, etc.) and are not guaranteed or insured by the U.S. government. Conversely, government-backed loans, such as those issued by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA), are completely or partially insured by the U.S. government. Within the County 8,028 of the applications received were for conventional loans and 2,732 were for government backed loans. Table 3-5 shows that 37 percent of the conventional loans originated, and 12.6 percent of the applications were denied. The table also shows that 10.7 percent of the government backed loans originated and 3.1 percent of the applications were denied.

County data shows that the white racial group has the highest amount of loans originated (2,819). The white racial group also had the highest percentage of loans originated (55.1 percent) when looking at the total of loans received within each racial group's share of applications received. Within ethnic groups, Hispanic or Latino made up 37.2 percent of the total applications of loans received while Non-Hispanic or Latino made up 31.6 percent. Of the share of Hispanic or Latino ethnicity that applied, 53.0 percent of loans originated and 17.7 percent were denied. Of the Non-Hispanic or Latinos that applied, 53.1 percent of loans originated and 16.7 percent were denied.

Table 3-5 Loan Action and Loan Type

Loan Type	Conventional Loan	Government Backed Loan
Loan Originated	3,979 (37.0%)	1,156 (10.7%)
Application Approved but not Accepted	237 (2.2%)	91 (0.8%)
Application Denied	1,355 (12.6%)	329 (3.1%)
Application Withdrawn	1,281 (11.9%)	467 (4.3%)
Other	1,176 (10.9%)	689 (6.4%)
Total Loans	**8,028 (74.6%)**	**2,732 (25.4%)**

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

Table 3-6 Race and Loan Action

Racial Group	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn	Purchased Loan	Other	Total
2 or more Minority Races	9 (39.1%)	1	9 (39.1%)	2	1	1	23
American Indian or Alaska Native	44 (37.9%)	4	36 (31.0%)	15	3	14	116
Asian	596 (54.6%)	31	172 (15.8%)	201	52	40	1,092
Black or African American	116 (49.4%)	8	51 (21.7%)	46	1	13	235
Native Hawaiian or Other Pacific Islander	34 (45.3%)	0	19 (25.3%)	19	0	3	75
White	2,819 (55.1%)	161	814 (15.9%)	898	69	351	5,112
Other	1,517 (36.1%)	123	583 (14.2%)	567	1,057	260	4,107

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

Table 3-7 Ethnicity and Loan Action

Ethnicity	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn	Purchased Loan	Other	Total
Hispanic or Latino	2,122 (53.0%)	133	707 (17.7%)	695	48	297	4,002
Not Hispanic or Latino	1,806 (53.1%)	102	568 (16.7%)	635	82	205	3,398
Joint	209 (59.9%)	15	41 (11.7%)	52	9	23	349
Ethnicity not Available	996 (33.1%)	78	367 (12.2%)	366	1,044	157	3,008

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

3.2 Governmental Constraints

City policies and regulations can impact the feasibility and cost of housing development. Policies and regulatory actions include land use controls, development standards, site improvement requirements, building codes, and development fees. The following section describes these governmental constraints.

3.2.1 Land Use Controls

Land use controls provided in the general plan and the zoning code influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how vacant land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in each area, and the range and type of buildings and uses that will be located throughout the city or the county.

3.2.1.1 General Plan

Each city and county in California must prepare a comprehensive, long-term general plan to guide growth and development. The land use element of the general plan must contain land use designations, which establish the basic allowed land uses and density of development for the different ranges and areas within the jurisdiction. Under state law, zoning districts must be consistent with the general plan land use designations. The general plan land use designations must provide suitable locations and densities to accommodate each jurisdiction's regional housing needs allocation (RHNA) and implement the policies of the housing element.

3.2.1.2 Zoning Code

Land use controls provided in the zoning code influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the jurisdiction.

Local governments regulate the type, location, and scale of residential development primarily through the zoning code. The zoning code implements the general plan. It contains development standards for each zoning district consistent with the land use designations of the general plan.

3.2.2 Residential Development Standards

Each jurisdiction's zoning code contains development standards for each zoning district. These standards vary by jurisdiction, but typically include density, parking requirements, lot coverage, height limits, lot size requirements, setbacks, and open space requirements. The Housing Element must analyze whether development standards impede the ability to achieve maximum allowable densities.

3.2.2.1 Parking

Parking requirements may present a constraint to housing by reducing the amount of available lot areas for residential development. Specific parking constraints within the participating jurisdictions are discussed in their respective Housing Constraints appendices.

3.2.2.2 Open Space and Park Requirements

Open space and park requirements can decrease the affordability of housing by increasing developer fees and/or decreasing the amount of land available on a proposed site for constructing units. Some jurisdictions require that park space is set aside in new subdivisions, or that developers pay a fee in lieu of providing parks. If such requirements are too onerous or expensive to implement, they can constrain a developer's ability to develop housing.

3.2.2.3 Density Bonus

A density bonus allows a parcel to accommodate additional residential units beyond the maximum for which the parcel is zoned. California density bonus law (Government Code Section 65915) establishes the following minimum affordability requirements to qualify for a density bonus:

- The project is eligible for a 20 percent density bonus if at least five percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households.
- The project is eligible to receive a five percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

A project can receive additional density based on a sliding scale. A developer can receive the maximum density bonus of 50 percent when the project provides either 15 percent very low-income units, 24 percent low-income units, or 44 percent moderate-income units.

Density bonus law also requires cities and counties to grant a certain number of incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, density bonus law provides density bonuses to projects that donate land for residential use. The donated land must satisfy all the following requirements:

- The land must have general plan designations and zoning districts that allow for the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

Density bonus law also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. These parking standards are summarized in Table 3-8. These numbers are the total number of parking spaces including guest parking and handicapped parking. The developer may request these parking standards even if they do not request the density bonus.

Table 3-8 Statewide Density Bonus Parking Standards

Number of Bedrooms	Required On-Street Parking (spaces)
0 to 1 bedroom	1.0
2 to 3 bedrooms	1.5
4 or more bedrooms	2.5

Source: California Government Code, Section 65915.

3.2.2.4 On- and Off-Site Improvement Standards

On/off-site improvement standards establish infrastructure or site requirements to support new residential development such as streets, sidewalks, water, sewer, drainage, curbs, and gutters, street signs, park dedications, utility easements, and landscaping. While these improvements are necessary to ensure public health and safety and that new housing meets the local jurisdiction's development goals, the cost of these requirements can sometimes represent a significant share of the cost of producing new housing.

Although improvement requirements and development fees increase the cost of housing, jurisdictions have little choice in establishing such requirements due to the limitations on property taxes and other revenue sources needed to fund public improvements.

3.2.3 Provision of a Variety of Housing Types

State Housing Element Law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will facilitate and encourage the development of a variety of types of housing for all income levels, including multi-family rental housing, factory-built housing, mobile homes, housing for farmworkers and employees, emergency shelters, transitional and supportive housing, single-room occupancy (SRO) units, group homes and residential care facilities, and accessory dwelling units.

3.2.3.1 Manufactured Housing

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multi-family residential units is not allowed or not feasible because of infrastructure constraints. California Government Code Sections 65852.3 and 65852.4 specify that a jurisdiction must allow manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Permanently sited manufactured homes built to the HUD Code are subject to the same rules as site-built homes, except architectural requirements concerning the manufactured home’s roof overhang, roofing materials, and siding materials may be imposed.

The only two exceptions that local jurisdiction are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

3.2.3.2 Accessory Dwelling Units

An accessory dwelling unit (ADU) is an additional self-contained living unit either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. ADUs can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. They can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford a home.

To encourage ADUs, state law requires cities and counties to adopt an ordinance authorizing ADUs to be allowed ministerially and by right in any zoning district which allows either single-family or multi-family residential uses. Local governments are precluded from prohibiting ADUs in residentially zoned areas or zones which allow either single-family or multi-family residential uses.

3.2.3.3 Multi-Family Housing

Multi-family housing includes duplexes, apartments, condominiums, or townhomes, and is the primary source of affordable housing.

3.2.3.4 Group Homes / Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Lanterman Act) sets out the rights and responsibilities of persons with developmental disabilities. A state-authorized, certified, or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a day basis must be considered a residential use that is permitted in all residential zones. Group homes and residential care facilities with seven or more residents must be allowed by right in all residential zones. .

3.2.3.5 Emergency Shelters

Emergency shelters are defined as:

> "Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay."

Government Code Section 65583 requires every jurisdiction in California to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit. To address this requirement, a local government may amend an existing zoning district, establish a new zoning district, or establish an overlay zone. The zone(s) must provide sufficient opportunities for new emergency shelters to meet the homeless need identified in the analysis and must in any case accommodate at least one year-round emergency shelter. Emergency shelters may only be subject to those development and management standards that apply to residential or commercial use within the same zone, except the local government may apply certain objective standards, as follows:

- The maximum number of beds or persons permitted to be served nightly by the facility.
- Off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone.
- The size and location of exterior and interior on-site waiting and client intake areas.
- The provision of on-site management.
- The proximity to other emergency shelters if emergency shelters are not required to be more than 300 feet apart.
- The length of stay.
- Lighting.
- Security during hours that the emergency shelter is in operation.

Chapter 654, Statutes of 2022 (AB 2339), adds additional specificity on how cities and counties plan for emergency shelters and ensure sufficient capacity for low-income housing in their housing elements.

3.2.3.6 Low-Barrier Navigation Centers

Government Code Section 65662 requires that the development of low-barrier navigation centers be allowed as a use by right in zones where mixed uses are allowed or in nonresidential zones that permit multi-family housing. For a navigation center to be considered "low barrier," its operation should incorporate best practices to reduce barriers to entry, which may include, but are not limited to, the following:

- Permitting the presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth.
- Pets.
- Ability to store possessions.
- Providing privacy, such as private rooms or partitions around beds in a dormitory setting or in larger rooms with multiple beds.

3.2.3.7 Transitional and Supportive Housing

State law requires cities and counties to treat transitional housing and supportive housing as a residential use and allow transitional and supportive housing in all zones that allow residential uses, subject only to those restrictions that apply to other residential uses of the same type in the same zone.

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single-family homes, and multi-family apartments; and typically offers case management and support services to help return people to independent living (often six months to two years). State law (Government Code Section 65582 (j)) defines transitional housing as:

> "Transitional housing" means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Supportive housing links the provision of housing and social services for the homeless, people with disabilities, and a variety of other special needs populations. Similar to transitional housing, supportive housing can take several forms, including group quarters with beds, single-family homes, and multi-family apartments. State law (Government Code Section 65582 (g)) defines supportive housing as:

> "Supportive housing" means housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

State law (Government Code Section 65582 (i)) defines the target population as:

> "Target population" means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

3.2.3.8 Farmworker Housing / Employee Housing Act

The Employee Housing Act (Health and Safety Code Section 17021.6) requires that any employee housing consisting of no more than 36 beds in group quarters or 12 units or spaces designed for use by a single family or household, shall be deemed an agricultural land use. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that is not required of any other agricultural activity in the same zone. The permitted occupancy in employee housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the employee housing is located. Under Assembly Bill 1783, certain multi-family farmworker housing projects are allowed to be approved with a streamlined, ministerial approval process. Eligible farmworker housing must be located on agricultural land which is not environmentally sensitive or subject to certain hazards and must meet other eligibility requirements pursuant to Health and Safety Code Section 17021.8.

3.2.3.9 Single-Room Occupancy Units

Single-room occupancy (SRO) units means a living or efficiency unit, as defined by California Health and Safety Code section 17958.1, intended or designed to be used as a primary residence by not more than two persons for a period of more than 30 consecutive days and having either individual bathrooms and kitchens or shared bathrooms and/or kitchens. SRO units can provide affordable private housing for lower-income individuals, seniors, and persons with disabilities. These units can also serve as an entry into the housing market for formerly homeless people.

3.2.4 On- and Off-Site Improvement Standards

On- and off-site improvement standards establish infrastructure or site requirements to support new residential development such as streets, sidewalks, water, sewer, drainage, curbs, and gutters, street signs, park dedications, utility easements, and landscaping. While these improvements are necessary to ensure public health and safety and that new housing meets the local jurisdiction's development goals, the cost of these requirements can sometimes represent a significant share of the cost of producing new housing.

Each jurisdiction-specific analysis describes specific site improvement standards for each jurisdiction. Although improvement requirements and development fees increase the cost of housing, jurisdictions have little choice in establishing such requirements due to the limitations on property taxes and other revenue sources needed to fund public improvements.

3.2.5 Housing for Persons with Disabilities

In accordance with Senate Bill 520 (Chapter 671, Statutes of 2001), jurisdictions must analyze the potential and actual governmental constraints on the development of housing for persons with disabilities.

Definition of Family

There are several state and federal rules that govern the definition of "family", including the federal Fair Housing Amendments Act of 1988, the California Fair Housing and Employment Act, the California Supreme Court case *City of Santa Barbara v. Adamson* (1980), and the California Constitution privacy clauses. The laws surrounding the definition of family have several purposes: to protect people with disabilities, to protect non-traditional families, and to protect privacy. According to HCD and Mental Housing Advocacy Services, there are three major points to consider when writing a definition of family:

- Jurisdictions may not distinguish between related and unrelated individuals.
- The definition may not impose a numerical limit on the number of persons in a family; and
- Land use restrictions for licensed group homes for six or fewer individuals must be the same as those for single families.

3.2.5.1 Reasonable Accommodation Procedures

Both the federal Fair Housing Amendment Act (FHAA) and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. It may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standards of the zoning code to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances and must be decided on a case-by-case basis.

3.2.5.2 California Building Code

The 2022 California Building Code Title 24 regulations provide for accessibility for persons with disabilities. The Housing Element must identify the version of the Building Code adopted in each jurisdiction and whether a jurisdiction has adopted any amendments to the Code that might diminish the ability to accommodate persons with disabilities.

3.2.5.3 Zoning and Land Use Policies

Restrictive land use policies and zoning provisions can constrain the development of housing for persons with disabilities. The Housing Element must analyze compliance with fair housing laws, provisions for group homes, and whether or not jurisdictions have adopted any minimum distance requirements or other zoning procedures or policies that would limit housing for persons with disabilities.

3.2.6 Planning and Development Fees

The County collects various fees to cover the costs of processing permits and development impact fees. These include fees for planning and zoning approvals, subdivision map act approvals, environmental review, building permits, among others. Permitting fees and development impact fees are determined by the County and posted in the Master Fee Schedule online. Permitting and development fees are periodically updated and approved by a city council or County board of supervisors.

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Local governments charge various fees and assessments to cover the costs of processing permit applications and providing services and facilities, such as, parks, and infrastructure. Almost all of these fees are assessed based on the magnitude of a project's impact or on the extent of the benefit that will be derived. Additional fees and/or time may be necessary for required environmental review, depending on the location and nature of a project. A 2019 National Impact Fees Survey surveyed 37 jurisdictions in California. The study reports average impact fees of $37,471 per single-family unit and $21,703 per multi-family unit.

3.2.6.1 San Joaquin Valley Air Pollution Control District Fees

Merced County is within the regulatory jurisdiction of the San Joaquin Valley Air Pollution Control District (SJVAPCD). The air basin as a whole does not meet ambient air quality standards set at the state and federal levels and is within a "non-attainment" area for ozone, PM10 (state), and PM2.5.

As a consequence of these conditions, the SJVAPCD has implemented an Indirect Source Review (ISR) process to reduce the impacts of growth in emissions from all new land development. An Air Impact Assessment (AIA) and potential mitigation fees are required for residential projects with 50 or more dwelling units and when there is discretionary approval required. Fees are also exacted by the SJVAPCD to offset emissions created by typical operational sources. These fees can add hundreds of dollars to the cost of development. However, the cost is applied to all jurisdictions in the air basin and may be eliminated for a lesser number of units or reduced with additional mitigation measures. The SJVAPCD also offers a variety of grants and incentive programs to public agencies, residents, and businesses to help offset fees.

3.2.7 Local Ordinances

3.2.7.1 Inclusionary Housing Ordinance

Implemented by local jurisdictions, inclusionary housing ordinances require developers to reserve a certain percentage of units for very low- and low-income households as a way to ensure new development incorporates affordable housing. Whether rented or sold, affordability requirements are based on the Area Median Income (AMI) with very low-income defined as household making up to 50 percent of the AMI and low-income households making between 50 and 80 percent of the AMI. Actual rents cannot exceed 30 percent of the income for the associated income group.[2]

3.2.7.2 Permit Procedures and Processing Times

The processing of applications and permits for development can increase project time and costs. Processing times vary widely from a few weeks to several months depending on the type of permit required for development and if any discretionary review is required for approval. The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions or approvals needed to complete the process.

3.2.7.3 Short-Term Housing Rentals

Short-term housing rental ordinances regulate the ways in which residential units can be converted to short-term vacation rentals in a jurisdiction. Jurisdictions are not required to adopted short-term housing rental ordinances. However, in areas with high demand for vacation rentals, jurisdictions often adopt such policies to ensure that the existing housing stock is not diminished and that housing options are maintained throughout the community.

3.2.8 Code Enforcement

Building codes and their enforcement can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner,

[2] California Department of Housing and Community Development, Income Limits, 2023. https://www.hcd.ca.gov/grants-and-funding/income-limits. Accessed July 2023.

building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

The California Building Standards Code, Title 24, serves as the basis for the design and construction of buildings in California. State law prohibits the imposition of additional building standards that are not necessitated by local geographic, climatic, or topographic conditions, and requires that local governments making changes or modifications in building standards must report such changes to the California Department of Housing and Community Development and file an expressed finding that the change is needed.

3.3 Environmental Constraints

Typical environmental constraints to the development of housing in Merced County include flooding, earthquakes, and wildfires. In many cases, development of these areas is constrained by state and federal laws (e.g., FEMA floodplain regulations, Alquist-Priolo Act).

3.3.1 Floodplains

Official floodplain maps are maintained by the Federal Emergency Management Agency (FEMA). FEMA determines areas subject to flood hazards and designates these areas by relative risk of flooding on a map for each community, known as the Flood Insurance Rate Map (FIRM). The 100-year flood is defined as the flood event that has a one percent chance of occurring in any given year.

Principal flooding problems exist in the central portion of the county, as identified by FEMA. The primary cause of local flooding is due to the drainage patterns that flow towards the San Joaquin River Basin and Merced County. The numerous tributaries of the San Joaquin—the Fresno, Chowchilla, Merced, Tuolumne, Mariposa Creek, Calaveras, Mokelumne, and other rivers—flowed freely across alluvial flood plains to join the river. All of the major tributaries of the river originate in the Sierra Nevada. Most of the streams that start in the Coast Range are intermittent and contribute little to the flow of the San Joaquin. During the winter, spring, and early summer, storms, and snowmelt swell the river. A large portion of Merced County continues to be subject to inundation during flood events, as approximately 380,010 acres have been determined to be in the FEMA floodplain. Both a 100-year and 500-year flood event scenario are critical events in Merced County as the flooding would cover at least 35 to 50 percent of the County.[3]

Development within a flood zone typically is required to be protected against flood damage. FEMA requires developers to obtain a flood zone elevation certificate when they apply for their permit. These certificates require elevating the developed area (i.e., house pad) above the known flood level of that flood zone. Projects must obtain a flood zone elevation certificate, which may increase the cost of a development but is necessary to protect against flood risks.

Each jurisdiction's sites inventory identifies parcel-specific environmental constraints, including whether or not the site is within the FEMA 100-year flood zone. While residential development can certainly occur within these zones, it does add an additional constraint.

[3] Merced County, Multi-Jurisdictional Hazard Mitigation Plan 2021-2026. https://web2.co.merced.ca.us/pdfs/oes/MercedCounty-MJHMP-2021-2016.pdf. Accessed May 2023.

3.3.2 Seismic Zones

There are a number of active and potentially active faults within and adjacent to Merced County. The nearest faults of major significance are the San Andreas to the west of Merced County, a distance of approximately 15 miles from the county line; the Hayward and Calaveras faults to the northwest; the White Wolf, Garlock, and Sierra Nevada faults to the south; and the Bear Mountain Fault Zone about five miles east of and parallel to the eastern border of Merced County. These faults have been and will continue to be the principal source of seismic activity affecting the County of Merced. The only fault known inside the County is the “Ortigalita,” also known as the “Telsa-Ortigalita Fault,” located in the western quarter of the County, dissecting the Coast Range in a northwesterly direction. This fault has not been active in historic times; however, there is no guarantee that it will never become active again.

There have been no records of major seismic activity originating in the county, with most epicenters in the county being below a magnitude 4.0. However, the county has been shaken by earthquakes originating elsewhere. There is documented evidence of six earthquakes that shook the area, those of 1872, 1906, 1952, 1966, 1984, and 1989. Major damage occurred in Los Banos in 1906, with minor damage recorded throughout the county from other occurrences.[4]

Although all development must consider earthquake hazards, there is no specific threat or hazard from seismic ground shaking to residential development within the county, and all new construction will comply with current local and state building codes. Between the minimal historical hazard of earthquakes in the county and the use of the most current building codes and construction techniques, earthquakes pose a less than significant danger to residential development.

3.3.3 Wildfire

A wildfire is an uncontrolled fire spreading through vegetative fuels, posing danger and destruction to property and watersheds. While wildfires are often the direct result of lightning strikes, they can be caused by downed powerlines or mechanical equipment or are the result of human activities like landscape debris burns, carelessness, or arson. Wildfires often start in undeveloped areas and public land areas, such as state and federal lands, but can spread to urban areas where structures and other human development are more concentrated. The predominant dangers from wildfires are:

- Injury or loss of life to people in the affected area; and
- The destruction of vegetation, property, wildlife.

Communities throughout California are increasingly concerned about wildfire safety as increased development in the foothills and mountain areas and subsequent fire control practices have affected the natural cycle of the ecosystem. Wildfire risk is predominantly associated with wildland-urban interface areas, a general term that applies to development adjacent to landscapes that support wildfire. However, significant wildfires can also occur in heavily populated areas.

Both urban and wildland fires conditions exist in Merced County which increases the chances for damage to property, loss of life and/or injury. In the wildland-urban interface, where development has expanded into rural, higher risk areas, fires can result in major losses of property and structures. In most of Merced County, the California Department of Forestry and Fire Protection (CAL FIRE) ranks fuel loading as low. Fuels are mainly crops and grasses. In the southwest corner, there are

[4] Merced County, Multi-Jurisdictional Hazard Mitigation Plan 2021-2026. https://web2.co.merced.ca.us/pdfs/oes/MercedCounty-MJHMP-2021-2016.pdf. Accessed May 2023.

some brush, pine, and grass fuels, which are ranked as moderate fuel hazards, primarily in the area west of Interstate 5. Based on CAL FIRE's Fire Hazard Severity Zones, there are no areas in Merced County classified as Very High Fire Hazard Zones and the areas ranked High are primarily located west of Interstate 5.[5]

[5] Merced County, Multi-Jurisdictional Hazard Mitigation Plan 2021-2026. https://web2.co.merced.ca.us/pdfs/oes/MercedCounty-MJHMP-2021-2016.pdf. Accessed May 2023.

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4 Regional Housing Resources Analysis

4.1 Introduction

A critical part of the Housing Element is the site inventory, which identifies a list of sites that are suitable for future residential development. State law mandates that each jurisdiction ensures availability of an adequate number of sites that have appropriate zoning, development standards, and infrastructure capacity to meet its fair share of the regional housing need at all income levels. This inventory of sites is a primary tool that assists in determining if a jurisdiction has enough available land to support its Regional Housing Needs Allocation (RHNA), given the current regulatory framework.

The following section provides an overview of the resources available to support continued development, preservation, and rehabilitation of housing in the jurisdictions throughout Merced County. This section also summarizes development trends that occurred during the 5th Cycle Housing Element period to inform the site inventory for each of the seven jurisdictions.

4.1.1 Regional Housing Needs Allocation Requirement

This update of the Merced County Multi-Jurisdictional Housing Element covers the planning period of January 2023 through January 2031 (the 6th Cycle Housing Element). The Merced County Association of Governments (MCAG) is responsible for preparing the RHNA for the Merced County region based on recent growth trends, income distribution, and capacity for future growth. Each jurisdiction must identify adequate land with appropriate zoning and development standards to accommodate its assigned share of the region's housing needs. Merced County's combined regional future housing need is 22,620 total units. The number of units is distributed among five income categories and among each jurisdiction, as shown below in Table 4-1.

Table 4-1 Merced County Regional Housing Needs Determination Allocation

Jurisdiction	Total RHNA Allocation Units	Very Low-Income Allocation		Low-Income Allocation		Moderate-Income Allocation		Above Moderate-Income Allocation	
		Units	Percent of Total RHNA	Units	Percent of Total RHNA	Units	Percent of Total RHNA	Units	Percent of Total RHNA
Atwater	3,017	768	25.5%	526	17.4%	508	16.8%	1,215	40.3%
Dos Palos	261	56	21.5%	39	14.9%	49	18.8%	117	44.8%
Gustine	346	77	22.3%	53	15.3%	64	18.5%	152	43.9%
Livingston	1,097	311	28.4%	213	19.4%	169	15.4%	404	36.8%
Los Banos	3,132	719	23.0%	493	15.7%	566	18.1%	1,354	43.2%
Merced	10,517	2,543	24.2%	1,742	16.6%	1,838	17.5%	4,394	41.8%
Unincorporated County	4,250	1,042	24.5%	714	16.8%	736	17.3%	1,758	41.4%
Total	**22,620**	**5,5166**	**24.4%**	**3,780**	**16.7%**	**3,930**	**17.4%**	**9,394**	**41.5%**

In addition to identifying available land to accommodate their share of the RHNA, jurisdictions must identify adequate land with appropriate zoning and development standards. Jurisdictions can use planned and approved projects, estimated accessory dwelling unit (ADU) production, and vacant and underutilized sites to accommodate the RHNA. In addition, jurisdictions may also identify sites in non-residential zones to be rezoned to help reach RHNA numbers. Each of these topics are addressed further in each jurisdiction's *Housing Resources* section.

4.2 Development Trends

Development trends inform the assumptions behind each jurisdiction's site inventory. Example projects described in this section provide the basis for assumed densities and the suitability of both vacant and underutilized sites included in jurisdictional sites inventories.

During the previous housing cycle, all developments were on previously vacant or underutilized land throughout the region. Two out of the 17 sites discussed in this section included affordable housing units; all other developments were mostly market-rate single-family homes. The densities of these projects range from 1.64 to 51.34 dwelling units per acre. Of the affordable housing mentioned in Section 4.2, *Development Trends*, the average density was around 8.8 dwelling units per acre. Projects located in low-density residential zones averaged 67 percent density achieved, projects located in medium-density residential zones averaged 60 percent density achieved, and projects in high-density residential zones achieved 84 percent of allowable density. Table 4-2 summarizes the allowable density and achieved density for each project. In some cases, the percent density achieved is higher than 100 percent. A higher percentage is likely due to density bonuses provided by the jurisdiction.

Table 4-2 Development Trends for Recent Projects

Project Name	Total Units	Site Acreage	Achieved Density (du/ac)	Zoning District	Allowable Density (du/ac)	Number of units allowed	Percent Density Achieved	Affordability
Bell Crossing	188	40.43	4.65	Single-Family (low density)	5.81	234.90	80%	Market-rate
Nebela Drive Planned Development	127	28.34	4.48	Single-Family (low density)	5.81	164.66	77%	Market-rate
Sandstone Way Planned Development	122	30.85	3.95	Single-Family (low density)	5.81	179.24	68%	Market-rate
Pollitt Court Planned Development	11	2.33	4.72	Single-Family (low density)	5.81	13.54	81%	Market-rate
Connor Avenue	33	7.64	4.32	Single-Family (medium density)	7.3	55.77	59%	Market-rate

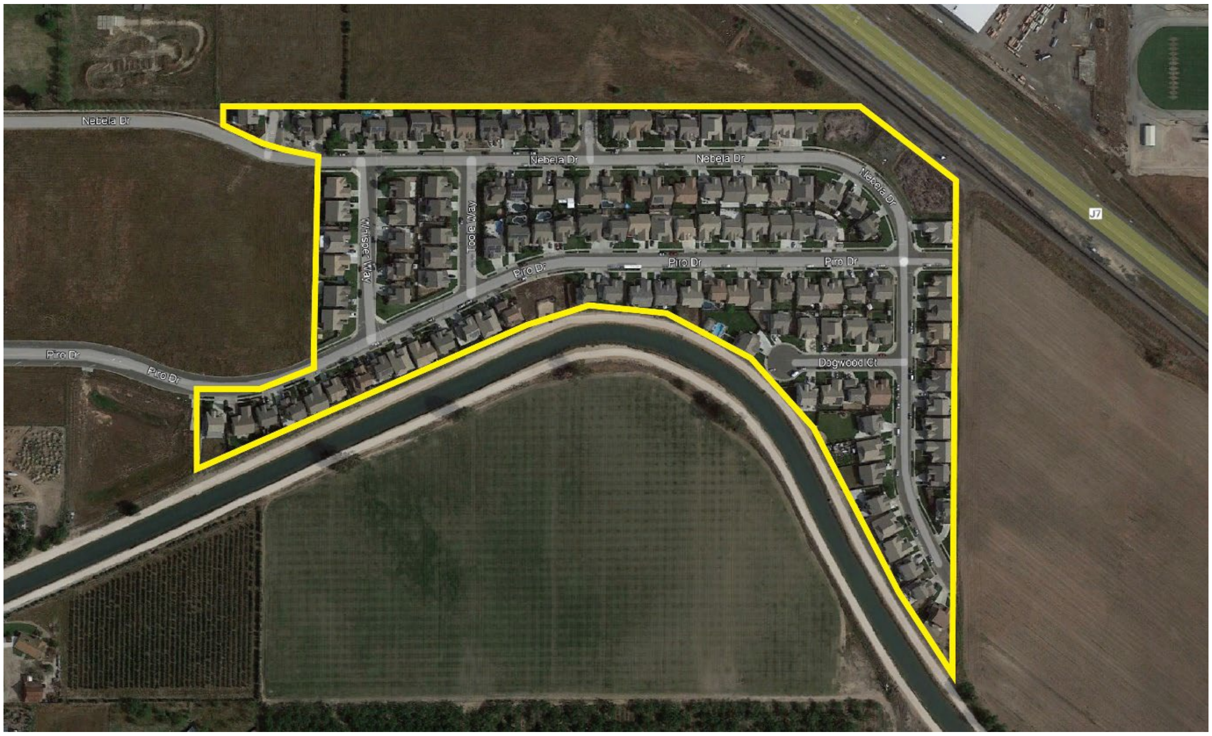
Project Name	Total Units	Site Acreage	Achieved Density (du/ac)	Zoning District	Allowable Density (du/ac)	Number of units allowed	Percent Density Achieved	Affordability
Stocking Street	44	9.83	4.48	Single-Family (medium density)	7.3	71.76	61%	Market-rate
North Avenue Developments	5	3.04	1.64	Single-Family (low density)	3.5	10.64	47%	Market-rate
Manzanita	213	51.33	4.15	Single-Family (low density)	7.5	384.98	55%	Market-rate
Sundance Village	97	21.63	4.48	Single-Family (low density)	7.5	162.23	60%	Market-rate
Overland Court Apartments	70	4.68	14.96	Multi-Family (high density)	30	140.40	50%	Market-rate
The Villas	231	58.95	3.92	Single-Family (medium density)	6	353.70	65%	Market-rate
Sunrise Ranch	197	43	4.58	Single-Family (low density)	6	258.00	76%	Market-rate
Westbrook	162	37.81	4.28	Single-Family (low density)	6	226.86	71%	Market-rate
Retreat Apartments	119	5.07	23.47	Multi-Family (medium density)	24	121.68	98%	Very Low Income and Low Income
Twelve Thirteen V Street Housing Project	96	1.87	51.34	Multi-Family (high density)	30	56.10	171%	Very Low Income
Lantana	99	20.6	4.81	Single-Family (low density)	8	164.80	60%	Market-rate
Stoneridge South	160	29.75	5.38	Single-Family (low density)	30	892.50	18%	Market-rate
Average	**116**	**23.36**	**8.80**		**11.5**	**205.40**	**70%**	

Bell Crossing

APN:	Varies	Developer:	D.R. Horton
Location:	Bell Drive & Truckee Drive, Atwater	Year Built:	2019
Development Type:	Low-density, single-family residential	Previous Use:	Vacant
Parcel Size:	40.43 ac	FAR/Density:	0.28/4.65 dwelling units per acre

Bell Crossing is a suburban neighborhood located in the western portion of Atwater at the intersection of Bell Drive and Truckee Drive. This gated community was developed in 2019 and features 188 single-family homes and two neighborhood parks. This project is in a single-family zone which allows a maximum density of 5.81 units per acre, meaning the maximum unit capacity on this site would be approximately 235 units. Since this project was developed with 188 units, the project achieved 80 percent of allowable density.

Nebela Drive Planned Development



APN:	Varies	**Developer:**	–
Location:	Nebula Drive & N Buhach Road, Atwater	**Year Built:**	2015
Development Type:	Low density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	28.34 ac	**FAR/Density:**	0.27/4.48 dwelling units per acre

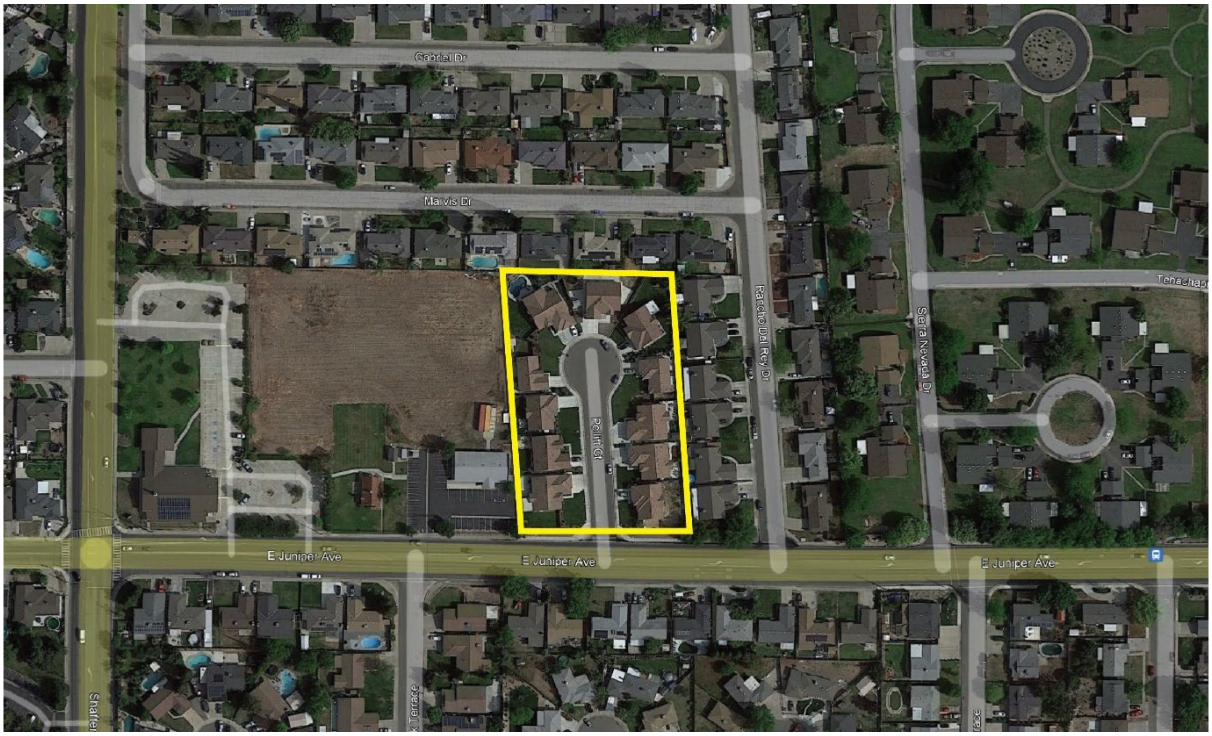
The planned development located along Nebela Drive is in the eastern-most part of Atwater, just east of N Buhach Road. As of 2022, the neighborhood features 127 single-family homes. This development is in a single-family zone which allows a maximum density of 5.81 units per acre, meaning the maximum unit capacity on this site would be approximately 165 units. Since this project was developed with 127 units, the project achieved 77 percent of allowable density.

Sandstone Way Planned Development

APN:	Varies	**Developer:**	–
Location:	Stone Creek Drive & E Bellevue Road, Atwater	**Year Built:**	2017
Development Type:	Low density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	30.85 ac	**FAR/Density:**	0.32/3.95 dwelling units per acre

The planned development along Sandstone Way is a suburban neighborhood located in the east-central portion of Atwater, south of E Bellevue Road. This neighborhood was built in 2017 and features 122 single-family homes. This project is in a single-family zone which allows a maximum density of 5.81 units per acre, meaning the maximum unit capacity on this site would be approximately 179 units. Since this project was developed with 122 units, the project achieved 68 percent of allowable density.

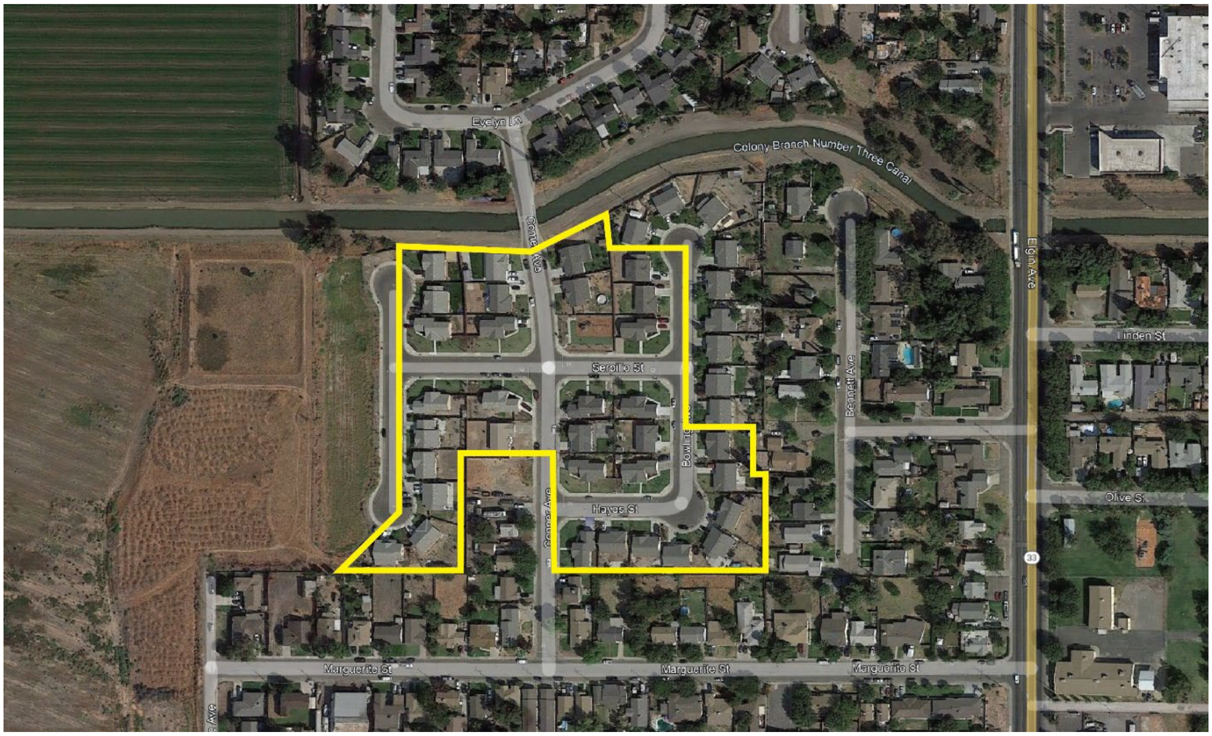
Pollitt Court Planned Development



APN:	Varies	**Developer:**	–
Location:	Pollitt Court & E Juniper Ave, Atwater	**Year Built:**	2017
Development Type:	Low density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	2.33 ac	**FAR/Density:**	0.28/4.72 dwelling units per acre

The Pollitt Court planned development is located in the center of Atwater, near the intersection of E Juniper Avenue and Shaffer Road. This cul-de-sac features 11 single-family homes along a main arterial street built in 2017. This development is in a single-family zone which allows a maximum density of 5.81 units per acre, meaning the maximum unit capacity on this site would be approximately 13 units. Since this project was developed with 11 units, the project achieved 81 percent of allowable density.

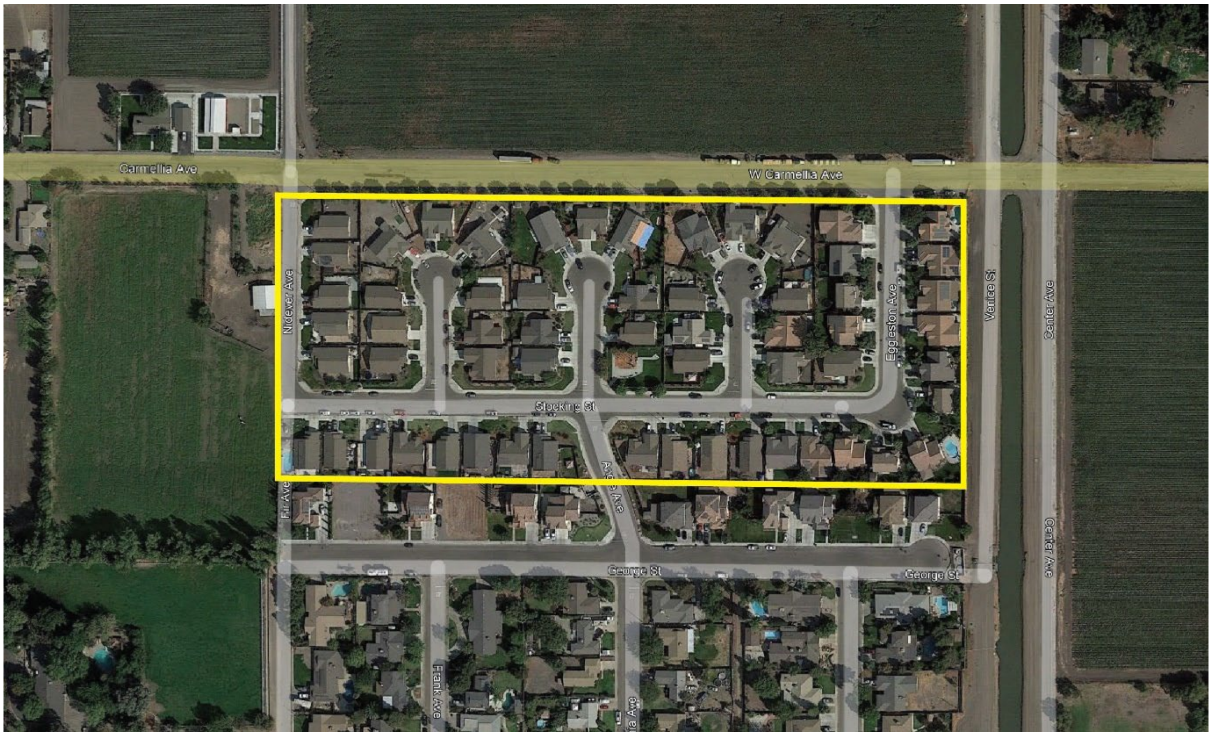
Connor Avenue



APN:	Varies	**Developer:**	–
Location:	Connor Avenue & Marguerite Street, Dos Palos	**Year Built:**	2017
Development Type:	Medium density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	7.64 ac	**FAR/Density:**	0.22/4.32 dwelling units per acre

The development located along Connor Avenue is in the western portion of Dos Palos, west of Elgin Avenue. This neighborhood features 33 single-family homes built in 2017. This project is in a single-family zone which allows a maximum density of 7.3 units per acre, meaning the maximum unit capacity on this site would be approximately 56 units. Since this project was developed with 33 units, the project achieved 59 percent of allowable density.

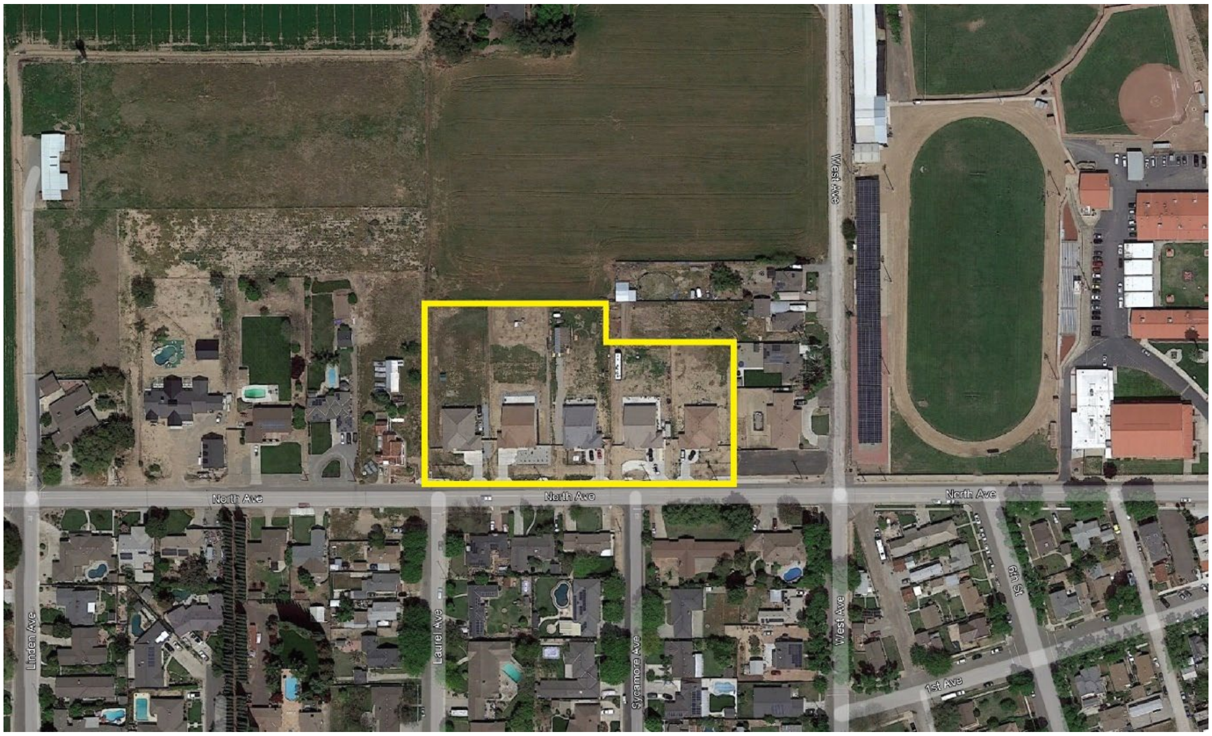
Stocking Street



APN:	Varies	**Developer:**	–
Location:	W Carmellia Avenue & Nidever Avenue, Dos Palos	**Year Built:**	2017
Development Type:	Medium density, single-family residential	**Previous Use:**	Agriculture
Parcel Size:	9.83 ac	**FAR/Density:**	0.22/4.48 dwelling units per acre

The development located along Stocking Street is in the northern-most portion of Dos Palos, south of Carmellia Drive. This neighborhood was built in 2017 and features 44 single-family homes. This project is in a single-family zone which allows a maximum density of 7.3 units per acre, meaning the maximum unit capacity on this site would be approximately 72 units. Since this project was developed with 44 units, the project achieved 61 percent of allowable density.

North Avenue Developments



APN:	Varies	**Developer:**	–
Location:	North Avenue & Sycamore Avenue, Gustine	**Year Built:**	2020
Development Type:	Low density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	3.04 ac	**FAR/Density:**	0.13/1.64 dwelling units per acre

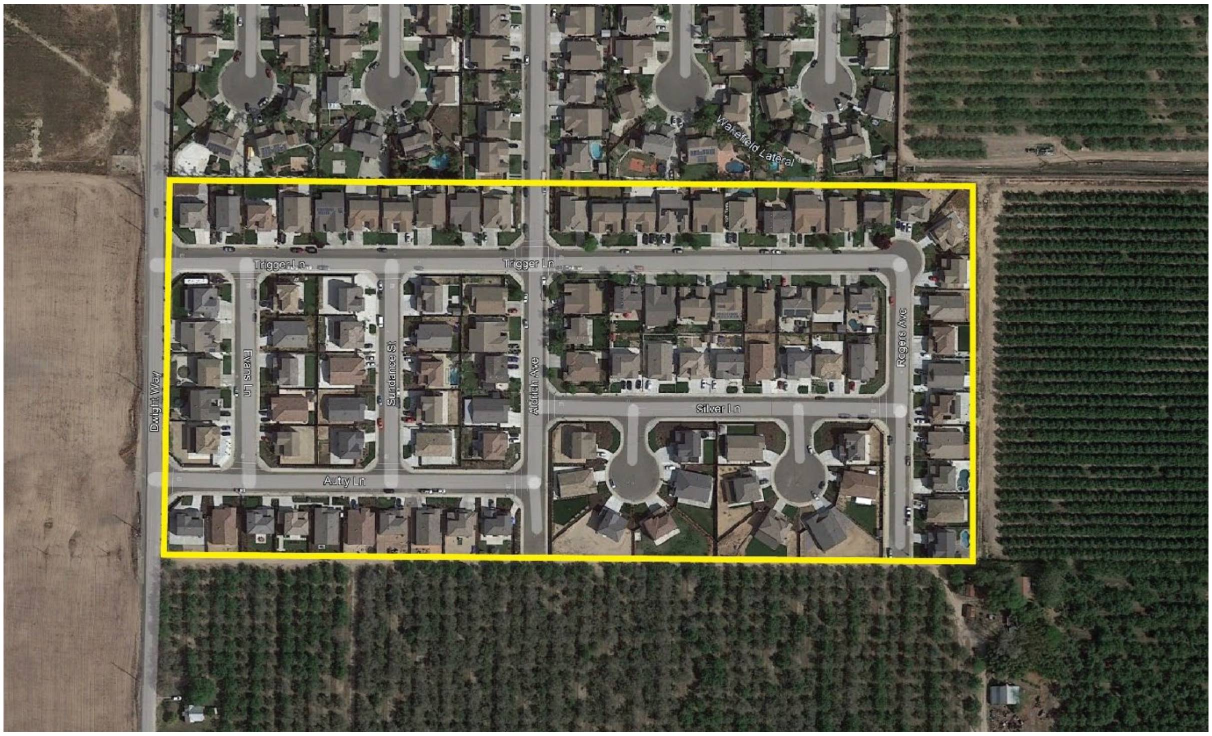
These five single-family homes are located along North Avenue in the northern end of Gustine. They were developed in 2020 and are in a single-family zone which allows a maximum density of 3.5 units per acre, meaning the maximum unit capacity on this site would be approximately 11 units. Since this project was developed with 5 units, the project achieved 47 percent of allowable density.

Manzanita

APN:	Varies	**Developer:**	Legacy Homes
Location:	Wakami Drive & Hammatt Avenue, Livingston	**Year Built:**	2021
Development Type:	Low density, single-family residential	**Previous Use:**	Agriculture
Parcel Size:	51.33 ac	**FAR/Density:**	0.25/ 4.15 dwelling units per acre

Manzanita is located in the northeastern part of Livingston and contains 213 single-family homes and a neighborhood park. The development contains seven styles of homes ranging from 1,500 square feet to just over 2,500 square feet, with up to five bedrooms. This project is in a single-family zone which allows a maximum density of 7.5 units per acre, meaning the maximum unit capacity on this site would be approximately 385 units. Since this project was developed with 213 units, the project achieved 55 percent of allowable density.

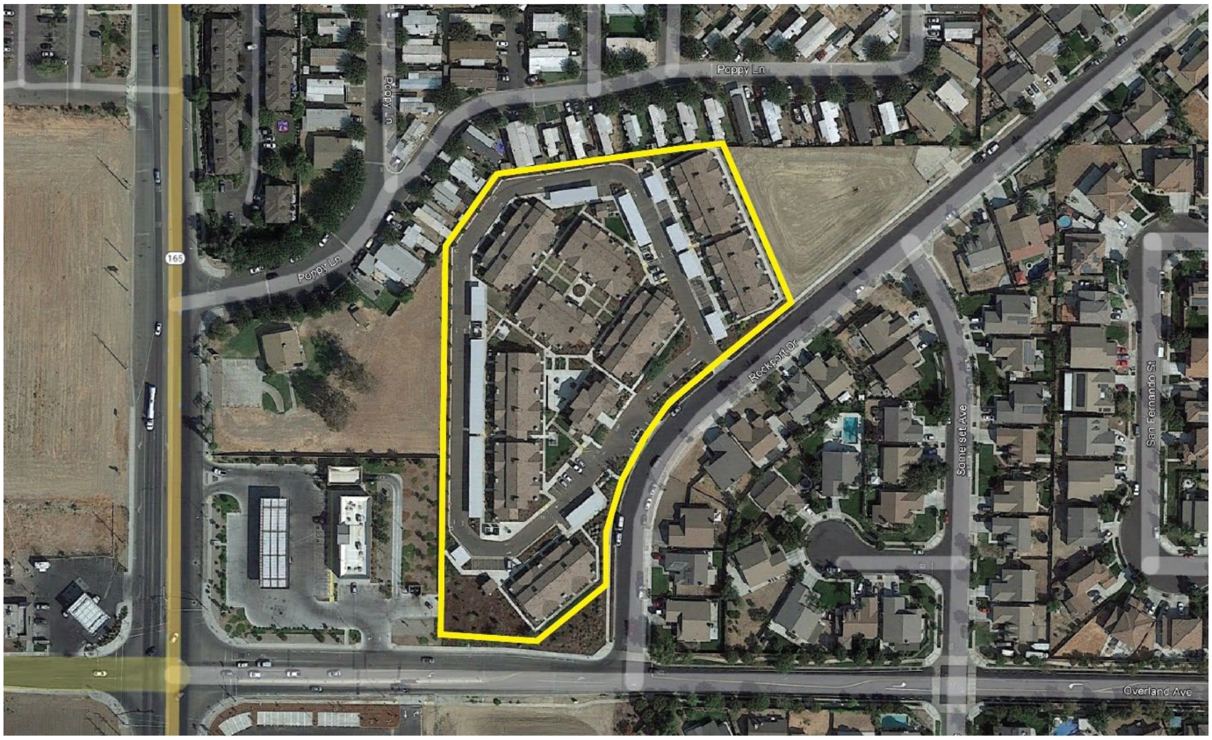
Sundance Village



APN:	Varies	**Developer:**	Bright Development
Location:	Trigger Lane & Aldrich Avenue, Livingston	**Year Built:**	2019
Development Type:	Low density, single-family residential	**Previous Use:**	Agriculture
Parcel Size:	21.63 ac	**FAR/Density:**	0.27/ 4.48 dwelling units per acre

Sundance Village is located in the heart of Livingston and is located near schools, parks, medical facilities, employment opportunities, and Highway 99. This new community features 97 single-family homes, with single- and two-story home designs ranging from 1,835 to 2,536 square feet. This project is in a single-family zone which allows a maximum density of 7.5 units per acre, meaning the maximum unit capacity on this site would be approximately 162 units. Since this project was developed with 97 units, the project achieved 60 percent of allowable density.

Overland Court Apartments



APN:	424-120-016	Developer:	Willow Partners, LLC
Location:	Rockport Drive and Overland Avenue, Los Banos	Year Built:	2017
Development Type:	High density, multi-family residential	Previous Use:	Vacant
Parcel Size:	4.68 ac	FAR/Density:	0.30/14.96 dwelling units per acre

The Overland Court Senior apartments are a 62+ age-restricted community with one and two-bedroom apartments. The property has a total of 69 units surrounding a large community building that houses the on-site manager's office along with a full kitchen and community space to host special events and gatherings. This complex is in a multi-family zone which allows a maximum density of 30 units per acre, meaning the maximum unit capacity on this site would be approximately 140 units. Since this project was developed with 69 units, the project achieved 50 percent of allowable density.

The Villas

APN:	431-270-004 & 431-270-010	**Developer:**	Stonefield Homes
Location:	309 Amabile Drive, Los Banos	**Year Built:**	–
Development Type:	Medium density, single-family residential	**Previous Use:**	Agriculture
Parcel Size:	58.95 ac	**FAR/Density:**	-/3.92 dwelling units per acre

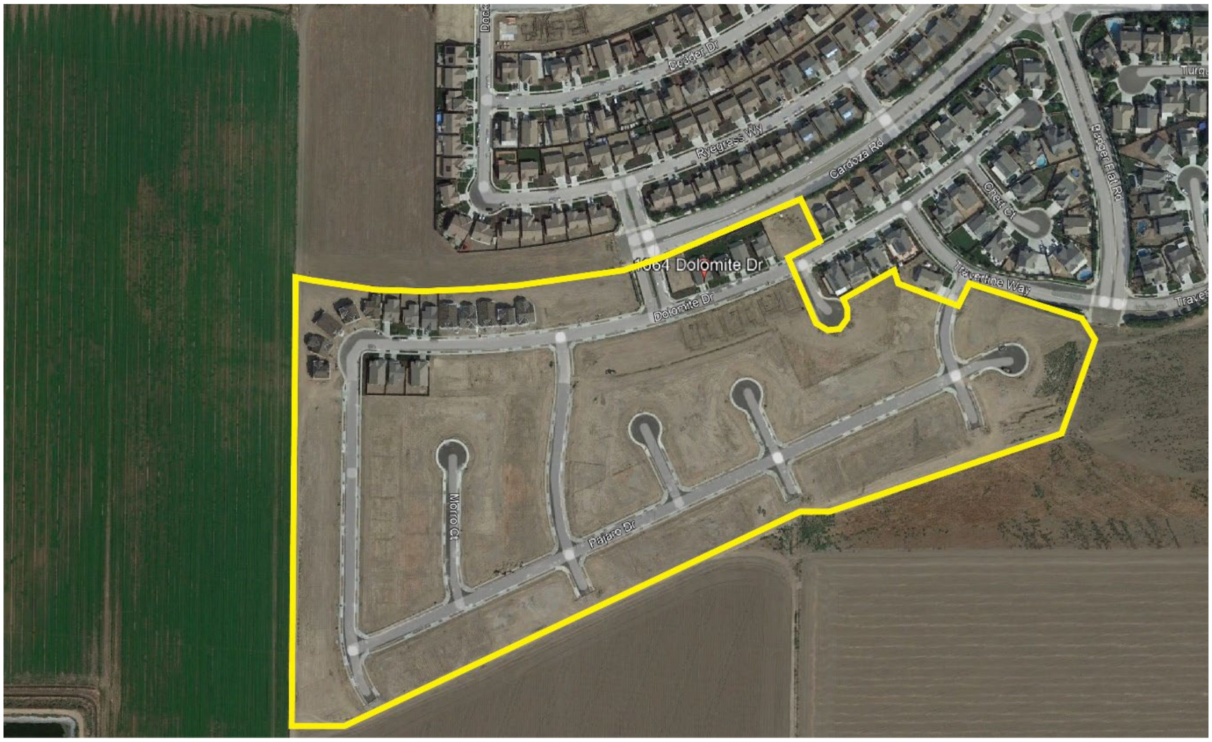
The Villas is a 231-unit single-family residential private gated community. The project consists of custom, semi-custom, production homes, and four-acre dual use park and detention basin. This neighborhood is in a single-family zone which allows a maximum density of 6 units per acre, meaning the maximum unit capacity on this site would be approximately 354 units. Since this project proposes 231 units, the project will achieve 65 percent of allowable density.

Sunrise Ranch

APN:	428-080-001	Developer:	Meritage Homes
Location:	338 Lolly Way, Los Banos	Year Built:	–
Development Type:	Low density, single-family residential	Previous Use:	Vacant
Parcel Size:	43 ac	FAR/Density:	-/4.58 dwelling units per acre

Sunrise Ranch is a 197-unit single-family residential community currently under construction. The project features five unique residences and is located less than one mile from schools for children of all ages and provides easy access to Highway 33 and Interstate 5. This neighborhood is in a single-family zone which allows a maximum density of 6 units per acre, meaning the maximum unit capacity on this site would be approximately 258 units. Since this project proposes 197 units, the project will achieve 76 percent of allowable density.

Westbrook



APN:	Varies	**Developer:**	Anderson Homes
Location:	1664 Dolomite Drive, Los Banos	**Year Built:**	–
Development Type:	Low density, single-family residential	**Previous Use:**	Agriculture
Parcel Size:	37.81 ac	**FAR/Density:**	-/4.28 dwelling units per acre

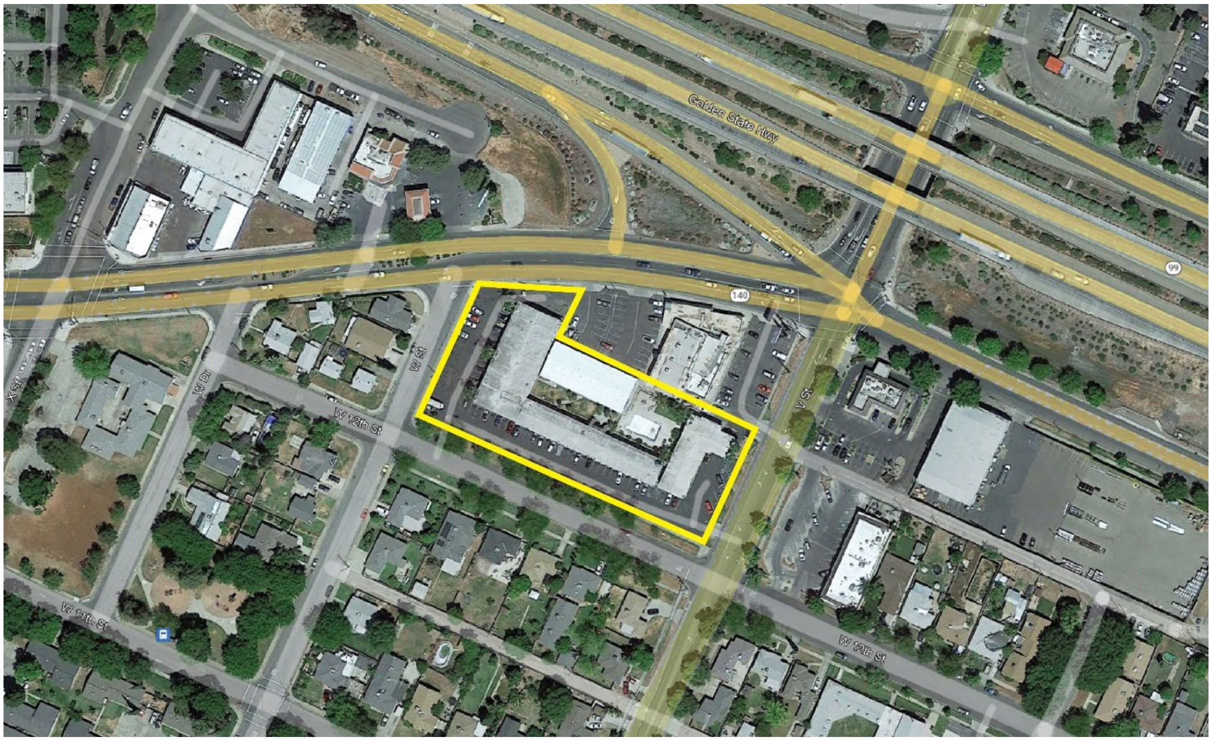
Westbrook is a 162-unit single-family residential community located in the western part of Los Banos. This community features single and two-story homes ranging from 1,409 to 2,460 square feet. Westbrook is within walking distance of major retailers, restaurants, parks, and a new school. This project is in a single-family zone which allows a maximum density of 6 units per acre, meaning the maximum unit capacity on this site would be approximately 227 units. Since this project proposes 162 units, the project will achieve 71 percent of allowable density.

Retreat Apartments

APN:	035-010-071	**Developer:**	The Richman Group of California Development Company
Location:	1137 B Street, Merced	**Year Built:**	2020
Development Type:	Vacant	**Previous Use:**	Vacant
Parcel Size:	5.07 ac	**FAR/Density:**	-/23.47 dwelling units per acre

The Retreat Apartments are 119 one-, two-, and three-bedroom affordable rental apartments ranging from 573 to 1,302 square feet. There are 30 units affordable to extremely low-income households and 88 units affordable to low-income households. This complex is in a multi-family zone which allows a maximum density of 24 units per acre, meaning the maximum unit capacity on this site would be approximately 122 units. Since this project was developed with 119 units, the project achieved 98 percent of allowable density.

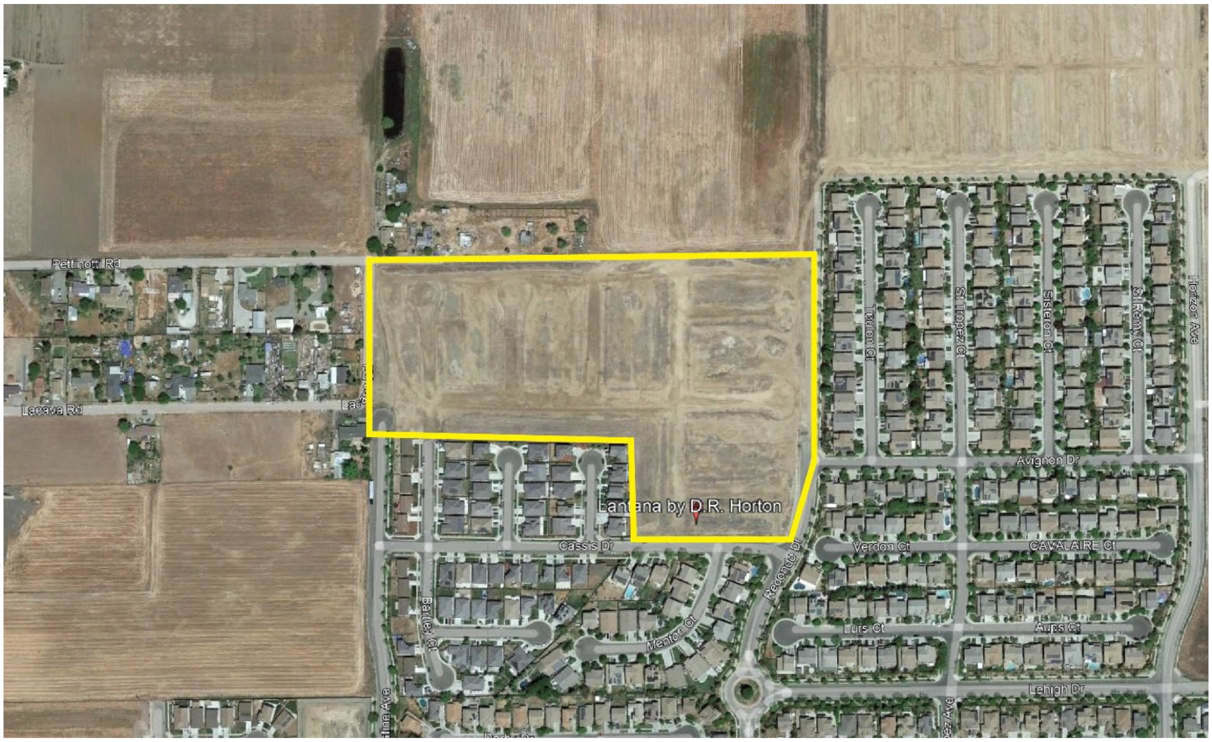
Twelve Thirteen V Street Housing Project



APN:	031-271-017	**Developer:**	UPholdings & RH Community Builders
Location:	1213 V Street, Merced	**Year Built:**	2020
Development Type:	High density, multi-family residential	**Previous Use:**	Motel
Parcel Size:	1.87 ac	**FAR/Density:**	0.27/51.34 dwelling units per acre

The Twelve Thirteen Housing Project, which repurposes the former motel at 1213 V Street, will include 96 units of permanent supportive housing for chronically homeless persons with incomes equal to or less than 30 percent of Area Median Income (AMI). Fifteen units will be accessible for those with mobility disabilities. Each unit will include a kitchenette, refrigerator, stove or hot plate, and microwave, and will be furnished. Residents will have access to supportive services such as intensive case management services, linkages to behavioral and physical health services, assistance obtaining benefits and essential documentation, and educational and employment services. This redevelopment project is in a commercial zone and as a motel its density is high. A high-density multi-family zone which allows a maximum density of 30 units per acre is an appropriate zone for this type of use. Using this density would provide a maximum unit capacity of approximately 56 units on this site. Since this project redevelops 96 units, the project will achieve 171 percent of allowable density.

Lantana



APN:	206-030-021 & 206-030-022	**Developer:**	D.R. Horton
Location:	1348 Eagle Crest Court, Merced	**Year Built:**	–
Development Type:	Low density, single-family residential	**Previous Use:**	Vacant
Parcel Size:	20.6 ac	**FAR/Density:**	-/ 4.81 dwelling units per acre

Lantana is a 99-unit single-family residential community located in north Merced, near schools, shopping, and easy access to Highway 99. The community features single- and two-story homes ranging from 1,515 to 2,814 square feet with four to five bedrooms. This project is in a single-family zone which allows a maximum density of 8 units per acre, meaning the maximum unit capacity on this site would be approximately 165 units. Since this project will be developed with 99 units, the project will achieve 60 percent of allowable density.

Stoneridge South

APN:	259-130-018	Developer:	D.R. Horton
Location:	333 Rubicon Court, Merced	Year Built:	–
Development Type:	Low density, single-family residential	Previous Use:	Vacant
Parcel Size:	29.75 ac	FAR/Density:	–

Stoneridge South is a single-family development of 160 units that features single- and two-story homes ranging from 1,515 to 2,814 square feet with four to five bedrooms. Stoneridge South is conveniently located near schools, shopping, and easy access to Highway 99. This neighborhood is in a multi-family zone which allows a maximum density of 30 units per acre, meaning the maximum unit capacity on this site would be approximately 892 units. Since this project is proposing 160 units, the project will achieve 18 percent of allowable density.

4.3 Summary of Developer Stakeholder Interview

As part of the outreach process, Rincon Consultants engaged various stakeholder representatives, service providers, and housing developers to inform and educate local organizations about the Housing Element Update. Staff solicited input on their organization's experience with affordable and attainable housing across Merced County.

On August 9, 2023, Rincon Consultants, on behalf of the participating jurisdictions, met with representatives from the development community, including:

- Building Industry Association Greater Valley, an advocate for the housing and building industry, representing the collective interests of builders and developers engaged in residential and commercial projects.
- Bernard Partnership, a marketing consulting firm that collaborates with buyers and developers during the construction or renovation of residential developments.
- UPholdings, an affordable housing development and management company committed to being community partners and working with the most vulnerable community members to design, build, and own housing that exceeds the industry's standards for both quality and efficiency.

Participants were asked to provide their thoughts on the following topic areas:

- Challenges to building housing or affordable housing.
- Difficulty of developing mixed-income and affordable housing in the Merced region compared to other Central Valley regions.
- Feasibility of housing development based on current market conditions.
- Supportive measures by cities in the Merced region for affordable or mixed-income housing development.
- Incentives and policies to increase the production of mixed-income or affordable housing.
- Identification of specific residents in the Merced region in need of housing and suitable housing types for them.

Stakeholders offered a range of insights into the housing market in Merced County and indicated that the main challenge to building market rate and affordable housing in the region is cost. Constructing affordable housing units requires significant financial resources, and subsidies are necessary to facilitate their development. Stakeholders emphasized that costs associated with permits and planning, among other fees, pose a major obstacle to achieving affordability.

Additional difficulties arise due to competition with neighboring counties like Stanislaus and San Joaquin. To address this challenge, Merced County must enhance its competitiveness by improving its appeal through amenities, infrastructure, and downtown revitalization strategies to make the area more attractive to potential residents. Encouraging more individuals to settle in the Central Valley is a broader challenge, particularly due to lack of transit options.

Stakeholders agreed that one of the most significant hurdles to constructing affordable housing in the Central Valley is the scarcity of financial resources, particularly when compared to coastal regions. The concentration of political influence along the coastline rather than within the Central Valley, along with a denser population, means that state and federal funding for housing is often channeled to the coastal regions. This creates an imbalance in resource allocation. Moreover, there is significant political resistance to building affordable, denser housing in rural areas of Merced

County, compounding the difficulties in development. Participants agreed that mandating higher density housing in certain areas would be the most impactful policy to encourage housing development.

4.4 Regional Financial Resources for Affordable Housing

4.4.1 Permanent Local Housing Allocation (PLHA)

The California Department of Housing and Community Development PLHA program provides funding to local governments in California for housing-related projects and programs that address the unmet housing needs of their local communities. Jurisdictions throughout Merced County have been recently awarded PLHA funding. The City of Merced, for example, is using PLHA funds to provide assistance in the form of low-interest, deferred loans to project sponsors for the development of Affordable Multi-Family Rental Housing.

4.4.2 Home Investment Partnership Program (HOME)

The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for households with incomes not exceeding 80 percent of area median income. The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low-income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Rental assistance
- Security deposit assistance

Of all jurisdictions in Merced County, only the City of Merced qualifies for HOME funding. In 2022, the City of Merced received $603,192 of HOME funds. Other jurisdictions may qualify as a HOME Consortium, and during the planning period, may consider establishing a consortium.

4.4.3 Community Development Block Grant (CDBG)

The CDBG Program is administered by HUD. Through this program, the federal government provides funding to jurisdictions to undertake community development and housing projects.

Projects proposed by the jurisdictions must meet the objectives and eligibility criteria of CDBG legislation. The primary CDBG objective is the development of viable urban communities, including decent housing, a suitable living environment, and expanded economic opportunity, principally for persons of low- and moderate-income. Each activity must meet one of the three following national objectives:

- Benefit to low- and moderate-income families;

- Aid in the prevention of elimination of slums or blight; or
- Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

Of all jurisdictions in Merced County, only the City of Merced receives CDBG funding as an entitlement jurisdiction. In 2022, the City of Merced received $1,099,911 of CDBG funds. Other jurisdictions can apply for CDBG funds through the State Department of Housing and Community Development (HCD).

Other jurisdictions also may qualify for funding together as a HUD-designated Urban County, and may explore qualification during the planning period.

4.4.4 Continuum of Care (CoC) Program

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and state and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

CoC funding for Merced County is administered through the Merced City and County CoC. In 2021, the following organizations were awarded CoC funds in the Merced County region:

- County of Merced for $359,876, for Project Home Start and Project Hope Westside 2021 to provide permanent supportive housing.
- Housing Authority of the County of Merced for $77,010 for their Shelter Plus Care program to provide rental assistance.
- Merced County Community Action Board for $118,731 for their Homeless Management Information System (HMIS) administration.

4.5 Administrative Resources

4.5.1 Merced County Association of Governments

Merced County Association of Governments (MCAG) is an association of city and county governments. Members coordinate to solve regional problems related to transportation, solid waste, and air quality. MCAG administers the state-funded Regional Early Action Planning (REAP) program, which provides housing-related grants to member jurisdictions, and coordinated the RHNA allocation process.

4.5.2 San Joaquin Valley Regional Planning Agencies Policy Council

MCAG is one of eight San Joaquin Valley Councils of Government that make up the San Joaquin Valley Regional Planning Agencies Policy Council. The Policy Council provides a platform for the Valley to connect on regional issues that impact each agency such as transportation, air quality, and advocacy efforts. The council works to identify successful action items implemented by regional planning agencies that can result in a vision for the entire Valley.

4.5.3 Non-Profit Organizations

Non-profit housing developers and service providers are a critical resource for accomplishing the goals and objectives of this Housing Element. This can be accomplished through private/public partnerships. Non-profit organizations that have developed affordable housing in the county include the following:

- Housing Authority of the County of Merced
- Self-Help Enterprises

4.6 Infrastructure

A major constraint to the development of new housing units across Merced County is the lack of sewer and water service. The expense of providing a new system is prohibitive unless there is sufficient population density to support it.

Merced County has 15 independent water and/or sewer districts, each of which is governed by its own Board of Directors. Future development in Merced County is contingent upon the construction of additional facilities. Most districts plan to pay for new facilities through development fees, connection fees, and/or service agreements under which developers are required to construct and dedicate wells, lift stations, and other needed facilities.

A Water and Sanitary Sewer Infrastructure Capacity Assessment conducted by MKN & Associates for MCAG determined that the cities of Atwater, Dos Palos, Livingston, and Los Banos currently have the capacity to collect and process sewage both for their current population and to meet RHNA requirements. The assessment found that the City of Merced is not able to meet its current requirements for peak flows but is in the process of implementing capacity increases that will meet its current needs, as well as RHNA requirements. The study did not include information about capacities for the City of Gustine and unincorporated communities in Merced County and was therefore unable to conclude if adequate service could be provided in these areas. The study recommended that a study be conducted by the City of Gustine and the County to fill this information gap. Programs to address information gaps are found in jurisdictions' Housing Plans.

4.7 Opportunities for Energy Conservation

State law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing since higher energy bills result in less money available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserved to absorb cost increases and many times must choose between basic needs such as shelter, food, and energy.

4.7.1 California Building Code, Title 24

California Title 24 regulations require higher energy efficiency standards for residential and nonresidential buildings. The building code provides a great deal of flexibility for individual builders to achieve a minimum "energy budget" through the use of various performance standards. These requirements apply to all new residential construction, as well as all remodeling and rehabilitation construction.

4.7.2 Utility Programs

Pacific Gas and Electric Company (PG&E), which provides electricity service in Merced County, provides a variety of energy conservation services for residents as well as a wealth of financial and energy-related assistance programs for low-income customers:

- **The Balanced Payment Plan (BPP).** Designed to eliminate big swings in customer monthly payments by averaging energy costs over the year.
- **CARE (California Alternate Rates for Energy).** PG&E provides a 20 percent discount on monthly energy bills for low-income households.
- **Energy Partners Program**. The Energy Works Program provides qualified low-income tenants free weatherization measures and energy-efficient appliances to reduce gas and electricity usage.
- **Energy Efficiency for Multi-Family Properties**. The Energy Efficiency for Multi-Family Properties program is available to owners and managers of multi-family residential dwellings. The program encourages energy efficiency by providing rebates for the installation of certain energy saving products such as high-efficiency appliances, compact fluorescent light bulbs, attic and wall insulation, and efficient heating and cooling systems.
- **The Family Electric Rate Assistance (FERA) Program**. PG&E provides a rate reduction program for low-income households of three or more people.
- **REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who have experienced unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to $200.

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5 Regional Affirmatively Furthering Fair Housing Analysis

5.1 Introduction and Overview

In 2018, the California State Legislature passed Assembly Bill (AB) 686 to expand upon the fair housing requirements and protections outlined in the federal Fair Employment and Housing Act. The law requires all State and local public agencies to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities. AB 686 created new requirements that apply to all housing elements due for revision on or after January 1, 2021. The passage of AB 686 ensures that all local governments in California affirmatively further fair housing.

AB 686 defined "affirmatively further fair housing" (AFFH) to mean "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity." AB 686 added to the Housing Element requirements an assessment of fair housing which includes the following components:

- A summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity
- An analysis of segregation patterns and disparities in access to opportunities
- An assessment of contributing factors
- An identification of fair housing goals and actions.[1]

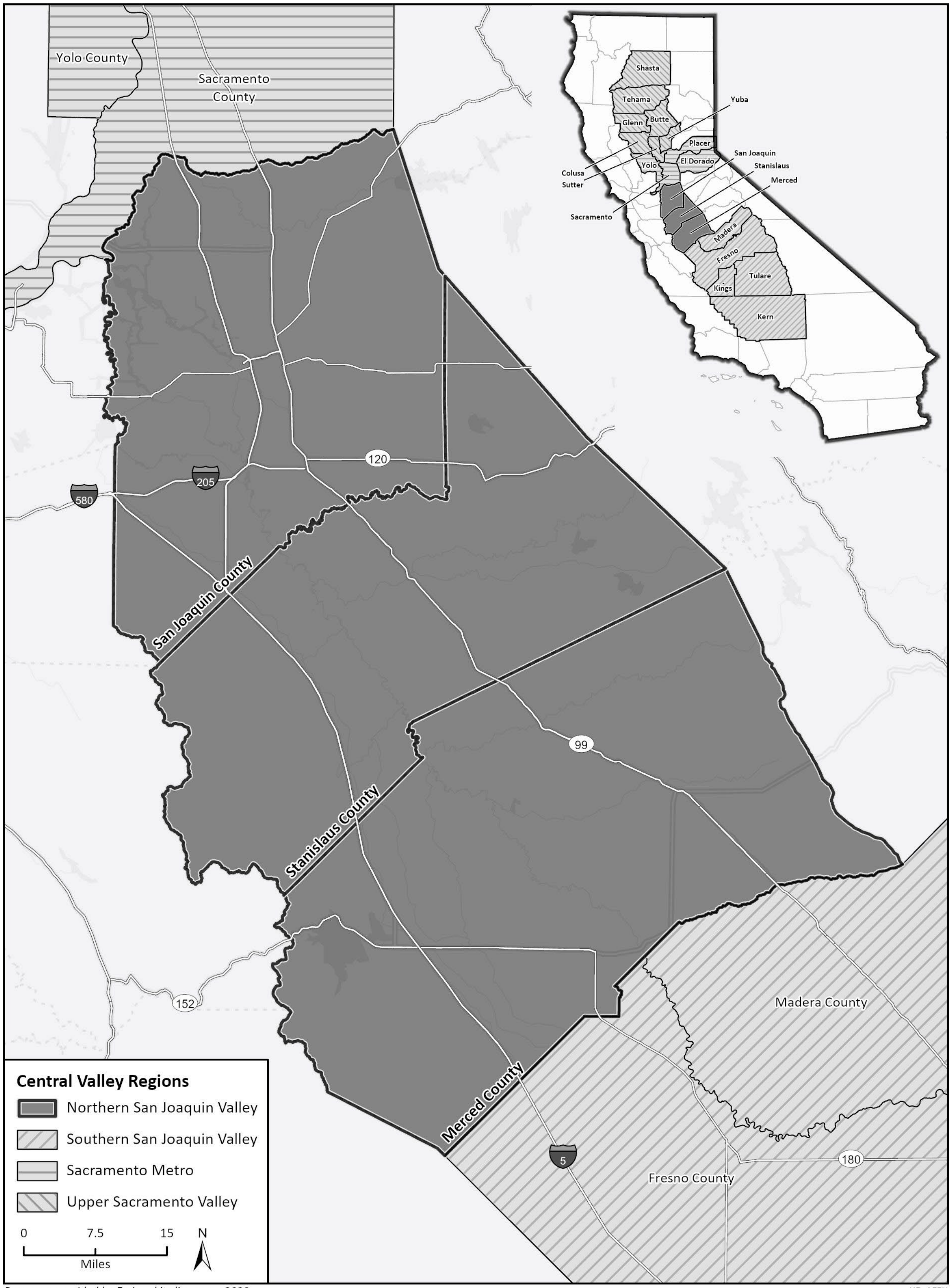
5.1.1 Regional Analysis

The Public Policy Institute of California (PPIC) is a nonpartisan organization dedicated to informing and improving public policy in California. In 2004, the PPIC published a policy report analyzing migration trends to, from, and within the Central Valley and the implications of those trends. This policy paper, *The Central Valley at a Crossroads: Migration and its Implications,*[2] identifies factors that drive migration, including economic, educational, and social factors. These factors differ dramatically throughout the Central Valley; therefore, the policy paper identifies four subregions of the valley: Upper Sacramento Valley, Sacramento Metro, Northern San Joaquin Valley, and Southern San Joaquin Valley. These four subregions are shown on the inset map of California in Figure 5-1. Seeing as Merced County is in the northern portion of the San Joaquin Valley region, this AFFH analysis assesses the Northern San Joaquin Valley (SJV) Subregion comprised of San Joaquin, Stanislaus, and Merced Counties, shown in Figure 5-1.

The settlement patterns described in *The Central Valley at a Crossroads: Migration and its Implications* provide insight on the level of access to opportunity and fair housing based on the following factors: race and ethnicity, education level, age, economics, and other social indicators specific to the subregion. Research from this paper is supported by U.S. Census data, regression modelling, interviews with community leaders, and published research.

[1] Housing and Community Development (HCD). 2021. https://www.hcd.ca.gov/community-development/affh/index.shtml
[2] Hayes, Joseph and Hans Johnson. *The Central Valley at a Crossroads: Migration and its Implications.* Public Policy Institute of California. https://www.ppic.org/wp-content/uploads/content/pubs/report/R_1104HJR.pdf

Figure 5-1 Northern San Joaquin Valley Region



Basemap provided by Esri and its licensors, 2023

HE_AFFH
Fig X Regional Location

The PPIC report concluded that residents in the North SJV subregion (San Joaquin, Stanislaus, and Merced counties) have access to jobs in the Bay Area and cheaper housing in the Valley, whereas residents in South SJV subregion (Madera, Fresno, Tulare, Kings, and Kern counties) do not have access to jobs in the Bay Area and rely on agriculture as the primary economic industry, with nearly 17 percent of its residents working within the industry. Access to educational opportunity is also more prevalent in the North SJV as opposed to the South SJV; however, the North SJV experiences longer commute times, traffic congestion, and poor air quality.

5.2 Methodology

This AFFH analysis has been prepared consistent with the California Department of Housing and Community Development (HCD)'s *Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements* which provides guidance on the preparation of housing elements and ensures statutory requirements are satisfied, pursuant to Government Code Section 65583(c)(10). HCD's AFFH Guidance instructs that AFFH analyses should examine local patterns and trends and compare them to the broader region to provide a broader context for local fair housing issues. Recognizing differences between local areas and the broader region, especially when identifying spatial patterns, is important to identify and prioritize contributing factors to fair housing issues that affect the locality.

This AFFH analysis is part of the Merced County Multi-Jurisdictional Housing Element for the 6th cycle, a collaborative effort between Merced County, and the cities of Atwater, Dos Palos, Gustine, Livingston, Los Banos, and Merced, with coordination assistance from the Merced County Association of Governments (MCAG). This analysis identifies patterns and trends at the regional scale (Northern SJV) to be used for comparison for the local scale analyses, located in each jurisdiction's chapter of this document.

The regional and local AFFH analyses evaluate the following fair housing issues:

- Fair Housing Enforcement and Outreach Capacity
- Integration and Segregation Patterns and Trends
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs

Each local AFFH analysis also includes the following that is not discussed in this section:

- Local Area Knowledge and Stakeholder and Community Input
- Other Relevant Factors, such as a history of preferential investment for certain neighborhoods or types of housing
- Analysis of the Housing Sites Inventory using AFFH indicators
- Identification and prioritization of Contributing Factors to fair housing issues

The local AFFH analyses also identify and prioritize contributing factors to fair housing issues. Fair housing issues are conditions that restrict fair housing choice or access to opportunity in the geographic area of interest. Fair housing choice means realistic housing opportunities exist, can be accessed without discrimination towards protected characteristics such as race, color, religion, sex, disability, etc., and are informed with adequate information regarding options. Each local AFFH analysis addresses impediments through AFFH-specific goals and actions based on the contributing factors for each identified fair housing issue.

5.3 Data Sources

California Government Code Section 65583 (10)(A)(ii) requires cities and counties to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

Data from a variety of sources was utilized to conduct this analysis, detailed below.

5.3.1 HCD AFFH Data Viewer

The AFFH Data Viewer and updated AFFH Data Viewer Version 2.0 are tools developed by HCD that features census block group and census tract level data from an expansive collection of sources including United States (U.S.) Census American Community Survey (ACS), U.S. Department of Housing and Urban Development (HUD), California Tax Credit Allocation Committee (TCAC), Urban Displacement Project (UDP), and Comprehensive Housing Affordability Strategy (CHAS). [3] The Data Viewer tool serves as a resource for local and regional governments and provides the ability to explore spatial data patterns concerning fair housing enforcement, segregation and integration, racially and ethnically concentrated areas of poverty, and disparities in access to opportunities and housing. The Data Viewer is intended to assist in the creation of policies that alleviate disparities, combat discrimination, and increase access to safe and affordable homes.

5.3.2 Urban Displacement Project (UDP)

The UDP was developed to track neighborhood change and identify areas that are vulnerable to gentrification and displacement in California.[4] The UDP measures indicators of gentrification and displacement at the census tract level based on data from the 2015-2019 ACS. UDP indicators examine census tracts to identify areas that qualify as disadvantaged neighborhoods. Additionally, census tracts identified as disadvantaged neighborhoods by UDP's criteria are further analyzed to explore changes in the percentage of college educated residents, non-Hispanic/Latino white population, median household income, and median gross rents over time to determine levels of gentrification and displacement risk.

5.3.3 CalEnviroScreen

The California Office of Environmental Health Hazard Assessment developed a screening methodology to identify communities disproportionately burdened by multiple sources of pollution.[5] This tool, called the California Communities Environmental Health Screening Tool (CalEnviroScreen), utilizes existing environmental, health, and socioeconomic data to rank census tracts based on 20 distinct indicators. In general, if a community has a high score for that indicator, it is more likely to have greater degree of pollution burden and a higher rate of residents vulnerable to the effects of that pollution exposure as compared to census tracts statewide. Designated disadvantaged communities are those with CalEnviroScreen percentile scores of 75 or higher,

[3] HCD AFFH Data Viewer. https://www.arcgis.com/apps/webappviewer/index.html?id=4d43b384957d4366b09aeeae3c5a1f60
[4] Urban Displacement Project. https://www.urbandisplacement.org/
[5] CalEnviroScreen 4.0. https://oehha.ca.gov/calenviroscreen

meaning that they scored within the highest 25 percent of census tracts for pollution and other social and economic burden indicators across California.

5.3.4 TCAC/HCD Opportunity Maps

To assist fair housing analysis, HCD and TCAC created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and related state agencies/departments to further the fair housing goals.[6][7] The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state. Opportunity mapping is a way to measure and visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility.[2] Opportunity Maps reflect scores in three different domains made up from a set of indicators shown in Table 5-1, as well as a composite score combining all three domains.

Table 5-1 Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty, adult education, employment, job proximity, median home value
Environmental	CalEnviroScreen 3.0 pollution indicators and values
Education	Math proficiency, reading proficiency, high school graduation rates, student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

5.3.5 HUD Comprehensive Housing Affordability Strategy (CHAS) Data

Each year, HUD receives custom tabulations of ACS data from the U.S. Census Bureau. These data, known as the CHAS data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households.[8] CHAS data is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types.

5.3.6 U.S. Census American Community Survey (ACS)

The ACS, conducted by the U.S. Census Bureau, is an ongoing survey that collects information on demographic, social, economic, and housing characteristics of the U.S. population.[9] ACS uses independent monthly samples, each with a sample size of 250,000 addresses (consisting of housing units and group quarters), surveyed via internet, mail, telephone, and personal visit. ACS data uses one-year and five-year estimates. The one-year data is collected over a period of 12 months and is useful for showing year-to-year fluctuations in data for geographic areas with at least 65,000 people. The five-year estimates represent data collected over a period of five years and are considered statistically more reliable than the one-year estimates, particularly for less populated areas and small population subgroups.

[6] TCAC Opportunity Maps. https://oehha.ca.gov/calenviroscreen
[7]Office of The State Treasurer (STO). 2021. https://www.treasurer.ca.gov/ctcac/opportunity/2020-tcac-hcd-methodology.pdf
[8] HUD Comprehensive Housing Affordability Strategy. https://www.huduser.gov/portal/datasets/cp.html
[9] U.S. Census American Community Survey. https://www.census.gov/programs-surveys/acs

5.3.7 AllTransit

AllTransit is an online database that examines factors related to transit access and produces a performance score that reveals the social and economic impact of transit, such as connectivity and access to jobs.[10]

5.3.8 Comprehensive Housing Report for the San Joaquin Valley

In response to housing supply and affordability challenges, the San Joaquin Valley Regional Early Action Planning (REAP) Committee commissioned a study of housing trends, impediments, and best practices in the San Joaquin Valley. Funded by the REAP grant program, and with the coordination of HCD staff, the 2022 study was conducted through outreach to the eight counties in the SJV, stakeholders, city and county staff, metropolitan planning organization staff, and the public. Interviews with builders, developers, housing advocates, and staff supported an analysis of barriers to housing affordability and production in the San Joaquin Valley.

The study concluded that while the region has become more diverse in the past few decades, there are existing disparities in income, poverty, and homeownership among racial and ethnic groups. Stakeholder interviews provided insight into trends and challenges in housing affordability, and also provided a list of opportunity areas for affordable housing.

5.4 Fair Housing Resources

Fair housing issues include, but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability;
- Discrimination against an individual based on race, national origin, familial status, disability, religion, sex, or other characteristics when renting or selling a housing unit; and
- Disproportionate housing needs, including cost burden, overcrowding, substandard housing, and risk of displacement.

5.4.1 Enforcement and Outreach Capacity

Fair housing enforcement and outreach capacity is the ability of a local jurisdiction and fair housing agencies to provide fair housing and tenants' rights information to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, resolving issues, and conducting fair housing testing.

A number of organizations provide fair housing services throughout the Merced County region . Resources specific to each jurisdiction are discussed in the local AFFH sections. Table 5-2 lists organizations that address housing and community needs by providing the following services:

- Fair housing testing and complaints
- Fair housing counseling and education
- Tenant/landlord counseling and mediation
- Homeless prevention program
- Rental assistance program

[10] AllTransit. https://alltransit.cnt.org/

- Rent/deposit grant program
- Homeseeking services
- Shared housing counseling placement
- Homebuyers' education learning program

Table 5-2 Fair Housing Organizations Active in Merced County

Organization Name	Website	Services Provided
Fair Housing Council of Central California	http://fhc-cc.org/about.html	Mediation, counseling, advocacy, research, and fair housing training and workshops for consumers as well as housing providers.
Project Sentinel	https://www.housing.org/	Education and counseling to community members, housing providers, and tenants about fair housing laws. Investigation of complaints and advocacy for people experiencing housing discrimination.
Central California Legal Services	https://centralcallegal.org/	Free civil legal assistance to low-income individuals, families, organizations, and communities.
California Rural Legal Assistance	https://crla.org/	Free civil legal services to low-income residents of rural counties in the areas of employment and labor, housing, education, rural health, and leadership development.

5.5 Ability to Address Complaints

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act Government Code Section 12921 (a), the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."

Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing is a technique used to uncover evidence of discrimination in rental housing. Fair housing testing involves one or more individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws. Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for discrimination against a specific class, as part of an overall effort to determine whether the discrimination is happening in a consistent systemic pattern in a city or region. Fair housing testing is used to identify unlawful housing discrimination practices based on the real or perceived race, ethnicity, color, religion, gender identity or expression, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, and source of income of prospective renters.

The California Civil Rights Department (CRD), formerly the Department of Fair Employment and Housing (DFEH), maintains a record of housing discrimination complaints filed in local jurisdictions. HUD's Office of Fair Housing and Equal Opportunity (FHEO) also collects fair housing complaint data. Fair housing complaints may be filed with either the CRD or FHEO, however, the FHEO may refer complaints to the state or local agency for investigation. Between January 2006 and June 2020, a total of 207 cases were filed with the FHEO in San Joaquin County, 180 in Stanislaus County, and 46 in Merced County (Table 5-3). Disability-related discrimination comprised the largest proportion of cases (48.8 percent of cases), followed by race (18.4 percent of cases). Most of the race-based cases were filed by Black/African American residents (80.4 percent of race-based cases).

Table 5-3 Northern San Joaquin Valley Fair Housing Complaints (2006-2020)

Basis	Number in San Joaquin County	Number in Stanislaus County	Number in Merced County	Northern SJV Percent Total
Disability	100	113	31	48.8%
Race/Color	60	21	11	18.4%
Familial Status	34	29	4	13.4%
Sex	17	27	6	10.0%
National Origin	27	14	3	8.8%
Religion	3	0	0	0.6%
Total*	**241**	**204**	**55**	**100%**

* The total number is higher than the data reported above since some cases have multiple biases.

Source: Data.gov, Office of Fair Housing and Equal Opportunity Filed Cases, 2020

5.6 Segregation and Integration Patterns and Trends

To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, in which there is a high concentration of the characteristics described above in a specific geographic area. To identify socio-economic and demographic spatial trends across these jurisdictions, this analysis utilizes HCD's AFFH Data Viewer, which provides an expansive collection of data from sources including the ACS, HCD, HUD, UDP, the Center for Disease Control and Prevention, and other regional and federal agencies.

In its AFFH guidance document published in April 2021, HCD describes the importance of segregation and integration analysis in relation to fair housing:

> Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures—both public and private—that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968 (FHA), that federal agencies and federal grantees affirmatively further the purposes of the FHA. Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in

metropolitan areas by constructing new highway systems—often through lower income communities of color— to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.[11]

5.6.1 Race and Ethnicity

The ethnic and racial composition of a region relates to fair housing concerns such as household size, locational preferences, and economic opportunity. Historic exclusionary governmental policies, biased mortgage lending practices, and other tactics have caused racial and ethnic segregation and spatial inequities.

Within the region, the most diverse areas are in city centers, containing populations with at least 60 percent non-white residents (Figure 5-2). These cities include Stockton, Tracy, Modesto, Merced, Los Banos, and Livingston. Comparatively, the central-eastern area of the region, which is relatively less urbanized, less densely populated, and is located in or near the foothills of the Sierra Nevada Mountains, is less diverse and contains a higher percentage of white residents.

Hispanic/Latino residents comprise the largest racial/ethnic group in the region, equaling approximately 48 percent of the total population in 2021 (Table 5-4). In the last decade, the racial/ethnic diversity has somewhat increased regionally. The white population of the region comprised approximately 40 percent of the population in 2010 but decreased to approximately 32 percent in 2021.

Table 5-4 Population by Racial Group

	Percent of Population							
	Merced County		San Joaquin County		Stanislaus County		NSJV	
Race	2011	2021	2011	2021	2011	2021	2011	2021
Hispanic/Latino (of any race)	54.4%	61.2%	38.3%	42.3%	41.3%	47.9%	42.2%	47.5%
Not Hispanic/Latino								
White	32.4%	25.9%	36.5%	29.6%	47.4%	39.6%	39.7%	32.4%
Asian American/Pacific Islander	7.5%	7.6%	14.5%	16.7%	5.6%	6.1%	10.1%	11.5%
Other or Multiple Races	1.7%	2.4%	3.4%	4.6%	2.5%	3.1%	2.7%	3.7%
Black/African American	3.5%	2.7%	6.9%	6.7%	2.6%	2.8%	4.8%	4.7%
Native American/Native Alaskan	0.2%	0.3%	0.5%	0.2%	0.6%	0.4%	0.5%	0.3%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2007-2011, 2017-2021), Table DP05.

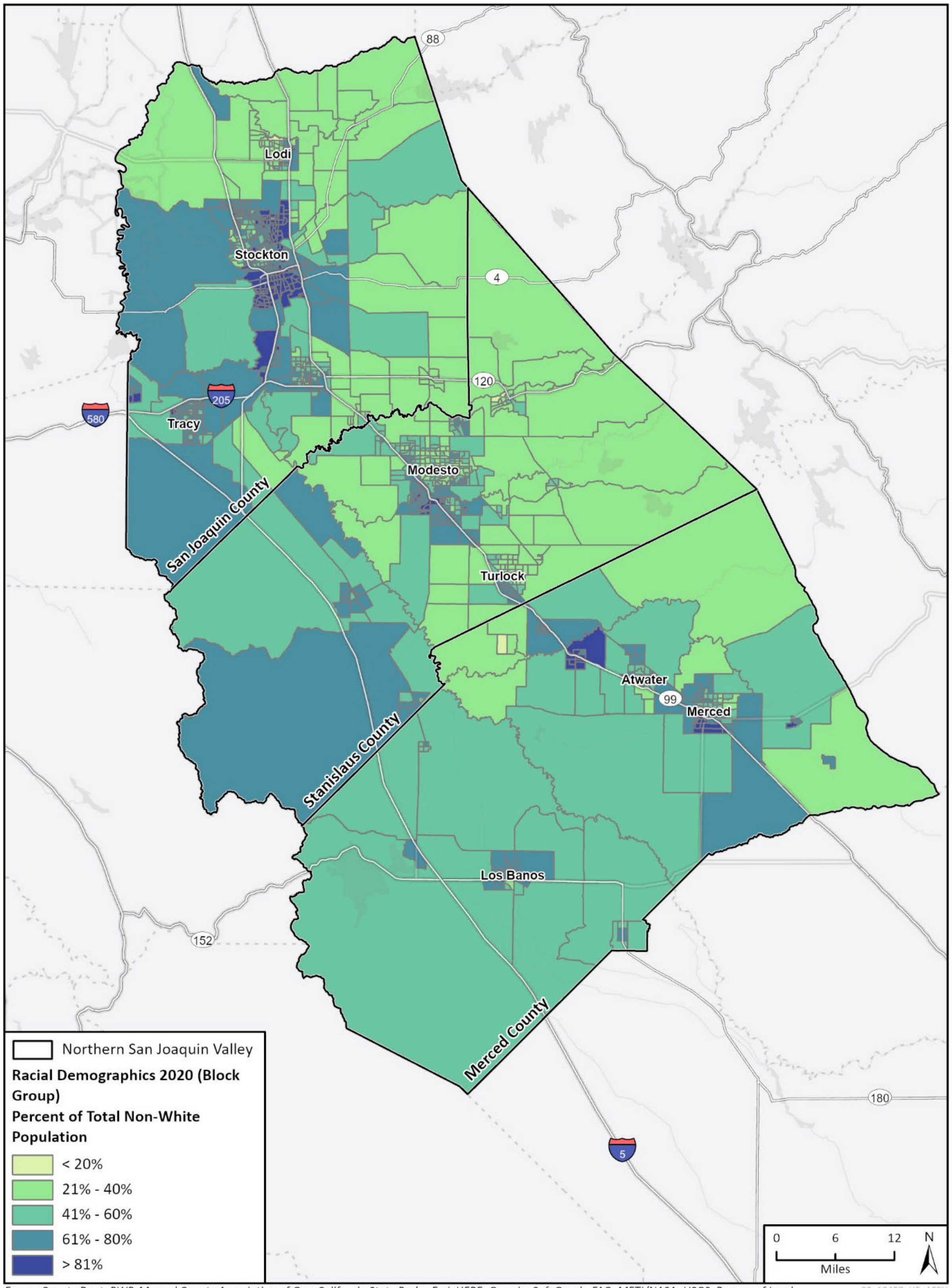
[11] HCD 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

The HCD AFFH Data Viewer identifies areas by racial/ethnic composition. A racial/ethnic group with a predominant majority has more than a 50 percent difference above the percentage of the population in the second most populated racial/ethnic group. Regionally, there are four predominant populations: White and Hispanic/Latino (found in all three counties), and Asian and Black or African American (found only in San Joaquin County). The south-western portion of the region and parts of northeastern San Joaquin County have moderate predominance, where most city centers have much higher predominance of Hispanic/Latino residents, compared to the predominant white population along the east (Figure 5-3).

Data gathered from the Othering and Belonging Institute (OBI) at the University of California, Berkeley, indicates that most of the eastern portion of the county is racially integrated or has low-medium segregation (Figure 5-4). Most of the northern portion of the region has high white segregation, overlapping with a high ratio of white residents in these areas. Throughout the region, there are a few areas with high people-of-color (POC) segregation[12] seen mostly in city centers like Stockton, Lodi, and parts of Modesto.

[12] Othering & Belonging Institute uses "people of color" segregation to describe segregated Black and/or Latino neighborhoods. (Source: University of California, Berkeley, Othering & Belonging Institute, "The Roots of Structural Racism Project." 2021. Accessed May 16, 2023. https://belonging.berkeley.edu/roots-structural-racism)

Figure 5-2 Percent of Total Non-White Population (Northern San Joaquin Valley)



Fresno County Dept. PWP, Merced County Association of Gov, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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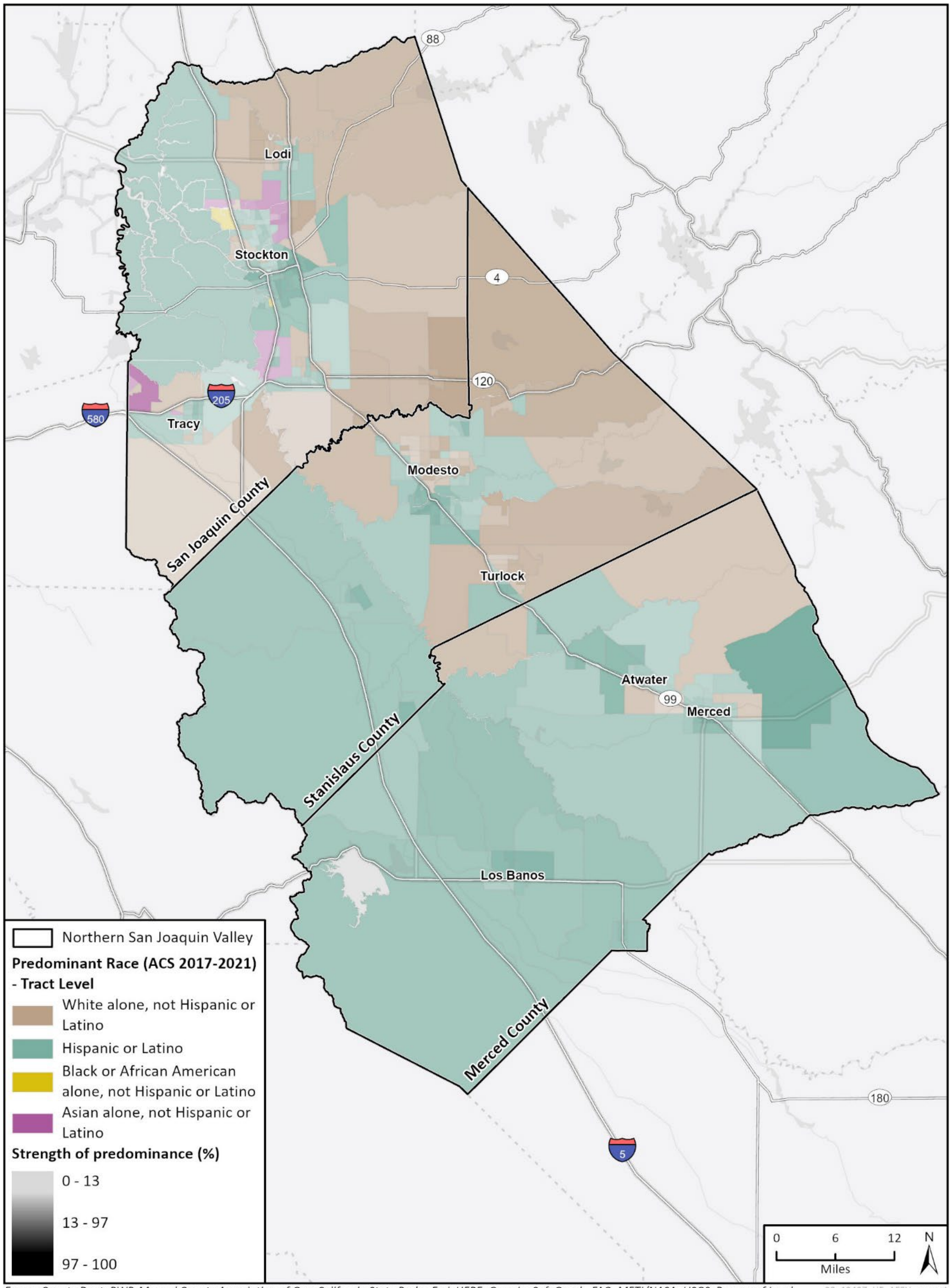
AFFH - Northern San Joaquin Valley

Source: AFFH Viewer, 2022

Figure 5-3 Predominant Populations (Northern San Joaquin Valley)



Fresno County Dept. PWP, Merced County Association of Gov, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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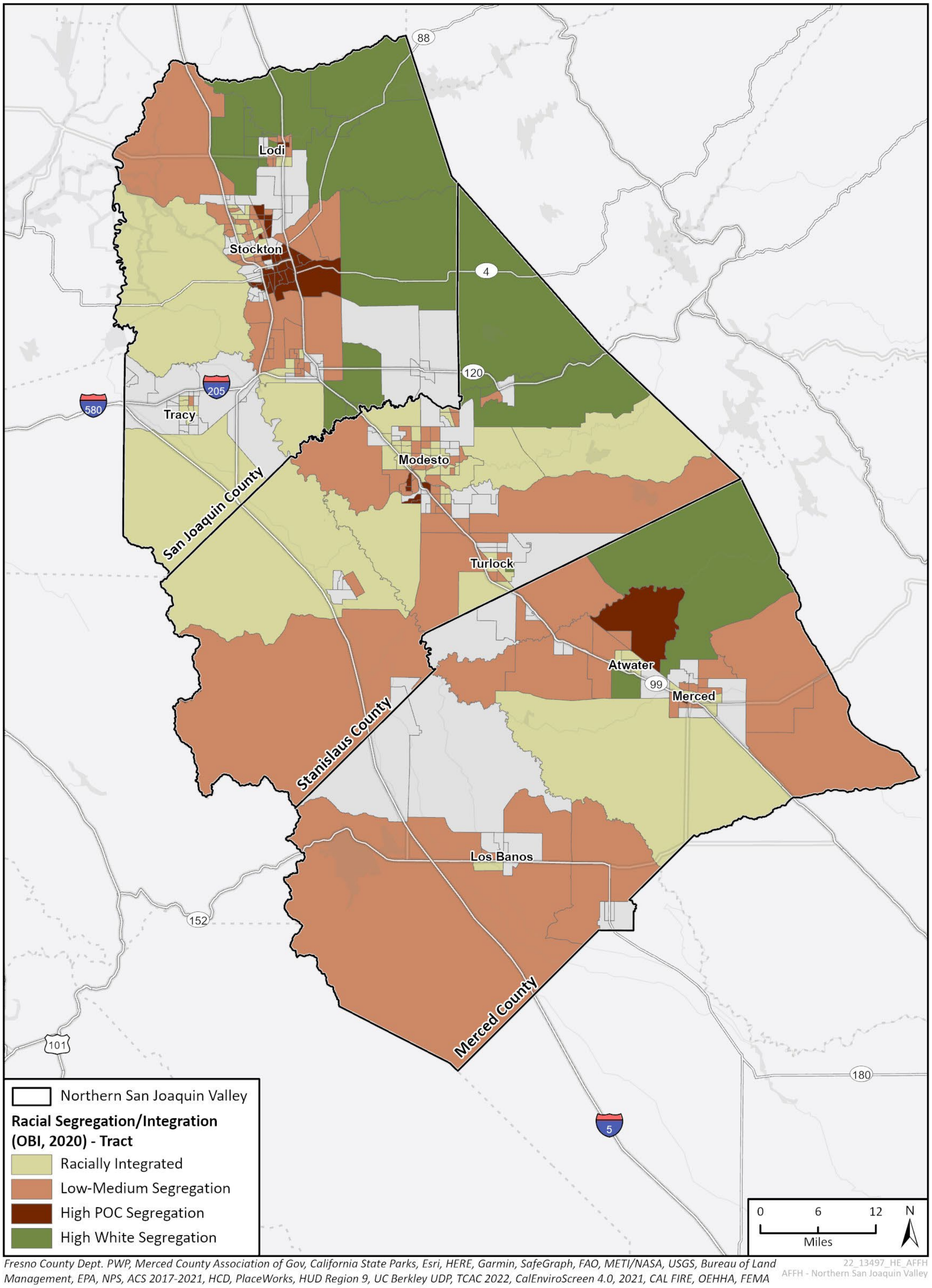
AFFH - Northern San Joaquin Valley

Source: AFFH Viewer, 2022

Figure 5-4 Racial Segregation and Integration (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

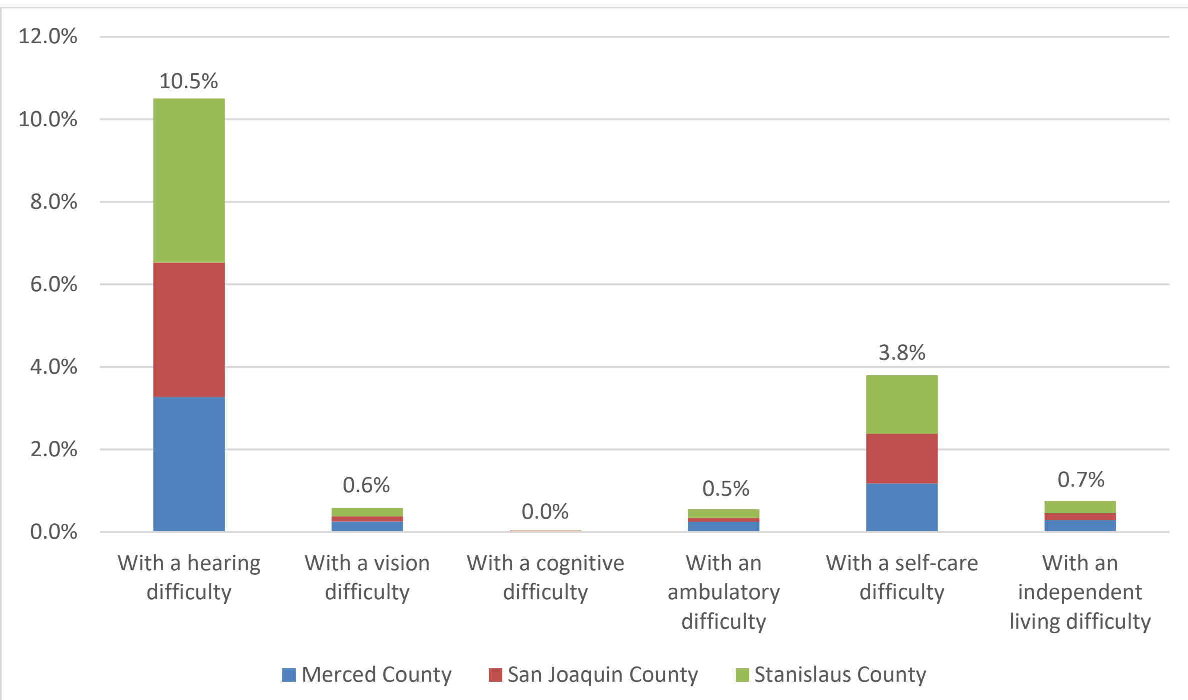
5.6.2 Persons with Disabilities

For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under federal civil rights law, including equitably provided disability-related services that an individual needs to live in such housing. For example, persons with disabilities who are unable to use stairs or need a zero-step shower may not have housing choice if there are not sufficient housing units with these accessibility features.[13]

High spatial segregation of persons with disabilities may indicate fair housing issues related to not only physical needs, but also economic disparities. According to the *2020 Annual Report on People with Disabilities in America*, more than 25 percent of persons with disabilities (including physical, intellectual, and developmental; sensory; and other disability categories) live below the Census Bureau-designated poverty line, which is 14.5 percentage points higher than people without a disability.[14] Persons with disabilities may be more reliant than persons without disabilities on fixed incomes or access to public transit.

As referenced in Chapter 2, *Housing Needs Assessment,* approximately 197,889 residents, equal to 12.5 percent of the total population in the Northern SJV region, are living with one or more disabilities. The most common disability in the region is hearing difficulty, followed by self-care difficulty (Figure 5-5). Disabilities are most prevalent amongst the ages 35 to 64 years (40.4 percent) and senior residents aged 65 and over (39.6 percent).

Figure 5-5 Disability by Type (Northern San Joaquin Valley)



Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed up.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2017-2021), Table S1810.

[13] HCD, 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf
[14] Annual Disability Statistics Compendium, 2020. https://disabilitycompendium.org/annualreport

In most of the Northern SJV region, 10 to 20 percent of the population have a disability. Throughout the central part of the region, there are some areas with a lower concentration of persons living with a disability (less than 10 percent of the population), as seen in Figure 5-6.

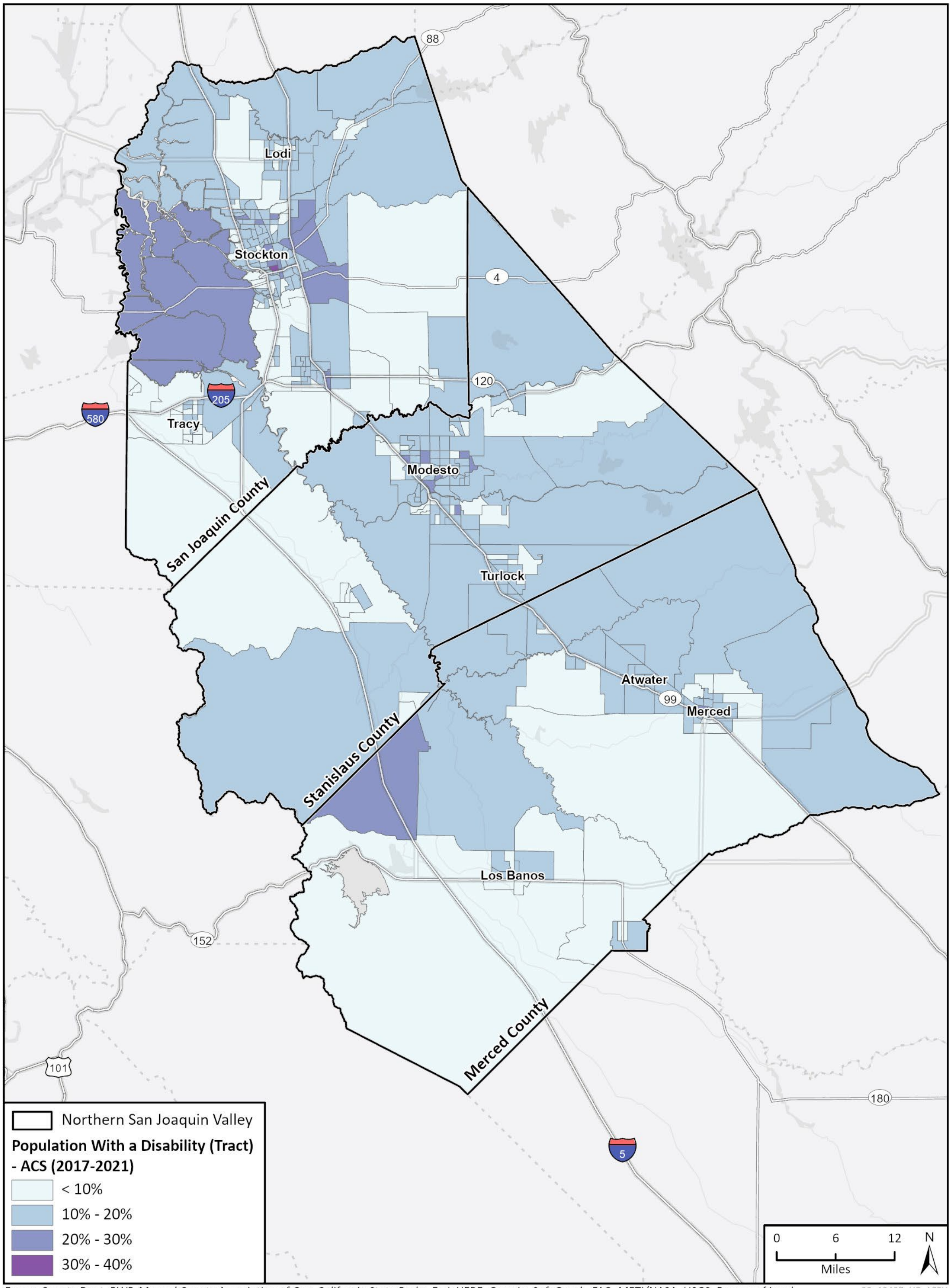
Approximately four percent of the total employed population in the region have one or more disabilities. Just under one percent of the unemployed population have one or more disabilities (Table 5-5).

Table 5-5 Employment Status by Disability Status (Northern San Joaquin Valley)

Disability Status	Merced County Employed 2017-2021 (Percent of Total Employed)	Merced County Unemployed 2017-2021 (Percent of Total Unemployed)	San Joaquin County Employed 2017-2021 (Percent of Total Employed)	San Joaquin County Unemployed 2017-2021 (Percent of Total Unemployed)	Stanislaus County Employed 2017-2021 (Percent of Total Employed)	Stanislaus County Unemployed 2017-2021 (Percent of Total Unemployed)	Northern San Joaquin Valley Employed 2017-2021 (Percent of Total Employed)	Northern San Joaquin Valley Unemployed 2017-2021 (Percent of Total Unemployed)
No Disability	97,220 59.6%	11,512 7.1%	293,085 64.1%	21,720 4.8%	210,936 64.3%	18,615 5.7%	601,241 63.4%	51,847 5.5%
With a Disability	6,176 3.8%	1,178 0.7%	18,051 4.0%	2,057 0.5%	11,346 3.5%	1,855 0.6%	35573 3.8%	5,090 0.5%
Total	**103,396** **63.4%**	**12,690** **7.8%**	**311,136** **68.1%**	**23,777** **5.2%**	**222,282** **67.8%**	**20,470** **6.2%**	**636,814** **67.2%**	**56,937** **6.0%**

Source: U.S. Bureau of the Census, American Community Survey (ACS), Table C18120 Employment Status by Disability Status, 2017-2021 Estimates.

Figure 5-6 Percent of Population with a Disability (Northern San Joaquin Valley)



Fresno County Dept. PWP, Merced County Association of Gov, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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Source: AFFH Viewer, 2022

5.6.3 Familial Status

Familial status refers to the presence of children under the age of 18 and the martial status of the head of the household. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Examples of differential treatment include limiting the number of children in an apartment complex or confining households with children to a specific location. These actions are potentially discriminatory. Single-parent households are protected by fair housing laws.

The Northern SJV had a total of 491,347 households in 2021. Households with children present comprised approximately 37 percent (182,601 households) of the total households in the region. Married-couple families with children comprised the largest share of households with children (24 percent), highest in San Joaquin County (49 percent). Most single-parent households are female single-parent households (8 percent). Single-parent, female-headed households are more likely to rent than own, comprising approximately 15 percent of renter-occupied households but only five percent of owner-occupied households (Table 5-6).

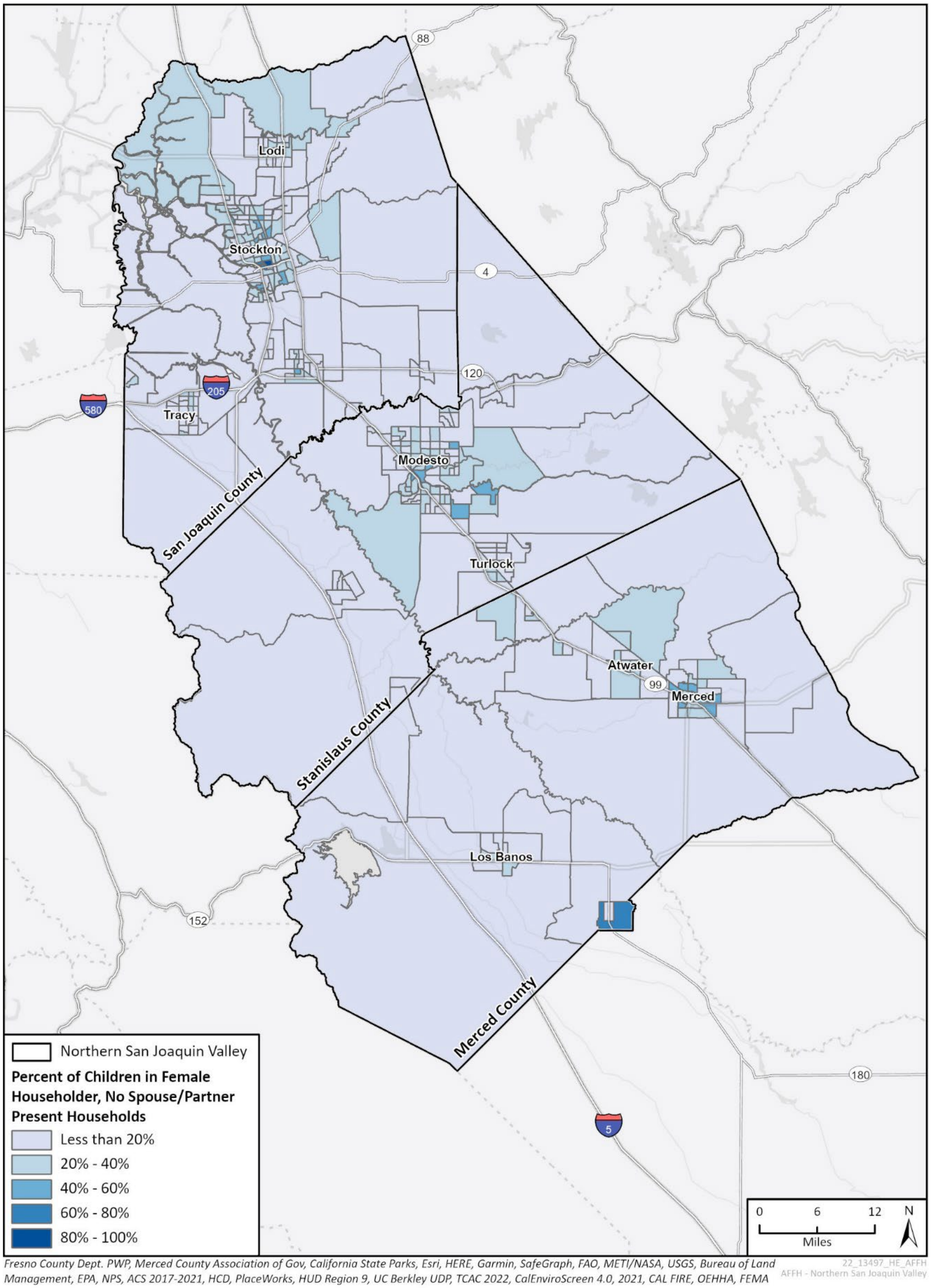
Urban parts of the region have higher percentages of children residing in female-headed, single-parent households. Major cities located along Highway 99 (Stockton, Modesto, and Merced) have higher percentages of children residing in female-headed, single-parent households, with between 40 and 60 percent of children in female-headed, single-parent households in some census tracts. In contrast, the outer edges of the region have less than 20 percent of children residing in female-headed, single-parent households (Figure 5-7). However, the outer edges of the region have a higher percentage of married-couple households with children present (Figure 5-8).

Table 5-6 Tenure by Household Type and Presence of Children (Northern San Joaquin Valley)

Household Type	Merced County		San Joaquin County		Stanislaus County		Northern San Joaquin Valley	
	Owner-Occupied (Percent of Total Owner-Occupied)	Renter-Occupied (Percent of Total Renter-Occupied	Owner-Occupied (Percent of Total Owner-Occupied)	Renter-Occupied (Percent of Total Renter-Occupied	Owner-Occupied (Percent of Total Owner-Occupied)	Renter-Occupied (Percent of Total Renter-Occupied	Owner-Occupied (Percent of Total Owner-Occupied)	Renter-Occupied (Percent of Total Renter-Occupied)
Married Couple Family, with Children Present	9,542 22.6%	8,617 21.8%	36,488 26.3%	22,124 23.1%	26,074 25.0%	15,437 21.8%	72,104 25.3%	46,178 22.4%
Single-Parent, Male Householder, no Spouse Present, with children	1,260 3.0%	1,849 4.7%	8,247 5.9%	5,544 5.8%	2,094 2.0%	3,929 5.5%	11,601 4.1%	11,322 5.5%
Single Parent, Female Householder, No Spouse Present, with children	1,544 3.7%	7,115 18.0%	5,258 3.8%	13,729 14.3%	3,234 3.1%	10,516 14.8%	10,036 3.5%	31,360 15.2%
Total Households with Children Present	12,346 29.3%	17,581 44.5%	49,993 36.0%	41,397 43.2%	31,402 30.1%	29,882 42.2%	93,741 32.9%	88,860 43.1%
Total Households	**42,146**	**39,472**	**138,735**	**95,927**	**104,220**	**70,847**	**285,101**	**206,246**

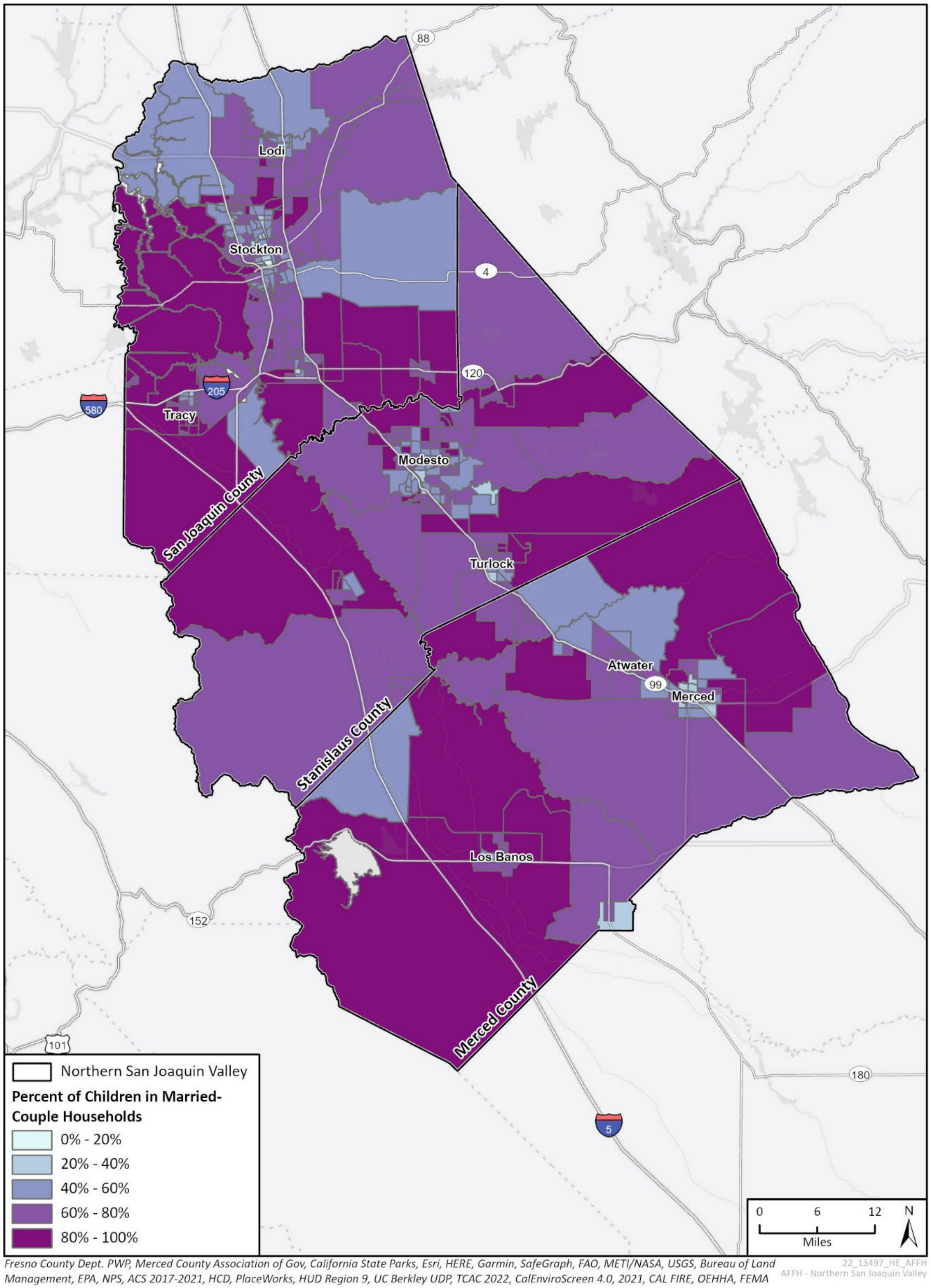
Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25115

Figure 5-7 Female-Headed Households with Children Present, No Spouse/Partner Present (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Figure 5-8 Married-Couple Households with Children Present (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.6.4 Household Income

Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. To achieve fair housing objectives, people in low-income households must have an actual choice in housing opportunities—that is, when they are able to locate units that are affordable and well maintained in all parts of a jurisdiction and region.

This section identifies household income disparities using data based on median household income and low- or moderate-income (LMI) geographies. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI. The definition of low- or moderate-income is based on HUD income definitions of up to 80 percent of the area median income (AMI). Data for this analysis are from the HUD Low- and Moderate-Income Summary Data based on the 2011-2015 American Community Survey (most recent available data).[15]

The Northern SJV region has a median household income of $68,368, as Table 5-7 displays. Median household income in the region is highest in rural areas outside of major cities such as Tracy, Modesto, and Merced (Figure 5-9). In most other parts of the region, the median household income is lower than the 2021 state median income of $84,097. Census tracts in urban areas of the region, including the cities of Merced, Modesto, and Stockton, have some of the lowest household median incomes in the region (less than $30,000 per year).

LMI populations are prevalent throughout the region, especially in western parts of Merced and Stanislaus County, and in major city centers (Figure 5-10). Most of the larger cities within the region have census tracts that contain the highest percentage of LMI populations in the region. Rural areas in San Joaquin County have the lowest percentage of LMI populations. Geographically, LMI populations overlap with census tracts with greater racial diversity (Figure 5-2) and census tracts that are predominantly Hispanic/Latino (Figure 5-3).

Table 5-7 Median Income by Household Type

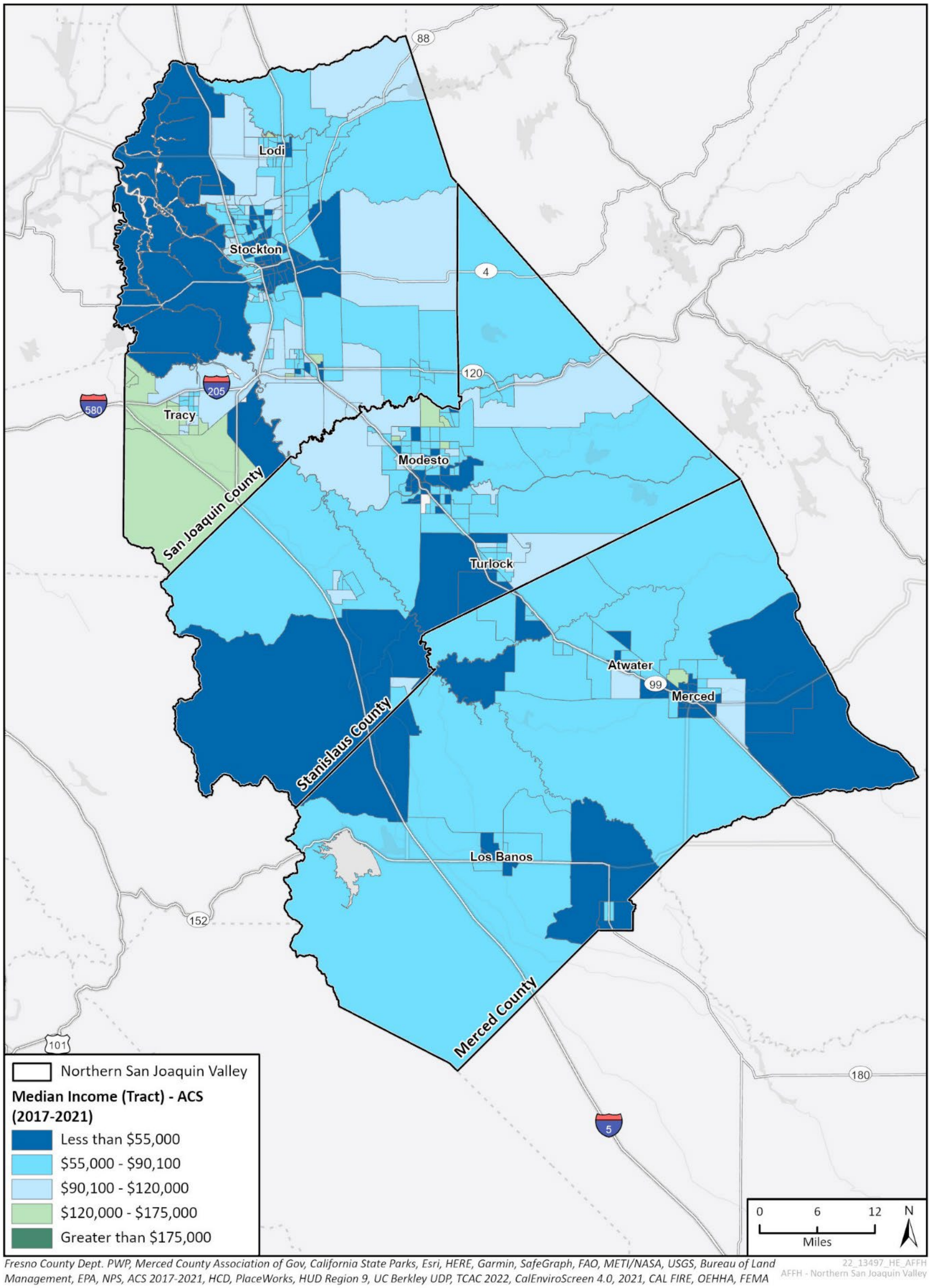
	Merced County	San Joaquin County	Stanislaus County	Northern San Joaquin Valley	California
All Family Households	$58,861	$74,962	$68,368	$68,368	$84,097
Families*	$64,175	$82,719	$75,348	$75,348	$95,971
Married-Couple Families	$77,637	$100,279	$90,553	$90,553	$115,013
Nonfamily Households	$36,048	$42,546	$41,637	$41,637	$54,019

*The U.S. Census defines "family" as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Source: ACS 5 Year, 2017-2021, S1901

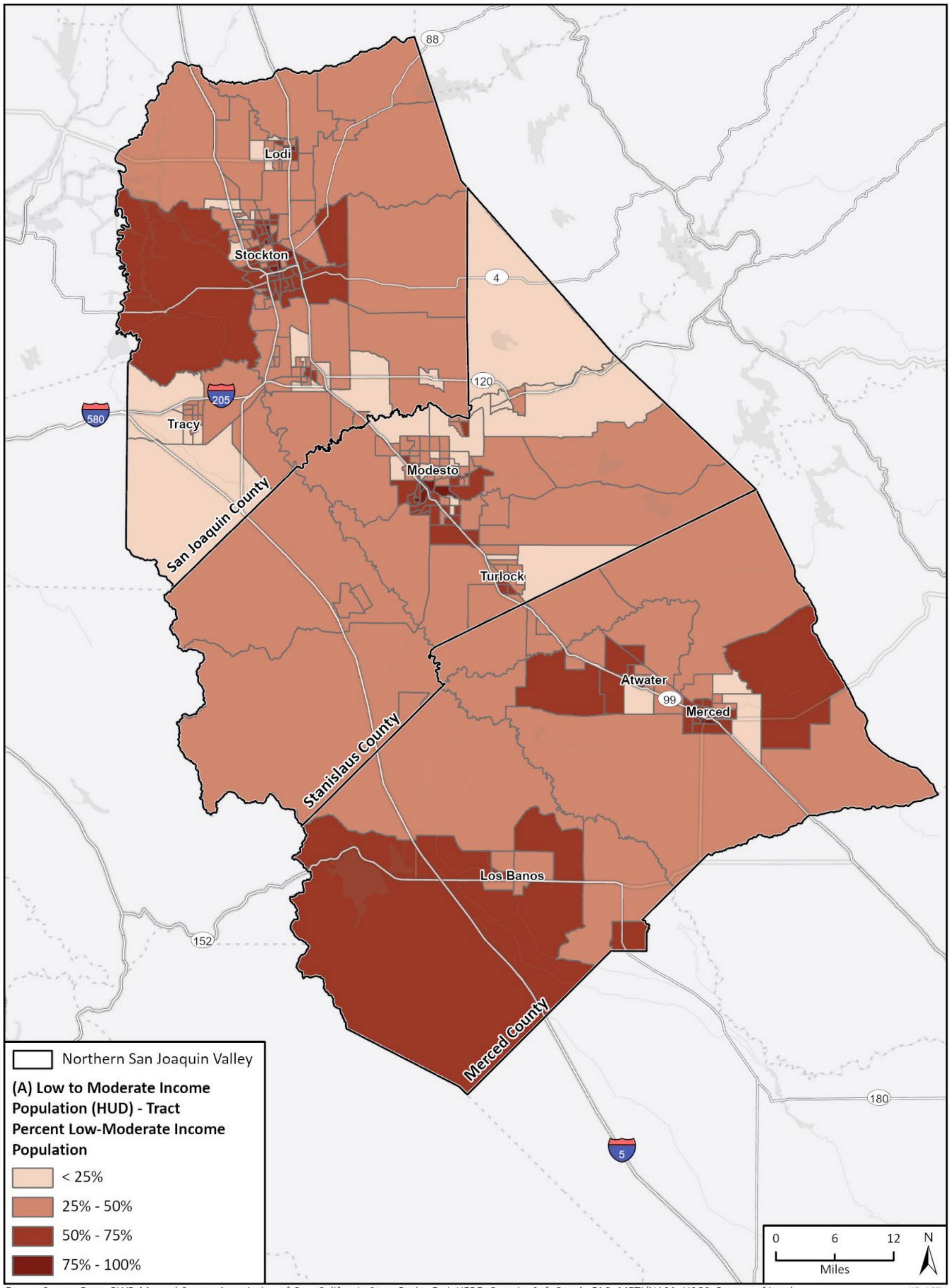
[15] HUD Exchange 2022: https://www.hudexchange.info/programs/acs-low-mod-summary-data/

Figure 5-9 Median Household Income (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Figure 5-10 Percent of Low- to Moderate-Income (LMI) Population (Northern San Joaquin Valley)



Fresno County Dept. PWP, Merced County Association of Gov, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, UC Berkley Urban Displacement Project, TCAC 2022

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Source: AFFH Viewer, 2022

5.6.5 Racially and Ethnically Concentrated Areas of Poverty

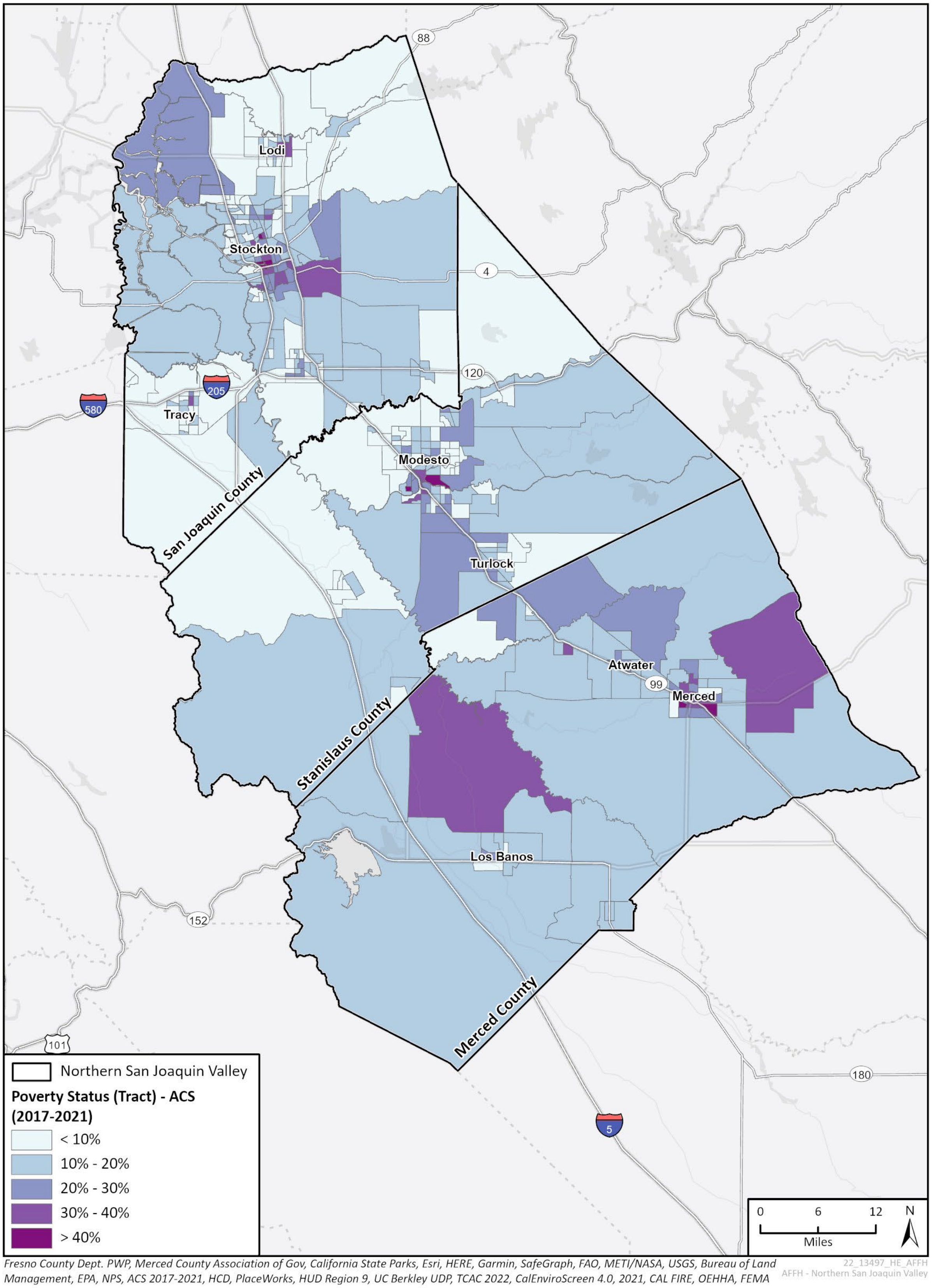
To identify racially and ethnically concentrated areas of poverty (known as R/ECAPs), TCAC includes a poverty concentration and racial segregation filter that aligns with HUD's R/ECAP methodology but is intended to reflect the level of racial and ethnic diversity more effectively. HUD developed thresholds based on racial and ethnic concentration and income level. The threshold for racial and ethnic concentration is a non-white population of 50 percent or more in metropolitan or micropolitan areas. The income threshold is based on areas of "extreme poverty," where 40 percent or more of households earn incomes at or below the federal poverty line, or where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. An area that meets both thresholds for racial or ethnic concentration and "extreme poverty" is considered a R/ECAP.

TCAC categorizes census tracts that have both a poverty rate of over 30 percent and that are designated as being racially segregated (overrepresentation of people of color relative to the region) as areas of high segregation and poverty. Areas of high segregation and poverty in the Northern SJV region are found in larger cities. This includes the cities of Lodi, Stockton, Modesto, Turlock, Merced, and Los Banos (Figure 5-12). These areas overlap with census tracts that are predominantly Hispanic/Latino and high poverty (Figure 5-3).

5.6.6 Poverty and Segregation

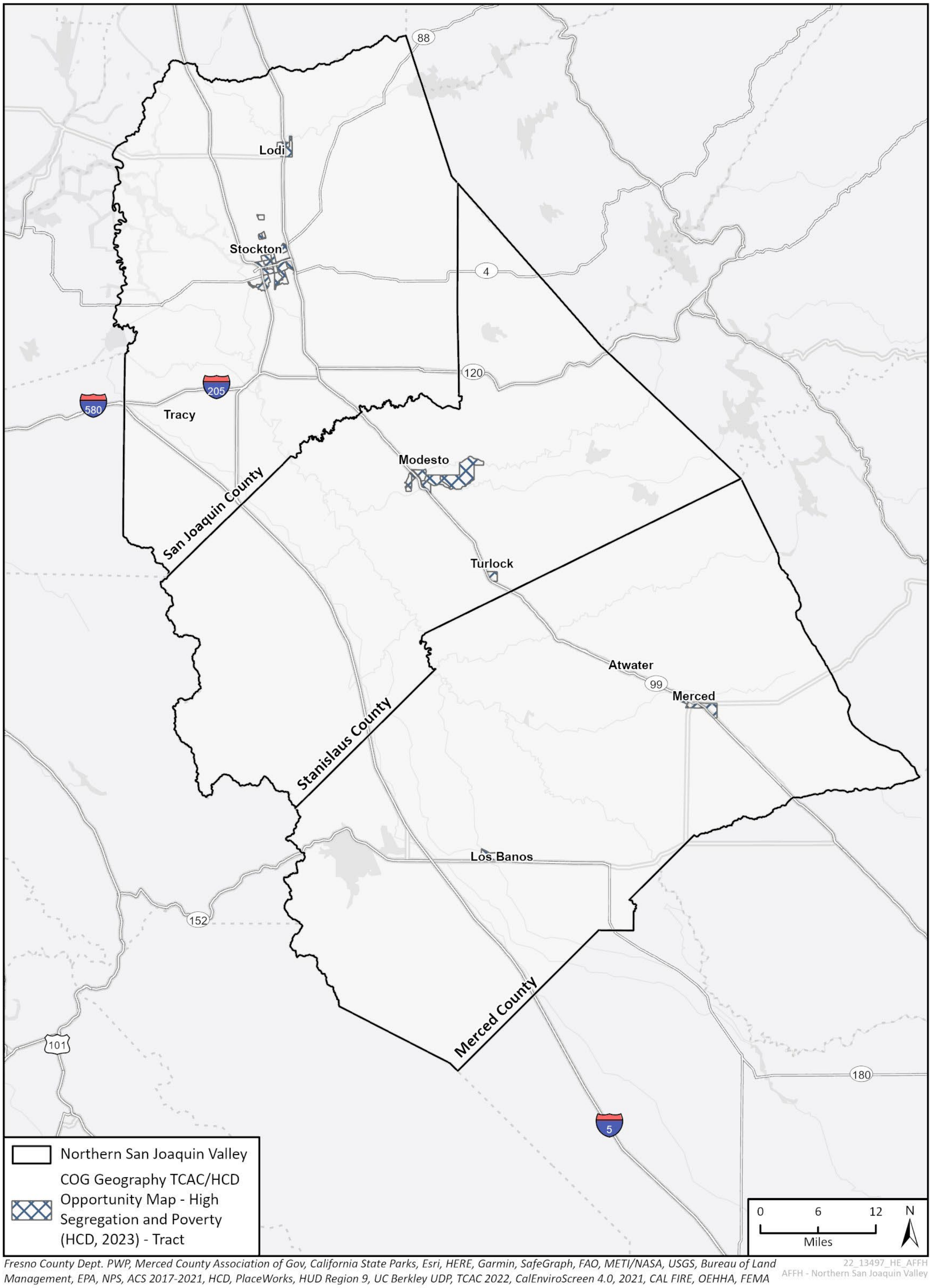
Poverty rates are high in more urban areas of the region (Figure 5-11). Rates are highest (over 40 percent of population with an income below the poverty level) in Stockton, Modesto, and Merced. Areas of the region that have more than 30 percent of the population living below the poverty line within the region are Lodi, Stockton, Modesto, Turlock, Merced, Planada, and just north of Los Banos. Parts of the region with the lowest poverty rates are along the western and eastern edge of San Joaquin and Stanislaus, with less than 10 percent of the population living below the poverty line. Areas in the region with a high percentage of residents living below the poverty line generally overlap with areas that are predominantly Hispanic/Latino (Figure 5-3).

Figure 5-11 Poverty Status (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Figure 5-12 Areas of High Segregation and Poverty (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

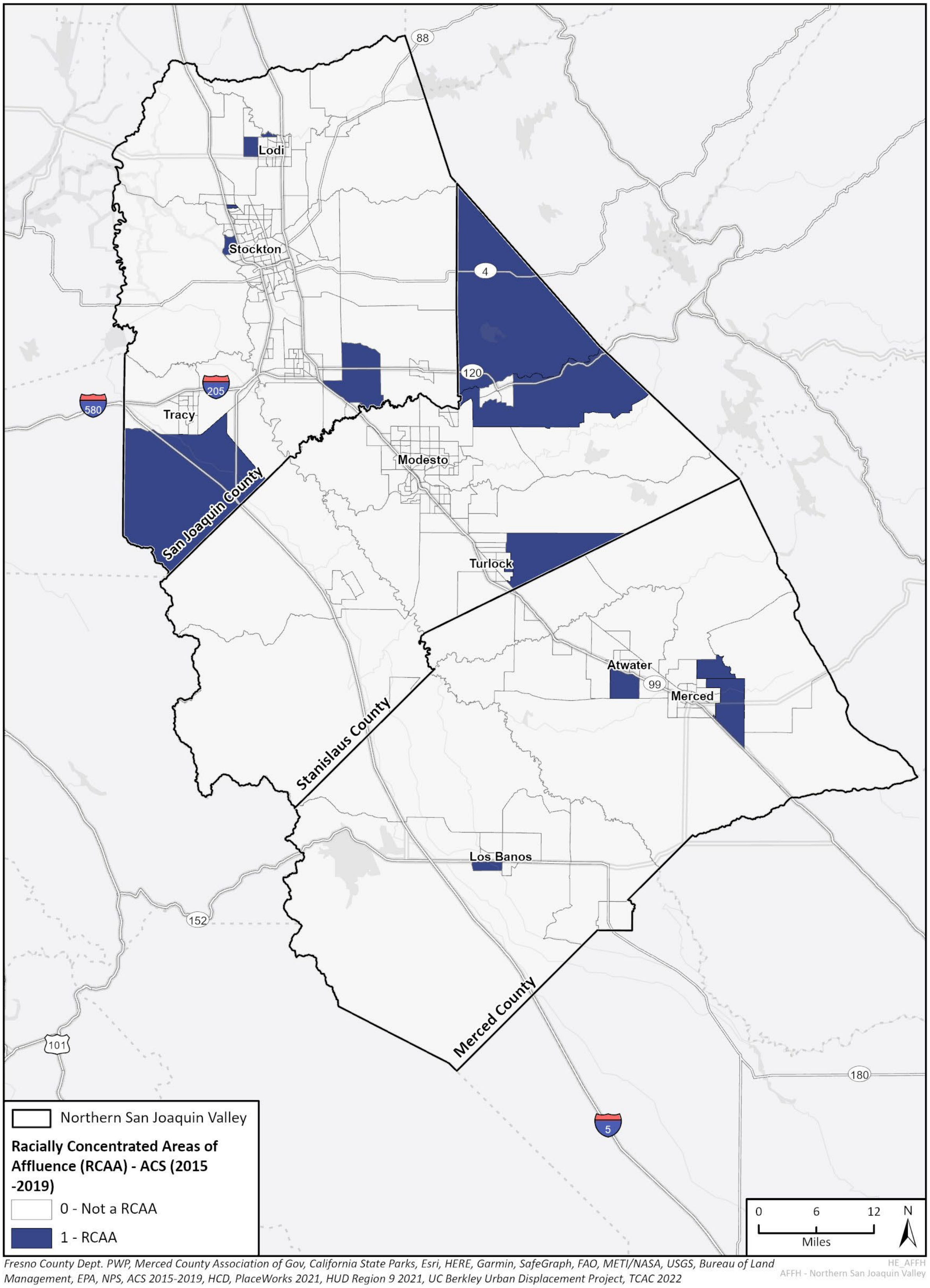
5.6.7 Concentrated Areas of Affluence

Racially Concentrated Areas of Affluence (RCAAs) are defined as affluent, white communities.[16] According to a policy paper published by HUD, white residents are the most racially segregated group in the United States and typically more affluent than majority non-white communities. In addition to having a higher median income, areas of affluence experience less overcrowding, less housing cost burden on renters, and are generally less susceptible to displacement compared to LMI areas.

HCD's AFFH Data Viewer identifies RCAAs as census tracts that have a white population that is 1.25 times higher than the Council of Governments region and a household median income 1.5 times higher than the AMI. RCAAs are located throughout the region and are seen in areas surrounding major cities in San Joaquin County, in rural, scarcely populated areas in Stanislaus County, and near major cities in Merced County (Figure 5-13). Per the definition, RCAAs in the Northern SJV region are predominantly white (Figure 5-3) and primarily have household median incomes much greater than the regional average of $68,368 (Figure 5-9).

[16] Goatz, Damanio and Williams, 2019. https://www.huduser.gov/portal/periodicals/cityscpe/vol21num1/ch4.pdf

Figure 5-13 Racially Concentrated Areas of Affluence (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.7 Disparities in Access to Opportunities

Land use policies and urban planning impact the ability of residents to access neighborhoods of opportunity, with high-performing schools, greater availability of jobs that afford entry to the middle class, and convenient access to transit and services. The limits on housing choice and access experienced by people within protected classes, such as race, sexual orientation, or disability, have far-reaching impacts on access to job opportunity, quality education, and mental and physical health.[17] This section analyzes the following place-based characteristics linked to opportunity indicators: quality education, employment, transportation, and healthy environment. The primary objective is to understand the disparity between communities in terms of access to real and potential economic benefits and quality of life.

5.7.1 Transit Access and Walkability

Reliable public transit access and active transportation options such as walking, and biking are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities. Lack of transportation options can impede fair housing choice and continue to reinforce barriers for low-income communities in accessing housing and employment opportunities.

Commuting patterns within the region are characterized by substantial intercity and intercounty travel. Major cities within the region like Stockton, Modesto, and Merced contain a higher percentage of the region's jobs and population, and therefore are a major destination and point of origin for commuters. The average commute time for Northern SJV residents is 32.1 minutes, which is more than the state average of 29.5 minutes.[18] Out of the counties within the Northern SJV region, San Joaquin County residents have the highest average commute time of 35.2 minutes, with the highest percentage of commuters traveling 60 or more minutes (22 percent). This could be due to the county's proximity to job centers in the San Jose area and cheaper land prices further from San Jose.

The combined average AllTransit performance score for the Northern SJV is 3; likely due to a low combination of trips per week and number of jobs accessible by transit.[19] A little over one percent of commuters use transit.

Urban areas in the central part of the region, along Highway 99, have the greatest access to transit, particularly Stockton, Modesto, and Merced. Smaller cities, such as Lodi, Tracy, Turlock, and Atwater have less access to transit compared to larger cities in the region.

Each county in the region has different transit services. A more detailed breakdown of transit services for Merced County jurisdictions is provided in each jurisdiction's respective AFFH chapter.

5.7.2 Access to Quality Education

Educational outcomes are measured through the educational opportunity index, which measures the percentage of fourth-grade students testing proficient in reading and math within three miles of a census block group. Scores range from 0-1, with 1 being the most positive educational outcome, and 0 being the least positive educational outcome.

[17] HCD. 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf
[18] U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table S0801
[19] AllTransit.Org, 2021. https://alltransit.cnt.org/

Economics literature has consistently found about a 10 percent increase in wages/salary with each additional year of education.[20] Therefore, educational attainment is directly linked to income and housing opportunities. To assess educational opportunities by geography, this analysis uses TCAC education domain scores, which incorporate a variety of indicators including math and reading proficiency scores, high school graduation rates, and student poverty rates at the census tract level.

Educational outcomes vary across the Northern SJV region. Areas in the north, east central, and west central edges of the region have more positive education outcomes compared to the rest of the region (Figure 5-14). The least positive education outcomes are found in city centers of urbanized jurisdictions like Stockton, Tracy, Modesto, and Los Banos. Out of the counties, Merced County has the most census tracts that have less positive education outcomes.

According to Kidsdata.org, a data compilation program of the Lucile Packard Foundation for Children's Health, high school graduation rates in the Northern SJV are highest among Filipino students (95.6 percent), Asian American students (93.0 percent), Native Hawaiian/ Pacific Islander students (89.2 percent), and white students (88.4 percent). Comparatively, Black/African American students (77.5 percent) and American Indian/Alaska Native students (76.8 percent) have lower graduation rates (Table 5-8).

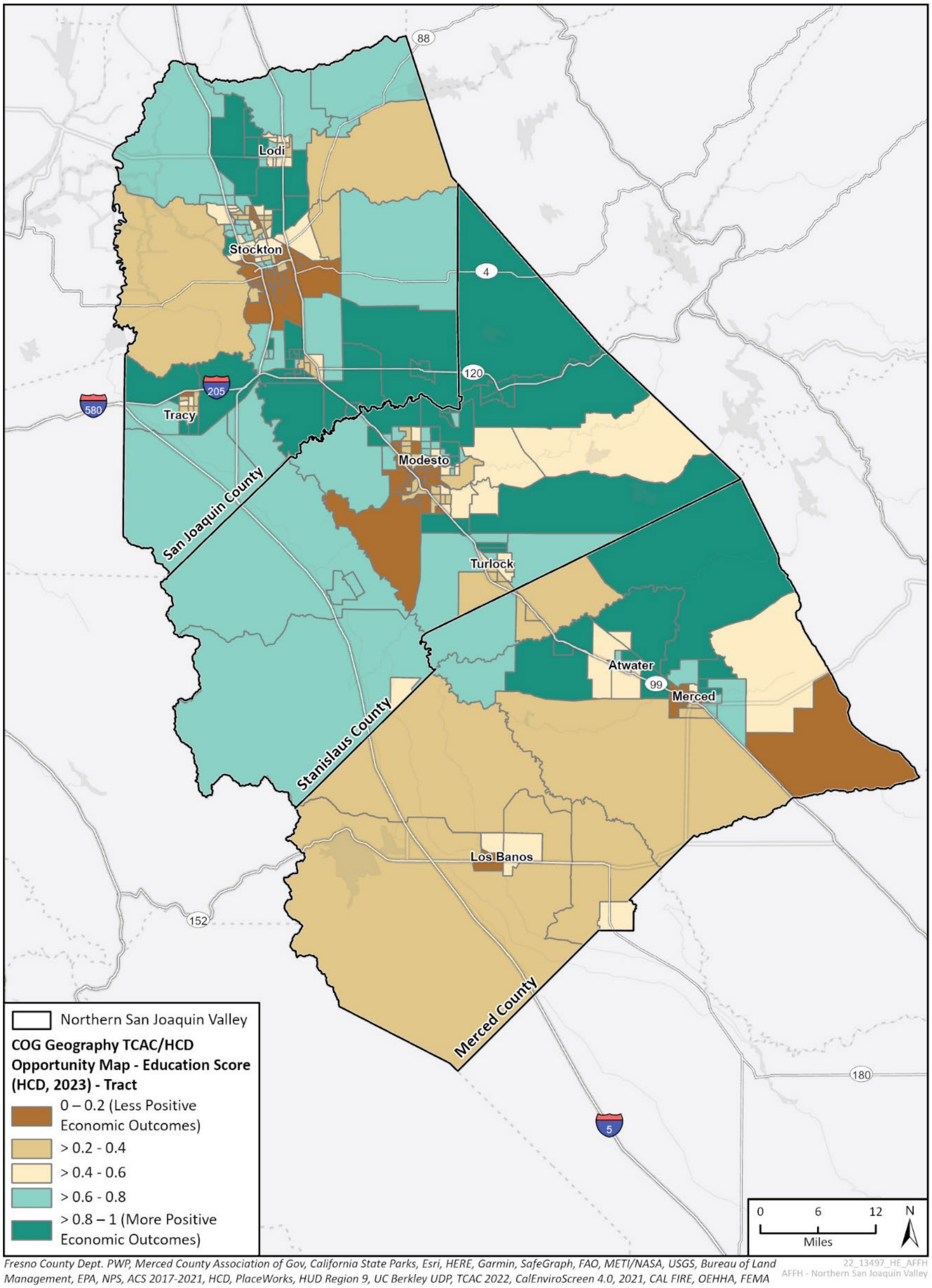
Table 5-8 High School Graduation Rates

	Merced County	San Joaquin County	Stanislaus County	Northern San Joaquin Valley
African American/Black	83.1%	74.5%	74.9%	77.5%
American Indian/Alaska Native	80.8%	70.9%	78.8%	76.8%
Asian	96.1%	89.9%	93.1%	93.0%
Filipino	100.0%	91.7%	95.0%	95.6%
Hispanic/Latino	90.0%	78.6%	83.5%	84.0%
Native Hawaiian/ Pacific Islander	-	86.1%	92.2%	89.2%
White	91.6%	85.9%	87.7%	88.4%
Multiracial	91.4%	76.2%	82.9%	83.5%

Source: Kidsdata.org 2021

[20] Annual Disability Statistics Compendium, 2020. https://disabilitycompendium.org/annualreport

Figure 5-14 TCAC Opportunity Areas – Education Outcomes (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.7.3 Economic Outcomes

Housing opportunities are directly related to economic opportunities. Access to high-quality employment close to desired and affordable housing results in more housing opportunities and shorter commute times. The analysis for economic opportunities uses TCAC opportunity maps, employment participation data from the ACS, and the HUD Jobs Proximity Index which assesses accessibility to job opportunities at the census block group level. The TCAC economic opportunity maps evaluate several indicators and score each census tract, a higher economic index score reflecting more positive economic outcomes. Scores are based on the following indicators:

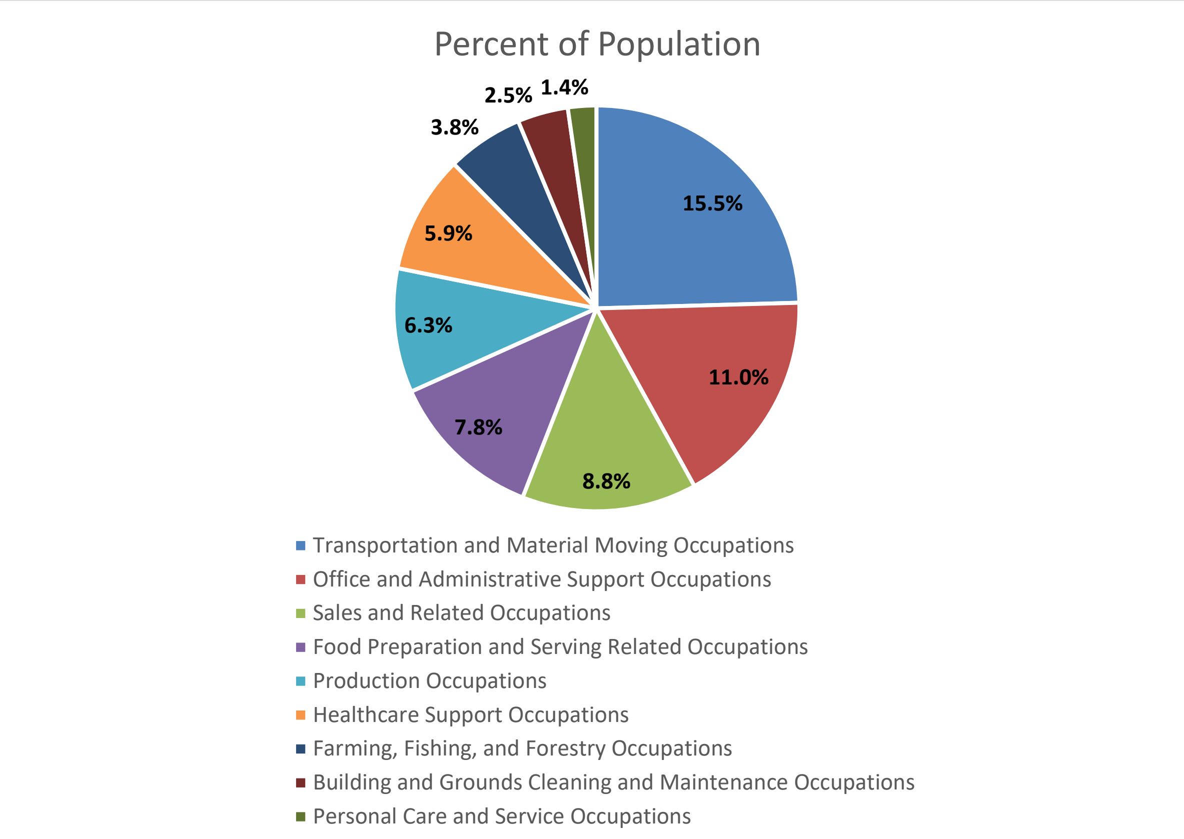
- Poverty (the percent of the population with an income above 200 percent of the federal poverty line)
- Adult education (the percent of adults with a bachelor's degree or above)
- Employment (the percent of adults between age 20-64 who are employed in the civilian labor force or armed forces)
- Job proximity (the number of jobs filled with less than a bachelor's degree that fall within a determined radius)
- Median home values (the value of owner-occupied units)

Throughout the Northern SJV region, more positive economic scores are in areas surrounding major cities in primarily agriculture zones. Areas with a less positive economic outcome are found within major cities and away from agriculture, as seen in Figure 5-16. This could be attributed to the key role and value that agriculture plays throughout the region.

The Northern SJV region has a labor force participation rate of 60.3 percent for persons 16 years and over.[21] Estimates from the California Employment Development Department show that the average salary in the Northern SJV region in 2021 was $55,958. Occupations with the highest average salaries in the region are management occupations, healthcare practitioners and technical occupations, and legal occupations, all with an average salary of over $100,000 (Table 5-9). Occupations with the lowest salaries include healthcare support occupations, food preparation and serving related occupations, and farming, fishing, and forestry occupations, all with average salaries under $37,000. A little less than half of the workforce in the region are employed in industries with lower-than-average salaries. Figure 5-15 shows the percentage of the employed population in occupations with salaries less than the average annual wage of $55,958.

[21] U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table DP03

Figure 5-15 Population Employed by Industry



Access to employment opportunities has a significant impact on the type and size of housing a household can afford. HUD's Jobs Proximity Index utilizes origin-destination employment statistics to examine the distance from a given neighborhood to all job locations in the region and assess the accessibility to job opportunities at the census block group level. Because the size of employment centers and the supply of labor differ across the region, the distance from any single job location is positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.[22]

Table 5-9 Mean Salary by Occupation

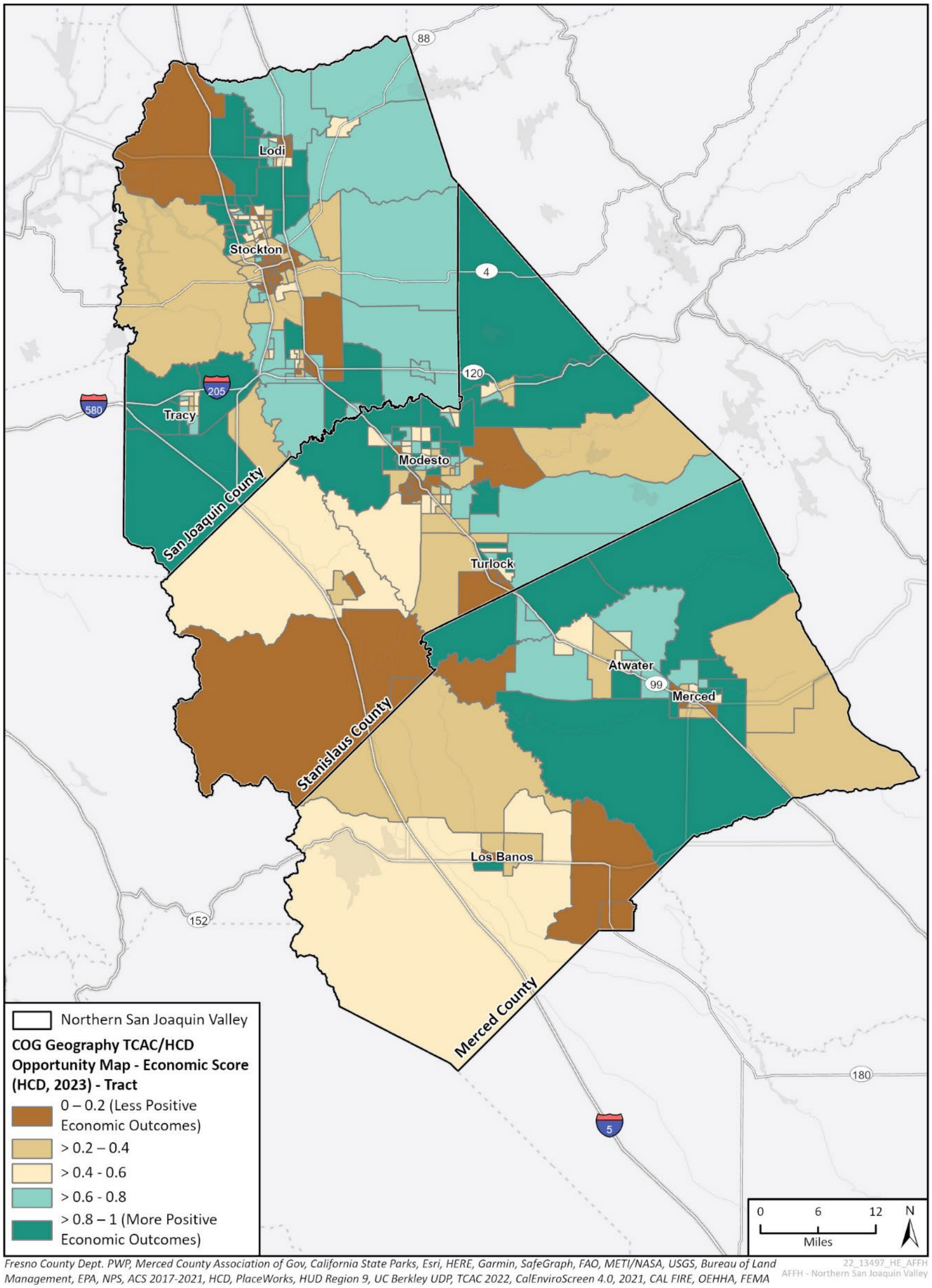
Occupation	Merced County Average Salary/ Percent of Population	San Joaquin County Average Salary/ Percent of Population	Stanislaus County Average Salary/ Percent of Population	Northern San Joaquin Valley Average Salary/ Percent of Population
Management Occupations	$109,952 5.3%	$115,955 4.4%	$113,947 4.6%	$113,285 4.8%
Healthcare Practitioners and Technical Occupations	$98,657 7.0%	$114,974 3.9%	$114,518 5.3%	$109,383 5.9%
Legal Occupations	$100,874 0.5%	$113,928 0.3%	$95,467 0.4%	$103,423 0.4%

[22] HUD, 2020. https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf

Occupation	Merced County Average Salary/ Percent of Population	San Joaquin County Average Salary/ Percent of Population	Stanislaus County Average Salary/ Percent of Population	Northern San Joaquin Valley Average Salary/ Percent of Population
Architecture and Engineering Occupations	$89,769 0.7%	$89,624 0.5%	$93,177 0.6%	$90,857 0.6%
Computer and Mathematical Occupations	$80,476 1.1%	$88,847 0.8%	$86,464 0.8%	$85,262 0.9%
Business and Financial Operations Occupations	$70,438 3.5%	$76,977 3.4%	$77,328 3.6%	$74,914 3.5%
Life, Physical, and Social Science Occupations	$65,868 0.9%	$75,016 1.2%	$80,610 0.9%	$73,831 0.9%
Educational Instruction and Library Occupations	$72,996 6.8%	$70,561 10.8%	$71,266 6.3%	$71,608 7.1%
Protective Service Occupations	$60,584 1.7%	$66,842 2.2%	$65,339 2.8%	$64,255 2.3%
Community and Social Service Occupations	$56,389 2.4%	$66,780 2.4%	$61,030 1.6%	$61,400 2.0%
Construction and Extraction Occupations	$58,103 4.3%	$64,087 3.6%	$61,260 4.1%	$61,150 4.1%
Installation, Maintenance, and Repair Occupations	$57,790 4.0%	$59,134 3.8%	$57,718 3.7%	$58,214 3.8%
Arts, Design, Entertainment, Sports, and Media Occupations	$56,555 0.6%	$57,529 0.5%	$55,167 0.7%	$56,417 0.7%
Production Occupations	$42,530 6.5%	$44,049 7.7%	$65,339 5.7%	$50,639 6.3%
Office and Administrative Support Occupations	$45,320 11.1%	$48,484 10.1%	$47,027 11.2%	$46,944 11.0%
Transportation and Material Moving Occupations	$42,789 11.0%	$46,087 9.8%	$42,715 20.3%	$43,864 15.5%
Sales and Related Occupations	$40,093 9.9%	$45,176 9.1%	$44,134 8.1%	$43,134 8.8%
Building and Grounds Cleaning and Maintenance Occupations	$39,924 2.5%	$41,171 2.5%	$41,246 2.6%	$40,780 2.5%
Personal Care and Service Occupations	$38,879 1.7%	$38,325 1.2%	$37,845 1.3%	$38,350 1.4%
Healthcare Support Occupations	$34,583 6.4%	$38,900 6.4%	$37,493 5.5%	$36,992 3.8%
Food Preparation and Serving Related Occupations	$35,180 8.5%	$35,649 7.6%	$35,222 7.3%	$35,350 7.8%
Farming, Fishing, and Forestry Occupations	$33,050 3.8%	$34,670 8.1%	$33,091 2.7%	$33,604 3.8%
All Occupations	$52,958	$57,245	$57,672	$55,958

Source: California Employment Development Department, Occupational Wage data, 2022

Figure 5-16 TCAC Opportunity Areas - Economic Outcomes (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.7.4 Healthy and Safe Housing Environment

Healthy Environment in AFFH addresses disparities in access to environmentally healthy neighborhoods by protected class groups. An assessment of environmentally healthy neighborhoods can include air and water quality, safety, environmental hazards, social services, and cultural institutions. Recent California laws (Assembly Bill (AB) 1550, Senate Bill (SB) 535 and SB 1000) emphasize the importance of environmental justice as a fair housing issue. HUD defines environmental justice as ensuring that people have equal access to safe and healthy housing. HUD requires all entitlement jurisdictions to conduct reviews under the National Environmental Protection Act to determine if a proposed project creates adverse impacts due to environmental conditions. It furthers the requirement that human health deserves equal protection for all people regardless of race, color, national origin, or income. Under Executive Order 12898, federally assisted projects may also target funding to communities that have disproportionately high and adverse human health impacts on minority and low-income populations due to environmental conditions.[23]

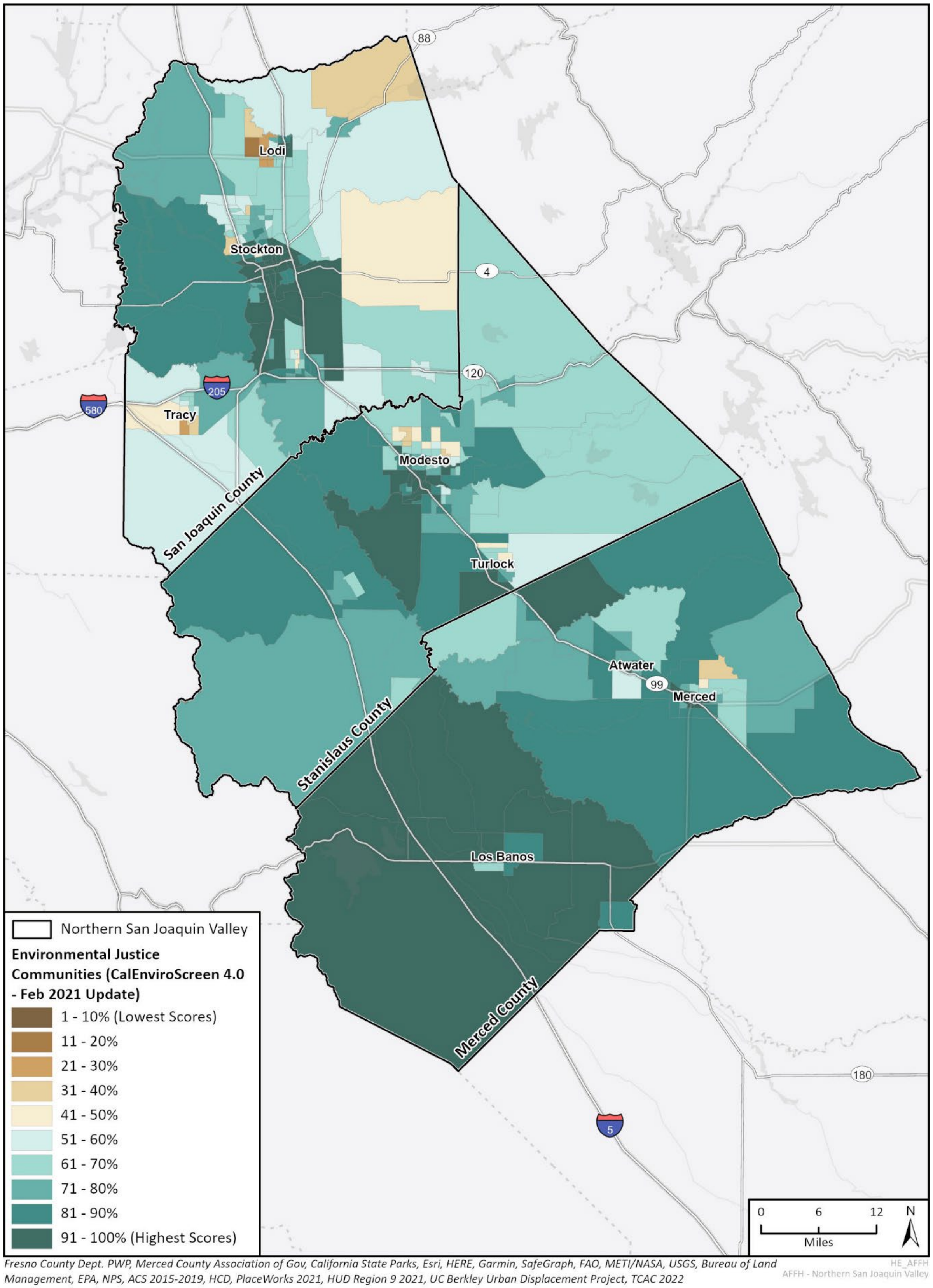
The California Office of Environmental Health Hazard Assessment developed CalEnviroScreen, a mapping tool that uses spatial data collected by various regulatory agencies (e.g., air quality indicators from the San Joaquin Valley Air Pollution Control District, monitored chemical releases into the air or water table from Environmental Protection Agency, HUD socio-economic indicators). The dataset uses a methodology to identify communities disproportionately burdened by exposures to pollution, environmental effects of existing pollutants in communities, among other indicators of sensitive populations or socioeconomic factors. Residents in census tracts with high CalEnviroScreen scores as compared to other California census tracts (shown as percentiles) are disproportionately burdened by pollution and are more vulnerable to related effects.

The CalEnviroScreen map for the Northern SJV region identifies the degree to which communities are considered burdened by pollution. CalEnviroScreen identified higher pollution burden in the northern end of the region, in most of San Joaquin County (Figure 5-17). A higher pollution burden can be seen in and around the cities of Lodi, Stockton, Tracy, Modesto, Turlock, and Merced. Pollution burden is higher in San Joaquin County due to ozone, particulate matter smaller than 2.5 micrometers in diameter, pesticide use, and groundwater threats. Pollution burden caused by drinking water contaminants and solid waste sites are high throughout the region. Similar to the CalEnviroScreen map, the TCAC opportunity map indicates environmental outcomes in the southern portion of the region are generally more positive and the environmental outcomes in the northern portion of the region are less positive (Figure 5-18). This difference could be due to the higher number of highways throughout San Joaquin County compared to the rest of the region.

Most of the southern Northern SJV region is considered a disadvantaged community under SB 535. Disadvantaged communities are low-income areas that are disproportionately affected by environmental pollution and other hazards, and are seen predominantly in Merced County, the eastern portion of Stanislaus County, and central San Joaquin County (Figure 5-19). Disadvantaged communities include census tracts receiving the highest 25 percent of overall scores in CalEnviroScreen. SB 535 disadvantaged communities in the region include both rural and urban areas. Most major cities within the region (Lodi, Stockton, Tracy, Modesto, Turlock, Merced, and Los Banos) contain SB 535 disadvantaged communities. There are no SB 535 disadvantaged communities in the northeastern portion of the region.

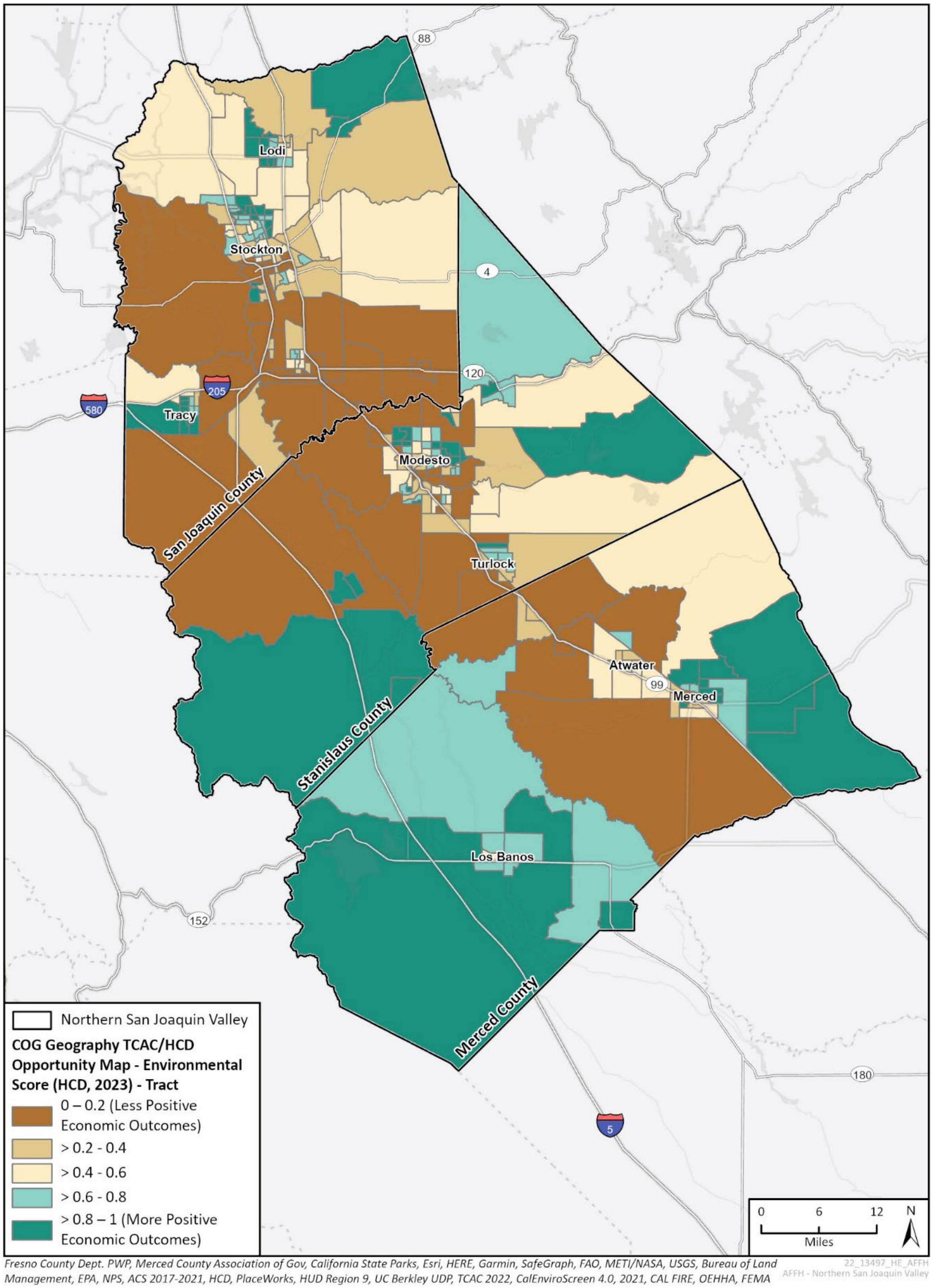
[23] HUD, 2021. https://www.hudexchange.info/programs/environmental-review/environmental-justice/

Figure 5-17 CalEnviroScreen 4.0 Percentile Scores (Northern San Joaquin Valley)



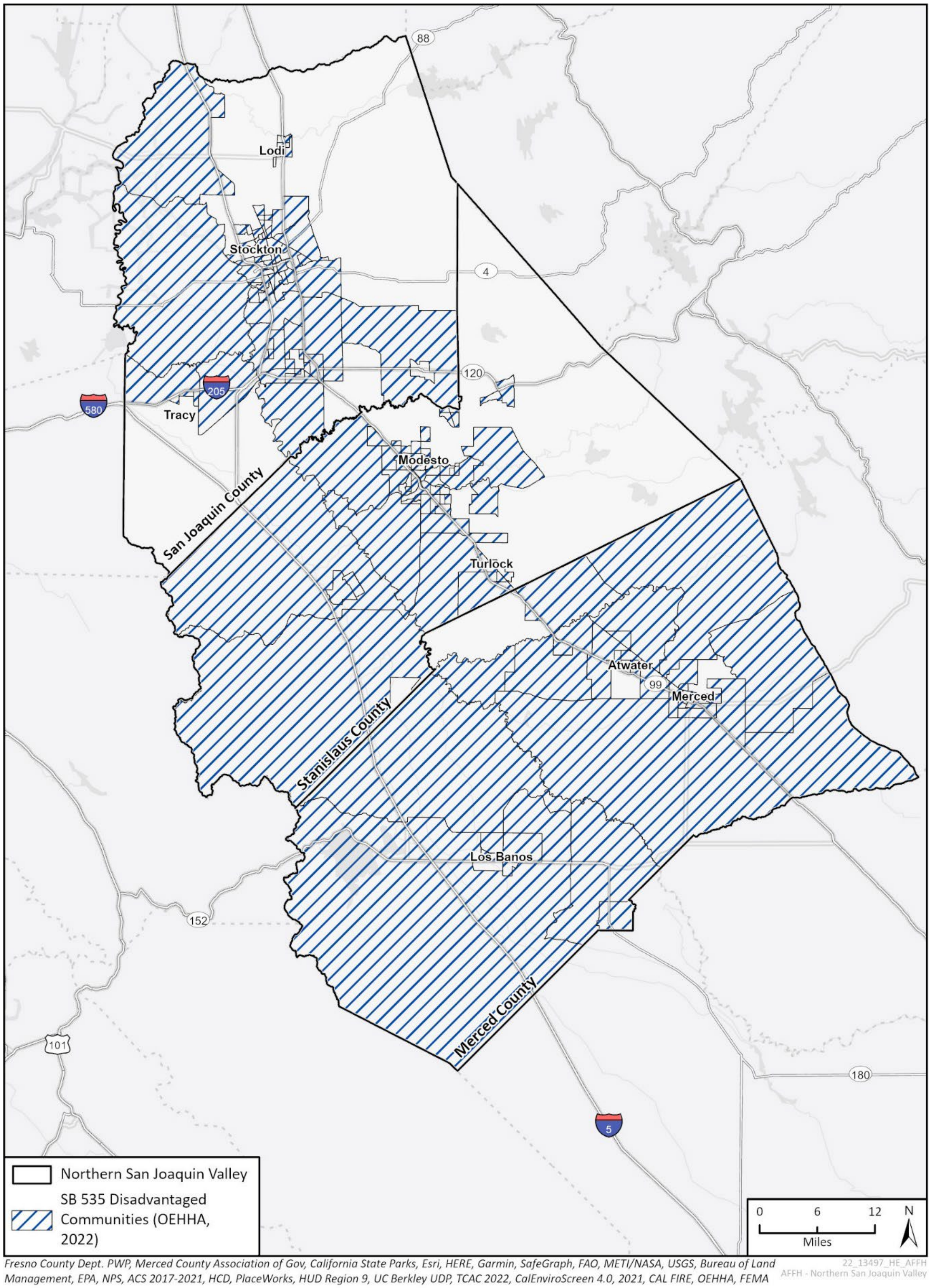
Source: AFFH Viewer, 2022

Figure 5-18 TCAC Opportunity Areas - Environmental Outcomes (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Figure 5-19 SB 535 Disadvantaged Communities (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.8 Disproportionate Housing Needs

Disproportionate housing needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need, or the total population experiencing that category of housing need in the applicable geographic area. To analyze the extent of disproportionate housing needs, this section reviews data on housing cost burden, overcrowding, and substandard housing conditions (collectively known as "housing problems"); homelessness; and displacement risk. Information for this section relies on the HUD CHAS data.

5.8.1 Housing Problems

According to federal law, "housing problems" refers to any of four housing issues: cost burden and severe cost burden, overcrowding, and substandard housing conditions.

Approximately 41 percent of total households in the Northern SJV region experienced housing problems and 23 percent of households experienced severe housing problems from 2015 to 2019 (Table 48).

Table 5-10 Regional Housing Problems

	Merced County		San Joaquin County		Stanislaus County		Northern SJV	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Housing Problems								
Household has at least 1 of 4 Housing Problems	11,785	19,830	39,445	55,780	30,760	39,360	81,990	114,970
	31,615 40%		95,225 42%		70,120 40%		196,960 41%	
Household has none of 4 Housing Problems OR cost burden not available no other problems	30,010	18,385	89,975	43,370	69,815	33,960	189,800	95,715
	48,395 60%		133,345 58%		103,775 60%		285,515 59%	
Total	**80,010**		**228,565**		**173,900**		**482,475**	
Severe Housing Problems								
Household has at least 1 of 4 severe housing problems	5,980	12,485	20,270	34,680	14,700	24,700	40,950	71,865
	18,465 23%		54,950 24%		39,400 23%		112,815 23%	
Household has none of 4 Housing Problems OR cost burden not available no other problems	35,815	25,725	109,150	64,465	85,875	48,620	230,840	138,810
	61,540 77%		173,615 76%		134,495 77%		369,650 77%	
Total	**80,010**		**228,565**		**173,900**		**482,475**	

Source: CHAS Data 2015-2019

Substandard Housing Conditions

HUD considers housing units to be “standard units” if they comply with local building codes. According to 2017-2021 ACS estimates 99.6 percent of occupied housing units within the NSJV region had complete plumbing facilities and 99.2 percent of units had complete kitchen facilities. Approximately 63.1 percent of the region’s housing stock was constructed prior to 1990 and is more than 30 years old. These units are potentially in need of repair and modernization improvements. Many federal and state programs use the age of housing as a factor to determine a community’s housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions such as asthma.

Spatial data on housing conditions is not available, but more information can be found in *Chapter 2, Regional Housing Needs Assessment*.

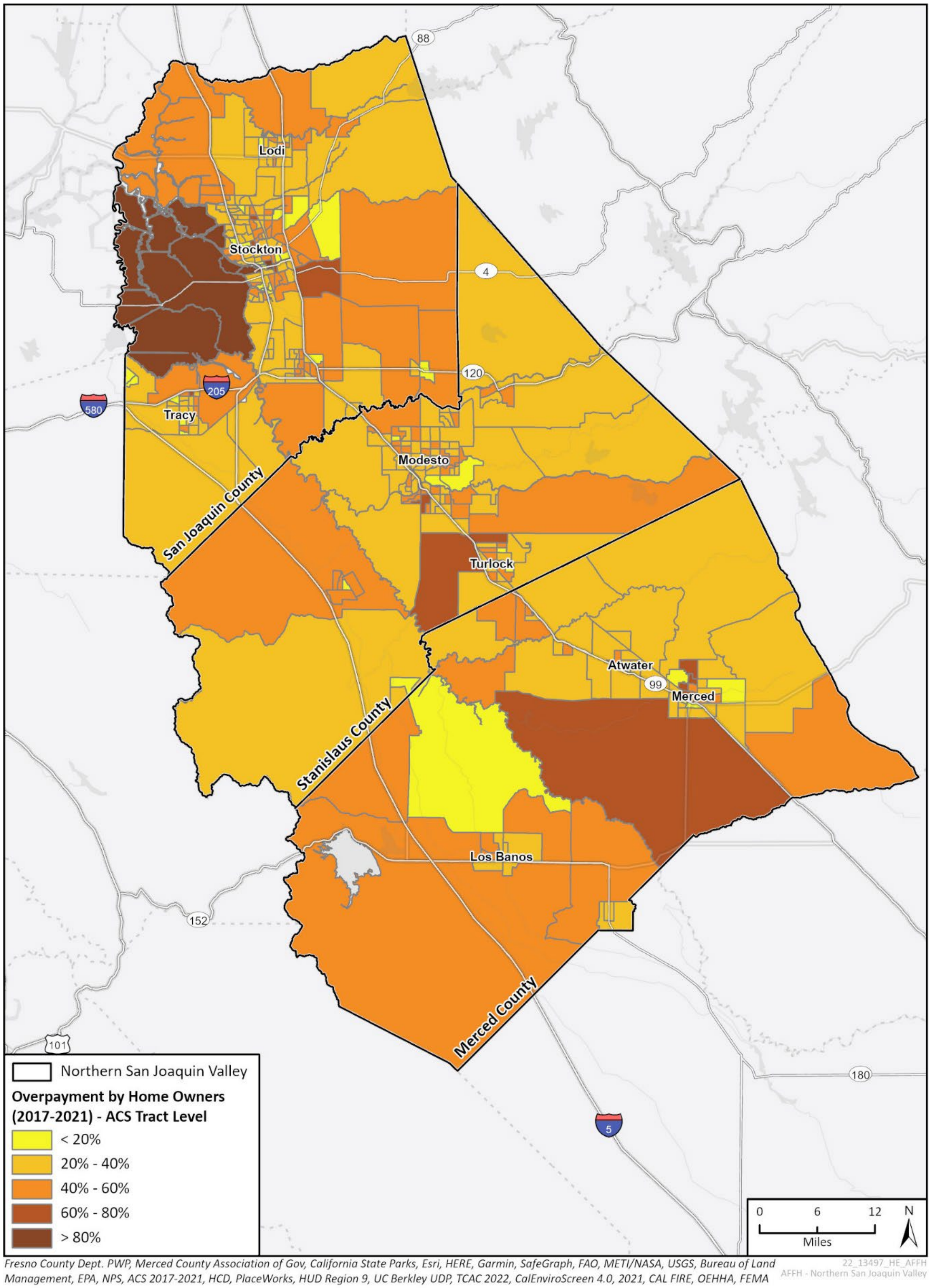
Housing Cost Burden

Housing cost burden is defined as the proportion of a household’s total gross income spent on housing costs. Households that spend at least 30 percent of their total gross income on housing costs (rent, mortgage, utilities, and other housing-related costs) are considered “cost burdened,” and households spending over 50 percent on housing costs are considered “severely cost burdened.” The higher the housing cost burden, the more likely residents are to live in overcrowded and substandard conditions and are less likely to afford to relocate. Low-income households and persons in protected classes disproportionately experience severe housing problems.

Cost burden by homeowners and renters is moderate throughout the Northern SJV region. Approximately 56 percent of owner households are cost burdened, and 44 percent of renter households are cost burdened[24]. Cost burden by homeowners is lowest in and around the major cities throughout the region, as seen in Figure 5-20. In all other parts of the region, most census tracts fall within the 20 and 40 percent range of homeowners who are cost burdened. This is similar for renter households, where between 20 and 40 percent of households are cost burdened throughout most of the region (Figure 5-21). Some of the highest rates of overpayment by renters are in more urban areas, including the cities of Stockton, Modesto, Merced, and Los Banos where between 60 and 80 percent of renters are cost burdened.

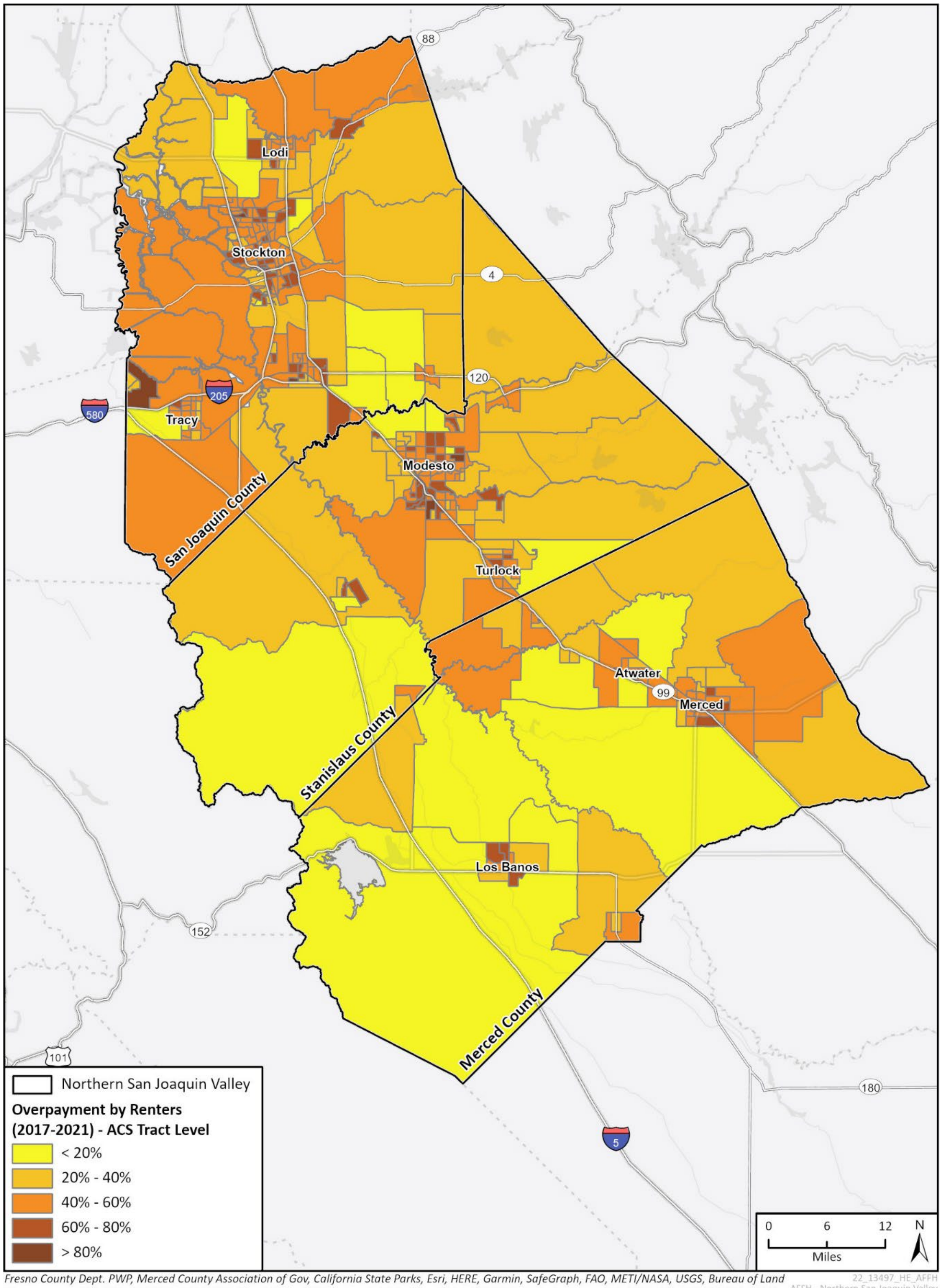
[24] 2015-2019 CHAS Data. https://www.huduser.gov/PORTAL/datasets/cp.html

Figure 5-20 Overpayment by Home Owners (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Figure 5-21 Overpayment by Renters (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Overcrowding

Overcrowding is defined as a housing unit with more than one person residing per room (including dining and living rooms but excluding bathrooms and kitchen) while severe overcrowding refers to more than 1.5 persons residing per room. Overcrowding is often an issue for large families, where there are five or more people per household. Generally, large households have special housing needs due to lower per capita income and the need for housing with three or more bedrooms.

Some large households may not be able to accommodate high-cost burdens for housing and accept housing with too few rooms. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding reflects various living situations, including housing units that are inadequately sized to meet a household's needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families that share a single housing unit.

Not only is overcrowding a potential fair housing concern, but it can also potentially strain electrical systems in older housing that have not been updated or contribute to a perceived shortage of parking. As a result, some property owners/managers may be more hesitant to rent to large households, thus making access to adequately sized housing even more difficult. According to local fair housing service providers and property managers, addressing the issue of large households is complex as there are no set guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups with different preferences for housing size and/or ability to pay according to the household size standards identified.

The Northern SJV region has 192,176 large households, approximately 39 percent of total households, as shown in Table 5-11.

Additionally, the Northern SJV region has a greater portion of large households compared to the state average. Often, large households face significant difficulty in locating adequately sized, affordable housing due to the limited supply of appropriately sized homes. A higher percentage of renter households (21 percent) were considered large households compared to owner households (19 percent).

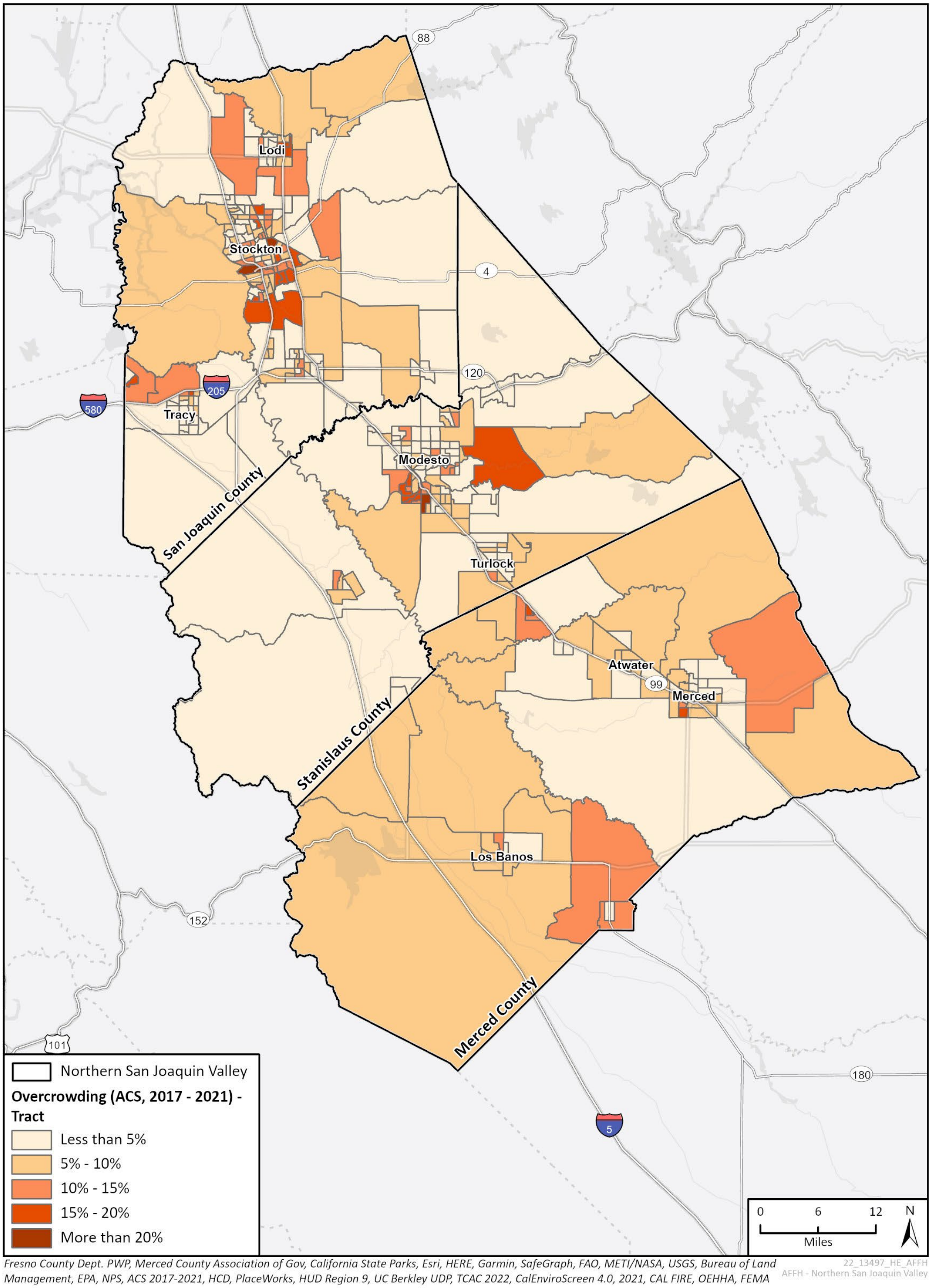
Overcrowded housing is seen throughout the region, with higher concentrations in and around major cities (Figure 5-22). The cities of Lodi, Stockton, and Modesto all have census tracts where over 20 percent of households were experiencing overcrowding. However, in most of the region less than 5 to 10 percent of households experience overcrowding.

Table 5-11 Large Households

	Number of Households (Percent of Households)				
	Merced County	San Joaquin County	Stanislaus County	Northern San Joaquin Valley	California
Total Occupied Housing Units	81,618	234,662	175,067	491,347	13,217,586
Total Large Households (5 or More Persons)	17,710 21.7%	47,037 20.0%	31,341 17.9%	96,088 19.6%	1,830,468 13.8%
5-Person Household	10,117 12.4%	26,024 11.1%	17,329 9.9%	53,470 10.9%	1,036,772 7.8%
6-Person Household	4,136 5.1%	11,278 4.8%	8,309 4.7%	23,723 4.8%	445,683 3.4%
7-or-More Person Household	3,457 4.2%	9,735 4.1%	5,703 3.3%	18,895 3.8%	348,013 2.6%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25009

Figure 5-22 Overcrowded Households (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.8.2 Persons Experiencing Homelessness

For the Northern SJV region, the three counties' 2022 point-in-time (PIT) counts showed a combined 5,031 persons experiencing homelessness.[25] This represents no net change since 2019. There was an increase of 248 homeless individuals in Merced County and a decrease of 310 homeless individuals in San Joaquin County due to prevention efforts such as the expansion of emergency shelters in major cities. In 2022, the total number of homeless individuals in each county were 855 in Merced County, 1,857 in Stanislaus County, and 2,319 in San Joaquin County – compared to 607 in Merced County, 1,795 in Stanislaus County, and 2,629 in San Joaquin County in 2019.

State law (Section 65583(a)(7)) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. "Homelessness," as defined by HUD, describes the condition of an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Nearly half (46 percent) of persons experiencing homelessness in the Northern SJV region were located in San Joaquin County, 37 percent were located in Stanislaus County, and 17 percent were located in Merced County. Across the region, homelessness is consistently 0.3 percent of the total population, meaning there are no outliers.

The combined 2022 PIT found that most persons experiencing homelessness identified as white (67 percent), 17 percent identified as Black/African American, and 4 percent identified Native American/Alaskan Native. Approximately 32 percent of persons identified experiencing homelessness in the region were Hispanic/Latino. Of the homeless residents surveyed in the region, 32 percent identified mental disability as a barrier to housing, 26 percent identified substance use as a barrier to housing, and 10 percent identified as victims of domestic violence.

5.8.3 Displacement

Displacement, as defined by HCD, is used to describe any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production.

[25] Stanislaus County. 2022. Point in Time. https://www.stancounty.com/newsfeed/pdf/20220613-resch-pit.pdf
Merced County. 2022. Point in Time.
https://static1.squarespace.com/static/6149207801c5c134f32b280c/t/625605199113fa3f4be48dbe/1649875108255/Merced+County+CoC+2022+Homeless+Count+and+Survey+Report+
San Joaquin County. 2022. Point in Time. http://www.sanjoaquincoc.org/wp-content/uploads/2022/06/PIT-Count-Report-2022-FINAL.pdf

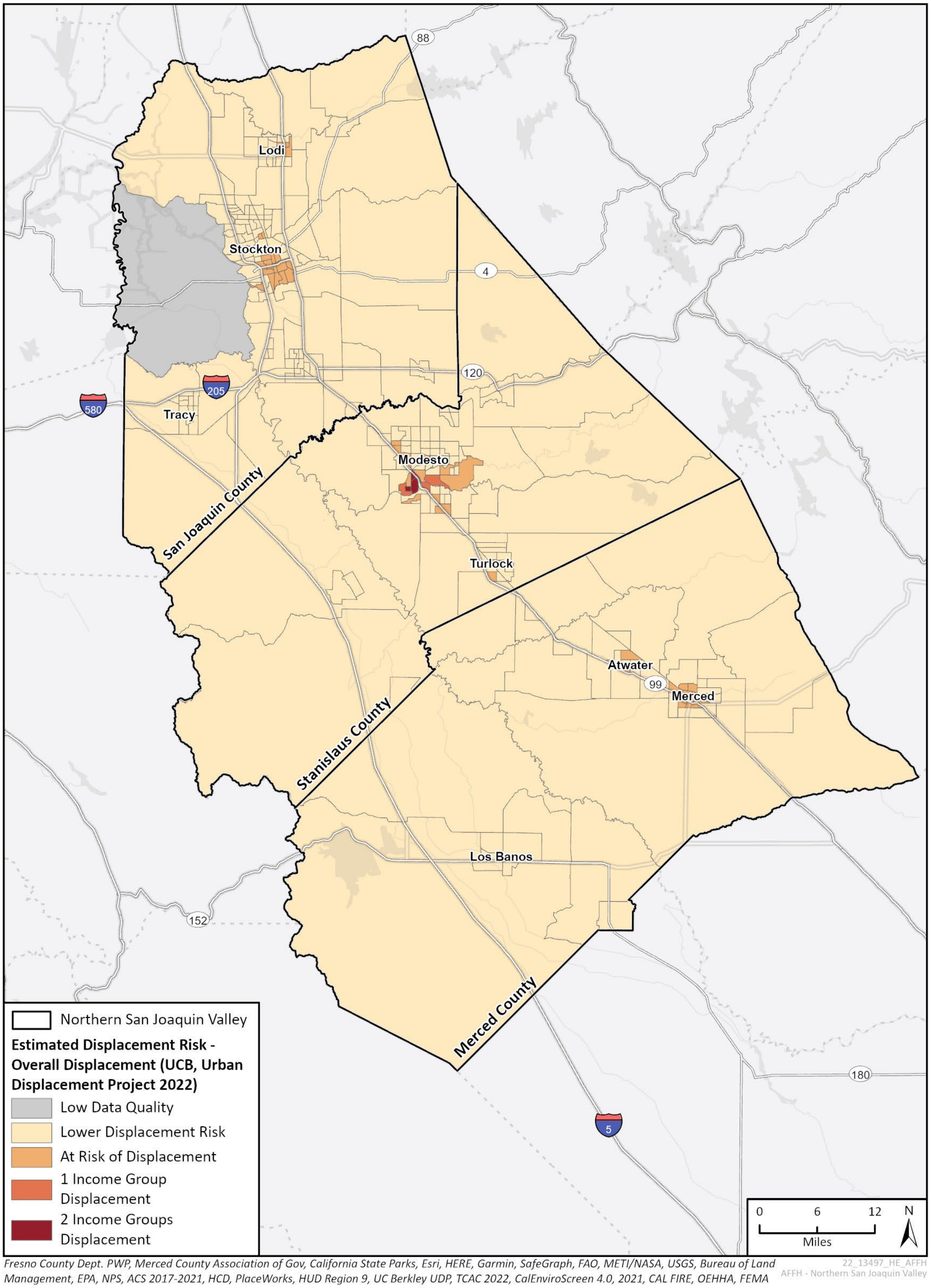
Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionally impact people of color, as well as lower income households, persons with disabilities, large households, and persons at-risk or experiencing homelessness.[26]

One measure of displacement risk is whether a community is deemed “sensitive.” The UDP designates communities as sensitive if the share of very low-income residents is greater than 20 percent and have any of the two following characteristics: the share of renters is above 40 percent, the share of people of color is above 50 percent, the share of very low-income households that are severely rent burdened is above the county median, the percent change in rent is above the county median for rent increases.

The UDP has identified several census tracts in the Northern SJV region that are considered at risk of displacement, including in the cities of Lodi, Stockton, Modesto, Turlock, Atwater, and Merced (Figure 5-23). These census tracts are predominantly Hispanic/Latino (Figure 5-3) with a higher percentage of LMI residents (Figure 5-10). Stanislaus County is the only county within the region that has census tracts with one- or two-income groups at risk of displacement. This means that within these census tracts there are one- or two-income groups (typically low- or extremely low-income) that have a high or elevated risk of being displaced.

[26] HCD. 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

Figure 5-23 Displacement Risk (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

5.9 Local Area Knowledge

5.9.1 Historic Patterns of Segregation

Patterns of racial segregation are the byproduct of local and federal policies, private housing discrimination, and community prejudice. To understand present challenges to fair housing, it is necessary to review the history of actions that have led to regional patterns of segregation.

The first inhabitants in the San Joaquin Valley were the Yokut-speaking tribes, composed of approximately 50 groups who spoke various dialects. Mexican ranchers and American settlers gained prominence in the 1800s and raised animals. After the U.S. annexed California in 1848, the federal government sold vast tracts of land to the Southern Pacific Railroad Company as well as large-scale timber, ranching, and farming interests, ignoring and overriding the property rights of Mexican and Indigenous landholders. Many Native American tribes were forced to give up their land and live on reservations.[27] When gold was discovered in 1948, thousands of prospectors came to the San Joaquin Valley and with them, they brought diseases that quickly decimated the Native American population.[28]

Chinese and Japanese immigrants, originally brought to California by the Gold Rush and later to work on railroads, began to work as farm laborers throughout the San Joaquin Valley. However, resentment towards Chinese and Japanese immigrants, especially by jobless white residents, led to farms recruiting Black/African Americans from the southern U.S. to replace them as farm laborers. Many Black/African Americans began by working in the fields and vineyards and eventually transitioned from farm labor to living in the cities and towns.[29]

The Central Pacific Railroad was built in Merced County in 1872, connecting the region to northern and southern parts of the state. At the time, Merced County was a primarily agricultural region, particularly for farming wheat and rising cattle. The construction of reservoirs throughout the county accelerated the economic success of the region as major producer of agricultural goods.[30] The construction of Highway 99 in the early 20th Century further connected Merced County to other areas of the state. These linkages to the rest of the state brought significant growth to Merced County and cities along the railroad and Highway 99, as they opened opportunities for the transportation of goods and people.

In the 1930s, nearly half a million people migrated to Southern California and the San Joaquin Valley from across the United States during what was known as the “Dust Bowl.” Many of these people moved to California in hopes of working in the agricultural industry, but were forced to take temporary and transient work, leaving them with little choice but to form makeshift camps near roadsides and ditches, without access to housing, clean water, and sanitation. These conditions reinforced existing desires by the white population, generally, for economic and racial segregation, leaving migrant farmworkers without access to medical treatment and education. When World War II created a need for manufacturing labor, many of the white “Dust Bowl” workers relocated to other cities in California, such as San Francisco, Los Angeles, and San Diego, leaving a gap in farm

[27] PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California. https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf

[28] Tule River Indian Tribe of California. 2018. Tule River History. https://tulerivertribe-nsn.gov/history/

[29] Michael Eissinger. 2009. The Transplantation Of African Americans And Cotton Culture To California’s Rural San Joaquin Valley During The Nineteenth And Twentieth Centuries. https://meissinger.com/uploads/3/4/9/1/34919185/transplantation_of_african_americans_and_cotton_culture_to_californias_rural_san_joaquin_valley.pdf

[30] 2020. Winton Community Plan Draft EIR. https://www.countyofmerced.com/DocumentCenter/View/26171/44---Cultural-Resources

labor.[31] Japanese, Punjabi, and Filipino people, as well as Black/African Americans from cotton regions, filled the void. Japanese residents, however, were forcibly relocated to internment camps from 1942 to 1946.[32]

In 1942, the federal government initiated the Bracero program, which enabled growers to replenish their labor supply with workers imported from Mexico. While the Bracero program ended in 1964, growers continue to rely on Mexican nationals to work California's lucrative "factories in the fields." Migrants today confront multiple social, environmental, and access issues, including affordable, safe, and sanitary housing.[33]

Increasingly after the first World War, to circumvent the US Supreme Court ban on outright racial zoning, local governments implemented other forms of exclusionary zoning that avoided direct mention of race but kept low-income people of color out by marshalling land use regulations against them. Through residential zoning that mandates larger parcel sizes for single-family homes, typically unaffordable to people of color, wealthier households established and maintained mostly white neighborhoods throughout California. The federal government subsidized white homeownership and wealth-building and excluded people of color.[34]

Throughout the state, but particularly concentrated in inland areas, cities have used their annexation power to reinforce patterns of racial exclusion and segregation. Since the 1960s, as cities expanded and selectively annexed land, some cities deliberately bypassed and grew around communities of color in unincorporated neighborhoods, the very places people of color were relegated to by restrictive covenants. This selective annexation process has left hundreds of disadvantaged unincorporated places, disproportionately of color, without the most basic elements of a healthy, safe community, such as utilities, sanitation, safe drinking water, and other critical community services. Restrictive covenants, exclusion, and racial violence pushed Black/African American and low-income people of color to settle outside of towns. In places throughout the San Joaquin Valley and on the fringes of cities such as Fresno, Bakersfield, Stockton, Tulare, and Modesto, such communities of color were left unincorporated and without access to incorporated areas' tax revenues or infrastructure.[35] Exclusionary post-war development started moving further from city centers, and within time, these communities often created their own civic and utility districts, which redistributed investment away from cities, in a movement known as "White Flight."

Across the United States, redlined and marginalized communities faced a higher propensity for environmental hazards that affects current populations. Residents of historically redlined neighborhoods located in cities with oil and gas production have disproportionately high exposure to oil and gas wells, compared to higher graded neighborhoods. Exposure disparities have implications for community environmental health, as the presence of active and abandoned (i.e., postproduction) wells have been shown to contribute to ongoing air pollution.

[31] Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. https://www.csub.edu/library/_files/DB_files/OkieHealth.pdf

[32] History.com. Japanese Internment. https://www.history.com/topics/world-war-ii/japanese-american-relocation

[33] Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. https://www.csub.edu/library/_files/DB_files/OkieHealth.pdf

[34] National Parks Service, U.S. Department of the Interior, and National Historic Landmarks Program, Civil Rights in America: Racial Discrimination in Housing, March 2021. https://www.nps.gov/subjects/nationalhistoriclandmarks/upload/Civil_Rights_Housing_NHL_Theme_Study_revisedfinal.pdf

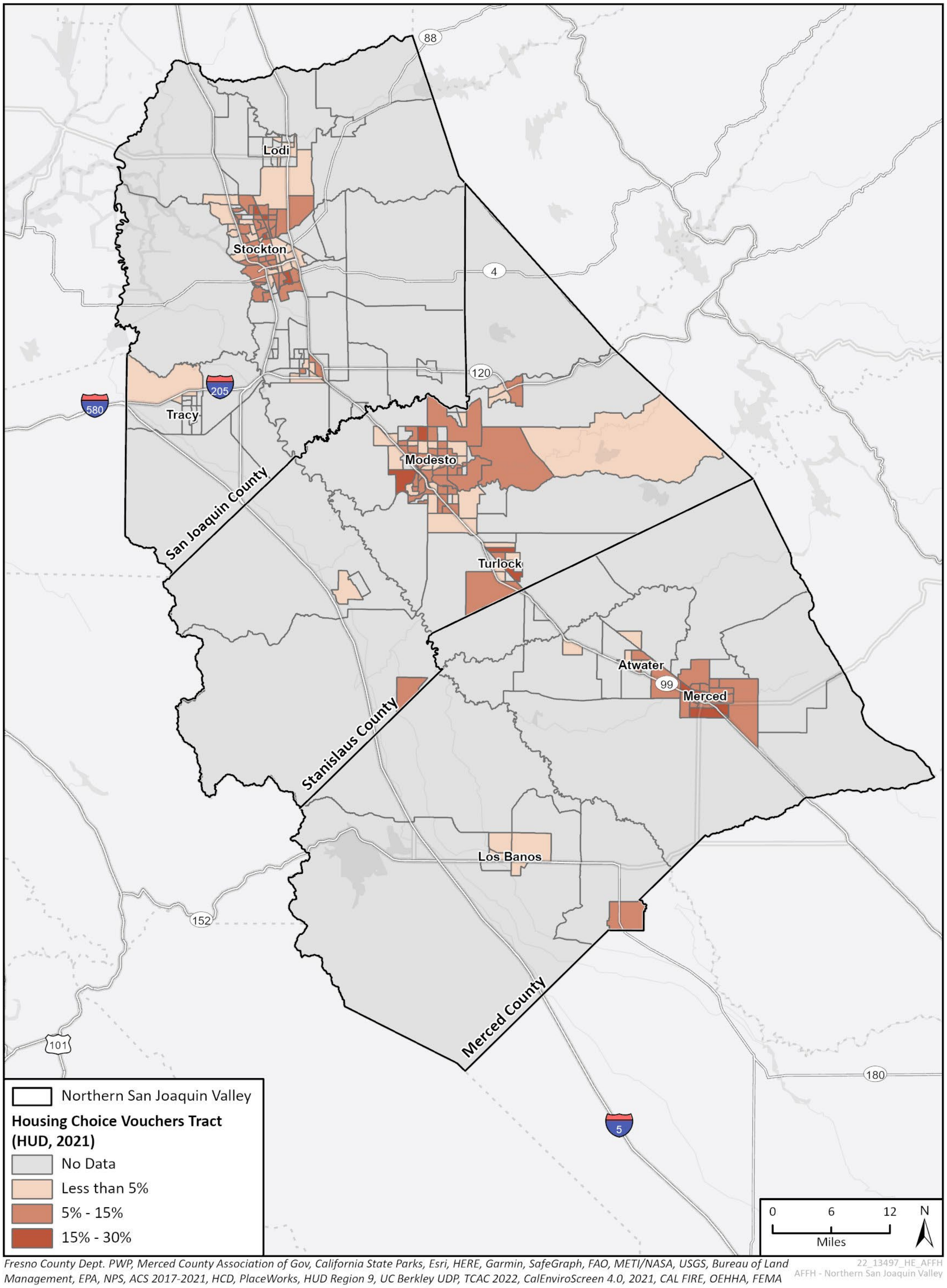
[35] PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California. https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf

The agricultural industry continues to play a large role in the economy and development patterns throughout the Northern SJV region. Incorporation and annexation have continued to influence disparity issues in the region, where incorporated municipalities tend to have more control over land use, decision-making, infrastructure budgeting, and the ability to address environmental concerns.

5.10 Subsidized Housing

Subsidized housing consists of affordable rental units that are subsidized by federal and State agencies but are owned by private owners. Subsidies including HUD, the U.S. Department of Agriculture, the California Housing Finance Agency, HCD, and the Low-Income Housing Tax Credit program administered by TCAC. The region has a range of publicly assisted rental housing affordable to lower and moderate-income households. The use of housing choice vouchers is more common in the larger cities within the region, with a higher concentration of households using housing choice vouchers in Merced, Modesto, and Stockton (Figure 5-24).

Figure 5-24 Housing Choice Vouchers (Northern San Joaquin Valley)



Source: AFFH Viewer, 2022

Appendix A1

Survey Results Report

Community Survey Results

The County conducted a community survey to inform the 6th Cycle Housing Element update. This summary memorandum presents the results and key findings from the survey responses.

Survey Marketing Summary

A variety of outreach efforts were conducted to encourage survey participation. The survey was also made available during various community outreach events. Below are some of the outreach efforts used to bring the survey to the community:

- Merced County Multijurisdictional Housing Element Website (https://mercedmjhe.com/)
- Merced County website (https://www.countyofmerced.com/2374/Planning)
- Merced County social media accounts including Facebook, Twitter, and Instagram

Methodology

The survey questions were developed by the consultant team with input from Merced County Association of Governments and participating jurisdiction staff. The survey was released to the public online on March 27, 2023, and remained open until December 22, 2023. A total of 186 people responded to the survey.

Survey Format

The survey consisted of 16 questions and used different formats for questions: checkbox, ranking, and open-ended questions. The checkbox questions asked respondents to indicate their preference for answer options. The ranking questions asked respondents to rank answer options from most to least important. The survey was made available in both English and Spanish.

Survey Results

The survey was presented in electronic form (online), and it should be noted that responses received may not represent the entire population being queried. Since only a portion of the county population responded, results do not represent the views or preferences of the entire County or jurisdictions within. However, the survey results can provide a general sense of residents' priorities and visions for the county of the topic areas presented. The survey received 172 responses in English and 14 responses in Spanish. The following provides a summary of survey responses and includes responses submitted in both English and Spanish.

Question 1 Do you live, work, own a business or property, or go to school in one of the following jurisdictions? (Check all that apply)

Question 1 asked respondents in which jurisdictions they live, work, attend school, or own businesses or property. The results are listed below:

Table 1 Responses to Question 1

Jurisdiction	Count	Percent of Total Responses
Atwater	19	10%
Dos Palos	13	7%
Gustine	3	2%
Livingston	4	2%
Los Banos	12	6%
Merced (city)	135	73%
Merced County	62	33%
Other	5	3%

Based on a total of 186 responses, most survey participants live, work, attend school, or own businesses or property in Merced (73 percent of all participants), followed by unincorporated areas of Merced County (33 percent), with the remaining participants responding that they live, work, attend school, or own businesses or property in other cities throughout Merced County. Custom responses are listed in Table 2 below:

Table 2 Custom responses to Question 1

Winton
Hilmar
Hilmar
Winton
Winton

Question 2 Do you represent a group, organization, or business? For example: community group, business organization, service provider for a special needs population, tenants' rights group, or housing developer?

Question 2 asked respondents if they represent a local group, organization, or business. The results are listed below:

Table 3 Reponses to Question 2

Response	Count	Percent
Yes (provide the name of organization or business)	19	10%
No	167	90%

Based on a total of 186 responses, most survey participants do not represent a local group, organization, or business (90 percent). Approximately 10 percent of participants do represent a local group, organization, or business. Of the participants who represent a group, organization, or business, most live, work, attend school, or own a business or property in the city of Merced and/or Merced County. Custom responses are listed in Table 3 below:

Table 4 Custom responses to Question 2

City of Merced Public Works
Valley Land Alliance ngo
PGEU (Community Group) / Faith in the Valley
NAACP Merced County
PLTI
Central valley regional center
DNA Downtown Neighborhood Association
I am secretary for Winton MAC
Franklin county water district
In Care Home Service
Cultiva La Salud Merced
Cultiva la salud
Grupo comunitario
Valley Onward
PLTI, Cultiva la Salud ,
Cultiva la salud
Consejo de Liderazgo
Coalición latina
Cultiva la Salud

Question 3 If you live in the region, which best describes your housing situation?

Question 3 asked respondents to describe the housing situation, including if they own or rent and who they live with. The results are listed below:

Table 5 Results of Question 3

Living Situation	Count	Percent
Own my house, condominium, apartment, or mobile home	100	54%
Rent a house, condominium, apartment, or mobile home	46	25%
Live with roommates/family and assist with rent or mortgage payments	19	10%
Live with family/friends, do not own or pay rent	13	7%
Live in emergency, transitional, or supportive housing	2	1%
Other (please specify)	1	1%
Do not live in the region	0	0%

The majority of respondents reported that they own their own house, condominium, apartment, or mobile home (54 percent), followed by those who rent (25 percent). Approximately 10 percent of participants reported they "live with roommates/family and assist with rent or mortgage payments," seven percent "live with family/friends, do not own or pay rent," and one percent live in emergency, transitional, or supportive housing. All survey participants live within the region.

Question 4 If you live in the region, what type of housing best describes where you currently live?

Question 4 asked respondents to identify their current housing type. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 6 Results of Question 4

Housing Type	Count	Percent
Single-family home	152	82%
Apartment	13	7%
Duplex, triplex, or fourplex	8	4%
Mobile home	6	3%
Condominium	4	2%
Do not currently have a permanent home	1	1%
Accessory dwelling unit (also known as a granny flat)	0	0%
Do not live in the region	0	0%
Other (please specify)	0	0%

Most survey participants live in a single-family home (82 percent), followed by an apartment (seven percent), and duplex/triplex/fourplex (four percent). Approximately three percent of participants live in a mobile home, two percent live in a condominium, one percent (one respondent) do not currently have a permanent home, and none of the survey participants live in an ADU.

Question 5 If you live in the region, which of the following choices best describes your housing arrangement?

Question 5 asked respondents to identify their current living arrangement based on who they live with. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 7 Results of Question 5

Housing Arrangement	Count	Percent
Multiple generations living together (adult children, parents, grandparents, etc.)	59	32%
Couple living together, no children	43	23%
Couple with children under 18 living at home	41	22%
Living alone	32	17%
Single or couple, living with roommates	22	12%

Housing Arrangement	Count	Percent
Single with children under 18 living at home	18	10%
Multiple families living together, or family with roommates	3	2%
Other (please specify)	1	1%
Do not live in the region	0	0%

Survey participants reported a variety of living arrangements, with almost one third of respondents (32 percent) living in a household consisting of multiple generations, 23 percent consisting of couples living together without children living at home, 22 percent consisting of couples living together with children living at home. Additionally, 17 percent of respondents are living alone, 12 percent are living with roommates, and 10 percent are single parents. Two percent of participants identified their housing arrangement as consisting of multiple families living together or family living together with roommates. One participant reported their housing situation as "Other." Custom responses are listed in Table 8 below:

Table 8 Custom responses to Question 2

Family living together
$

Question 6 Which of the following aspects are important to you when looking for housing? (Check all that apply)

Question 6 asked respondents choose what aspects are most important when they are looking for housing. Higher scores indicate that more survey participants selected the aspect as important and lower scores indicate that fewer survey participants selected the aspect as important. The resulting scores were the following, listed from highest to lowest:

Table 9 Results of Question 6

Housing Aspect	Count	Percent
Affordability	145	78%
Quality and size of housing	126	68%
Close to work and/or school	103	55%
Close to shopping and services like groceries and medical facilities	103	55%
Close to public transit stop	42	23%
Able to construct or own an accessory dwelling unit (ADU)/granny flat or second unit on property	41	22%
Able to have land to grow crops and/or have a ranch	31	17%
Able to house multiple generations in one home	29	16%
Americans with Disabilities Act (ADA) accessibility	20	11%
Other (please specify)	16	9%

"Affordability" was the most important aspect when looking for new housing according to survey participants, as 78 percent of participants selected this as important. "Quality and size of housing" (68 percent), and "Close to work and/or school" (55 percent) and "Close to shopping and services like groceries and medical facilities" (55 percent) were also selected as important to most survey participants. "Americans with Disabilities Act (ADA) accessibility" was selected by the fewest participants as important when looking for new housing (11 percent). In addition, 16 participants included other aspects as important when looking for housing. Many of these participants cited safety and affordability as important aspects for housing. Custom responses are listed in Table 10 below:

Table 10 Custom responses to Question 6

one without cockroach infestation
School district
Safe and secure area
Safe neighborhood
affordable homes to purchase
somwhere that isn't charging the same as a mortgage payment in other states.
Our own backyard. Community Pool. Getting CHILDREN OUTSIDE in safe spaces away from technology.
House in a good neighborhood with little to no crime
quality of home, value of home, neighborhood
able to have garage for more than 2 cars
safety, very quiet and peaceful neighborhood, neighbors who keep up their property, no commercial activity, little vehicle traffic
Close to Medical Services
Private yard for pets
Live my life without having to always deal with the rent is too damn high. I don't feels secure. Not enough tenant protections.
Un Lugar sin tanta delincuencia

Question 7 What do you believe is the single largest barrier to affordable desirable housing in the Merced County region?

Question 7 asked respondents to identify the largest barrier to affordable housing in Merced County. The highest possible score was 100 percent, meaning that every respondent selected the barrier as the largest barrier, and the lowest possible score was zero percent, meaning that no respondent selected that service as most needed in the community. The resulting scores were the following, listed from highest to lowest:

Table 11 Results of Question 7

Largest Barrier	Count	Percent
Cost of quality housing is too high	61	33%
Lack of availability of housing that is rent-restricted (affordable housing)	33	18%
Not enough housing	33	18%
Cost of housing is too high in areas with good jobs and services	27	15%
Other (please specify)	18	10%
Discrimination based on race/ethnicity, religion, number of children in household, disability, gender, sexual orientation, or another characteristic	8	4%

Largest Barrier	Count	Percent
There is no barrier to affording desirable housing	4	2%
I do not know	2	1%

Survey participants identified “Cost of quality housing is too high” as the largest barrier to affordable desirable housing in Merced County (selected by 33 percent of participants). “Lack of availability of housing that is rent-restricted (affordable housing),” “Not enough housing,” and “Lack of availability of housing that is rent-restricted (affordable housing)” were all selected by 18 percent of participants as the largest barrier to affordable desirable housing in Merced County. Fifteen percent of respondents selected “Cost of housing is too high in areas with good jobs and services.” The least commonly selected barrier to affordable desirable housing in Merced County was “Discrimination based on race/ethnicity, religion, number of children in household, disability, gender, sexual orientation, or another characteristic.” Four participants reported “There is no barrier to affording desirable housing” and two participants selected “I do not know.”

Table 12 Custom responses to Question 7

There are numverous reason, we should be able to pick more than one. Lack of availability housing that is not rent restricted, cost of quality housing is too high, not enough housing, to be more specific there is very little apartments, townhouses and/or duplexes in Los Banos. The middle income earners are squeazed out as make too much too qualify for programs and earn too little to save t purchase.
Cost of living inflation by Biden
Cost of quality housing which should be the gold standard for ALL housing. One day wonders are the norm in Merced City. Shameful!
So-called "non-profits" that push their own agenda. Thereby limiting good residential AND commercial development projects that will have a positive result in providing more housing and jobs for the region. These groups increase the time and cost for developers that would otherwise bring positive change to the community.
Lack of skilled/educated population; lack of jobs paying adequate income
The community is not pro-business and keeps focusing on the symptoms of this rather than the problem. More Jobs, More $, Homes become more affordable.
First, we live in a valley, which means we have set boundaries. There simply isnt room. As for the rental situation, that has beeb caused by owners being ruined by the laws and regulations favoring renters to the point that the home is ruined and the owner is stuck. Homeowners cant afford to trust a renter anymore. That is the fault of goverments
Available single family housing being converted to airb&b and rent by the room college housing
Too many regulations
Low-paying jobs, low wages and low education levels while an increase in housing prices
Investors are pricing out residents, houses should be limited to people who will live in the house
not enough jobs that offer a decent income, stagnation of real wages since 1970s thanks to globalization and corporate greed, rich getting richer and pooer getting poorer, erosion of the middle class
Lack of jobs, beyond service jobs; Lack of housing types
1) Policitians not investing local budget dollars to Affordable Housing. 2) Politicans not supporting Inclusionary Zoning. 3) Politicans not forcing developers to build Affordable housing. 4) Money in Politics. You need money to become a politician. So most of the time only rich people can become politicians and they only look out for themselves and other rich people.
Safety. Good safe neighborhoods.
density of housing

To many people
I see affordable housing as an issue in many cities and states.

Question 8 What do you believe are the most urgent housing challenges in the Merced Region? (Choose the three most urgent issues)

Question 8 asked respondents to rank seven housing issues in unincorporated Merced County in order from most to least urgent. The highest possible score for an item was 100 percent, meaning that every respondent ranked the issue as the most urgent, and the lowest possible score was zero percent, meaning that no respondents rated the issue as the most urgent. The resulting scores were the following, listed from highest to lowest:

Table 13 Results of Question 8

Housing Challenges	Count	Percent
Affordability of desired housing	161	87%
Availability of desired housing	129	69%
Homelessness	114	61%
Housing quality	71	38%
Overcrowding (more than one person per bedroom)	27	15%
Fair housing/discrimination	24	13%
Other (please specify)	17	9%
There are no urgent housing issues	7	4%
I do not know	7	4%

Survey participants identified “Affordability of desired housing,” “Availability of desired housing” (87 percent), “Availability of desired housing” (69 percent), and “Homelessness” (61 percent) as the most urgent housing challenges in Merced County. “Overcrowding (more than one person per bedroom)” and “Fair housing/discrimination” were the least commonly selected as urgent housing challenges. Ten percent of respondents selected “Other”, and respondents left a total of 17 individual comments. Multiple participants reported lack of affordable housing, lack of quality jobs, and too many regulations as the most urgent housing challenges. Custom responses are listed below in Table 14:

Table 14 Custom responses to Question 8

Numerous reasons, affordability of desired housing. The middle class working families have no resources to help purchase a home. They either make too much to qualify for help and always make too little to save to even purchase a home.
more housing inventory
build more units rent control
Development regulations. Policies like inclusionary zoning.
Applications fees has become a way for Property Managements to make income, majority of the time applicants are denied housing.
first time homebuyer programs

Homelessness is not a housing issue. Drug & Mental Health issue. Need MORE higher end homes to draw in job creators.
permit costs
Reduce regulation and have right to work to lower housing costs
Sanctuary State
factors that lead to homelessness such as loss of income, insufficient income, ridiculously low wages, lack of childcare for working parents especially single mothers, drug addiction, lack of mental health care
Lack of quality jobs; lack of housing variety
Qualified tenants who can afford to rent without govt assistance
Politicians do not care about housing and do not invest in housing and do not pass policies to support building Affordable housing and do not pass rent control. Politicians do not care about housing. They only care about dairy farms, prisons, companies, and rich people.
Housing prices are unreasonable
Safe neighborhoods
affordable housing is a problem in many areas of the country

Question 9 What do you believe would be the most beneficial programs to assist residents with housing needs in the Merced County region? (Choose the three most beneficial programs)

Question 9 asked participants which programs would be most beneficial in assisting residents with housing needs in Merced County. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 15 Results of Question 9

Beneficial Program	Count	Percent
Rental assistance or housing vouchers	121	65%
Homebuyer loan counseling services	100	54%
Housing assistance for residents with special needs (physical or developmental differences)	80	43%
Home rehabilitation assistance	80	43%
Landlord/tenant mediation services	66	35%
Foreclosure prevention services	46	25%
Other (please specify)	28	15%
Mobile home preservation and assistance	23	12%
I do not know	14	8%

Among the seven programs “Rental assistance or housing vouchers” (selected by 65 percent of respondents) and “Homebuyer loan counseling services” (selected by 54 percent of respondents) were the most commonly selected as the most beneficial programs by survey participants while “Mobile home preservation and assistance” was the least commonly selected as the most beneficial program (selected by 12 percent of respondents). Approximately 15 percent of participants selected "other" as a beneficial program, citing programs for senior housing, first-time homebuyer assistance, and more affordable housing overall. Custom responses are listed in Table 16 below:

Table 16 Custom responses to Question 9

Programs to help middle income earners to purchase a home.
More housing stock and better jobs, lower Biden inflation.
Build more affordable housing
case management
Senior living. Meadows Senior apartments has a 5 - 7 year wait to even be offered the opportunity of a apartment. People are skipping the line IF THEY know someone who either works there or has other connections. Continuation of RAMPANT "it's who you know".
Homebuyer GRANT programs that don't vanish overnight; Making property ownership by foreign investors ILLEGAL.
First time buyer assistance
rent control
Help residents with money to build a dwelling for family members to live in
Limit new builds to people who plan on living in new builds, landlords should not be buying new builds
Senior housing options. Senior living communities such as apartments or senior living communities w/homes for purchase
More housing built
programs that help with home-buying for first time buyers
Free up business! Scariest words in the English language. "Hi, I'm from the Gov't and I'm here to help."
More moderately priced housing such as condos or smaller homes
No more programs. Get out of peoples business and the problems will take a natural course toward resolution. Renters need to be held responsible for thei committments
single family homes should be rented or sold to single families not to individuals or groups converting single family housing for other purposes
We need landlords to charge way less rent, its extremely unaffordable for all. Property Managements are obstacles to being able to rent a home. Mainly require high credit scores or double deposit and rent up front. Its a ripoff. Then when you want to move out of a housing unit the property management keeps your double deposit you gave them.
affordable assistance for middle class and lower middle class energy efficiency
more jobs that offer a real living wage; help for homeless people in getting and keeping jobs; childcare for working parents especially single mothers; readily available addiction recovery programs that are compassionate and effective; coordinated social services for homeless individuals to address their various needs; coordinated assistance for homeless individuals to transition into decent jobs, healthy and drug-free lifestyles, and housing
Grants to build ADUs
Inclusionary Zoning - policy where developers have to put 15% of what they build to be Affordable Housing for Low income families and Very-Low Income families.
Rent control and more affordable houses for purchase
Small single family homes built instead of just apartments
Financial assistance for LOCAL first time home buyers
Apoyos para remodelacion

Question 10 Using numbers from 1 through 7, with 1 being the most needed and 7 being the least needed, please rank the type of housing that you believe should be developed in the Merced County region:

Question 10 asked respondents to rank seven housing types on a scale of 7 to 1 based on the most to least needed type of housing in Merced County. The highest possible score for an item was 7, meaning that every respondent ranked that housing type as least needed, and the lowest possible score was 1, meaning that every respondent rated the housing type as most needed. The resulting scores were the following, listed from highest to lowest:

Table 17 Results of Question 10

Rank	Beneficial Program	Score
1 (most needed)	Housing with 3 or more bedrooms	3.1
2	Housing with 1-2 bedrooms	3.5
3	Accessory Dwelling Units (ADUs) or additional housing units on single-family and multifamily properties	3.7
4	Efficiency homes such as studio apartments	4.0
5	Emergency, transitional, or permanent housing for people experiencing homelessness	4.3
6	Housing for people with social and/or medical services for special needs (group homes, supportive housing)	4.5
7 (least needed)	Live/work housing (examples: work lofts with ground floor retail unit and upper floor living space)	4.9

Survey participants selected “Housing with 3 or more bedrooms,” “Housing with 1-2 bedrooms,” and “Accessory Dwelling Units (ADUs) or additional housing units on single-family and multifamily properties” as the most needed housing types in Merced County. The least needed housing types according to participants are “Housing for people with social and/or medical services for special needs (group homes, supportive housing)” and “Live/work housing (examples: work lofts with ground floor retail unit and upper floor living space).”

Question 11 Using numbers 1 through 6, with 1 being the best and 6 being the worst, please rank the areas where you believe housing should be developed in the Merced County region:

Question 11 asked respondents to rank the areas where housing should be developed in Merced County. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 18 Results of Question 11

Rank	Areas for Housing Development	Score
1 (best)	Areas near public transit stops, employment, and shopping centers	3.2
2	Downtown or town center locations	3.6
3	Areas with existing housing (increasing the number of housing units that could be built on each property such as with fourplexes, courtyard houses, and other types of apartment complexes)	3.7
4	Agricultural land on the edges of the cities	4.0
5	Land that could be converted from an underutilized non-housing use (e.g., office/store) to residential or mixed-use (e.g., apartments or condominiums with ground floor stores or restaurants)	4.2
6 (worst)	On existing single-family properties (accessory dwelling units (ADUs) or granny flats)	4.4
7	Vacant land on the edges of the cities	4.8

Survey participants selected “Areas near public transit stops, employment, and shopping centers” and “Downtown or town center locations” as the best areas for new housing development. According to participants the worst areas for housing development include “Vacant land on the edges of the cities” and “On existing single-family properties (accessory dwelling units (ADUs) or granny flats).” In addition, participants left 14 custom responses were received which are listed in Table 19 below:

Table 19 Custom responses to Question 11

Areas near schools
away from established neighborhoods
Your survey asks to rank from 1-5 but gives 7 choices. Confusing.
Land from underutilized non-housing use ends up with a home next to apartments/condominiums. Granny flats end up being used by people on Megan's list. totally unacceptable.
Stop putting SLE homes/low income in the remaining good areas of the city.
Is this question for market rate housing? or for affordable housing? If this question is for affordable housing, affordable housing should be built in North Merced. If this is for market rate housing, this should be built in South Merced.
Assuming #1 is on vacant lots within the city, if not, then this idea.
Que construyan estudios,para que las personas puedan pagar más poco dinero y sea más fácil de rentar ,para las familias de bajos ingresos.
Habilitar casas abandonadas o terrenos abandonados
Lugares habitaciones, tipo pies de casa para que a manera de las posibilidades la vayamos ampliando
Vender el terreno que nos rentan a las casas móviles

Question 12 Are there specific neighborhoods, streets, or areas in your city and/or local community where you would like to see housing developed? (Please specify)

Question 12 asked respondents to identify areas where survey participants would like to see housing developed. The results are listed below:

Table 20 Custom responses to Question 12

Convert properties that are not currently being used. There are dwellings downtown that could be converted.
near the lake. one thing that would be ideal Would be to have all the Agencies that assist in housing be centrally located
by walmart/college area.
There are vacant land located on G Street & Alpine and R Street and 19th, (cross streets could be off a little) where a complex could be developed. Providing future tenants access to public transporation, shopping.
Along highway 33 near Dos Palos. Along Blossom st in Dos Palos across from the mini storage.
Main Street, Merced
all over
Anywhere in Dos Palos. People are constantly looking for somewhere to rent or buy. Existing apartment complexes are very outdated.
South Dos Palos
Around Nero Avenue (Like of Almond St and Blossom Ave) or say Westside of Dos Palos or in between Dos Palos and South Dos Palos. More housing definitely needed in Dos Palos.
Dos Palos ca
Where services are located, shopping, education, etc.
land by hospital, land by bearcreek and parson
East of Thornton, South of Hwy 140
downtown, rehab older homes, strengthen standards for maintenance
Not sure.
The former Castle Air Base would be a great place to build housing with grocery stores and public transportation.
away from established neighborhoods
Peach Street, Olive, Robin.
I live in North Merced. I've been to South Merced. There are people who care about their homes. But there are some landlords that should be ashamed of themselves! There are also homeowners that may need help. I used to be involved in homeowner assistance programs through CDBG grants. The program was very successful in Los Banos, and Livingston. Senior citizens and single parents lives were changed. I know Merced doesn't have to compete for those funds. I would like to see more work done in South Merced.
Any vacant lot.
South Merced
Not in flood plain, in town, not sprawled where you need car for all activity such as Bellevue Ranch and north far from town, not for investors to rent bedrooms as now happening
Downtown and all areas close to it. Plus affordable housing or apartments in north merced
It would be great for low income residents to get help financially to build accessory dwellings for their relatives.
There should me much more dense housing available in the downtown area since it walkable and would boost the local economy. I also think the area surrounding the mall would be a good area to build more dense housing for the same reasons. Finally, I think the area surrounding the new campus parkway leading to UC Merced would be the perfect area to build more mixed use housing and commercial spaces.

Affordable housing and mixed use housing in underdeveloped areas of Merced and Merced County
In atwater on the corner next too and behind the CHP office
North Merced continues to grow, yet, other parts of Merced (such as East Merced remain undeveloped)
Empty lots in the city of merced. a lot og buildings have been removed
west 16th
The city should annex pockets of county land that are surrounded by city parcels to make for comprehensive service, landscape, responsibility and service. The city should market themselves to Developers that are known to build mixed developments including multigenerational units along with couple units. The city should regulate property management much like they do dispensaries to ensure for higher quality, legal tenant/owner treatment. Subletting rooms from homes is causing inflated prices as more students with much more disposable income drive rental prices higher and higher and the community pay the price for the more expensive cost of living causing gentrification
Between South and North Dos Palos, there are large stretches of land that feel as though they thin out our community. Also housing near our schools and closer to the main part of our town. There are lots of abandoned buildings that could house people that have been left to rot.
Planada, north of highway 140
Vacant lots within city jurisdictions
No
Ag land on Green Sands, east of Buhach.
Main street Atwater would benefit from mixed use...to liven up downtown
Affordable housing
Around the mall, willowbrook neighborhood, South Merced around home Depot.
Everywhere
near the uc or near Mission Blvd.
empty lots and/or abandoned buildings
In the outskirts, encourage nice, $800,000+, gated HOA communities with 1/2 Acre lots to encourage job creators and families to stay and benefit the region.
Livingston next to rancho san miguel.
Childs Ave
North Area Past the Hospital
The empty plot of land on the corner of G Street & Donna Drive. The empty plot of land behind the Urgent Care on Olive Avenue. The empty plot of land on G Street across from the In-Shape shopping center that has the Auto Resources sign on it. The empty plot of land on M Street and Yosemite Avenue that used to be a church before they demolished it. The empty plot of land on Paulson and Yosemite with a Auto Resources sign on it. The empty plot of land behind the surgical center on Yosemite and Parsons. The empty plot of land by the little dog park on Yosemite Avenue.
I would like to see shopping closer to the older part of town. Near the freeway would be the center of such an area. A Winco or Trader Joe would be a great addition the center where Savemart used to be, between 16th and 17th
n/a
The downtown area of Merced City needs serious redevelopment and is lacking maintenance. Infrastructure should be redesigned to be more walkable and less car dependent to minimize urban sprawl. Redeveloping areas needs to include rezoning for multi use to create “third places” for people to gather and live in.
undeveloped, abandoned property in established neighborhoods
Gerrard and Childs area
No. This land is already being developed for single family homes.
I say built on lots that are empty in town that are not being utilized. I say many lots empty in the community for years.

At the East child Ave between Martin Luther King and 99, there is plenty of empty land
In areas where there is no interference with agricultural land.
No
In-fill developments on pre-existing lots and/or vacant buildings
There should be more multi-family housing options in North Merced City. More affordable, rent controlled units are needed throughout the county.
as close to uc merced as possible
n/a
dre
Dan word Beachwood area
Between 99, 59, and mission avenue
Build east of the expressway
Not really. I'd like to see a lot fewer people overall on this planet, but voluntary population control doesn't seem to be a high priority for the human species. That aside, developing downtown housing might be desirable to accommodate people who want to forego cars and use mass transit. However, mass transit is abysmal in Merced as in most US communities. Higher-density apartment housing is needed in Merced, especially for UC students and working-class singles and couples. Temporary, affordable, supervised accommodation is needed for homeless people transitioning to jobs and more stable lives. Rigorous supervision is essential to keep out drugs and crime that undermine rehab and stable living arrangements. I don't see a good solution to the housing question, and I am not prepared to have my single-family home neighborhood transformed into a medium- or mixed-density housing neighborhood. These plans always look sexy to developers and politicans, but they don't work. Call me a NIMBY. I don't care. I have rented apartments or homes most of my 60+ years and found the majority of my neighbors to be noisy, rude, and lacking in any respect for the rental property they inhabited. Six years ago, I was finally able to afford a home in a relatively decent neighborhood. I have a severe chronic pain condition, and peace and quiet are essential to my physical health. My husband works from home, and so do many of our neighbors. People who work from home also need peace and quiet. And all people deserve a decent night's sleep. Unfortunately, renters tend to be noisier than the homeowners who are my neighbors. The one rental home nearby has consistently been inhabited by noisy proles, one group of which had gang connections and were probably operating an unlicensed daycare facility. The ear-splitting shrieking of children all day, every day, was ridiculous. Frankly, I don't want the value of my nest egg to decline because of slovenly renters, and I have had my fill of noisy, rude yahoos. The fact that there is such a severe shortage of affordable housing seems to be due to (a) lots more people in California, whose population is roughly 2.5 times what it was the year I was born, (b) unfettered real estate speculation and gouging in urban areas like the Bay Area and LA, and (c) stagnation of living wages for all working- and middle-class Americans since the 1970s. Thank you, corporate greed! Perhaps we should take all the tent cities and dump them into the backyards of those who helped create them, namely the ultra-rich, their hangers-on, and their political toadies.
Merced Mall
Not certain
Within and surrounding the Downtown Area.
Is this question for market rate housing? or for affordable housing? If this question is for affordable housing, affordable housing should be built in North Merced. If this is for market rate housing, this should be built in South Merced.
Current empty lots throughout the city.
more infill near downtown and public transportation and commercial
No
south merced
Off of Campus Parkway
South East merced
El redondo, where the big mansions are near the UC, Bellevue

South merced
Yes we do near some areas where people can have Acces to near thw stores or even by the schools
Small single family homes with fences in rural areas on the outskirts of the city.
N Hwy 59, Santa Fe , Beachwood area and behind Merced college seem like good areas
No
No.
Un used parcels
Castle Air Force Base Maybe some apartments.
More apartments near Merced JC, and put on the base property such as low income apartments.
Beachwood area
More multi unit housing in empty lots near Yosemite and Olive
Near grocery stores, parks, schools
Hostetler ranchwood/stonefield has bought up all the lands surrounding los banos. the city is landlock. Get rid of hostetler property and we will have plenty of land to build on.
There are a few vacant lots downtown, within neighborhoods, where maybe a house burned down (not sure) that could be used.
It don't matter where, it just needs to be more affordable and less stipulated on approval
Filling up vacant lots in the city with multifamily units, either duplexes/triplexes or apartments.
South of Merced
Livingston por winton way
no
En las áreas baldías,pueden construir también apartamentos de una recámara,para las familias pequeñas,para que puedan vivir solos,porque cuando uno vive en casas grandes o apartamentos,se generan muchos problemas con los compañeros de viviendas grandes.
El terreno de la Childs Ave y Canal St
Badger flat, volta pioner, ingomar
Si hay mucha falta de vivienda en todo California
La readly Rd
Sullivan road
Su, en las salidas del pueblo, ambos lados, por la Pacheco Blvd.
Cerca a los centros de servicios

Survey participants expressed overall support for development of affordable housing, multi-family housing, and higher density housing. New housing development is desired in areas near services, grocery stores, parks, shopping, and schools and in downtown areas of cities throughout the region. Participants support housing development on vacant lots and land with unused or underutilized buildings.

In Atwater, participants suggested areas for housing development on Main Street and on vacant lots throughout the City. In Dos Palos participants recommended housing development throughout the city, including along Nero Avenue and State Route 33. In Livingston, participants recommended housing development in the northwestern parts of the city and near Peach Avenue and Robin Avenue. In Los Banos participants suggested new housing development near Walmart, on vacant lots, and near Hostetler, Stonefield Homes, and Ranchwood Park. In the city of Merced, participants suggested housing development throughout northern and southern parts of the city, in downtown, near East Childs Avenue, near Dan Ward Road and Beachwood Drive, near State Route 59, near State Route 99, near Mission Avenue, near the University of California, Merced, and on vacant and underutilized lots. Participants suggested new housing development in Planada, Bear Creek, near Castle Air Force Base, and unincorporated parts of the county near services, near hospitals, and on the outskirts of cities.

Question 12 Which accessory dwelling unit (ADU) assistance services would be beneficial for residents? (Select all that apply)

Question 12 asked respondents to identify beneficial ADU assistance services from a list of six options plus an “Other” option. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 21 Results of Question 12

ADU Assistance	Count	Percent
Financial assistance with construction expenses	115	62%
Educational “How to” webinar series regarding financing, construction, and permitting processes	102	55%
Pre-approved floorplans	88	47%
Homeowner one-on-one consultations with an ADU expert	87	47%
Advice on what type of ADU would work best for your situation	88	47%
Education on how to become a landlord	58	31%
I do not know	21	11%
Other (please specify)	0	0%

Almost all of the listed ADU assistance services were selected as beneficial by a substantial number of survey participants. The most frequently selected ADU assistance services were “Financial assistance with construction expenses” (selected by 62 percent of respondents) and “Educational “How to” webinar series regarding financing, construction, and permitting processes” (selected by 55 percent of respondents). The least selected ADU assistance service was “Education on how to become a landlord” (selected by 11 percent of respondents).

Question 13 Would you be interested in developing an accessory dwelling unit (ADU) on your property?

Question 13 asked survey participants if they would be interested in developing an accessory dwelling unit (ADU) on their property. The highest possible score for each item was 100 percent, meaning that every respondent selected that answer, and the lowest possible score was zero percent, meaning that no respondent selected that answer. The results are listed below:

Table 22 Results of Question 13

ADU Assistance	Count	Percent
Yes, on my existing or future property	66	35%
No	64	34%
Not sure	27	15%
I don't own or do not plan to own property	28	15%
I already have an ADU on my property	1	1%

Survey participants were split on whether or not they are interested in developing an ADU on their property. Approximately 35 percent of participants are not interested, 34 percent are interested, and 15 percent were not sure. Only one participant already has an ADU.

Question 14 Optional: What is your race/ethnicity:

Question 14 asked respondents to identify their household income level. The results are listed below:

Table 23 Results of Question 13

Race/Ethnicity	Count	Percent
Hispanic/Latino (of any race)	72	39%
Caucasian, not Hispanic/Latino	57	31%
Black/African American	15	8%
Other (please specify)	13	7%
Asian American/Pacific Islander	6	3%
Native American/Alaska Native	1	1%

Over one third of survey participants identify as Hispanic/Latino (39 percent) and 31 percent identify as Caucasian, not Hispanic/Latino. In addition, eight percent of participants identify as Black/African American, seven percent identify as other, three percent as Asian American/Pacific Islander, and one percent as Native American/Alaska Native.

Question 15 Let us know if there is anything we missed! What other information or housing-related issues would you like to be considered for the Housing Element? (Please specify)

Question 15 was a call for open-ended answers. A total of 44 custom responses were received, and are listed below in Table 25:

Table 24 Answer for Question 15

Age	Count	Percent
Under 18	0	0%
18-25	18	10%
26-40	47	25%
41-65	87	47%
66-85	19	10%
Over 85	0	0%

Approximately 47 percent of survey participants reported they are between the ages of 41 and 65, and 25 percent are between the ages of 26 and 40. Ten percent of participants reported they are over the age of 65.

Question 15 Optional Open Forum

Question 15 was a call for open-ended answers. A total of 44 custom responses were received, and are listed below in Table 25:

Table 25 Answer for Question 15

We need affordable housing for seniors that don’t qualify for any assistance and for young adults just venturing out
No
Energy efficient housing
Need some skills for success graduate from a shared living home with a group of peers who have successfully been taught life skills, homeless people do not budget, buy and prepare meals, clean the bathroom, do laundry, make their bed. You give them a key to a door and are surprised when they tear the place up. If they don't know better what do you expect?
Housing that is near the Atwater Commerce Center as it grows.
We need to hold absentee landlords accountable for their property. No one wants to live in a hovel!
Continue housing development construction on past areas that were built or focused on but died. Example Christian st homes at Dos Palos being built then nothing when growing up.
yes this is an unfair survey .all answers lead back to the answers the county wants to hear. not the real answer that I want you to hear or acknowledge
Community centers, for both the unhoused and housed.
3e3
Sounds like you are pushing ADU's. This will create more revenue as more tax dollars.
none
I think you need to get the city councilperson and supervisors representing their district to get the lead out and talk to residents for issues on this topic. They don't seem to do much except collect a paycheck.
Like I was mentioning in the last commento have all the agencies in the area that help with housing in one location preferably near downtown they seemed to be scattered throughout the town and that would include the HSA also.
Build more housing and no housing trustfund and no limits on the scam of affordable housing. You cannot define what affordable housing is.
quality housing needs to be built. Nice custom/large homes as well as your standard track homes with/without ADU's
Have a workable plan for our homeless community that are good citizens.
I have a family member who is utilizing subsidized housing in a two bedroom apartment through Behavioral Support Services. More one bedroom subsidized units for folks dealing with mental health issues would be beneficial. People should not have to deal with a housemate when both are dealing from mental health problems. This current set up is NOT supportive to either client.
Stop building low income housing in established neighborhoods.
ADU policies and rental assistance are not the answer. Easing development regs and reducing barriers to new development will have the greatest positive impact on housing numbers in our community.
rent control, stop the outside investors, educate people to save for emergencies, discourage people from purchasing home without large downpayment, save older structures, encourage mixed use, plan for walking and bike riding off roads, infill, use more round abouts to keep traffice flowing, but slowed down

Please research data on how single family homes are actually occupied. Especially in the newer developments geared to investors...how many of these single family homes are occupied by families vs individual renters sharing a house. Before we focus on building more single family homes, consider how many would be freed up if there were more apartments available. And think of how sustainable it would be if apartments were built near commercial and public transit or paths so people could save money and not own cars they can't afford. Housing should be built closer to commercial services and amenities so we don't need to drive so much.
Stop property management/companies from taking applications fees as a way to get an income.
I think there should be more of an emphasis on housing as it relates to public transit, walkability, and alternative modes of transportation.
Resources for un- and under-housed
If additional housing is going to be developed, we need to consider how this will impact schools, traffic in the region, pollution, ect. will additional parks be built?
housing authority needs more workers who can handle cases quicker. especially if their site will not work properly to begin with
Rent control. When will we explore this option?
A big topic for Merced and Atwater but the region as a whole is the presence of inflated rental prices caused by UCM lack of student specific housing options that cater to students, leaving single family home or apartment complexes to lifelong residents. There is no mentioned of the UCM student overflow into the city or how it inflates prices by landlords setting up rental arrangements to sublease individual rooms. This inflates cost of living as long-term residents cannot afford the prices that UCM students can pay for the same house ($300-600 per room) and it decreases the quality of life for the entire community.
First-time homebuyer education courses.
County tends to give favorable to realtors instead of buyers or renters
Need to build more Sr. housing communities where people can gather in a safe place & make friends. We don't have many independent living facilities & the ones we have are not very enticing as they are old & don't offer many ammenities.
Yes
Have Child Care Services on site
A lot of properties do not have room for ADU due to very small properties. If the city only started providing. High density homes I would leave area. Providing homes for homeless would create very bad areas in the city without addressing the reason the person is homeless.
Get government out of our lives
Programs that qualify low-income/restricted income persons (SSI, Unemployment (seasonal jobs), Students) to buy a small 1-2 bedroom homes.
None
New, single-family houses should be limited to natural persons (not companies, LLCs, partnerships) and priority should be given to people who intend to live in the house instead of investors
Require address or specific motel information before providing cash aid. Stop providing Cash aid to the homeless. Provide one way ticket back to the counties that sent them here.
You can't solve the housing problem if people can't afford housing. Merced needs a lot more jobs that offer living wages.
Support for seniors with existing aging residences with contractors, work costs, technical advice to maintain reasonable serviceability of residence.
Diversity in housing choices within walkable neighborhoods. Neighborhood connectivity and access to walkable neighborhood amenities (e.g., parks, trails, schools, transit).
Inclusionary Zoning - policy where developers have to put 15% of what they build to be Affordable Housing for Low income families and Very-Low Income families. Rent Control.

Great survey
More regard for those who make 50,000-85,000. As we are struggling with inflation and rent prices also
For housing Merced needs to open up section 8 again help some family or single parents mom that are single rents are getting to high and some the houses are not in good condition and rent is to high
I would like to see more available affordable housing in merced.
There needs to be an option for homeless individuals that have addictions. Displacing and excluding homeless people doesn't work and costs extra money
Housing is not affordable for most people anymore. There is a need for incentives for local buyers, first time home buyers, etc. There is also a need for respectable transitional and permanent affordable housing for homeless, but often housing restrictions are too stringent for those with criminal records, substance use disorders, and/ mental illness. There's a need for funding for supportive care management services.
A utility like MID that uses solar or wind to help residents with energy costs.
Diversity, Inclusion and Equity!!!
Too many people for the county. They use too much water and energy.
The housing, Homes, Apartments are too expensive for some one making minimum wage. Some apartments are very low quality and residents are not people you would want around. Yet, these apartments are still too expensive for someone on minimum wage.
What about filling the gaps that already exist. I understand that there were over 600 high value assets built. No change in low-income assets. Why?
Elderly Condo community would be nice at affordable prices.
Build affordable housing with the opportunity to rent-to-own.
Viviendas para personas con salario bajo
Dar permiso a las dueñas de casas ,que construyan estudios o apartamentos en sus terrenos gratis.
Incluir a la gente trabajadora que carece de estatus legal en el pais
Capacitacion
En las viviendas arendadas, el mantenimiento necesario y sistemático para vivir en óptimas condiciones
Casas Mobiles tenemos derecho a comprar el terreno?
Asequibles en el costo.

Question 16 Optional: What is your total annual household income:

Question 16 asked respondents to select their community from a list of 23 unincorporated communities in Merced County, as well as offering an "Other" option. The results are listed below in Table 26:

Table 26 Results for Question 16

Annual Household Income	Count	Percent
Less than $25,000	30	16%
$25,000 to $49,999	30	16%
$50,000 to $74,999	30	16%
$75,000 to $99,999	16	9%
$100,000+	46	25%
Decline to state	20	11%

Survey participants reported a mix of annual household income, ranging from less than $25,000 to more than $100,000. Approximately 25 percent of participants have an annual household income of more than $100,000. In contrast, 16 percent of respondents have an annual household income of less than $25,000.