

2 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 health 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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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 2-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

Table 2-5 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 2-6 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.

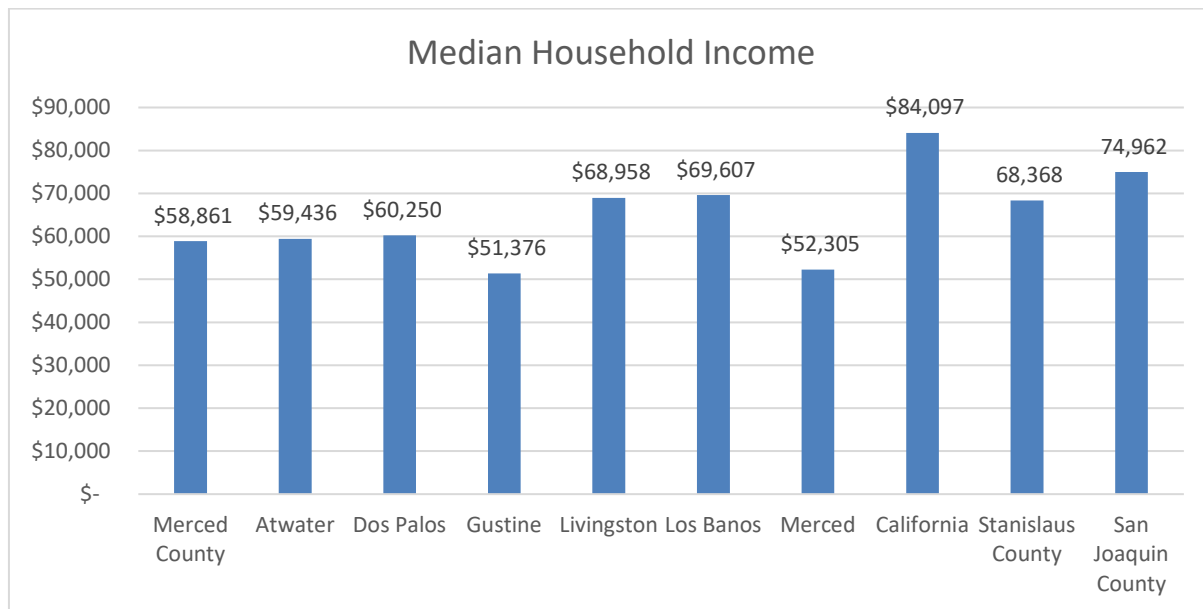
Table 2-6 State of California Income Categories

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 2-7 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 2-7 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 2-8 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 2-8 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 Joaquin 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 2-9 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 2-9 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 Joaquin 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 2-10 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 2-10 Households by Type

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
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 2-11 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 2-11 Large Households by Tenure

Jurisdiction	Total Large Households	Owner-Occupied Large Households			Renter-Occupied 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			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	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 2-12 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 2-12 Overcrowding Severity by Tenure

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
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 2-13 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 2-13 Senior Households by Tenure

Jurisdiction	Owner-Occupied				Renter-Occupied			
	Total	65 to 74	75 to 84	85 and Over	Total	65 to 74	75 to 84	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 2-14 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 2-14 Overpayment by Tenure among Senior Households, Merced County

	Owner Occupied				Renter Occupied				Grand Total	%
	Elderly Family	Elderly Non-Family	Total	%	Elderly Family	Elderly Non-Family	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 2-15 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 2-9), 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 2-15 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 2-16 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 2-16 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 2-17 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 2-17 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 2-18 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 2-18 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 2-18 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 2-19 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

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 2-20 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 2-20 Large Households by Tenure

Jurisdiction	Total Households	Owner-Occupied Large Households			Renter-Occupied Large 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%

Jurisdiction	Total Households	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
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%
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 2-21 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 2-21 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

Jurisdiction	Total Households	Large Households (5 or more Persons)	Total Units	Large Units (4 Bedrooms)	Large Units (5 or More Bedrooms)
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
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 2-22 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 2-22 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%

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
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 2-23 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 2-23 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%	

Merced County Association of Governments
Merced County Multi-Jurisdictional Housing Element (2024-2032)

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
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 2-23 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 2-24 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%

Jurisdiction	Total Families	Total Income in the past 12 months below poverty level	Total Female householder, no spouse present
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 2-25 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 2-25 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%
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 2-26 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 2-26 Extremely Low-Income Households Overpaying by Tenure

Jurisdiction	Owner-Occupied			Renter-Occupied			Total ELI Households
	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	
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
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.¹

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

¹ Housing Authority of Merced County, *Housing Choice Voucher*, <http://www.merced-pha.com/housing-choice-voucher/>. Accessed June 2023.

homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.²

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.

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 2-27 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.

² Housing Authority of Merced County, *Emergency Housing Vouchers*, <http://www.merced-pha.com/emergency-housing-vouchers-ehv-frequently-asked-questions-faq/>. Accessed June 2023.

Table 2-27 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
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 2-28 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 2-28 Farmworker Population Over Time

Type of Farm Labor	Merced County			Stanislaus County			San Joaquin County			NSJV		
	2012	2017	Change '12 – '17	2012	2017	Change '12 – '17	2012	2017	Change '12 – '17	2012	2017	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)³ 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 regions⁴, 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 2-29, 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%).

³ 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

⁴ 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%).

Table 2-29 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%
N=	1,172
Rent paid by employer	
None	98%
All or part	2%
N=	1,225
Access to water inside home	
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 Leshar 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.

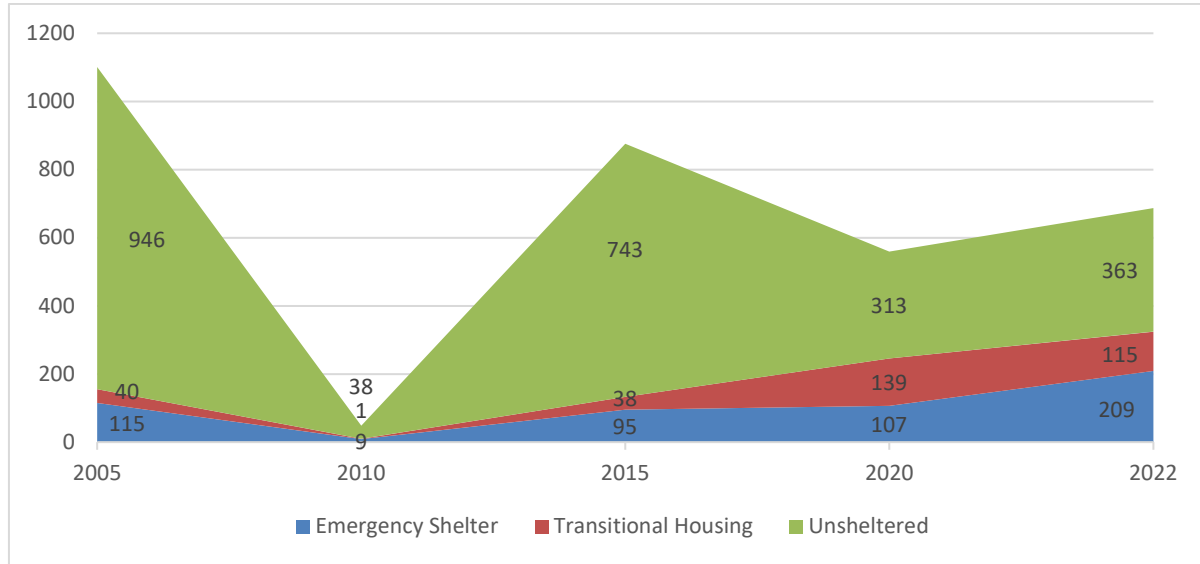
For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining housing, improving 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 2-30 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.

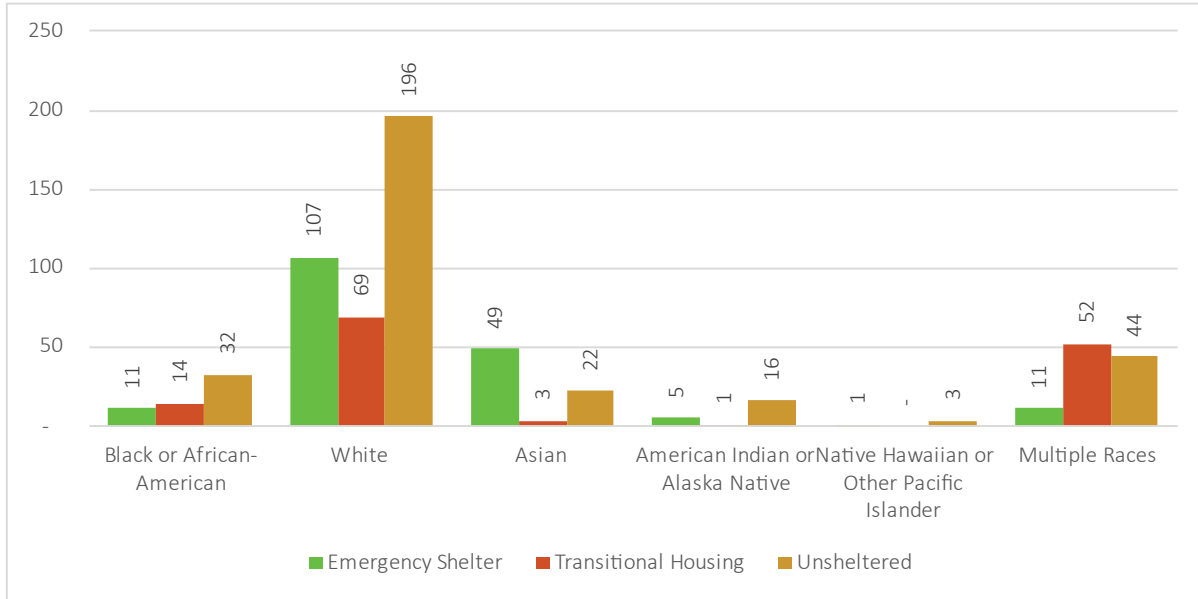
Table 2-30 Homelessness by Type (2023)

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 2-31. Among those counted, 279 of 855 individuals (32.6 percent) identify as Hispanic or Latino.

Table 2-31 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 2-32 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 2-32 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 2-33 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 2-33 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 2-31 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 2-34 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 2-35 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 NSJV 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 2-35 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 2-36 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 2-36 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 2-37 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 2-37 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 2-38, 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 of its construction occurred between 2000 and 2009.

Table 2-38 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 2-39 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 2-39 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 2-40 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).

Table 2-40 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 2-41 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 County (10.1 percent), and a lower percent change than San Joaquin County and the state (15.5 percent and 17.5 percent, respectively).

Table 2-41 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 2-42 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 2-42 Owner-Occupied Units by Race and Ethnicity

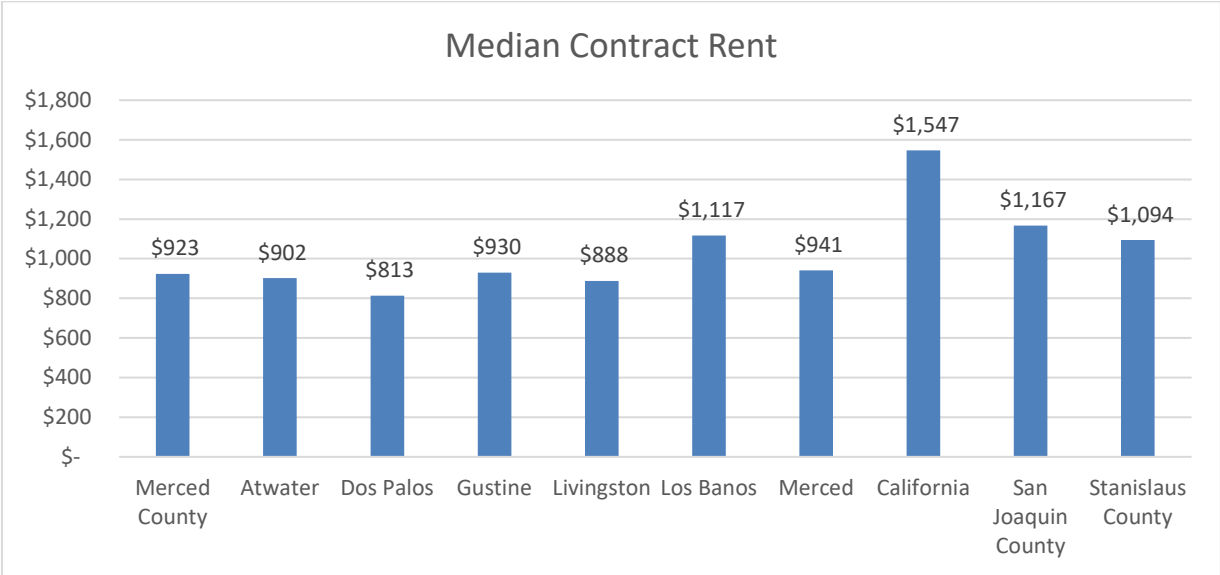
Jurisdiction	Total Owner-occupied Units	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino of any Race
Merced County	42,146	25,012	1,182	436	2,801	43	9,588	3,084	18,341
Percent	100%	59.3%	2.8%	1.0%	6.6%	0.1%	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 2-43 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 2-43 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 2-44 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment).

Table 2-44 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
4-Person	\$38,950	\$974	\$311	\$341	\$663	\$163,035
5-Person	\$42,100	\$1,053	\$381	\$368	\$672	\$175,387

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
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 2-45 and Table 2-46 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 2-45 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 2-46 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 2-47 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 2-47 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
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

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
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 Leshar 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 Loughborough 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
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.⁵ 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.

- **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.

⁵ 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.

- **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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