

C3 Housing Needs Assessment

This chapter provides an individual assessment of housing needs for the City of Dos Palos. This section summarizes demographic, employment, and housing characteristics. 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). This data is primarily sourced from the United States (U.S.) Census, the U.S. Department of Housing and Urban Development’s (HUD’s) Comprehensive Housing Affordability Strategy (CHAS), and American Community Survey (ACS) 2017-2021 five-year estimates. Tables and figures also include comparable data for Merced County and California where it is found most useful.

C3.1 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 the city of Dos Palos’ population characteristics and trends.

C3.2 Population Growth

Table C3-1 analyzes population change from 2000 to 2021. Dos Palos grew by 8.1 percent from 2000 to 2010 compared to 21.5 percent countywide and 9.7 percent throughout the state. Although growth in the county and state has slowed since 2010, Dos Palos experienced significantly higher growth (14.2 percent) during this period.

Table C3-1 Population Change (2000 - 2021)

Jurisdiction	2000	2010	2021	Percent Change	
				2000-2010	2010-2021
Dos Palos	4,581	4,950	5,651	8.1%	14.2%
Merced County	210,554	255,793	279,150	21.5%	9.1%
California	33,971,648	37,253,956	39,455,353	9.7%	5.9%

Source: U.S. Census Bureau, Census 2000, 2010; Table DP02; Social Explorer tables for Census 2021.

C3.3 Age Characteristics

Table C3-2 shows population by age group and each group’s percentage of the total population. The age groups include preschool (under five years), school-age students (five to 17 years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). In Dos Palos, the largest age group is the young adult category, representing 27.5 percent of the total population, similar to the county (27.0 percent) and state (28.6 percent). The second largest group in Dos Palos is middle-aged adults at 22.8 percent. The smallest population by age are preschoolers at 7.6 percent, which is similar to the county (7.5 percent) and slightly higher than the state (6.0 percent).

Table C3-2 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 (Young Adults)	45 to 64 (Middle-aged Adults)	65 years and over (Seniors)	Total Population
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%	
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%	
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%	

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table B01001.

C3.4 Race and Ethnicity

Table C3-3 shows race and ethnicity data for residents in Dos Palos, Merced County, and California. In terms of race, most of the population of Dos Palos identifies as white at 53.3 percent, which is higher than county (46.2 percent) and similar to the state (52.1 percent). The second largest population group is Some Other Race representing 30.9 percent of the total population in Dos Palos. This is similar to Merced County (33.7 percent) and significantly higher than the state (15.3 percent). In terms of ethnicity, most of the population of Dos Palos identifies as Hispanic or Latino (70.4 percent), which is higher than in Merced County (61.2 percent) and the state (39.5 percent).

Table C3-3 Population by Race

Jurisdiction	White Alone	American Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone ¹	Two or More Races ²	Hispanic or Latino, Any Race	Total
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%	
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%	
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%	

(1) Note: "Some other race alone" includes all other responses not included in the "white alone", "Black or African American alone", "American Indian and Alaska Native alone", "Asian alone" and "Native Hawaiian and Other Pacific Islander alone" race categories

(2) Note: "Two or more races" includes responses from all individuals who identify themselves as two or more of the aforementioned race groups. If an individual responded with both "two or more races" and "some other race," their response was only included under "two or more races."

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B02001; U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B03001.

C3.5 Economic Characteristics

Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table C3-4 shows employment by industry. Agriculture, Forestry, Fishing, Hunting, and Mining is the most common industry in Dos Palos, representing 21.1 percent of all industries. This is significantly higher than the countywide total of 11.4 percent and the statewide total of 2.1 percent for this industry. The second largest industry in Dos Palos is Construction and Educational Services, Health Care, and Social Assistance with 13.6 percent. In contrast, the most common industry in the county and the state is Educational Services and Health Care and Social Assistance.

Table C3-4 Employment by Industry (2021)

Industry	Dos Palos	Percent	Merced County	Percent	California	Percent
Agriculture, Forestry, Fishing and Hunting, And Mining	488	21.1%	12,326	11.4%	394,881	2.1%
Construction	314	13.6%	8,623	8%	1,235,586	6.6%
Educational Services, And Health Care And Social Assistance	315	13.6%	23,797	22.0%	3,990,094	21.4%
Retail Trade	189	8.2%	11,804	10.9%	1,919,513	10.3%
Other Services, Except Public Administration	183	7.9%	4,275	4.0%	927,253	5.0%
Manufacturing	139	6.0%	11,778	10.9%	1,676,715	9%
Transportation And Warehousing, And Utilities	139	6.0%	7,626	7.1%	1,071,181	5.7%
Professional, Scientific, And Management, And Administrative, And Waste Management Services	134	5.8%	7,146	6.6%	2,612,859	14%
Finance And Insurance, And Real Estate, And Rental and Leasing	126	5.4%	3,075	2.8%	1,107,961	5.9%
Public Administration	108	4.7%	5,058	4.7%	864,476	4.6%
Wholesale Trade	107	4.6%	4,036	3.7%	501,378	2.7%
Information	58	2.5%	968	0.9%	539,683	2.9%
Arts, Entertainment, And Recreation, And Accommodation And Food Services	16	0.7%	7,682	7.1%	1,835,141	9.8%

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table C24050.

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. 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 C3-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

Table C3-5 HUD Income Limits by Person per Household (dollars)

Household Size:	1	2	3	4	5	6	7	8
Acutely Low-Income	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000	\$14,950	\$15,900
Extremely Low-Income	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low-Income	\$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), Income Limits, 2022.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table C3-6 to determine eligibility for state housing programs. According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022. HCD’s methodology for calculating AMI is slightly different from HUD’s methodology, and therefore the AMI and income limits vary.

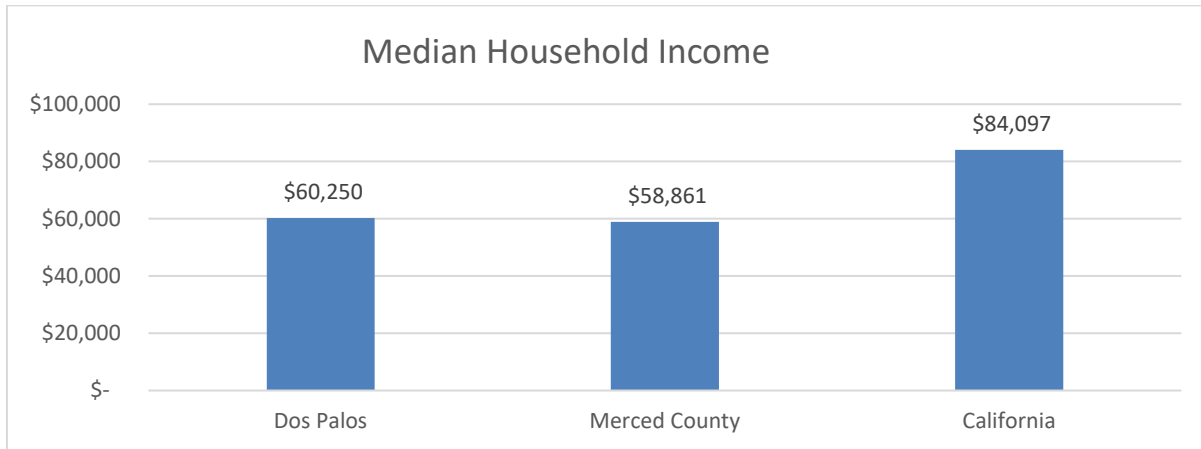
Table C3-6 State of California Income Categories

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, CA Health & Safety Code § 50093.

Figure C3-1 shows median household income in Dos Palos as reported by the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income in Dos Palos was \$60,250 in 2021, which was slightly higher than in Merced County (\$58,861) but significantly lower than in California (\$84,097).

Figure C3-1 Median Household Income



Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B19013.

Table C3-7 compares the median household income by race in 2021. In Dos Palos, white households of any race had the highest median income at \$73,145, followed by Hispanic or Latino households at \$47,738. Some Other Race households have the lowest median income in Dos Palos. Black or African American households had the lowest income across the county and the state, however, data for these households as well as American Indian and Alaskan Native, Asian, Native Hawaiian and Other Pacific Islander, and Two or More Races households is not available for Dos Palos due to low population counts for these groups.

Table C3-7 Median Household Income by Race/Ethnicity (dollars)

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
Dos Palos	\$73,145	-	-	-	-	\$31,016	-	\$47,738
Merced County	\$60,918	\$45,573	\$50,214	\$71,829	\$125,500	\$55,083	\$56,355	\$54,635
California	\$88,616	\$58,958	\$66,904	\$108,477	\$87,066	\$63,975	\$79,777	\$67,327

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table B19013.

Overpayment and Housing Cost Burdens

Table C3-8 lists the number of households overpaying for housing by tenure. Generally, renters are more affected by overpayment than owners. Overpaying renter-occupied households account for 14.1 percent of total households, while overpaying owner-occupied households account for 9.6 percent, both of which are lower than the county and state percentages.

Table C3-8 Cost Burdened Households by Tenure

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Dos Palos	160	234	394
Percent	9.6%	14.1%	23.7%
Merced County	9,611	17,470	27,081
Percent	11.8%	21.4%	33.2%
California	1,904,162	3,030,934	4,935,096
Percent	14.4%	22.9%	37.3%

Source: U.S. Census Bureau, ACS 2006-2010, 2011-15, 2017-2021 (5-year Estimates), Table B25091 and B25070

CHAS data provided by HUD provides information on cost burden based on the HUD Area Median Family Income (HAMFI). This data is included in Table C3-9 below. While the totals do not align exactly with 2021 ACS data presented above, the CHAS data identifies the level at which cost burdened households are overpaying for housing. As shown, 20.5 percent of cost burdened households are paying between 30 percent and 50 percent of their income on housing costs, which is higher than the county but similar to the state. Further, 10.2 percent of households are spending more than 50 percent of their income on housing, which is less than in the county and state. Based on CHAS data, Dos Palos has higher rates of moderate cost burden (20.5 percent) than Merced County (18.4 percent), but a rate similar to the state (20.2 percent). By contrast, Dos Palos has a lower rate of severe cost burden (10.2 percent) than both the county (15.4 percent) and the state average (18.6 percent).

Table C3-9 Overpayment by Tenure (dollars)

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Dos Palos	310	155	1,515
Percent	20.5%	10.2%	100.0%
Merced County	14,710	12,285	80,010
Percent	18.4%	15.4%	100.0%
California	2,632,205	2,427,660	13,044,265
Percent	20.2%	18.6%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

C3.6 Household Characteristics

Table C3-10 provides information on household types. Of the 1,661 households in Dos Palos, 842 are married-couple households with or without children, and 131 are cohabitating couple households with or without children. Approximately half the total households in Dos Palos, Merced County, and California are married-couple households.

Table C3-10 Households by Type

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Dos Palos	842	271	571	131	64	67	1,661
Percent	50.7%	16.3%	34.4%	7.9%	3.9%	4.0%	
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%	
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%	

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table B11012.

C3.7 Large Households

Large family households are defined by U.S. Census Bureau as households containing five or more persons. Table C3-11 provides information on large households by tenure. As shown, 21.4 percent of households in Dos Palos consist of five or more people, which is greater than the state average but similar to the county average. In Dos Palos, owner-occupied five-person households (7.6 percent of total households), renter-occupied seven-or-more-person households (6.7 percent) and renter-occupied five-person households (3.6 percent) make up the largest percentage of large households, while there are no owner-occupied seven-or-more person households. There are significantly more renter-occupied seven-or-more person households in Dos Palos than in the county or the state.

Table C3-11 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
Dos Palos	355	127	29	0	60	28	111
Percent	21.4%	7.6%	1.7%	0.0%	3.6%	1.7%	6.7%
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%
California	1,830,468	580,759	246,420	200,281	456,013	199,263	147,732
Percent	13.9%	4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25009.

C3.8 Overcrowding

The U.S. Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Table C3-12 provides information on overcrowding by tenure in Dos Palos. There are a total of 159 overcrowded households in the city, of which 11, or 6.9 percent, are owner-occupied households, and the remaining 93.1 percent are renter-occupied.

Table C3-12 Overcrowding Severity by Tenure

Jurisdiction	Total	Owner-Occupied		Total	Renter-Occupied	
		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Dos Palos	1,016	-	11	645	148	-
Percent	61.2%	0.0%	0.7%	38.8%	8.9%	0.0%
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%
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%

Source: U.S. Census Bureau, ACS 2006-2010, 2011-2015, 2017-2021 (5-Year Estimates), Table B25014.

C3.9 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 identify and discuss these special housing needs groups.

Seniors

Table C3-13 identifies senior households in Dos Palos, Merced County, and California. The percentage row identifies the percent of households within the specified age range out of all owner-occupied or renter-occupied households. There are far more owner-occupied senior households in Dos Palos (347 total), than renter-occupied senior households (96 total), which is similar to the county and state. As shown, seniors between the ages of 65 and 74 make up the largest percentages of owner and renter-occupied households (22.1 percent and 11.0 percent of total households, respectively), consistent with the two other jurisdictions.

Table C3-13 Senior Households by Tenure

Jurisdiction	Owner-Occupied			Renter-Occupied		
	65 to 74	75 to 84	85 and over	65 to 74	75 to 84	85 and over
Dos Palos	225	122	-	71	25	-
Percent	22.1%	12.0%	0.0%	11.0%	3.9%	0.0%
Merced County	7,176	4,232	1,559	3,318	1,216	495
Percent	39.9%	23.5%	8.7%	18.4%	6.8%	2.8%
California	1,386,828	679,546	288,915	501,465	229,153	132,237
Percent	43.1%	21.1%	9.0%	15.5%	7.1%	4.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table B25007.

Table C3-14 shows the housing cost burdens by elderly family type and tenure in Dos Palos based on data extracted through HUD's Comprehensive Housing Affordability Strategy (CHAS) (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the ACS that reports seniors as age 65 and older). Based on data in this table, of all elderly persons in lower-income categories (less than or equal to 80 percent HAMFI), 21.3 percent of all senior-owner households and 100.0

percent of all senior-renter households in Dos Palos had a housing cost burden of 30 percent or greater.

Table C3-14 Overpayment by Tenure Among Senior Households, Dos Palos

	Owners		Renters		Total
	Elderly Family	Elderly Non-family	Elderly Family	Elderly Non-family	
Household Income <= 30% HAMFI Extremely Low-Income					
TOTAL HOUSEHOLDS <= 30% HAMFI	25	30	30	-	85
Number w/ Cost Burden <= 30%	-	15	-	-	15
Number w/ Cost Burden > 30% to <= 50%	-	-	30	-	30
Number w/ Cost Burden > 50%	25	15	-	-	40
Percent with Cost Burden >30% HAMFI	100.0%	50.0%	100.0%	0.0%	82.0%
Household Income > 30% to <= 50% HAMFI Very Low-Income					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	25	15	-	45	85
Number w/ Cost Burden <= 30%	25	15	-	-	40
Number w/ Cost Burden > 30% to <= 50%	-	-	-	45	45
Number w/ Cost Burden > 50%	-	-	-	-	-
Percent with Cost Burden >30% HAMFI	0.0%	0.0%	0.0%	100.0%	53.0%
Household Income > 50% to <= 80% HAMFI Low-Income					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	20	-	-	-	20
Number w/ Cost Burden <= 30%	10	-	-	-	10
Number w/ Cost Burden > 30% to <= 50%	10	-	-	-	10
Number w/ Cost Burden > 50%	-	-	-	-	-
Percent with Cost Burden >30% HAMFI	50.0%	0.0%	0.0%	0.0%	50.0%
Household Income > 80% to <= 100% HAMFI					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	10	-	-	-	10
Household Income > 100% HAMFI					
TOTAL HOUSEHOLDS > 100% HAMFI	60	50	-	-	110
Total Income <80% HAMFI and Cost Burden > 30%	50		75		125
Percent Income <80% HAMFI and Cost Burden > 30%	21.3%		100.0%		40.3%
GRAND TOTAL HOUSEHOLDS	140	95	30	45	310

Elderly family constitutes 2 persons with either or both age 62 and over.

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning / Comprehensive Housing Affordability Strategy (CHAS) database, 2015-2019 estimates, Table 7, accessed 2023. <https://www.huduser.gov/portal/datasets/cp.html>

Table C3-15 summarizes cost burden data for units occupied by senior households. As shown, 56.5 percent of senior households in Dos Palos are cost burdened by less than or equal to 30 percent. Further, 30.6 percent are cost burdened by greater than 30 percent and less than or equal to 50 percent, while 12.9 percent are cost burdened by more than 50 percent. There is a higher percentage of senior households cost burdened in Dos Palos than in Merced County by over 30 percent.

Table C3-15 Cost Burdened Senior Households

Jurisdiction	Cost Burden ≤ 30%	Cost Burden >30% to ≤50%	Cost Burden >50%	Total Senior Households
Dos Palos	175	95	40	310
Percent	56.5%	30.6%	12.9%	100.0%
Merced County	12,080	3,220	2,880	18,180
Percent	66.4%	17.7%	15.8%	100.0%
California	1,963,195	620,335	736,510	3,320,040
Percent	59.1%	18.7%	22.2%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

Resources for Senior-Headed Households

The Merced County Housing Authority manages six senior housing complexes, none of which are in Dos Palos. As shown in Table C3-14, there are a total of 75 senior rental-occupied households in Dos Palos, all of which are lower-income. Based on this data, there is a gap between lower-income senior rental-occupied households (75) and senior units for rent (0).

To address the deficit in housing for senior households, the City will implement Housing Program 8 to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as senior households, including revisions to allow group homes/residential care facilities in all zones that permit residential uses.

Persons with Disabilities (including Developmental Disabilities)

Table C3-16 identifies the number of residents with one or more disabilities. In Dos Palos, 6.7 percent of the total population has one type of disability, while 5.3 percent report two or more disabilities, which is similar to the county (6.6 percent and 6.3 percent, respectively) but higher than the state (5.4 percent and 5.2 percent, respectively). Among those with a disability, 55.6 percent have one disability, while 44.4 percent have two or more types of disability.

Table C3-16 Population by Number of Disabilities

Jurisdiction	Total	With One Type of Disability	With Two or More Types of Disability	No Disability
Dos Palos	5,625	375	299	4,951
Percent		6.7%	5.3%	88.0%
Merced County	276,304	18,099	17,266	240,939
Percent		6.6%	6.3%	87.2%
California	38,946,377	2,108,406	2,037,095	34,800,876
Percent		5.4%	5.2%	89.4%

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table C18108.

Table C3-17 summarizes the population with a disability by age. In Dos Palos, residents 65 years and older make up the largest proportion of disabled individuals at 6.2 percent of the total population. This is higher than the countywide average of 4.9 percent and the statewide average of 4.8 percent. The under 18 years age group accounts for the smallest percent of those with a disability at 0.2 percent.

Table C3-17 Disability by Age for the Total Population

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
Dos Palos	5,625	13	314	347
Percent		0.2%	5.6%	6.2%
Merced County	276,304	3,666	18,311	13,388
Percent		1.3%	6.6%	4.9%
California	38,946,377	315,849	1,964,845	1,864,807
Percent		0.8%	5.1%	4.8%

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Table C18108.

Table C3-18 identifies residents with a developmental disability by age. In Dos Palos, most residents with a developmental disability are under 18 years old, which is consistent with both the Los Banos, California state and county.

Table C3-18 Developmental Disability by Age Dos Palos, California 93620

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Disability
Dos Palos	56	46	102
Merced County	1,507	1,287	2,794
California	192,384	185,353	377,737

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

Resources for Persons with Disabilities

The State Department of Developmental Services currently provides community-based services to persons with developmental disabilities through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. Regional centers provide “point of entry” services to those that are developmentally disabled. The closest center to Dos Palos is the Central Valley Regional Center in Merced, approximately 30 miles away. The Central Valley Regional Center is a non-profit community agency that contracts with local businesses to provide services to developmentally disabled persons and their families. The lack of accessible disability facilities near Dos Palos indicates a need for disability resources in the city.

To address the gap in housing resources for residents with a disability, the City will implement Housing Program 8 to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as households with persons with a disability, including revisions to include reasonable accommodations for persons with disabilities.

Large Households

Table C3-19 provides information on large households by tenure in Dos Palos, Merced County, and California. See section 7.2.7: *Large Households*, above, for more information. As shown, there are 156 owner-occupied large households and 199 renter-occupied large households. The percentage of total large households in Dos Palos (21.4 percent) is similar to the county (21.7 percent) but higher than the state (13.9 percent).

Table C3-19 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
Dos Palos	1,661	127	29	-	60	28	111
Percent		7.6%	1.7%	0.0%	3.6%	1.7%	6.7%
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%
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%

Source: U.S. Census Bureau, ACS 2016-2020 (5-year Estimates), Table B25009.

Resources for Large Households

Units with four or more bedrooms are the primary housing resource for large households. Table C3-20 compares the number of large households to the number of large units. Units with five or more rooms provide housing options for large households and work to lessen overcrowding. In Dos Palos, there are zero units with five or more bedrooms, leaving a potential resource gap of 355 units. Even when considering all large units with four or more bedrooms (244) there is still a resource gap of 111 units.

Table C3-20 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)
Dos Palos	1,661	355	1,661	224	0
Percent		21.4%		13.5%	0.0%
Merced County	81,618	17,710	86,767	17,656	3,002
Percent		21.7%		21.6%	3.7%
California	13,217,586	1,830,468	14,328,539	2,373,268	596,588
Percent		13.8%		18.0%	4.5%

Source: U.S. Census Bureau, ACS 2017-2021 (5-Year Estimates), Tables DP04.

To address the gap in housing resources for large households, the City will implement Housing Program 8 to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as large households.

Female-Headed Households

Table C3-21 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Dos Palos has a total of 80 single female-headed households with their own children under 18, representing 4.8 percent of total households. This is lower than the county (7.8 percent) but similar to the state (4.7 percent).

Table C3-21 Single Female-Headed Households with Own Children

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Dos Palos	1,661	80	4.8%
Merced County	81,618	6,365	7.8%
California	13,217,586	614,747	4.7%

Notes: Single Female-Headed Households with own children under age 18, does not include unrelated dependents.

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B11012.

Table C3-22 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (51.3 percent) than owner-occupied households (48.7 percent). Both the county and state follow a similar trend.

Table C3-22 Female-Headed Family Households by Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Dos Palos	145	153	298
Percent	48.7%	51.3%	
Merced County	4,569	10,129	14,698
Percent	31.1%	68.9%	
California	713,100	996,675	1,709,775
Percent	41.7%	58.3%	

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B17010.

Resources for Single-Parent and Female-Headed Households

Resources for lower-income female-headed households include existing affordable housing units in the city as well as rental assistance provided through the County’s Housing Choice Voucher (HCV) program. Below is a list of local agencies dedicated to assisting parents:

- First 5 Merced County is dedicated to improving the lives of Merced County’s young children, including Atwater, and their families through a comprehensive system of education, health services, and other crucial programs. The Strong Families programs enable families to raise their children in a safe, stable, and nurturing home. These programs work with families, educators, health, and social services providers to support parents and guardians.
- Ace Overcomers Program, committed to helping teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education, providing educational services to children and families including childcare subsidies to offset the costs of care.
- Sierra Vista Child and Family Services, committed to supporting the community by providing mental health services to children and youth ages 0 to 21.
- Maternal, Child, and Adolescent Health (MCAH) Services, providing information and services to mothers and children.

To address the need for affordable housing for single-parent female-headed households, the City will implement Housing Program 8 to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as single-parent female-headed households.

Extremely Low-Income Residents

Table C3-23 identifies extremely low-income households by tenure in Dos Palos. Owner-occupied extremely low-income households (85) account for more than half of total extremely low-income households. This is higher than in the county and the state where renter-occupied households make up the vast majority of extremely low-income households. Renter-occupied extremely low-income households (80) comprise 48.5 percent of total extremely low-income households. This is lower than in the county (74.4 percent) and the state (70.7 percent). There are 165 total extremely low-income households in Dos Palos. These households account for 10.9 percent of total households in the city, which is significantly lower than in the county (14.3 percent) and the state (15.3 percent).

Table C3-23 Extremely Low-Income Households by Tenure

Jurisdiction	Income <=30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Dos Palos	85	80	165	1,515
Percent	5.6%	5.3%	10.9%	100.0%
Merced County	2,940	8,540	11,480	80,010
Percent	3.7%	10.7%	14.3%	100.0%
California	592,010	1,427,405	2,019,415	13,217,586
Percent	4.5%	10.8%	15.3%	100.0%

Source: U.S. Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

Table C3-24 summarizes cost burden among extremely low-income households. As shown, all extremely low-income renter-occupied households are experiencing a housing cost burden of over 30 percent of the household income. All extremely low-income renter-occupied households (100.0 percent) are experiencing a housing cost burden of over 30 percent of the household income. This is higher than the county (87.4 percent) and the state (87.9 percent). In addition, 70 of the 85 extremely low-income owner-occupied households (82.4 percent) are experiencing a housing cost burden of over 30 percent of the household income. This is higher than in both the county (79.1 percent) and the state (80.1 percent). In Dos Palos, the largest group by tenure out of all extremely low-income households are owner-occupied households with a severe cost burden (42.4 percent). This is higher than in both the county (15.1 percent) and the state (18.9 percent).

Table C3-24 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%	
Dos Palos	15	-	70	-	45	35	165
Percent	9.1%	0.0%	42.4%	0.0%	27.3%	21.2%	100.0%
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%
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%

Source: US Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates).

Resources for Extremely Low-Income Households

The City of Dos Palos does not provide any specific resources for extremely low-income residents; however, the Merced County Housing Authority Voucher (HCV) Program administers federal rent subsidies under the 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

In addition to the HCV program, the Housing Authority also administers Emergency Housing Vouchers (EHV). In order to be eligible for an EHV, an individual must meet one of the four eligibility criteria:

1. Homeless;
2. At risk of homelessness;
3. Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking;
4. Recently homeless and for whom providing rental assistance will prevent the family’s homelessness or having high risk of housing instability.²

The City will implement Housing Program 11 to expand awareness of and connect extremely low-income and low-income residents with housing assistance programs, including the Merced County Housing Authority HCV program.

Table C3-25 includes an inventory of affordable housing in Dos Palos. As shown, there are 109 affordable units in the city. These units serve households making less than 80 percent of the AMI. Based on the identified need (165 extremely low-income households) there is a need for additional units affordable to extremely low-income households in the city.

Table C3-25 Inventory of Public Assisted Complexes, Dos Palos

Name	Address	City	Zip	Affordable Units
Palos Verde Apartments	21797 South Reynolds Avenue	Dos Palos	93665	31
Dos Palos Apts/Meredith Manor Apts (Site A)	21100 State Highway 33	Dos Palos	93620	78
Total				109

Note: All locally assisted or restricted developments may not be included in this list.
 Source: California Housing Partnership, 2023.

The City will implement Housing Program 8 to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as extremely low-income households, by pursuing funding for affordable housing production, adopting a density bonus ordinance, and considering an affordability housing ordinance.

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

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.

Farmworkers

The U.S. Department of Agriculture provides countywide farmworker population data generated by the Census of Agriculture. The most recent Census of Agriculture data (2017) identified 15,566 farmworkers in the county.³

Table C3-26 provides 2017-2021 ACS data for the total population of residents working in the agriculture, forestry, fishing and hunting, and mining industries (including farmworkers) in Dos Palos and Merced County. Dos Palos had 488 workers in these categories in 2021, representing 4.0 percent of the total population of workers in these industries across the county.

Table C3-26 Farmworker Population

Jurisdiction	Population In Agriculture, Forestry, Fishing and Hunting, and Mining Industries (Including Farmworkers)
Dos Palos	488
Percent	4.0%
Total Merced County	12,326

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C24050.

Resources for Farmworkers

While there are no migrant housing centers in Dos Palos, there is a center in Los Banos operated by the Housing Authority of Merced County, approximately 19 miles away from Dos Palos. It contains 48 units that offer temporary housing from April through November. To be eligible for migrant housing, households must earn a minimum of \$5,752.50 annually from farm labor employment. The Los Banos Migrant Center is located on W. Henry Miller Road. As reported in Table C3-26 above, there were more than 488 farmworkers living in Dos Palos in 2021. Despite the housing opportunities listed above, there is a significant gap in housing resources for farmworkers in the city.

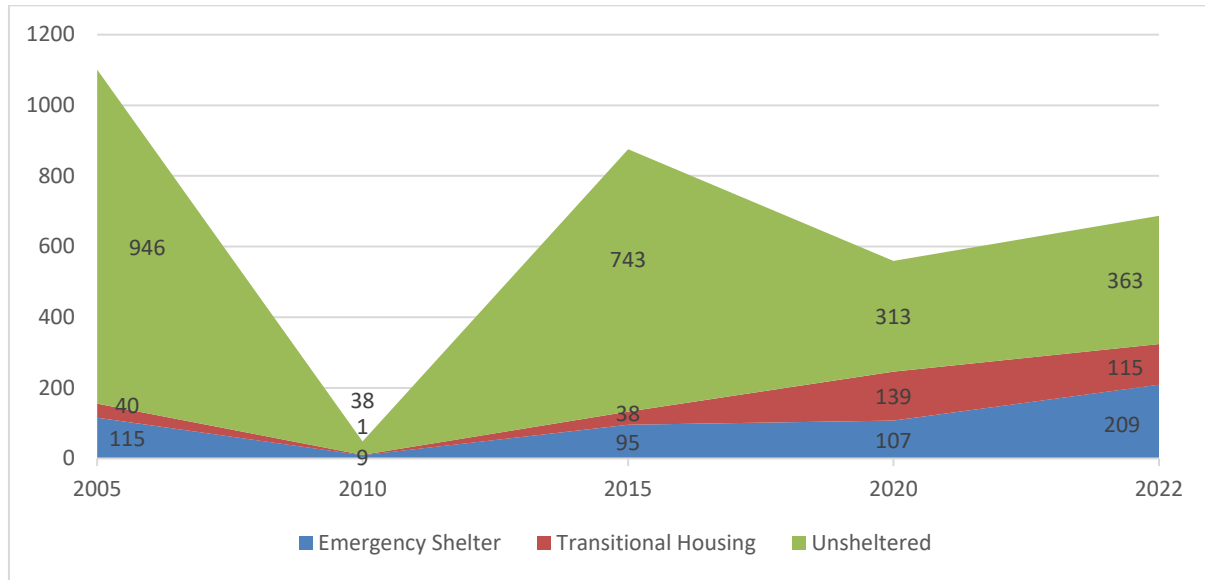
The City will implement Housing Program 6 to amend the Zoning Code to permit employee housing for six or fewer employees as a single-family use and employee housing containing up to 36 beds or 12 single-family units as an agricultural use in compliance with the Employee Housing Act.

Unhoused Households

Figure C3-2 shows unhoused households 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 were unhoused in the county, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households were unhoused in the county.

³ U.S. Department of Agriculture, Census of Agriculture, <https://www.nass.usda.gov/AgCensus/> accessed June 2023, accessed June 2023.

Figure C3-2 Unhoused Households by Type Over Time, Merced County



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

CoC data is reported for Merced County, including Dos Palos. Table C3-27 provides the most recent (2023) point-in-time count for unhoused residents in the county, which included Dos Palos. In 2023, there were a total of 784 unhoused people in Merced County, 2.2 percent of which live in Dos Palos (17 people).

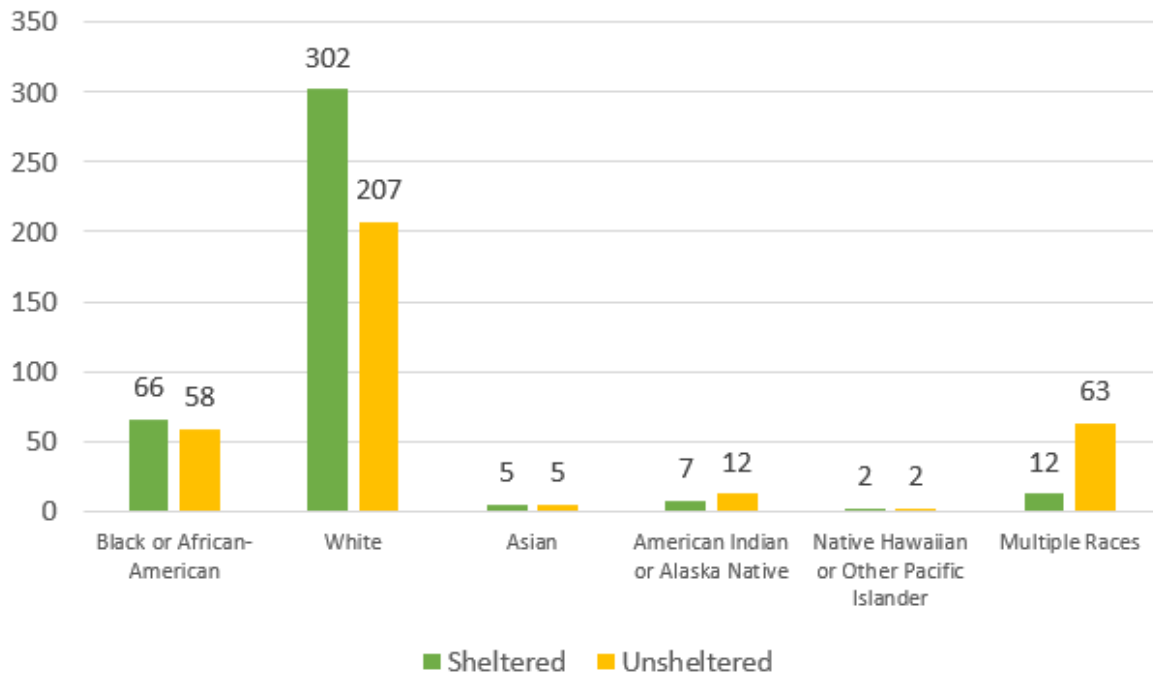
Table C3-27 Unhoused Individuals by Type (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Merced County	394	390	784
Dos Palos	2	15	17
Percent	0.5	3.9	2.2

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

Figure C3-3 identifies unhoused individuals by type by race in Merced County for the year 2023. Most of the unhoused population was reported as sheltered. In terms of race, 69 percent was white, 17 percent was Black or African American, one percent as Asian, three percent as American Indian or Alaska Native, less than one percent as Native Hawaiian or Other Pacific Islander, and 10 percent as multiple races.

Figure C3-3 Unhoused Individuals by Type by Race (2023)



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

The CoC data also considers ethnicity, as shown in Table C3-28. Among those counted in the county, 279 of 855 individuals (32.6 percent) identified as Hispanic or Latino countywide.

Table C3-28 Unhoused Individuals by Ethnicity (2023), Merced County

Ethnicity	Sheltered	Unsheltered	Total
Hispanic or Latino (any race)	186	146	332
Percent	23.7	18.6	42.3
Other	208	244	452
Percent	26.5	31.1	57.7

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

The 2023 point-in-time count only provides specific demographic data for unsheltered residents in select jurisdictions with an unsheltered count of 15 or more persons. Dos Palos does not meet this criterion; therefore, jurisdiction specific data is not provided.

Resources for Persons Unhoused Individuals

There are no emergency shelters or transitional housing units for the unhoused in the city of Dos Palos. The lack of resources for the unhoused in Dos Palos indicates a need for supportive and accessible housing for the unhoused population. Based on the 2023 PIT Count Report, there is a resource gap of 17 beds/units for unhoused individuals in Dos Palos.

The City will implement Housing Program 1 to collaborate with other jurisdictions in the region to address housing and supportive services for unhoused individuals. In addition, Housing Program 6

directs the City to amend the Zoning Code to allow transitional and supportive housing, emergency shelters by-right, in compliance with state law.

C3.10 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 Dos Palos to identify how well the current housing stock meets the needs of current and future residents.

Housing Growth

Table C3-29 summarizes the growth in the housing stock in Dos Palos by providing the total number of units constructed each decade from 1980 and 2020. The largest growth rate occurred between 1980 and 1990 with a 30.0 percent increase during this ten-year period. Growth then slowed down between 1990 and 2000 to a 5.1 percent increase. Between 2010 and 2020, however, the number of housing units in the city decreased by 10.1 percent.

Table C3-29 Total Housing Units Over Time (1980 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Dos Palos	1,091	1,418	1,491	1,700	1,529
Percent Change		30.0%	5.1%	14.0%	-10.1%

Source: U.S. Census Bureau, Census 1980(STF1:T65), 1990(STF1:H1), 2000(SF1:H1); ACS 16-20 (5-year Estimates), Table B25001.

Housing Type and Tenure

Table C3-30 identifies the total housing units by type in Dos Palos, Merced County, and California. In Dos Palos, single detached homes make up most of the housing stock at 94.2 percent of total units. This is more than the county with 73.8 percent and the state with 57.6 percent. The second most common housing type is housing with five to nine units, providing 3.0 percent of the total units in the city. This is lower than in both the county (4.5 percent) and the state (5.9 percent). Dos Palos has no housing with two units, 20 to 49 units, or 50 or more units. In addition, Dos Palos has no mobile home or boat/RV/van housing units.

Table C3-30 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.
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%
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%
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%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25024.

Table C3-31 indicates housing units by tenure. In Dos Palos, 61.2 percent of units are owner-occupied compared to 38.8 percent renter occupied. This is greater than the county (51.6 percent owner-occupied) and the state (55.5 percent).

Table C3-31 Housing Units by Tenure

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Dos Palos	1,661	1,016	645
Percent		61.2%	38.8%
Merced County	81,618	42,146	39,472
Percent		51.6%	48.4%
California	13,217,586	7,335,247	5,882,339
Percent		55.5%	44.5%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25042.

Vacancy Rate

Table C3-32 provides data on vacancy status by type for the total vacant units. In Dos Palos, there were no vacant units in 2021. By comparison, there were 1,298 vacant units in Merced County (39.4 percent) and over 1.1 million in California (28.3 percent).

Table C3-32 Vacancy Status by Type for Total Vacant Units

Jurisdiction	Total Vacant Units	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Dos Palos	-	0	0	0	0	0	0	0
Percent	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Merced County	5,149	1,298	112	377	553	556	202	2,051
Percent	5.9%	25.2%	2.2%	7.3%	10.7%	10.8%	3.9%	39.8%
California	1,110,953	240,840	53,537	73,319	54,970	370,908	2,992	314,387
Percent	7.8%	21.7%	4.8%	6.6%	5.0%	33.4%	0.3%	28.3%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25004.

Housing Unit Size

Table C3-33 provides housing unit size data for Dos Palos, Merced County, and California. In Dos Palos, three-bedroom units (61.3 percent) are the most common housing type, followed by two-bedroom (23.1 percent) and four-bedroom units (13.5 percent). This is similar to the statewide housing unit size trend; however, there is a notably larger stock of three-bedroom units in Dos Palos and Merced County when compared to the state.

Table C3-33 Housing Unit Size

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Dos Palos	1,661	11	25	383	1,018	224	0
Percent		0.7%	1.5%	23.1%	61.3%	13.5%	0.0%
Merced County	81,618	1,883	4,320	16,306	38,451	17,656	3,002
Percent		2.3%	5.3%	20%	47.1%	21.6%	3.7%
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%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25042.

Age and Condition of Housing Stock

Table C3-34 provides data on the total occupied housing units by year built. The city experienced the most growth between 1970 and 1979. During this period, 521 units were constructed, representing 31.4 percent of the housing stock at the time. Similarly, growth trends for Merced County and California indicate that the largest percentage of units were constructed in the 1970s, with 18.0 percent in Merced County and 17.4 percent in California. Notably, in Dos Palos, only 31 units have been constructed since 2010. Of all total 1,661 occupied housing units, 1,146 of the units are more than 40 years old. This accounts for 69.0 percent of the total occupied housing units today, indicating an aging housing stock.

Table C3-34 Total Occupied Housing Units by Year Built

Jurisdiction	Total	2020 or later	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Dos Palos	1,661	0	31	174	147	163	521	126	106	141	252
Percent		0.0%	1.9%	10.5%	8.9%	9.8%	31.4%	7.6%	6.4%	8.5%	15.2%
Merced County	81,618	44	3,229	16,856	11,846	11,034	14,718	7,585	7,356	5,007	3,943
Percent		0.1%	4.0%	20.7%	14.5%	13.5%	18.0%	9.3%	9.0%	6.1%	4.8%
California	13,217,586	15,877	634,508	1,451,946	1,438,264	1,980,874	2,295,943	1,728,569	1,755,123	753,750	1,162,732
Percent		0.1%	4.8%	11.0%	10.9%	15.0%	17.4%	13.1%	13.3%	5.7%	8.8%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25036.

Table C3-35 provides information on substandard housing units. In Dos Palos, there are no units lacking kitchen facilities or lacking plumbing facilities. By contrast, approximately 0.4 percent of units in the county and state lack plumbing facilities, and 0.4 percent in the county and 1.1 percent in the state lack kitchen facilities.

The City’s Code Enforcement Division estimates that approximately 10 units require major rehabilitation and fewer than five units citywide are beyond the point of repair. Concentrated areas of substandard housing in the city are on Lucerne Ave.

Table C3-35 Substandard Housing Units

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Dos Palos	1,661	0	0
Percent		0.0%	0.0%
Merced County	81,618	298	357
Percent		0.4%	0.4%
California	13,217,586	53,643	149,252
Percent		0.4%	1.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25049.

Housing Costs

Median Home Sale Price

Table C3-36 provides information on the median housing value in Dos Palos from 1980 to 2020. As shown, prices rose steadily from 1980 to 2000, before experiencing a large increase in value from 2000 to 2010. Median home values increased by 103.2 percent during this period. A similar trend was seen in other jurisdictions in the county, although Dos Palos experienced the largest increase in value between 1990 and 2000 at 32.3 percent, while other jurisdictions’ growth ranged from 11.7 to 28.4 percent. Increases in value have slightly slowed since 2010, with growth between 2010 and 2020 at 94.7 percent.

Table C3-36 Median Housing Value Over Time (1980 to 2021)

Jurisdiction	1980	1990	2000	2010	2020
Dos Palos	\$44,300	\$66,900	\$88,500	\$179,800	\$232,700
Percent Change		51.0%	32.3%	103.2%	22.7%
Merced	\$57,700	\$90,300	\$103,200	\$223,500	\$251,500
Percent Change		56.5%	14.3%	116.6%	11.1%
Atwater	\$56,000	\$89,400	\$99,900	\$214,600	\$251,100
Percent Change		59.6%	11.7%	114.8%	14.5%
Gustine	\$50,800	\$96,000	\$111,400	\$183,700	\$273,500
Percent Change		89.0%	16.0%	64.9%	32.8%
Livingston	\$43,400	\$71,900	\$92,300	\$244,900	\$231,100
Percent Change		65.7%	28.4%	165.3%	-6.0%
Los Banos	\$49,000	\$110,100	\$138,200	\$248,900	\$315,500
Percent Change		124.7%	25.5%	80.1%	21.1%

Jurisdiction	1980	1990	2000	2010	2020
Unincorporated County	\$53,100	\$90,100	\$110,900	\$241,000	\$268,800
Percent Change		69.7%	23.1%	117.3%	10.3%

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 C3-37 provides information on the median housing value in Merced over the past five years. As shown, housing values in Dos Palos have steadily risen over this time period, with the greatest increase in value occurring between 2017 and 2018 (36.9 percent). The lowest growth occurred between 2018 and 2019 (6.0 percent). Other jurisdictions have experienced a similar trend, where the highest median housing value growth occurred between 2017 and 2018, followed by a modest increase between 2018 and 2019.

Table C3-37 Median Housing Value from 2017 to 2021

Jurisdiction	2017	2018	2019	2020	2021
Dos Palos	\$134,000	\$183,500	\$194,500	\$232,700	\$252,800
Percent Change	-	36.9%	6.0%	19.6%	8.6%
Merced	\$185,700	\$212,100	\$237,500	\$251,500	\$268,600
Percent Change	-	14.2%	12.0%	5.9%	6.8%
Atwater	\$179,400	\$207,800	\$229,400	\$251,100	\$265,200
Percent Change	-	15.8%	10.4%	9.5%	5.6%
Gustine	\$157,600	\$195,000	\$222,700	\$273,500	\$322,300
Percent Change	-	23.7%	14.2%	22.8%	17.8%
Livingston	\$187,500	\$222,400	\$229,900	\$231,100	\$242,400
Percent Change	-	18.6%	3.4%	0.5%	4.9%
Los Banos	\$226,700	\$265,500	\$293,400	\$315,500	\$340,800
Percent Change	-	17.1%	10.5%	7.5%	8.0%
Merced County	\$196,200	\$229,500	\$252,700	\$268,800	\$288,400
Percent Change	-	17.0%	10.1%	6.4%	7.3%

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

Source: ACS 2017-2021 (5-year Estimates), Table B25077.

C3.11 Distribution of Owner-Occupied Units

Table C3-38 compares data on the number of owner-occupied housing units by race in Dos Palos, Merced County, and California. In Dos Palos, a majority of owner-occupied units are occupied by residents that identify as white (54.8 percent). This is slightly lower than in Merced County (59.4 percent) and higher than in California (41.6 percent).

Considering ethnicity, 54.9 percent of all owner-occupied units are occupied by Hispanic/Latino residents of any race. This is lower than in Merced County (43.5 percent) and slightly higher than California (24.1 percent). Given that 70.4 percent of the population of Dos Palos identifies as Hispanic/Latino of any race, this group is underrepresented in the housing market.

Table C3-38 Owner Occupied Units by Race

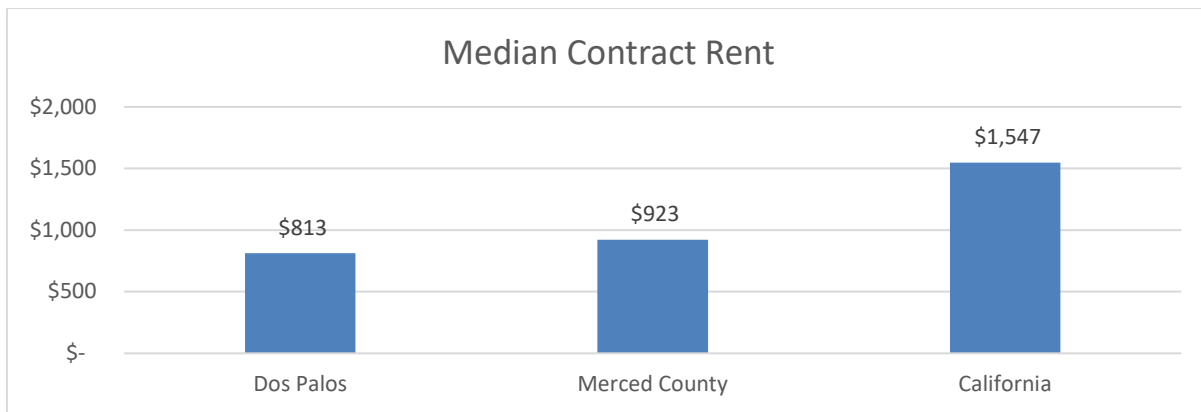
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino of any Race
Dos Palos	557	57	24	15	0	323	40	558
Percent	54.8%	5.6%	2.4%	1.5%	0.0%	31.8%	3.9%	54.9%
Merced County	25,012	1182	436	2,801	43	9,588	3,084	18,848
Percent	59.4%	2.8%	1%	6.7%	0.1%	22.8%	7.3%	43.5%
California	4,660,216	287,300	53,643	1,150,895	18,216	633,875	531,102	1,807,053
Percent	62.1%	3.8%	0.7%	15.3%	0.2%	8.4%	7.1%	24.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25003.

C3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent in Dos Palos was \$813 per month (Figure C3-4). This was lower than the median for the county (\$923) and significantly lower than the state (\$1,547).

Figure C3-4 Median Contract Rent



Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25058

Table C3-39 below provides data on median gross rent from 1980 to 2020. Median gross rent has grown from \$208 per month in 1980 to \$991 in 2020. Between 1990 and 2000 rents in the city grew by 100.0 percent. From 2010 to 2020, rents grew at by 48.6 percent.

Table C3-39 Median Gross Rent Over Time, Merced

	1980	1990	2000	2010	2020
Median Gross Rent	\$208	\$416	\$510	\$667	\$991
Percent Change		100.0%	22.6%	30.8%	48.6%

Source: Source: U.S. Census Bureau, Census 1980 (ORG STF3), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25064

Table C3-40 provides an overview of median rent for rental housing by number of bedrooms based on 2017-2021 ACS data. The median rent data shows the estimated rent in Dos Palos is \$891 for a two-bedroom and \$1,133 for a three-bedroom unit. Rents in Dos Palos are less than those in the county and significantly less than rents statewide.

Table C3-40 Median Rent by Number of Bedrooms

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Dos Palos	N/A	N/A	\$891	\$1,133	N/A
Merced County	\$708	\$795	\$989	\$1,234	\$1,548
California	\$1,293	\$1,450	\$1,737	\$1,948	\$2,326

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25031.

C3.13 Housing Affordability

Housing affordability levels are calculated using the median household income. Affordable monthly housing costs are calculated by taking 30 percent of the annual income and dividing it by 12 months. The rental utility allowance is a fixed number provided for each household size by the Merced County Housing Authority. Taxes, insurance, and homeowners' association fees are calculated as 20 percent of the monthly affordable rent. Affordable monthly rent is calculated by subtracting affordable monthly housing costs and the rental utility allowance. Affordable home prices assume a 30-year fixed mortgage with a seven percent interest rate and 10 percent down payment. Taxes, insurance, and homeowners' association fees only apply to homeowners.

Table C3-41 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Dos Palos. A summary of each income category's ability to pay for housing is provided below the table.

Table C3-41 Housing Affordability Matrix – Dos Palos (2021)

	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)	\$12,850	\$321	\$192	\$26	\$129	\$42,921
2-Person (1 BR)	\$14,650	\$366	\$233	\$27	\$133	\$48,933
3-Person (2 BR)	\$16,500	\$413	\$236	\$35	\$177	\$55,113
4-Person (3 BR)	\$18,350	\$459	\$257	\$40	\$202	\$61,292
5-Person (4 BR)	\$19,800	\$495	\$279	\$43	\$216	\$66,135
Very Low-Income (30-50% AMI)						
1-Person	\$21,400	\$535	\$192	\$69	\$343	\$71,480
2-Person	\$24,450	\$611	\$233	\$76	\$378	\$81,667
3-Person	\$27,500	\$688	\$236	\$90	\$452	\$91,855
4-Person	\$30,550	\$764	\$257	\$101	\$507	\$102,042
5-Person	\$33,000	\$825	\$279	\$109	\$546	\$110,226
Low-Income (50-80% AMI)						
1-Person	\$34,200	\$855	\$192	\$133	\$663	\$114,234

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
2-Person	\$39,100	\$978	\$233	\$149	\$745	\$130,601
3-Person	\$44,000	\$1,100	\$236	\$173	\$864	\$146,967
4-Person	\$48,850	\$1,221	\$257	\$193	\$964	\$163,167
5-Person	\$52,800	\$1,320	\$279	\$208	\$1,041	\$176,361
Median-Income (80-100% AMI)						
1-Person	\$42,750	\$1,069	\$192	\$175	\$877	\$142,792
2-Person	\$48,850	\$1,221	\$233	\$198	\$988	\$163,167
3-Person	\$55,000	\$1,375	\$236	\$228	\$1,139	\$183,709
4-Person	\$61,100	\$1,528	\$257	\$254	\$1,271	\$204,084
5-Person	\$65,950	\$1,649	\$279	\$274	\$1,370	\$220,284
Moderate-Income (100-120% AMI)						
1-Person	\$51,300	\$1,283	\$192	\$218	\$1,091	\$199,909
2-Person	\$58,650	\$1,466	\$233	\$247	\$1,233	\$228,551
3-Person	\$65,950	\$1,649	\$236	\$283	\$1,413	\$256,998
4-Person	\$73,300	\$1,833	\$257	\$315	\$1,576	\$285,640
5-Person	\$79,150	\$1,979	\$279	\$340	\$1,700	\$308,437

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B19113.

Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the county AMI. Extremely low-income households have an annual income of \$12,850 or below for a one-person household and \$19,800 or below for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Dos Palos.

Very- Low-income Households

Very low-income households earn between 31 and 50 percent of the county median income— up to \$21,400 for a one-person household and up to \$33,000 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$71,480 and \$110,226, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$343 to \$546 in monthly rent, depending on household size. Given the cost of housing in Dos Palos, very low-income households could not afford to purchase a home or rent an adequately sized unit.

Low-income Households

Low-income households earn between 51 and 80 percent of the county median income— up to \$34,200 for a one-person household and up to \$52,800 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$114,234 and \$176,361, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$663 to \$1,041 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

Median-Income Households

Median-income households earn between 80 and 100 percent of the county’s median income – up to \$42,750 for a one-person household and up to \$65,950 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$142,792 to \$220,284. After deductions for utilities, a one-person median-income household could afford to pay up to \$877 in rent per month and a five-person low-income household could afford to pay as much as \$1,370. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

Moderate-Income Households

Moderate-income households earn between 100 and 120 percent of the county’s median income – up to \$51,300 for a one-person household and up to \$79,150 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$199,909 for a one-person household and \$308,437 for a five-person family. Moderate-income households in Dos Palos could afford to purchase the median priced home; however, finding an affordable adequately sized home could present a challenge for households earning incomes at the lower end of the middle/upper category. The maximum affordable rent payment for moderate-income households is between \$1,091 and \$1,700 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

Workforce Housing

Federal guidelines define workforce housing as housing that is affordable to households earning incomes within the range of 60 to 120 percent of the median income (in Dos Palos, that range is \$36,660 to \$73,320 for a household of four). A broader definition of workforce housing is housing that is affordable to people who work in the county. A four-person household with an annual income of \$61,100 could afford monthly rent of \$1,271 for a three-bedroom housing unit and a home purchase price of \$204,084 without being burdened by housing costs. As noted in Table C3-40, the average monthly rental price for a three-bedroom unit is \$1,133, which is below the median income in Dos Palos.

Cost Burden

Table C3-42 and Table C3-43 identify cost-burdened households by tenure over time in Dos Palos. There has been a decrease in the number of owner-occupied cost-burdened households from 391 households in 2010 to 219 in 2020. Cost-burdened renter-occupied households also show a decline, as cost burdened households decreased from 190 units in 2010 to 181 units in 2020.

Table C3-42 Cost Burdened Owner-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Dos Palos	78	128	224	391	219
Percent		64.1%	75.0%	74.6%	-44.0%

Note: Data are not inflation-adjusted to current 2023 dollars.

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25077.

Table C3-43 Cost Burdened Renter-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Dos Palos	120	213	197	190	181
Percent		77.5%	-7.5%	-3.6%	-4.7%

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

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25077.

CHAS data provided by HUD provides information on cost burden by income category based on the HUD Area Median Family Income (HAMFI). This data is included in Table C3-44 below. While the totals do not align exactly with 2020 ACS data presented above, the CHAS data gives insight into which income categories are currently experiencing costs burdens in the city. As shown, households with income less than 50 percent of HAMFI experience a high rate of cost burden greater than 30 percent, including 87 of 102 extremely low-income households and 145 of 185 very low-income households.

Table C3-44 Cost Burden by Income and Tenure

Row Labels	Owner occupied	Renter occupied	Grand Total
Household income is <= to 30% of HAMFI (extremely low-income)	22	80	102
Housing cost burden is <= to 30%	15	-	15
Housing cost burden > 30% but <= to 50%	-	45	45
Housing cost burden is > 50%	7	35	42
Income is greater than 30% but <= to 50% of HAMFI (very low-income)	105	80	185
Housing cost burden is <= to 30%	40	-	40
Housing cost burden is > 30% but <= to 50%	15	80	95
Housing cost burden is > 50%	50	-	50
Income is > 50% but <= to 80% of HAMFI (low-income)	115	205	320
Housing cost burden is <= to 30%	105	115	220
Housing cost burden is > 30% but <= to 50%	10	90	100
Housing cost burden is > 50%	-	-	0
Income is > 80% <= to 100% of HAMFI (median-income)	155	25	180
Housing cost burden is <= to 30%	85	25	110
Housing cost burden is > 30% but <= to 50%	70	-	70
Housing cost burden is > 50%	-	-	0
Income is greater than 100% of HAMFI (moderate-income)	505	170	675
Housing cost burden is <= to 30%	505	170	675
Housing cost burden is > 30% but <= to 50%	-	-	0
Housing cost burden is > 50%	-	-	0
Grand Total	902	560	1462

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset, 2015-2019 (5-Year Estimates), Table 6, Table 7.

C3.14 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 ten+ 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 one to five 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.

Table C3-45 shows assisted units in Dos Palos by estimated affordability end date. As shown, there are 109 assisted units in the city, and none of which are at risk of conversion by 2033.

The City will implement Housing Program 9 to preserve housing units that are deed restricted as affordable housing for lower-income households by monitoring and maintaining a database on all subsidized units in the city and maintaining annual contact with property owners of affordable housing.

Table C3-45 Inventory of Public Assisted Complexes – Dos Palos

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Palos Verde Apartments	21797 South Reynolds Avenue	Dos Palos	93665	31	32	LIHTC; USDA	2076	Low
Dos Palos Apts/Meredith Manor Apts (Site A)	21100 State Highway 33	Dos Palos	93620	78	80	LIHTC; USDA	2063	Low

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

Source: California Housing Partnership, Publicly Assisted Housing Units, 2023.

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 has funded over eight billion annual tax credit units nationwide. California's HCA is the State 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.