

D3 Housing Needs Assessment

This section provides an individual assessment of housing needs for the city of Gustine. It 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 U.S. Census, the U.S. Department of Housing and Urban Development’s (HUD) 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.

D3.1 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 Gustine’s population characteristics and trends.

D3.2 Population Growth

Table D3-1 analyzes population change from 2000 to 2021. Gustine grew by 17.5 percent from 2000 to 2010, and 8.5 percent from 2010 to 2021. This is consistent with Merced County percentages, but overall higher than California’s rate of growth.

Table D3-1 Population Change (2000 - 2021)

Jurisdiction	2000	2010	2021	Percent Change 2000-2010	Percent Change 2010-2021
Gustine	4,698	5,520	5,990	17.5%	8.5%
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; Social Explorer tables for Census 2021.

D3.3 Age Characteristics

Table D3-2 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 seventeen 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 Gustine, the largest age group is the young adult category, representing 27.2 percent of the total population, similar to Merced County (27.0 percent) and California (28.6 percent). The second largest group in Gustine is middle-aged adults at 27.1 percent. The smallest population by age are preschoolers at 2.4 percent, which is lower than Merced County (7.5 percent) and California (6.0 percent). Gustine also has a higher proportion of residents 45 years and older

(42.7 percent) compared to Merced County (32.3 percent) and California (39.4 percent). The proportion of the City’s population that is under five years old (2.4 percent) is much smaller than Merced County (7.5 percent) and California averages (6.0 percent).

Table D3-2 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
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%	
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 17-21 (5-year Estimates), Table B01001.

D3.4 Race and Ethnicity

Table D3-3 shows race and ethnicity data for residents in Gustine, Merced County, and California. In terms of race, most of the population of Gustine identifies as white at 55.9 percent, which is considerably higher than countywide (46.2 percent) or across the state (52.1 percent). The second largest population group is Some Other Race representing 33 percent of the total population in Gustine. This is similar to Merced County (33.7 percent) and higher than California (15.3 percent). In terms of ethnicity, most of the population of Gustine identifies as Hispanic or Latino (57.1 percent) which is slightly lower than Merced County (61.2 percent) but higher than California (39.5).

Table D3-3 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 Alone ¹	Two or More Races ²	Hispanic or Latino, Any Race	Total
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%	
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, ACS17-21 (5-year Estimates), Table B02001; U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B03001.

D3.5 Economic Characteristics

Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table D3-4 shows employment by industry. Educational Services, Health Care, and Social Assistance is the most common industry in Gustine, representing 19.2 percent of all industries. This is also the most common industry in Merced County (22 percent) and California (21.4 percent). The second largest industry in Gustine is Manufacturing with 11.6 percent.

Table D3-4 Employment by Industry (2021)

Industry	Gustine	Percent	Merced County	Percent	California	Percent
Educational Services, And Health Care and Social Assistance	419	19.2%	23,797	22%	3,990,094	21.4%
Manufacturing	254	11.6%	11,778	10.9%	1,676,715	9%
Agriculture, Forestry, Fishing and Hunting, And Mining	235	10.8%	12,326	11.4%	394,881	2.1%
Transportation And Warehousing, And Utilities	222	10.2%	7,626	7.1%	1,071,181	5.7%
Arts, Entertainment, And Recreation, And Accommodation and Food Services	194	8.9%	7,682	7.1%	1,835,141	9.8%
Retail Trade	171	7.8%	11,804	10.9%	1,919,513	10.3%
Public Administration	160	7.3%	5,058	4.7%	864,476	4.6%
Professional, Scientific, And Management, And Administrative, And Waste Management Services	158	7.2%	7,146	6.6%	2,612,859	14%
Finance And Insurance, And Real Estate, And Rental and Leasing	135	6.2%	3,075	2.8%	1,107,961	5.9%
Construction	81	3.7%	8,623	8%	1,235,586	6.6%
Other Services, Except Public Administration	76	3.5%	4,275	4%	927,253	5%
Wholesale Trade	67	3.1%	4,036	3.7%	501,378	2.7%
Information	10	0.5%	968	0.9%	539,683	2.9%

Source: U.S. Census Bureau, ACS 17-21 (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. 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 D3-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

Table D3-5 HUD Income Limits by Person per Household

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), Income Limits, 2022.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table D3-6 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.

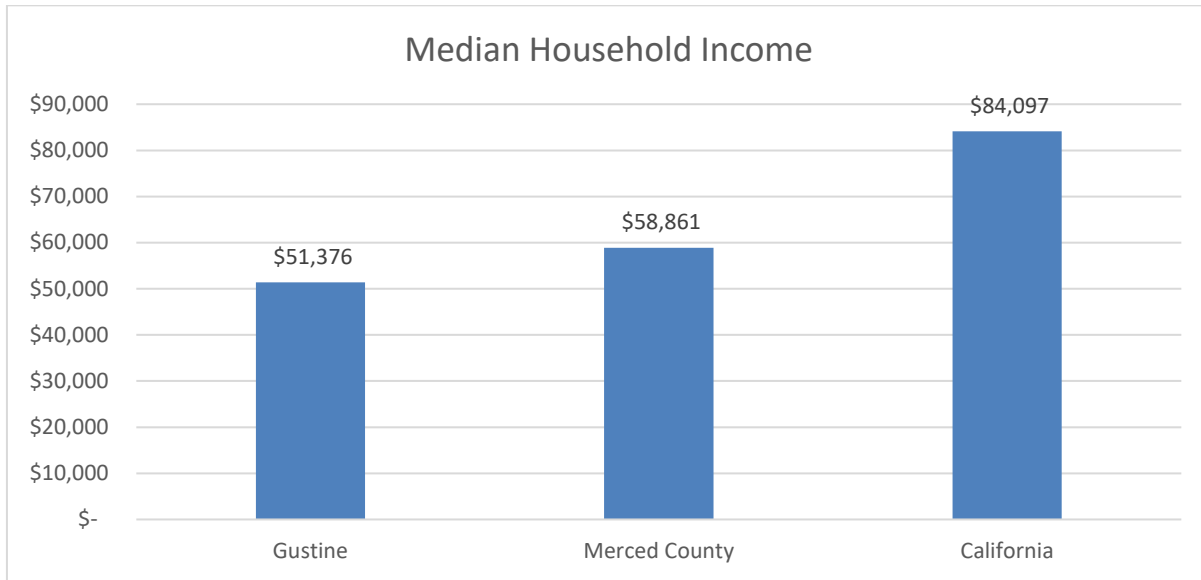
Table D3-6 State of California Income Categories

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 D3-1 shows the median household income in Gustine reported in the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income in Gustine was \$51,376 in 2021, which was lower than Merced County (\$58,861) and significantly lower than California (\$84,097).

Figure D3-1 Median Household Income



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

Table D3-7 compares the median household income by race/ethnicity in 2021. In Gustine, Some Other Race households had the highest median income of \$75,689, followed by Two or More Races households with \$55,268. This differs from both Merced County and the state statistics, where Asian households have the highest median income. This data is not available for Gustine.

Table D3-7 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
Gustine	42,177	-	-	-	-	75,689	55,268	56,801
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 17-21 (5-year Estimates), Table B19013.

Overpayment and Housing Cost Burdens

Table D3-8 lists the number of households overpaying for housing by tenure. Generally, renters are more affected by overpayment than owners, though Gustine has similar levels of overpayment across the two categories. HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” A severe rent burden is defined as paying more than 50 percent of one’s income on rent. As shown in Table D3-8, 22.3 percent of total households are overpaying renter-occupied households in Gustine, which is lower than Merced County and California percentages. Owner-occupied overpaying households account for 19.5 percent of total households, which is a higher rate than Merced County and California.

Table D3-8 Cost Burdened Households by Tenure

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Gustine	423	483	906
Percent	19.5%	22.3%	41.8%
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 06-10, 11-15, 17-21 (Five-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 shown in Table D3-9 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, 27.3 percent of cost-burdened households are paying between 30 percent and 50 percent of their income on housing costs. Further, 9.5 percent of households are spending more than 50 percent of their income on housing. Based on CHAS data, Gustine has higher rates of moderate cost burden than Merced County and California, but a lower rate of severe cost burden than Merced County and California.

Table D3-9 Overpayment by Tenure

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Gustine	560	195	2,055
Percent	27.3%	9.5%	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 2015-19 (5-Year Estimates), Table 7.

D3.6 Household Characteristics

Table D3-10 provides information on household types. Of the 2,169 households in Gustine, 863 are married-couple households with or without children, and 166 are cohabitating couple households with or without children. Approximately half the total households in Merced County and California are married-couple households, though Gustine has a lower percentage of these households at about 40 percent.

Table D3-10 Households by Type

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Gustine	863	313	550	166	21	145	2,169
Percent	39.8%	14.4%	25.4%	7.7%	1.0%	6.7%	
Merced County	39,912	18,171	21,741	6,862	3,910	2,952	139,044
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 17-21 (Five-year Estimates), Table B11012.

D3.7 Large Households

Table D3-11 provides information on large households by tenure. As shown, 9.9 percent of households in Gustine consist of five or more people, which is lower than California and Merced County. In Gustine, owner-occupied five-person households (3.2 percent of total households) and owner-occupied six-person households (3.1 percent) make up the largest percentages of large households. The city has no owner-occupied six-person households or renter-occupied seven-or-more-person households, lower than Merced County and California numbers.

Table D3-11 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
Gustine	215	69	68	0	63	15	0
Percent	9.9%	3.2%	3.1%	0.0%	2.9%	0.7%	0.0%
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 17-21 (5-year Estimates), Table B25009.

D3.8 Overcrowding

Table D3-12 provides information on overcrowding by tenure in Gustine. 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 person per room are considered severely overcrowded. There is a total of 60 overcrowded households in the City, of which 50 percent are owner-occupied households, and 50 percent are renter occupied.

Table D3-12 Overcrowding Severity by Tenure

Jurisdiction	Total	Owner-Occupied		Renter-Occupied		
		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room	Total	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%
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 06-10, 11-15, 17-21 (5-year Estimates), Table B25014.

D3.9 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 D3-13 identifies senior households in Gustine, Merced County, and California. The percentage row identifies the percent of the specified age range out of all owner-occupied or renter-occupied households. There are far more owner-occupied senior households in Gustine (367 total), than renter-occupied senior households (241 total), which is similar to Merced County and California. As shown, seniors between the ages of 65 and 74 make up the largest percentages of owner and renter-occupied households (20.4 percent and 14.9 percent of total households, respectively), consistent with Merced County and California.

Table D3-13 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
Gustine	216	151	-	166	21	54
Percent	20.4%	14.3%	0.0%	14.9%	1.9%	4.9%
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%	15.6%	7.1%	4.1%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25007.

Table D3-14 shows the housing cost burdens by elderly family type and tenure in Gustine based on CHAS data (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the American Community Survey, which 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),

38.1 percent of all senior-owner households and 57.5 percent of all senior-renter households in Gustine had a housing cost burden of 30 percent or greater.

Table D3-14 Overpayment by Tenure among Senior Households

	Owners		Renters		Total
	Elderly Family	Elderly Non-Family	Elderly Family	Elderly Non-Family	
Household Income <= 30% HAMFI Extremely Low-Income					
TOTAL HOUSEHOLDS <= 30% HAMFI	-	20	-	75	95
Number w/ Cost Burden <= 30%	-	20	-	-	20
Number w/ Cost Burden > 30% to <= 50%	-	-	-	-	-
Number w/ Cost Burden > 50%	-	-	-	75	75
Percent with Cost Burden >30% HAMFI	0.0%	0.0%	0.0%	100.0%	79.0%
Household Income > 30% to <= 50% HAMFI Very Low-Income					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	-	40	-	25	65
Number w/ Cost Burden <= 30%	-	25	-	-	25
Number w/ Cost Burden > 30% to <= 50%	-	15	-	25	40
Number w/ Cost Burden > 50%	-	-	-	-	-
Percent with Cost Burden >30% HAMFI	0.0%	38.0%	0.0%	100.0%	62.0%
Household Income > 50% to <= 80% HAMFI Low-Income					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	210	20	15	25	270
Number w/ Cost Burden <= 30%	25	20	-	25	70
Number w/ Cost Burden > 30% to <= 50%	185	-	-	-	185
Number w/ Cost Burden > 50%	-	-	15	-	15
Percent with Cost Burden >30% HAMFI	88.0%	0.0%	100.0%	0.0%	74.0%
Household Income > 80% to <= 100% HAMFI					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	70	-	-	-	70
Household Income > 100% HAMFI					
TOTAL HOUSEHOLDS > 100% HAMFI	145	20	40	20	225
Total Income <80% HAMFI and Cost Burden > 30%					
	200		115		315
Percent Income <80% HAMFI and Cost Burden > 30%					
	38.1%		57.5%		57.5%
GRAND TOTAL HOUSEHOLDS					
	425	100	55	145	725

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 D3-15 summarizes cost burden data for units occupied by senior households. As shown, 54.5 percent of senior households in Gustine are cost burdened by less than or equal to 30 percent. Further, 33.1 percent are cost burdened by greater than 30 percent and less than or equal to 50 percent, while 12.4 percent are cost burdened by more than 50 percent. There is a higher percentage of senior households cost burdened by over 30 percent in Gustine than in Merced County.

Table D3-15 Cost Burdened Senior Households

Jurisdiction	Cost Burden ≤ 30%	Cost Burden >30% to ≤50%	Cost Burden >50%	Total Senior Households
Gustine	395	240	90	725
Percent	54.5%	33.1%	12.4%	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 2015-19 (5-Year Estimates), Table 7.

Resources for Senior-Headed Households

The Merced County Housing Authority manages six senior housing complexes, one of which is located in Gustine. As shown in Table D3-16, the Gustine Garden Apartments includes 33 senior rental units available to low-income households. As shown in Table D3-14, there are a total of 200 senior renter households (55 elderly family, 145 elderly non-family), of which 115 are lower income. Based on this data, there is a gap between lower-income senior renter households and available units of approximately 80 units.

Table D3-16 Inventory of Senior Housing

Housing Development	Address	City	Affordable Units	Total Units
Gustine Garden Apartments	394 Wallis Avenue	Gustine	33	34 ¹

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

¹ Affordable housing developments often have one market rate unit included. This is often made available to an on-site manager or other facility employee.

Source: California Housing Partnership, 2023.

Persons with Disabilities (including Developmental Disabilities)

Table D3-17 identifies the number of residents with one or more disabilities. In Gustine, 10.3 percent of the total population has one type of disability, while 14.5 percent report two or more disabilities. The total population with a disability is significantly higher in Gustine than Merced County and California averages. Among those with a disability, 41.5 percent have one disability, while 58.5 percent have two or more types of disability.

Table D3-17 Population by Number of Disabilities

Jurisdiction	Total	With One Type of Disability	With two or More types of Disability	No Disability
Gustine	5,990	615	868	4,507
Percent		10.3%	14.5%	75.2%
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, ACS17-21 (5-year Estimates), Table C18108.

Table D3-18 summarizes the population with a disability by age. In Gustine, residents aged 18 to 64 years make up the largest population of disabled individuals at 14.2 percent of the total population. The rate for this group is drastically higher than Merced County (6.6 percent) and California (5.1 percent). The under-18 age group accounts for the smallest percent of those with a disability at 2.6 percent, but this rate is still higher than both Merced County and California.

Table D3-18 Disability by Age for the Total Population

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
Gustine	5,990	156	849	478
Percent		2.6%	14.2%	8.0%
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 17-21 (5-year Estimates), Table C18108.

Table D3-19 identifies residents with a developmental disability by age. In Gustine, most residents with a developmental disability are under 18 years old, which is consistent with both Merced County and California.

Table D3-19 Developmental Disability by Age

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Disability
Gustine	48	28	76
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 Persons with Disabilities

While there are no specific public housing resources that are accessible exclusively to people with disabilities in Gustine, there are 33 total public housing units, all of which are senior housing units and are available to low- and moderate-income households, including those with a disability. Of the 1,483 residents with a disability in Gustine, only 478 are seniors. This results in a significant resource gap of 1,450 units for residents with disabilities. Additionally, while there are no disability resource centers in Gustine, there are several organizations based in Merced that serve the entire county:

- California Children Services (CCS): Provides coverage for specialized medical care and rehabilitation for children with eligible medical conditions (260 East 15th Street, Merced, California, 95341, (209) 381-1114)
- Central Valley Regional Center: Administers developmental screenings for autism, epilepsy, cerebral palsy, and intellectual disabilities and provides care coordination to supportive services (3172 M Street, Merced, California, 95348, (209) 723-4245)
- Challenged Family Resource Center: Provides support and advocacy training for families with children with disabilities (827 West 20th Street, Merced, California, 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, California, 95340, (209) 230-9910)
- Exceptional Parents Unlimited: Provides supportive services for families and children with disabilities. (4440 N First Street, Fresno, California, 93726, (559) 229-2000)

Housing Program 8 directs the City 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 expedited and streamlined project application review for housing for persons with disabilities.

Large Households

Table D3-20 provides information on large households by tenure in Gustine, Merced County, and California. See Section D3.7, *Large Households*, for more information. As shown, there are 137 owner-occupied large households and 78 renter-occupied large households. There is a smaller percentage of large households in Gustine (9.9 percent) than Merced County (21.7 percent) and California (13.9 percent).

Table D3-20 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
Gustine	2,169	69	68	-	63	15	-
Percent		3.2%	3.1%	0.0%	2.9%	0.7%	0.0%
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 16-20 (5-year Estimates), Table B25009.

Resources for Large Households

Units with four or more bedrooms are the primary housing resource for large households. Table D3-21 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. As shown, there are 124 units in Gustine with five or more bedrooms but 215 large households, leaving a resource gap of 91 units. However, considering all large units with four or more bedrooms (627) the need for adequate housing for large households in the City would be met, with additional units available.

Table D3-21 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)
Gustine	2,169	215	2,302	503	124
Percent		9.9%		23.2%	5.4%
Merced County	81,618	17,710	86,767	17,656	3,175
Percent		21.7%		21.6%	3.7%
California	13,217,586	1,830,468	14,328,539	2,373,268	627,903
Percent		13.8%		18.0%	4.4%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Tables DP04.

Housing Program 8 directs the City to amend the Zoning Code to facilitate the development of affordable housing for special needs households, such as large households.

Female-Headed Households

Table D3-22 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Gustine has a total of 15 single female-headed households with their own children under 18, representing 0.7 percent of total households. This is lower than Merced County (7.8 percent) and California (4.7 percent).

Table D3-22 Single Female-Headed Households with Own Children

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Gustine	2,169	15	0.7%
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 17-21 (5-year Estimates), Table B11012.

Table D3-23 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (61.6 percent) than owner-occupied households (38.4). Both Merced County and California follow a similar trend.

Table D3-23 Female-Headed Family Households by Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Gustine	208	334	542
Percent	38.4%	61.6%	
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, ACS17-21 (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. The Housing Authority of the County of Merced currently administers the HCV Program, a federal rent subsidy program under the Department of Housing and Urban Development. The program provides rent subsidy to families in privately owned existing rental units in Merced County.

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 Gustine, 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 from birth to 21 years old.
- Maternal, Child, and Adolescent Health (MCAH) Services, providing information and services to mothers and children.

Extremely Low-Income Residents

Table D3-24 identifies extremely low-income households by tenure in Gustine. Renter-occupied extremely low-income households (160) make up 62 percent of total extremely low-income households. This is lower than Merced County (74 percent) and California (71 percent). Owner-occupied extremely low-income households (100) comprise 38 percent of total extremely low-income households. This is higher than Merced County (26 percent) and California (29 percent). There are 260 total extremely low-income households in Gustine, making up approximately 12.7 percent of total households in the City. This is lower than Merced County (14 percent) and California (15 percent).

Table D3-24 Extremely Low-Income Households by Tenure

Jurisdiction	Income <=30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Gustine	100	160	260	2,055
Percent	4.9%	7.8%	12.7%	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 2015-19 (5-Year Estimates), Table 7.

Table D3-25 summarizes cost burdens among extremely low-income households. As shown, all extremely low-income renter-occupied households are experiencing a moderate or severe housing cost burden. In addition, 80 of the 100 extremely low-income renter-occupied households (80 percent) are experiencing a moderate or severe housing cost burden. This is similar to Merced County (80 percent) and lower than California (88 percent). In Gustine, 32.7 percent of extremely low-income households are renter-occupied households with a moderate cost burden. This is higher than in Merced County (13.3 percent) and California (10.7 percent).

Table D3-25 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%	
Gustine	20	-	80	-	85	75	260
Percent	7.7%	0.0%	30.8%	0.0%	32.7%	28.8%	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 2015-19 (5-Year Estimates).

Resources for Extremely Low-Income Households

The Housing Authority of the County of Merced currently administers 2,705 Housing Choice Vouchers.¹ Families who are eligible must meet the income guidelines set by the U.S. Department of Housing and Urban Development, must pass criminal background checks, must not owe the Housing Authority dollars for any past client history, and comply with completing forms and presenting verifications and documentation that the Housing Authority requires, including immigration status.

Housing Program 11 directs the City 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.

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

Table D3-26 includes an inventory of publicly assisted affordable housing in Gustine. As shown, there are 33 affordable units in the City. These units serve senior households making less than 80 percent of the area median income and may be available to extremely low-income households. Based on the identified need (260 extremely low-income households) there is a need for additional units affordable to extremely low-income households in the city.

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).

Table D3-26 Inventory of Public Assisted Complexes, Gustine

Name	Address	City	Zip	Affordable Units
Gustine Garden Apartments	394 Wallis Avenue	Gustine	95322	33

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

Housing Program 11 directs the City to support the Merced County Housing Authority in meeting the housing needs of extremely low-income households and spread awareness of available resources to residents, including publishing an inventory of affordable housing on the City’s website.

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 Merced County.³

Table D3-27 provides 2021 ACS data for the total population of residents working in the agriculture, forestry, fishing and hunting, and mining industries (including farmworkers) in Gustine and Merced County. Gustine had 235 workers in these categories in 2021, representing 1.9 percent of the total population across Merced County.

Table D3-27 Farmworker Population

Jurisdiction	Population in Agriculture, Forestry, Fishing and Hunting, and Mining Industries (Including Farmworkers)
Gustine	235
Percent	1.9%
Total Merced County	12,326

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

Resources for Farmworkers

While there are no farm labor housing projects in Gustine, Los Banos has a migrant center approximately 22 miles away. It is operated by the Housing Authority of Merced County and offers 48 temporary housing to migrant farmworkers between April and November. To be eligible for migrant housing, households must earn a minimum of \$5,752.50 annually from farm labor employment. As reported in Table D3-27 above, there were more than 235 farmworkers living in Gustine in 2021. Despite the housing opportunities listed above, there is a significant gap in housing resources for farmworkers within the City.

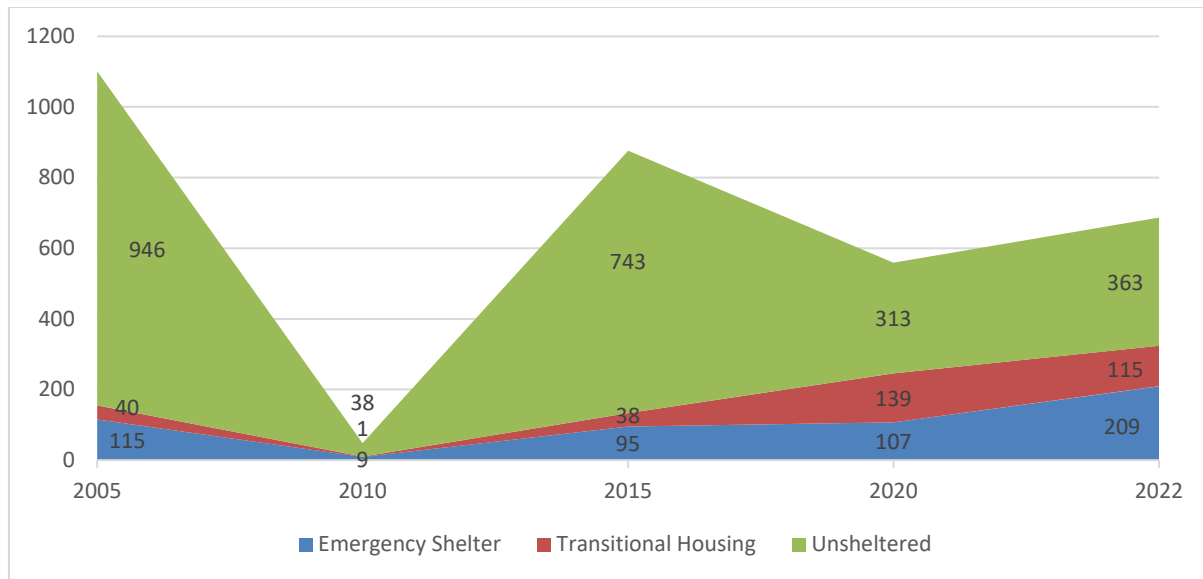
Housing Program 6 directs the City to amend the Zoning Code to permit employee housing for six or fewer employees as a single-family use and employee housing containing up to 36 beds or 12 single-family units as an agricultural use in compliance with the Employee Housing Act. In addition, Housing Program 8 directs the City to allow expedited and streamlined project application review for housing for farmworkers.

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

Persons Experiencing Homelessness

Figure D3-2 shows households experiencing homelessness by type between 2005 to 2022. The Continuum of Care (CoC) is the organization responsible for coordinating and implementing a system to meet the needs of populations and subpopulations experiencing homelessness within a given geographic area. As shown, 2005 had the highest reported number of households (1,101) by the Merced County CoC, the majority of which were unsheltered. Data for 2020 indicates that 559 households experienced homelessness in Merced County, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households experienced homelessness in Merced County.

Figure D3-2 Homelessness by Type Over Time, Households, Merced County



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

Point in time count data is reported for Merced County, including Gustine. Table D3-28 provides the most recent (2023) point-in-time count for individual residents experiencing homelessness in Merced County. As of 2023, there are no individuals reported as experiencing homelessness in Gustine.

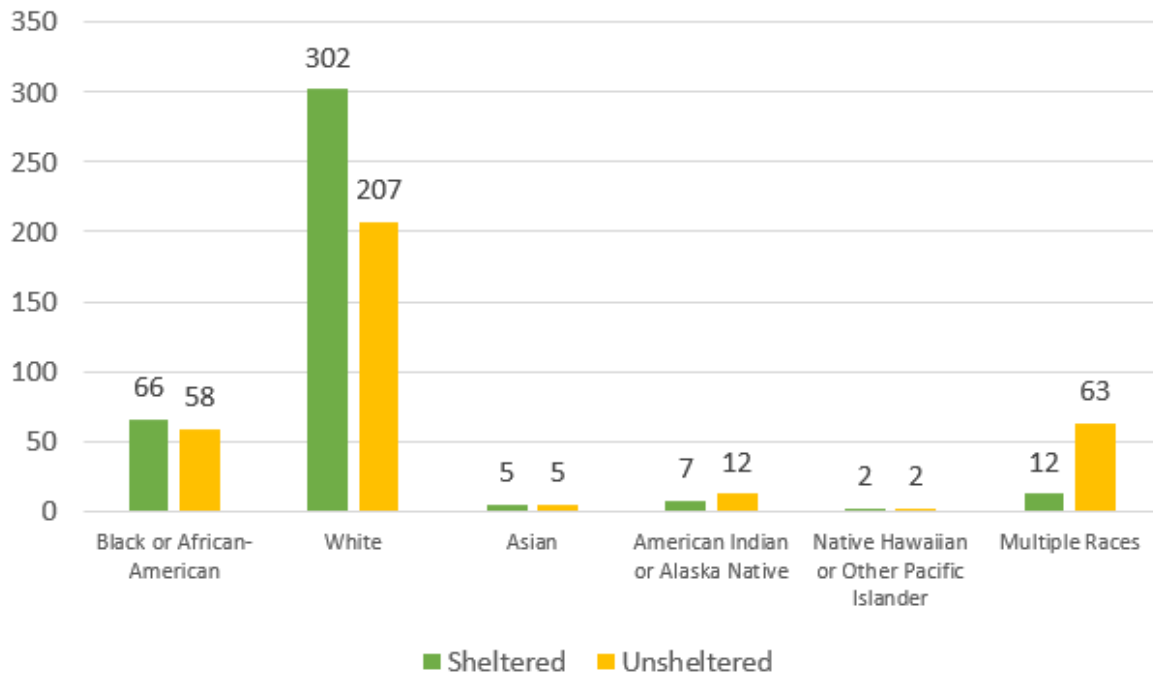
Table D3-28 Homelessness by Type (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Merced County	394	390	784
Gustine	0	0	0
Percent	0%	0%	0%

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

Figure D3-3 identifies homelessness by type by race in Merced County for the year 2023. Most of the homeless population was reported as sheltered. In terms of race, 69 percent reported as white, 17 percent as 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 D3-3 Homelessness by Type by Race (2023)



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

The 2023 Merced County CoC point in time count data also considers ethnicity, as shown in Table D3-29. Among those counted, 332 of 784 individuals (42.3 percent) identified as Hispanic or Latino.

Table D3-29 Homelessness by Ethnicity (2023)

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).

Resources for Persons Experiencing Homelessness

Although there are no emergency shelters or transitional housing units for the unhoused in Gustine, there is a permanent supportive housing center in Los Banos operated by Merced County Mental Health. The Pacheco Place-Project Hope Westside is located approximately 22 miles from Gustine and offers an eight-unit apartment complex for those who are chronically homeless and have a qualifying mental illness.

The lack of resources for the unhoused in Gustine indicates a need for supportive and accessible housing for those experiencing homelessness.

Housing Program 1 directs the City to collaborate with other jurisdictions in the region to address housing and supportive services 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.

D3.10 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 Gustine to identify how well the current housing stock meets the needs of current and future residents.

Housing Growth

Table D3-30 summarizes the growth in the housing stock in Gustine 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 25 percent change during this ten-year period. Growth then slowed down between 1990 and 2000 before rising again between 2000 to 2010 to 18.4 percent. Between 2010 and 2020, however, the number of housing units in the City only increased by 9.6 percent.

Table D3-30 Total Housing Units Over Time (1980 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Gustine	1,266	1,583	1,763	2,087	2,287
Percent Change		25.0%	11.4%	18.4%	9.6%

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 D3-31 identifies the total housing units by type in Gustine, Merced County, and California. In Gustine, single detached homes make up most of the housing stock, with 76.9 percent of total units. This is more than Merced County with 73.8 percent and California with 57.6 percent. The second most common housing type is housing with three to four units, providing 8.6 percent of the total units in the City. This is higher than Merced County (4.8 percent) and California (5.4 percent). The third most common housing type in Gustine is mobile homes (3.9 percent), of which there is a higher rate in Merced County (6.7 percent) but a similar rate in California (3.6 percent).

Table D3-31 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.
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%
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, ACS17-21 (5-year Estimates), Table B25024.

Table D3-32 indicates housing units by tenure. In Gustine, 48.7 percent of units are owner occupied compared to 51.3 percent renter occupied. In contrast, Merced County and California have higher percentages of owner-occupied units than renter-occupied housing units.

Table D3-32 Housing Units by Tenure

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Gustine	2,169	1,057	1,112
Percent		48.7%	51.3%
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, ACS17-21 (5-year Estimates), Table B25042.

Vacancy Rate

Table D3-33 provides data on vacancy status by type for the total vacant units. All of Gustine’s vacant units (133) were categorized as “other vacant” type units in 2021. Gustine’s proportion of total vacant units (5.8 percent) is similar to Merced County (5.8 percent) but is lower than the California average (7.8 percent).

Table D3-33 Vacancy Status by Type for Total Vacant Unit

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
Gustine	133	0	0	0	0	0	0	133
Percent	5.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
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, ACS17-21 (5-year Estimates), Table B25004.

Housing Unit Size

Table D3-34 provides housing unit size data for Gustine, Merced County, and California. In Gustine, three-bedroom units (39.4 percent) are the most common housing type, followed by four-bedroom units (23.2 percent) and two-bedroom (21.2 percent). This is similar to countywide and statewide data, though Merced County has a larger stock of three-bedroom units than the state or Gustine.

Table D3-34 Housing Unit Size

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Gustine	2,169	135	94	459	854	503	124
Percent		6.2%	4.3%	21.2%	39.4%	23.2%	5.7%
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%
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, ACS17-21 (5-year Estimates), Table B25042.

Age and Condition of Housing Stock

Table D3-35 provides data on the total occupied housing units by year built. The city experienced the most growth between 2000 to 2009. During this period, 480 units were constructed, representing 22.1 percent of the housing stock at the time. Merced County saw similar growth, with 16,856 units being constructed between 2000 to 2009. In contrast, the largest percentage of units were constructed in the 1970s, with 17.4 percent. Notably, in Gustine, only 95 units have been constructed since 2010. Of the total 2,169 occupied housing units, 1,111 are more than 40 years old. This accounts for half (51.2 percent) of the total occupied housing units today.

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

Table D3-35 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
Gustine	2,169	0	95	480	320	163	450	324	75	93	169
Percent		0.0%	4.4%	22.1%	14.8%	7.5%	20.7%	14.9%	3.5%	4.3%	7.8%
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 17-21 (5-year Estimates), Table B25036.

Table D3-36 provides information on substandard housing units. In Gustine, there are no units lacking kitchen facilities or lacking plumbing facilities. By contrast, 0.4 percent of units in Merced County and California lack plumbing facilities, and 0.4 percent in Merced County and 1.1 percent in California lack kitchen facilities.

The City’s Code Enforcement Division estimates that approximately four units require major rehabilitation and that there are no units beyond repair.

Table D3-36 Substandard Housing Units

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Gustine	2,169	0	0
Percent		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, ACS17-21 (5-year Estimates), Table B25049.

Housing Costs

Median Home Sale Price

Table D3-37 provides information on the median housing value in Gustine from 1980 to 2020. As shown, prices rose steeply from 1980 to 1990, experiencing a large increase of 89 percent in value. Increases in value slowed in the next decade to a growth rate of 16 percent, before increasing to 64.9 percent between 2000 and 2010 and 47.1 percent between 2010 and 2020. A similar trend was seen across other jurisdictions in Merced County, where the smallest increase in values generally occurred between 1990 and 2000 and the largest value increase occurred between 2000 and 2010.

Table D3-37 Median Housing Value Over Time (1980 to 2021)

Jurisdiction	1980	1990	2000	2010	2020
Gustine	\$50,800	\$96,000	\$111,400	\$183,700	\$273,500
Percent Change		89.0%	16.0%	64.9%	32.8%
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%
Dos Palos	\$44,300	\$66,900	\$88,500	\$179,800	\$232,700
Percent Change		51.0%	32.3%	103.2%	22.7%
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%
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 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 D3-38 provides information on the median housing value in Gustine since 2017. As shown, housing values in Gustine have steadily risen over this time period, with the greatest increase in value occurring between 2017 and 2018 (23.7 percent) and the smallest change in value occurred between 2018 and 2019. Other jurisdictions have experienced a similar trend, where the largest increase in median housing value occurred between 2017 and 2018, followed by a modest increase between 2018 and 2019.

Table D3-38 Median Housing Value from 2017 to 2021

Jurisdiction	2017	2018	2019	2020	2021
Gustine	\$157,600	\$195,000	\$222,700	\$273,500	\$322,300
Percent Change	-	23.70%	14.20%	22.80%	17.80%
Merced	\$185,700	\$212,100	\$237,500	\$251,500	\$268,600
Percent Change	-	14.20%	12.00%	5.90%	6.80%
Atwater	\$179,400	\$207,800	\$229,400	\$251,100	\$265,200
Percent Change	-	15.80%	10.40%	9.50%	5.60%
Dos Palos	\$134,000	\$183,500	\$194,500	\$232,700	\$252,800
Percent Change	-	36.90%	6.00%	19.60%	8.60%
Livingston	\$187,500	\$222,400	\$229,900	\$231,100	\$242,400
Percent Change	-	18.60%	3.40%	0.50%	4.90%
Los Banos	\$226,700	\$265,500	\$293,400	\$315,500	\$340,800
Percent Change	-	17.10%	10.50%	7.50%	8.00%
Merced County	\$196,200	\$229,500	\$252,700	\$268,800	\$288,400
Percent Change	-	17.00%	10.10%	6.40%	7.30%

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

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

D3.11 Distribution of Owner-Occupied Units

Table D3-39 compares data on the number of all owner-occupied housing units by race in Gustine, Merced County, and California. In Gustine, most owner-occupied units are occupied by residents that identify as white (74.2 percent). This percentage is greater than in Merced County (59.4 percent) and higher than in California (41.6 percent).

Considering ethnicity, 39.6 percent of all owner-occupied units are occupied by Hispanic or Latino residents of any race. This percentage is lower than in Merced County (43.5 percent) but higher than in California (24.1 percent). Given that 57.1 percent of the entire population of Merced identifies as Hispanic or Latino of any race, this group is underrepresented in the housing market.

Table D3-39 Owner Occupied Units by Race

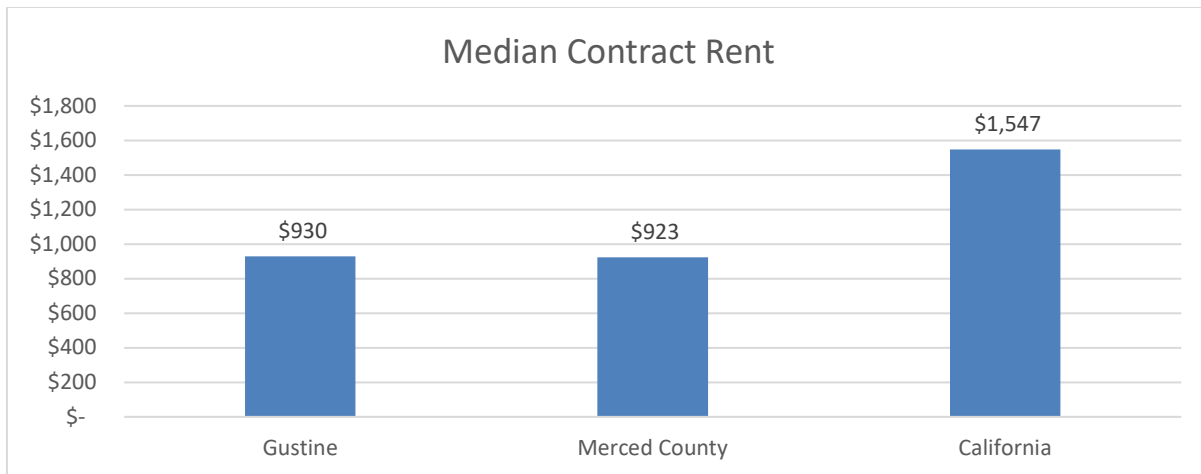
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino of any Race
Gustine	784	-	0	0	0	154	119	408
Percent	74.2%	0.0%	0.0%	0.0%	0.0%	14.6%	11.3%	39.6%
Merced County	25,012	1,182	436	2,801	43	9,588	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 17-21 (5-year Estimates), Table B25003.

D3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent in Gustine was \$930 per month (Figure D3-4), which was slightly higher than the median rent for Merced County (\$923) and significantly lower than California (\$1,547).

Figure D3-4 Median Contract Rent



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

Table D3-40 below provides data on median gross rent from 1980 to 2020. Median gross rent has grown from \$210 per month in 1980 to \$1,039 in 2020. Between 1980 and 1990 rents in the City grew by 96.7 percent. From 1990 to 2000, rents grew at a slower rate of 23.5 percent, before increasing by 54.3 between 2000 and 2010 and by 32.0 percent between 2010 and 2020.

Table D3-40 Median Gross Rent Over Time, Gustine

	1980	1990	2000	2010	2020
Gustine	\$210	\$413	\$510	\$787	\$1,039
Percent Change		96.7%	23.5%	54.3%	32.0%

Source: Source: U.S. Census Bureau, Census 1980(ORG STF3), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25064

Table D3-41 provides an overview of median rent for rental housing by number of bedrooms based on 2021 ACS data. The median rent data shows the estimated rent in Gustine is \$1,074 for a one-bedroom, \$1,006 for a two-bedroom, and \$1,590 for a three-bedroom. There is no median rent data for studios or four-bedroom units for Gustine. Rents in Gustine are more than those in Merced County and less than statewide.

Table D3-41 Median Rent by Number of Bedrooms

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Gustine	-	\$1,074	\$1,006	\$1,590	-
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, ACS17-21 (5-year Estimates), Table B25031.

D3.13 Housing Affordability

Housing affordability levels are calculated using the median household income. Affordable monthly housing costs are calculated by taking 30 percent of a household’s 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 cost. 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 D3-42 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Gustine. A summary of each income category’s ability to pay for housing is provided below the table.

Table D3-42 Housing Affordability Matrix – Gustine (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)	\$10,950	\$274	\$192	\$16	\$82	\$36,575
2-Person (1 BR)	\$12,500	\$313	\$233	\$16	\$80	\$41,752
3-Person (2 BR)	\$14,050	\$351	\$236	\$23	\$115	\$46,929
4-Person (3 BR)	\$15,600	\$390	\$257	\$27	\$133	\$52,107
5-Person (4 BR)	\$16,850	\$421	\$279	\$28	\$142	\$56,282

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
Very Low Income (30-50% AMI)						
1-Person	\$18,250	\$456	\$192	\$53	\$264	\$60,958
2-Person	\$20,850	\$521	\$233	\$58	\$288	\$69,643
3-Person	\$23,450	\$586	\$236	\$70	\$350	\$78,327
4-Person	\$26,050	\$651	\$257	\$79	\$394	\$87,011
5-Person	\$28,100	\$703	\$279	\$85	\$424	\$93,859
Low Income (50-80% AMI)						
1-Person	\$29,150	\$729	\$192	\$107	\$537	\$97,366
2-Person	\$33,350	\$834	\$233	\$120	\$601	\$111,395
3-Person	\$37,500	\$938	\$236	\$140	\$702	\$125,256
4-Person	\$41,650	\$1,041	\$257	\$157	\$784	\$139,118
5-Person	\$45,000	\$1,125	\$279	\$169	\$846	\$150,308
Median Income (80-100% AMI)						
1-Person	\$36,450	\$911	\$192	\$144	\$719	\$121,749
2-Person	\$41,650	\$1,041	\$233	\$162	\$808	\$139,118
3-Person	\$46,850	\$1,171	\$236	\$187	\$935	\$156,487
4-Person	\$52,100	\$1,303	\$257	\$209	\$1,046	\$174,023
5-Person	\$56,250	\$1,406	\$279	\$225	\$1,127	\$187,884
Moderate Income (100-120% AMI)						
1-Person	\$43,750	\$1,094	\$192	\$180	\$902	\$170,488
2-Person	\$50,000	\$1,250	\$233	\$203	\$1,017	\$194,843
3-Person	\$56,250	\$1,406	\$236	\$234	\$1,170	\$219,199
4-Person	\$62,500	\$1,563	\$257	\$261	\$1,306	\$243,554
5-Person	\$67,500	\$1,688	\$279	\$282	\$1,409	\$263,038

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 family median income. Extremely low-income households have an annual income of \$10,950 or below for a one-person household and \$16,850 or below for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Gustine.

Very- Low-income Households

Very low-income households earn between 31 and 50 percent of the county median income – up to \$18,250 for a one-person household and up to \$28,100 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$60,958 and \$93,895, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$264 to \$424 in monthly rent, depending on household size. Given the cost of housing in Gustine, 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 \$29,150 for a one-person household and up to \$45,000 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$97,366 and \$150,308, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$537 to \$846 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 \$36,450 for a one-person household and up to \$56,250 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$121,749 to \$187,884. After deductions for utilities, a one-person median-income household could afford to pay up to \$719 in rent per month and a five-person low-income household could afford to pay as much as \$1,127. 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 \$43,750 for a one-person household and up to \$67,500 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$170,488 for a one-person household and \$263,038 for a five-person family. Moderate-income households in Gustine 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 \$902 and \$1,409 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 Gustine, that range is \$31,260 to \$62,520 for a household of four). A broader definition of workforce housing is housing that is affordable to people who work in Merced County. A four-person household with an annual income of \$52,100 could afford monthly rent of \$1,046 for a three-bedroom housing unit and a home purchase price of \$174,023 without being burdened by housing costs. As noted in Table D3-41, the average monthly rental price for a three-bedroom unit is \$1,590, significantly higher than what is affordable to this income group.

Cost Burden

Table D3-43 and Table D3-44 identify cost-burdened households by tenure over time in Gustine. There has been a decrease in the number of owner-occupied cost-burdened households from 329 households in 2010 to 213 in 2020. In contrast, cost-burdened renter-occupied households saw a significant increase from 212 units in 2010 to 420 units in 2020.

Table D3-43 Cost Burdened Owner-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Gustine	56	123	188	329	213
Percent		119.6%	52.9%	75%	-35.3%

Note: Data are not inflation-adjusted to current 2023 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 D3-44 Cost Burdened Renter-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Gustine	74	166	201	212	420
Percent		124.3%	21.1%	5.5%	98.1%

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.

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 D3-45 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, lower-income households experience a high rate of cost burden greater than 30 percent, including 240 of 260 extremely low-income households, 135 of 210 very low-income households, and 305 of 460 low-income households.

Table D3-45 Cost Burden by Income and Tenure

Row Labels	Owner occupied	Renter occupied	Grand Total
Household income is <= to 30% of HAMFI (extremely low income)	100	160	260
Housing cost burden is <= to 30%	20	-	20
Housing cost burden > 30% but <= to 50%	-	85	85
Housing cost burden is > 50%	80	75	155
Income is greater than 30% but <= to 50% of HAMFI (very low income)	90	120	210
Housing cost burden is <= to 30%	75	-	75
Housing cost burden is > 30% but <= to 50%	15	95	110
Housing cost burden is > 50%	-	25	25
Income is > 50% but <= to 80% of HAMFI (low income)	245	215	460
Housing cost burden is <= to 30%	60	95	155
Housing cost burden is > 30% but <= to 50%	185	105	290
Housing cost burden is > 50%	-	15	15
Income is > 80% <= to 100% of HAMFI (median income)	145	120	265
Housing cost burden is <= to 30%	120	100	220
Housing cost burden is > 30% but <= to 50%	25	20	45
Housing cost burden is > 50%	-	-	0

Row Labels	Owner occupied	Renter occupied	Grand Total
Income is greater than 100% of HAMFI (moderate income)	670	185	855
Housing cost burden is <= to 30%	640	185	825
Housing cost burden is > 30% but <= to 50%	30	-	30
Housing cost burden is > 50%	-	-	0
Grand Total	1,250	800	2,050

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset, 2015-19 (5-Year Estimates), Table 6, Table 7.

D3.14 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 five to ten 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 D3-46 shows assisted units in Gustine by estimated affordability end date. As shown, there are 33 assisted units in the City, none of which are at risk of conversion by 2033.

Housing Program 9 directs the City 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 D3-46 Inventory of Public Assisted Complexes – Gustine

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Gustine Garden Apartments	394 Wallis Avenue	Gustine	95322	33	34	LIHTC; USDA	2069	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.