

## E3 Housing Needs Assessment

This chapter provides an individual assessment of housing needs for the City of Livingston. 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 U.S. Census, the U.S. Department of Housing and Urban Development’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.

### E3.1 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 Livingston’s population characteristics and trends.

### E3.2 Population Growth

Table E3-1 analyzes population change from 2000 to 2021. Livingston grew by 24.7 percent from 2000 to 2010 compared to 21.5 percent countywide and 9.7 percent throughout the state. Growth in Livingston slowed to 8.5 percent from 2010 to 2021, which is similar to the county (9.1 percent) and state (5.6 percent).

**Table E3-1 Population Change (2000 - 2021)**

Jurisdiction	2000	2010	2021	Percent Change	
				2000-2010	2010-2021
Livingston	10,473	13,058	14,078	24.7%	8.5%
Merced County	210,554	255,793	279,150	21.5%	9.1%
California	33,971,648	37,253,956	39,346,023	9.7%	5.6%

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

### E3.3 Age Characteristics

Table E3-2 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 Livingston, the largest age group is the young adult category, representing 30.7 percent of the total population, similar to the county (27 percent) and state (28.6 percent). The second largest group in Livingston is middle-aged adults at 22.3 percent. The smallest population by age are college-age students at 8.4 percent, which is lower than the county (11.1 percent) and the state (9.3 percent).

**Table E3-2 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
Livingston	1,364	2,701	1,181	4,326	3,133	1,373	14,078
Percent	9.7%	19.2%	8.4%	30.7%	22.3%	9.8%	
Merced County	20,969	61,609	31,111	75,342	59,131	30,988	279,150
Percent	7.5%	22.1%	11.1%	27%	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.

## E3.4 Race and Ethnicity

Table E3-3 shows race and ethnicity data for residents in Livingston, Merced County, and California. In terms of race, Some Other Race makes up the largest percentage of people with 47.6 percent. This is higher than both the county (33.7 percent) and state (15.3 percent). In Livingston, white and Asian residents make up the next two largest percentages; there are significantly fewer white residents and more Asian residents in Livingston than countywide and statewide. In terms of ethnicity, 73.8 percent of the population of Livingston identifies as Hispanic/Latino, which is higher than in Merced County (61.2 percent) and the state (39.5 percent).

**Table E3-3 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 <sup>1</sup>	Two or More Races <sup>2</sup>	Hispanic/Latino, Any Race	Total
Livingston	3,206	-	182	2,955	-	6,706	1,029	10,386	14,078
Percent	22.8%	0.0%	1.3%	21.0%	0.0%	47.6%	7.3%	73.8%	
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.

## E3.5 Economic Characteristics

### Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table E3-4 shows employment by industry. Educational services, health care, and social assistance sector is the most common employment sector in Livingston, representing 22.5 percent of all employment. This is also the most common sector countywide (22 percent) and statewide (21.4 percent). The second largest sector in Livingston is manufacturing, which employs 18.9 percent of residents, higher than the county and state numbers.

**Table E3-4 Employment by Industry (2021)**

Industry	Livingston	Percent	Merced County	Percent	California	Percent
Educational Services, And Health Care and Social Assistance	1,388	22.5%	23,797	22.0%	3,990,094	21.4%
Manufacturing	1,161	18.9%	11,778	10.9%	1,676,715	9%
Agriculture, Forestry, Fishing and Hunting, And Mining	859	14.0%	12,326	11.4%	394,881	2.1%
Retail Trade	638	10.4%	11,804	10.9%	1,919,513	10.3%
Transportation And Warehousing, And Utilities	538	8.7%	7,626	7.1%	1,071,181	5.7%
Arts, Entertainment, And Recreation, And Accommodation and Food Services	418	6.8%	7,682	7.1%	1,835,141	9.8%
Professional, Scientific, And Management, And Administrative, And Waste Management Services	389	6.3%	7,146	6.6%	2,612,859	14%
Construction	291	4.7%	8,623	8%	1,235,586	6.6%
Wholesale Trade	157	2.6%	4,036	3.7%	501,378	2.7%
Finance And Insurance, And Real Estate, And Rental and Leasing	129	2.1%	3,075	2.8%	1,107,961	5.9%
Other Services, Except Public Administration	98	1.6%	4,275	4.0%	927,253	5.0%
Public Administration	90	1.5%	5,058	4.7%	864,476	4.6%
Information	-	0.0%	968	0.9%	539,683	2.9%

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

### Income Definitions and Income Limits

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 E3-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

**Table E3-5 HUD Income Limits by Person per Household (dollars)**

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

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits, 2022.

HCD uses the income categories shown in Table E3-6 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.

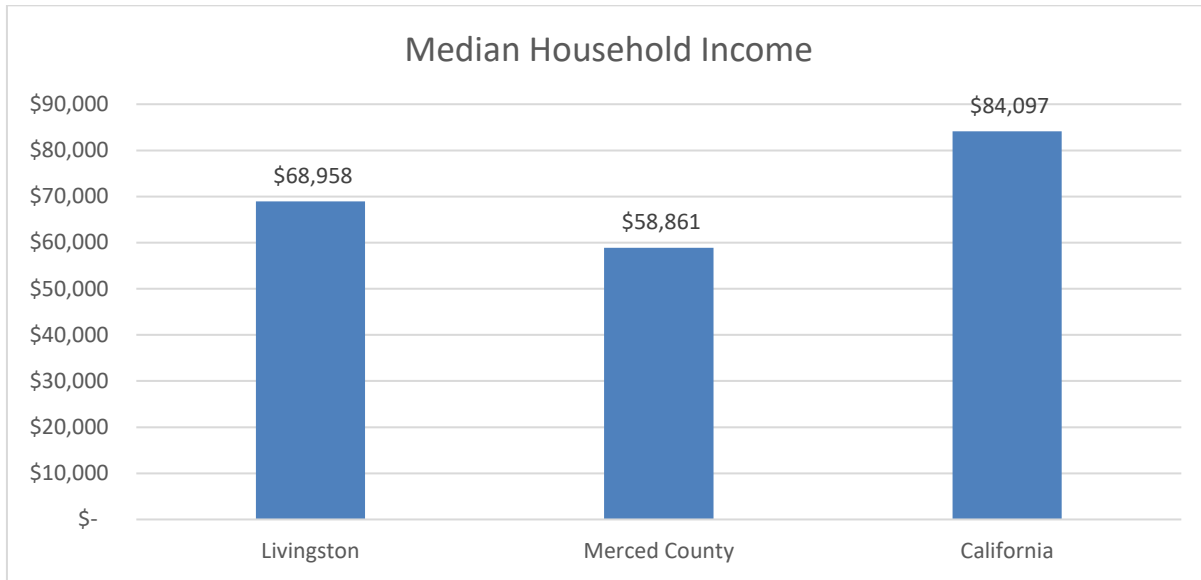
**Table E3-6 State of California Income Categories**

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 E3-1 shows median household income in Livingston as reported by the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income in Livingston was \$68,958 in 2021, which was higher than in Merced County (\$58,861) and significantly lower than statewide (\$84,097).

**Figure E3-1 Median Household Income**



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

Table E3-7 compares the median household income by race in 2021. In Livingston, Asian households have the highest median income at \$97,899, followed by Two or More Races households at \$72,083. This is generally consistent with the county and state median incomes, where Asian and Native Hawaiian or Other Pacific Islander households have the highest median income. Black households had the lowest median income across the county and state; however, data for this category is not available for Livingston. Notably, the lowest reported median income for Livingston was for white households with \$55,776. In comparison, white households in the county and state have the second highest median income. Hispanic/Latino households had a median income of \$67,667, which is significantly higher than Merced County (54,635) and similar to California (\$67,327).

**Table E3-7 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/Latino, Any Race
Livingston	\$55,776	-	-	\$97,899	-	\$69,500	\$72,083	\$67,667
Merced County	\$60,918	\$45,573	\$50,214	\$71,829	\$71,829	\$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, ACS17-21 (5-year Estimates), Table B19013.

### Overpayment and Housing Cost Burdens

Table E3-8 lists the number of households overpaying for housing by tenure. Generally, renters are more affected by overpayment than owners. As shown, overpaying renter-occupied households account for 15.4 percent of households in Livingston, which is lower than the county (21.4 percent)

and state (22.9 percent). Overpaying owner-occupied households comprise 9.6 percent of households in the city, which is also a lower rate than the county (11.8 percent) and state (14.4 percent). Livingston has a significantly lower rate of total cost-burdened households (25.0) than both Merced County (33.2 percent) and California (37.3 percent).

**Table E3-8 Cost Burdened Households by Tenure**

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Livingston	316	508	824
Percent	9.6%	15.4%	25.0%
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 (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 E3-9 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, 20.1 percent of households are cost burdened households are paying 30 percent of their income on housing costs, which is higher than the county but similar to the state. Further, 13.3 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, Livingston has higher rates of moderate cost burden than Merced County, although Livingston’s rates are similar to those seen statewide. Additionally, Livingston has lower rates of severe cost burden than both the county and the state.

**Table E3-9 Overpayment by Tenure (dollars)**

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Livingston	725	478	3,605
Percent	20.1%	13.3%	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.

## E3.6 Household Characteristics

Table E3-10 provides information on household types. Of the 3,299 households in Livingston, 1,588 are married-couple households with or without children, and 380 are cohabitating couple households with or without children. Approximately half the total households in Livingston, Merced County, and California are married-couple households.

**Table E3-10 Households by Type**

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Livingston	1,588	723	865	380	190	190	3,299
Percent	48.1%	21.9%	26.2%	11.5%	5.8%	5.8%	
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 (5-year Estimates), Table B11012.

## E3.7 Large Households

Table E3-11 provides information on large households by tenure. As shown, 36.4 percent of households in Livingston consist of five or more people, which is greater than the county and state averages. In Livingston, owner-occupied five-person households (17.1 percent of total households), renter-occupied five-person households (6.2 percent) and owner-occupied six-person households (4.7 percent) make up the largest percentages of large households, while renter-occupied six-person households make up the smallest percentage of large households. Livingston has a significantly higher percentage of owner-occupied five-person households compared to the county and state.

**Table E3-11 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
Livingston	1,202	564	154	120	204	24	136
Percent	36.4%	17.1%	4.7%	3.6%	6.2%	0.7%	4.1%
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.

## E3.8 Overcrowding

Table E3-12 provides information on overcrowding by tenure in Livingston. There are 304 overcrowded households in the city, of which 56 percent (170) are owner-occupied households, and 44 percent (134) are renter-occupied.

**Table E3-12 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
Livingston	1,881	102	68	1,418	45	89
Percent	57.0%	3.1%	2.1%	43.0%	1.4%	2.7%
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%

Note: Totals reflect the total number of owner/renter-occupied households in the city, not the total number of overcrowded households.

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

## E3.9 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 E3-13 identifies senior households in Livingston, Merced County, and California. The percentage row identifies the percent of households within the specified age range out of all the owner-occupied or renter-occupied households. There are far more owner-occupied senior households in Livingston (470 total), than renter-occupied senior households (108 total), which is like 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 (15 percent and 5.9 percent of total households, respectively), consistent with the two other jurisdictions.

**Table E3-13 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
Livingston	283	147	40	84	-	24
Percent	15.0%	7.8%	2.1%	5.9%	0.0%	1.7%
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 E3-14 shows the housing cost burdens by elderly family type and tenure in Livingston based on data extracted through CHAS (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the American Community Survey 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), 23.0 percent of all senior-owner households and 46.0 percent of all senior-renter households in Livingston had a housing cost burden of 30 percent or greater.

**Table E3-14 Overpayment by Tenure Among Senior Households**

	Owners		Renters		Total
	Elderly Family	Elderly Non-Family	Elderly Family	Elderly Non-Family	
<b>Household Income &lt;= 30% HAMFI Extremely Low-Income</b>					
TOTAL HOUSEHOLDS <= 30% HAMFI	10	25	50	30	115
Number w/ Cost Burden <= 30%	10	-	50	-	60
Number w/ Cost Burden > 30% to <= 50%	-	15	-	-	15
Number w/ Cost Burden > 50%	-	10	-	30	40
Percent with Cost Burden >30% HAMFI	0%	100%	0%	100%	48%
<b>Household Income &gt; 30% to &lt;= 50% HAMFI Very Low-Income</b>					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	34	40	24	10	108
Number w/ Cost Burden <= 30%	4	40	-	-	44
Number w/ Cost Burden > 30% to <= 50%	-	-	20	10	30
Number w/ Cost Burden > 50%	30	-	4	-	34
Percent with Cost Burden >30% HAMFI	88%	0%	100%	100%	59%
<b>Household Income &gt; 50% to &lt;= 80% HAMFI Low-Income</b>					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	54	45	25	-	124
Number w/ Cost Burden <= 30%	50	10	25	-	85
Number w/ Cost Burden > 30% to <= 50%	-	35	-	-	35
Number w/ Cost Burden > 50%	4	-	-	-	4
Percent with Cost Burden >30% HAMFI	7%	78%	0%	0%	31%
<b>Household Income &gt; 80% to &lt;= 100% HAMFI</b>					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	10	40	-	-	50
<b>Household Income &gt; 100% HAMFI</b>					
TOTAL HOUSEHOLDS > 100% HAMFI	60	90	-	-	150
<b>Total</b>					
Total Income <80% HAMFI and Cost Burden > 30%	94		64		158
Percent Income <80% HAMFI and Cost Burden > 30%	23.0%		46.0%		28.9%
<b>GRAND TOTAL HOUSEHOLDS</b>	<b>168</b>	<b>240</b>	<b>99</b>	<b>40</b>	<b>547</b>

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 E3-15 summarizes cost burden data for units occupied by senior households. As shown, 62.9 percent of senior households in Livingston are cost burdened by less than or equal to 30 percent. Further, 20.1 percent are cost burdened by greater than 30 percent and less than or equal to 50 percent, while 17.0 percent are cost burdened by more than 50 percent. There is a higher

percentage of senior households cost burdened by over 30 percent in Livingston than in Merced County.

**Table E3-15 Cost Burdened Senior Households**

Jurisdiction	Cost Burden ≤ 30%	Cost Burden >30% to ≤50%	Cost Burden >50%	Total Senior Households
Livingston	344	110	93	547
Percent	62.9%	20.1%	17.0%	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*

There is one care facility for seniors with disabilities in Livingston called Grace Home. It has eight rooms housing 15 patients offering long-term care services, and is located at 13435 Peach Avenue, Livingston. As shown in Table E3-14, there are a total of 139 senior rental-occupied households, of which 64 are lower income. Based on this data, there is a gap between lower income senior rental-occupied households and available units equating to approximately 50 lower-income units.

**Persons with Disabilities (including Developmental Disabilities)**

Table E3-16 identifies the number of residents with one or more disabilities. In Livingston, 10.3 percent of the total population has one type of disability, while 3.8 percent report two or more disabilities. The percentage of the population with one disability is much higher in Livingston (10.3 percent) than in the county (6.6 percent) and the state (5.4 percent). However, the percentage of the population with a disability in Livingston is just slightly higher than in the county and state, as there are far fewer residents with multiple disabilities in Livingston (3.8 percent) than in the county (6.3 percent) and state (5.2 percent). Among those with a disability, 72.8 percent have one disability, while 27 percent have two or more types of disability.

**Table E3-16 Population by Number of Disabilities**

Jurisdiction	Total	With One Type of Disability	With two or More types of Disability	No Disability
Livingston	14,078	1,446	539	12,093
Percent		10.3%	3.8%	85.9%
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 E3-17 summarizes the population with a disability by age. In Livingston, residents aged 18 to 64 years old make up the largest population of disabled individuals at 9.8 percent of the total population, which is higher than countywide (6.6 percent) and statewide (5.1 percent). The under

18 years age group accounts for the smallest percent of those with a disability at 0.9 percent in Livingston, which is similar to the rates for the county and state (1.3 and 0.9 percent, respectively). The age group of 65 years and older has a lower rate of disability than the county and state averages.

**Table E3-17 Disability by Age for the Total Population**

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
Livingston	14,078	125	1,376	484
Percent		0.9%	9.8%	3.4%
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 E3-18 identifies residents with a developmental disability by age. In Livingston, most residents with a developmental disability are under 18 years old, which is consistent with both the state and county.

**Table E3-18 Developmental Disability by Age**

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Disability
Livingston	77	52	129
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 (DDS) 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 Livingston is the Central Valley Regional Center in Merced, approximately 17 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.

In addition, Livingston’s Grace Home also offers housing for seniors with disabilities, as mentioned before in section 6.2.9: *Special Needs Groups*. While there are no specific public housing resources that are accessible to people with disabilities in Livingston, there are 181 total public housing units available to low and moderate-income families and individuals in the city. As shown in Table E3-17, there 1,985 people with a disability in Livingston, illustrating a significant gap in housing resources for residents with a disability. The City will implement Program 8 to facilitate housing for persons with disabilities or developmental disabilities.

## Large Households

Table E3-19 provides information on large households by tenure in Livingston, Merced County, and California. See section 9.2.7: *Large Households* for more information. As shown, there are 838 owner-occupied large households and 364 renter-occupied large households. The percentage of total large households in Livingston (36.4 percent) is significantly higher than the county (21.7 percent) but higher than the state (13.9 percent).

**Table E3-19 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
Livingston	3,299	564	154	120	204	24	136
Percent		17.1%	4.7%	3.6%	6.2%	0.7%	4.1%
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 E3-20 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 Livingston, there are 267 units with five or more bedrooms, leaving a potential resource gap of 935 units. When considering large units with four or more bedrooms (774), the potential resource gap is reduced to 161 units.

**Table E3-20 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)
Livingston	3,299	1,202	3,407	774	267
Percent		36.4%		23.5%	8.1%
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 17-21 (5-Year Estimates), Tables DP04.

## Female-Headed Households

Table E3-21 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Livingston has a total of 250 single female-headed households with their own children under 18, representing 7.6

percent of total households. This is similar to the county (7.8 percent) and higher than the state (4.7 percent).

**Table E3-21 Single Female-Headed Households with Own Children**

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Livingston	3,299	250	7.6%
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 E3-22 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (73.7 percent) than owner-occupied female-headed households (26.3 percent). There is a considerably larger proportion of owner-occupied female headed households in both the county (31.1 percent) and state (41.7 percent).

**Table E3-22 Female-Headed Family Households by Tenure**

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Livingston	202	565	767
Percent	26.3%	73.7%	
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 17-21 (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. 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 Livingston, 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 is committed to helping teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education provides educational services to children and families including childcare subsidies to offset the costs of care.
- Sierra Vista Child and Family Services is committed to supporting the community by providing mental health services to children and youth under the age of 21.
- Maternal, Child, and Adolescent Health (MCAH) Services provides information and services to mothers and children.

## Extremely Low-Income Residents

Table E3-23 identifies extremely low-income (ELI) households by tenure in Livingston. Renter-occupied ELI households account for 21.5 percent of total households in Livingston, significantly higher than owner-occupied ELI households (3.7 percent). The percentage of renter-occupied ELI households in the city is significantly higher than the rate in the county (10.7 percent) and the state (10.8 percent). The percentage of owner-occupied ELI households in Livingston (4.0 percent) is slightly higher than in Merced County (3.7 percent) and lower than in California (4.5 percent). There are 405 total ELI households in Livingston, comprising approximately 25.2 percent of total households in the city. This is considerably higher than in the county (14.3 percent) and state (15.3 percent).

**Table E3-23 Extremely Low-Income Households by Tenure**

Jurisdiction	Income ≤30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Livingston	60	345	405	1,605
Percent	3.7%	21.5%	25.2%	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 E3-24 summarizes cost burdens among extremely low-income households. As shown, 50 of 60 ELI owner-occupied households (83 percent) are experiencing a moderate or severe housing cost burden. This is higher than the county (79 percent) and the state (80 percent). In addition, 295 of 345 ELI renter-occupied households (86 percent) are experiencing a moderate or severe housing cost burden. This is higher than in the county (80 percent) but lower than the state (88 percent). In Livingston, renter-occupied households with a severe cost burden account for 66.7 percent of all ELI households. This is significantly higher than in the county (52 percent) and the state (51 percent).

**Table E3-24 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%	
Livingston	10	15	35	50	25	270	405
Percent	2.5%	3.7%	8.6%	12.3%	6.2%	66.7%	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 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. The Housing Authority of the County of Merced currently administers 2,705 HCVs.<sup>1</sup>

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.<sup>2</sup>

Table E3-25 includes an inventory of affordable housing in Livingston. As shown, there are 181 affordable units in the city. These units serve households making less than 80 percent AMI and may be accessible to extremely low-income households. Based on the identified need (405 ELI households), there is a significant need for additional units that are affordable to ELI households in the city. The City will implement Program 8 to facilitate housing for ELI households.

**Table E3-25 Inventory of Public Assisted Complexes, Livingston**

Name	Address	City	Zip	Affordable Units
Harvest Garden Apartments	1429 Nut Tree Road	Livingston	95334	43
Casitas Del Sol	1001 B Street	Livingston	95334	35
Vintage West Apartments	1000 Front Street	Livingston	95334	55
The Orchards On Newcastle	1972 Main Street	Livingston	95334	48
<b>Total</b>				<b>181</b>

Note: All locally assisted or restricted developments may not be included in this list.  
 Source: California Housing Partnership, 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.<sup>3</sup>

Table E3-26 provides 2021 ACS data for the total population of residents working in the agriculture, forestry, fishing and hunting, and mining industries (including farmworkers) in Livingston and Merced County. Livingston had 859 workers in these categories in 2021, representing 7 percent of the total population across the county.

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

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

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

**Table E3-26 Farmworker Population**

Jurisdiction	Farmworkers
Livingston	859
Percent	7.0%
Total Merced County	12,326

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

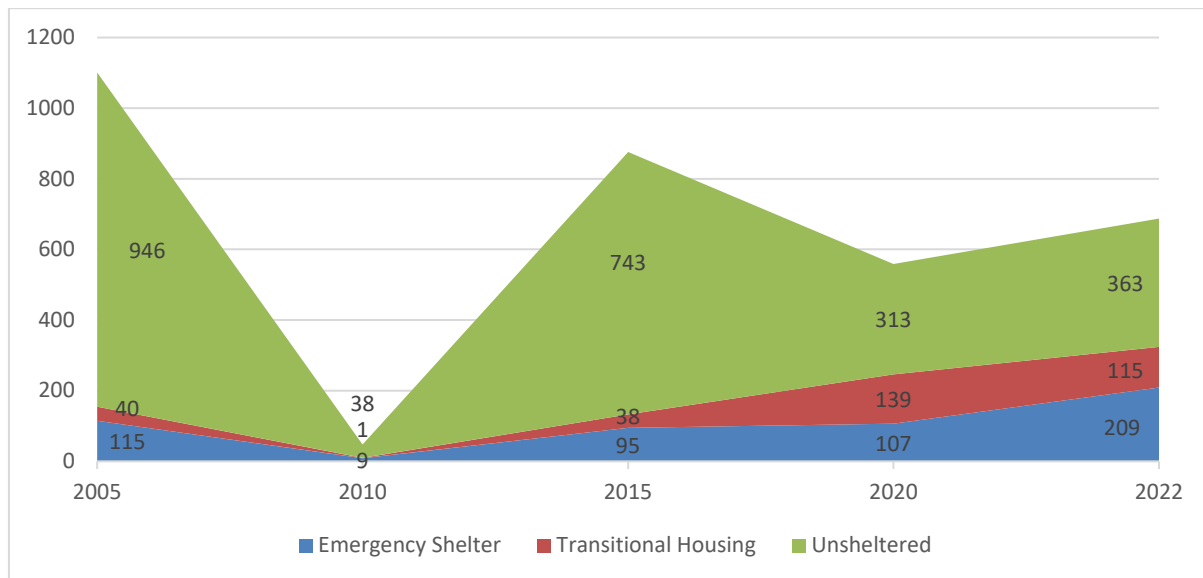
*Resources for Farmworkers*

Self-Help Enterprises (SHE) built a self-help housing project called Casitas Del Sol, which provides 36 units of affordable multifamily housing to low- and very-low-income farm workers and their families in Livingston. SHE also provided 173 units of affordable sweat-equity ownership housing for very low and low-income farmworkers in the city over the past 40 years. Livingston Campus Park, which is managed by the Merced County Housing Authority, provides 60 multifamily units offered to low-income families, including farmworkers. As reported in Table E3-26 above, there were more than 859 farmworkers living in Livingston 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 Program 8 to facilitate housing for farmworkers.

**Persons Experiencing Homelessness**

Figure E3-2 shows households experiencing homelessness by type between 2005 to 2022. As shown, 2005 had the highest reported number of households (1,101) by the Merced County Continuum of Care (CoC), the majority of which were unsheltered. Data for 2020 indicates that 559 households experienced homelessness in the county, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households experienced homelessness in the county.

**Figure E3-2 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 by the CoC for Merced County, including Livingston. Table E3-27 provides the most recent (2023) point-in-time count for individual residents experiencing homelessness in the county. In 2023, there were a total of 784 people experiencing homelessness in Merced County, 0.7 percent of which live in Livingston (6 people).

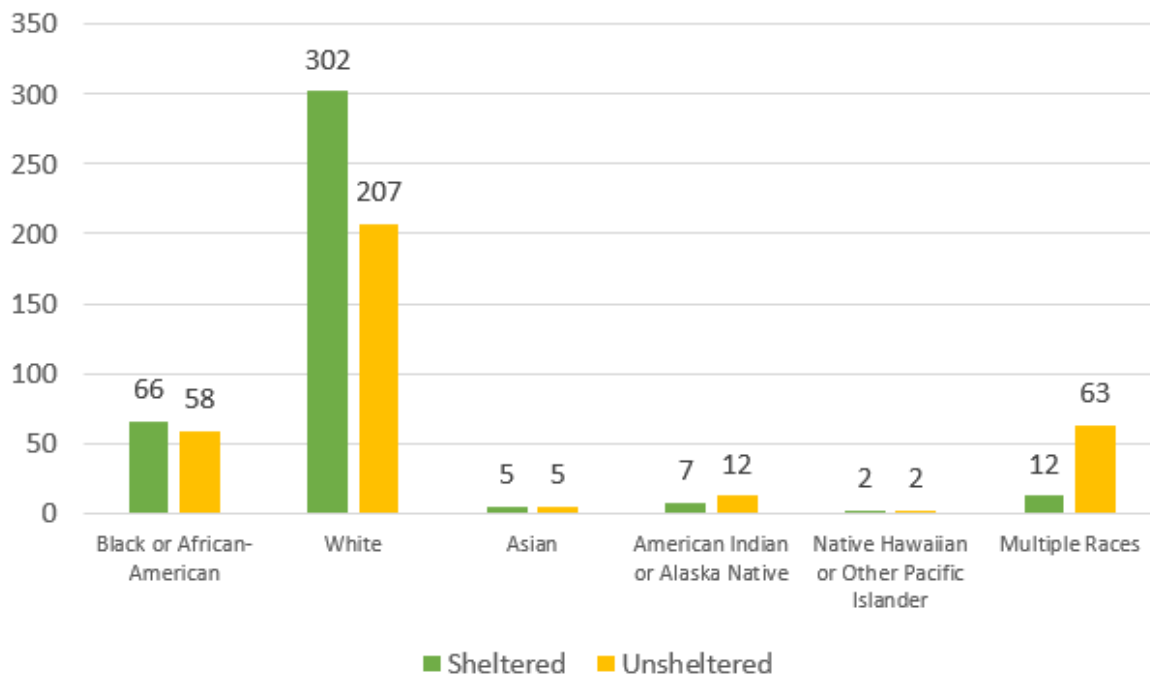
**Table E3-27 Homelessness by Type (2022)**

Jurisdiction	Sheltered	Unsheltered	Total
Merced County	394	390	784
Livingston	0	6	6
Percent	0.0%	1.5%	0.7%

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

Figure E3-3 identifies homelessness by type and race in Merced County for the year 2023. As shown, 53.2 percent of the homeless population countywide 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 E3-3 Homelessness by Type by Race (2023)**



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

The 2023 Merced County CoC data also considers ethnicity, as shown in Table E3-28. Among those counted, 332 of 784 individuals (42.3 percent) identified as Hispanic/Latino.

**Table E3-28 Homelessness by Ethnicity, Merced County (2023)**

Ethnicity	Sheltered	Unsheltered	Total
Hispanic/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 the cities of Merced and Livingston.

### *Resources for Persons Experiencing Homelessness*

While Livingston does not have any emergency housing facilities, the City of Atwater has a center located approximately seven miles away. Operated by Community Social Model Advocate, the Tranquility Village is a women’s program offering 8 family units with 57 total beds. It also houses women with children, offering treatment and child services. While Atwater does not have transitional housing for men, Community Social Model Advocate does operate a male program in Merced called the Hobie House. It is approximately 16 miles from Livingston and offers 25 individual beds for those recovering from substance abuse.

The lack of resources for the unhoused in Livingston indicates a need for a need for more accessible housing for those experiencing homelessness. The City will implement Program 1 and Program 6 to provide resources and housing for people experiencing homelessness.

## E3.10 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 Livingston to identify how well the current housing stock meets the needs of current and future residents.

### **Housing Growth**

Table E3-29 summarizes the growth in the housing stock in Livingston by providing the total number of units constructed each decade from 1980 and 2020. The largest growth rate occurred between 1990 and 2000 with a 42.5 percent increase during this ten-year period, followed by a 35.6 percent increase between 2000 and 2010. Between 2010 and 2020, however, the number of housing units in the city increased by just 4.6 percent.

**Table E3-29 Total Housing Units Over Time (1980 to 2020)**

Jurisdiction	1980	1990	2000	2010	2020
Livingston	1,382	1,719	2,449	3,320	3,472
Percent Change		24.4%	42.5%	35.6%	4.6%

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 E3-30 identifies the total housing units by type in Livingston, Merced County, and California. In Livingston, single detached homes account for the largest percentage of the housing stock at 86.2 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 10- 19 units, providing 3.1 percent of the total units in the city. This is higher than the county (1.9 percent) but lower than the state (5.0 percent). The third largest housing type in Livingston is two-unit complexes, comprising 2.6 percent of the total units in the city. This is lower than the county (3.2 percent) but like the state (2.4 percent). Livingston has no housing with 50 or more units.

**Table E3-30 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.
Livingston	3,407	2,936	55	88	64	53	105	52	0	50	4
Percent		86.2%	1.6%	2.6%	1.9%	1.6%	3.1%	1.5%	0.0%	1.5%	0.1%
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 C24050.

Table E3-31 indicates housing units by tenure. In Livingston, 57 percent of units are owner-occupied compared to 43 percent renter occupied housing units. This is greater than the county (51.6 percent owner-occupied) and the state (55.5 percent).

**Table E3-31 Housing Units by Tenure**

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Livingston	3,299	1,881	1,418
Percent		57.0%	43.0%
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 17-21 (5-year Estimates), Table B25042.

### Vacancy Rate

Table E3-32 provides data on vacancy status by type for the total vacant units. Of the total vacant units in Livingston (108), “Other Vacant” units make up the largest percentage of total vacant units. These units make up 50 percent of total vacant units in the city, greater than both the county (39.4 percent) and state (28.3 percent). The City has no vacant units identified as unoccupied rented units, for seasonal workers, or for migrant workers, indicating high demand for these types of rental units.

**Table E3-32 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
Livingston	108	39	0	0	15	0	0	54
Percent	3.3%	36.1%	0.0%	0.0%	13.9%	0.0%	0.0%	50.0%
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 17-21 (5-year Estimates), Table B25004.

## Housing Unit Size

Table E3-33 provides housing unit size data for Livingston, Merced County, and California. In Livingston, three-bedroom units (54.7 percent) are the most common housing type, followed by four-bedroom (23.5 percent) and two-bedroom units (12.9 percent). This is similar to the countywide and statewide housing unit size trend; however, there is a notably larger stock of three-bedroom units in Livingston and Merced County when compared to the state.

**Table E3-33 Housing Unit Size**

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Livingston	3,299	6	24	425	1,803	774	267
Percent		0.2%	0.7%	12.9%	54.7%	23.5%	8.1%
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%	4.5%

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

## Age and Condition of Housing Stock

Table E3-34 provides data on the total occupied housing units by year built. The city saw the most growth between 2000 to 2009. During this period, 870 units were constructed, representing 26.4 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 Livingston, only 59 units have been constructed and occupied since 2010. Of all total 3,299 occupied housing units, 1,233 units are more than 40 years old. This accounts for 37.4 percent of the total occupied housing units today.

**Table E3-34 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
Livingston	3,299	0	59	870	769	368	521	156	289	201	66
Percent		0.0%	1.8%	26.4%	23.3%	11.2%	15.8%	4.7%	8.8%	6.1%	2.0%
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%	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 E3-35 provides information on substandard housing units. In Livingston, there are no units lacking plumbing facilities or kitchen 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 2 units citywide are beyond the point of repair. Concentrated areas of substandard housing in the city are in central eastern Livingston. Enforcement staff regularly distribute information about the City’s home rehabilitation program to property owners undergoing enforcement.

**Table E3-35 Substandard Housing Units**

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Livingston	3,299	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 17-21 (5-year Estimates), Table B25049.

## Housing Costs

### *Median Home Sale Price*

Table E3-36 provides information on the median housing value in Livingston from 1980 to 2020. As shown, increases in home values fluctuated from 1980 to 2020, with a large increase in value of 165.3 percent from 2000 to 2010. Increases in value have slowed since 2010, with a negative growth rate of 6.0 percent between 2010 and 2020. Notably, Livingston was the only jurisdiction to have a decrease in median housing value between 2010 and 2020.

**Table E3-36 Median Housing Value Over Time (1980 to 2021)**

Jurisdiction	1980	1990	2000	2010	2020
Livingston	\$43,400	\$71,900	\$92,300	\$244,900	\$231,100
Percent Change		65.7%	28.4%	165.3%	-6.0%
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%	\$232,700
Dos Palos	\$44,300	\$66,900	\$88,500	\$179,800	22.7%
Percent Change		51.0%	32.3%	103.2%	14.5%
Gustine	\$50,800	\$96,000	\$111,400	\$183,700	\$273,500
Percent Change		89.0%	16.0%	64.9%	32.8%
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 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 E3-37 provides information on the median housing value in Livingston over the past five years. As shown, housing values in Livingston have steadily risen over this time period, with the greatest increase in value occurring between 2017 and 2018 (18.6 percent). The lowest growth occurred between 2019 and 2020 (0.5 percent). Other jurisdictions in the county experienced a similar trend, where the highest increase in median housing value occurred between 2017 and 2018 and lower increases were experienced between 2019 and 2020.

**Table E3-37 Median Housing Value from 2017 to 2021**

Jurisdiction	2017	2018	2019	2020	2021
Livingston	\$187,500	\$222,400	\$229,900	\$231,100	\$242,400
Percent Change	-	18.60%	3.40%	0.50%	4.90%
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%
Gustine	\$157,600	\$195,000	\$222,700	\$273,500	\$322,300
Percent Change	-	23.70%	14.20%	22.80%	17.80%
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.

## E3.11 Distribution of Owner-Occupied Units

Table E3-38 compares data on the number of owner-occupied housing units by race in Livingston, Merced County, and California. In Livingston, most owner-occupied units are occupied by residents that identify as Some Other Race (39 percent). This is higher than in Merced County (22.8 percent) and California (5.7 percent).

Considering ethnicity, 62.3 percent of all owner-occupied units are occupied by Hispanic/Latino residents of any race. This is higher than in Merced County (43.5 percent) and California (24.1 percent). Given that 73.8 percent of the entire population of Livingston identifies as Hispanic/Latino of any race, this group is underrepresented in the housing market.

**Table E3-38 Owner Occupied Units by Race**

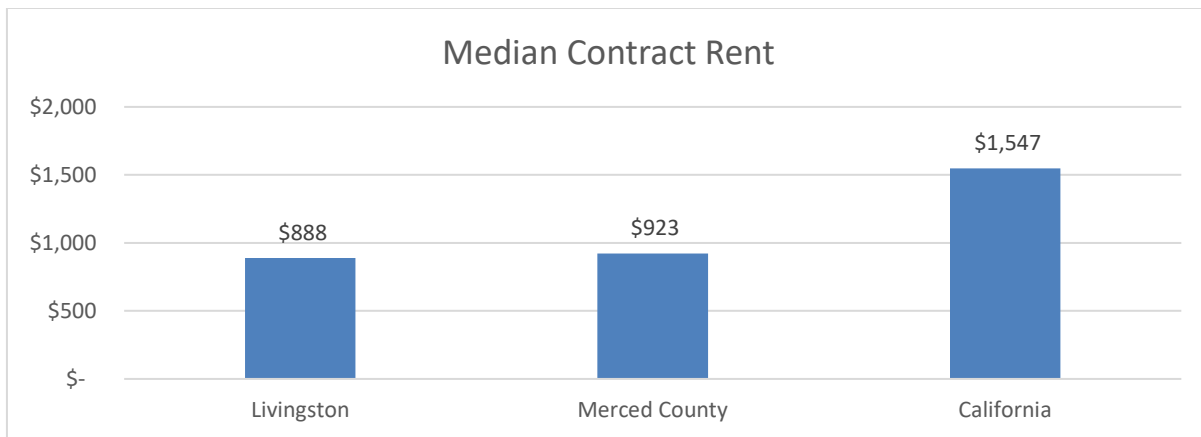
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic/Latino of any Race
Livingston	510	-	38	470	0	734	129	1,172
Percent	27.1%	0.0%	2.0%	25.0%	0.0%	39.0%	6.9%	62.3%
Merced County	25,012	1182	436	2,801	43	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 17-21 (5-year Estimates), Table B25003.

## E3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent in Livingston was \$888 per month (Figure E3-4). By comparison, the median rent was lower in Livingston than in the county (\$923) and significantly lower than in California (\$1,547).

**Figure E3-4 Median Contract Rent**



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

Table E3-39 below provides data on median gross rent from 1980 to 2020. Median gross rent has grown from \$207 per month in 1980 to \$1,111 in 2020. Between 1980 and 1990 rents in the city grew by 104.8 percent, followed by a 26.9 percent increase from 1990 to 2000. Between 2000 and 2010, rent costs increased significantly by 71.4 percent, however from 2010 to 2020, rents increased at a slower rate of 20.5 percent.

**Table E3-39 Median Gross Rent Over Time, Livingston**

	1980	1990	2000	2010	2020
Livingston	\$207	\$424	\$538	\$922	\$1,111
Percent Change		104.8%	26.9%	71.4%	20.5%

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 E3-40 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 Livingston is \$747 for a two bedroom and \$1,133 for a three-bedroom unit. The median rent in Livingston for four-bedroom units is higher than Merced County but lower for all other unit sizes.

**Table E3-40 Median Rent by Number of Bedrooms**

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Livingston	N/A	N/A	\$747	\$1,182	\$1,559
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 17-21 (5-year Estimates), Table B25031.

## E3.13 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 E3-41 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Livingston. A summary of each income category's ability to pay for housing is provided below the table.

**Table E3-41 Housing Affordability Matrix – Livingston (2021)**

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Extremely Low Income (0-30% AMI)</b>						
1-Person (Studio)	\$14,500	\$363	\$192	\$34	\$171	\$48,432
2-Person (1 BR)	\$16,550	\$414	\$233	\$36	\$181	\$55,280
3-Person (2 BR)	\$18,650	\$466	\$236	\$46	\$230	\$62,294
4-Person (3 BR)	\$20,700	\$518	\$257	\$52	\$261	\$69,141
5-Person (4 BR)	\$22,350	\$559	\$279	\$56	\$280	\$74,653

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Very Low Income (30-50% AMI)</b>						
1-Person	\$24,150	\$604	\$192	\$82	\$412	\$80,665
2-Person	\$27,600	\$690	\$233	\$91	\$457	\$92,189
3-Person	\$31,050	\$776	\$236	\$108	\$540	\$103,712
4-Person	\$34,500	\$863	\$257	\$121	\$606	\$115,236
5-Person	\$37,250	\$931	\$279	\$130	\$652	\$124,421
<b>Low Income (50-80% AMI)</b>						
1-Person	\$38,650	\$966	\$192	\$155	\$774	\$129,098
2-Person	\$44,150	\$1,104	\$233	\$174	\$871	\$147,468
3-Person	\$49,700	\$1,243	\$236	\$201	\$1,007	\$166,006
4-Person	\$55,200	\$1,380	\$257	\$225	\$1,123	\$184,377
5-Person	\$59,600	\$1,490	\$279	\$242	\$1,211	\$199,074
<b>Median Income (80-100% AMI)</b>						
1-Person	\$48,300	\$1,208	\$192	\$203	\$1,016	\$161,330
2-Person	\$55,200	\$1,380	\$233	\$229	\$1,147	\$184,377
3-Person	\$62,100	\$1,553	\$236	\$263	\$1,317	\$207,424
4-Person	\$69,000	\$1,725	\$257	\$294	\$1,468	\$230,472
5-Person	\$74,500	\$1,863	\$279	\$317	\$1,584	\$248,843
<b>Moderate Income (100-120% AMI)</b>						
1-Person	\$57,950	\$1,449	\$192	\$251	\$1,257	\$225,823
2-Person	\$66,250	\$1,656	\$233	\$285	\$1,423	\$258,167
3-Person	\$74,500	\$1,863	\$236	\$325	\$1,627	\$290,316
4-Person	\$82,800	\$2,070	\$257	\$363	\$1,813	\$322,660
5-Person	\$89,400	\$2,235	\$279	\$391	\$1,956	\$348,380

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

### *Extremely Low-income Households*

ELI households earn 30 percent or less of the county median income. Extremely low-income households have an annual income of \$14,500 or below for a one-person household and \$22,350 or below for a five-person household. ELI households cannot afford market-rate rental or ownership housing in Livingston.

### *Very- Low-income Households*

Very low-income households earn between 31 and 50 percent of the county median income – up to \$24,150 for a one-person household and up to \$37,250 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$80,665 and \$124,421, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$412 to \$652 in monthly rent, depending on household size. Given the cost of housing in Livingston, 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 \$38,650 for a one-person household and up to \$59,600 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$129,098 and \$199,074, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$774 to \$1,211 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 \$48,300 for a one-person household and up to \$74,500 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$161,330 to \$248,843. After deductions for utilities, a one-person median-income household could afford to pay up to \$1,016 in rent per month and a five-person low-income household could afford to pay as much as \$1,584. 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 \$57,950 for a one-person household and up to \$89,400 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$225,823 for a one-person household and \$348,380 for a five-person family. Moderate-income households in Livingston 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 \$1,257 and \$1,956 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 (Livingston, that range is \$41,400 to \$82,800 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 \$69,000 could afford monthly rent of \$1,468 for a three-bedroom housing unit and a home purchase price of \$230,472 without being burdened by housing costs. As noted in Table E3-40, the average monthly rental price for a three-bedroom unit is \$1,182, which is above the median income in Livingston.

## **Cost Burden**

Table E3-42 and Table E3-43 identify cost-burdened households by tenure over time in Livingston. There has been a decrease in the number of owner-occupied cost-burdened households from 551 households in 2010 to 368 in 2020. Cost-burdened renter-occupied households also show a decline, as cost burdened households decreased from 598 units in 2010 to 509 units in 2020.

**Table E3-42 Cost Burdened Owner-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
Livingston	63	106	307	551	368
Percent		68.3%	189.6%	79.5%	-33.2%

Note: Data are not inflation-adjusted to current 2024 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 E3-43 Cost Burdened Renter-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
Livingston	141	152	268	598	509
Percent		7.8%	76.3%	123.1%	-14.9%

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.

CHAS data provided by HUD provides information on cost burden by income category based on the HAMFI. This data is included in Table E3-44 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, ELI and very low-income households experienced a high rate of cost burden greater than 30 percent, including 345 of 405 ELI households and 369 of 513 very low-income households.

**Table E3-44 Cost Burden by Income and Tenure**

Row Labels	Owner occupied	Renter occupied	Grand Total
<b>Household income is &lt;= to 30% of HAMFI (extremely low income)</b>	<b>60</b>	<b>345</b>	<b>405</b>
Housing cost burden is <= to 30%	10	50	60
Housing cost burden > 30% but <= to 50%	15	25	40
Housing cost burden is > 50%	35	270	305
<b>Income is greater than 30% but &lt;= to 50% of HAMFI (very low income)</b>	<b>254</b>	<b>259</b>	<b>513</b>
Housing cost burden is <= to 30%	104	40	144
Housing cost burden is > 30% but <= to 50%	105	170	275
Housing cost burden is > 50%	45	49	94
<b>Income is &gt; 50% but &lt;= to 80% of HAMFI (low income)</b>	<b>369</b>	<b>545</b>	<b>914</b>
Housing cost burden is <= to 30%	210	370	580
Housing cost burden is > 30% but <= to 50%	155	130	285
Housing cost burden is > 50%	4	45	49
<b>Income is &gt; 80% &lt;= to 100% of HAMFI (median income)</b>	<b>320</b>	<b>25</b>	<b>345</b>
Housing cost burden is <= to 30%	190	25	215
Housing cost burden is > 30% but <= to 50%	115	-	115
Housing cost burden is > 50%	15	-	15
<b>Income is greater than 100% of HAMFI (moderate income)</b>	<b>905</b>	<b>515</b>	<b>1420</b>
Housing cost burden is <= to 30%	880	515	1395
Housing cost burden is > 30% but <= to 50%	10	-	10

Row Labels	Owner occupied	Renter occupied	Grand Total
Housing cost burden is > 50%	15	-	15
<b>Grand Total</b>	<b>1908</b>	<b>1689</b>	<b>3597</b>

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

## E3.14 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 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- Moderate Risk: affordable housing units that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- High Risk: affordable housing units that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Table E3-45 shows assisted units in Livingston by estimated affordability end date. As shown, there are 181 assisted units in the city, and none of which are at risk of conversion by 2033.



**Table E3-45 Inventory of Public Assisted Complexes – Livingston**

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Harvest Garden Apartments	1429 Nut Tree Road	Livingston	95334	43	44	LIHTC; USDA	2074	Low
Casitas Del Sol	1001 B Street	Livingston	95334	35	36	LIHTC; HCD	2055	Low
Vintage West Apartments	1000 Front Street	Livingston	95334	55	55	USDA	2039	Low
The Orchards on Newcastle	1972 Main Street	Livingston	95334	48	49	LIHTC; USDA	2067	Low

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 have 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.

### *Housing Rehabilitation Program*

The Housing Rehabilitation Program provides financing to repair income-eligible and owner-occupied homes in need of essential health and/or safety repairs. The Housing Rehabilitation program is funded by the State Department of Housing and Community Development grant programs. Common home repairs include roofing, plumbing, electrical, heating, cooling, insulation, foundation, windows, and handicap assessable modifications. Participating property must be owner-occupied and located within city limits.