

F3 Housing Needs Assessment

This chapter provides an individual assessment of housing needs for the City of Los Banos. This section summarizes demographic, employment, and housing characteristics. The main source of the information is the pre-approved data package for jurisdictions approved by the California Department of Housing and Community Development (HCD). This data is primarily sourced from the United States (U.S.) Census, the U.S. Department of Housing and Urban Development’s 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.

F3.1 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 Los Banos’ population characteristics and trends.

F3.2 Population Growth

Table F3-1 analyzes population change from 2000 to 2021. Los Banos grew by 39.1 percent from 2000 to 2010 compared to 21.5 percent countywide and 9.7 percent throughout the state. Growth in Los Banos slowed to 23.5 percent from 2010 to 2021. Similarly, growth slowed countywide to 9.1 percent and statewide to 5.9 percent; however, growth in Los Banos was significantly higher during this time.

Table F3-1 Population Change (2000 - 2021)

Jurisdiction	2000	2010	2021	Percent Change 2000-2010	Percent Change 2010-2021
Los Banos	25,869	35,972	44,421	39.1%	23.5%
Merced County	210,554	255,793	281,202	21.5%	9.1%
California	33,971,648	37,253,956	39,346,023	9.7%	5.9%

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

F3.3 Age Characteristics

Table F3-2 shows population by age group and each group’s percentage of the total population. The age groups include preschool (under five years), school-age students (five to 17 years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). In Los Banos, the largest age group is the young adult category, representing 25.4 percent of the total population, similar to the county (27.0 percent) and state (28.6 percent). The second largest group in Los Banos is school-age students at 24.9 percent. The smallest population by age are preschoolers at 9.2 percent, which is higher than the county (7.5 percent) and the state (6.0

percent). Los Banos also has a higher proportion of residents 44 years and younger (69.2 percent) compared to the county (67.7 percent) and the state (60.7 percent).

Table F3-2 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
Los Banos	4,100	11,051	4,305	11,270	9,195	4,500	44,421
Percent	9.2%	24.9%	9.7%	25.4%	20.7%	10.1%	
Merced 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 2017-2021 (5-year Estimates), Table B01001.

F3.4 Race and Ethnicity

Table F3-3 shows race and ethnicity data for residents in Los Banos, Merced County, and California. In terms of race, most of the population of Los Banos identifies as white at 47.5 percent, similar to countywide (46.2 percent) and slightly lower than the state (52.1 percent). The second largest population group is Some Other Race representing 35.2 percent of the total population in Los Banos. This is similar to Merced County (33.7 percent) and is significantly higher than California (15.3 percent). In terms of ethnicity, 73.2 percent of the population of Los Banos identifies as Hispanic/Latino, which is higher than in Merced County (61.2 percent) and the state (39.5 percent).

Table F3-3 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 /Latino, Any Race	Total
Los Banos	21,081	1,006	545	1,088	464	15,641	4,596	32,513	44,421
Percent	47.5%	2.3%	1.2%	2.4%	1.0%	35.2%	10.3%	73.2%	
Merced County	128,897	8,057	3,267	20,945	797	93,978	23,209	170,730	279,150
Percent	46.2%	2.9%	1.2%	7.5%	0.3%	33.7%	8.3%	61.2%	
California	20,553,732	2,233,258	360,607	5,887,396	148,278	6,036,865	4,235,217	15,593,787	39,455,353
Percent	52.1%	5.7%	0.9%	14.9%	0.4%	15.3%	10.7%	39.5%	

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

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

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

F3.5 Economic Characteristics

Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table F3-4 shows employment by industry. Educational services, health care, and social assistance sector is the most common employment sector in Los Banos, representing 16.7 percent of all employment. This is also the most common sector countywide (22 percent) and statewide (21.4 percent). The second largest sector in Los Banos is construction, which employs 15.8 percent of residents, higher than the county and state.

Table F3-4 Employment by Industry (2021)

Industry	Los Banos	Percent	Merced County	Percent	California	Percent
Educational Services, And Health Care And Social Assistance	2,811	16.7%	23,797	22%	3,990,094	21.4%
Construction	2,651	15.8%	8,623	8%	1,235,586	6.6%
Retail Trade	2,434	14.5%	11,804	10.9%	1,919,513	10.3%
Manufacturing	1,927	11.5%	11,778	10.9%	1,676,715	9%
Professional, Scientific, and Management, and Administrative, and Waste Management Services	1,602	9.5%	7,146	6.6%	2,612,859	14%
Arts, Entertainment, And Recreation, And Accommodation And Food Services	1,355	8.1%	7,682	7.1%	1,835,141	9.8%
Agriculture, Forestry, Fishing and Hunting, and Mining	1,076	6.4%	12,326	11.4%	394,881	2.1%
Transportation And Warehousing, And Utilities	816	4.9%	7,626	7.1%	1,071,181	5.7%
Wholesale Trade	575	3.4%	4,036	3.7%	501,378	2.7%
Other Services, Except Public Administration	554	3.3%	4,275	4%	927,253	5%
Public Administration	495	2.9%	5,058	4.7%	864,476	4.6%
Finance and Insurance, and Real Estate, and Rental and Leasing	325	1.9%	3,075	2.8%	1,107,961	5.9%
Information	191	1.1%	968	0.9%	539,683	2.9%

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

Income Definitions and Income Limits

The state and federal governments classify household income into several categories based upon the relationship to the county area median income (AMI), adjusted for household size. 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 F3-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

Table F3-5 HUD Income Limits by Person per Household (dollars)

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

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

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table F3-6 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.

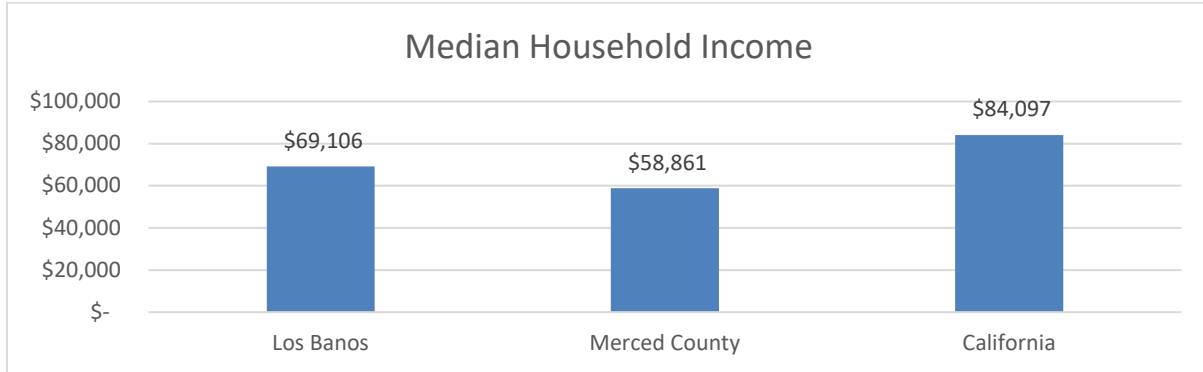
Table F3-6 State of California Income Categories

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

Source: California Health & Safety Code Section 50093.

Figure F3-1 shows median household income in Los Banos as reported by the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income in Los Banos was \$69,106 in 2021, which was higher than Merced County (\$58,861) but significantly lower than in California (\$84,097).

Figure F3-1 Median Household Income



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

Table F3-7 compares the median household income by race in 2021. In Los Banos, American Indian and Alaskan Native households had the highest median income at \$113,625, which is significantly higher than the state and county. The second highest income groups in Los Banos are Asian and Native Hawaiian/ Other Pacific Islander households with median household incomes of \$73,516, which is similar to the county but lower than the state. Black or African American households had the lowest median income in the city, which is generally consistent with the county and state.

Table F3-7 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
Los Banos	\$68,879	\$54,643	\$113,625	\$73,516	\$73,516	\$70,145	\$62,083	\$70,507
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, ACS 2017-2021 (5-year Estimates), Table B19013.

Overpayment and Housing Cost Burdens

Table F3-8 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 21.1 percent of households in Los Banos, which is similar to the county and state averages. Overpaying owner-occupied households comprise 15.0 percent of households in the city, which is higher than in both the county and state.

Table F3-8 Cost Burdened Households by Tenure

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Los Banos	1,804	2,540	4,344
Percent	15.0%	21.1%	36.1%
Merced County	9,611	17,470	27,081
Percent	11.8%	21.4%	33.2%
California	1,904,162	3,030,934	4,935,096
Percent	14.4%	22.9%	37.3%

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

CHAS data provided by HUD provides information on cost burden based on the HUD Area Median Family Income (HAMFI). This data is included in Table F3-9 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, 21.3 percent of households are paying 30 to 50 percent of their income on housing costs, which is higher than both the county and state. Further, 14.7 percent of households are spending more than 50 percent of their income on housing, which is similar to the county but less than the state. Based on CHAS data, Los Banos has higher rates of moderate cost burden than in Merced County and state, but lower rates of severe cost burden.

Table F3-9 Overpayment by Tenure (dollars)

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Los Banos	2,300	1,585	10,775
Percent	21.3%	14.7%	100.0%
Merced County	14,710	12,285	80,010
Percent	18.4%	15.4%	100.0%
California	2,632,205	2,427,660	13,044,265
Percent	20.2%	18.6%	100.0%

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

F3.6 Household Characteristics

Table F3-10 provides information on household types. Of the 12,025 households in Los Banos, 6,896 are married-couple households with or without children, and 690 are cohabitating couple households with or without children. Approximately half the total households in Los Banos, Merced County, and California are married-couple households.

Table F3-10 Households by Type

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Los Banos	6,896	3,632	3,264	690	436	254	12,025
Percent	57.3%	30.2%	27.1%	5.7%	3.6%	2.1%	
Merced County	39,912	18,171	21,741	6,862	3,910	2,952	81,618
Percent	48.9%	22.3%	26.6%	8.4%	4.8%	3.6%	
California	6,539,445	2,780,272	3,759,173	938,780	338,874	599,906	13,217,586
Percent	49.5%	21.0%	28.4%	7.1%	2.6%	4.5%	

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

F3.7 Large Households

Large family households are defined by U.S. Census Bureau as households containing five or more persons. Table F3-11 provides information on large households by tenure. As shown, 26.1 percent of households in Los Banos consist of five or more people, which is greater than the county and state. In Los Banos, owner-occupied five-person households (8.3 percent of total households), renter-occupied five-person households (6.6 percent) and owner-occupied seven-person households (3.1 percent) make up the largest percentages of large households, while renter-occupied seven-or-more-person households make up the smallest percentage of large households.

Table F3-11 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
Los Banos	3,137	1,003	334	367	793	336	304
Percent	26.1%	8.3%	2.8%	3.1%	6.6%	2.8%	2.5%
Merced County	17,710	4,737	1,952	1,649	5,380	2,184	1,808
Percent	21.7%	5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
California	1,830,468	580,759	246,420	200,281	456,013	199,263	147,732
Percent	13.9%	4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

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

F3.8 Overcrowding

The U.S. Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Table F3-12 provides information on overcrowding by tenure in Los Banos. There are 1,254 overcrowded households in the city, of which 47.1 percent (591) are owner-occupied households, and 52.9 percent (663) are renter-occupied.

Table F3-12 Overcrowding Severity by Tenure

Jurisdiction	Total	Owner-Occupied		Total	Renter-Occupied	
		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Los Banos	6,732	498	93	5,293	375	288
Percent	56.0%	4.1%	0.8%	44.0%	3.1%	2.4%
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: Percentages are calculated out of the general total population, not out of the total population of each tenure.

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

F3.9 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 F3-13 identifies senior households in Los Banos, Merced County, and California. The percentage row identifies the percent of households within the specified age range out of all owner-occupied or renter-occupied households. There are far more owner-occupied senior households in Los Banos (1,744 total), than renter-occupied senior households (625 total), which is similar to the county and state. As shown, seniors between the ages of 65 and 74 make up the largest percentages of owner and renter-occupied households (14.1 percent and 7.9 percent of total households, respectively), consistent with the two other jurisdictions.

Table F3-13 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
Los Banos	947	726	71	416	132	77
Percent	14.1%	10.8%	1.1%	7.9%	2.5%	1.5%
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 2017-2021 (5-year Estimates), Table B25007.

Table F3-14 shows the housing cost burdens by elderly family type and tenure in Los Banos based on data extracted through CHAS (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the ACS that reports seniors as age 65 and older). Based on data in this table, of all elderly persons in lower-income categories (less than or equal to 80 percent HAMFI), approximately

18.8 percent of all senior-owner households and 32.1 percent of all senior-renter households in Los Banos had a housing cost burden of 30 percent or greater.

Table F3-14 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	35	115	-	200	350
Number w/ Cost Burden <= 30%	-	45	-	100	145
Number w/ Cost Burden > 30% to <= 50%	-	25	-	30	55
Number w/ Cost Burden > 50%	35	45	-	70	150
Percent with Cost Burden >30% HAMFI	100.0%	61.0%	0.0%	50.0%	59.0%
Household Income > 30% to <= 50% HAMFI Very Low-Income					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	130	115	10	75	330
Number w/ Cost Burden <= 30%	40	65	-	40	145
Number w/ Cost Burden > 30% to <= 50%	30	15	10	-	55
Number w/ Cost Burden > 50%	60	35	-	35	130
Percent with Cost Burden >30% HAMFI	69.0%	43.0%	100.0%	47.0%	56.0%
Household Income > 50% to <= 80% HAMFI Low-Income					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	130	90	65	75	360
Number w/ Cost Burden <= 30%	105	55	15	60	235
Number w/ Cost Burden > 30% to <= 50%	-	35	25	15	75
Number w/ Cost Burden > 50%	25	-	25	-	50
Percent with Cost Burden >30% HAMFI	19.0%	39.0%	77.0%	20.0%	35.0%
Household Income > 80% to <= 100% HAMFI					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	75	80	10	-	165
Household Income > 100% HAMFI					
TOTAL HOUSEHOLDS > 100% HAMFI	685	165	175	45	1,070
Total Income <80% HAMFI and Cost Burden > 30%					
Total Income <80% HAMFI and Cost Burden > 30%	305		210		515
Percent Income <80% HAMFI and Cost Burden > 30%	18.8%		32.1%		22.6%
GRAND TOTAL HOUSEHOLDS	1,055	565	260	395	2,275

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

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning / CHAS database, 2015-2019 estimates, Table 7, accessed 2023.

<https://www.huduser.gov/portal/datasets/cp.html>

Table F3-15 summarizes cost burden data for units occupied by senior households. As shown, 70.3 percent of senior households in Los Banos have a housing cost burden of less than or equal to 30 percent, 14.5 percent have a housing cost burden of greater than 30 percent and less than or equal to 50 percent, and 15.2 percent have a housing cost burden of more than 50 percent. There is a lower percentage of senior households cost burdened in Los Banos than in Merced County by over 30 percent.

Table F3-15 Cost Burdened Senior Households

Jurisdiction	Cost Burden ≤ 30%	Cost Burden >30% to ≤50%	Cost Burden >50%	Total Senior Households
Los Banos	1,600	330	345	2,275
Percent	70.3%	14.5%	15.2%	100.0%
Merced County	12,080	3,220	2,880	18,180
Percent	66.4%	17.7%	15.8%	100.0%
California	1,963,195	620,335	736,510	3,320,040
Percent	59.1%	18.7%	22.2%	100.0%

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

Resources for Senior-Headed Households

There are three senior housing complexes located in Los Banos. Each facility is deed-restricted for lower-income households. As shown in Table F3-16, this accounts for a total of 218 senior rental units in Los Banos. As shown in Table F3-14, there are a total of 655 senior rental-occupied households, of which 210 are lower-income, indicating there is a gap between lower-income senior rental-occupied households and available units of approximately 130 units. The City will implement Program 7 to facilitate the development of senior housing.

Table F3-16 Inventory of Senior Housing

Housing Development	Address	City	Affordable Units	Total Units
Macarthur Apartments	1130 F St.	Los Banos	99	99
Heritage Village Apartments	1156 San Luis St.	Los Banos	50	50
Overland Court Apartments	405 Rockport Dr.	Los Banos	69	70

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

Persons with Disabilities (including Developmental Disabilities)

Table F3-17 identifies the number of residents with one or more disability. In Los Banos, 4.5 percent of residents have one type of disability, while 5.1 percent report two or more disabilities. Both percentages are slightly lower than those of the county and state. Among those with a disability, 46.9 have one disability, while 53.1 percent have two or more types of disability.

Table F3-17 Population by Number of Disabilities

Jurisdiction	Total	With One Type of Disability	With two or More types of Disability	No Disability
Los Banos	44,335	2,016	2,281	40,038
Percent		4.5%	5.1%	90.3%
Merced County	276,304	18,099	17,266	240,939
Percent		6.6%	6.3%	87.2%
California	38,946,377	2,108,406	2,037,095	34,800,876
Percent		5.4%	5.2%	89.4%

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

Table F3-18 summarizes the population with a disability by age. In Los Banos, residents aged 18 to 64 years make up the largest proportion of disabled individuals at 4.5 percent of the total population, which is lower than countywide (6.6 percent) and statewide (5.1 percent). The under 18 years age group accounts for the smallest percent of the population at 1.3 percent, which is consistent with the county and state. The 65 years and older group accounts for 3.9 percent of the population in the city, which is lower than in both the county (4.9 percent) and the state (4.8 percent).

Table F3-18 Disability by Age for the Total Population

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
Los Banos	44,335	581	1,982	1,734
Percent		1.3%	4.5%	3.9%
Merced County	276,304	3,666	18,311	13,388
Percent		1.3%	6.6%	4.9%
California	38,946,377	315,849	1,964,845	1,864,807
Percent		0.8%	5.1%	4.8%

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

Table F3-19 identifies residents with a developmental disability by age. In Los Banos, most residents with a developmental disability are under 18 years old, which is consistent with both the state and county.

Table F3-19 Developmental Disability by Age

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Disability
Los Banos	244	158	402
Merced County	1,507	1,287	2,794
California	192,384	185,353	377,737

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

Resources for Persons with Disabilities

The State Department of Developmental Services currently provides community-based services to persons with developmental disabilities through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. Regional centers provide “point of entry” services to those that are developmentally disabled. The closest center to Los Banos is the Central Valley Regional Center in Merced, approximately 36 miles away. The Central Valley Regional Center is a non-profit community agency that contracts with local businesses to provide services to developmentally disabled persons and their families. The lack of accessible disability facilities near Los Banos indicates a need for disability resources in the city. While there are no specific public housing resources that are accessible to people with disabilities in Los Banos, there are 218 senior housing units and 584 total public housing units available to low and moderate-income families and individuals. The City will implement Program 6 to facilitate housing for special needs populations.

Large Households

Table F3-20 provides information on large households by tenure in Los Banos, Merced County, and California. See section 6.2.7: *Large Households*, above, for more information. As shown, there are 1,704 owner-occupied large households and 1,433 renter-occupied large households. The percentage of total large households in Los Banos (26.1 percent) is larger than the county (21.7 percent) and state (13.9 percent).

Table F3-20 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
Los Banos	12,025	1,003	334	367	793	336	304
Percent		8.3%	2.8%	3.1%	6.6%	2.8%	2.5%
Merced County	81,618	4,737	1,952	1,649	5,380	2,184	1,808
Percent		5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
California	13,217,586	580,759	246,420	200,281	456,013	199,263	147,732
Percent		4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

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

Resources for Large Households

Units with four or more bedrooms are the primary housing resource for large households. Table F3-21 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 734 units in Los Banos with five or more bedrooms but 3,137 large households, leaving a potential resource gap of 2,403 units. When compared to large units with four bedrooms, there are 3,006 housing units which leaves a smaller resource gap of 131 units. When combined, there are a total of 3,740 large households with four or more bedrooms, which exceeds the number of large households in Los Banos.

Table F3-21 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)
Los Banos	12,025	3,137	12,459	3,006	734
Percent		26.1%		25.0%	6.1%
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 2017-2021 (Five-year Estimates), Tables DP04.

Female-Headed Households

Table F3-22 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Los Banos has a total of 841 single female-headed households with their own children under 18, representing 7.0 percent of total households. This is similar to the county (7.8 percent) and higher than the state (4.7 percent).

Table F3-22 Single Female-Headed Households with Own Children

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Los Banos	12,025	841	7.0%
Merced County	81,618	6,365	7.8%
California	13,217,586	614,747	4.7%

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

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

Table F3-23 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (64.6 percent) than owner-occupied households (35.4 percent). Both the county and state follow a similar trend.

Table F3-23 Female-Headed Family Households by Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Los Banos	625	1,142	1,767
Percent	35.4%	64.6%	
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, ACS 2017-2021 (5-year Estimates), Table B17010.

Resources for Single-Parent and Female-Headed Households

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

- First 5 Merced County is dedicated to improving the lives of Merced County's young children and their families through a comprehensive system of education, health services, and other crucial programs. The Strong Families programs enable families to raise their children in a safe, stable, and nurturing home. These programs work with families, educators, health, and social services providers to support parents and guardians.
- Ace Overcomers Program, committed to helping teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education, providing educational services to children and families including childcare subsidies to offset the costs of care.

- Sierra Vista Child and Family Services, committed to supporting the community by providing mental health services to children and youth ages 0 to 21.
- Maternal, Child, and Adolescent Health (MCAH) Services, providing information and services to mothers and children.

Extremely Low-Income Residents

Table F3-24 identifies extremely low-income (ELI) households by tenure in Los Banos. Renter-occupied ELI households (970) make up 71 percent of total ELI households. This is slightly lower than in the county (74.4 percent) and similar to the state (70.7 percent). Owner-occupied ELI households (395) comprise 28.9 percent of total ELI households in Los Banos. This is lower than in the county (25.4 percent) and the state (29.3 percent). There is 1,365 total ELI households in Los Banos, comprising approximately 12.7 percent of total households in the city. This is lower than in the county (14.3 percent) and the state (15.3 percent).

Table F3-24 Extremely Low-Income Households by Tenure

Jurisdiction	Income <=30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Los Banos	395	970	1,365	10,775
Percent	3.7%	9.0%	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 2015-2019 (5-Year Estimates), Table 7.

Table F3-25 summarizes cost burden among ELI households. As shown, 289 of 364 ELI owner-occupied households (79.4 percent) in Los Banos are experiencing a moderate or severe housing cost burden, consistent with the county (79.1 percent) and the state (80.1 percent). Among ELI renter households, 915 out of 985 (92.7 percent) are experiencing a moderate or severe housing cost burden. This is higher than in both the county (87.4 percent) and the state (88.9 percent). In Los Banos, ELI renter-occupied households with a severe cost burden account for 56.8 percent of all ELI households. This is higher than in the county (51.7 percent) and the state (51.4 percent).

Table F3-25 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%	
Los Banos	75	95	194	70	140	755	1,329
Percent	5.6%	7.1%	14.6%	5.3%	10.5%	56.8%	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 2015-2019 (5-Year Estimates).

Resources for Extremely Low-Income Households

The Housing Authority of the County of Merced currently administers the Housing Choice Voucher (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 within the county.¹

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

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

Table F3-26 includes an inventory of affordable housing in Los Banos. As shown, there are 584 affordable units in the city. These units serve households making less than 80 percent of the AMI. Based on the identified need (1,329 ELI households) there is a need for additional units affordable to ELI households in the city. The City will implement Program 10 to facilitate housing for ELI households.

Table F3-26 Inventory of Public Assisted Complexes, Los Banos

Name	Address	City	Zip	Affordable Units
Los Banos Apartments	44 West I Street	Los Banos	93635	66
Central Valley Apts	1100 D Street	Los Banos	93635	40
Pacheco Place MHSA	232 W. J Street	Los Banos	93965	10
Central Valley II Apartments	1130 D Street	Los Banos	93635	38
Carrington Pointe	1985 San Luis Street	Los Banos	93635	79
Los Banos Family Apartments (Aka Pacheco Village)	2235 Gilbert Gonzales Jr. Drive	Los Banos	93635	105
Los Banos II Family Apartments	2125 Gilbert Gonzalez Jr. Drive	Los Banos	93635	79
Macarthur Apartments	1130 F Street	Los Banos	93635	49
Heritage Village Apartments	1156 San Luis Street	Los Banos	93635	49
Overland Court Apartments	405 Rockport Dr.	Los Banos	93635	69
Total				584

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

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

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

Farmworkers

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

Table F3-27 provides 2017-2021 ACS data for the total population of residents working in the agriculture, forestry, fishing and hunting, and mining industries (including farmworkers) in Los Banos and Merced County. Los Banos had 1,076 workers in these categories in 2021, representing 8.7 percent of the total population of workers in these industries across the county.

Table F3-27 Farmworker Population

Jurisdiction	Population in Agriculture, Forestry, Fishing and Hunting, and Mining Industries (Including Farmworkers)
Los Banos	1,076
Percent	8.7%
Total Merced County	12,326

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

Resources for Farmworkers

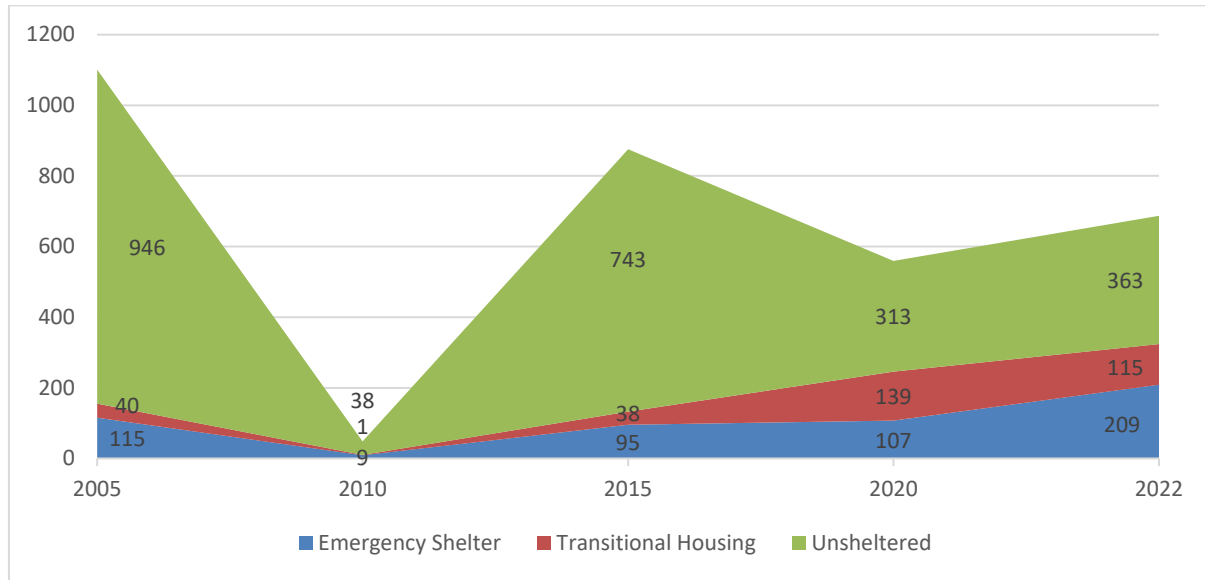
The Housing Authority of Merced County funds four migrant housing centers, one of which is in Los Banos. It contains 48 units that offer temporary housing from April through November. To be eligible for migrant housing, households must earn a minimum of \$5,752.50 annually from farm labor employment. The Migrant Center is located on W. Henry Miller Road, Los Banos. As reported in Table 10.2-27 above, there were 1,076 farmworkers living in Los Banos in 2021. Despite the housing opportunities at the Migrant Center, there is a significant gap in housing resources for farmworkers in the city. The City will implement Program 7 to facilitate housing for farmworkers.

Unhoused Households

Figure 10.2-2 shows unhoused households by type between 2005 to 2022. As shown, 2005 had the highest reported number of households (1,101) by the Merced County Continuum of Care (CoC), the majority of which were unsheltered. Data for 2020 indicates that 559 households were unhoused in the county, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households were unhoused in the county.

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

Figure F3-2 Unhoused Households by Type Over Time, 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 Los Banos. Table F3-28 provides the most recent point-in-time count for unhoused residents in the county. In 2023, there were a total of 784 unhoused people in Merced County, 14.4 percent of which live in Los Banos (113 people).

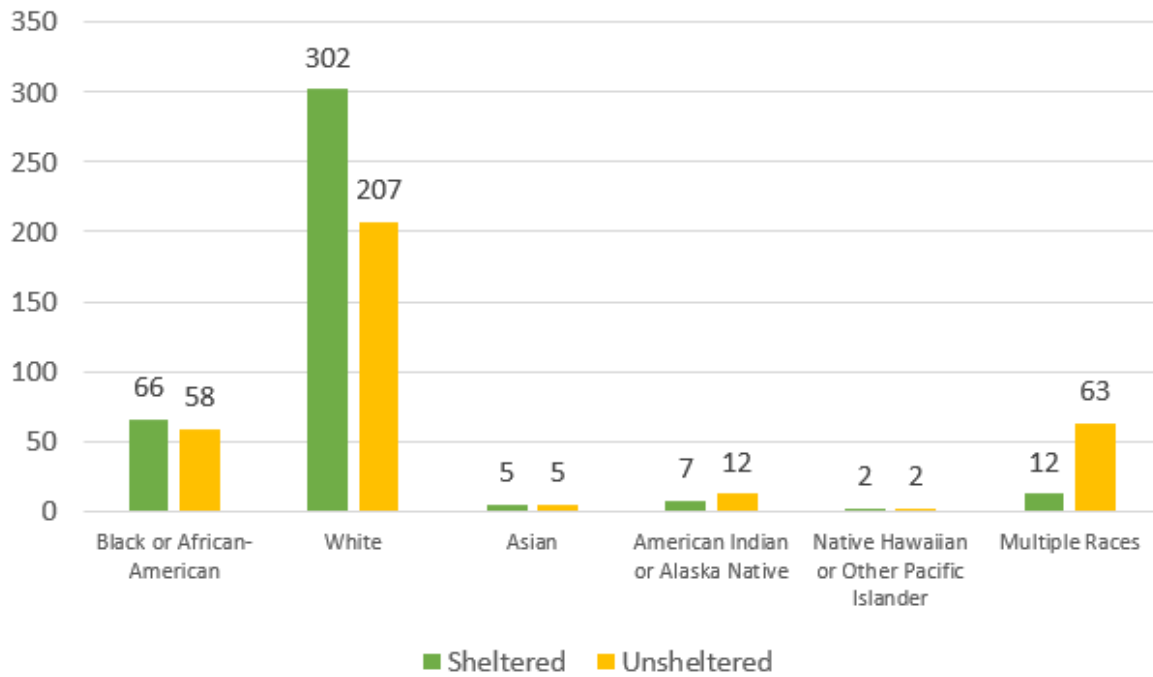
Table F3-28 Unhoused Individuals by Type (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Los Banos	35	78	113
Percent	8.9%	20%	14.4%
Merced County	394	390	784

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

Figure F3-3 identifies unhoused individuals by type and race in Merced County for the year 2023. As shown, 53.2 percent of the unhoused 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 F3-3 Unhoused Individuals by Type by Race (2023)



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

The CoC data also considers ethnicity countywide, as shown in Table F3-29. Among those counted, 332 of 784 individuals (42.3 percent) identified as Hispanic/Latino.

Table F3-29 Unhoused Individuals by Ethnicity (2023), Merced County

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

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

The 2023 point-in-time count only provides specific demographic data for unsheltered residents in select jurisdictions with an unsheltered count of 15 or more persons. In Los Banos, 32 of 78 unsheltered residents identified as Hispanic/Latino.

Resources for Unhoused Individuals

The city of Los Banos has one permanent supportive housing facility named Project Hope Westside operated by Merced County Mental Health. It offers an eight-unit apartment complex for adults and older adults who are chronically unhoused and have a qualifying mental illness and substance abuse.

The lack of resources for the unhoused in Los Banos indicates a need for supportive and accessible housing for the unhoused population. The City will implement Program 10 to provide resources for people experiencing homelessness.

F3.10 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 Los Banos to identify how well the current housing stock meets the needs of current and future residents.

Housing Growth

Table F3-30 summarizes the growth in the housing stock in Los Banos by providing the total number of units constructed each decade from 1980 and 2020. The largest growth rate occurred between 1990 to 2000 with a 39.2 percent increase during this 10-year period. Growth then slowed steadily between 1990 and 2000 to a 41.3 percent increase. Between 2010 and 2020, however, the number of housing units in the city decreased by 0.1 percent.

Table F3-30 Total Housing Units Over Time (1980 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Los Banos	3,643	5,070	8,049	11,375	11,358
Percent Change		39.2%	58.8%	41.3%	-0.1%

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

Housing Type and Tenure

Table F3-31 identifies the total housing units by type in Los Banos, Merced County, and California. In Los Banos, single detached homes make up most of the housing stock, with 83.2 percent of total units. This is more than the county with 73.8 percent and the state with 57.6 percent. The second most common housing type is housing with five to nine units, making up 4.4 percent of the total units in the city. This is lower than the county (4.5 percent) and the state (5.9 percent). The next largest housing type in Los Banos is housing with three or four units, comprising 3.4 percent of total units in the city. This is lower than in the county (4.8 percent) and in the state (5.4 percent). Notably, Los Banos has far fewer mobile homes (1.4 percent) than the county (6.7 percent) and the state (3.6 percent).

Table F3-31 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.
Los Banos	12,459	10,368	392	252	427	544	75	104	82	172	43
Percent		83.2%	3.1%	2.0%	3.4%	4.4%	0.6%	0.8%	0.7%	1.4%	0.3%
Merced County	86,767	64,045	1,908	2,785	4,172	3,876	1,634	801	1,649	5,775	122
Percent		73.8%	2.2%	3.2%	4.8%	4.5%	1.9%	0.9%	1.9%	6.7%	0.1%
California	14,328,539	8,248,814	1,031,608	340,666	777,600	842,158	721,058	713,636	1,121,470	514,764	16,765
Percent		57.6%	7.2%	2.4%	5.4%	5.9%	5.0%	5.0%	7.8%	3.6%	0.1%

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

Table F3-32 indicates housing units by tenure. In Los Banos, 56 percent of units are owner-occupied compared to 44.0 percent renter occupied. The percentage of owner-occupied households is greater in Los Banos than in the county (51.6 percent owner-occupied) and state (55.5 percent).

Table F3-32 Housing Units by Tenure

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Los Banos	12,025	6,732	5,293
Percent		56.0%	44.0%
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 16-20 (5-year Estimates), Table B25042.

Vacancy Rate

Table F3-33 provides data on vacancy status by type for the total vacant units. Of the total vacant units in Los Banos (434), “other vacant” units make up the largest percentage of total vacant units. These units make up 42.9 percent of total vacant units in the city, greater than both the county (39.4 percent) and state (28.3 percent). According to the 2021 ACS, there are no vacant units for rent in Los Banos, indicating that rental units are in high demand in the city.

Table F3-33 Vacancy Status by Type for Total Vacant Units

Jurisdiction	Total	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Los Banos	434	0	34	36	73	105	0	186
Percent	3.5%	0.0%	7.8%	8.3%	16.8%	24.2%	0.0%	42.9%
Merced County	5,149	1,298	112	377	553	556	202	2,051
Percent	5.9%	25.2%	2.2%	7.3%	10.7%	10.8%	3.9%	39.8%
California	1,110,953	240,840	53,537	73,319	54,970	370,908	2,992	314,387
Percent	7.8%	21.7%	4.8%	6.6%	5.0%	33.4%	0.3%	28.3%

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

Housing Unit Size

Table F3-34 provides housing unit size data for Los Banos, Merced County, and California. In Los Banos, three-bedroom units (49.8 percent) are the most common housing type, followed by four-bedroom (25 percent) and two-bedroom units (12.3 percent). This is similar to the statewide housing unit size trend; however, there is a notably smaller stock of one-bedroom units in Los Banos and Merced County when compared to the state.

Table F3-34 Housing Unit Size

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Los Banos	12,025	347	462	1,485	5,991	3,006	734
Percent		2.9%	3.8%	12.3%	49.8%	25.0%	6.1%
Merced 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, ACS 2017-2021 (5-year Estimates), Table B25042.

Age and Condition of Housing Stock

Table F3-35 provides data on the total occupied housing units by year built. The city experienced the most growth between 2000 to 2009. During this period, 3,054 units were constructed, representing 25.4 percent of the housing stock at the time. The growth trends for Merced County Similarly, Merced County with 16,856 units being constructed between 2000 to 2009. In contrast, California indicates that the largest percentage of units were constructed in the 1970s, with 17.4 percent. In Los Banos, 705 units have been constructed since 2010 which accounts for 5.9 percent of the total housing stock. Of the 12,025 occupied housing units in the city, 3,879 units are more than 40 years old. This accounts for 32.3 percent of the total occupied housing units today.

Table F3-35 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
Los Banos	12,025	0	705	3,054	2,987	1,400	1,524	817	585	731	222
Percent		0.0%	5.9%	25.4%	24.8%	11.6%	12.7%	6.8%	4.9%	6.1%	1.8%
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%	13.8%	13.3%	5.7%	8.8%

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

Table F3-36 provides information on substandard housing units. In Los Banos, there are 40 units lacking kitchen facilities and zero units lacking plumbing facilities. By contrast, approximately 0.4 percent of units in the county and state lack plumbing facilities, and 0.4 percent in the county and 1.1 percent in the state lack kitchen facilities.

The City’s Code Enforcement Division estimates that approximately 481 units require major rehabilitation and fewer than 10 units citywide are beyond the point of repair. Concentrated areas of substandard housing in the city are in central Los Banos. Enforcement staff regularly distribute information about housing resources to property owners undergoing enforcement and they provide connections to organizations such as Habitat for Humanity.

Table F3-36 Substandard Housing Units

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Los Banos	12,025	0	40
Percent		0.0%	0.3%
Merced County	81,618	298	357
Percent		0.4%	0.4%
California	13,217,586	53,643	149,252
Percent		0.4%	1.1%

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

Housing Costs

Median Home Sale Price

Table F3-37 provides information on the median housing value in Los Banos from 1980 to 2020. As shown, the home value experienced a large increase in value from 1980 to 1990. Median home values increased by 124.7 percent during this decade, which was the largest increase in value across all jurisdictions during this period. Changes in value have fluctuated in more recent years, including a 25.5 percent increase between 1990 and 2000, a much larger increase of 80.1 percent between 2000 and 2010, and a 21.1 percent increase between 2010 and 2020.

Table F3-37 Median Housing Value Over Time (1980 to 202)

Jurisdiction	1980	1990	2000	2010	2020
Los Banos	\$49,000	\$110,100	\$138,200	\$248,900	\$315,500
Percent Change		124.7%	25.5%	80.1%	21.1%
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%	23.2%
Dos Palos	\$44,300	\$66,900	\$88,500	\$179,800	\$227,700
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%

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%
Unincorporated County	\$53,100	\$90,100	\$110,900	\$241,000	\$268,800
Percent Change		69.7%	23.1%	117.3%	10.3%

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

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

Table F3-38 provides information on the median housing value in Los Banos over the past five years. As shown, housing values in Los Banos have steadily risen over this time period, with the largest increase in value occurring between 2017 and 2018 (17.1 percent). The lowest increase in value occurred between 2019 and 2020 (7.5 percent). Jurisdictions throughout the county experienced a similar trend, where the highest median housing value growth occurred between 2017 and 2018, followed by significantly smaller gains between 2019 and 2020.

Table F3-38 Median Housing Value from 2017 to 2021

Jurisdiction	2017	2018	2019	2020	2021
Los Banos	\$226,700	\$265,500	\$293,400	\$315,500	\$340,800
Percent Change	-	17.10%	10.50%	7.50%	8.00%
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%
Livingston	\$187,500	\$222,400	\$229,900	\$231,100	\$242,400
Percent Change	-	18.60%	3.40%	0.50%	4.90%
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 current 2022 dollars.

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

F3.11 Distribution of Owner-Occupied Units

Table F3-39 compares data on the number of owner-occupied housing units by race in Los Banos, Merced County, and California. In Los Banos, a majority of owner-occupied units are occupied by residents that identify as white (56.1 percent). This is slightly lower than in Merced County (59.4 percent) and higher than in California (41.6 percent).

Considering ethnicity, 57.7 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 in California (24.1 percent). Given that 73.2 percent of the entire population of Los Banos identifies as Hispanic/Latino of any race, this group is underrepresented in the housing market.

Table F3-39 Owner Occupied Units by Race

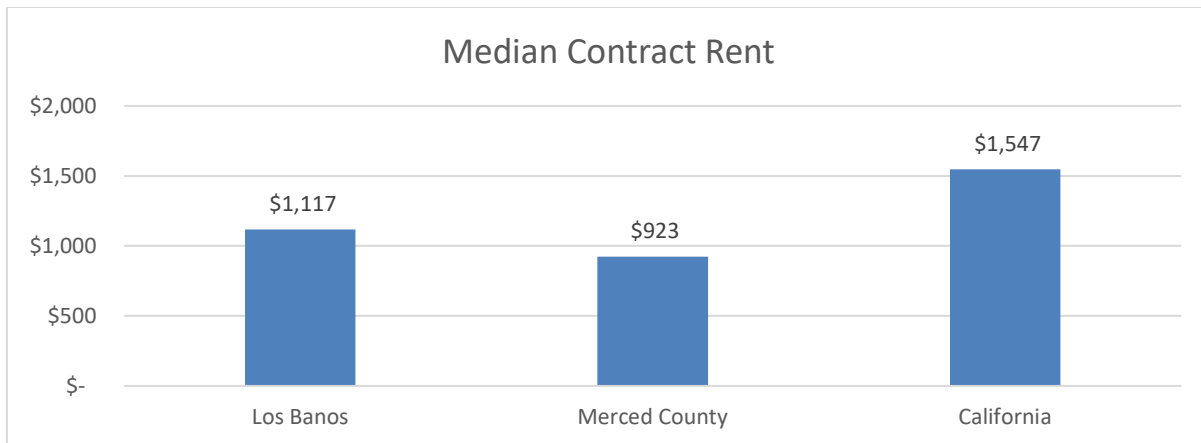
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic/Latino of any Race
Los Banos	3,779	149	75	258	0	1,839	632	3,885
Percent	56.1%	2.2%	1.1%	3.8%	0.0%	27.3%	9.4%	57.7%
Merced County	25,012	1,182	436	2,801	43	9,588	3,084	18,848
Percent	59.3%	2.8%	1.0%	6.6%	0.1%	22.7%	7.3%	43.5%
California	4,660,216	287,300	53,643	1,150,895	18,216	633,875	531,102	1,807,053
Percent	62.1%	3.8%	0.7%	15.3%	0.2%	8.4%	7.1%	24.1%

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

F3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent in Los Banos was \$1,117 per month (Figure F3-4). This was higher than the median for the county at \$923 and lower than the state median of \$1,547.

Figure F3-4 Median Contract Rent



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

Table F3-40 below provides data on median gross rent from 1980 to 2020. Median gross rent has grown from \$222 per month in 1980 to \$1,253 in 2020. Between 1980 and 1990 rents in the city grew by 84.7 percent before slowing significantly to an increase of 37.1 percent between 1990 and 2000. From 2000 to 2010, rents increased sharply again (73.0 percent increase) before again slowing to an increase of 28.9 percent between 2010 and 2020.

Table F3-40 Median Gross Rent Over Time, Los Banos

	1980	1990	2000	2010	2020
Los Banos	\$222	\$410	\$562	\$972	\$1,253
Percent Change		84.7%	37.1%	73.0%	28.9%

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

Table F3-41 provides an overview of median rent for rental housing by number of bedrooms based on 2017-2021 ACS data. The median rent data shows the estimated rent in Los Banos is \$1,015 for a two-bedroom and \$1,378 for a three-bedroom unit. Rents in Los Banos are generally higher than in the county and significantly lower than statewide rents.

Table F3-41 Median Rent by Number of Bedrooms

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Los Banos	\$669	\$1,011	\$1,015	\$1,378	\$1,844
Merced County	\$708	\$795	\$989	\$1,234	\$1,548
California	\$1,293	\$1,450	\$1,737	\$1,948	\$2,326

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

F3.13 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 F3-42 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Los Banos. A summary of each income category’s ability to pay for housing is provided below the table.

Table F3-42 Housing Affordability Matrix – Los Banos (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)	\$15,600	\$390	\$192	\$40	\$198	\$52,107
2-Person (1 BR)	\$17,850	\$446	\$233	\$43	\$213	\$59,622
3-Person (2 BR)	\$20,100	\$503	\$236	\$53	\$267	\$67,137
4-Person (3 BR)	\$22,300	\$558	\$257	\$60	\$301	\$74,486
5-Person (4 BR)	\$24,100	\$603	\$279	\$65	\$324	\$80,498

	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	\$26,050	\$651	\$192	\$92	\$459	\$87,011
2-Person	\$29,750	\$744	\$233	\$102	\$511	\$99,370
3-Person	\$33,500	\$838	\$236	\$120	\$602	\$111,896
4-Person	\$37,200	\$930	\$257	\$135	\$673	\$124,254
5-Person	\$40,150	\$1,004	\$279	\$145	\$725	\$134,108
Low-income (50-80% AMI)						
1-Person	\$41,650	\$1,041	\$192	\$170	\$849	\$139,118
2-Person	\$47,600	\$1,190	\$233	\$191	\$957	\$158,992
3-Person	\$53,550	\$1,339	\$236	\$221	\$1,103	\$178,866
4-Person	\$59,500	\$1,488	\$257	\$246	\$1,231	\$198,740
5-Person	\$64,300	\$1,608	\$279	\$266	\$1,329	\$214,773
Median-income (80-100% AMI)						
1-Person	\$52,100	\$1,303	\$192	\$222	\$1,111	\$174,023
2-Person	\$59,500	\$1,488	\$233	\$251	\$1,255	\$198,740
3-Person	\$66,950	\$1,674	\$236	\$288	\$1,438	\$223,624
4-Person	\$74,400	\$1,860	\$257	\$321	\$1,603	\$248,509
5-Person	\$80,350	\$2,009	\$279	\$346	\$1,730	\$268,383
Moderate-income (100-120% AMI)						
1-Person	\$62,500	\$1,563	\$192	\$274	\$1,371	\$243,554
2-Person	\$71,400	\$1,785	\$233	\$310	\$1,552	\$278,236
3-Person	\$80,350	\$2,009	\$236	\$355	\$1,773	\$313,113
4-Person	\$89,300	\$2,233	\$257	\$395	\$1,976	\$347,990
5-Person	\$96,400	\$2,410	\$279	\$426	\$2,131	\$375,658

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B19113.

Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the county median income. Extremely low-income households have an annual income of \$15,600 or below for a one-person household and \$24,100 or below for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Los Banos.

Very- Low-income Households

Very low-income households earn between 31 and 50 percent of the county median income – up to \$26,050 for a one-person household and up to \$40,150 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$87,011 and \$134,108, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$459 to \$725 in monthly rent, depending on household size. Given the cost of housing in Merced County, very low-income households could not afford to purchase a home or rent an adequately sized unit.

Low-income Households

Low-income households earn between 51 and 80 percent of the county median income – up to \$41,650 for a one-person household and up to \$64,300 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$139,118 and \$214,773, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$849 to \$1,329 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 \$52,100 for a one-person household and up to \$80,350 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$174,023 to \$268,383. After deductions for utilities, a one-person median-income household could afford to pay up to \$1,111 in rent per month and a five-person low-income household could afford to pay as much as \$1,730. 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 \$62,500 for a one-person household and up to \$96,400 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$243,554 for a one-person household and \$375,658 for a five-person family. Moderate-income households in Merced County 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 \$1,371 and \$2,131 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 Los Banos, that range is \$44,640 to \$89,280 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 \$74,400 could afford monthly rent of \$1,603 for a three-bedroom housing unit and a home purchase price of \$248,509 without being burdened by housing costs. As noted in Table F3-41, the average monthly rental price for a three-bedroom unit is \$1,378, lower than the median income in Los Banos.

Cost Burden

Table F3-43 and Table F3-44 identify cost-burdened households by tenure overtime in Los Banos. There has been a decrease in the number of owner-occupied cost-burdened households from 2,556 households in 2010 to 1,135 in 2020. Cost-burdened renter-occupied households show an increase in cost burdened households from 1,523 units in 2010 to 1,828 units in 2020.

Table F3-43 Cost Burdened Owner-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Los Banos	270	380	1,165	2,556	1,135
Percent		40.7%	206.6%	119.4%	-55.6%

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

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

Table F3-44 Cost Burdened Renter-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Los Banos	413	702	621	1,523	1,828
Percent		70.0%	-11.5%	145.3%	20.0%

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

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

CHAS data provided by HUD provides information on cost burden by income category based on the HUD Area Median Family Income (HAMFI). This data is included in Table F3-45 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 experienced a high rate of cost burden greater than 30 percent, including 1,070 of 1,365 extremely low-income households, 1,015 of 1,344 very low-income households, and 1,010 of 1,870 low-income households.

Table F3-45 Cost Burden by Income and Tenure

Row Labels	Owner occupied	Renter occupied	Grand Total
Household income is <= to 30% of HAMFI (extremely low income)	395	970	1365
Housing cost burden is <= to 30%	90	205	295
Housing cost burden > 30% but <= to 50%	55	140	195
Housing cost burden is > 50%	250	625	875
Income is greater than 30% but <= to 50% of HAMFI (very low income)	580	764	1344
Housing cost burden is <= to 30%	210	119	329
Housing cost burden is > 30% but <= to 50%	210	300	510
Housing cost burden is > 50%	160	345	505
Income is > 50% but <= to 80% of HAMFI (low income)	1070	800	1870
Housing cost burden is <= to 30%	530	330	860
Housing cost burden is > 30% but <= to 50%	420	415	835
Housing cost burden is > 50%	120	55	175
Income is > 80% <= to 100% of HAMFI (median income)	680	370	1050
Housing cost burden is <= to 30%	555	280	835
Housing cost burden is > 30% but <= to 50%	95	90	185
Housing cost burden is > 50%	30	-	30

Row Labels	Owner occupied	Renter occupied	Grand Total
Income is greater than 100% of HAMFI (moderate income)	3370	1685	5055
Housing cost burden is <= to 30%	2,950	1,530	4480
Housing cost burden is > 30% but <= to 50%	420	155	575
Housing cost burden is > 50%	-	-	-
Grand Total	6095	4589	10684

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

F3.14 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-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 F3-46 shows assisted units in Los Banos by estimated affordability end date. As shown, there are 584 assisted units in the city, none of which are at risk of conversion to market rate by 2033.

Table F3-46 Inventory of Public Assisted Complexes – Los Banos

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Los Banos Apartments	44 West I Street	Los Banos	93635	66	68	LIHTC; USDA	2066	Low
Central Valley Apts	1100 D Street	Los Banos	93635	40	40	USDA	3/29/2035	Low
Pacheco Place MHSA	232 W. J Street	Los Banos	93965	10	11	CaIHFA	1/1/2042	Low
Central Valley II Apartments	1130 D Street	Los Banos	93635	38	38	USDA	07/30/2038	Low
Carrington Pointe	1985 San Luis Street	Los Banos	93635	79	80	LIHTC	2052	Low
Los Banos Family Apartments (Aka Pacheco Village)	2235 Gilbert Gonzales Jr. Drive	Los Banos	93635	105	105	LIHTC; HCD	1/22/2065	Low
Los Banos II Family Apartments	2125 Gilbert Gonzalez Jr. Drive	Los Banos	93635	79	80	LIHTC	2064	Low
Macarthur Apartments	1130 F Street	Los Banos	93635	49	50	LIHTC; HUD; USDA	2060	Low
Heritage Village Apartments	1156 San Luis Street	Los Banos	93635	49	50	LIHTC; USDA	2059	Low
Overland Court Apartments	405 Rockport Dr.	Los Banos	93635	69	70	LIHTC	2069	Low

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 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.