

F7 Housing Plan

This eight-year Housing Plan (2024-2032) sets forth a strategy, including goals, policies, and programs, to address housing issues identified in the City of Los Banos.

F7.1 Goals and Policies

Goal 1: Regional Collaboration

Work collaboratively with jurisdictions in the county to efficiently address housing issues and find regional solutions.

Policy 1.1 Proactively coordinate with cities, Merced County, and other agencies and organizations to create effective policies and programs and respond to opportunities for achieving common housing goals.

Policy 1.2 Participate in, as appropriate, pursuit of state and federal housing funds to address regional housing issues.

Goal 2: Housing Development

Provide an adequate supply and range of housing types to meet the diverse needs of residents.

Policy 2.1 Provide adequate sites for new housing development to accommodate the regional housing needs allocation (RHNA) throughout the planning period.

Policy 2.2 Facilitate a range of housing development that will meet the needs of all income levels including extremely low, very-low, low-, moderate- and above moderate households.

Policy 2.3 Encourage a range of housing types and sizes in large-scale development and annexations.

Policy 2.4 Promote infill development on vacant and underutilized sites within developed areas.

Policy 2.5 Encourage higher density and mixed-use residential development along major transportation and transit corridors and/or near existing or planned community facilities and services.

Policy 2.6 Enact programs that facilitate well-designed, energy-efficient development and flexible standards to encourage high-quality projects.

Goal 3: Affordable Housing Options

Facilitate the development of affordable housing and protect the existing supply of affordable housing to extremely low, very low-, low- and moderate-income households.

Policy 3.1 Provide a range of incentives and tools to encourage affordable housing for all lower-income levels, including extremely low-income.

Policy 3.2 Support the Merced County Housing Authority (MCHA) by promoting Housing Choice Voucher (HCV) opportunities.

- Policy 3.3** Ensure permit processing procedures to ensure streamlining is available for affordable housing development projects (SB 35).
- Policy 3.4** Support the development of Accessory Dwelling Units (ADUs) as an affordable housing option.
- Policy 3.5** Promote home ownership for lower- and moderate- income households by pursuing grant funding for downpayment assistance and other homeownership loan programs.
- Policy 3.6** Monitor existing affordable housing developments and pursue preservation strategies to maintain their affordability.

Goal 4: Housing and Neighborhood Preservation

Maintain and improve the city’s existing housing stock.

- Policy 4.1** Preserve existing residential neighborhoods by promoting balanced design and architecture.
- Policy 4.2** Support code enforcement efforts to work with property owners with repairs and rehabilitation of housing to preserve existing housing stock.
- Policy 4.3** Utilize Capital Improvement Programs for repairs and improvements of public infrastructure and facilities in existing neighborhoods.

Goal 5: Housing for Persons with Special Needs

Support and provide housing and services for people with special needs in the community. People with special needs include, but are not limited to, seniors, families with children, people with disabilities, single-parent families, farmworkers, and people who are experiencing homelessness or at risk of becoming homeless.

- Policy 5.1** Assist in local and regional efforts that address the housing needs of special needs residents.
- Policy 5.2** Provide reasonable accommodation for individuals with disabilities to access housing opportunities.
- Policy 5.3** Support the development of affordable housing units for farmworkers and farmworker families by encouraging the use of federal, state, and local resources.
- Policy 5.4** Coordinate with regional agencies and local non-profit/private developers on housing options and services for people who are experiencing homelessness or at risk of becoming homeless.
- Policy 5.5** Proactively apply for and utilize available resources to provide and maintain housing for special needs groups.

Goal 6: Resource Conservation and Sustainable Development

Utilize energy conservation and sustainable measures for new and rehabilitated housing.

- Policy 6.1** Support and, as appropriate, incentivize the use of green building techniques for new housing and rehabilitation.
- Policy 6.2** Promote energy conservation and efficiency in residential developments.

Goal 7: Affirmatively Furthering Fair Housing

Promote housing opportunities and access for residents regardless of age, race, religion, sex, marital status, ancestry, national origin, color, disability, or economic level in compliance with local, state, and federal fair housing laws.

- Policy 7.1** Promote meaningful and informed participation of residents, community groups, and governmental agencies in all local housing and community development activities.
- Policy 7.2** Comply with federal, state, and local fair housing anti-discrimination laws ensuring equal access to housing regardless of circumstances as protected by fair housing laws.
- Policy 7.3** Provide fair housing services to city residents and ensure that residents are aware of their fair housing rights.
- Policy 7.4** Provide residents with housing mobility options by facilitating the development of a variety of housing types and expanding access to housing services.
- Policy 7.5** Protect tenants from discriminatory housing practices and displacement.
- Policy 7.6** Promote the integration of affordable and special needs housing in existing and planned neighborhoods.

F7.2 Implementing Programs

Program 1: Regional Collaboration

Collaborate with other jurisdictions in the region on housing efforts, including funding opportunities, best practices, and other efforts to address housing, transit, economic development, and homeless issues in Merced County.

Regional collaboration efforts can include, but are not limited to:

- Affordable housing development opportunities
- Regional housing programs and outreach efforts
- Economic development opportunities
- Creation of a regional Housing Trust Fund
- Coordination on funding applications and administration
- Identification of transit opportunities and access near new and established residential areas
- Development of environmental mitigation that can improve the quality of life for residents
- Efforts for the development of emergency shelters, low-barrier navigation centers, transitional and supportive housing as well as support services for persons experiencing homelessness or at risk of becoming homeless in the county, including participation in services offered by the County

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Participate in regional meetings related to housing and homeless issues to pursue funding and coordination opportunities. Annually pursue funding opportunities for regional housing issues. ▪ Partner with the Merced County Human Services Agency and/or the Merced County Community Action Agency to proactively address shelter, housing and support services for people experiencing homelessness. ▪ Participate in the Merced County Association of Governments (MCAG) to manage and implement regional transit and services, while providing a public forum for cross-jurisdictional issues. <ul style="list-style-type: none"> ▫ Hold at least one community workshop to identify transportation needs and apply for funding to implement projects using Measure V funds. ▪ Work with the Merced Continuum of Care to update and implement the 10-Year Plan to End Homelessness during the planning period.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund; federal, state, and local grant funds
Relevant Policies	1.1, 1.2
AFFH Themes	<ul style="list-style-type: none"> ▪ Outreach and Education ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources ▪ Anti-Displacement and Tenant Protection
AFFH Geographic Targeting	Citywide
AFFH Outcomes	N/A

Program 2: Adequate Sites for RHNA and Monitoring of No Net Loss

For the 6th cycle Housing Element, Los Banos has been assigned a RHNA of 3,132 units, including:

- Very Low Income: 719 units
- Low Income: 493 units
- Moderate Income: 566 units
- Above Moderate Income: 1,354 units

The City is committed to ensuring that adequate sites at appropriate densities remain available during the planning period, as required by law. As of December 2023, the City has identified capacity for 400 units through projects under construction, approved, or permitted, that will be available during the RHNA projection period. The City also projects 40 ADUs affordable to above moderate-income households will be developed during the planning period. Accounting for these units, the City has a remaining RHNA of 2,692 units (1,148 lower income, 525 moderate income, and 1,019 above moderate income) for which the City must identify adequate sites for potential development.

The City has identified vacant and agricultural sites with potential for development/redevelopment, or adaptive reuse of existing uses over the next eight years. None of the opportunity sites require rezoning. The 66 opportunity sites identified have a capacity of 3,357 units (1,370 lower-income units, 657 moderate-income units, and 1,330 above moderate-income units). Of the 66 sites identified, 12 were used during previous Housing Element cycles and are subject to by-right approval (see Program 3).

To ensure that the City complies with SB 166 (No Net Loss), the City will monitor the consumption of residential and mixed-use acreage to ensure an adequate inventory is available to meet the City’s RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a reduction in capacity below the residential capacity needed to accommodate the remaining need for lower and moderate-income households, the City will identify and if necessary, rezone sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Facilitate the development of 3,132 units over eight years (1,370 lower-income, 657 moderate-income, and 1,330 above moderate-income units). ▪ Facilitate the development of 40 ADUs during the planning period. ▪ Maintain an inventory of available vacant and prospective sites that can accommodate new housing and update annually. Make this inventory available to the public and interested developers on the City website. ▪ Annually meet with property owners and interested developers to pursue housing development in the city. ▪ By January 31, 2025, develop a formal procedure to monitor no net loss in capacity pursuant to SB 166.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	2.1, 2.2, 2.4, 3.1
AFFH Themes	<ul style="list-style-type: none"> ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources
Geographic Targeting	N/A
AFFH Outcomes	N/A

Program 3: By-Right Approval

Pursuant to Government Code Section 65583.2, reusing the following types of sites in the City’s site inventory for lower income RHNA are subject to by-right approval exempt from CEQA and subject only to design review based on objective standards when a project includes 20 percent of the units affordable to lower-income households and no subdivision is proposed:

Reuse Sites (No Rezoning Required):

- Vacant sites that were identified in the City’s 4th and 5th cycles Housing Element as sites for lower-income RHNA; and
- Nonvacant sites that were identified in the City’s 5th cycle Housing Element as sites for lower-income RHNA.

The by-right approval requirement of reuse sites is effective January 31, 2024.

Rezoning of sites past the statutory deadline of the Housing Element to meet the lower income RHNA are subject to the by-right approval requirement. The by-right approval requirement for rezone sites is triggered by the rezoning. Currently, the site inventory does not include any sites that would require rezoning.

By-right shall mean the local government’s review shall not require:

- A conditional use permit
- A planned unit development permit
- Other discretionary, local-government review or approval that would constitute a “project” as defined in Section 21100 of the Public Resources Code

This provision does not preclude local planning agencies from imposing design review standards. However, the review and approval process must remain ministerial, and the design review must not constitute a “project” as defined in Section 21100 of the Public Resources Code.

Parcels that are subject to by-right approval pursuant to state law are identified in Table F6.4-8 in Chapter F6, *Housing Resources*. There are 12 sites identified in the sites inventory that are subject to by-right approval, with a capacity totaling 1,440 units.

Specific Actions, Objectives and Timelines	By January 31, 2025, concurrent with the Development Code update to provide adequate sites for the RHNA (see Program 2), update the Development Code to address the by-right approval requirements.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	2.1, 2.2, 3.1
AFFH Themes	<ul style="list-style-type: none"> ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources
Geographic Targeting	Citywide
AFFH Outcomes	N/A

Program 4: Replacement Housing

Development on non-vacant sites with existing residential units is subject to replacement requirements, pursuant to AB 1397. Specifically, AB 1397 requires sites with a residential use within the last five years the replacement of units affordable to the same or lower income level as a condition of any development on a non-vacant site consistent with those requirements set forth in state Density Bonus Law.

Specific Actions, Objectives and Timelines	By January 31, 2025, amend the Zoning Code to address the replacement housing requirements.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	2.2, 3.6
AFFH Themes	<ul style="list-style-type: none"> ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources ▪ Anti-Displacement and Tenant Protection
Geographic Targeting	Citywide
AFFH Outcomes	N/A

Program 5: Accessory Dwelling Units

ADUs provide an important affordable housing option in the City. The City’s ADU Ordinance is not in compliance with State law as it does not allow the development of ADUs in all residential zones. Los Banos will amend the Zoning Code in compliance with state laws.

Consistent with Government Code Section 65583 and Health and Safety Code Section 50504.5, the City will continue to encourage the production of ADUs and work to provide affordable units for lower-income households.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Amend the Zoning Code in compliance with state law by January 31, 2025. ▪ Facilitate the development of 40 ADUs over eight years. ▪ By January 31, 2025, facilitate the production of ADUs through efforts including, but not limited to: <ul style="list-style-type: none"> ▫ Updating ADU webpage to include available resources for ADU production, such as grants for pre-development costs available to lower-income homeowners through California Finance Agency (CalHFA). ▫ Conduct three educational workshops, campaigns, or outreach events to promote ADU development. ▫ Develop an ADU application checklist and publish the checklist on the City’s website by January 2025. ▫ Add information on the ADU permitting process, as well as available resources and incentives, on the City’s website by January 2025. ▫ Continue to offer expedited reviews including a shortened plan-check period of five days. ▫ Continue to train staff every two years to properly educate property owners on ADUs and garage conversions. ▫ Participate in regional collaboration efforts to create pre-approved ADU plans. ▪ Explore an ADU amnesty program. If feasible, establish an ADU amnesty plan by December 2026.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	2.2, 2.3, 3.1, 3.4
AFFH Themes	<ul style="list-style-type: none"> ▪ Outreach and Education ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources
Geographic Targeting	Citywide with emphasis on single-family residential neighborhoods moderate and high resource areas (South and East Los Banos).
AFFH Outcomes	Support the development of at least 40 ADUs in Los Banos during the planning period.

Program 6: Zoning Code Amendments

In order to facilitate a variety of housing types, especially housing for lower-income households and those with special needs, the City will remove constraints to housing development by amending the Zoning Code.

<p>Specific Actions, Objectives and Timelines</p>	<p>Include the following Zoning Code Amendments by January 31, 2025:</p> <ul style="list-style-type: none"> ▪ Development Standards: Review and revise the City’s development standards (including parking and height), particularly in relation to higher-density affordable housing: <ul style="list-style-type: none"> ▫ Revise parking requirements for one-bedroom units to no more than one space per unit. ▪ Density Bonus: Revise the Zoning Ordinance to provide additional density bonuses under the criteria set forth by AB 1287 (see Program 7). ▪ Accessory Dwelling Units: Revise the Zoning Ordinance for compliance with state law (see Program 5). ▪ Single-Room Occupancy (SRO) Housing: Revise the Zoning Ordinance to allow the development of SRO units in residential districts allowing multifamily uses and/or commercial districts allowing hotel and motel uses. ▪ Emergency Shelters: Revise the Zoning Ordinance to allow the development of emergency shelters by-right in the R-1 district, remove the maximum length of stay requirement, and expand the definition of emergency shelters to include interim housing options. ▪ Residential Care Facilities: Revise the Zoning Ordinance to allow care facilities of seven or more residents in all districts that permit residential uses, approved with objectivity and certainty, and subject only to the requirements of residential uses of similar type and form. ▪ Objective Design Standards: Revise Article 23 of the Zoning Ordinance to remove subjective language. ▪ SB 35: Establish procedure for implementing SB 35. ▪ Farmworker Housing: Review and revise the Zoning Code to ensure compliance with the Employee Housing Act (H&S Code Section 17021.6), which requires that any farmworker housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use for the purposes of this section. Farmworker housing shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this farmworker housing that is not required of any other agricultural activity in the same zone. The permitted occupancy in farmworker housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the farmworker housing is located. ▪ Employee Housing: Review and revise the Zoning Code to ensure compliance with the Employee Housing Act (H&S Code Section 17021.5), which requires that housing provided by an employer for up to six employees is considered a residential use, subject to the same standards as single-family residences. ▪ Low-Barrier Navigation Centers: Revise the Zoning Ordinance to allow low-barrier navigation centers by right in non-residential zones permitting multi-family uses. ▪ Supportive Housing (AB 2162): Supportive housing meeting the specific requirements under AB 2162 will be permitted by right in zones that permit multi-family housing. If the project is located within one-half mile of transit, no minimum parking can be required.
<p>Primary Responsible Departments</p>	<p>Planning Department</p>
<p>Funding Sources</p>	<p>General Fund</p>

Relevant Policies	2.2, 3.1, 3.4, 5.2, 5.3, 7.4
AFFH Themes	<ul style="list-style-type: none"> ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources ▪ Anti-Displacement and Tenant Protection
Geographic Targeting	Citywide
AFFH Outcomes	Facilitate the development of 100 units for special needs populations during the planning period.

Program 7: Facilitating Affordable Housing Development

The City is committed to expanding affordable housing options for households of all income levels using development tools such as density bonus provisions, waiving development fees and streamlining the application process. The City will contact local non-profit and private developers to facilitate the production of this housing as well as pursue funding opportunities available at the local, regional, state and federal levels.

On a case-by-case basis, the City will provide opportunities for public, private and non-profit groups to develop affordable housing by constructing off-site improvements and physical infrastructure as Capital Improvement Projects. Assistance provided by the City may include traffic, street and sewer upgrades as well as other pedestrian and mobility improvements.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Annually pursue funding at the local, regional, state, and federal levels such as State CDBG, CalHome, PLHA, and Project Homekey funds. ▪ Work with other jurisdictions in Merced County to create a regional list of affordable housing developers. Annually conduct outreach to these developers with information on potential sites, available regulatory concessions and incentives, and potential funding opportunities. ▪ By January 31, 2025, revise the Density Bonus Ordinance in compliance with State law (Government Code §65915) to equally provide for density bonuses in all zoning districts where residential uses are permitted and to include provisions relative to density bonuses, incentives, and concessions as required by State law. ▪ Facilitate the development of affordable housing by allowing improvements to be negotiated. ▪ Facilitate the development of affordable housing through the provision of the following regulatory concessions and incentives: <ul style="list-style-type: none"> ▫ Density increases under the City’s Density Bonus Ordinance. ▫ Expedited and streamlined project application review involving any of the following housing categories: above-moderate-income households; very low-income households; large families; persons with disabilities or developmental disabilities; and farmworkers. ▫ Potential fee waivers/reductions/deferrals until final occupancy. ▫ Reduced parking requirements. ▪ Continue to review permit fees annually to ensure fees do not inhibit the development of affordable housing and review the City’s development impact fees and revise to be competitive with other cities in the region by January 31, 2025. ▪ Continue to offer fee reductions for senior and special needs housing units.
Primary Responsible Departments	Planning Department

Funding Sources	Local, state and federal resources, General Fund, CDBG
Relevant Policies	2.1, 2.2, 2.3, 3.1, 4.1, 4.3, 7.4
AFFH Themes	<ul style="list-style-type: none"> ▪ Housing Mobility ▪ New Housing Opportunities in Areas of Higher Resources
Geographic Targeting	Citywide
AFFH Outcomes	Increase the percent of the city’s housing stock that is multifamily from 12 percent to 15 percent by December 2030, using 2017-2021 ACS data as a baseline.

Program 8: Preservation of At-Risk Housing

The City has 584 housing units that are deed restricted as affordable housing for lower-income households. No units are considered at risk of conversion during this Housing Element planning period. Nevertheless, the City will work to preserve these units and will proactively monitor all other units to encourage continued affordability beyond existing covenants and work proactively with owners of affordable units to assist in rehabilitation needs.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Monitor affordable units during the planning period. ▪ Maintain annual contact with property owners of affordable housing regarding any change in status/intent or need for assistance, such as rehabilitation assistance. ▪ Maintain the AB 987 database to include detailed information on all subsidized units, including those that have affordability covenants. Update annually.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	3.6, 5.5
AFFH Themes	Anti-Displacement and Tenant Protection
Geographic Targeting	Citywide
AFFH Outcomes	Preserve all 584 affordable housing units.

Program 9: Housing Preservation and Rehabilitation

Only 32 percent of the housing stock in Los Banos is more than 40 years old (built before 1980). Los Banos does not currently have an active housing rehabilitation program. However, the City will apply for CDBG funds during the 2025 annual Notice of Funding Availability (NOFA). The City was awarded CDBG funds in 2015 to support code enforcement services to remove slum and blight in neighborhoods that are considered LMI areas, where low- and moderate-income households make up more than 50 percent of households tract-wide. However, the City is not eligible for CDBG funds to support these programs on a regular basis.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Advertise available rehabilitation grant programs on the City’s website. Ensure that Code Enforcement has this information when addressing enforcement cases. ▪ Utilize the Code Enforcement Division to track areas where rehabilitation needs are heightened. ▪ Annually monitor state and federal funding opportunities, such as Section 504 loans and HOME funds. ▪ Explore funding sources and methods to reinstate the City’s residential rehabilitation program by 2026. ▪ Continue to implement the Nuisance Ordinance, using CDBG funding set aside for code enforcement services for abandoned or vacant homes and other issues regarding blight in the community. ▪ Conduct a housing conditions survey following HCD guidelines and publish the results on the City website. As part of the housing conditions survey: <ul style="list-style-type: none"> ▫ Apply for HOME and CDBG grant funds for rehabilitation projects identified as part of the Survey. ▫ Contact homeowners identified in the Survey as having a home qualifying for the rehabilitation program. ▪ Annually contract owners of affordable rental properties to provide information related to maintenance and rehabilitation.
Primary Responsible Departments	Planning Department, Code Enforcement
Funding Sources	General Fund
Relevant Policies	3.6, 4.1, 4.2, 4.3, 5.5
AFFH Themes	<ul style="list-style-type: none"> ▪ Outreach and Education ▪ Place-Based Strategy for Neighborhood Improvements
Geographic Targeting	Citywide with emphasis on LMI areas (Central Los Banos).
AFFH Outcomes	<p>If feasible, apply for one funding opportunity for residential rehabilitation assistance annually.</p> <p>Complete one housing conditions survey during the planning period.</p> <p>Assist 3 households annually through code enforcement or rehabilitation efforts (if reinstated).</p>

Program 10: Lower-Income and Special Needs Housing

To assist in the development of housing to meet the needs of extremely low, very low- and low-income households, the Housing Authority of Merced County (HACM) offers the following programs:

- **Housing Choice Vouchers (HCVs):** Offers affordable, decent, and safe housing in open market rentals selected by voucher holders. Voucher holders receive a fixed subsidy, which the Housing Authority pays directly to the landlord, and tenants are responsible for payment of the remainder of the rent.
- **Public Housing:** Provides rental assistance to low- and moderate-income families and individuals. The HACM owns and manages all 421 rental units offered under this program, which are located in communities throughout Merced County.
- **Project-Based Voucher Program (PBVs):** The Housing Authority released a Request for Proposal (RFP) for the PBV Program in November 2023, seeking proposals from owners/developers who will commit up to 150 units of their rental housing to receive assistance through project-based vouchers.

- **Migrant Housing Centers:** The Housing Authority manages four Migrant Centers throughout the County. The Migrant Housing Centers provide temporary housing to migrant farm workers available to them during the peak growing and harvest season, which is typically April through November. Migrant Centers managed by the Housing Authority are located in Atwater, Merced, Los Banos, and Planada.

The City will continue to work with the Housing Authority to obtain HCVs and provide the community with information about other available programs. Additionally, the City works with community based organizations and developers on special needs housing and information on emergency shelters. The City of Los Banos is actively working with the Merced County Continuum of Care on a 10-year plan to end homelessness and special needs housing alternatives. Los Banos has also created a Housing Program Division within the Community and Economic Development Department to provide outreach to individuals and connect and provide information to special needs people needing housing or shelter. Los Banos also implements an award program for landlords that participate in renting to homeless individuals that qualify for housing choice vouchers.

The City was recently awarded PHLA funds which will be used to support bridge housing for persons experiencing homelessness. The County currently funds one bridge housing project operated by the Merced County Rescue Mission in Los Banos. However, this project is expected to close due to lack of County funding. Los Banos will utilize PHLA funds to assist persons experiencing homelessness that are displaced by the closure.

Specific Actions, Objectives and Timelines	
	<ul style="list-style-type: none">▪ Assist 300 Los Banos households through HCVs.▪ Work with the Housing Authority to continue providing assistance in the community.▪ Over the eight-year planning period, subsequent to each Point-in-Time Count, conduct workshops for the Planning Commission and City Council to share the data from the count.▪ Develop an inventory of affordable housing, with contact information and the number of affordable units, and publish the inventory on the City's website by January 2025.▪ Connect low-income residents with housing assistance resources, including the HCV program.<ul style="list-style-type: none">▫ Add information on the HCV Program and other housing assistance programs to the City's website by January 2025.▫ Promote the availability of assistance programs through all City's social media pages.▫ Attend at least two community events to spread awareness and distribute fact sheets on available financial assistance programs.▪ In collaboration with the Housing Authority, provide education to property owners and managers to expand awareness of the HCV program to increase acceptance of tenant-based HCVs and to facilitate mobility and provide choices for lower-income households throughout the city. Identify and address challenges that property owners/managers have with existing or prospective HCV holders.<ul style="list-style-type: none">▫ Starting in 2025, annually conduct one outreach event for landlords on the HCV program, for a total of seven events during the planning period (i.e., workshops, community events, mailings, etc.).▪ Utilize recently awarded PHLA funds to work with bridge housing and ensure the residents of the Merced County Rescue Mission Los Banos branch are not displaced due to the Rescue Mission closure.

	<ul style="list-style-type: none"> ▪ Refer residents to the Central Valley Regional Center for housing and services available for persons with developmental disabilities. Provide information on services on the City’s website. As available, pursue state and federal funds for direct support for housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities. ▪ The City shall provide technical assistance when needed and continue to conduct pre-application conferences and meet with farm worker housing developers on an ongoing basis. <ul style="list-style-type: none"> ▫ Post information on the Community and Economic Development Department website within one year of Housing Element adoption. Information includes a site inventory and available land, housing resources and grant information. ▫ Contact farm worker housing developers to determine interest and identify constraints to farmworker housing development within the City.
Primary Responsible Departments	Planning Department
Funding Sources	HUD, Self-Help Enterprise funding sources
Relevant Policies	3.2, 5.1, 5.4, 5.5, 7.4
AFFH Themes	<ul style="list-style-type: none"> ▪ Outreach and Education ▪ Housing Mobility ▪ New Housing Opportunities in Areas of High Resources ▪ Anti-Displacement and Tenant Protection
Geographic Targeting	Citywide with emphasis in Central Los Banos.
AFFH Outcomes	<p>Promote the use of HCVs in the city with the goal of expanding HCV use by 10 percent by December 2030, using 2023 data as baseline.</p> <p>Conduct one HCV outreach event annually for a total of seven events during the planning period.</p> <p>Preserve housing opportunities and services for the 20 residents of the Merced County Rescue Mission upon its closure.</p> <p>Assist with the development of one farmworker housing project during the planning period.</p>

Program 11: Community and Economic Development

Well-maintained infrastructure creates a safe and accessible urban environment, fostering a sense of community and belonging. Moreover, investing in such improvements attracts businesses and investments, contributing to economic growth and ensuring equal access to essential services. The City will implement the following actions to expand community and economic development citywide.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Coordinate with the Public Works Department to review the City’s Capital Improvement Projects (CIP) to ensure public facilities and infrastructure are supportive of the needs of underserved communities. <ul style="list-style-type: none"> ▫ As part of the annual CIP program update in FY 25-26, establish a minimum spending target (e.g., 75 percent) and report the percent of CIP budget committed to Central Los Banos and sites that can accommodate lower-income housing. ▪ Implement actions outlined in the Downtown Strategic Plan, specifically planning efforts for new land uses such as mixed-use residential, retail, office, and civic uses. ▪ Adopt the Downtown Master Plan that promotes a pedestrian-bicycle friendly downtown to encourage active transportation in the core of the City.
Primary Responsible Departments	Planning Department
Funding Sources	General Funds
Relevant Policies	3.1, 4.4
AFFH Themes	Place-based Strategies for Neighborhood Improvement
Geographic Targeting	Citywide with emphasis on the LMI neighborhood (Central Los Banos and Downtown).
AFFH Outcomes	Complete 5 CIP projects during the planning period, including 3 in Central Los Banos.

Program 12: Fair Housing Outreach and Enforcement

The City of Los Banos works with the Housing Authority of Merced County (HACM) to provide fair housing information and resources to residents and housing providers. The Housing Authority contracts with Central California Legal Services (CCLS) to provide services including the distribution of educational materials to property owners, apartment managers, and tenants, and responding to complaints of discrimination (i.e., in-taking, investigation of complaints, and resolution) by referring the affected party to the appropriate agencies.

The City refers fair housing issues and complaints to Fair Housing Council of Central California (FHCCC) and the State Department of Fair Employment and Housing. The Department of Fair Employment and Housing (DFEH) maintains a record of housing discrimination complaints filed in local jurisdictions.

The Housing Authority refers fair housing issues and complaints to the U.S. Department of Housing and Urban Development (HUD). HUD’s Office of Fair Housing and Equal Opportunity (FHEO). Los Banos has also created a Housing Program Division within the Community and Economic Development Department to provide outreach to individuals and connect and provide information to special needs people needing housing or shelter.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ Coordinate with Central California Legal Services (CCLS) and other fair housing nonprofit organizations to provide fair housing and tenant/landlord services, including investigation of discrimination complaints, fair housing counseling and education, fair housing testing, and tenant/landlord counseling and mediation. ▪ Partner with local organizations to distribute information on fair housing services and homebuyer education programs by distributing flyers, attending local events, social media campaigns, and educational workshops in both English and Spanish. ▪ Coordinate with non-profit organizations, local community groups, and service organizations to increase awareness of and access to housing resources and fair housing assistance. Provide information to homeowners and nonprofit groups via social media, the City's website, and utility bills regarding any funding assistance programs annually. ▪ Update the City's website to include fair housing rights and responsibilities for landlords and lenders. Complete updates by January 2025. ▪ In coordination with other Merced County jurisdictions, develop a Fair Housing factsheet to be included with the ADU application packet to inform property owners of their responsibility with state and federal fair housing laws. Publish fair housing guide with ADU applications on or before January 2025. ▪ Conduct fair housing outreach, including dissemination of the ADU Fair Housing factsheet, at two workshops or community events annually. ▪ The City should evaluate its compliance with the new transparency requirements per Government Code Section 65940.1(a)(1) and make changes as necessary. Update links on the City's Community and Economic Development Department webpage to connect to the most recent versions of each resource and document. ▪ Conduct an annual Housing Element review and provide opportunities for public engagement and discussion in conjunction with the State requirement of written review of the General Plan by April 1 of each year (per Government Code Section 65400). Use the Planning Commission and City Council as an avenue for public input on housing issues and Housing Element.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	3.1, 4.4
AFFH Themes	Enforcement and Outreach
Geographic Targeting	Citywide with emphasis on Central Los Banos (LMI Areas)
AFFH Outcomes	Assist at least 25 residents and landlords with fair housing services annually, throughout planning period. Conduct two outreach events annually to disseminate fair housing information (workshop, community event, etc.)

Program 13: Water and Sewer Services

The City of Los Banos is the provider of water and sewer services within city limits. The City confirms that adequate water and sewer services are available to fully accommodate the RHNA. The City will provide a copy of the Housing Element to the Public Works Department, Utilities Division – the City’s water/sewer service providers – within one month of the Housing Element adoption (Government Code Section 65589.7).

Pursuant to SB 1087, as the City’s water/sewer service provider, the City must adopt a policy to prioritize the allocation of water/sewer services to affordable housing projects in the event capacity is limited.

Specific Actions, Objectives and Timelines	<ul style="list-style-type: none"> ▪ By June 2025, complete update to water and sewer master plans. As part of the master plan updates, adopt a policy to prioritize the provision of water and sewer services for affordable housing development applications when capacity is limited and warrants allocation. ▪ Annually, conduct outreach and education on water conservation measure through a social media campaign. ▪ Pursue/provide rehabilitation assistance that includes energy conservation and weatherization improvements as eligible activities. ▪ Within one month of Housing Element adoption, provide a copy of the adopted Element to the Public Works Department, Utilities Division, the City’s water and sewer service providers.
Primary Responsible Departments	Planning Department
Funding Sources	General Fund
Relevant Policies	3.1, 4.4
AFFH Themes	N/A
Geographic Targeting	Citywide
AFFH Outcomes	N/A

F7.3 Quantified Objectives

Los Banos has established quantified objectives for housing production and rehabilitation for the Housing Element. These objectives are based upon expected availability of resources to address the City’s housing needs, expectations regarding future housing development, as well as prior objectives established in earlier housing plans. Table F7-1 below summarizes the City’s quantified objectives for implementing its various programs and actions outlined above.

Table F7-1 Quantified Objectives 2024-2032

Target Income and Affordability Level	New Construction	Rehabilitation	Conservation
Extremely Low	375	--	--
Very Low	344	--	--
Low	493	--	--
Moderate	566	--	--
Above Moderate	1,354	--	--
Total	3,132	--	584 (None At Risk)