

## A3 Housing Needs Assessment

This chapter provides an individual assessment of housing needs for the County of Merced. This section summarizes demographic, employment, and housing characteristics. The main source of the information is the pre-approved data package for jurisdictions approved by the California Department of Housing and Community Development (HCD). This data is primarily sourced from the U.S. Census, the U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS), and American Community Survey (ACS) 2017-2021 five-year estimates. Tables and Figures also include comparable data for Merced County (countywide) and California where it is found most useful.

The County of Merced governs unincorporated areas throughout Merced County. When referring to the geographic area governed by the County of Merced, this document will refer to this as “unincorporated Merced County” or “the unincorporated county.” This terminology is used throughout this document to differentiate between unincorporated areas governed by the County of Merced and countywide data for Merced County that includes each individual jurisdiction.

### A3.1 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 unincorporated county’s population characteristics and trends.

### A3.2 Population Growth

Table A3-1 analyzes population change from 2000 to 2021. The unincorporated county increased by 14.4 percent from 2000 to 2010, compared to 21.5 percent countywide and 9.7 percent throughout the state. The unincorporated county grew at a slower pace of 2.7 percent between 2010 and 2021, which was lower than countywide (9.1 percent) and statewide (5.6 percent) population growth.

**Table A3-1 Population Change (2000 - 2021)**

Jurisdiction	2000	2010	2021	Percent Change 2000-2010	Percent Change 2010-2021
County of Merced (unincorporated)	77,927	89,167	91,616	14.4%	2.7%
Merced County (countywide)	210,554	255,793	279,150	21.5%	9.1%
California	33,971,648	37,253,956	39,455,353	9.7%	5.6%

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

### A3.3 Age Characteristics

Table A3-2 shows population by age group and each group’s percentage of the total population. The age groups include preschool (under five years), school-age students (five to seventeen years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). In the unincorporated county, the largest age group is the young adult category, representing 26.5 percent of the total population, similar to countywide (27.0 percent) and statewide (28.6 percent). The second largest group is middle-aged adults at 21.6 percent. The smallest population by age are preschoolers at 7.4 percent, which is generally consistent countywide (7.5 percent) and statewide (6.0 percent).

**Table A3-2 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
County of Merced (unincorporated)	6,744	19,299	10,545	24,317	19,771	10,940	91,616
Percent	7.4%	21.1%	11.5%	26.5%	21.6%	11.9%	
Merced County (countywide)	20,969	61,609	31,111	75,342	59,131	30,988	279,150
Percent	7.5%	22.1%	11.1%	27.0%	21.2%	11.1%	
California	2,350,335	6,642,097	3,665,851	11,282,671	9,844,520	5,669,879	39,455,353
Percent	6.0%	16.8%	9.3%	28.6%	25.0%	14.4%	

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B01001.

### A3.4 Race and Ethnicity

Table A3-3 shows race and ethnicity data for residents in the unincorporated county, Merced County (countywide), and California. In the unincorporated county, the majority of the population identifies as white at 47.0 percent, slightly higher than countywide (46.2 percent) and lower than the state (52.1 percent). The second largest population group is Some Other Race representing 36.8 percent of the total population in the unincorporated county. This is similar to countywide data (33.7 percent), but much higher than the state (15.3 percent). In terms of ethnicity, 58.0 percent of the residents living in the unincorporated county identify as Hispanic/Latino, which is slightly lower than countywide (61.2 percent) but higher than statewide (39.5 percent).

**Table A3-3 Population by Race**

Jurisdiction	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone <sup>1</sup>	Two or More Races <sup>2</sup>	Hispanic/Latino, Any Race	Total
County of Merced (unincorporated)	43,070	1,856	628	5,430	47	33,733	6,852	53,125	91,616
Percent	47.0%	2.0%	0.7%	5.9%	0.1%	36.8%	7.5%	58.0%	
Merced County (countywide)	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 17-21 (five-year Estimates), Table B02001; U.S. Census Bureau, ACS17-21 (five-year Estimates), Table B03001.

## A3.5 Economic Characteristics

### Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table A3-4 shows employment by industry. Educational Services, Health care, and Social Assistance is the most common industry in the unincorporated county, representing 20.5 percent of all employed residents. The share of this industry in the unincorporated county is similar to countywide (22.0 percent) and statewide data (21.4 percent). The second largest industry in the unincorporated county is Agriculture, Forestry, Fishing and Hunting, and Mining with 16.4 percent.

**Table A3-4 Employment by Industry (2021)**

Industry	County of Merced (unincorporated)	Percent	Merced County (countywide)	Percent	California	Percent
Educational Services, and Health Care and Social Assistance	7,083	20.5%	23,797	22.0%	3,990,094	21.4%
Agriculture, Forestry, Fishing and Hunting, And Mining	5,656	16.4%	12,326	11.4%	394,881	2.1%
Manufacturing	4,091	11.9%	11,778	10.9%	1,676,715	9.0%
Retail Trade	3,278	9.5%	11,804	10.9%	1,919,513	10.3%
Transportation And Warehousing, And Utilities	2,948	8.5%	7,626	7.1%	1,071,181	5.7%
Construction	2,243	6.5%	8,623	8.0%	1,235,586	6.6%

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

Industry	County of Merced (unincorporated)	Percent	Merced County (countywide)	Percent	California	Percent
Professional, Scientific, and Management, and Administrative, and Waste Management Services	1,990	5.8%	7,146	6.6%	2,612,859	14.0%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	1,762	5.1%	7,682	7.1%	1,835,141	9.8%
Wholesale Trade	1,679	4.9%	4,036	3.7%	501,378	2.7%
Other Services, Except Public Administration	1,489	4.3%	4,275	4.0%	927,253	5.0%
Public Administration	1,298	3.8%	5,058	4.7%	864,476	4.6%
Finance and Insurance, and Real Estate, and Rental and Leasing	697	2.0%	3,075	2.8%	1,107,961	5.9%
Information	273	0.8%	968	0.9%	539,683	2.9%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table C24050.

### Income Definitions and Income Limits

The State and Federal governments classify household income into several categories based upon the relationship to the countywide 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 A3-5).

**Table A3-5 HUD Income Limits by Person per Household**

Household Size:	1	2	3	4	5	6	7	8
Acutely Low	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000	\$14,950	\$15,900
Extremely Low	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200	\$48,300	\$51,450
Low Income	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250
Median Income	\$56,200	\$64,250	\$72,250	\$80,300	\$84,730	\$93,150	\$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 A3-6 to determine eligibility for state housing programs. According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022 (as shown in Table 12.5). HCD’s methodology for calculating AMI is slightly different from HUD’s methodology, and therefore the AMI and income limits vary.

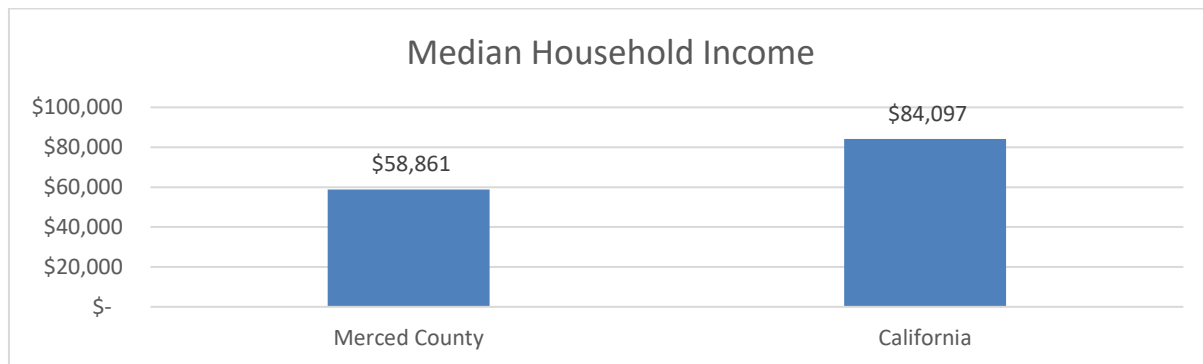
**Table A3-6 State of California Income Categories**

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

Source: California, CA Health & Safety Code § 50093.

Figure A3-1 shows median household income in Merced County and California as reported by the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income countywide was \$58,861 in 2021, which was significantly lower than statewide (\$84,097). Data for median household income in the unincorporated county is not available; however, it is estimated that median household income is lower in the unincorporated county than countywide. Nearly 70 percent of the countywide population live in incorporated cities, with the largest population living in the City of Merced. Most of these incorporated cities have a higher median household income than the countywide average, indicating that the unincorporated county generally has a lower median household income than countywide.

**Figure A3-1 Median Household Income**



Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B19013.

Table A3-7 compares the 2021 median household income by race and ethnicity in Merced County and California. Median household income by race/ethnicity is unavailable for the unincorporated county, therefore a regional analysis is provided. In Merced County, Asian and Native Hawaiian/Other Pacific Islander households had the highest median incomes at \$71,829, followed by white households at \$60,918. This is consistent with statewide median household income, where Asian and Native Hawaiian/ Other Pacific Islander households had the highest median incomes compared to other racial groups. Black or African American households had the lowest median income in Merced County and in California.

**Table A3-7 Median Household Income by Race/Ethnicity**

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
Merced County (countywide)	\$60,918	\$45,573	\$50,214	\$71,829	\$125,500	\$55,083	\$56,355	\$54,635
California	\$88,616	\$58,958	\$66,904	\$108,477	\$87,066	\$63,975	\$79,777	\$67,327

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B19013.

### Overpayment and Housing Cost Burdens

State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses. Table A3-8 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 14.0 percent of total households, which is lower than countywide (21.4 percent) and statewide (22.9 percent). Overpaying owner-occupied households account for 12.4 percent of total households, which is a higher rate than countywide (11.8 percent) but a lower rate than statewide (14.4 percent).

**Table A3-8 Cost Burdened Households by Tenure**

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
County of Merced (unincorporated)	3,152	3,566	6,718
Percent	12.4%	14.0%	26.4%
Merced County (countywide)	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 17-21 (5-year Estimates), Table B19013.

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 A3-9 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. Based on CHAS data, the unincorporated county has lower rates of both moderate and severe cost burden than Merced County (countywide) and the state average. As shown, 9.5 percent of total households have a cost burden between 30 and 50 percent of their income on housing costs, which is lower than both countywide (18.4 percent) and statewide (20.2 percent). Further, 7.9 percent of households are spending more than 50 percent of their income on housing costs, which is less than countywide (15.4 percent) and statewide (18.6 percent).

**Table A3-9 Overpayment by Tenure (dollars)**

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
County of Merced (unincorporated)	3,906	3,248	41,020
Percent	9.5%	7.9%	100.0%
Merced County (countywide)	14,710	12,285	80,010
Percent	18.4%	15.4%	100.0%
California	2,632,205	2,427,660	13,044,265
Percent	20.2%	18.6%	100.0%

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

## A3.6 Household Characteristics

Table A3-10 provides information on household types. Of the 25,482 households in the unincorporated county, 13,982 are married-couple households with or without children, and 2,331 are cohabitating couple households with or without children. Approximately half the total households in the unincorporated county, Merced County (countywide), and California are married-couple households.

**Table A3-10 Households by Type**

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
County of Merced (unincorporated)	13,982	6,023	7,959	2,331	1,303	1,028	25,482
Percent	54.9%	23.6%	31.2%	9.1%	5.1%	4.0%	
Merced County (countywide)	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 17-21 (5-year Estimates), Table B11012.

## A3.7 Large Households

Table A3-11 provides information on large households by tenure. As shown, 22.5 percent of households in the unincorporated county consist of five or more people, which is slightly higher than the percentage of households countywide (21.7 percent) and significantly higher than the percentage statewide (13.9 percent). In the unincorporated county, renter-occupied five-person households (6.7 percent), owner-occupied five-person households (4.9 percent of total households), and renter-occupied six-person households (3.3 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 at just 2.0 percent.

**Table A3-11 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
County of Merced (unincorporated)	5,746	1,259	659	742	1,714	851	521
Percent	22.5%	4.9%	2.6%	2.9%	6.7%	3.3%	2.0%
Merced County (countywide)	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%	2.8%	2.2%
California	1,830,468	580,759	246,420	200,281	456,013	199,263	147,732
Percent	13.9%	4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25009.

## A3.8 Overcrowding

The State Department of Housing and Community Development (HCD) defines an overcrowded unit as a unit occupied by one or more individuals per room (excluding bathrooms and kitchens). Table A3-12 provides information on overcrowding by tenure in the unincorporated county. There are 2,350 overcrowded households in the unincorporated county, of which 864 are owner-occupied households, and 1,486 are renter-occupied. In the unincorporated county, 2,350 households, or 9.3 percent of total households, are overcrowded, which is higher than countywide (8.4 Percent) and statewide (8.1 percent).

**Table A3-12 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
County of Merced (unincorporated)	14,909	668	196	10,573	1,137	349
Percent	58.5%	2.6%	0.8%	41.5%	4.5%	1.4%
Merced County (countywide)	42,146	1,766	551	39,472	3,090	1,362
Percent	51.6%	2.2%	0.7%	48.4%	3.8%	1.7%
California	7,335,247	229,637	82,236	5,882,339	453,625	321,169
Percent	55.5%	1.7%	0.6%	44.5%	3.4%	2.4%

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



## A3.9 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 A3-13 identifies senior households by tenure. The percentage row identifies the percent of the specified age range within all owner-occupied or renter-occupied household categories. There are far more owner-occupied senior households in the unincorporated county (8,406 total), than renter-occupied senior households (3,143 total). Among senior households, seniors between the ages of 65 and 74 make up the largest percentages of owner and renter-occupied households (17.9 percent and 8.3 percent of total households, respectively), consistent with Merced County (countywide) and California.

**Table A3-13 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
County of Merced (unincorporated)	4,679	2,541	1,186	2,172	736	235
Percent	17.9%	9.7%	4.5%	8.3%	2.8%	0.9%
Merced County (countywide)	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, ACS17-21 (5-year Estimates), Table B25007.

Table A3-14 shows the housing cost burdens by elderly family type and tenure countywide based on data extracted through HUD’s CHAS. Please note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the American Community Survey that reports seniors as age 65 and older. Based on data in this table, of all elderly persons in lower-income categories (less than or equal to 80 percent HAMFI), approximately 20.6 percent of all senior-owner households and 49.8 percent of all senior-renter households in the unincorporated county had a housing cost burden of 30 percent or greater.

**Table A3-14 Overpayment by Tenure Among Senior Households, unincorporated county**

	Owners		Renters		Total
	Elderly Family	Elderly Non-Family	Elderly Family	Elderly Non-Family	
<b>Household Income &lt;= 30% HAMFI Extremely Low-Income</b>					
TOTAL HOUSEHOLDS <= 30% HAMFI	500	925	285	1,210	2,920
Number w/ Cost Burden <= 30%	130	320	70	360	880
Number w/ Cost Burden > 30% to <= 50%	65	220	75	205	565
Number w/ Cost Burden > 50%	305	385	140	645	1,475
Percent with Cost Burden >30% HAMFI	74%	65%	75%	70%	70%
<b>Household Income &gt; 30% to &lt;= 50% HAMFI Very Low-Income</b>					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	795	1,030	405	705	2,935
Number w/ Cost Burden <= 30%	440	550	140	165	1,295
Number w/ Cost Burden > 30% to <= 50%	130	195	165	280	770
Number w/ Cost Burden > 50%	225	285	100	260	870
Percent with Cost Burden >30% HAMFI	45%	47%	65%	77%	56%
<b>Household Income &gt; 50% to &lt;= 80% HAMFI Low-Income</b>					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	1,440	1,105	535	560	3,640
Number w/ Cost Burden <= 30%	860	785	265	185	2,095
Number w/ Cost Burden > 30% to <= 50%	455	200	175	345	1,175
Number w/ Cost Burden > 50%	125	120	95	30	370
Percent with Cost Burden >30% HAMFI	40%	29%	50%	67%	42%
<b>Household Income &gt; 80% to &lt;= 100% HAMFI</b>					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	605	495	180	135	1,415
<b>Household Income &gt; 100% HAMFI</b>					
TOTAL HOUSEHOLDS > 100% HAMFI	4,645	1,590	590	445	7,270
Total Income <80% HAMFI and Cost Burden > 30%	2,710		2,515		5,225
Percent Income <80% HAMFI and Cost Burden > 30%	20.6%		49.8%		28.7%
<b>GRAND TOTAL HOUSEHOLDS</b>	<b>7,985</b>	<b>5,145</b>	<b>1,995</b>	<b>3,055</b>	<b>18,180</b>

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 A3-15 summarizes cost burden data for units occupied by senior households. As shown, 73.4 percent of senior households in the unincorporated county are cost burdened by less than or equal to 30 percent. Further, 12.0 percent have a cost burden between 30 and 50 percent, while 14.6 percent have a housing cost burden of more than 50 percent. There is a lower percentage of senior households cost burdened by over 30 percent in the unincorporated county (26.6 percent) than countywide (33.5 percent).

**Table A3-15 Cost Burdened Senior Households**

Jurisdiction	Cost Burden ≤ 30%	Cost Burden >30% to ≤50%	Cost Burden >50%	Total Senior Households
County of Merced (unincorporated)	5,036	822	1,002	6,860
Percent	73.4%	12.0%	14.6%	100.0%
Merced County (countywide)	12,080	3,220	2,880	18,180
Percent	66.4%	17.7%	15.8%	100.0%
California	1,963,195	620,335	736,510	3,320,040
Percent	59.1%	18.7%	22.2%	100.0%

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

### *Resources for Senior-Headed Households*

The Merced County Housing Authority manages three senior housing complexes with 67 total senior housing units. The facilities are located in the cities of Atwater (14 units), Dos Palos (25 units), and Merced (28 units) and are subsidized Section 8 housing. The only other affordable senior complex is a 100-unit Section 8 development located in the City of Merced and managed by a private developer. . As shown in Table A3-14, there are a total of 5,050 senior rental-occupied households, of which 3,700 are lower income. Based on this data, there is a considerable gap between lower income senior rental-occupied households and available units. The County will implement Program 11 to facilitate affordable housing for seniors.

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

Table A3-16 identifies the number of residents with one or more disability. In the unincorporated county, 6.5 percent of residents have one type of disability, while 5.6 percent of residents report two or more disabilities, which is similar to the county (6.6 percent and 6.3 percent, respectively). Among those with a disability, 53.7 percent have one disability, while 46.3 percent have two or more types of disability.

**Table A3-16 Population by Number of Disabilities**

Jurisdiction	Total	With One Type of Disability	With two or More types of Disability	No Disability
County of Merced (unincorporated)	89,732	5,839	5,038	78,855
Percent		6.5%	5.6%	87.9%
Merced County (countywide)	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	348,000,876
Percent		5.4%	5.2%	89.4%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table C18108.

Table A3-17 summarizes the population with a disability by age. In the unincorporated county, residents aged 18 to 64 years make up the largest portion of disabled individuals at 6.1 percent of the total population. This is consistent with countywide numbers (6.8 percent) and higher than the

state (5.1 percent). The under 18 years age group accounts for the smallest percent of those with a disability at 1.1 percent.

**Table A3-17 Disability by Age for the Total Population**

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
County of Merced (unincorporated)	89,732	958	5,433	4,486
Percent		1.1%	6.1%	5.0%
Merced County (countywide)	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, ACS17-21 (5-year Estimates), Table C18108.

Table A3-18 identifies residents with a developmental disability by age. In the unincorporated county, more than half of residents with a developmental disability are under 18 years old, similar to Merced County (countywide) and California.

**Table A3-18 Developmental Disability by Age**

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Developmental Disability
County of Merced (unincorporated)	243	179	422
Merced County (countywide)	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*

Living arrangements for disabled persons depend on the severity of the disability. Many disabled residents live independently with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single family units have no accessibility requirements.

Many disabled persons can live and work independently within a conventional living environment. However, more severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment. While there are no specific public housing resources that are accessible to people with disabilities in the unincorporated county, there are 204 public housing units available to low and moderate-income families and individuals. As shown in Table 12.17, there are nearly 11,000 people with a disability in the unincorporated county, illustrating a significant gap in housing resources for residents with a disability.

There are several agencies serving Merced County residents with a disability, including:

- California Children Services (CCS)  
 Provides coverage for specialized medical care and rehabilitation for children with eligible medical conditions – 260 East 15th St., Merced, CA 95341, (209) 381-1114
- Central Valley Regional Center  
 Administers developmental screenings for autism, epilepsy, cerebral palsy, and intellectual disabilities and provides care coordination to supportive services  
 3172 M St., Merced, CA 95348, (209) 723-4245
- Challenged Family Resource Center  
 Provides support and advocacy training for families with children with disabilities  
 827 West 20th St., Merced, CA 95340, (209) 385-5314
- Deaf and Hard of Hearing Service Center, Inc. (DHHSC)  
 A private, non-profit social service agency that serves individuals who are deaf, hard of hearing, deaf-blind, and late-deafened, their families, friends, and community service providers.  
 865 W. 18th Street, Merced, CA 95340, (209) 230-9910
- Exceptional Parents Unlimited  
 Provides supportive services for families and children with disabilities  
 4440 N First St., Fresno, CA 93726, (559) 229-2000

The County will implement Program 6 to facilitate housing for people with disabilities.

### Large Households

Table A3-19 provides information on large households by tenure in the unincorporated county, Merced County (countywide), and California. See section 12.2.7: *Large Households* for more information. As shown, there are 2,660 owner-occupied large households and 3,086 renter-occupied large households. The total percentage of large households in the unincorporated county (22.5 percent) is similar to the county (21.7 percent) but significantly higher than the state (13.9 percent).

**Table A3-19 Large Households by Tenure**

Jurisdiction	Total Households	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
County of Merced (unincorporated)	25,482	1,259	659	742	1,714	851	521
Percent		4.9%	2.6%	2.9%	6.7%	3.3%	2.0%
Merced County (countywide)	81,618	4,737	1,952	1,649	5,380	2,184	1,808
Percent		5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
California	13,217,586	580,759	246,420	200,281	456,013	199,263	147,732
Percent		4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

### Resources for Large Households

Units with four or more bedrooms are the primary housing resource for large households. Table A3-20 compares the number of large households to the number of large units. Units with five or more rooms provide housing options for large households and work to lessen overcrowding. As shown, there are 771 units in the unincorporated county with five or more bedrooms but 5,745 large households, leaving a resource gap of 4,915 units. When compared to large units with four bedrooms, there are 5,881 housing units which exceeds the number of large households. When combined, there are a total of 6,652 units with four or more bedrooms, which exceeds the number of large households in the unincorporated county by 907 units.

**Table A3-20 Large Households and Units**

Jurisdiction	Total Households	Large Households (5 or more persons)	Total Units	Large Units (4 bedrooms)	Large Units (5 or more bedrooms)
County of Merced (unincorporated)	25,482	5,745	27,958	5,881	771
Percent		22.5%		23.1%	3.0%
Merced County (countywide)	81,618	17,710	86,767	17,656	3,002
Percent		21.7%		21.6%	3.7%
California	13,217,586	1,830,468	14,328,539	2,373,268	596,588
Percent		13.8%		18.0%	4.5%

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

### Female-Headed Households

Table A3-21 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. The unincorporated county has a total of 1,321 single female-headed households with their own children under 18, representing 5.2 percent of total households. This is lower than countywide (7.8 percent) and higher than statewide (4.7 percent).

**Table A3-21 Single Female-Headed Households with Own Children**

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
County of Merced (unincorporated)	25,482	1,321	5.2%
Merced County (countywide)	81,618	6,365	7.8%
California	13,217,586	614,747	4.7%

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

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B11012.

Table A3-22 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (59.8 percent) than owner-occupied households (40.2 percent). Both countywide and statewide averages follow a similar trend.

**Table A3-22 Female-Headed Family Households by Tenure**

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
County of Merced (unincorporated)	1,440	2,145	3,585
Percent	40.2%	59.8%	
Merced County (countywide)	4,569	10,129	14,698
Percent	31.1%	68.9%	
California	713,100	996,675	1,709,775
Percent	41.7%	58.3%	

Source: U.S. Census Bureau, ACS17-21 (5-year Estimates), Table B17010.

*Resources for Single-Parent and Female-Headed Households*

Resources for lower-income female-headed households include existing affordable housing units in the county 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 works to improve the lives of Merced County’s young children and their families through a comprehensive system of education, health services, and other crucial programs. First 5’s 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, helps teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education provides educational services to children and families including childcare subsidies to offset the costs of care.
- Sierra Vista Child and Family Services supports the community by providing mental health services to children and youth ages 0 to 21.
- Maternal, Child, and Adolescent Health (MCAH) Services provides information and services to mothers and children.
- A Child Care Education Support System (ACCESS) assists families with resources and referrals to child care and after school programs.
- All Dads Matter provides parenting workshops and trainings and parenting support and engagement.
- All Moms Matter provides parenting support, education, and encouragement.
- Caring Kids provides families with parent education and support through workshops and trainings to promote healthy social and emotional development in young children.
- Family Resource Council provides parent support and referrals for families facing challenges. Offers child abuse and neglect prevention education and parenting skills classes.

**Extremely Low-Income Residents**

Table A3-23 identifies extremely low-income (ELI) households by tenure in the unincorporated county. Renter-occupied ELI households account for 4.4 percent of total households in the unincorporated county, which is higher than owner-occupied ELI households (3.0 percent). The percentage of total households that are renter-occupied ELI households (4.4 percent) is lower than countywide (10.7 percent) and statewide (10.8 percent). Owner-occupied ELI households (1,251)

comprise 40.8 percent of total ELI households in the unincorporated county. This is higher than countywide (26 percent) and statewide (29 percent). There are 3,066 total ELI households in the unincorporated county, which account for 7.5 percent of total households. This percentage is significantly lower than countywide (14.3 percent) and statewide (15.3 percent).

**Table A3-23 Extremely Low-Income Households by Tenure**

Jurisdiction	Income ≤30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
County of Merced (unincorporated)	1,251	1,815	3,066	41,020
Percent	3.0%	4.4%	7.5%	100.0%
Merced County (countywide)	2,940	8,540	11,480	80,010
Percent	3.7%	10.7%	14.3%	100.0%
California	592,010	1,427,405	2,019,415	13,217,586
Percent	4.5%	10.8%	15.3%	100.0%

Source: U.S. Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Table A3-24 summarizes cost burdens among ELI households. As shown, in the unincorporated county 981 of 1,251 ELI owner-occupied households (78.4 percent) and 1,470 out of 1,824 ELI renter-occupied households (80.6 percent) are experiencing a moderate or severe cost burden. This is similar to countywide (79 percent and 80 percent, respectively) and statewide (80 percent and 88 percent, respectively). Among ELI households in the unincorporated county, 60.4 percent are households with a severe cost burden. This is higher than countywide (52 percent) and statewide (52 percent).

**Table A3-24 Extremely Low-Income Households Overpaying by Tenure**

Jurisdiction	Owner-Occupied			Renter-Occupied			Total ELI Households
	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	
County of Merced (unincorporated)	270	270	711	345	330	1,140	3,066
Percent	8.8%	8.8%	23.2%	11.3%	10.8%	37.2%	100.0%
Merced County (countywide)	615	595	1,730	1,075	1,530	5,935	11,480
Percent	5.4%	5.2%	15.1%	9.4%	13.3%	51.7%	100.0%
California	117,890	92,945	381,175	172,130	216,880	1,038,395	2,019,415
Percent	5.8%	4.6%	18.9%	8.5%	10.7%	51.4%	100.0%

Source: US Housing and Urban Development, CHAS 2015-19 (5-Year Estimates).

*Resources for Extremely Low-Income Households*

The Housing Authority of the County of Merced currently administers the Housing Choice Voucher (HCV) Program under the auspices of the U.S. Department of Housing and Urban Development (HUD). 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



Housing Choice Vouchers.<sup>1</sup> Additionally, the Housing Authority provides 123 HUD Veterans Affairs Supportive Housing (VASH) vouchers to veterans.

In addition to the HCV program, the Housing Authority also administers Emergency Housing Vouchers (EHV). In order to be eligible for an EHV, an individual must meet one of the four eligibility criteria: 1. Homeless; 2. At risk of homelessness; 3. Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; 4. Recently homeless and for whom providing rental assistance will prevent the family’s homelessness or having high risk of housing instability.<sup>2</sup>

Table A3-25 includes an inventory of affordable housing in the unincorporated county. As shown, there are 204 affordable units in the unincorporated county. These units serve households making less than 80 percent of the area median income. Based on the identified need (3,066 ELI households) there is a considerable need for additional units that are affordable to ELI households in the county. The County will implement Program 11 to facilitate housing for ELI households.

**Table A3-25 Inventory of Public Assisted Complexes, Unincorporated County**

Name	Address	Zip	Affordable Units
Felix Torres Year Round Center (Planada Migrant Center)	925 N. Plainsburg Road	95365	71
Bear Creek Apartments	1509 N. Plainsburg Road	95365	64
Le Grand Apartments	13171 East Brice Street	95333	34
Casa Del Sol	9370 West Bigler Dr	95365	53
<b>Total</b>			<b>222</b>

## 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 countywide.<sup>3</sup>

Table A3-26 provides 2021 ACS data for the total population of residents working in the Agriculture, Forestry, Fishing and Hunting, and Mining industries (including farmworkers) in the unincorporated county and Merced County (countywide). The unincorporated county had 5,656 workers in these categories in 2021, representing 10 percent of the total farmworker population countywide.

**Table A3-26 Farmworker Population**

Jurisdiction	Population in Agriculture, Forestry, Fishing and Hunting, and Mining industries (Including Farmworkers)
County of Merced (unincorporated)	5,656
Percent	45.9%
Total Merced County (countywide)	12,326

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

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

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

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

### *Resources for Farmworkers*

The Housing Authority helps fund four migrant housing centers throughout the county that provide a total of 227 temporary housing units to migrant farmworkers during the peak growing and harvest season, which is typically April through November. To be eligible for migrant housing, households must earn a minimum of \$5,752.50 annually from farm labor employment. All units are equipped with furnishings, basic amenities, and the rent includes utilities. The migrant housing centers are listed below:

- Atwater Migrant Center. Located on W. Westside Boulevard, Atwater, 59 units.
- Merced Migrant Center. Located on N. Santa Fe Drive, Merced, 49 units.
- Planada Migrant Center/Felix Torres Migrant Center. Located on N. Plainsburg Road, Planada, 71 units.
- Los Banos Migrant Center. Located on W. Henry Miller Road, Los Banos, 48 units.

Central Valley Opportunity Center provides job services and vocational training for migrant workers and low-income families.

- 6838 Bridget Ct., Winton, CA 95388, (209) 357-0062

Central California Child Development Services, Inc. provides childcare for children ages 0-5 and supportive services for migrant families.

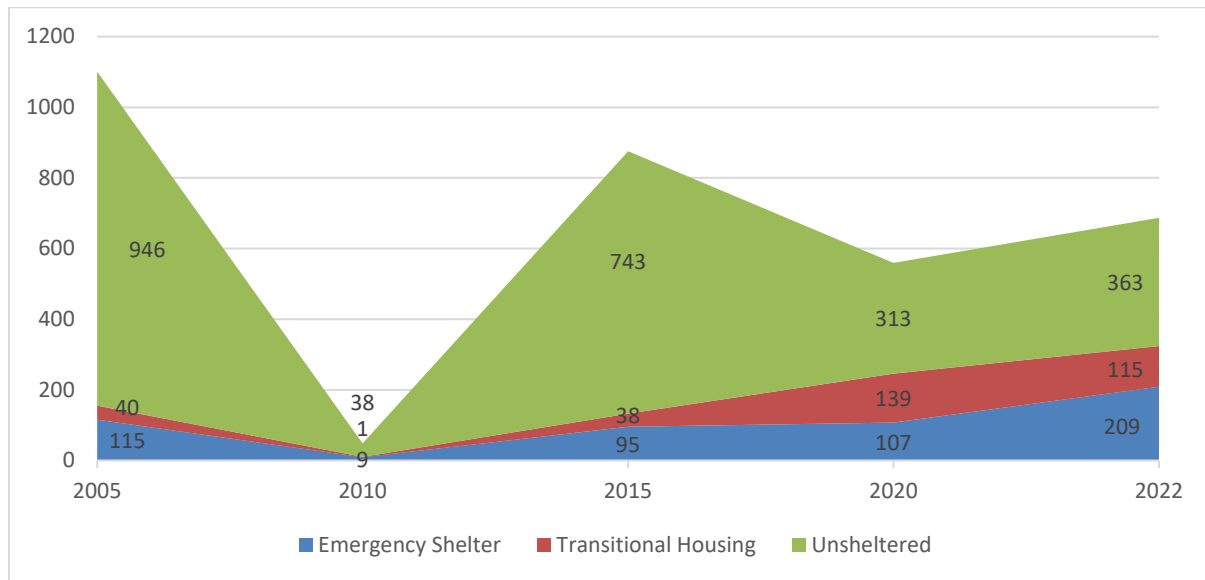
- John O'Banion CDC: 401 Leshar Dr. Ste. G, Merced CA, 95340, (209) 726-3154
- Livingston CDC: 1001 F St., Livingston, CA 95334, (209) 394-0066

As reported in Table A3-26 above, there were more than 5,656 farmworkers living in the unincorporated county in 2021. Despite the housing opportunities listed above, there is a significant gap in housing resources for farmworkers in the county. The County will implement Program 12 to facilitate housing for farmworkers.

### **Persons Experiencing Homelessness**

Figure A3-2 shows households experiencing homelessness by type between 2005 to 2022. As shown, 2005 had the highest reported number of households experiencing homelessness (1,101) by the Merced County Continuum of Care (CoC), the majority of which were unsheltered. Data for 2020 indicates that 559 households experienced homelessness in the county, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households experienced homelessness in the county.

**Figure A3-2 Homelessness by Type Over Time, Households, Merced County**



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

Point in time count data is reported by the CoC for Merced County (countywide), including the unincorporated county. Table A3-27 provides the most recent (2023) point-in-time count for individual residents experiencing homelessness in the county. In 2023, there were a total of 784 people experiencing homelessness in Merced County (countywide), with 5.2 percent (41 people) living in the unincorporated county.

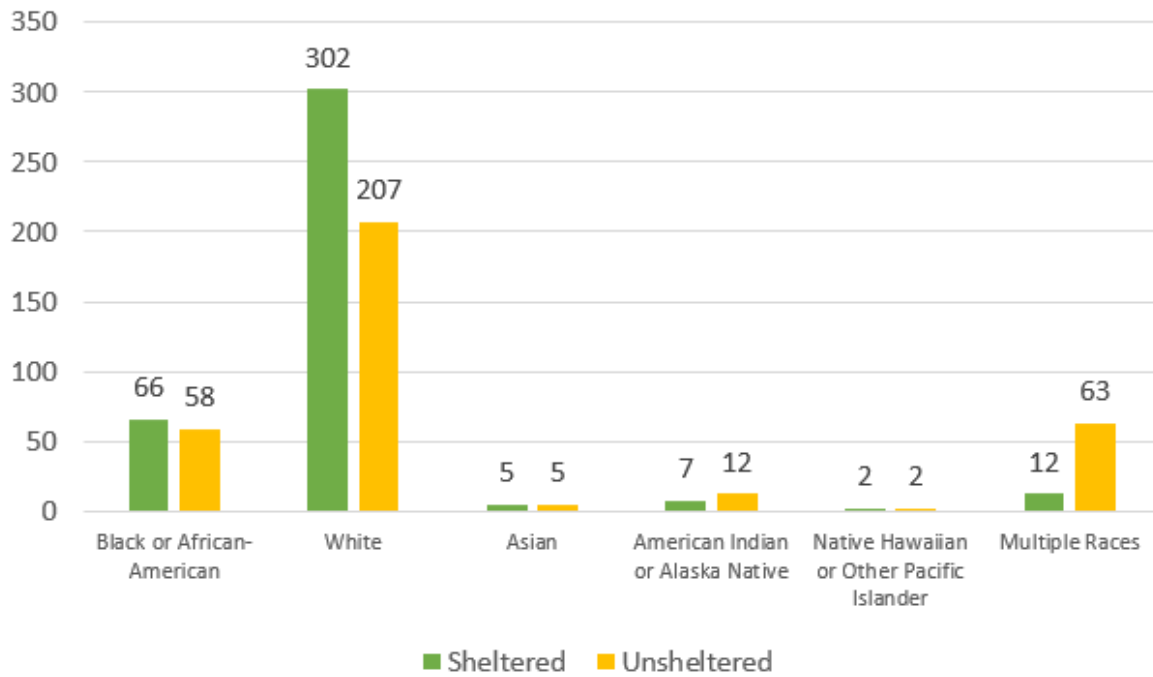
**Table A3-27 Homelessness by Type (2023)**

Jurisdiction	Sheltered	Unsheltered	Total
County of Merced (unincorporated)	4	37	41
Percent	1.0%	9.5%	5.2%
Total Merced County (countywide)	394	390	784

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

Figure A3-3 identifies homelessness by type and race in Merced County (countywide) for the year 2023. As shown, 53.2 percent of the homeless population countywide was reported as sheltered. In terms of race, 69 percent reported as white, 17 percent as Black or African American, one percent as Asian, three percent as American Indian or Alaska Native, less than one percent as Native Hawaiian or Other Pacific Islander, and 10 percent as multiple races.

**Figure A3-3 Homelessness by Type by Race (2023)**



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

The 2023 Merced County CoC point in time count data also considers ethnicity, as shown in Table A3-28. Among those counted, 332 of 784 individuals (42.3percent) identified as Hispanic/Latino countywide.

**Table A3-28 Homelessness by Ethnicity (2023)**

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

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

*Resources for Persons Experiencing Homelessness*

While the unincorporated county does not have any emergency housing facilities, the County has rented two single-family homes for homeless families. Housing for people experiencing homelessness exists in various incorporated cities throughout Merced County, and the majority of shelters are operated as part of the County’s role in the Merced City and County Continuum of Care. Housing for people experiencing homelessness is concentrated in Merced. Additionally, one transitional housing facility is located in Atwater, and one permanent supportive housing facility is located in Los Banos. While there are a total of 111 emergency shelter beds, 147 transitional housing beds, and 71 permanent housing units in cities throughout the county, there are zero in the unincorporated county. When considering the 2023 point-in-time count for the total homeless

population of 41 people in the unincorporated county, there is a need for emergency shelter beds/units in communities outside the incorporated jurisdictions.

## A3.10 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 the unincorporated county to identify how well the current housing stock meets the needs of current and future residents.

### Housing Growth

Table A3-29 summarizes the growth in the housing stock in the unincorporated county by providing the total number of units constructed each decade from 1980 and 2020. The largest growth rate occurred between 1980 and 1990 with a 23.0 percent increase during this 10-year period. Between 1990 and 2000, the housing stock grew at a slower pace of 12.3 percent. Between 2010 and 2020 production was similar to the previous decade. Between 2010 and 2020 the housing stock in the unincorporated county grew by just 5.3 percent.

**Table A3-29 Total Housing Units Over Time (1980 to 2020)**

Jurisdiction	1980	1990	2000	2010	2020
County of Merced (unincorporated)	18,080	22,233	24,975	27,999	29,477
Percent Change		23.0%	12.3%	12.1%	5.3%

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 A3-30 identifies the total housing units by type in the unincorporated county, Merced County (countywide), and California. In the unincorporated county, single detached homes make up most of the housing stock at 79.0 percent of total units. This is greater than countywide (73.8 percent) and statewide (57.6 percent). Notably, the second most common housing type are mobile homes, providing 14.0 percent of the total units in the unincorporated county. This is much higher than countywide (6.7 percent) and statewide (3.6 percent). The third most common type of housing in the unincorporated county is two-unit complexes, comprising 2.0 percent of the total units in the unincorporated county. This is lower than countywide (3.2 percent) and statewide (2.4 percent). In both the unincorporated county and Merced County, 20 to 49 unit complexes account for less than one percent of the housing stock. This is significantly lower than in California where 20 to 49 unit complexes account for approximately five percent of the housing stock.

**Table A3-30 Total Housing Units by Type**

Jurisdiction	Total	1, Detached	1, Attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile Home	Boat, RV, Van, etc.
County of Merced (unincorporated)	27,958	22,089	319	567	386	293	51	134	140	3,919	60
Percent		79.0%	1.1%	2.0%	1.4%	1.0%	0.2%	0.5%	0.5%	14.0%	0.2%
Merced County (countywide)	86,767	64,045	1,908	2,785	4,172	3,876	1,634	801	1,649	5,775	122
Percent		73.8%	2.2%	3.2%	4.8%	4.5%	1.9%	0.9%	1.9%	6.7%	0.1%
California	14,328,539	8,248,814	1,031,608	340,666	777,600	842,158	721,058	713,636	1,121,470	514,764	16,765
Percent		57.6%	7.2%	2.4%	5.4%	5.9%	5.0%	5.0%	7.8%	3.6%	0.1%

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

Table A3-31 indicates housing units by tenure. In the unincorporated county, 58.5 percent of units are owner-occupied compared to 41.5 percent renter occupied housing units. The percentage of owner-occupied units is greater in the unincorporated county than countywide (51.6 percent owner-occupied) and statewide (55.5 percent).

**Table A3-31 Housing Units by Tenure**

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
County of Merced (unincorporated)	25,482	14,909	10,573
Percent		58.5%	41.5%
Merced County (countywide)	81,618	42,146	39,472
Percent		51.6%	48.4%
California	13,217,586	7,335,247	5,882,339
Percent		55.5%	44.5%

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

### Vacancy Rate

Table A3-32 provides data on vacancy status by type for the total vacant units. Of the total vacant units in the unincorporated county (2,476), “other vacant” units make up the largest percentage of total vacant units. These units make up 50.9 percent of total vacant units, greater than countywide (39.8 percent) and statewide (28.3 percent). In the unincorporated county, 15.9 percent of vacant units are used for seasonal, recreational, or occasional use. By comparison, 10.8 percent of vacant units countywide and 33.4 percent in California fall into this category.

**Table A3-32 Vacancy Status by Type for Total Vacant Units**

<b>Jurisdiction</b>	<b>Total Vacant Units</b>	<b>For Rent</b>	<b>Rented, Not Occupied</b>	<b>For Sale Only</b>	<b>Sold, Not Occupied</b>	<b>For Seasonal, Recreational, or Occasional Use</b>	<b>For Migrant Workers</b>	<b>Other Vacant</b>
County of Merced (unincorporated)	2,476	196	18	135	271	393	202	1,261
Percent		7.9%	0.7%	5.5%	10.9%	15.9%	8.2%	50.9%
Merced County (countywide)	5,149	1,298	112	377	553	556	202	2,051
Percent		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		21.7%	4.8%	6.6%	5%	33.4%	0.3%	28.3%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25004.



## Housing Unit Size

Table A3-33 provides data on housing units by size. In the unincorporated county, three-bedroom units (50.0 percent) are the most common housing type, followed by four-bedroom (23.1 percent) and two-bedroom units (19.8 percent). This is similar to the statewide housing unit size trend; however, there is a notably larger stock of three-bedroom units in the unincorporated county and Merced County (countywide) when compared to statewide data.

**Table A3-33 Housing Unit Size**

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 or More Bedroom
County of Merced (unincorporated)	25,482	239	806	5,055	12,730	5,881	771
Percent		0.9%	3.2%	19.8%	50.0%	23.1%	3.0%
Merced County (countywide)	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 17-21 (5-year Estimates), Table B25042.

## Age and Condition of Housing Stock

Table A3-34 provides data on the total occupied housing units by year built. The unincorporated county saw the most growth between 2000 and 2009. During this period, 4,543 units were constructed, representing 17.8 percent of the housing stock at the time. Similarly, Merced County experienced the largest growth between 2000 to 2009 with 16,856 units constructed during this decade. Notably, in the unincorporated county, 806 units have been constructed since 2010 accounting for just 3.2 percent of total housing units. Of all total 25,482 occupied housing units, 12,649 units are more than 40 years old. This accounts for just under half (49.6 percent) of the total occupied housing units today.

**Table A3-34 Total Occupied Housing Units by Year Built**

Jurisdiction	Total	2020 or later	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
County of Merced (unincorporated)	25,482	13	793	4,543	4,165	3,319	4,131	2,937	2,154	1,654	1,773
Percent		0.1%	3.1%	17.8%	16.3%	13.0%	16.2%	11.5%	8.5%	6.5%	7.0%
Merced County (countywide)	81,618	44	3,229	16,856	11,846	11,034	14,718	7,585	7,356	5,007	3,943
Percent		0.1%	4.0%	20.7%	14.5%	13.5%	18%	9.3%	9.0%	6.1%	4.8%
California	13,217,586	15,877	634,508	1,451,946	1,438,264	1,980,874	2,295,943	1,728,569	1,755,123	753,750	1,162,732
Percent		0.1%	4.8%	11.0%	10.9%	15.0%	17.4%	13.1%	13.3%	5.7%	8.8%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25036.

Table A3-35 provides information on substandard housing units. In the unincorporated county, there is a larger percentage of units lacking plumbing facilities (136 units, 0.5 percent) compared to units lacking kitchen facilities (62 units, 0.2 percent). By comparison, the unincorporated county’s substandard housing units make up a lower percent of total units (0.7 percent) compared to countywide (0.8 percent) and California (1.5 percent).

The County’s Buildings & Safety Division, which administers the Substandard Housing Program, estimates that approximately 50 units require major rehabilitation and fewer than 15 units countywide are beyond the point of repair. Concentrated areas of substandard housing in the county are in Dos Palos, Planada, and Winton. Enforcement staff regularly distribute information about the County’s home rehabilitation program to property owners undergoing enforcement.

**Table A3-35 Substandard Housing Units**

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
County of Merced (unincorporated)	25,482	136	62
Percent		0.5%	0.2%
Merced County (countywide)	81,618	298	357
Percent		0.4%	0.4%
California	13,217,586	53,643	149,252
Percent		0.4%	1.1%

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25049.

## Housing Costs

### *Median Home Sale Price*

Table A3-36 provides information on the median housing value in the unincorporated county from 1980 to 2020. As shown, prices rose significantly from 1980 to 1990 (69.7 percent) and continued to increase between 1990 and 2000 (23.1 percent). Between 2000 and 2010, the median housing value more than doubled from \$110,900 to \$241,000, a 117.3 percent increase. Between 2010 and 2020, however, median housing values rose at a decreased rate of 10.3 percent. Similar trends were seen across other jurisdictions in the county, where the largest increases in median housing value were generally seen between 1980 and 1990, as well as from 2000 to 2010.

**Table A3-36 Median Housing Value Over Time (1980 to 2021)**

Jurisdiction	1980	1990	2000	2010	2020
Unincorporated County	\$53,100	\$90,100	\$110,900	\$241,000	\$268,800
Percent Change		69.7%	23.1%	117.3%	10.3%
Merced	\$57,700	\$90,300	\$103,200	\$223,500	\$251,500
Percent Change		56.5%	14.3%	116.6%	11.1%
Atwater	\$56,000	\$89,400	\$99,900	\$214,600	\$251,100
Percent Change		59.6%	11.7%	114.8%	14.5%
Dos Palos	\$44,300	\$66,900	\$88,500	\$179,800	\$232,700
Percent Change		51.0%	32.3%	103.2%	22.7%
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%
Los Banos	\$49,000	\$110,100	\$138,200	\$248,900	\$315,500
Percent Change		124.7%	25.5%	80.1%	21.1%

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

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

Table A3-37 provides information on median housing values throughout Merced County (countywide) over the past five years. Data on median housing values is not available for unincorporated parts of the county, however, countywide data is available. As shown, housing values in Merced County (countywide) have steadily risen over this time period, with the greatest increase in value occurring between 2017 and 2018 (17.0 percent). The lowest increase occurred between 2019 and 2020 (6.4 percent). Other jurisdictions have experienced a similar trend, where the highest median housing value increase occurred between 2017 and 2018, followed by a modest increase between 2018 and 2019.

**Table A3-37 Median Housing Value from 2017 to 2021**

Jurisdiction	2017	2018	2019	2020	2021
Atwater	\$179,400	\$207,800	\$229,400	\$251,100	\$265,200
Percent Change	-	15.8%	10.4%	9.5%	5.6%
Dos Palos	\$134,000	\$183,500	\$194,500	\$232,700	\$252,800
Percent Change	-	36.9%	6.0%	19.6%	8.6%
Gustine	\$157,600	\$195,000	\$222,700	\$273,500	\$322,300
Percent Change	-	23.7%	14.2%	22.8%	17.8%
Livingston	\$187,500	\$222,400	\$229,900	\$231,100	\$242,400
Percent Change	-	18.6%	3.4%	0.5%	4.9%
Los Banos	\$226,700	\$265,500	\$293,400	\$315,500	\$340,800
Percent Change	-	17.1%	10.5%	7.5%	8.0%
Merced	\$185,700	\$212,100	\$237,500	\$251,500	\$268,600
Percent Change	-	14.2%	12.0%	5.9%	6.8%
Merced County	\$196,200	\$229,500	\$252,700	\$268,800	\$288,400
Percent Change	-	17.0%	10.1%	6.45	7.3%

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

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

## A3.11 Distribution of Owner-Occupied Units

Table A3-38 compares data on the number of owner-occupied housing units by race in the unincorporated county, Merced County, and California. In the unincorporated county, most owner-occupied units are occupied by residents that identify as white (63.7 percent). This is higher than countywide (59.4 percent) and statewide (41.6 percent).

Considering ethnicity, 52.5 percent of all owner-occupied units are occupied by Hispanic/Latino residents of any race. This is higher than countywide (43.5 percent) and statewide (24.1 percent)

averages. Given that 58.0 percent of the entire population of the unincorporated county identifies as Hispanic/Latino of any race, this group is underrepresented in the housing market.

**Table A3-38 Owner Occupied Units by Race**

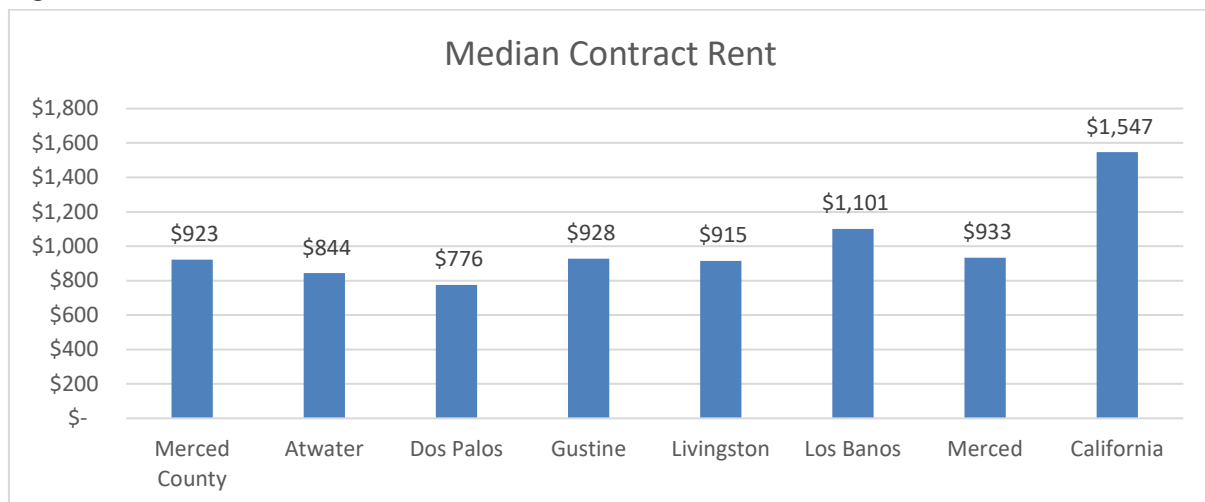
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic/Latino of any Race
County of Merced (unincorporated)	9,495	219	171	699	32	3,385	908	7,832
Percent	63.7%	1.5%	1.1%	4.7%	0.2%	22.7%	6.1%	52.5%
Merced County (countywide)	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 17-21 (5-year Estimates), Table B25003.

## A3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent countywide was \$923 per month. Los Banos had the highest median contract rent of \$1,101 per month, followed by Merced with a median cost of \$933 per month. Dos Palos and Atwater had the lowest median contract rents of \$776 and \$844 per month, respectively.

**Figure A3-4 Median Contract Rent**



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

Table A3-39 below provides data on median gross rent from 1980 to 2020. Data on median gross rent over time is not available for unincorporated parts of the county, however, countywide data on this subject is available. Countywide median gross rent has grown from \$230 per month in 1980 to \$1,054 in 2020. Between 1980 and 1990 rents in the county grew by 87.0 percent. From 2000 to 2010, rents grew at a slower rate of 54.1 percent.

**Table A3-39 Median Gross Rent Over Time, Merced County (Countywide)**

	1980	1990	2000	2010	2020
Merced County	\$230	\$430	\$518	\$798	\$1,054
Percent Change		87.0%	20.5%	54.1%	32.1%

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

Table A3-40 provides an overview of median rent for rental housing by number of bedrooms based on 2021 ACS data for the county. Data for the unincorporated areas of the county is limited, however the table shows available data for three areas within the unincorporated county, Franklin, Planada-Le Grand, and Hilmar-Irwin. As shown, median rent prices in the unincorporated areas of Franklin and Hilmar-Irwin had higher two-bedroom and four-bedroom median rent prices than countywide. The unincorporated area of Planada-Le Grand had the lowest median rent prices for each unit size. Median rent in the three unincorporated areas was significantly lower than in California.

**Table A3-40 Median Rent by Number of Bedrooms**

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Franklin	-	-	\$1,134	\$1,132	\$1,801
Planada-Le Grand	-	\$610	\$874	\$937	\$815
Hilmar-Irwin	-	-	\$1,143	\$1,289	\$1,570
Merced County (countywide)	\$708	\$795	\$989	\$1,234	\$1,548
California	\$1,293	\$1,450	\$1,737	\$1,938	\$2,326

Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25031.

## A3.13 Housing Affordability

Housing affordability levels are determined by taking the household median income and calculating the income levels for all income categories. 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 A3-41 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Merced County. A summary of each income category's ability to pay for housing is provided below the table.

**Table A3-41 Housing Affordability Matrix – the unincorporated county (2021)**

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Extremely Low Income (0-30% AMI)</b>						
1-Person (Studio)	\$13,500	\$338	\$192	\$29	\$146	\$45,092
2-Person (1 BR)	\$15,400	\$385	\$233	\$30	\$152	\$51,439
3-Person (2 BR)	\$17,350	\$434	\$236	\$40	\$198	\$57,952
4-Person (3 BR)	\$19,250	\$481	\$257	\$45	\$224	\$64,298
5-Person (4 BR)	\$20,800	\$520	\$279	\$48	\$241	\$69,475
<b>Very Low Income (30-50% AMI)</b>						
1-Person	\$22,450	\$561	\$192	\$74	\$369	\$74,987
2-Person	\$25,650	\$641	\$233	\$82	\$408	\$85,675
3-Person	\$28,900	\$723	\$236	\$97	\$487	\$96,531
4-Person	\$32,100	\$803	\$257	\$109	\$546	\$107,219
5-Person	\$34,650	\$866	\$279	\$117	\$587	\$115,737
<b>Low Income (50-80% AMI)</b>						
1-Person	\$35,950	\$899	\$192	\$141	\$707	\$120,079
2-Person	\$41,050	\$1,026	\$233	\$159	\$793	\$137,114
3-Person	\$46,200	\$1,155	\$236	\$184	\$919	\$154,316
4-Person	\$51,350	\$1,284	\$257	\$205	\$1,027	\$171,518
5-Person	\$55,450	\$1,386	\$279	\$221	\$1,107	\$185,212
<b>Median Income (80-100% AMI)</b>						
1-Person	\$44,900	\$1,123	\$192	\$186	\$931	\$149,974
2-Person	\$51,350	\$1,284	\$233	\$210	\$1,051	\$171,518
3-Person	\$57,750	\$1,444	\$236	\$242	\$1,208	\$192,895
4-Person	\$64,200	\$1,605	\$257	\$270	\$1,348	\$214,439
5-Person	\$69,300	\$1,733	\$279	\$291	\$1,454	\$231,474
<b>Moderate Income (100-120% AMI)</b>						
1-Person	\$53,900	\$1,348	\$192	\$231	\$1,156	\$210,041
2-Person	\$61,600	\$1,540	\$233	\$261	\$1,307	\$240,047
3-Person	\$69,300	\$1,733	\$236	\$299	\$1,497	\$270,053
4-Person	\$77,000	\$1,925	\$257	\$334	\$1,668	\$300,058
5-Person	\$83,150	\$2,079	\$279	\$360	\$1,800	\$324,024

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

### Extremely Low-income Households

ELI households earn 30 percent or less of the County median income. According to HCD estimates, ELI households have an annual income of \$13,500 or below for a one-person household and \$20,800 or below for a five-person household. ELI households cannot afford market-rate rental or ownership housing in Merced County.

## **Very Low-income Households**

Very low-income households earn between 31 and 50 percent of the County median income – up to \$22,450 for a one-person household and up to \$34,650 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$74,987 and \$115,737, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$369 to \$587 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 without experiencing a housing cost burden.

## **Low-income Households**

Low-income households earn between 51 and 80 percent of the County median income – up to \$35,950 for a one-person household and up to \$55,450 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$120,079 and \$185,212, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$707 to \$1,107 in monthly rent, depending on household size. Based on this data, finding appropriately sized market-rate rental housing in the county is likely to 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 \$44,900 for a one-person household and up to \$69,300 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$149,974 to \$231,474. After deductions for utilities, a one-person median-income household could afford to pay up to \$931 in rent per month and a five-person low-income household could afford to pay as much as \$1,454. Despite increased household incomes, finding appropriately sized market-rate rental housing may still be challenging for 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 \$53,900 for a one-person household and up to \$83,150 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$2210,041 for a one-person household and \$324,024 for a five-person family. The maximum affordable rent payment for moderate-income households is between \$1,156 and \$1,800 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 (Merced County, that range is \$38,520 to \$77,040 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 \$64,200 could afford monthly rent of \$1,348 for a three-bedroom housing unit and a home purchase price of \$214,439 without being burdened by housing costs. As noted in Table A3-40, the average monthly rental price for a three-bedroom unit is \$1,234, just above the median income in Merced County.



### Cost Burden

Table A3-42 and Table A3-43 identify cost-burdened households by tenure overtime in the unincorporated county. There has been a decrease in the number of owner-occupied cost-burdened households from 5,309 households in 2010 to 3,136 in 2020. Cost-burdened renter-occupied households show similar results, indicating a decrease from 3,443 in 2010 to 2,496 in 2020.

**Table A3-42 Cost Burdened Owner-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
County of Merced (unincorporated)	853	1,186	2,422	5,309	3,136
Percent		39.0%	104.2%	119.2%	-40.9%

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 A3-43 Cost Burdened Renter-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
County of Merced (unincorporated)	1,164	1,559	1,785	3,443	2,496
Percent		33.9%	14.5%	92.9%	-27.5%

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

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

CHAS data provided by HUD provides information on cost burden by income category based on the HUD Area Median Family Income (HAMFI). This data is included in Table A3-44 below. While the totals do not align exactly with 2020 ACS data presented above, the CHAS data gives insight into which income categories are currently experiencing costs burdens in the county. As shown, extremely low- and very low-income households experience a high rate of cost burden greater than 30 percent, including 2,451 of 3,066 ELI households and 1,827 of 3,731 very low-income households.

**Table A3-44 Cost Burden by Income and Tenure**

Row Labels	Owner occupied	Renter occupied	Grand Total
<b>Household income is &lt;= to 30% of HAMFI (extremely low income)</b>	<b>1,251</b>	<b>1,815</b>	<b>3,066</b>
Housing cost burden is <= to 30%	270	345	615
Housing cost burden > 30% but <= to 50%	270	330	600
Housing cost burden is > 50%	711	1,140	1,851
<b>Income is greater than 30% but &lt;= to 50% of HAMFI (very low income)</b>	<b>1,754</b>	<b>1,977</b>	<b>3,731</b>
Housing cost burden is <= to 30%	938	966	1,904
Housing cost burden is > 30% but <= to 50%	341	705	1,046
Housing cost burden is > 50%	475	306	781
<b>Income is &gt; 50% but &lt;= to 80% of HAMFI (low income)</b>	<b>2,741</b>	<b>3,076</b>	<b>5,817</b>
Housing cost burden is <= to 30%	1855	2,205	4,060
Housing cost burden is > 30% but <= to 50%	540	776	1,316
Housing cost burden is > 50%	346	95	441

Row Labels	Owner occupied	Renter occupied	Grand Total
<b>Income is &gt; 80% &lt;= to 100% of HAMFI (median income)</b>	<b>1,560</b>	<b>1,267</b>	<b>2,827</b>
Housing cost burden is <= to 30%	1,225	1,125	2,350
Housing cost burden is > 30% but <= to 50%	270	142	412
Housing cost burden is > 50%	65	-	65
<b>Income is greater than 100% of HAMFI (moderate income)</b>	<b>8,796</b>	<b>2,891</b>	<b>11,687</b>
Housing cost burden is <= to 30%	8,160	2,885	11,045
Housing cost burden is > 30% but <= to 50%	526	6	532
Housing cost burden is > 50%	110	-	110
<b>Grand Total</b>	<b>16,102</b>	<b>11,026</b>	<b>27,128</b>

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

### A3.14 Assisted Housing Units

Assisted housing units are those that are restricted for use by occupants with limited household incomes. These units are assisted under federal, state, and/or local programs, including HUD programs, state and local bond programs, former redevelopment agency (RDA) programs, density bonus, or direct assistance programs.

#### At-Risk Housing Units

The California Housing Partnership maintains an affordable housing database to monitor changes in affordable housing and to identify units or housing developments that are at risk of converting to market-rate uses. Assisted units in the preservation data base are classified by the following risk categories:

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

Table A3-45 shows assisted units in the unincorporated county by estimated affordability end date. As shown, there are 204 assisted units in the unincorporated county, and none of which are at risk of conversion by 2033.

**Table A3-45 Inventory of Public Assisted Complexes – Unincorporated County**

Name	Address	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Felix Torres Year-Round Center	925 N. Plainsburg Road	95365	53	53	USDA; HCD	7/1/2047	Low
Bear Creek Apartments	1509 N. Plainsburg Road	95365	64	64	USDA; HCD	2038	Low
Le Grand Apartments	13171 East Brice Street	95333	34	35	LIHTC; USDA	2047	Low
Casa Del Sol	9370 West Bigler Dr	95365	53	54	LIHTC; HCD	2052	Low

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

\*These developments are owned by the Merced County (countywide) Housing Authority and are at low risk of conversion.

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

## Funding Sources for Assisted Housing

### *HUD Section 8 Program*

Under the HUD Section 8 program, which is administered by the Housing Authority of the County of Merced, participating building owners are entitled to receive HUD Fair Market Rents (FMRs) for units with Section 8 contracts. For Section 8 units, HUD makes up the difference between 30 percent of a household’s monthly income and the FMRs.

### *Low Income Housing Tax Credit (LIHTC)*

Created in 1986 by the Federal government, the LIHTC program offers tax incentives to encourage the development of affordable housing. The LIHTC is jointly administered by the IRS and State Housing Credit Agencies (HCA) and has funded over eight billion annual tax credit units nationwide. California’s HCA is the State Tax Credit Allocation Committee (TCAC).

### *California Housing Finance Agency (CalHFA)*

CalHFA uses approved private lenders and purchases loans that meet CalHFA standards to support very low, low, and moderate income assisted units. CalHFA partners with jurisdictions, developers, and other organizations to provide a variety of resources including loan assistance programs for homebuyers and renters aimed at increasing housing opportunities for low- and moderate-income residents.

### *County of Merced Homebuyer Assistance Program*

The Buyer Assistance Program is designed to provide additional financing needed to keep a first mortgage payment affordable for first-time homebuyers. The Program is funded by the HCD Grant Programs. Participating property must be located within county limits and must be owner-occupied or must be vacant from a renter for at least three months.

### *County of Merced Housing Rehabilitation Program*

This program is designed to provide financing to repair income eligible and owner-occupied homes in need of essential health and/or safety repairs. The Housing Rehabilitation Program is funded by

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

HCD Grant Programs. Self-Help Enterprises contracts with the County to determine eligibility and to perform the repairs.