

City of Los Banos Housing Element

2009 - 2014

Prepared by: City of Los Banos

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1. INTRODUCTION

CONTENTS OF THE HOUSING ELEMENT

The Housing Element of the General Plan is a comprehensive statement by the City of Los Banos of its current and future housing needs and proposed actions to facilitate the provision of housing to meet those needs at all income levels. The policies contained in this Element are an expression of the statewide housing goal of “attaining decent housing and a suitable living environment for every California family, as well as a reflection of unique concerns of the community”. The purpose of the Housing Element is to establish specific goals, policies and objectives relative to the provision of housing and to adopt an action plan toward this end. In addition, the Element identifies and analyzes housing needs and resources and constraints to meeting those needs.

The Los Banos Housing Element is based on one strategic goal which is to “Preserve, enhance and expand the existing housing stock to provide a range of safe housing opportunities for all members of the Los Banos Community”. In order to satisfy this goal, the following objectives have been established: 1) Provide adequate sites for residential development and alternate housing choices at affordable costs for all segments of the City; 2) Mitigate the impacts of the Housing Finance Crisis currently impacting the Los Banos housing market; 3) Encourage the maintenance, improvement and rehabilitation of the City’s existing housing stock and residential neighborhoods; 4) Achieve energy efficiency in housing activities; 5) Ensure that all residents have access to housing; 6) Increase the percentage of homeowners in the City and provide adequate information on all possible housing assistance programs and distribute to homeowners, developers and other residents; 7) Maintain an adequate percentage of affordable rental units within the City to accommodate all income groups and family types; 8) Encourage redevelopment and new development projects for special need groups.

In accordance with State law, the Housing Element is to be consistent and compatible with other General Plan Elements. Additionally, Housing Elements are to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations and capital improvements. State law (Government Code Section 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs;
- A statement of the community’s goals, quantified objectives and policies relevant to the maintenance, improvement and development of housing; and
- A program that sets forth a five year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The housing program must also: identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of the extremely low, very low, low and moderate income households; address

governmental constraints to housing maintenance, improvement and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons.

Although, by nature of the State mandate, the Housing Element tends to focus on the affordability and availability of housing for low and moderate income households and families, the Element must also address the housing needs and related policy issues for the entire community and be consistent with the adopted policies of the rest of the General Plan. For these reasons, the focus of the updated Housing Element will be on policies and programs that can balance the desire of residents to maintain the character of residential neighborhoods, manage traffic and minimize visual and other impacts of new development, while addressing the needs of low and moderate income households and special needs groups (such as seniors and individuals with disabilities).

This balance will require the City to examine strategies to accommodate higher density housing, mixed use projects in commercial zones, infill developments and second units without sacrificing other legitimate community goals.

2. HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment analyzes population and housing characteristics, identifies special housing needs among certain population groups, evaluates housing conditions and provides other important information to support the goals, policies and programs to meet the needs of current and future Los Banos residents.

The United States Census, completed every ten years, is an important source of information for the Housing Needs Assessment. Results from the 2000 Census were used in the preparation of this document. This Element also pulled in data from several other sources in order to create a document that is up to date and relevant to the needs of the Community for today. The data presented in the Housing Needs Assessment will not only guide the development of housing goals and policies, but will also be integrated into the body of the Housing Element to present the current status of housing and housing related issues in the City of Los Banos.

The Needs Assessment is organized into four data sections. The first section focuses on demographic information, such as population trends, ethnicity, age, household composition, income, employment, housing characteristics, general housing needs by income and housing needs for special segments of the population. This first section outlines the characteristics of the community and identifies those characteristics that may have significant impacts on housing needs in the community.

The second section identifies the City's resources and the historic development patterns and housing opportunities in the community. It also discusses the City's existing housing stock and the potential areas for future housing development.

The third section discusses the governmental and non-governmental constraints to housing development in Los Banos. The City has planning, zoning and building standards that guide and affect residential development patterns and influence housing availability and affordability. There are also environmental and housing market conditions that affect the locations, availability, affordability and type of housing that is constructed in Los Banos. The "non-governmental" influences include such factors as: the availability and cost of financing, land, materials for building homes, business decisions of individuals and organizations in home building and market factors in rental housing.

The final section of the Needs Assessment discusses opportunities for energy conservation, which can reduce costs to homeowners and infrastructure costs to the City. With a reduction in basic living costs through energy savings, more households will be better able to afford adequate housing.

SUMMARY FINDINGS

The following is a summary of findings from the Housing Needs Assessment Report.

Population Trends

- The 2000 Census reported Los Banos' population as 25,869 persons. Between 2000 and 2008, the California Department of Finance estimates the City's population has grown by 39.4 percent (36,052 persons). Based upon history, Los Banos' population is expected to grow steadily, continuing the demand for a variety of housing types and costs.
- Los Banos' ethnic composition in 2000 was primarily Hispanic (50.4%) followed by 39.8 Caucasian.
- The City of Los Banos has a slightly lower percentage of persons 65 years and over and a slightly higher percentage of persons under 18 than the countywide and statewide averages.

Income and Poverty

- Residents of Los Banos have higher income characteristics than Merced County. In 2000, the median family income in Los Banos (\$43,690) was roughly 123% higher than the countywide median family income (\$35,532). Approximately 42% of the total households in Los Banos earn \$50,000 or more compared to 34% countywide.
- As defined by the Department of Housing and Urban Development's (HUD) income limits, an extremely low income household earns 30 percent or less of the median income, a very low income household earns 50 percent or less than the county median income, a low income household earns between 51 and 80 percent of the county median income, a moderate income household earns between 81 and 120 percent of the county median income and an above moderate income household earns 121 percent or greater of the count median income. Based on HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 17% of households within Los Banos are classified as very low income, 9% are classified as low income and the remaining 74% are classified as having the median income for the County or above.

Employment Trends

- Based on statistics from the CA Economic Development Department, Labor Market Information, The City of Los Banos had an unemployment rate of 14.0% in 2008 as compared to Merced County which had an unemployment rate of 13.3% and the State of California which had an 8.4% unemployment rate.
- Los Banos has a very high portion of the population that commutes over 45 minutes to and from their places of employment. The US Census stated that in the year 2000, 45% of the population had more than 45 minutes for employment commute time.

Special Needs

- Persons 65 and over represent 9.3 percent of Los Banos' total population. The housing needs among older adults are: 1) home repair/maintenance/modification; 2) affordable housing; and 3) in-home assistance.
- Individuals with disabilities also have financial and physical needs. Housing and supportive service needs among the disabled population include: 1) accessible housing; 2) affordable housing; and 3) housing located in close proximity to services and commercial centers.
- Female headed households represent 14.0 percent of the households in Los Banos. Poverty rates among female headed households are generally higher than the general population. The percentage of female headed households below the poverty level is 50%. This special needs group would benefit greatly from affordable housing opportunities and housing located near childcare facilities, schools, youth services and medical facilities.
- Large family households in Los Banos represent approximately 30% of the households within the City. According to the US Census, large family households represent 27.6 percent of renters. With that being the case, rental units need to be constructed and set aside for large families to reduce overcrowding.
- At the time of the development of the 2004 Housing Element it was determined that Los Banos had between 10 and 20 homeless persons within the City. The Merced County Continuum of Care stated that homelessness is on the rise, a survey was conducted in January 2009 and 387 cases were found in Livingston, Los Banos and Merced. The largest factors contributing to homelessness are: loss of job/unemployment, high cost of housing/rent, alcohol or drug problems, release from jail or prison or break up/divorce/separation. This special needs group would benefit greatly from having emergency homeless shelters as a permitted use within the City.

Housing Characteristics

- The majority of the City's housing stock consists of single family detached homes. According to the 2000 Census and building permit data, the City currently has 10,751 households, this is an increase of 39.2% over the 2000 data alone. This household growth rate is lower than the population growth rate which indicates that the current household size is increasing.
- According to the 2000 Census, 67.9% of the housing stock is owner occupied and 32.1% are operated as rental units.
- The median year in which housing units were built in Los Banos is 1983, compared to the County median of 1971 and the State median of 1967. This indicates that Los Banos has experienced a relatively large increase in housing production over the past two and a half decades. However, there are still many older homes in the City that may require repairs and rehabilitation efforts. Furthermore, the change in the economy and the number of foreclosures has led to a large number of vacancies which leads to blight and decay.

Opportunities and Constraints

- Merced County has determined that Los Banos has a housing construction need of 3000 units for the planning period of 2007-2013. Of the total 3000 units, 525 should be affordable to very low income households, 403 to low income households, 602 to moderate income households and 1470 to above moderate income households.
- The City’s vacant land within residential districts, can accommodate its regional allocation of new dwelling units at densities potentially affordable to low or very low income households.
- Los Banos’ zoning regulations and development permit processes do not create unreasonable restrictions to the City’s ability to accommodate affordable housing. The time required in the City of Los Banos for development approval is not generally a constraint or substantial cost to housing developers.

HOUSING NEEDS AND OPPORTUNITIES

POPULATION CHARACTERISTICS

Population Trends

Since the 2000 U.S. Census, the City of Los Banos’ population has grown by 39.4% according to California Department of Finance Estimates. Los Banos’ growth rate is higher than Merced County’s growth which is estimated to be 21.2% and higher than the State of California’s growth which is estimated to be 12.3% (See Table II-1)

TABLE II-1
Population Estimates for Los Banos, Merced County & California

Location	1990	2000	Percent Change 1990-2000
Los Banos	14,519	25,869	78.2%
Merced County	178,403	210,554	18.0%
California	29,760,021	33,871,648	13.8%

Source: US Census

Location	2000	2008	Percent Change 2000-2008
Los Banos	25,869	36,052	39.4%
Merced County	210,554	255,250	21.2%
California	33,871,648	38,049,462	12.3%

Source: US Census Quick Facts and CA Department of Finance

According to the Merced County Association of Governments and Economic and Planning Systems, the City of Los Banos is expected to have a population of 63,112 by the year 2025.

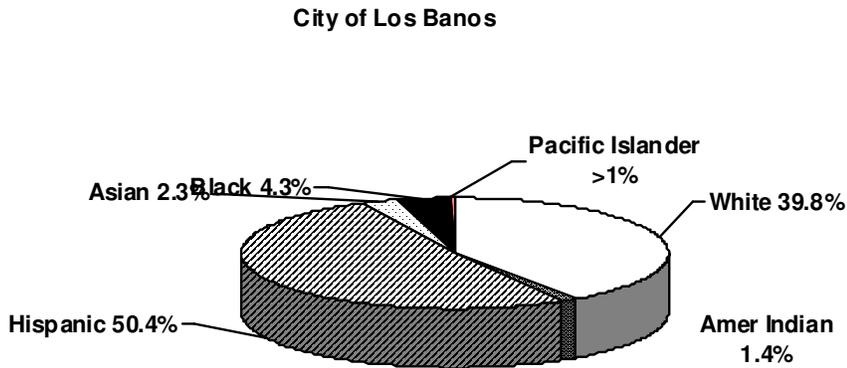
Since the 2000 Census, the number of persons per household has increased from an average household size of 3.34 persons up to 3.44 persons.

The number of households in the City of Los Banos increased from 7,721 households in 2000 to 10,751 households in 2008. The number of households increased less than the increase in population which coincides with the concurrent increase in average household size.

Ethnicity

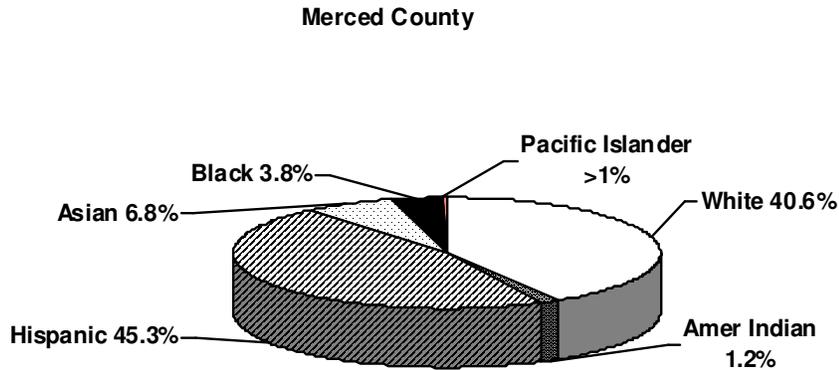
According to the 2000 Census, Los Banos has a majority Hispanic population (50.4 percent), followed by Caucasian (39.8 percent) and relatively small proportions of Black (4.3 percent), Asian (2.3 percent) and American Indian (1.4 percent) populations. While the percent of Hispanic residents is slightly higher than County totals, and the number of Asians is slightly lower; overall City and County compositions are quite similar. Figures II-1 and II-2 show the ethnic compositions of the City of Los Banos and Merced County respectively.

Figure II-1
Ethnic Composition of Los Banos
Year 2000



Source: 2000 Us Census

Figure II-2
Ethnic Composition of Merced County
Year 2000



Source: 2000 Us Census

Age of Population

Overall, the City of Los Banos has a similarly aged population as that in Merced County as a whole. The figures are similar to the State as a whole although the population under 18 is larger. Individuals under 5 account for 9.4% of the City's population as compared to 9.0% for Merced County. Individuals under 18 account for 35.1% as opposed to 31.6% for Merced County and individuals over 65 years of age account for 9.3% with Merced County at 9.5%.

Table II-2 Age Distribution

Age	Los Banos	Merced County	California
Under 5 years	9.4%	9.0%	7.3%
Under 18 years	35.1%	31.6%	27.3%
Over 65 years	9.3%	9.5%	10.6%

Source US Census Quick Facts

Household Type and Composition

Further insight into the characteristics of the City's population is explored by examining household size. Of the 7,752 households in 2000, Table II-3 shows that Los Banos' highest percentage consisted of two person households. Households that consisted of three and four persons both constituted 17% of the households. One person households accounted for 15% of the total and five or more person households accounted for 23.7% of the population.

Table II-3 Number of Persons per Household (2000)

Persons in Unit	Owner	Renter	Total	Percentage
1	688	530	1,218	15.7%
2	1,513	471	1,984	25.6%
3	944	376	1,320	17.1%
4	988	403	1,391	17.9%
5	643	313	956	12.3%
6 or more	517	366	883	11.4%
Total	5,293	2,459	7,752	100%

Source: US Census

In addition to household size, household composition provides important indicators of population characteristics and trends (Table II-4). DataPlace reported that 81.9% of all households in Los Banos were family households and, of that, 38.6% were married couple households with children under 18, 12.1% were single parent headed households with children under 18 and 31.2% were family households without children under 18 years of age. The total number of household in Los Banos includes 18.1% which are non-family households.

Table II-4 Household Composition by Type (2000)

Household Type	Percent of Households
Married Couples with Children under 18	38.6%
Single Parent with Children under 18	12.1%
Family Hshlds without Children under 18	31.2%
Non-Family Households	18.1%

Source: DataPlace

INCOME CHARACTERISTICS

According to the 2000 Census, the median household income in the City of Los Banos in the year 2000 was \$43,690 (Table II-5). In comparison, the median household income in Merced County was \$35,532 and the median income in California as a whole was \$46,561. The Bay Area workers living in the City has significantly driven up the median income, although many local workers still earn considerably less than the present median.

Table II-5 Area Median Income in Los Banos, Merced County and California (2000)

Household Income Category	Los Banos		Merced County		California	
	Number of Households	Percent of Total	Number of Households	Percent of Total	Number of Households	Percent of Total
Under \$10,000	722	9.3%	7,057	11.0%	968,367	8.2%
\$10,000-\$14,999	340	4.4%	5,055	7.9%	723,200	6.1%
\$15,000-\$24,999	821	10.6%	9,707	15.2%	1,456,775	12.4%
\$25,000-\$34,999	1,029	13.3%	9,666	15.1%	1,346,677	11.4%
\$35,000-\$49,000	1,573	20.3%	11,012	17.2%	1,747,940	14.8%
\$50,000-\$74,999	1,680	21.7%	11,831	18.5%	2,215,527	18.8%
\$75,000-\$99,000	983	12.7%	5,197	8.1%	1,321,640	11.2%
\$100,000 or more	610	7.9%	4,408	7.0%	2,016,646	17.1%
Median Income	\$43,690		\$35,532		\$46,561	

Source: 2000 US Census

Income categories, as defined by the U.S. Department of Housing and Urban Development (HUD), include:

- **Extremely Low:** Households with income less than 30 percent of the area median income.
- **Very Low:** Households with income less than 50 percent of the area median income.
- **Low:** Households with income between 50 and 80 percent of the area median income.
- **Moderate:** Households with income between 80 and 120 percent of the area median income.
- **Above Moderate:** Households with income over 120 percent of the area median income.

Another measure of changes in estimated income is the annual release of income limits prepared by HUD and adopted by the State of California for determining eligibility for various housing programs. These limits define the dollar amount of each of the income categories discussed previously based on a percentage of the estimated median income for the county in which the jurisdiction is located. Although these income limits are not based on actual surveys of local incomes, the annual changes can show trends in

estimated changes among different regions of the State. Table II-6 provides limits for Merced County for 2008. According to HUD, the estimated 2008 median income for a family of four in Merced County is \$53,800.

Table II-6 Merced County Income Limits (2008)

Household Size	Extremely Low Income	Very Low Income	Low Income
1 Person	\$11,300	\$18,850	\$30,150
2 Persons	\$12,900	\$21,500	\$34,450
3 Persons	\$14,550	\$24,200	\$38,750
4 Persons	\$16,150	\$26,900	\$43,050
5 Persons	\$17,450	\$29,050	\$46,500
6 Persons	\$18,750	\$31,200	\$49,950
7 Persons	\$20,050	\$33,350	\$53,400
8 Persons	\$21,300	\$35,500	\$56,850

Source: HUD, 2008

HUD 2000 Comprehensive Housing Affordability Strategy (CHAS) Data report (Table II-7), 17 percent of the total households in the City of Los Banos (1,356 households) are categorized as extremely low income; 59 percent of extremely low income households are renters and 41 percent of owners. Approximately 9 percent of total households (681 households) are categorized as very low income; 62 percent of very low income households are renters and 38 percent are owners.

Typically lower income households, especially those categorized as extremely low and very low income, experience a higher percentage of housing problems (including cost burden) than do higher income households. Very low income renters, as well as extremely low income renters and owners, experience a high percentage of housing problems.

Table II-7 Households with Housing Problems by Income Level

Household Income	Renter Households	Owner Households	Total Households
1. Hshld Income <= 50% MFI	800	556	1,356
2. Hshld Income <=30% MFI	422	259	681
3. % with any housing problems	70.4	73.4	71.5
4. % Cost Burden >30%	67.1	73.4	69.5
5. % Cost Burden >50%	56.6	52.1	54.9
6. Hshld Income >30 to <=50%	378	297	675
7. % with any housing problems	74.1	47.8	62.5
8. % Cost Burden >30%	63.5	47.8	56.6
9. % Cost Burden >50%	21.2	32.0	25.9
10. Hshld Income >50 to 80% MFI	685	568	1,253
11. % with any housing problems	66.6	67.4	67.0
12. % Cost Burden >30%	33.7	59.7	45.5
13. % Cost Burden >50%	4.1	29.0	15.4
14. Hshld Income >80% MFI	973	4,209	5,182
15. % with any housing problems	24.0	29.6	28.5
16. % Cost Burden >30%	4.1	22.8	19.3
17. % Cost Burden >50%	0.0	2.7	2.2
18. Total Hshlds	2,458	5,333	7,791
19. % with any housing problems	51.5	36.7	41.4
20. % Cost Burden >30%	32.3	30.6	31.1
21. % Cost Burden >50%	14.1	9.6	11.0

Source: CHAS Data

Analysis of future housing needs of lower income households is provided in the Future Housing Needs Section. Additional analysis of existing housing needs of lower income households is also addressed in the Age and Condition of Housing Stock, Lower Income Households Overpaying and Affordability Trends Sections of the Housing Element.

Poverty

The poverty level of income is a federally defined measure of the minimum income needed for subsistence living. The poverty level is an important indicator of severe financial distress and the rate of poverty in a community (proportion of the population with poverty level incomes or less) provides important information about individuals and families in greatest financial need.

According to the 2000 Census, approximately 10 percent of all families and 50 percent of all female headed households were below the poverty level.

EMPLOYMENT AND EDUCATIONAL TRENDS

This type of demographic data is important to a Housing Element in that it is necessary to first have a clear depiction of the population of a City in order to more accurately identify and address the housing needs that the people experience. This process ultimately leads to the formulation of more effective housing goals and policies.

With persistently high unemployment rates, low income distribution and lower than State average educational attainment, Merced County is replete with economic and social difficulties. The City of Los Banos staff works hard at responding to these challenges. Table II-8 compares unemployment levels for the City of Los Banos, Merced County and the State of California in 2008. The City's unemployment rate is higher than the County average and is almost double that of the State as a whole.

Table II-8 Unemployment Levels for Los Banos, Merced County and California
(Feb,2008)

Location	Unemployment Level
City of Los Banos	20.9%
Merced County	19.9%
California	10.9%

Source: CA Economic Development Department, Labor Market Information

Table II-9 below shows the commute time for workers over the age of sixteen, as well as the rate of change from 1990 figures to 2000. Los Banos has experienced a tremendous influx of Bay Area workers in the past decade, evidenced by the tremendous increase in commute time for workers traveling over an hour to work. With the recent changes in the economy, many of these Bay Area workers had started to move from the Community but now with the severe drop in housing prices we are seeing the trend resurface again.

Table II-9 Travel Time to Work for Workers 16 Years and Older (1990 & 2000)

Commute Time to Work	1990		2000		Percent Change
	Number	Percent	Number	Percent	
Less than 30 minutes	4,342	81.3	4,433	49.5	2.1
30 to 44 minutes	428	8.0	496	5.5	15.9
45 to 59 minutes	197	3.7	820	9.2	316.2
60 or more minutes	374	7.0	3,209	35.8	758.0
Total	5,341	100.0	8,958	100.0	67.7
Median Time	17 Minutes	-	44 Minutes	-	158.8

Source: US Census Bureau

Table II-10 compares educational enrollment levels, while Table II-11 looks at educational attainment levels; figures which, among several other factors, relate to future employment and income trends.

Table II-10 Comparison of Los Banos, Merced County and California Educational Enrollment (2000)

Pop. 3 yrs and over enrolled in school	Los Banos	Merced County	California
Nursery School, preschool	6.3%	5.1%	5.4%
Kindergarten	7.4%	5.7%	5.5%
Elementary (1-8)	51.0%	49.7%	42.9%
High School (9-12)	23.2%	23.8%	20.9%
College or graduate school	12.1%	15.7%	25.2%

Source: 2000 US Census

Table II-11 Comparison of Los Banos, Merced County and California
Educational Attainment (2000)

Population 25 yrs and over	Los Banos	Merced County	California
Less than 9 th grade	16.0%	21.6%	11.5%
9 th -12 th Grade, no diploma	14.6%	14.6%	11.7%
High school graduate	22.8%	23.9%	20.1%
Some college, no degree	26.0%	22.0%	22.9%
Associate degree	5.8%	6.9%	7.1%
Bachelor's degree	7.3%	7.6%	17.1%
Graduate of professional degree	42.5%	3.4%	9.5%
Percent high school graduate or higher	69.6%	63.8%	76.8%
Percent bachelor's degree or higher	9.9%	11.0%	26.6%

Source: 2000 US Census

In many ways, this data illustrates that the City has made great advancements and is now leading the way for the rest of the County. At the same time, when compared to statewide figures, it becomes evident that Los Banos has some distinct economic development issues to deal with.

SPECIAL NEEDS

To ensure provision of adequate housing for all people, this section evaluates the special housing needs of seniors, persons with disabilities, female heads of households, large families, farmworkers and the homeless within the City of Los Banos. The City's Zoning Ordinance does not currently define special needs uses nor state which districts such facilities are permitted. Program 8B has been included in the 2009 Housing Element to provide for these uses in the Residential Districts.

Seniors

Senior households are defined as households with one or more persons over the age of 65 years. Housing for seniors should offer accessibility and convenient access to shopping, community/senior centers and medical services.

As of the 2000 Census, there were 7,721 total households in Los Banos, of which 1,663 households, or 21.5 percent, included a person 65 years of age or older. This includes

537 individuals over the age of 65 who live alone. The Census data also shows that senior households are more often single occupancy than non-senior households, suggesting that housing developments for senior households should contain larger proportions of smaller housing units than a project intended for the general population.

Many seniors, even home owners, face financial challenges due to limited incomes. Senior households, especially those on limited incomes, need affordable housing. CHAS Data reveals that owner households experience higher percentages of housing problems, including cost burden, than the renter households with the exception of the Low Income classification. Refer to Table II-12.

Table II-12 Senior Households with Housing Problems by Income Level

Household Income	Renter Households	Owner Households	Total Households
Extremely Low <=30% of MFI	129	135	264
% with Housing Problems	45.7	66.7	
% Cost Burden >30%	45.7	66.7	
Very Low >30% to <=50% of MFI	75	199	274
% with Housing Problems	13.3	32.2	
% Cost Burden >30% Income	13.3	32.2	
Low >50% to <=80% MFI	64	115	179
% with Housing Problems	46.9	30.4	
% Cost Burden >30% Income	46.9	30.4	
Moderate and Above >80% of MFI	54	625	679
% with Housing Problems	0.0	10.4	
% Cost Burden >30% Income	0.0	10.4	

Source: CHAS Data

Seniors also face housing challenges related to physical disabilities. Many disabilities faced by seniors are age related, including mobility and self care issues that interfere with their ability to remain independent.

Seniors have a variety of housing options, including:

- Independent living – seniors reside in their home or apartment with little support or care.
- Assisted living facilities – senior maintains a level of independence, residing in an apartment and receives varied levels of support and assistance such as light housekeeping, meals, transportation and/or medication, etc.
- Residential care facilities – typically a smaller license facility, often 6 or less residents, which provides services similar to those provided by assisted living facilities.
- Intermediate care or skilled nursing facilities – a licensed facility that provides a higher continuous level of professional care.

Although there are a variety of housing options for seniors, Los Banos is currently deficient in offering all living situations and there is a great expense for many of these services. However, a facility providing assisted care and care for Alzheimer’s patients was approved by the City in 2008. The most affordable senior housing is independent living, which does not provide supportive services. Lower income seniors cannot afford to take advantage of the many housing options and want to remain within the City and consequently, remain in independent living situations struggling with self care issues.

Persons with Disabilities

There are a variety of disabilities, including sensory, physical, mental and self care limitations that may result in the need for special housing accommodations or financial assistance. The 2000 Census notes a total of 4,804 persons with a disability, representing 20.6 percent of the total population in the City. This figure includes 1,102 persons 65 years of age or older. In all probability, not all of these individuals experience difficulties in finding and maintaining adequate housing; however, those who do, deserve to be well attended and their housing needs addressed.

Specific housing needs for persons with disabilities vary greatly depending on the individual’s disability. Needs may include the provision of ramps or other accessibility devices, group home facilities with varying degrees of medical or nursing care available and financial assistance for those whose disability prevents them from obtaining an adequate income. In consideration of the broad range of needs that this group may require, the City should help in establishing flexible programs that allow for varying accommodations for persons with disabilities.

Effective January 1, 2002, Senate Bill 520 amended Housing Element Law (Chapter 671, Section 65583 (a) (4) and (c) (3) to require localities to include an analysis of potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities; as well as to demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities. Housing Elements are thus required to include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities.

In accordance with the requirements of Chapter 671, the Los Banos Housing Element Update provides an analysis of potential and actual constraints to providing housing adequate to persons with disabilities in the Housing Constraints section.

Disabled persons generally do not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, disabled persons need housing in close proximity to public services and public infrastructure and facilities that are accessible with special design features that alleviate the disability. Through implementation of the policies and programs outlined in the Element, the City will seek to provide affordable housing and accessibility improvements to this special needs group. The City will promote the use of Universal Design elements in new construction and rehabilitation of housing units by including information and referral services at the City offices and on the City website.

Families with Female Heads of Households

Female headed households are considered a special needs group because of the higher incidence of poverty in these types of households as compared with all families. Most female headed households are either single women over the age of 65 or single women (mothers or other female relatives) with minor children.

Of all the households in the City in 2000, 613 were female headed households, or 14 percent of the total households in Los Banos. Two hundred ninety eight (50.1%) of these female headed households were classified as living below the poverty level. Comparatively, only 6 percent of all families in Los Banos had household incomes below the poverty level.

It may be assumed that lower income, female headed households are overpaying for housing (i.e. more than 30 percent of their income), or are experiencing other unmet housing needs. As a result of poverty, female heads of households often spend more on immediate needs such as food, clothing, transportation and medical care than on home maintenance, which results in living units falling into disrepair. Female headed households have a greater need for affordable housing, located in areas near child care, schools, parks, transportation, shopping and other services.

Large Families

Large families are defined by HUD as family households with five or more persons. CHAS Data provides information regarding large households. Approximately 30 percent (624) of large households are lower income households (Table II-13). Although lower income households account for only 30 percent of all large households, they have the highest incidence of housing problems according to CHAS Data. One hundred percent (100%) of large, extremely low and very low income households report housing problems, which most likely indicates affordability and overcrowding, which are significant problems among the large families in the lowest income categories.

Table II-13 Household Size by Income

Income	2-4 Person Related Households		5 + Person Related Households		Total Family Households	
	Number	Percent	Number	Percent	Number	Percent
Extremely Low <=30% of MFI	170	4.1	114	6.2	284	4.7
Very Low >30% to <=50% of MFI	204	4.9	117	6.4	321	5.4
Low >50% to <=80% of MFI	588	14.2	393	21.4	981	16.4
Moderate and Above >80% of MFI	3,192	76.8	1,215	66.0	4,407	73.5
Total	4,154		1,839		5,993	

Source: CHAS Data

CHAS Data shows that of the large family households in the lower income categories that 68.3 percent (426 families) are renters and 31.7 percent (198 families) are owners. Generally, multi-family housing rental units provide one or two bedrooms and not three or more bedrooms that are required by large families of five or more persons.

Table II-14 presents data comparing the number of persons in housing units in 1990 and 2000, as well as the percent these figures changed during that period. Figures for housing units with five or more persons, large households, are italicized. While all categories for the number of persons per unit increased during 1990 and 2000, a fact echoed by the equivalent population growth for that period, the data indicates that the larger the household, the greater the increase in percent change. In fact, the number of households with six or more individuals increased by 208.7 percent during this time period.

Table II-14 Number of Persons in Housing Unit (Years 1990 & 2000)

Persons in Unit	1990			2000			Total Percent Change
	Owner	Renter	Total	Owner	Renter	Total	
1	550	455	1,005	688	530	1,218	21.2%
2	958	411	1,369	1,513	470	1,984	44.9%
3	425	363	788	944	376	1,320	67.5%
4	547	256	803	988	403	1,391	73.2%
5	<i>261</i>	<i>260</i>	<i>51</i>	<i>643</i>	<i>313</i>	<i>956</i>	<i>83.5%</i>
<i>6 or more</i>	<i>128</i>	<i>158</i>	<i>286</i>	<i>517</i>	<i>366</i>	<i>883</i>	<i>208.7%</i>
Total	2,869	1,903	4,772	5,293	2,459	7,752	162.4%

Source: US Census

Farmworkers

Farmworkers provide an essential contribution to the agricultural economy of Merced County. Merced County ranks fifth in the State in value of agricultural production. According to the 2000 Census, 8.6 percent of the total labor force of Los Banos, works in agriculture.

The farmworker population experiences a distinct set of issues contributing to housing challenges, including seasonal income fluctuations, very low incomes and a severe deterioration of existing housing stock. However, farmworker characteristics are difficult to determine due to a lack of data. This deficiency is caused by several contributing factors, potentially including limited English speaking abilities, low educational attainment levels and a distrust of government agencies and employees, including those who work for the Census Bureau.

The seasonal nature of agricultural employment places special demands on the area's housing stock. Essentially, it must absorb seasonal fluctuations in the number of individuals and families seeking housing. Farmworker housing needs include year round subsidized rental housing as well as some type of housing to accommodate peak labor activity in the late summer during harvest time. This housing is needed primarily for single men.

There are currently five State Migrant Centers in Merced County that provide housing to migrant farmworker families, including a 56 unit facility in the City of Los Banos. These housing facilities were constructed and continue to be managed by the State through the Housing Authority of the County of Merced. In total, they provide 290 units for occupancy between the months of May and November. In addition to these centers, there are 55 State licensed private farmworker camps in the County. While there are no accurate figures on the number of units provided by these camps, it is certain that the total number of units is considerably less than the number needed.

Future housing development suitable for farmworkers (migrant and/or permanent) is permitted by right in the R-3 High Density Residential District via apartments. The Los Banos Municipal Code does not require that only related persons reside in single family residences so therefore, employee housing would be allowable in residential zoning classification. Preferable sites would provide reasonable access to public agencies and transportation services. The resources inventory within this Element shows the developable land both within the City and the Sphere of Influence available for farmworker housing.

The Los Banos Zoning Ordinance will be updated to specify the permitted use by right of employee housing for up to six people within the R-1 Zoning Classification. Updating the Zoning Ordinance seems to be the most appropriate means to generate additional farmworker housing as the City does not have an agricultural zoning classification.

Homeless

Homelessness is a complex issue that has become a significant social concern in recent years. The number of homeless persons has increased dramatically in the last decade, and even within the last two years, for a number of reasons, including: the decrease in federal housing funds, the cost of available housing proportionate to wages, the increasing number of mentally ill individuals living on their own, persons with substance abuse problems, women and children fleeing family violence, the lack of family support networks in today's fast paced society, the change in the economy and the loss of jobs and increase in unemployment rates.

Many individuals and families move in and out of homelessness over the course of a year. A lack of affordable housing can make it difficult for families to move from shelters and transitional housing into permanent housing and puts many low income families with housing at risk of becoming homeless. It is difficult to estimate the number of individuals and persons in families with children who are at risk of becoming homeless; however, the Corporation for Supportive Housing estimates that 5 to 10 percent of low income households in a community may experience homelessness at some point during a 12 month period. It can be assumed that those most at risk of becoming homeless are low income households paying more than 50 percent of their income for housing costs. These households are not likely to have reserve funds in case of an illness, job loss or other factors and are at risk of becoming homeless.

The City of Los Banos does not provide homeless services but the Merced County Association of Governments (MCAG) facilitated the development of the first Merced County Continuum of Care Plan, which involves a collaborative among local jurisdictions and community organizations that provide services to the homeless. The Plan outlines the services currently available for homeless persons and identifies the gaps in those services in order to establish a prioritized list of needs. HUD funding, in the amount of approximately \$500,000 per year, is available to agencies that participate in Merced's Continuum of Care program.

The Merced County Continuum of Care group conducts an annual street count and reports the results in an annual plan to HUD. In 2007 and 2008 an estimate was provided regarding the amount of homeless on the street (1% of the Counties population). In January 2009, an actual count was completed in which members from the Continuum of Care group walked the streets and reported how many homeless were seen during a three hour period. At the time of the annual count, 387 homeless individuals were observed within the County. The Continuum of Care group reports that 21% of the homeless respondents for their survey were "chronically homeless" which means they were unaccompanied, struggle with a disabling condition and have been homeless for over a year or had four episodes of homelessness over the past three years. According to the Continuum of Care group, the Chronically Homeless are the most difficult to house as many of them have mental health or substance abuse issues. The Department of Housing and Urban Development (HUD) estimates that 10% of America's homeless population is

chronically homeless but this 10% consume 50% of the resources available to the homeless population.

Merced’s Continuum of Care also reported the following information in regard to the homeless population at the time of the survey in January of 2009:

- Half are between the ages of 36 and 50
- 7% were employed
- 76% had been incarcerated at some time in their lives
- 45% have no income
- The top five factors that contributed to homelessness (descending order): lost job, high cost of housing/rent, alcohol or drug problems, released from jail or prison, break up/divorce/separation
- Services needed most (descending order): food/hot meals, dental care, housing assistance, health care, employment assistance

The Merced County Continuum of Care has five primary objectives: 1) Create new permanent housing beds for chronically homeless persons; 2) Increase percentage of homeless persons staying in permanent housing over 6 months to at least 71.5%; 3) Increase percentage of homeless persons moving from temporary housing to permanent housing to at least 63.5%; 4) Increase percentage of homeless persons employed at exit to at least 19%; 5) Decrease the number of homeless households with children. The inclusion of emergency homeless shelters and special needs housing as permitted uses in Los Banos should help to meet these objectives.

There continues to be a need to expand the capacity of homeless services and facilities. Table II-14 estimates the County’s unmet homeless housing needs.

Table II-15 Unmet Shelter Needs for Merced County’s Homeless

	Family Beds	Individual Beds	Year Round Beds
Emergency Shelters	0	42	42
Transitional Housing	38	999	1037
Permanent Supportive Housing	62	999	1061
Safe Havens	0	0	0

Source: Merced County Continuum of Care

Supportive and Transitional Housing and Emergency Shelters

Transitional housing means housing with supportive services that is exclusively designated and targeted for homeless persons. Transitional housing includes self-sufficiency development services, with the ultimate goal of moving homeless persons to permanent housing as quickly as possible. Assistance in the Supportive Housing

Program is provided to help homeless persons meet three overall goals: 1) achieve residential stability; 2) increase their skill levels and/or incomes; and 3) obtain greater self determination (i.e., more influence over decisions that affect their lives). The City will regulate supportive housing as a residential use, provided supportive services are ancillary to the primary use.

The City's current zoning provision does not currently define emergency or transitional housing, nor state which districts such facilities are permitted. However, in order to ensure future zoning provisions for facilitation of supportive and transitional housing, the City has included Program 8A in the 2009 Housing Element to update its Zoning Ordinance to include transitional and supportive housing types as permitted uses within the residential zoning classifications and include definitions taken from the Merced County Continuum of Care Plan.

Currently, the City's Zoning Ordinance does not identify zoning for Emergency Shelters, nor does it define them. Based upon the public meetings, it has been determined that these facilities should be allowed as permitted uses in the Medium Density Residential (R-2) and Commercial (C) Districts. Implementation program 8 has been included in the 2009 Housing Element to allow for these uses and implement the mandate of SB2 as it relates to the siting and development of transitional and supportive housing and emergency shelters subject to the same development standards as other permitted uses in the appropriate zones.

According to SB 2, the City can specify written objective standards to regulate the following aspects of emergency shelters to enhance compatibility:

- The maximum number of beds or persons permitted to be served nightly by the facility;
- Off street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone;
- The size and location of exterior and interior onsite waiting and client intake areas;
- The provision of onsite management;
- The proximity of other emergency shelters provided that emergency shelters are not required to be more than 300 feet apart;
- The length of stay;
- Lighting; and
- Security during hours that the emergency shelter is in operation.

HOUSING CHARACTERISTICS

The number of households in the City of Los Banos went from 7,721 in 2000 to 10,751 units in 2008 according to the US Census and building permit data. The population has increased at a slightly faster rate than the number of households since 2000, causing an increase in the average household size. The 2000 Census identifies an average household size of 3.34 compared to an average household size of 3.35 in 2008.

Housing Composition

The number of housing units increased from 7,721 in 2000 to 10,751 in 2008, an increase of 39.2%. The City of Los Banos experienced higher population growth and housing unit construction than the remainder of Merced County.

The 2000 Census reports the majority of housing units in the City of Los Banos are single family detached structures, 81.6%.

Housing Supply

According to the 2000 Census, there were 328 vacant housing units in that year. This vacancy rate was lower than that experienced at the time of the 1990 Census. The current economy, real estate trends and unemployment rates has caused a severe increase in the number of vacancies within the City. Although it is difficult to ascertain the exact number of vacancies it is suspected that the City will have about 3200 homes within the various stages of foreclosures.

Homeownership

The U.S. Census divides households into two different categories, depending on their composition. Family households are those that consist of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals.

According to figures from the 2000 Census, the rate of home ownership in Los Banos at that time was 67.9 (percent), which is considerably higher than the overall State proportion of 56.9 percent at that time. The remaining 32.1 percent are renters. Interestingly, the rate of home ownership in Los Banos in 1990 was significantly lower (58.0 percent), despite the increase in the cost of housing during this time period. This is most likely due to the increase in Bay Area commuters living in Los Banos, who typically earn higher salaries than local workers and can therefore afford to purchase homes. As of the first quarter of 2009, 65% of residents own their homes and 29% occupy rental units.

Age and Condition of Housing Stock

The US Census provides only limited data that can be used to infer the condition of Los Banos' housing stock. Thus, US Census data are presented first and are then supplemented with information gathered through a visual survey of Los Banos' housing stock completed by the City of Los Banos. This survey was conducted in March of 2009 for the purpose of documenting housing conditions throughout the City for the purpose of housing rehabilitation.

In addition to survey data, the age of a community's housing stock is a relatively good indicator of the likely condition in which current housing units can be found. According

to 2000 Census data and building permit data, 32.7% of the housing stock is older than 30 years in age.

According to the 2000 Census, the median year in which housing units were built in Los Banos was 1983, compared to the County median of 1971 and the State median of 1967. This indicates that Los Banos experienced a relatively large increase in housing production over the past two decades.

However, there are still many older homes in the City that may require repairs and rehabilitation efforts. For instance, walls and siding in homes built before 1978 may contain lead based paint, which is now known to be toxic.

Results of Housing Conditions Survey

To provide more specific information on the exterior condition of the existing housing units in Los Banos, the City conducted a housing stock “Windshield Survey”. The survey followed the guidelines and procedures provided by the California Department of Housing and Community Development (HCD).

According to HCD Housing Survey Methods, housing units can be classified into one of five categories: 1) Sound, 2) in need of minor repairs, 3) in need of moderate repairs, 4) in need of substantial repairs, or 5) dilapidated. A description of each, taken directly from HCD’s procedural guidelines, follows.

HCD Housing Survey Definition of Housing Conditions

Sound- a unit that appears new or well maintained and is structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

Minor- a unit that shows signs of deferred maintenance, or which needs only one major component such as window replacement.

Moderate- a unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

Substantial- a unit that requires replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement.)

Dilapidated- a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition or at minimum, major rehabilitation will be required.

A total of 5,483 housing units were surveyed equaling 51 percent of the total 10,751 housing units in Los Banos (2000 Census figure plus data from the Building Department). The results are presented in Table II-16 below.

Table II-16 Results of Windshield Housing Survey

	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Number of Units	5,304	149	27	2	1	5,483
Percent of total surveyed	96.74%	2.72%	.49%	.04%	.02%	100.00%

As indicated in the above table, the housing stock in Los Banos is in extremely good condition. A total of 96.74% of the housing stock is in sound condition, 2.72% is in need of minor repairs and less than 1% is considered to be in moderate condition, in need of substantial repairs or is considered dilapidated.

The survey did not take into account the interior condition of the homes and it only included a random sampling of homes within each individual census tract within the City, however, it was considered a good representative sample.

Overcrowding

Data on housing overcrowding are available from the U.S. Census in the form of statistics regarding the number of persons per room in occupied housing units. Typically, a housing unit is considered to be overcrowded if there are more than 1.0 persons per room. Table II-17 compares Census data on overcrowding listed by tenure for Los Banos in 1990 and 2000. As the table illustrates, overcrowding worsened somewhat during the 2000 decade; the total proportion of overcrowded households increased from 11.7 percent in 1990 to 16.6 percent in 2000.

When broken out according to tenure, the data reveals that although renters constitute only 31.7 percent of all households, they accounted for 54.8 percent of all overcrowded households. The percentage of owner-occupied households that experienced overcrowding grew from 5.6 percent in 1990 to 11.0 percent in 2000, a trend that reflected the rising house prices that Los Banos experienced in the early to mid 2000's (prior to the change in the economy and market) which forced families into smaller homes as an adequate sized unit would be unaffordable.

Table II-17 Overcrowded Households 1990 & 2000

Persons per Room	1990				2000			
	Owners	Renters	Total	Percent	Owners	Renters	Total	Percent
1.00 or less	2,707	1,506	4,213	88.3%	4,710	1,752	6,462	83.3%
1.01 to 1.50	114	144	258	5.4%	380	271	651	8.4%
1.51 or more	48	253	301	6.3%	203	436	639	8.2%
Total	2,869	1,903	4,772	-	5,293	2,459	7,752	-
Total overcrowded	162	397	559	11.7%	583	707	1,290	16.6%
Percent overcrowded by tenure	5.6%	20.9%	-	-	11.0%	28.8%	-	-

Source: US Census Bureau

Housing Cost Burdens

Table II-18 contains data from the 2000 US Census regarding the percentage of household income spent on housing costs for Los Banos residents. The data are segregated according to tenure and household income levels.

TABLE II-18

Los Banos Housing Costs as a Percentage of Income by Tenure (2000)

Source: 2000 US Census

Owners		Housing Costs as a Percentage of Monthly Income					
Household Income in 1999	19 % or less	20 to 24%	25 to 29%	30 to 34%	35% or more	Total	
Less than \$10,000	27	23	0	17	121	188	
\$10,000 to \$19,999	99	16	45	11	149	320	
\$20,000 to \$34,999	191	59	49	49	365	713	
\$35,000 to \$49,999	222	132	227	167	317	1065	
\$50,000 to \$74,999	450	268	285	114	185	1302	
\$75,000 or more	924	235	109	44	28	1340	
Total	1,913	733	715	402	1,165	4,928	
Percent of total	38.8%	14.9%	14.5%	8.1%	23.6%	100.0%	
Renters		Housing Costs as a Percentage of Monthly Income					
Household Income in 1999	19 % or less	20 to 24%	25 to 29%	30 to 34%	35% or more	Total	
Less than \$10,000	0	61	44	17	248	370	
\$10,000 to \$19,999	54	18	36	67	234	409	
\$20,000 to \$34,999	148	196	103	89	134	670	
\$35,000 or more	577	140	102	36	5	860	
Total	779	415	285	209	621	2309	
Percent of total	33.7%	18.0%	12.3%	9.1%	26.9%	100	

Source: 2000 US Census

According to federal and state standards, in order to maintain affordability a household's gross monthly housing costs should not require more than 30 percent of its gross monthly income. As shown above in Table II-18, 31.7 percent of Los Banos owner households paid 30 percent or more of their monthly income for housing in 2000. In the renter category, 36.0 percent of the households, or a total of 830 households, paid 30 percent or more of their monthly income for housing costs.

The table does not clearly show, however, the relative distribution of households overpaying for housing among the various income groups. It is perhaps not too difficult to imagine that 73.4 percent of owner-occupied households earning less than \$10,000 overpaid for housing, while only 23.0 percent of those making between \$50,000 and \$74,999 overpaid. An additional 71.6 percent of renters making less than \$10,000

annually overpaid, while less than one percent of renters making in excess of \$35,000 overpaid.

Lower Income Households Overpaying

A standard measure of housing affordability is that average housing expenses should not exceed 30 percent of a household’s income. Those who pay 30 percent or more of their income on housing may experience difficulty in affording other basic necessities. However, individual circumstances that can affect the ability to afford housing vary, such as other long term debt payments, the number of household members and other large ongoing expenses (such as medical bills). Since it is impossible to consider each household’s individual circumstances, the 30 percent rule provides a general measure of housing affordability for the average household.

The CHAS (Comprehensive Housing Affordability Strategy) data illustrates that overpayment remains a critical need for lower income households in the City. CHAS data documents that approximately 67 percent of extremely low, 64 percent of very low and 34 percent of low income households are overpaying for rental housing. The same data illustrates that approximately 73 percent of extremely low, 48 percent of low and 88 percent of households are overpaying for owner housing. A total of 2,609 lower income households in Los Banos were paying housing costs that exceeded 30 percent of their incomes in 2000.

Table II-19 Number of Households Paying More than 30% of Income for Housing Costs

	Extremely Low	Very Low	Low	Total
Renters	422	378	685	1,485
Overpaying (>30% of Income)	67.1	63.5	33.7	
Owners	259	297	568	1,124
Overpaying (>30% of Income)	73.4	47.8	89.7	

Source: CHAS

Affordability Trends

Housing affordability refers to the relationship between total household income and total household expenditures for housing, including mortgage, taxes, insurance and utilities. This relationship is typically expressed as the percentage of total household income allocated to housing expenditures. The actual percentage will vary of course from household to household reflecting individual choices regarding the allocation of income.

Notwithstanding the fact that individual households may choose to spend more or less for their housing needs, it is necessary to have some guidelines as to what a household

should expect to spend on housing in relation to other expenditures. This is particularly necessary for households in lower income categories where the expenditure for housing is likely to directly affect the amount of money available for other basic needs.

For many years, the standard guidelines for determining whether a housing unit was “affordable” to a prospective renter or purchaser was that the total housing cost should not exceed 25 percent of the household’s gross income. In 1990, this guideline was raised to 30 percent (Health and Safety Code Section 500.52.5 and 50053). This standard is applied to most federal and state housing programs; however, the use of higher ratios of income to monthly payments, as much as 40 percent has become standard in the industry.

The City of Los Banos does have market rate apartment units within the City that are affordable to extremely low income households. Phase I of the Pacheco Village Apartments has just been completed and Phase II will begin next year. The Pacheco Village Apartments offer 185 units for lower income residents. These apartments will help the City with the need that was determined by Merced County as part of the Regional Housing Needs Allocation Plan.

A household can typically qualify to purchase a home that is two and one half to three times its annual income, depending on the down payment, the level of other long term obligations and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual income.

Previously, those extremely low and very low income households earning 50% or less of the median income were unable to afford to purchase a home in Los Banos. Merced County affordability has increased dramatically by more than 20 percentage points. Currently, at least 70 percent of households can afford the entry-level home. The unprecedented price declines have dramatically improved affordability in Merced County and Los Banos. According to the California Association of Realtor’s Housing Affordability Index for First-Time Buyers, which measures the share of all households that can afford the entry-level home, rose to 59 percent in the fourth quarter of 2008, meaning that nearly six in 10 households in California could afford the entry-level home (defined as 85 percent of the median home price) in the fourth quarter. Affordability has nearly doubled from a year earlier when the affordability index was at 33 percent and now stands at its highest level since the start of the decade. The index is based on an entry-level home price, a 10 percent down payment, an ARM effective composite rate, and a 40 percent debt-qualifying ratio.

ASSISTED HOUSING PROJECTS

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope

of the analysis to include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert to market rate housing within ten years. As part of this analysis, an estimation of the cost of preserving versus replacing the units is to be included as well as programs designed to preserve the affordable units.

Assisted Rental Housing Eligible for Conversion

Table II-20 lists the six assisted rental projects in the City of Los Banos, their funding sources, subsidy expiration date and level of risk of conversion to market rate. The cost of conserving the assisted units is estimated to be significantly less than that required to replace the units through new construction. Conservation of assisted units generally requires subsidizing the difference between market rate and assisted rents. Since land prices and land availability are generally the limiting factors to development of low income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction. However, federal, state and local resources must be available to assist with the preservation of the units.

Table II-20 Assisted Units At-Risk of Conversion

Eligible to Prepay	Project Name	Start Date	Program Type	Project Address	# of Units	# of Units Assisted	Source of Funds
2004	Central Valley Apts I	3/29/85	Family	1100 "D" St.	40	4	Rural Rental Housing
2007	Central Valley Apts II	08/11/88	Family	1100 "D" St.	38	32	Tax Credit Allocation
2010	Los Banos Apts.	05/03/79	Family	44 W "I" St.	68	66	Rural Rental Housing
2001	McArthur Apts I	09/01/78	Elderly	1130 "F" St	50	50	HUD Section 8 Rental
2001	McArthur Apts II	10/31/80	Elderly	1130 "F" St.	50	50	Rural Rental Housing
2057	Heritage Village	11/01/03 2007	Elderly /Disabled	1156 San Luis	50	49	USDA / Tax Credit

According to the owner of the McArthur Apartments, there are no plans for discontinuing to offer these units at below market rates to the elderly and persons with disabilities. Owners of the Central Valley Apartments and the Los Banos Apartment have not notified

the City of any plans to convert these units to market rate housing, as required by State Law. Should the City receive such notification, it will ensure that all tenants are also properly notified. The City does plan to contribute towards ensuring that all of the existing assisted housing projects in Los Banos, along with any other future programs, remain affordable to lower income groups.

There are a number of qualified entities that assist at risk projects from becoming market rate units. These qualified entities are included in Appendix E.

Table II-21 below analyzes the relative costs for replacing versus preserving a typical at risk housing unit. As can be seen from the estimates, even in the case of older units requiring rehabilitation, new construction tends to be costlier than preservation of existing units. This analysis further reinforces the City’s intent to ensure that existing affordable units are not converted to market rate.

Table II-21 Replacement vs. Preservation Cost

Expense	Cost Per Unit
Preservation	
Acquisition	\$40,000
Rehabilitation	\$20,000
Financing	\$5,000
Total Cost Per Unit	\$65,000
Replacement (New Construction)	
Land Acquisition	\$12,000
Site Improvements	\$3,500
Construction	\$45,000
Permits/Fees	\$17,000
Financing	\$5,000
Total Cost Per Unit	\$82,500

FUTURE HOUSING NEEDS

State law (California Government Code Section 65584) requires that each city and county plan to accommodate a fair share of the region’s housing construction needs. In urban areas, State law provides for councils of governments to prepare regional housing allocation plans that assign a share of a region’s housing construction need to each city and county. For the City of Los Banos, and Merced County and all municipalities, Merced County Association of Governments (MCAG) is the entity authorized to determine the future housing needs for the region. MCAG adopted a Regional Housing Needs Allocation Plan (RHNP) in August of 2008. This plan covers a seven and one-half year period from January 1, 2007 through June 30, 2014.

Existing need is evaluated based on overpayment and overcrowding by lower income households. MCAG’s methodology is based on regional population and housing forecasts. The goal of the RHNP is to promote a fair distribution of attainable housing among the six incorporated cities and the unincorporated county, and in a way that also helps meet the State’s housing goals.

The housing units allocated in the plan to each city and county are considered minimum needs. Most, if not all, jurisdictions have existing unmet housing needs that should be considered during the preparation of a housing element, and which may result in housing construction objectives that exceed the regional allocation. The City must however use the numbers allocated under the RHNP to identify measures (policies and ordinances) that are consistent with these new construction goals. While the City must also show how it will provide adequate sites for construction of the required units, it is not obligated to build any of the units itself or finance their construction.

According to the RHNP, the City of Los Banos has a total housing construction need of 3000 units, which equates to an annual need of approximately 429 units. Table II-22 shows the City of Los Banos’ 2007-2014 planning period allocation, as determined by MCAG.

Table II-22 – Regional Housing Needs Allocation Plan (2007-2014)

Dwelling Units	Percent of Total	Income Level
525	17.5%	Very Low
403	13.4%	Low
602	20.1%	Moderate
1,470	49.0%	Above Moderate
3000	100%	Total

Source: MCAG 2007-2014 Regional Housing Needs Allocation Plan

Although the total RHNP for the City is 3,000 units, the recent rash of foreclosures and change in the economy must be considered. The City of Los Banos has approximately 3,200 homes in the various stages of foreclosure. As stated previously, according to the California Association of Realtor’s Housing Affordability Index for First-Time Buyers, the number rose to 59 percent in the fourth quarter of 2008, meaning that nearly six in ten households in California could afford the entry-level and affordability has nearly doubled from a year earlier. The City of Los Banos currently has a large number of vacant homes so it is highly unlikely that the need for housing will really amount to 3,000 units as projected as part of the Regional Housing Needs Allocation Plan.

The City must provide an estimate of the number of projected extremely low income housing needs. Based on CHAS Data, 67% of the City’s very low income households qualify as extremely low income. Therefore, the City is estimating that approximately 67 percent of its very low income regional housing need is projected to be an extremely low income housing need. In other words, of the 525 very low income housing needed, the

City is projecting 352 units for extremely low income households. Most, if not all, extremely low income households will require rental housing. The extremely low income households will likely face housing problems such as overpaying, overcrowding and/or accessibility issues as a result of their limited income. Also, many of the extremely low income households will fall within a special needs category (disabled, seniors, large families or female headed households) and require supportive housing services. Through implementation of the policies and programs outlined in the Housing Element and through continued participation and support of the Merced Continuum of Care, the City will seek to provide a variety of housing types, including housing affordable to extremely low income households.

ENERGY CONSERVATION OPPORTUNITIES

State Housing Element Law requires an analysis of the opportunities for energy conservation in residential development (Government Code Section 65583 (a)(7)). Affordable energy is an essential component of affordable housing. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases. Depending on the age and condition of the home and on the type of fuel used, energy costs can represent more than 25 percent of overall housing costs.

In the past twenty years, rapidly increasing energy costs have contributed to the deterioration of housing affordability. Since 1970, energy costs to consumers have increased 100 percent above the cost of inflation, while crude oil prices have increased over 500 percent. In response to these increases, California's energy conservation standards have helped to improve energy efficiency in new homes. More recent energy price fluctuations in the late 1990s and particularly in 2001, combined with rolling electricity blackouts, have led to a renewed interest in energy conservation.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 1998 (effective July 1, 1999). Local governments enforce energy efficiency requirements through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

Such improvements in energy conservation make important contributions to housing affordability. Minimizing energy used for space and water heating as well as air conditioning can significantly reduce home energy costs. Water heating is second only to space heating in total energy usage. According to Pacific Gas and Electric, energy use can range anywhere from \$75 to \$200 per month in homes heated by electricity. In general, houses built prior to 1975 use twice as much energy as those built after that year.

The City works to promote energy conservation in a variety of ways. Firstly, the City ensures through the building permit process that all new residential development meets or exceeds current state energy efficiency standards. Additionally, the City uses State

Community Development Block Grant (CDBG) funds to implement a housing rehabilitation loan program. Through low interest loans to low-income households, the program leads to rehabilitation projects that can significantly reduce home energy costs on both a short-term and long-term basis.

General Design Standards for Energy Conservation

There are many opportunities for conserving energy in new and existing homes. New buildings, by design, can easily incorporate energy efficient techniques into the construction. Energy conservation is becoming more and more important as growth occurs. The Obama Administration announced plans in April of 2009 to invest \$3.2 billion in stimulus funds to support the Energy Efficiency and Conservation Block Grant program. According to the Department of Energy, the concept of energy efficiency in buildings includes the whole building envelope, which is everything that separates the interior of the building from the outdoor environment (i.e. windows, doors, walls, foundation, roof and insulation). All the components of the building envelope need to work together to keep a building warm in the winter and cool in the summer.

Constructing new homes with energy conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is, and, if needed, what improvements can be made. Examples of energy conservation opportunities include installation of insulation and/or storm windows and doors, use of natural gas instead of electricity, installation or retrofitting of more efficient appliances and mechanical or solar energy systems and building design and orientation which incorporates energy conservation considerations.

Many modern building design methods are used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:

- Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter.
- Use of thermal mass earthen materials such as stone, brick, concrete and tiles that absorb heat during the day and release heat at night.
- Use of window coverings, insulations and other materials to reduce heat exchange between the interior of a home and the exterior.
- Location of openings and the use of ventilating devices that take advantage of natural air flow.

- Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
- Zone heating and cooling systems which reduce heating and cooling in the unused portions of a home.

2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:

- North-south orientation of the long axis of a dwelling.
- Minimizing the southern and western exposure of exterior surfaces.
- Location of dwellings to take advantage of natural air circulation and evening breezes.

3. Use of landscaping features to moderate interior temperatures. Such techniques include:

- Use of deciduous shade trees and other plants to protect the home.
- Use of natural or artificial flowing water.
- Use of trees and hedges as windbreaks.

In addition to natural techniques, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- Use of solar energy to heat water.
- Use of radiant barriers on roofs to keep attics cool.
- Use of solar panels and other devices to generate electricity.
- High efficiency coating on windows to repel summer heat and trap winter warmth.
- Weather stripping and other insulation to reduce heat gain and loss.
- Use of natural gas for dryers, stovetops and ranges.
- Use of energy efficient home appliances.
- Use of low flow showerheads and faucet aerators to reduce hot water use.

Natural space heating can be substantially increased through the proper location of windows and thermal mass. Use of solar panels can generate 1,000 watts of electricity on a sunny day. This can constitute more than enough power for daily residential operations.

Constraints

The Government Code, as it relates to the Housing Element, requires an analysis of both governmental and non-governmental constraints to the development of affordable housing. Los Banos has identified various constraints to housing production in an effort to address as many barriers as possible. Removal of these constraints must be balanced with other health, safety and welfare concerns.

Non-Governmental Constraints

Land Costs

Vacant residential single family zoned parcel prices have decreased dramatically over the past couple of years with the change in the economy and the housing market in general. According to the Los Banos finance department, property values declined in Los Banos by 60-70% over the last fiscal year. Typical land costs for residential lots approximately 6,000 square feet in size are estimated at \$5.10 to \$6.60 per square foot, or roughly \$30,000 to \$40,000 per lot. For this price, a developer would obtain unimproved residential land with full entitlements. It should be noted that this price has decreased over the past couple of years and that the prices are comparable to what they were in 2003.

Construction Costs

Many factors can affect the cost of building a house, including the type of construction, materials, site conditions, finishing details, amenities and structural configuration.

Information received from the Central Valley BIA shows that construction costs for a single story home in the Los Banos area ranges from \$65-\$75 per square foot dependent upon the size of the home for materials and labor and approximately \$75-\$85 for a multi family home.

The Cost and Availability of Housing

Currently, the City of Los Banos has approximately 3,200 homes in the various stages of foreclosure; that, coupled with the fact that property values have decreased substantially, has increased affordability within the City. According to a local real estate search engine, three bedroom, two bathroom homes are currently selling within the City for prices as low as \$50,000. With that being the case, many existing homes within the City are currently considered affordable to the majority of residents, regardless of their income levels. As stated previously, homes are now affordable to 59% of the population.

Due to foreclosures and the drop in home values, an existing home can actually be purchased for cheaper than the cost of construction in 2009, it is anticipated that home values will start rising within the next few years.

The Cost and Availability of Financing

There are no local constraints to the availability or cost of financing for home purchases or rehabilitation. Even in the City's older neighborhoods, there are no barriers to obtaining financing for home purchase, improvement, or construction (other than customary underwriting considerations by lenders).

Financing for housing development is generally outside the influence of local government. Lending institutions operating in Merced County maintain branches in Los Banos, but as with all other mortgage finance organizations, the interest rates they offer follow market conditions. In times of high interest rates, financing problems have been viewed as a major factor in housing constraints. The lack of financing at reasonable rates eliminates major segments of the population from securing housing.

The primary factor related to home finance affecting housing affordability and availability is the cost of borrowing money (interest rates). Historically, substantial changes in interest rates have been correlated with swings in home sales. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past two decades, there has been a dramatic growth in alternative mortgage products, such as graduated mortgages and variable rate mortgages. These types of loans did allow homeowners to take advantage of lower initial interest rates and qualify for larger home loans. However, these programs have been eliminated and the underwriting process has been tightened up.

Nevertheless, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Most governmental programs that seek to increase homeownership among low and moderate income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership.

Environmental Constraints

Most of the vacant parcels that are scattered throughout the City are surrounded by existing development and could be classified as infill. In addition, due to the topography of the City, vacant land could possibly have constraints that might include limited access, habitat or geologic constraints. The City has historically been able to deal with these constraints and still provide affordable housing.

Governmental Constraints

Governmental constraints include land use controls, building codes and their enforcement, site improvements, fees, exactions required of developers and local processing and permit procedures. Land use controls may limit the amount or density of development, while building codes may set specific building standards that add material costs or limit building space on a site, thus increasing the cost of housing per unit.

Land Use Controls

The General Plan and Zoning Ordinance regulate land use in Los Banos. All residential land use classifications pose a constraint to residential development in the sense that various conditions, building requirements and limitations restrict a pure free market ability to construct housing. Land use regulations also have the potential of adding costs to construction, which indirectly may constrain housing. These impacts are measured against the general health and public safety served in adopting such regulations. The City's zoning standards for single family and multifamily development are no more restrictive than those of surrounding jurisdictions and have been determined by the City to establish minimum constraints in order to provide for adequate separation of buildings for fire protection, air and light between structures and the intensity of development. The cumulative effect of the City's implementation of these standards has not resulted in a serious constraint in providing housing to the various income levels, especially with the City's flexibility in allowing density bonuses.

Table II-23 provides a summary of Los Banos' residential zoning regulations, including building setback, height and parking requirements for single family and multi family residential districts. The following is a description of the residential districts in the City and the allowable densities.

- Low Density Residential District (R-1): Designates areas for single family homes and secondary units. Density ranges from 0-6 units per acre.
- Medium Density Residential (R-2): Designates areas for more intense residential uses. Appropriate land uses include higher density single family homes, duplexes and triplexes with Use Permits. Density ranges from 7-18 units per acre.
- High Density Residential (R-3): Designates areas for intense multi family residential land uses. Density ranges from 12-30 units per acre.

Table II-23 Residential Zoning Requirements per Zoning Classification

	R-1 Low Density Residential	R-2 Medium Density Residential	R-3 High Density Residential
Min. Lot Size (sq. ft.)	6,000	6,000	
Max. Density (dwelling unit/acre)	0-6	7-18	12-30
Min. Front Yard Setback	20	20	15
Min. Side Yard Setback:	5	5	5
Min. Side Yard: Street Side	10	10	10
Min. Rear Yard Setback	10	10	10
Min. Rear Yard Setback (2 Story)	20	20	If abutting lower density district those setbacks apply
Min. Lot Width (interior)	60	60	70
Min. Lot Width (corner lots)	65	65	70
Height Limit (dwellings)	30	30	50 but if within 50' of R-1 or R-2 only 30'
Max. Lot Coverage	40%	40%	70%
Parking Requirements	2 for du over 1000 sq ft	1.5 spaces for one bedroom units and 2 spaces for 2 or more bedrooms	1.5 spaces for one bedroom units and 2 spaces for 2 or more bedrooms

Source: Los Banos Zoning Ordinance

Permitted Uses in Residential Zoning Districts

The Los Banos Municipal Code designates permitted, not permitted and conditional uses for all developable use types in the City in relation to the City's Zoning categories. Please refer to Table II-24.

- Single family dwellings are permitted in R-1 and R-2.
- Duplexes are permitted in the R-2 and R-3 districts.
- Triplexes are permitted with a use permit in the R-2 district.
- Second residential units are permitted by right in the R-1 district and the Ordinance is being amended so they will also be permitted by right in the R-2 district.
- Residential care providers for up to six persons are currently permitted in the R-3 district but the Ordinance is being updated to allow for this use in all residential districts.
- Transitional housing (housing for drug/social rehab or parole related care facilities of 6 or less) is not currently permitted but the Ordinance is being updated to allow this use as a conditional use in the R-1, R-2 and R-3 district.

Table II-24 Residential Permitted, Non-Permitted and Conditional Use Requirements

Use Type	R-1	R-2	R-3
Single Family Dwellings	Permitted	Permitted *	Not Permitted
Duplex (2 family dwelling)	Not Permitted	Permitted	Permitted
Multi Family (3+)	Not Permitted	Conditional Use	Permitted
Second Residential Units	Permitted	Not Permitted	Not Permitted
Permanent Manufactured Homes	Permitted	Permitted	Permitted
Emergency Shelters	Not Permitted	Permitted *	Not Permitted
Transitional Housing	Permitted/ Conditional Use *	Permitted/ Conditional Use *	Permitted/ Conditional Use *
Residential Care Providers (up to 6)	Permitted *	Permitted *	Permitted *
Residential Care Providers (7 or more)	Not Permitted	Not Permitted	Not Permitted
Drug and/or Social Rehab (up to 6)	Conditional Use *	Conditional Use *	Conditional Use *
Senior Housing Development	Permitted	Permitted	Permitted
Rest Homes and Outpatient Nursing Homes (up to 15)	Not Permitted	Not Permitted	Permitted *
Homes for the Ambulatory Aged, Mentally Impaired, Congregate Living, Health Care of Developmentally Disabled (up to 6)	Permitted *	Permitted *	Conditional Use *
Caretaker and Employee Housing	Not Permitted	Not Permitted	Not Permitted
Farm Labor Housing	Not Permitted	Not Permitted	Not Permitted
Small Family Daycare	Permitted	Permitted	Permitted
Large Family Daycare	Conditional Use	Conditional Use	Conditional Use

* Ordinance is being updated to allow this use.

Planned Development

The Planned Development (PD) district is intended to encourage innovations in residential development and renewal so that the growing demands for housing may be met by a greater variety in the type, design and layout of dwellings and by the conservation and more efficient use of open space. PD's can be applied to the following types of residential uses:

- Single family dwellings
- Two family dwellings
- Multiple (3 or more) family dwellings

The combination of uses should be compatible with the intent of the General Plan of the City and result in a balanced and stable environment.

Planned Developments are approved per a reclassification to the Planned Development overlay district. The approval requires a recommendation by the Planning Commission and approval by the City Council. The City of Los Banos encourages and facilitates the use of PD's through the following incentives:

- Modified site plan standards (e.g. reduced setbacks)
- Variation in parking requirements
- Use of clustering to increase density and reduce development costs

Planned Development projects encourage residential development at the upper end of the allowed density range within the applicable districts by allowing developers to vary from the stricter application of the development standards of the base zoning districts. This flexibility provides for, and can promote cluster housing, zero lot lines, townhomes and similar housing types that can be more difficult to develop with typical setbacks and lot coverage.

Improvement Requirements

The City requires typical on and off site improvements (e.g. street, sewer, water, storm sewer) for residential development to ensure public health and safety. Typical street sections can be anywhere from 36-52 feet dependent upon the design configuration of the development. All Master Plans for the City were approved in 2008 so need has been ascertained. The City also has impact fees which cover the cost of necessary improvements. It is not believed that the on or off site standards act as an impediment to the production of housing for lower income households.

Building Codes

Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions. The purpose of the Building Code and its enforcement is to protect the public from unsafe conditions associated with construction. The City of Los Banos enforces the State Building Code standards for existing units, new construction and residential rehabilitation. Housing related complaints are dealt with on a case by case basis with the Building Department (i.e. Building Inspector) being involved if the nature of the complaint involves building code issues. The City believes that the requirements of the State Building Code do not act as an impediment to the production of housing for lower income households, instead, they aid in requiring safe structures for all individuals within the City.

Code Enforcement

The City of Los Banos Code Enforcement Officer works with the Police Department, Fire Department, Planning Department, Building Department and Redevelopment

Agency to investigate reported violations of laws relating to nuisances and zoning. Such investigations typically include illegal home occupations, illegal units, dangerous structures, fence violations, illegal signs, graffiti, debris and weeds, as well as inoperable and illegal vehicles. The code enforcement process is typically initiated in the following three ways: 1) observation by city staff, 2) as a consequence of an action (i.e. application for permit; or 3) in response to a complaint by an individual. The City relies on residents to help identify the majority of the code violations, particularly with the budget cuts and reduced staffing and resources.

Fees and Exactions

The City of Los Banos collects planning and development fees to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. Permit processing fees are intended to reimburse the City for actual administrative costs. Fees are imposed by the Planning, Building and Public Works Departments. Table II-25 summarizes common fees charged to developers of residential projects in Los Banos.

Table II-25 Model Development Fees – Los Banos (2009)

	Single Family Dwelling	Multifamily Apartment
<i>Project Assumptions</i>		
Assumed Project Size (units)	1	10
Living Area per Unit (sq. ft)	2,800	1,500
Building Size (sq. ft)	2,800	15,000
Construction Costs per Unit	\$285,460	\$140,475
Project Valuation	\$285,460	\$1,404,750
Land Cost	\$54,450	\$217,800
Valuation plus land	\$339,910	\$1,622,550
Development Review Fees		
Design Review	-	\$650
Conditional Use Permit	-	-
Environmental Review-CEQA		
Exempt	-	-
Negative Dec/Initial Study	-	\$250
Environmental Impact Report	-	-
Other Development Review Fees		
Variance	-	-
General Plan Amendment, Zone Change, Zoning Ordinance Amendment	-	-
Tentative Parcel Map	-	-
Total Review Fees	\$0	\$900

	Single Family Dwelling	Multifamily Apartment
<i>Building Permits and Fees</i>		
Plan Check	\$1502	\$5361
Planning Plan Check	\$20	\$20
Building Permit	\$2042.85	\$7094
PME Fee	\$700	\$3000
General Plan Maintenance Fee	\$285.46	\$1404.75
SMIP Residential (Seismic Tax)	\$28.55	\$140.48
Temporary Encroachment Fee	\$75	\$75
Police Development Impact	\$2,559.19	\$1,515.31
Fire Development Impact	\$912.39	\$437.94
Traffic Development Impact	\$3,290.00	\$2,062.25
Regional Transportation Impact	\$3,115.00	\$1,892.00
Park Development Impact	\$6,933.95	\$4,105.63
Water Impact	\$3,127.13	\$3,127.13
Sewer Impact	\$5,420.00	\$5,420.00
Public Facilities	\$5.62	\$5.62
Storm Drain Impact	\$22.49	\$22.49
Community Center	\$399.13	\$236.63
Corporation Yard	\$346.15	\$204.96
City Hall	\$985.76	\$583.68
Administration	\$364.10	\$212.52
Total Building Permits & Fees (per unit)	\$32,135.00	\$21,535.00
Total Planning & Building Fees	\$32,135.00	\$22,435.00
Planning & Building Fees as Proportion of Development Cost	9%	13%

Table II-25 indicates the development fees for a single family residence as well as those for a multi family unit. The City realizes that these fees may inhibit development and will allow the impact fees to be deferred until occupancy if the developer requests. Furthermore, the RDA for the City of Los Banos does have funding available to help with the fees.

Permit Processing Procedures

Applications for residential subdivisions are processed within a 3 to 5 month period; however, applications that are more complex may take up to 12 months because of project pre-planning, site constraints and environmental review. Site plan review

typically takes 1-2 months. Processing time is largely determined by the significance of project related issues. The City meets state-required timelines for the approval of development permits. The time required for development approval is not generally a constraint or substantial cost to housing developers.

To expedite the permit processing procedures, City staff hold a PRB (Project Review Board) conference to provide upfront feedback on proposed projects in order to increase approval certainty for applicants. Also, informational checklists are available to facilitate and streamline permit processing. The approval process, procedure and checklists are available on the City's website.

Land use and zoning designations for single family and multifamily parcels are detailed in the General Plan and the Zoning Ordinance, which serves to make the permit processing procedure clear, certain and predictable. Project applications requiring discretionary approvals by the Los Banos Planning Commission and City Council have been reviewed using specified criteria from the General Plan and Zoning Ordinance. The City of Los Banos codified the submittal requirements, checklists and procedural process in 2008 making the development process clearer for all applicants.

Design review and discretionary review may run concurrently to avoid project time delays. The design review process is deemed complete once a builder has fulfilled the necessary steps on the City's submittal checklist; the City feels the submittal checklists streamline the approval process and provide guidelines for the developer on the process and promotes approval certainty. The City also has Community Design Standards which are available on the website and pre-submittal meetings with staff further help to streamline the process and maintain the aesthetic vision that is being sought. This process has not been found to negatively impact a project or hold up the processing of an application.

Conditional Use Permit Process

Use permits are reviewed by the Planning Commission, which has the authority to approve, conditionally approve, or disapprove the application (except for On-Sale and Off-Sale Alcoholic Beverages in which the Planning Commission provides a recommendation and the City Council makes the final approval). The Planning Commission meets on the 2nd and 4th Wednesdays of each month. Processing time for a Conditional Use Permit varies from 2 to 4 months depending on project complexity, issues and whether additional environmental review is needed. Application fees for Conditional Use Permits include a deposit of \$550.00; these funds are utilized to cover staff time and processing, applicants are also required to sign and submit a cost recovery contract so that they can be billed if additional funds are needed, alternatively, funds will be refunded if the cost is less than the deposit. The focus of the CUP typically relates to neighborhood compatibility (i.e. architectural design, setbacks, parking, orientation, etc.). In the event that an applicant or any other interested party is not satisfied with the Planning Commission's actions of a use permit, an action can be appealed to the City Council for review.

Following a public hearing, a use permit is subject to findings by the Planning Commission (and City Council in the case of alcohol permits), such as:

- The project is consistent with the City of Los Banos General Plan and meets the use and density standards specified within.
- The proposal is consistent with the Zoning Ordinance as it meets the use and development standards specified within.
- The proposal will not be detrimental to the health, safety, comfort, or general welfare of the persons residing and working in the City of Los Banos, or injurious to property or improvements in the surrounding neighborhoods or within the City in that the development will provide a quiet and harmonious development.
- The proposal is compatible with the adjacent land uses, properties, and neighborhoods and will not be detrimental or injurious to the neighborhood or to the general welfare of the City in that the operational characteristics will operate in a harmonious manner with the surrounding neighborhood.
- The development proposal meets the purpose, intent and specific standards of the pertinent sections of the Los Banos Municipal Code in that the proposed use is providing an amenity and convenience which is desired in the District.
- The general appearance of the buildings or structures and grounds is in keeping with the character of the neighborhood so as not to be detrimental to the orderly and harmonious development of the City or to impair the desirability of investment or occupation in the neighborhood.
- Conditions have been imposed on the project that will ensure the project's consistency with the policies of the City's General Plan.

The Conditional Use Permit process addresses impacts of the use, not the user. This process does not act as a constraint to the development of affordable housing because:

- It does not add significant time or delay to the approval of projects;
- The Planning Commission (or City Council) addresses the finding that are described in the Municipal Code;
- The City's Conditional Use Permit application package provides clear direction on the process and standards for review.

If it is determined that a developer would need a Conditional Use Permit to proceed with City approvals, it is the City's policy to provide as much information as possible. The City's website (www.losbanos.org) is a resource where project applicants can go to obtain further information and City contact phone numbers.

Housing for Persons with Disabilities

As noted in the Special Needs section of this Housing Needs Assessment Report, persons with disabilities have a number of housing needs related to accessibility of dwelling units, access to transportation, employment and commercial services and alternative living arrangements that include on site or nearby supportive living services.

The City ensures that new housing developments comply with California building standards and federal Americans with Disabilities Act (ADA) requirements for accessibility. Sites zoned for Medium and High Density Residential uses and Commercial zones that allow for mixed uses are located along transportation corridors to facilitate access and accessibility for persons with disabilities.

Procedures for Ensuring Reasonable Accommodations

The City of Los Banos has established procedures to ensure that reasonable accommodations are made for persons with disabilities. In conjunction with plan check review, individuals with disabilities can request special accommodations or variance from building codes due to a disability.

Efforts to Remove Regulatory Constraints for Person with Disabilities

The State of California has removed any City discretion for review of small group home projects (six or fewer residents). The City is updating the Zoning Ordinance in 2008 and will not impose additional zoning, building code, or permitting procedures other than those allowed by State law. There are no City initiated constraints on housing for persons with disabilities caused or controlled by the City.

The City also allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with ADA requirements. Such retrofitting is permitted under Chapter 11 of the Building Code. The City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint. The City's Zoning Ordinance has been reviewed for Chapter 11 compliance and it has been determined to be compliant.

Zoning and Other Land Use Regulations for Persons with Disabilities

As part of the update of the City Housing Element in 2009-2014, the City of Los Banos conducted a comprehensive review of its zoning laws, policies and practices for compliance with fair housing law and State requirements. With the addition of updates that will occur in 2008, the City has not identified regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals..

Examples of the ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting processes are:

- The City allows some variation from the application of its parking standards. For example, the reduction of parking spaces for a unique use, such as a senior housing project can be approved by processing a variance.
- The City is updating its Zoning Ordinance to allow for group homes with six or fewer persons within all residential districts.
- The City will not restrict occupancy of unrelated individuals in group homes within the Ordinance update.
- The City will permit housing for special needs groups, including for individuals with disabilities, without regard to distances between such uses or the number of uses in any part of the City. The Land Use Element of the General Plan does not restrict the siting of special needs housing.

Permits and Processing for Persons with Disabilities

The City does not impose special permit procedures or requirements that could impede the retrofitting of homes for accessibility. The City's requirements for building permits and inspections are the same as for other residential projects and are fairly simple and straightforward. City officials are not aware of any instances in which an applicant experienced delays or rejection of a retrofitting proposal for accessibility to persons with disabilities.

As discussed above, the City is updating its Ordinance to allow group homes of six or fewer persons by right, as required by State law. No conditional use permit or other special permitting requirements apply to such homes.

Design review is not required for single family residential development. All multi family residential projects in Los Banos require design review by the Planning Commission. The design review process typically takes two to four months. The Ordinance update will make the design review and hearing process for group homes and special needs housing the same as other residential projects.

Building Codes

The city provides reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits through its flexible approaches to retrofitting or converting existing buildings and construction of new buildings that meet the shelter needs of persons with disabilities. The City of Los Banos adopted and implements the Uniform Building Code (UBC) and California Code which is mandated by the State.

Universal Design Element

The City will promote Universal Design by encouraging developers of senior housing, persons with disabilities and other persons and families applying for building permits to consider universal design in their construction. The City will provide information and referral services on universal design at the customer service counter as well as contact information for HCD and the Department of Aging.

Persons with Disabilities

In light of current and proposed planning policies and zoning regulations, the City believes that it has mitigated any potential constraints to the availability of housing for persons with disabilities, however, the City will establish and implement a reasonable accommodations Ordinance.

Second Residential Unit Requirements

A second residential unit, often referred to as a “granny” or “mother-in-law” unit is a second unit located on an existing residential lot and attached to the main home. The purpose of a second residential unit is to provide a small, self contained living unit that can be used by a family member or as a rental unit. A second residential unit is currently permitted on any lot that is zoned for Low Density Residential (R-1) and the Ordinance is being updated to allow this use on Medium Density Residential (R-2). The second unit must be attached to the main building and must share a common roof; this use is subject to administrative staff review for conformance with applicable zoning standards.

Community Design Standards and Pre-Development Review

In 2008 the City of Los Banos adopted the Community Design Standards. The standards apply to the Downtown Commercial, Highway Commercial, Commercial and Residential Districts. These standards were designed and adopted to maintain and enhance the small town qualities of Los Banos, protect the community's visual qualities, provide social interaction and provide environmental sustainability. The standards allow for flexibility but also set standards that are to be met in the design of new structures within the community.

The City's Community Design Standards and Municipal Code are both located on the City website for ease for developers and builders. The City's Design Review process does not act as a constraint to the overall supply and affordability of housing in Los Banos because:

- Community Design Standards do not add significant time or delay to project approval.
- Community Design Standards do not add to, or modify development standards of the Municipal Code.
- Community Design Standards criteria are explicit and understandable.

The City does not take an excessive amount of time in processing applications, nor do the Community Design Standards require costly building materials. The City encourages Community Design Standards review to be conducted concurrently with other processing procedures to expedite the development permit process even further.

In order to facilitate the design review process for the Community Design Standards, the City of Los Banos offers applicants the opportunity for preliminary design review through submittal of a Pre-development application. The Pre-development process includes a meeting with staff members from Planning, Public Works, Fire, Building and Police to help streamline the process for applicants by identifying potential problems early on in the process.

3. RESOURCE INVENTORY

Availability of Land and Services

This section provides an analysis of the land available within the City of Los Banos and the Sphere of Influence area (SOI) for residential development, and then compares this to the City's future housing needs as determined by the Merced County Association of Governments' RNHP. In addition to assessing the quantity of land available to accommodate the City's total housing needs, this section also considers availability of sites to accommodate a variety of housing types suitable for households within a range of income levels and housing needs. The methodology for determining residential capacity of listed sites was the utilization of the City's General Plan and Zoning Ordinance in addition to the City's GIS system. This information is shown in Appendix E. The property included has realistic capacity due to regulatory incentives and small lot development trends that have occurred over the past decade. Some examples of this would be recent developments with: 160 dwelling units on 31.64 acres for 5.07 dwelling unit per acre in the R-1 Zoning Classification, a development with 56 units on 5.02 acres providing for 11 units per acre in the R-2 Zoning Classification and 105 units on 6.30 acres providing for 16.667 dwelling units per acre in the R-3 Zoning Classification. The Los Banos Municipal Code allows for 40% coverage for the dwelling unit in the R-1 and R-2 districts and 70% in the R-3 District, although, this coverage can differ if the PD process is utilized. The City is very proactive in providing regulatory incentives such as the planned development approval process as it allows for a better mix of housing types with flexibility in lot sizes and setbacks to meet the needs of all income categories and density bonuses. The Planned Development overlay zone is an option that is available in all residential and commercial zoning classifications. The Los Banos Municipal Code includes a density bonus provision which provides incentives for the production of housing for lower income segments of the population. The code provides for density bonuses with additional incentives or equivalent financial incentives to applicants if they provide one of the following: at least ten percent of the total units within the development as target units affordable to lower income households, at least five percent of the total units of the development for very low income households, senior housing, ten percent of the units within a condominium project for families with moderate income, a minimum of one acre of land set aside to permit construction of units affordable to very low income households in an amount of not less than ten percent of the number of residential units of the proposed development and a land donation density bonus.

Based upon current market demands and trends, all zoning classifications are suitable for all income ranges. Currently, homes within the City of Los Banos in the R-1 and R-2 zoning classifications are selling at prices that are affordable to low income residents. As of November 10, 2009, the Fannie Mae website (HomePath.com) lists seven homes for less than \$100,000, six homes between \$100,001 and \$125,000 and six homes between \$125,001 and \$150,000. Due to the large number of foreclosures within the City, this list changes and grows daily offering affordable homes to low income residents. The City's RDA also offers financial incentives such as the First Time Home Buyers program and

the Neighborhood Stabilization Program (NSP) both of which help low income residents to afford a home within the R-1 and R-2 Zoning Classifications.

Description of Criteria for Identifying Housing Sites

For the purpose of this inventory, developable land is defined as land that is currently vacant or has agriculture or rangeland uses (termed underdeveloped herein) that is designated in the General Plan and zoned for residential development. An ArcView Geographic Information System (GIS) was used to identify all developable parcels within the City's planning area that are vacant or underdeveloped as of March 2009. The identified vacant/underdeveloped parcels were delineated on top of a parcel base map showing designated residential and zoned residential districts. Parcel acreages by land use designation were calculated in the GIS. All identified developable land designated for residential use is considered available for residential development and is listed in the inventory in the following subsection.

Inventory of Vacant and Underdeveloped Sites

Housing Element law requires an inventory of land suitable for residential development (Government Code, Section 65583(a)(3)). An important purpose of this inventory is to determine whether a jurisdiction has allocated sufficient land for the development of housing to meet the jurisdiction's share of the Regional Housing Need, including housing to accommodate the needs of all household income levels.

As stated earlier, a GIS system was used to calculate the number of developable acres of land within the City limits and SOI. Table III-1 indicates the location (within City limits or SOI), zone and General Plan designation, the housing unit density range for that designation, the number of acres of land available for development, and the housing unit capacity (calculated by multiplying the housing unit density range by the number of acres of land).

The underutilized or vacant sites may constitute an impediment to additional residential development over the 5 year planning period as the majority of the property is either owned by private property owners so their willingness to sell would have to be established or it is within the "Rail Trail" property that is City owned but a Master Developer will need to move the project forward. As of 2009, the residential development is relatively stagnant due to the change in the economy, however, it is anticipated that this will change during the 2009-2014 planning period. For the City owned underutilized property along the "Rail Trail" and the privately owned property, regulatory and/or other incentives such as expedited permit processing, and fee waivers or deferrals may be applicable dependent upon the scope of work proposed by an applicant. It has been the practice of the City Council to hear these requests on an individual basis and make a determination. Some of the Non-Vacant sites within the City can also be considered as having the potential to accommodate some of the regional housing need as due to market conditions some of these units are now vacant or abandoned and some of the owners have even approached the RDA in regard to redevelopment at a later date.

Table III-1 Inventory of Land within City Limits and SOI Available for Future Housing Development

General Plan Designation	Zoning District	Density Range (units/acre)	Acres of Developable Land	Housing Unit Capacity	Realistic Capacity
Land within City Limits					
Low Density	R-1	2-6	228.16	456-1368	1205
Medium Density	R-2	7-18	14.5	101-261	148
High Density	R-3	12-30	20.8	249-624	313
Low Density	PD	2-6	462.13	924-2772	2344
Medium Density	PD	7-18	227.21	1590-4089	2355
High Density	PD	12-30	21.76	261-652	327
Mixed Use	*	0-18	6.84	0-123	62
Downtown District	*	0-18	1.8	0-33	20
Land within Sphere of Influence – not within City limits					
Low Density	NA	2-6	3,670	7,340-22,020	-
Medium Density	NA	7-18	590	4,130-10,620	-
High Density	NA	12-30	10	120-300	-
Mixed Use	NA	0-18	10	0-180	-

* denotes Zoning Ordinance being updated to include classifications for use

The density range listed in the table is the permitted number of units per acre according to the development standards described in the General Plan, which are implemented by the Zoning Ordinance. The City is currently working on updating the Zoning Ordinance to include appropriate zoning classifications for the General Plan designations. As can be seen from the data above, there is currently a greater amount of low density residential property available for development within City limits than for medium or high density residential development. This will be discussed further in the Comparison of Available Resources to Future Housing Needs section of this Element.

Development Standards for Available Land

In order to implement the policies set forth in the City’s General Plan, the Zoning Ordinance establishes specific regulations that influence the types of buildings and uses

that are permitted throughout the City. Table III-2 describes the residential zoning districts found in the City’s Zoning Ordinance. For each district, the type of housing permitted, maximum building height, minimum lot area, maximum lot coverage, maximum units per minimum lot area, and maximum units per acre is listed.

Table III-2 City of Los Banos Residential Zoning Districts and Selected Development Standards

District		Permitted Housing Types (s)	Maximum Building Height	Minimum Lot Area (sq ft)	Lot Coverage
R-1	Low	SFD, one Secondary Unit Attached to Main Unit	30 ft.	6,000	40%
R-2	Medium	SFD, Duplexes, Detached SF, Triplexes	30 ft.	6,000	40%
R-3	High	Multi-Family Apartments, Duplexes, Triplexes, Group Dwellings. SFD	30 ft, within 50 ft of Low or Medium Density Residential	7,200	70%
PD	Planned Development	Multi-Family Apartments, Duplexes, Triplexes, Group Dwellings. SFD	50 ft.	None	70%
T	Mobile Home Park	Mobile Homes, Trailer Parks, Tent Campers	30 ft.	R-2: 5 Acres R-3: 4 Acres H-C: 3 Acres	Roofed area not to exceed 75%

Source: Los Banos Municipal Code

As can be seen in the above table, the City of Los Banos’ Zoning Ordinance provides for a variety of housing types and choices, ranging from single family homes in the R-1 district, to apartments and group dwellings in the R-3 and P-D districts. It should be noted that the City does enforce the minimum densities for each district outlined in the

General Plan. It should also be noted that the City of Los Banos is working on an update to its Zoning and Subdivision Ordinances which will better provide for the policies, objectives and implementation plans stated in this Housing Element.

4. FUTURE HOUSING DEVELOPMENT

An important purpose of the Housing Element is to provide analysis as to the availability of land to accommodate future residential development, including specific types of housing that can support individuals of various income levels.

Comparison of Land Inventory to Future Housing Needs

The Merced County Association of Governments (MCAG) is responsible for preparing the Regional Housing Needs Plan that spans the planning period. The most recent plan was adopted by MCAG's Governing Board on August 21, 2008 and covers the period January 1, 2007 through June 30, 2014. Regional Housing Needs Plans set forth allocations for the number of housing units each jurisdiction within a region is responsible to accommodate in their Housing Element.

The Regional Housing Need Allocation Plan (RHNP) is based on a figure calculated by the State Department of Housing and Community Development (HCD) for the entire County of Merced (16,583 units), which is then sub-allocated to each of the jurisdictions in the County by MCAG. The process used to determine the City of Los Banos' share of the Regional Housing Need Allocation involved consideration of the relative shares of recent population growth, the relative shares of recent housing growth, and comparative income distribution among the seven jurisdictions within the County. It should be stated that the County is currently in the process of adjusting these forecasts starting with a lower base population in 2010 consistent with recent trends.

As stated previously, the number of vacant homes within the City and the increased affordability will be a major factor in the amount of housing that will actually be constructed within the City. Affordability still needs to be considered as the Housing Element strives to provide policies, objectives and implementation plans that provide housing for all economic segments of the population. Since January 2007 (the beginning of the RHNP planning period) there have been 378 building permits issued for single family residences, assuming these are all built for above moderate incomes, that leaves 1092 above moderate income units to be constructed for the planning period. Building permits for 105 multi family units have also been issued since 2007. Fifty (50) permits have been issued for low income units, leaving 353 remaining, 34 have been issued for very low income, leaving 491 units and 21 have been issued for extremely low income.

As can be seen in Table IV-1 and appendix E, the City of Los Banos does currently have adequate land within the existing City limits to accommodate the needs stated within the RHNP. As stated previously though, with approximately 3,200 homes in the various stages of foreclosure within the City and the state of the economy, there are many more vacant homes that are available for sale or rent. Furthermore, many of these homes are considered affordable for the majority of the population.

As shown previously, the City of Los Banos has a much greater supply of Low Density Residential (R-1) property than that set aside for the other residential land use

classifications. Typically, R-2 and R-3 would be a better fit for lower income residents due to the proximity of services and affordability of the housing units, however, with the economy as it is in the first part of 2009 there is a much greater level of affordability for all residents in the Low Density Residential zoning classification.

A good example of how the zoning encourages and facilitates housing for lower income households would be the recent Pacheco Village Apartments project that was just constructed in the R-3 Classification. This project included 105 residential units on 6.3 acres. Of those units, 21 were set aside for homeless people or extremely low income, 34 units were set aside for very low income residents and the remaining 50 were set aside for low to very low income residents. The project was so successful that construction for phase 2, which includes 80 units, will begin in 2010.

Table IV-1 Ability to Accommodate Regional Housing Needs Allocation

General Plan Designation	Zoning District	Density Range (units/acre)	Acres of Developable Land	Housing Unit Capacity
Land within City Limits				
Low Density	R-1	2-6	690.29	1380-4140
Medium Density	R-2	7-18	241.71	1691-4350
High Density	R-3	12-30	42.56	510-1276
		TOTAL	974.56	3581-9766

In addition to the traditional R-1, R-2 and R-3 Zoning, the City also has 6.84 acres of mixed use land which could potentially accommodate up to 123 residences and 1.8 acres in the downtown district which could potentially accommodate up to 33 residences.

Adequacy of Public Facilities and Infrastructure

The City encourages infill housing within the City limits due to the provision of adequate water and sewer infrastructure, as well as proximity to other services such as fire, police, medical clinics and recreational facilities. New housing development to take place within the City limits will inevitably gain access to all of the City's facilities and infrastructure. In the event that residential development occurs outside the boundaries of existing infrastructure, the City requires developers to pay the costs.

The following discussion provides an analysis of the specific components of public facilities and infrastructure located in the City, including roads, parks, police, fire, schools, storm drainage, water and sewer services. Where applicable, the City's plans to accommodate future residential growth are described.

Roads

The adequacy and capacity of circulation systems influences the nature, extent and pace of urban development. Roadways in Los Banos are classified based on design (size and number of lanes), volume (number of cars that can pass over an average day) and the type of traffic that the street is likely to accommodate (industrial vs. residential). Most people live on a Local Street or a Cul-de-sac that is designed to service just a few residential homes. Collector streets gather traffic from several Local Streets and direct it toward Collector and the Major Collector or Arterial streets, which serve to move large amounts of traffic longer distances.

The Circulation Element of the Los Banos General Plan indicates that the City has adopted a Level of Service (LOS) C at segments and Level of Service (LOS) D at intersections. This level of service is consistent with other communities and provides for an affordable circulation system, while minimizing delays and inconvenience to the traveling public. New development projects are required to construct road improvements in the vicinity of the project based on recommendations by traffic engineers. Furthermore, Area of Benefit analysis' and Reimbursement Agreements may be developed to fund a particular improvement.

The City of Los Banos supports and participates in the development of the Merced County Regional Transportation Plan (RTP). The RTP identifies local projects the City will undertake during a five year planning period with funds made available through Federal, State and local sources. Additionally, the RTP establishes a long-range plan that identifies road maintenance and repair design over a twenty year period. The RTP is updated every three years.

The City of Los Banos has just recently approved a new Regional Transportation Impact Fee that is countywide. This fee goes to fund major regional projects. This fee is paid by the majority of the communities in Merced County.

As residential development occurs, the City's road system will expand to accommodate the subsequent increase in traffic volume. The City recognizes in its General Plan the need for further parking space for automobiles, buses and trucks, extensions on certain roadways and re-designation of certain road types, as well as possible land use designation amendments that may be necessary in order to adapt to future road conditions.

Parks

The City of Los Banos distinguishes between playlots, pocket parks, neighborhood parks, and community parks. Essentially, a playlot is a small area intended as a substitute for back yards in high density residential areas. Pocket parks are between one-quarter acre and two acres in size, whereas neighborhood parks range from two to nine acres and community parks are larger than nine acres.

The Open Space, Conservation & Recreation Element of the General Plan establishes standards of 1.5 acres of neighborhood parks, 1.5 acres of minor community parks and 1.5 acres of major community parks per 1,000 residents. This standard is consistent with the City's Ordinances implementing the Quimby Act, which allows for dedications of parkland or in-lieu payment for parks development as a condition of development. The size and location of the parks will depend on timing of development and siting of other City and school district facilities.

Police

The Los Banos Police Department currently operates out of a single station located in the downtown area of the City. Staffing has just been reduced due to budgetary reasons but new development and repopulation of existing homes will bring about additional impact fees and sales tax which will allow the police force to be re-staffed.

Fire

The City Fire Department currently operates with nineteen full-time staff members (including clerical and support staff) and approximately thirty certified volunteers. Fire Dispatch is handled through the Los Banos Police Department.

The City is currently served by two fire stations, both of which are located within City limits. The service areas for each station are designed to allow for an approximate five to six minute response time. However, upon further buildout, the General Plan states the need for an eventual third station to the east of Highway 165, since continued development to the east and south would likely be outside of an acceptable response time. The fire flow requirement for new residential development is 2,000 gallons per minute (compared to 3,500 gallons per minute for commercial and industrial uses).

In the Insurance Services Office's (ISO) review, the City was rated at ISO level 3.

Schools

The Los Banos Unified School District is currently composed of approximately 8,475 kindergarten through twelfth grade students. From 1991 to 2000, enrollment growth averaged 5.7% per year. The District is comprised of five elementary schools, one intermediate (grades 5-6), one junior high (grades 7-8), one comprehensive high school, one alternative high school, and one community day school. The District also has an adult education program and a latchkey child care program. The District is in the process of building a new high school.

Student levels have decreased, as has funding over the past year. This has not been the trend over the past two decades in which there was a steady growth rate as shown in the population section of the Housing Needs Assessment of this Element. The reduction in the City population and increase in housing vacancies have caused this recent change. It

is anticipated that within the next couple of years that this recent trend will revert back to the previous growth that was seen.

The District plans to finance its estimated \$129 million in facilities needs costs (through to the 2014-2015 school year) by utilizing a variety of sources, including several State funding programs and initiating local tax and bond measures. Most recently, the District has incorporated a Mello-Roos Community Facilities District that would establish a fee for residential building permits at \$8,500, a fee for certificates of occupancy at \$8,500; and an annual fee for each home within the Mello-Roos District at \$60 for 30 years.

Storm Drainage

Storm water drainage is accomplished in the City through a system of storm water collection facilities that ultimately discharge into a number of canals owned and operated by irrigation or water districts. Although the City of Los Banos Department of Public Works is responsible for implementing the Drainage Master Plan and maintaining the system, drainage maintenance is not an enterprise function of the City. Typically, drainage maintenance funding is provided in new developments through the formation of drainage maintenance districts.

The Storm Drain Master Plan was adopted in 2008. The Plan proposes collection and regional disposal facilities tied to an on-going relationship with canal districts. Minimum sizes and design criteria for drainage basins are identified. All future drainage basins shall be dual use Park/Drainage facilities.

Water

Domestic water in the Los Banos area is provided by the City of Los Banos. The Public Works Department is responsible for maintaining the existing wells and distribution system. The water system is operated as a municipal enterprise, meaning that the revenue generated through user's fees must be sufficient to meet the operation, maintenance and capital costs of the system.

The City of Los Banos and surrounding urban areas draw local groundwater to meet all domestic, commercial and industrial water demands. The City currently pumps about 6,050 acre-feet of water per year for domestic purposes. The typical residential demand is approximately 150 gallons per day per person. Water meters are required for all new development in the City. Water meters are considered an essential factor in water conservation efforts.

The City's distribution system consists of a looped water system using mains ranging from four inches to sixteen inches. Growth of the system to serve new development will require continued looping of lines and expansion of fire flow reserve capacities. Additional water wells and storage facilities have been planned for in the City of Los

Banos 2008 Master Plan. Storage facilities include tanks with booster pump stations at strategic locations within the City.

Sewer

In 1997, the wastewater treatment plant underwent Phase II of its planned expansion to a capacity of 4.0 million gallons per day. The Wastewater Master Plan was adopted in 2008, the City has adequate capacity but will need to be at 4.9 MGD for the buildout of the 2030 General Plan. Environmental studies for Phase I of the wastewater strategic plan are being completed in 2009. Developer impact fees are collected for this planned expansion.

The land currently used for wastewater treatment and disposal is located northeast of the City on approximately 1,110 acres. The property currently owned by the City of Los Banos' Public Works Department is sufficient for the expansion of the wastewater treatment plant.

5. REVIEW OF THE 2004 HOUSING ELEMENT

An important aspect of the Housing Element is an evaluation of achievements under the policies and implementation programs included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs have been successful in achieving stated objectives and addressing local needs and to which these programs continue to be relevant in addressing current and future housing needs in Los Banos. The evaluation also provides the basis for recommended modifications to policies and programs and the establishment of new objectives in the Housing Element.

The following is a summary of accomplishments of the City's 2004 Housing Element.

Objective A: Facilitate the construction of affordable housing for very low, low and moderate income households.

1. Adopt the Preferred Rail Corridor Concept Land Use Plan, thereby rezoning 9.6 acres of land to R-3 high-density residential (consisting of two currently vacant parcels). Recommend 1.9 acres for Senior Housing is zoned high density residential (on parcel, currently vacant).

Responsibility: City Council, Planning Commission

Time Frame: Adoption of Plan: July 2004 (City conducting environmental review and marketing sites).

Accomplishment: Master Plan approved and Rezoning completed.

2. Rezone 11.1 acres of a 15 acre parcel (APN 83130042) for Highway Commercial to R-3 high density residential, consistent with the General Plan and to meet the RHNP. The site is ideal for multi-family development due to its location – it is surrounded by other residential uses, but is within walking distance to shops, restaurants, Merced College campus and Los Banos High School. The site also has easy access to water and sewer hook ups.

Responsibility: City Council, Planning Commission

Time Frame: July 2004

Accomplishment: Rezoning completed in July 2004

3. Research the feasibility of developing and implementing an Affordable Housing Ordinance. The Ordinance will detail the conditions under which certain benefits would accrue to developers of projects that include below market rate units to be sold or rented to persons of low to moderate income levels. Examples of potential incentives include:

density bonuses, fee deferment, permit streamlining and parking reductions. The Ordinance will facilitate the development of affordable housing of all types, including housing suitable for large families and farmworkers.

Responsibility: City Council

Time Frame: Develop by October 2004, implement thereafter

Accomplishments: Ordinance developed and approved May of 2005

4. Apply for State and Federal funds, including Community Development Block Grants, to assist affordable housing production

Responsibility: City Council

Time Frame: Apply annually where feasible

Accomplishments: Applied for and received CDBG's yearly

5. Continue to maintain an up to date site inventory detailing the amount, type and size of vacant or underused parcels and assist developers in indentifying land suitable for residential development.

Responsibility: Planning Department

Time Frame: Ongoing

Accomplishments: The City did not actively maintain an up to date site inventory detailing the type and size of underused parcels; however, developers were aided in identifying suitable land and the City is currently building a GIS system that will meet this objective.

Objective B: Support the construction of housing that meets special needs.

6. Continue to apply for funding that provides loans for accessibility improvements in existing affordable housing, such as CDBG Housing Rehabilitation Funds.

Responsibility: City Council

Time Frame: Apply annually where feasible

Accomplishments: The City obtained CDBG and HOME funding and developed a revolving loan fund to assist residents.

7. In accordance with Senate Bill 520, effective January 1, 2001, the City will develop an appropriate procedure that will provide reasonable accommodations for housing designed

for those with disabilities. The following steps will be taken in order to establish such a procedure: develop an application for individuals to make requests for reasonable accommodations with respect to zoning, permit process and building laws; determine how applications will be considered for approval, by whom and in what time period; amend the City's zoning Ordinance to allow for flexibility in the approval of such applications. This amendment will allow for flexibility concerning any identified potential constraints, including: parking requirements and restrictions to the siting of group homes. Finally, the entire zoning code, land use policies and building code enforcement will be evaluated for ADA compliance.

Responsibility: Planning Department

Time Frame: Develop program by July 2004

Accomplishments: Governmental constraints were reviewed and it was determined that there were reasonable accommodations with respect to zoning, permit process and building laws at the time. No amendment to the Ordinance was made. The Zoning Ordinance is currently being updated and amendments will be made within the 2009 year.

Objective C: Maintain, and where necessary improve the overall quality of Los Banos' existing housing stock.

8. Pursue State and Federal funds to support rehabilitation of owner occupied housing units, such as the Home Investment Partnerships Program (HOME).

Responsibility: City Council

Time Frame: Apply annually where feasible

Accomplishments: The City has applied for and received HOME grants and has established a loan program for rehabilitation of owner occupied units. The City continues to seek funding sources annually.

9. Continue to apply for CDBG funds to operate the City's housing rehabilitation program for both owner and renter low income residents.

Responsibility: City Council

Time Frame: Apply annually where feasible

Accomplishments: The City has applied for and received CDBG's and has established a loan program for rehabilitation of owner occupied units. The City continues to seek funding sources annually.

Objective D: Seek to preserve multi-family units affordable to low income households during this Housing Element planning period.

10. Monitor at risk units by establishing and maintaining close contact with property owners regarding their long term plan for the project

Responsibility: Planning Department

Time Frame: Quarterly

Accomplishments: The RDA Director is required to submit annual reports so close contact is kept with property owners.

11. Ensure that property owners comply with State law by notifying tenants 12 and 6 months prior to potential conversion to market rate housing by assigning staff to monitor assisted units on a quarterly basis. Provide owners with information regarding tenant rights and conversion procedures, Section 8 rental subsidies and other assistance that may be available alternatives.

Responsibility: Planning Department

Time Frame: Quarterly

Accomplishments: The RDA Director is required to submit annual reports so close contact is kept with property owners. The RDA staff is always available to work with residents within the community and referrals are made to County programs if applicable. There have been no conversions of at risk units to market rate units.

12. Evaluate the feasibility of establishing an overlay zone for the City's existing mobile home parks so that the site cannot be rezoned to a lower density.

Responsibility: Planning Department

Time Frame: October 2004

Accomplishments: No action taken. This program will not be continued

Objective E: Promote and ensure an open and free choice of housing for all.

13. Provide information in English and Spanish about Fair Housing laws and equal housing opportunities to the public (available at the Department of Housing and Urban Development's website). Staff will distribute such information throughout the City in places such as the public library, community and senior centers and local social service offices on a quarterly basis. In the event that the City receives a fair housing complaint, staff will provide referrals to the regional HUD Fair Housing Enforcement Center for further support and access to available services.

Responsibility: Planning Department

Time Frame: Quarterly/Ongoing

Accomplishments: Information in English and Spanish is provided at City Hall, in various social centers and on 1st time homebuyers and rehabilitation flyers.

14. Provide free information on housing, housing programs and housing assistance on both ownership and rentals to all members of the community by continuing to provide bilingual literature at the Los Banos City Hall and public library and coordinating dissemination of knowledge through various existing community groups.

Responsibility: Planning Department

Time Frame: Ongoing

Accomplishments: Bilingual information is provided on ownership options to all members of the community by posting at City Hall, various social centers and on flyers which are distributed. As far as rental programs, this is not a program that the City has continued with but people are referred to Merced County for rental programs.

Objective F: Maximize housing opportunities for lower-income and other special needs households.

15. Apply for State and/or Federal funds to assist low income households to purchase homes. For example, the City may apply to Home Investments Partnerships Program (HOME), CalHome and/or BEGIN

Responsibility: City Council

Time Frame: Apply annually where feasible

Accomplishments: The City has applied for and received (and will continue to do so) HOME funding and has established a loan program to assist lower income and other special needs households.

16. Encourage landlords to accept Section 8 rental housing subsidies by distributing information to landlords that do not currently participate in the program.

Responsibility: City Council

Time Frame: Semi-annually/ongoing

Accomplishments: The City has not moved forward with this program

17. Utilize available State and Federal funding to convert existing market rate housing to housing affordable to lower income groups.

Responsibility: City Council

Time Frame: Apply annually or as needed where feasible

Accomplishments: The City enacted a rehabilitation program that requires the subject property to have a deed requirement that it will only be eligible for lower income residents.

Objective G: Ensure that local governmental practices and policies do not unnecessarily constrain housing development

18. Periodically review the City's fee structure, including development fees, impact fees and other municipal costs to ensure that they do not unduly constrain the production of housing, especially affordable housing.

Responsibility: Planning Department

Time Frame: Annually at minimum

Accomplishments: The City annually reviews the City fee structure, including development fees, impact fees and other municipal costs to ensure they do not unduly constrain the production of housing, especially affordable housing.

19. Track changes in Housing Law to ensure that land use regulations, including zoning, subdivision regulation and permit processes are consistent with and supportive of State and Federal laws.

Responsibility: Planning Department

Time Frame: Ongoing

Accomplishments: The City tracks Housing Law on an ongoing basis to ensure that land use regulations are consistent with and supportive of State and Federal Laws.

20. Amend the Zoning Ordinance to reflect the provisions of AB 1866 regarding 2nd units.

Responsibility: Planning Department

Time Frame: July 2004

Accomplishments: The City amended the Zoning Ordinance to allow for second units in accordance with AB 1866 in July of 2004

21. Amend the Zoning Ordinance to define “emergency shelter” and transitional housing facilities” and to allow for both types of housing by right in high density residential commercial zones as well as in R-2 zones with a conditional use permit. The conditions required for permit approval will not be based on use factors but rather on design and site improvements typical to any housing development.

Responsibility: Planning Department

Time Frame: July 2004

Accomplishments: No action taken. SB 2 will mandate how the City’s Zoning Ordinance distributes emergency shelters, transitional shelters and special needs housing. The City will amend the Zoning Ordinance per SB2 within the first planning year of the 2009 Housing Element update.

22. Amend the Zoning Ordinance to reflect State Density Bonus Law.

Responsibility: Planning Department

Time Frame: July 2004

Accomplishments: The City adopted Density Bonus provisions consistent with State Government Code Sections 65915-65918. During the planning period of the 2004 Housing Element, no developers came forward proposing a project that met the criteria for a density bonus in Los Banos; therefore, no density bonuses were requested.

BASIS FOR THE CITY’S POLICIES AND PROGRAMS

The 2009-2014 Housing Element updates community conditions in Los Banos since 2004. Information on community conditions and characteristics were collected and analyzed as part of the Housing Needs Assessment, which contains an analysis of population and housing characteristics, identifies special housing needs for certain population groups, evaluates housing conditions, analyzes employment trends and provides other important information to guide the goals, policies and implementation programs of this element. The findings listed below resulted from the information collected as part of the Housing Needs Assessment Report. These findings provide a direct relationship between community conditions in Los Banos and the recommended goals, policies and implementation programs.

Population Trends

The City's 2008 population is estimated to be 36,052.

- Between 2000 and 2008 Los Banos grew by 39.4% (10,183 persons). Between 1900 and 2000 grew by 78.2% (11,350 persons). Los Banos' population is expected to grow steadily once the market improves, continuing the demand for a variety of housing types and costs.

The need for additional housing in Los Banos is the result of past and projected population growth and the demographic characteristics. Policy 1.1 commits the City to maintaining an adequate supply of land in appropriate land use designations and zoning categories to accommodate the projected growth in the number of households.

- The 2000 Census reported 1,160 owner occupied households and 679 renter occupied households with five or more persons. These figures represented 15.0 percent and 8.8 percent of the total number of households in Los Banos, indicating that large households were slightly more likely to be owners. However, taken as a percentage of the number of owner occupied households, large families comprise 21.9 percent, whereas large households constitute 27.6 percent of renters. When evaluating the population increase (39.4%) and the percentage of housing units constructed (26.4%) since 2000, it is apparent that household size is increasing.

Due to increased rental needs by large family households Policies 7.4 and 8.2 have been developed to address this special housing needs.

Income and Poverty

- Based on the Department of Housing and Urban Development (HUD) Income Limits for 2008, the median income for a family of four in Merced County is \$53,800.
- As defined by HUD, an extremely low income household earns less than 30 percent of the county median income, a very low income household earns 30 percent or less than the county median income, a low income household earns between 31 and 50 percent of the county median income, a moderate income household earns between 51 and 80 percent of the county median income and an above moderate income household earns 81 percent or greater of the county median income. According to the Merced County Regional Housing Needs Allocation Plan (2007-2014), the City of Los Banos is responsible for 525 units for very low income residents, 403 units for low income residents and 602 units for moderate income residents.

Policy 1.2 of the Element facilitates the provision of housing for all economic segments of the community. The City shall seek to ensure high quality in all new residential development.

Employment Trends

- According to the CA Economic Development Department, Labor Market Information, the City of Los Banos had an unemployment level of 14.0% in February of 2008. The unemployment rate for Merced County was 13.3% and the unemployment rate for the State was 8.4%. The 2000 US Census Data showed that 57.9% of the population within the City made less than \$50,000 for an annual income per household. The employment trends contribute to a continuing need for additional affordable housing for such income groups.

The employment trends will result in a need for additional affordable housing. Policies 1.3, 2.1 and 6.1 address various aspects of this future affordable housing need.

Special Needs

- As the current population ages, Los Banos will experience an increase in the number of older adults with special housing needs. Persons age 65 and over represent 9.3% of the population as of the 2000 census. Housing needs among older adults in Los Banos are: 1) financial support for low income seniors who do not own their homes, 2) financial assistance for home maintenance and repairs among low income senior homeowners, 3) affordable independent living rental housing, and 5) financial assistance for home modifications for those with minor self care or mobility concerns.

Policies 3.3, 3.4, 3.6 and 6.2 of this Housing Element address the housing needs of older adults. Implementation includes an amendment of the Zoning Ordinance to allow Residential Care Provider Facilities of 6 or less in the residential districts; therefore, allowing the development of a range of assisted care housing for older adults who have limited self care abilities.

- Female headed households represented 14.0% of all Los Banos Family households in the 2000 Census. Poverty rates among female headed households are generally higher than the general population and of these female headed households, 50.1% were below poverty level. Many female headed householders have extremely low incomes and they will continue to require significant financial assistance or subsidized rental housing. Single mothers with children face additional challenges in finding affordable family housing of suitable size.

Because female headed households with children in Los Banos have the highest poverty rates, there is a demonstrated need for affordable housing.

Policies 1.3 and 3.5 of this Element ensure that the City will encourage development of new affordable housing and continue to monitor “at risk” subsidized housing that is affordable to very low and low income groups.

- Based on figures presented by the Merced County Continuum of Care, the level of, and need for, homelessness services are increasing on a region wide basis.

Zoning policies in the Element that address the homeless and homelessness issues include policies 5.4, 8.1, 8.2, 8.3 and 8.6. The policies addresses the removal of any type of discrimination, continued cooperation and collaboration with the Merced County Continuum of Care and other agencies assisting the homeless, collaboration and assistance for private and nonprofit developers to identify financing and assistance in design and amendments to the Municipal Code to allow for uses to serve this special need group. The policies do include amending the Ordinance to comply with SB2 as it relates to the siting and development of transitional housing, supportive housing and emergency shelters.

Housing Characteristics

- According to the 2009 Housing Conditions Survey less than 1 percent of the housing stock in Los Banos is considered substandard and in need of rehabilitation and less than 1 percent is in need of replacement.

Objective 3 of this Element encourages the maintenance, improvement and rehabilitation of the City’s existing housing stock and residential neighborhoods. Policies 3.1, 3.2, 3.3 and 3.6 encourage private reinvestment in older housing stock and commit the City to pursue State and Federal funding assistance to rehabilitate housing.

Housing Costs and Affordability

- Approximately 31 percent of all households in Los Banos are paying housing costs that exceed 30 percent of their income according to the 2000 Census *Policies 7.1, 7.2, 7.3 and 7.4 seek to address the shortage of affordable rental housing through the preservation of existing subsidized rental housing that is affordable to very low and low income persons and the construction of additional affordable housing.*

Foreclosures

- The Merced County region, and Los Banos in particular, has one of the highest foreclosure rates in the State, according to Realty Trac, an online real estate and foreclosure resource, the City of Los Banos had approximately 2000 homes in the various stages of foreclosure in February 2009 and with the moratorium being lifted in June for the State of California it is estimated that

the City will be dealing with an additional 1200 foreclosures. The local housing construction market will probably not begin to recover during the next three years. In 2008 there was a significant decline with only 97 building permits pulled and none have been finalized, it is assumed that these permits were only pulled in an effort by the developer to maintain vested rights.

- Foreclosure assistance and homeownership preservation is going to be a top priority through the end of the planning period. The Neighborhood Stabilization program is a grant program with the goal of stabilizing areas suffering from high foreclosure and abandonment rates. The funding is provided through the US Department of Housing and Urban Development (HUD) as a part of the Housing and Economic Recovery Act passed by Congress. The City of Los Banos is slated to receive \$2,400,000, in direct funding through the Neighborhood Stabilization program

Policies 2.1 and 2.2 have been developed to help mitigate the impacts of the housing crisis.

Opportunities and Constraints

- Merced County has determined that the City of Los Banos has a housing construction need of 3000 units for the planning period 2006-2014. Of the total 3000 units, 525 should be affordable to very low income households, 403 should be affordable to low income households, 602 to moderate income households and 1470 to above moderate income households. Very Low and low income housing needs represent 928 housing units of the City's total housing allocation. As stated previously, the number of units needed for new construction may have to be evaluated further over time due to the large number of abandoned and vacant homes.

Policy 1.1 of this Element addresses the need to maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate the projected growth in the number of households.

6. 2009-2014 OBJECTIVES AND POLICIES

The following objectives and policies are adopted as part of the 2009 Los Banos Housing Element Update. The hierarchy of the objectives, policies and programs are described below.

Objective 1: Provide adequate sites for residential development and alternate housing choices at affordable costs for all segments of the City

Policy 1.1 The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate the projected growth in the number of households.

Policy 1.2 While promoting the provision of housing for all economic segments of the community, the City shall seek to ensure high quality in all new residential developments.

Policy 1.3 The City shall continue to use State and Federal funding assistance to the extent that these subsidies exist and are appropriate to Los Banos' needs to develop affordable housing.

Policy 1.4 Strive to meet the City's fair share of the regional housing need.

Policy 1.5 The City shall encourage the development of second residential units in accordance with State law, while maintaining the single family character of the neighborhood.

Objective 2: Mitigate the impacts of the housing finance crisis currently impacting the Los Banos Housing Market

Policy 2.1 Reduce the impact of the housing finance crisis on local residents' ability to be housed.

Policy 2.2 Reduce the impacts of the Housing Finance Crisis on neighborhood livability, appearance and public safety.

Objective 3: Encourage the maintenance, improvement and rehabilitation of the City's existing housing stock and encourage the maintenance and upkeep of existing affordable housing

Policy 3.1 The City shall encourage private reinvestment in older residential neighborhoods.

Policy 3.2 The City shall encourage private rehabilitation of housing.

Policy 3.3 The City shall pursue State and Federal funding assistance to rehabilitate housing.

Policy 3.4 Assist non profit housing providers in the acquisition and/or rehabilitation of older residential structures.

Policy 3.5 Monitor “at-risk” subsidized housing.

Policy 3.6 Assist owners of affordable rental properties and low income homeowners in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.

Objective 4: Achieve energy efficiency in housing activities

Policy 4.1 Promote energy conservation activities in all residential neighborhoods.

Policy 4.2 Encourage innovative and cost effective building technologies.

Objective 5: Ensure that all residents have access to housing

Policy 5.1 Continue to utilize State and Federal funding assistance, to the extent that subsidies exist and are appropriate to Los Banos’ needs, to develop affordable housing.

Policy 5.2 Strive to meet the city’s fair share of the regional housing need and ensure that sufficient land is available to accommodate Los Banos’ share of the current RHNP period ending June 30, 2014, including land needed to accommodate Los Banos’ share of the need for housing affordable to extremely low, very low, low and moderate income households.

Policy 5.3 Ensure that future sites designated for higher-density housing are located near transit stops, community services and schools when feasible.

Policy 5.4 Ensure that no person seeking housing in Los Banos is discriminated against on the basis of race or culture, gender, marital or family or economic status, sexual preference, age, physical or emotional disabilities or religion.

Policy 5.5 Continue to develop a balanced residential environment with access to employment opportunities, community facilities and adequate services.

Objective 6: Increase the percentage of homeowners in the City and provide adequate information on all possible housing assistance programs and distribute to homeowners, developers and other residents

Policy 6.1 Seek State and Federal funding mechanisms to assist homeownership.

Policy 6.2 Continue to maintain programs providing assistance.

Objective 7: Maintain an adequate percentage of affordable rental units within the City to accommodate all income groups and family types.

- Policy 7.1** Encourage the preservation of low income housing by monitoring “at-risk” subsidized housing when subsidies are in jeopardy of expiring.
- Policy 7.2** Assist owners of affordable rental properties in maintaining and improving residential properties through a variety of housing assistance programs.
- Policy 7.3** Assist non-profit housing providers in the rehabilitation/acquisition of older residential structures.
- Policy 7.4** Encourage developers to build larger rental units for large families and participate in writing grants for these needs.
- Objective 8: Encourage redevelopment and new development projects for special need groups.**
- Policy 8.1** Permit transitional and supportive housing and emergency shelters as mandated by SB2.
- Policy 8.2** Work with private and nonprofit developers to identify financing, assist with design and construct housing to meet special needs. Such projects might include, but are not limited to: senior housing; housing for persons with physical and mental disabilities; emergency and/or transitional housing for the homeless; farmworker housing; female headed household housing or housing for large families.
- Policy 8.3** Cooperate with community based organizations that provide services or information regarding the availability of services to the homeless.
- Policy 8.4** Encourage greater access to housing for persons with disabilities.
- Policy 8.5** Permit special needs housing as a use by right.

7. IMPLEMENTATION PROGRAMS

Objective 1: Provide adequate sites for residential development and alternate housing choices at affordable costs for all segments of the City

Policy 1.1: The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate the projected growth in the number of households.

Policy 1.2: While promoting the provision of housing for all economic segments of the community, the City shall seek to ensure high quality in all new residential developments.

Policy 1.3 The City shall continue to use State and Federal funding assistance to the extent that these subsidies exist and are appropriate to Los Banos' needs to develop affordable housing.

Policy 1.4 Strive to meet the City's fair share of the regional housing need.

Policy 1.5 The City shall encourage the development of second residential units in accordance with State law, while maintaining the single family character of the neighborhood.

1. Continue to use Redevelopment Authority funds for low and moderate income housing.

Responsibility: Redevelopment Agency

Time Frame: Ongoing

Funding: RDA Low & Moderate Income Set Aside

1A. Create and maintain an up to date site inventory detailing the amount, type and size of vacant or underused parcels, and assist developers in identifying land suitable for residential development.

Responsibility: Planning Department

Time Frame: Initially set up October, 2009 and ongoing maintenance

Funding: Administrative cost to the City

1B. Continue to seek grant funding from State and Federal sources to assist in the development of affordable housing.

Responsibility: Redevelopment Authority

Time Frame: Ongoing
Funding: RDA/CDBG & HOME grants

1C. To facilitate the development of multifamily housing affordable to lower-income households, the City will identify and rezone approximately 25 acres of vacant land currently zoned R-1 to the R-3 zoning district, allowing exclusively residential uses by right (not requiring a conditional use permit, planned development or any other discretionary approval), containing a minimum of 16 units per site and a minimum density of 20 units per acre by December 2011. The rezoned sites will be selected from the list of identified sites within the R-1 zone in Appendix E of this element and will include only sites that are no less than one acre and no larger than 10 acres in size
Responsibility: Planning Department and City Council

Time Frame: Begin research in 2010 and rezone in 2011

Funding: Administrative Cost to City

Objective 2: Mitigate the impacts of the housing finance crisis currently impacting the Los Banos Housing Market

Policy 2.1 Reduce the impact of the housing finance crisis on local residents' ability to be housed.

Policy 2.2 Reduce the impacts of the Housing Finance Crisis on neighborhood livability, appearance and public safety.

2. Develop and implement Neighborhood Stabilization Program.

Responsibility: RDA

Time Frame: Receive money in 2009 and implement through April, 2010.

Funding: Neighborhood Stabilization Program

2A. Continue to utilize State funding for first time homebuyers program.

Responsibility: RDA

Time Frame: Ongoing

Funding: HOME grant funds

2B. Actively enforce Nuisance Ordinance with regard to abandoned or vacant homes.

Responsibility: Code Enforcement

Time Frame: Ongoing

Funding: Administrative cost to City

Objective 3: Encourage the maintenance, improvement and rehabilitation of the City’s existing housing stock and encourage the maintenance and upkeep of existing affordable housing

Policy 3.1 The City shall encourage private reinvestment in older residential neighborhoods.

Policy 3.2 The City shall encourage private rehabilitation of housing.

Policy 3.3 The City shall pursue State and Federal funding assistance to rehabilitate housing.

Policy 3.4 Assist non profit housing providers in the acquisition and/or rehabilitation of older residential structures.

Policy 3.5 Monitor “at-risk” subsidized housing.

Policy 3.6 Assist owners of affordable rental properties and low income homeowners in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.

3. Continue programs for rehabilitation

Responsibility: RDA

Time Frame: Ongoing

Funding: HOME and CDBG grants

3A. Provide information to homeowners and non profit groups regarding funding and assistance programs.

Responsibility: RDA/Planning Department

Time Frame: Ongoing

Funding: RDA/Administrative cost to the City

3B. Monitor at risk units by establishing and maintaining close contact with property owners regarding their long term plan for projects on an annual basis. Seek funds to purchase and preserve the affordability of the units and establish and implement a proactive tenant noticing and education strategy.

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA

3D. Establish and implement a program to reduce, waive or subsidize local development fees associated with preservation or replacement of at-risk units.

Responsibility: RDA/City Council

Time Frame: 2010

Funding: Administrative cost to City

Objective 4: Achieve energy efficiency in housing activities

Policy 4.1 Promote energy conservation activities in all residential neighborhoods.

Policy 4.2 Encourage innovative and cost effective building technologies.

4. Continue to enforce State energy conservation requirements such as Title 24 of the Building Energy Efficiency Standards for new residential projects and encourage residential developers to employ additional energy conservation measures with respect to: subdivision design, siting of homes on the lot, landscaping and solar access.

Responsibility: Building/Planning Department

Time Frame: Ongoing

Funding: Administrative cost to the City

4A. Promote standards that promote passive solar heating, overhangs on south facing windows, planting of deciduous trees on the west and south.

Responsibility: Planning Department/Planning Commission

Time Frame: Ongoing

Funding: Administrative cost to the City

4B. Apply for funds to assist residents with energy conservation retrofits and weatherization resources.

Responsibility: RDA

Time Frame: Fourth Quarter of 2009-07-30

Funding: Administrative cost to the City

Objective 5: Ensure that all residents have access to housing

Policy 5.1 Continue to utilize State and Federal funding assistance, to the extent that subsidies exist and are appropriate to Los Banos' needs, to develop affordable housing.

Policy 5.2 Strive to meet the city's fair share of the regional housing need and ensure that sufficient land is available to accommodate Los Banos' share of the current RHNP period ending June 30, 2014, including land needed to accommodate Los Banos' share of the need for housing affordable to extremely low, very low, low and moderate income households.

Policy 5.3 Ensure that future sites designated for higher-density housing are located near transit stops, community services and schools when feasible.

Policy 5.4 Ensure that no person seeking housing in Los Banos is discriminated against on the basis of race or culture, gender, marital or family or economic status, sexual preference, age, physical or emotional disabilities or religion.

Policy 5.5 Continue to develop a balanced residential environment with access to employment opportunities, community facilities and adequate services.

5. Support and help to expedite the construction of Phase II of the Pacheco Village Apartments which provides housing for extremely low, very low and low income residents.

Responsibility: RDA

Time Frame: 2009-2010

Funding: RDA/State & Federal funding sources

5A. Continue to utilize RDA funding for affordable housing.

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA 20% Set aside funds

5B. Evaluate Zoning Map to ensure that higher density zoning is adjacent to services and transit and make changes if necessary, also work with developers on future developments to ensure close proximity of services to higher density residential uses.

Responsibility: Planning Department

Time Frame: October, 2009 and ongoing

Funding: Administrative cost to the City

5C. Seek additional rental assistance programs

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA/State & Federal grants, HOME, CDBG grants

5D. Establish and implement a Reasonable Accommodation Ordinance

Responsibility: Planning Commission/City Council

Time Frame: Fourth Quarter of 2009

Funding: Administrative cost to the City

5E. The City will work with the Merced County Housing Authority to provide fair housing services to its residents and property owners by Distributing educational materials to property owners, apartment managers, and tenants, making public service announcements via different media (e.g., newspaper ads and public service announcements at local radio and television channels, responding to complaints of discrimination (i.e., in-taking, investigation of complaints, and resolution) and Referring services to appropriate agencies.

Responsibility: Planning/RDA

Time Frame: Ongoing

Funding: Administrative cost to the City

5F. Set aside \$980,767.70 of RDA funding for the construction of housing for those with extremely low income or to establish rental programs for this income group.

Responsibility: RDA

Time Frame: 2007-2014

Funding: RDA property tax

Objective 6: Increase the percentage of homeowners in the City and provide adequate information on all possible housing assistance programs and distribute to homeowners, developers and other residents

Policy 6.1 Seek State and Federal funding mechanisms to assist homeownership.

Policy 6.2 Continue to maintain programs providing assistance.

6. Continue to maintain programs providing assistance for first time homebuyers

Responsibility: RDA

Time Frame: Ongoing

Funding: HOME/CDBG

6A. Seek additional funding sources for acquisition of homes

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA/NSP/CDBG/HOME

Objective 7: Maintain an adequate percentage of affordable rental units within the City to accommodate all income groups and family types.

Policy 7.1 Encourage the preservation of low income housing by monitoring “at-risk” subsidized housing when subsidies are in jeopardy of expiring.

Policy 7.2 Assist owners of affordable rental properties in maintaining and improving residential properties through a variety of housing assistance programs.

Policy 7.3 Assist non-profit housing providers in the rehabilitation/acquisition of older residential structures.

Policy 7.4 Encourage developers to build larger rental units for large families and participate in writing grants for these needs.

7. Continue to utilize RDA funding for affordable housing projects.

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA 20% set aside funds for low & moderate income

7A. Maintain contact with owners of affordable rental properties and provide information relating to maintenance and rehabilitation.

Responsibility: RDA/Planning Department

Time Frame: Ongoing

Funding: RDA/Administrative cost to the City

7B. Continue with funding programs established for rehabilitation targeting affordable rental units.

Responsibility: RDA

Time Frame: Ongoing

Funding: HOME/CDBG

Objective 8: Encourage redevelopment and new development projects for special need groups.

Policy 8.1 Permit transitional and supportive housing and emergency shelters as mandated by SB2.

Policy 8.2 Work with private and nonprofit developers to identify financing, assist with design and construct housing to meet special needs. Such projects might include, but are not limited to: senior housing; housing for persons with physical and mental disabilities; emergency and/or transitional housing for the homeless; farmworker housing; female headed household housing or housing for large families.

Policy 8.3 Cooperate with community based organizations that provide services or information regarding the availability of services to the homeless.

Policy 8.4 Encourage greater access to housing for persons with disabilities.

Policy 8.5 Permit special needs housing as a use by right.

- 8. Update Zoning Ordinance to allow for emergency shelters in the R-2 and Commercial Districts as permitted uses that will be subject to the same development and management standards that apply to other permitted uses within these zones and include definitions of such use.**

Responsibility: City Council/Planning Department

Time Frame: Fourth quarter 2009

Funding: Administrative cost to the City

- 8A. Update Zoning Ordinance to allow for transitional and supportive housing in the Residential Districts (R-1,R-2,R-3) and include definitions of such use.**

Responsibility: City Council/Planning Department

Time Frame: Fourth quarter 2009

Funding: Administrative cost to the City

- 8B. Update Zoning Ordinance to allow for special needs housing and employee housing as permitted uses in the Residential Zoning Classifications (R-1/R-2/R-3).**

Responsibility: City Council/Planning Department

Time Frame: Fourth quarter of 2009

Funding: Administrative cost to the City

- 8C. Continue to utilize State, Federal and RDA funding to assist with projects for special needs housing.**

Responsibility: RDA

Time Frame: Ongoing

Funding: RDA

- 8D. Work with community based organizations and developers with regard to special needs housing and information on emergency shelters.**

Responsibility: RDA/Planning Department

Time Frame: Ongoing

Funding: RDA/Administrative cost to the City

8. LOS BANOS REDEVELOPMENT AGENCY

The City of Los Banos Redevelopment Agency will adopt its five year Redevelopment Implementation Plan in 2009. This plan will address affordable housing issues in the City and provide goals for the use of the City's Low and Moderate Income Housing Fund. The Agency's most recent affordable housing project was the construction of Phase I of the Pacheco Village Apartments which had its grand opening in February of 2009; Phase II construction is expected to begin in 2009. The Agency provided Pacheco Village Apartments \$950,000 plus a sixty (60) year lease of the land in assistance to construct the 190 unit (105 units phase I and 85 units phase II) where 100% of the units are affordable to low income households.

Reserves in the Low and Moderate Income Housing Fund were budgeted at \$899,502 for the 2008-2009 fiscal year. It is anticipated that this amount will be reduced in the 2009-2010 fiscal year but the dollar amount will not be known until property taxes are received by the City. It is estimated however, that the amount of Low and Moderate Income Housing Fund budget for the planning period of 2009-2014 will be \$2,400,000. This budget will be a direct financial assistance for land write-downs to construct extremely low, very low, low and moderate income homes.

Low and Moderate Income Housing Funds will be expended in proportion to the Merced County Housing Needs Allocation Plan of unmet need for housing persons and families of low and very low income. Some special need groups, such as large families, homeless and farmworkers are also included within this funding.

9. QUANTIFIED OBJECTIVES

State law requires that Housing Elements include quantified objectives for the number of units by income category expected to be constructed, rehabilitated or conserved during the planning period given the limited availability of resources. The construction objective refers to the number of units that potentially may be constructed over the planning period given available land and other relevant resources, constraints that cannot be mitigated or removed and proposed programs. The rehabilitation objective is the number of existing units expected to be repaired during the planning period of the Element, while the conservation objective refers to the preservation of existing affordable housing stock.

In order to adequately address the existing, future and special needs housing in Los Banos, the development of quantified housing objectives took into consideration the population and housing characteristics identified in the Housing Element Background Report, public input gained at the Housing Element Community Workshops, information presented in Merced County Association of Government's (MCAG) Regional Housing Needs Allocation Plan, as well as the analysis presented in the Resource Inventory of the Housing Element.

The following discussion summarizes the key observations that influenced the development of the City's quantified housing objectives:

- *Recent Housing Trends*
The City experienced a housing boom through 2007, However since that point, the City is one of the leaders in the nation in foreclosures. The large number of foreclosures has really driven the prices of homes down making them much more affordable for all segments of the population. The majority of the homes built were single family homes, it is evident that new construction of multi-family housing is still needed.
- *Anticipated Population Growth*
According to the Merced County Association of Governments and Economic and Planning Systems, the City of Los Banos is expected to have a population of 63,112 by the year 2025. This data was relied upon to determine an effective and reasonable new housing construction objective. However, this information did not take into account the fact that the population of the City of Los Banos is currently declining due to the economy and the number of foreclosures. Due to the changes in the economy and loss of population, it is anticipated that Los Banos will rise to the level stated for 2025 but no real growth will occur over the next five years.
- *Current Housing Utilization*
The housing vacancy rate in Los Banos decreased from 6.0 percent in 1990 to 4.1 percent in 2000, indicating an increased demand for available housing. In addition, more than half (54.8 percent) of renter occupied households were

overcrowded in 2000. This trend could be reflective of the fact that there is a lack of available housing for larger families. Currently, the City of Los Banos has approximately 3,200 homes in the various stages of foreclosure so many homes remain vacant for extended periods of time negatively impacting neighborhoods.

- *Existing Housing Conditions*

The results of the Windshield Housing Survey suggest that the housing stock in Los Banos is in excellent shape. There is still a need to rehabilitate portions of the City’s existing older housing stock. As it is very likely that very low and low income families would not be able to afford the cost of housing repairs, the City is determined to continue utilizing available funds to implement its housing rehabilitation program throughout the Housing Element planning period.

The following table summarizes the City’s quantified objectives for the period of August 31, 2009 through August 31, 2014. These objectives represent a reasonable expectation of the maximum number of new housing units that will be constructed, households that will be assisted through housing rehabilitation or first time home buyer programs and the Neighborhood Stabilization Program and existing homes that will be purchased by all income levels.

Household Income Category	Projected Need	Housing Objectives			
		Housing Rehabilitation Objective by Income Category 2009-2014	First Time Homebuyer and Neighborhood Stabilization Program 2009-2014	Housing Construction and Vacant Homes to be Purchased Objective by Income Category 2009-2014	Total Housing Construction, Vacant Home Repopulation, Conservation & Rehab. Objectives 2009-2014
Extremely Low	0	0	10	15	25
Very Low	525	9	18	483	510
Low	403	9	25	369	403
Subtotal Affordable Units	928	18	53	867	938
Moderate	602	9	10	583	602
Above Moderate	1470	5	0	1465	1470
Total	3000	32	63	2915	3010

* The Merced County Regional Housing Needs Allocation Plan has provided the projected need but has stated that the resulting numbers do not imply that each jurisdiction must produce the identified amount of housing. According to the Plan, a

community may promote additional housing opportunities by a number of means and the determination will ultimately be addressed within the Housing Element of each jurisdiction.

* The number of foreclosures within the City has provided much more affordable housing and the Neighborhood Stabilization Program that further assist with affordable housing for Very Low, Low, Moderate and Above Moderate income levels. According to the State of California HOME Program, the maximum purchase price of a home (effective April 3, 2009) is to be \$358,383 in Merced County.

10. EFFORTS TO ACHIEVE CITIZEN PARTICIPATION

State law requires cities and counties to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element. Section 65583 [c] [6] of the California Government Code specifically requires that:

- The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element and the program shall describe this effort.

The diligent effort required by State law means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve and solicit input from the public, particularly low income and minority households that might otherwise not participate in the process.

To meet the requirements of State law, the City of Los Banos has completed the public outreach and encouraged community involvement as described below:

Public Meetings and Hearings

The City of Los Banos held public meetings on January 6th, 12th and 20th and again on February 11, 2009 to solicit public input and encourage public participation in the 2009-2014 Housing Element update. The meeting notices were sent to all apartment complexes within the City, the Realtor's Association, Merced County Housing Authority and all Mobile Home Parks within the City. City staff also delivered flyers (in English and Spanish) to all local churches, the rescue mission and various businesses throughout the City in an attempt to engage all segments of the population. The notice of the meetings was also advertised in the local paper, the Los Banos Enterprise, as a public notice and again by way of front page articles on two occasions and was located on the City's website. The City website was maintained and issues and opportunities, emergency homeless shelter locations and special needs housing locations from each meeting were posted. The meetings were also announced at the City Council meetings on two different occasions which are broadcasted on the local cable channel. In addition, the City Council and Planning Commission members were invited to attend the meetings. Written comments were encouraged for those that could not attend the meeting and attendees at the meeting were also told they could submit written comments to supplement verbal comments.

The meetings were attended by City of Los Banos Planning Department Staff, RDA Staff, City Council and Planning Commission members. Food was also available at the three meetings in January to encourage additional participation.

Public hearings on the Housing Element update were conducted after receipt and consideration of HCD's comments and prior to adoption of the updated Housing

Element. The Planning Commission hearing was conducted on _____ and the City Council hearing was conducted on _____.

PUBLIC NOTICES

Throughout the update process, the City continued to encourage public comments. On May 8, 2009 a public notice was placed in the Los Banos Enterprise to inform the public the Draft 2009-2014 Housing Element Update was available for review and comment. The City also posted notice of availability and a copy of the Draft Housing Element on the City's website.

11. CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

State law requires that the Housing Element contain a statement of “the means by which consistency will be achieved with other General Plan elements and community goals” (California Government Code, Section 65583 [c] [7]). There are two aspects of this analysis: 1) an identification of other General Plan goals, policies and programs that could affect implementation of the Housing Element; and 2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements. Both the 1999 General Plan and the General Plan Update currently being prepared contain several elements with policies related to housing, the elements are:

- Land Use
- Circulation and Transportation
- Open Space, Conservation & Recreation
- Hazards Management
- Public Facilities and Services

The 2009 Housing Element Update does not propose significant changes to any other element of the City’s General Plan. Furthermore, the goals and policies of the Housing Element support the broad visions statements contained in the City’s General Plan, as well as the land use classifications and residential, open space and recreation standards found in the General Plan. Finally, the goals, objectives, policies and programs established in the Housing Element are consistent with and attempt to implement those set forth in the Land Use Element for residential development.

The Housing Element Update does differ from the remaining elements of the General Plan with regard to the use of more recent data. The Housing Element utilized data available from the Department of Finance, US Census, Merced County Regional Housing Needs Allocation Plan, Realty Trac and Housing Survey that was not available at the time of the 1999 General Plan. However, for the most part, the figures are proportionately similar given the overall increase in population and housing stock.

The City has reviewed policies in the other elements of the General Plan and has concluded that none of the policies will impede the City’s achievements of, or be inconsistent with, the policies of this Housing Element. Housing Element policies primarily related to housing assistance, housing rehabilitation, equal housing opportunities, residential energy conservation and other topics not directly affected by policies in the other General Plan elements. Furthermore, it has been found that policies contained in the Housing Element will help contribute to the achievement of General Plan policies.

APPENDIX A:

Announcements for Housing Element Community Workshops



City of
Los Banos
At the Crossroads of California

COMMUNITY MEETING

The City of Los Banos will be holding three public forums to discuss the upcoming Housing Element. The items to be discussed include:

Goals, Objectives, Policies, Issues and the placement of an Emergency Homeless Shelter. Public participation is requested.

The meetings will take place on the following dates and times:

Tuesday, January 6, 2009

Bethel Community Church
415 I Street
Los Banos, CA 93635
5:30pm – 7:00pm

Monday, January 12, 2009

Martin Luther King Jr. Child Development Center
Cesar Chavez Room
1624 San Luis Street
Los Banos, CA 93635
3:30pm – 5:00pm

Tuesday, January 20, 2009

United Methodist Church
1031 Iowa Ave.
Los Banos, CA 93635
5:30pm – 7:00pm

Wednesday, February 11, 2009

City of Los Banos, Council Chambers
520 J Street
Los Banos, CA 93635
7:00pm – 8:30pm

REFRESHMENTS WILL BE PROVIDED

For more information please contact
the Planning Department at
(209) 827-7000 Ext. 118



City of
Los Banos
At the Crossroads of California

LA COMUNIDAD QUE RESUELVE

La Ciudad de Los Banos sostendrá tres foros públicos para discutir el Elemento Próximo de la Cubierta. Los artículos que se discutirán incluyen: Metas, Objetivos, Políticas, Ediciones y la Colocación de un Abrigo del Nómada de la Emergencia. Se solicita la participación pública. Las reuniones ocurrirán las fechas y los tiempos siguientes:

El Martes 6 de Enero de 2009

Bethel Community Church
415 I Street
Los Banos, CA 93635
5:30 P.M. – 7:00 P.M.

El Lunes 12 de Enero de 2009

Martin Luther King Jr. Child Development Center
1624 San Luis Street
Los Banos, CA 93635
3:30 P.M. - 5:00 P.M.

El Martes 20 de Enero de 2009

United Methodist Church
1031 Iowa Ave.
Los Banos, CA 93635
5:30 P.M. - 7:00 P.M.

El Miercoles 11 de Febrero de 2009

City of Los Banos, Council Chambers
520 J Street
Los Banos, CA 93635
7:00 P.M. - 8:30 P.M.

Serán proporcionados los refrigerios

Para más información entran en contacto con por favor el Departamento del Planeamiento en (209) 827-7000 exteriores 118

APPENDIX B:

HCD Housing Survey Worksheet

SAMPLE HOUSING CONDITION SURVEY

Address: _____ City: _____

MAP # _____

Vacant: Yes No

For Sale Yes No

CONSTRUCTION TYPE:

Wood Frame

Masonry

Mobile

Modular

Other _____

STRUCTURE TYPE:

Single Family with Detached Garage

Single Family with Attached Garage

Duplex

Multi-Family # of Units _____

Other _____

FRONTAGE IMPROVEMENTS IF APPLICABLE:

Curbs Yes No

Paved Street Yes No

Gutters Yes No

Sidewalks Yes No

Driveway Yes No

Adequate Site Drainage Yes No

#1 - FOUNDATION:

- 0 Existing foundation in good condition.
- 10 Repairs needed
- 15 Needs a partial foundation
- 25 No foundation or needs a complete foundation.

#4 - WINDOWS:

- 0 No repair needed.
- 1 Broken window panes
- 5 In need of repair.
- 10 In need of replacement.

#2 - ROOFING:

- 0 Does not need repair
- 5 Shingles missing
- 5 Chimney needs repair
- 10 Needs re-roofing
- 25 Roof structure needs replacement and re-roofing.

#5 - ELECTRICAL:

- 0 No repair needed.
- 5 Minor repair
- 10 Replace main panel.

#3 - SIDING/STUCCO:

- 0 Does not need repair.
- 1 Needs re-painting.
- 5 Needs to be patched and re-painted.
- 10 Needs replacement and painting.
- 10 Asbestos/Lead-Based.

STRUCTURAL SCORING CRITERIA

- Sound: 9 or less
- Minor: 10 - 15
- Moderate: 16 - 39
- Substantial: 40 - 55
- Dilapidated: 56 and over

DILAPIDATED UNIT

56 A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, not fit for human habitation in its current condition, may be considered for demolition or at a minimum, major rehabilitation will be required.

Points based on criteria outlined above	#1 Foundation	#2 Roofing	#3 Siding/Stucco	#4 Windows	#5 Electrical	TOTAL POINTS

Comments: _____

Surveyor _____ Date _____

STRUCTURAL SCORING CRITERIA	
Sound	9 or less
Minor:	10 to 15
Moderate:	16 to 39
Substantial:	40 to 55
Dilapidated:	56 and over

Dilapidated Unit: A unit from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent,

Census Tract 22.01

	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	Total
Totals:	1,161	92	23	2	1	1279
Percentage:	0.89%	0.07%	0.02%	0	0	100%

Census Tract 22.02

	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	Total
Totals:	1,276	28	2	-	-	1306
Percentage:	0.95%	0.02%	0.00%	0	0	100%

Census Tract 23.01

	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	Total
Totals:	1,318	18	2	-	-	1338
Percentage:	0.98%	0.01%	0.0%	0	0	0.99%

Census Tract 23.02

	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	Total
Totals:	1,549	11	-	-	-	1560
Percentage:	0.99%	0.01%	0	0	0	100%

	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	Total
Totals:	5,304	149	27	2	1	5,483
Percentage:	96.74%	2.72%	0.49%	0.04%	0.02%	100.00%

APPENDIX C:

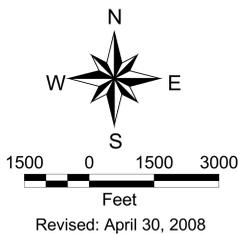
City of Los Banos General Plan and Zoning Map

LEGEND

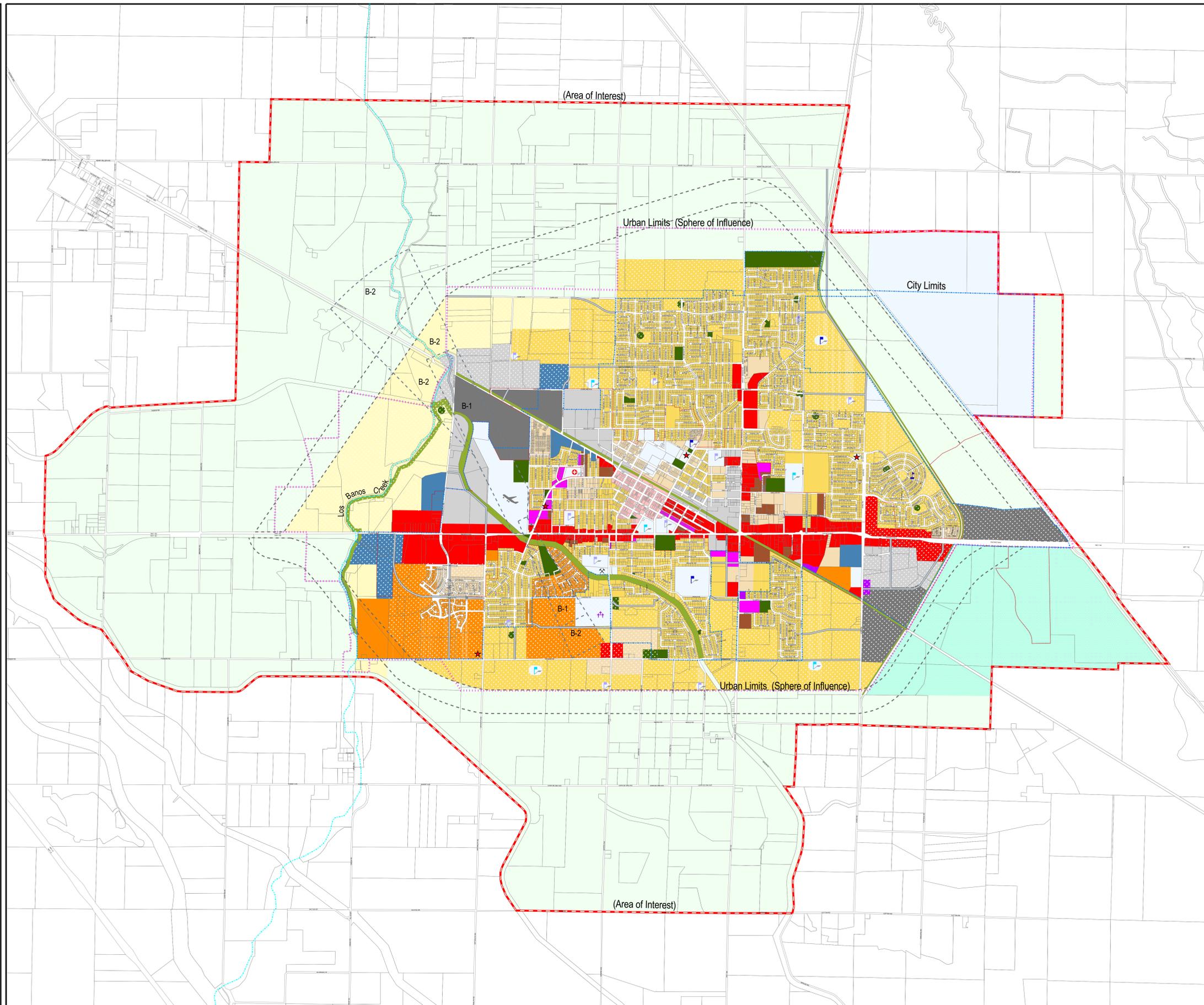
-  AIRPORT
-  ELEMENTARY SCHOOL
-  MIDDLE SCHOOL
-  HIGH SCHOOL
-  COLLEGE
-  FIRE STATION
-  HOSPITAL
-  CEMETERY
-  CORP YARD
-  VERY LOW DENSITY RESIDENTIAL
-  LOW DENSITY RESIDENTIAL
-  MEDIUM DENSITY RESIDENTIAL
-  HIGH DENSITY RESIDENTIAL
-  PLANNED DEVELOPMENT
-  COMMERCIAL
-  NEIGHBORHOOD COMMERCIAL
-  DOWNTOWN DISTRICT
-  PROFESSIONAL OFFICE
-  OFFICE INDUSTRIAL
-  LIGHT INDUSTRIAL
-  INDUSTRIAL
-  PUBLIC FACILITY
-  OPEN SPACE
-  AGRICULTURE
-  ENVIRONMENTAL RESERVE
-  PARK
-  MASTER PLAN AREAS
-  Proposed Future Streets
-  Urban Limits
-  Area of Interest
-  Proposed Highway 152 Bypass Alternatives
-  Redevelopment Project Boundary
-  Los Banos City Limits
-  Los Banos Creek

AIRPORT APPROACH ZONE NOTES:
 Zone B-1 Residential density of 79 acres = 250 units max.
 Zone B-2 Residential density of 157 acres = 630 units max.

 Merced Data Special Services, Inc.
 369 West 18th Street
 Merced California 95340
 (209) 723-3153 * (209) 723-0322



MICHAEL S. AMABILE
 MAYOR FOR THE CITY OF LOS BANOS



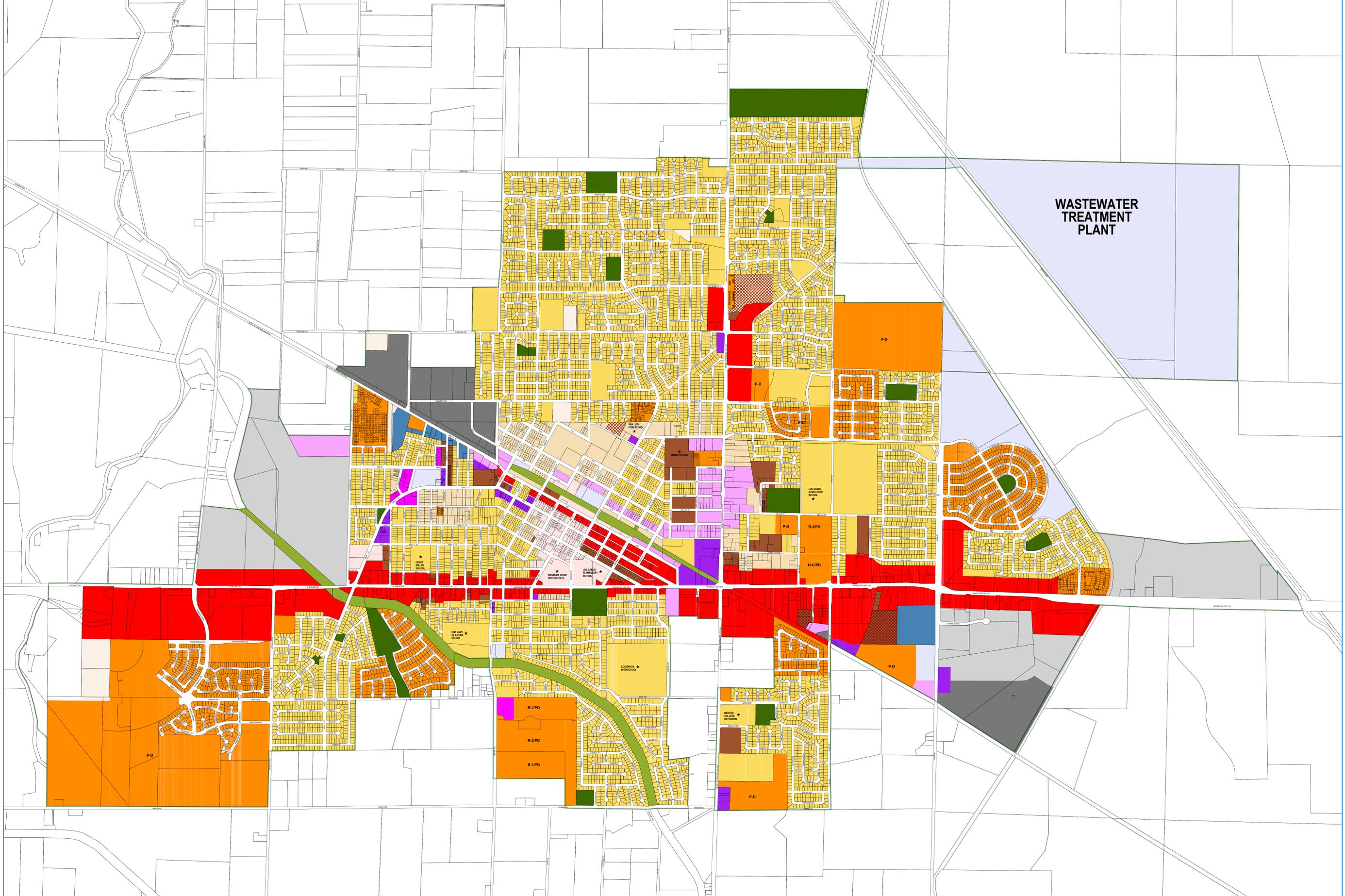
CITY OF LOS BANOS GENERAL PLAN LAND USE MAP

ADOPTED: MAY 19, 1999



At the Crossroads of California

City of Los Banos
 520 J Street
 Los Banos, CA 93635
 (209) 827-7000



CITY OF LOS BANOS ZONING MAP



PREPARED BY
SPECIAL SERVICES, INC.
369 WEST 18TH STREET
MERCED CA 95340
209-723-3153
FAX 209-723-0322

Official Zoning Map of
The City of Los Banos

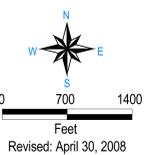
Planning Commission Secretary

- | | | | | | | | |
|-----|----------------------------|-----|-------------------------|-----|--------------------|----|----------------------|
| PD | PLANNED DEVELOPMENT | C-N | NEIGHBORHOOD COMMERCIAL | IL | LIGHT INDUSTRIAL | U | UNCLASSIFIED |
| R-1 | LOW DENSITY RESIDENTIAL | C-1 | RETAIL COMMERCIAL | I | GENERAL INDUSTRIAL | PF | PUBLIC FACILITY |
| R-2 | MEDIUM DENSITY RESIDENTIAL | C-2 | GENERAL COMMERCIAL | O-I | OFFICE INDUSTRIAL | CM | COMBINING MOBILEHOME |
| R-3 | HIGH DENSITY RESIDENTIAL | H-C | HIGHWAY COMMERCIAL | P | PARK | CL | CITY LIMITS |
| | | P-O | PROFESSIONAL OFFICE | OS | OPEN SPACE | | |



At the Crossroads of California

City of Los Banos
520 J Street
Los Banos, CA 93635
(209) 827-7000



Revised: April 30, 2008

APPENDIX D:

Qualified Entities Assisting with at Risk Housing

Appendix D

Qualified Entities to Assist At-Risk Housing

County	Organization	Address	City	ST	Zip	Phone Number	Contact	FAX Number	Added to	Type of Organization	Confirm	Date	E-Mail Address
							Person		List			Revised	
MERCED	ACLCL, Inc. Christian Church Homes of Northern California, Inc.	42 N. Sutter St., Ste. 206	Stockton	CA	95202	(209) 466-6811	Carol J. Ornelas William F. Pickel	(209) 466-3465	12/24/98	Local, regional, national nonprofit org.	X		cjornelas@aclc.org
MERCED	Eskaton Properties Inc.	303 Heegenberger Road, Ste. 201	Oakland	CA	94621	(510) 632-6714	Raymond Gee	(510) 632-6755	2/6/01	Local, regional, national public agency	X		bpickel@cchnc.org
MERCED	Self-Help Enterprises	5105 Manzanita Ave. P.O. Box 351	Carmichael Visalia	CA	95608 93279	(916) 334-0810 (559) 651-1000	Peter Carey Tim L. Truesdale	(916) 338-1248 (559) 651-3634	12/24/98	Local, regional, national nonprofit org.	X		ray@eskaton.com peterc@shent.com
MERCED	Senior Housing Foundation	1788 Indian Wells Way	Clayton	CA	94517	(925) 673-0489	Truesdale	(925) 673-0897	12/24/98	Local, regional, national nonprofit org.	X		sh7tt@aol.com
ALL	Bank of America, N.A.	555 California St., 6th Floor	San Francisco	CA	94104	(415) 953-2631	Gabriel Speyer	(415) 622-1671	12/4/07				
ALL	3R Real Estate	3605 Long Beach Blvd.	Long Beach	CA	90807	(562) 989-3730	Gary Kammer	(562) 989-3670	6/22/01	Profit-motivated individual or organization	X		gkammer@fairviewinc.com
ALL	A. F. Evans Development, Inc.	1000 Broadway #300	Oakland	CA	94607	(510) 891-9400	Craig Adelman	(510) 891-9004	9/10/02	Profit-motivated individual or organization	X	2/8/05	
ALL	Affordable Community Housing Trust	7901 La Riviera Drive	Sacramento	CA	95826	(916) 381-2001	McClenaghan	(916) 381-7321	6/1/00	Local, regional, national public agency	X		calum@speedlink.com
ALL	Alpha Property Management, Inc.	1755 East Martin Luther King Blvd.	Los Angeles	CA	90058	(323) 231-4174	Francis Rath	(323) 234-3072	10/16/00	Profit-motivated individual or organization	X		frath@alphaproperty.com
ALL	American Baptist Homes of the West	6120 Stoneridge Mall Road, 3rd Flr.	Pleasanton	CA	94588	(925) 924-7100	Ancel Romero	(925) 924-7101	12/22/98	Local, regional, national public agency	X	5/5/06	
ALL	American Communities, Llc.	250 N. Harbor Drive, No. 319	Redondo Beach	CA	90277	(310) 798-5656	Frank Fonseca	(310) 798-0274	12/9/02	Profit-motivated individual or organization	X		
ALL	Amerland Communities, LLC	2878 Camino Del Rio S., Ste. 100	San Diego	CA	92108	(619) 497-3075	Jules Arthur	(619) 497-3085	2/4/04				JULES@AMERLAND.BZ
ALL	Bentall Residential LLC	8105 Irvine Center Drive, Suite830	Irvine	CA	92618	(949) 753-0555	Ken Reiner	(949) 753 7590	6/30/03	Profit-motivated individual or organization			
ALL	Beyond Shelter Housing Development Corp.	3255 Wilshire Blvd. Ste. 815	Los Angeles	CA	90010	(213) 251-2111	Andrea Davis	(213) 480-0846	12/11/02	Local, regional, national nonprofit org.	X		
ALL	Brian L. Fitterer, Inc.	4770 Campus Drive, No. 200	Newport Beach	CA	92660	(949) 862-1500	Brian Fitterer	(949) 862-1501	8/14/01	Profit-motivated individual or organization	X		BLFINC862@qarthlink.net
ALL	Bridge Partners BUILD Leadership Development, Inc.	2950 Buskirk Ave., Ste. 312	Walnut Creek	CA	94597	(925) 457-256-3448x13	Julie Gutzwiller	(925) 256-1635	3/23/07		X	5/3/07	gutzwiller@bridgepartners.com
ALL	Cabouchon Properties, LLC	P.O. Box 9414	Newport Beach	CA	92658	(877) 644-9422	Tracy Green	(949) 719-9711	2/4/04	Local, regional, national nonprofit org.	X		
ALL	California Coalition for Rural Housing	Pier 9, Suite 114	San Francisco	CA	94111	(415) 433-2000	Susan Terrado	(415) 433-2000	4/28/04				
ALL	California Community Reinvestment Corp.	717 K Street, Suite 400	Sacramento	CA	95814	(916) 443-4448	Dewey Bandy	(916) 447-0458	10/11/06		X		DBandy@calruralhousing.org
ALL	California Housing Finance Agency	225 West Broadway, Ste. 120	Glendale	CA	91204	(818) 550-9800	George Vine	(818) 550-9806	1/18/01	Local, regional, national nonprofit org.	X		
ALL	California Housing Finance Agency	100 Corporate Point, No. 250	Culver City	CA	90230	(310) 342-1256	Kathy Weremiuk	(310) 342-1225			5		kweremiuk@chfa.ca.gov
ALL	California Housing Partnership Corporation	1121 L Street, Room 207	Sacramento	CA	95814	(916) 327-2731	Jim Liska				5		jliska@chfa.ca.gov
ALL	California Human Development Corporation	369 Pine Street, Suite 300	San Francisco	CA	94104	(415) 433-6804	Matt Schwartz	(415) 433-6805	10/23/00	Local, regional, national public agency	X	6/25/09	mwacks@chpc.net
ALL	Chelsea Investment Corporation	3315 Airway Drive	Santa Rosa	CA	95403	(707) 523-1155	George Ortiz	(707) 523-3776	6/30/03	Local, regional, national nonprofit org.	X		
ALL	Citizens Housing Corp	725 South Coast Highway 101	Encinitas	CA	92024	(760) 456-6000	Jim Schmid	(760) 456-6001	10/11/06		X		
ALL	Citizens Housing Corp	26 O'Farrell St. #506	San Francisco	CA	94108	(415) 421-8605	Norrie Boyd, James Buckley	(415) 421-8615	12/22/98	Local, regional, national public agency	X		home@citizenshousing.org
ALL	Community Development & Preservation, LLC	1925 Century Park East, Ste. 1900	Los Angeles	CA	90067	(310) 208-1888	Charles L. Schewennesen	(310) 208-1717	2/4/04				
ALL	Community Housing Assistance Program, Inc.	3803 E. Casselle Ave	Orange	CA	92869	(714) 744-6252	Ken Robertson	(714) 744-6850	5/18/99	Local, regional, national public agency	X		chapahq1@aol.com
ALL	Corporation for Better Housing	15303 Ventura Blvd., Suite 1100	Sherman Oaks	CA	91403	(818) 905-2430 x106	Mary Silverstein	(818) 905-3839	10/11/06		X		
ALL	Creative Housing Coalition	4612 Alta Canyada Road	La Canada	CA	91011	(805) 736-9342	Jane Anderson	(805) 736-9342	5/19/04		X		
ALL	DML & Associates Foundation	6043 Tampa Ave, Ste. 101A	Tarzana	CA	91356	(818) 708-2710	Myron Lieberman	(818) 708-1944	5/21/99	Local, regional, national nonprofit org.	X		
ALL	Domus Development, LLC	594 Howard St., Ste 204	San Francisco	CA	94105	(415) 856-0010	Meea Kang	(415) 856-0264	2/4/04		X	12/6/07	
ALL	EAH, Inc.	2169 E. Francisco Blvd., Ste. B	San Rafael	CA	94901	(415) 258-1800	Alvin Bonnett	(415) 453-3683	5/21/99	Local, regional, national public agency	X		ab@eah.org
ALL	Episodes International, LLC	3480 Torrance Blvd., Suite 100	Torrance	CA	90503	(310) 971-8046	Fearl Sharayne	(310) 540-8336	6/10/05		X		
ALL	Fairfield Residential LLC	5510 Morehouse Drive, Suite 200	San Diego	CA	92121	(858) 824-6406	Paul Kudirka	(858) 635-8606	12/4/07		X		pkudirka@ffres.com
ALL	Fallbrook Capital Corporation	6700 Fallbrook Avenue, #111	West Hills	CA	91307	(818) 712-6931	Brandt Blaken	(818) 712-6931	6/1/04		X		
ALL	Foundation for Affordable Housing III, Inc.	2600 Michelson Dr. Ste. 1050	Irvine	CA	92612	(949) 440-8277	Tom or Deborah Willard	(949) 440-8275	1/15/99	Local, regional, national public agency	X	10/16/00	willard@home.com
ALL	Goldrich & Kest Industries, LLC	5150 Overland Avenue	Culver City	CA	90230	(310) 204-2050	Carole Glodney	(310) 204-1900	4/25/01	Profit-motivated individual or organization	X		Carole@Gkind.com

Appendix D

Qualified Entities to Assist At-Risk Housing

ALL	GWR Homes, Inc. Hampstead Development Group, Inc.	1445 Huntington Drive, #200 4250 Louisiana Street	South Pasadena San Diego	CA CA	91030 (626) 441-5900 92104 (619) 543-4200	Lynda Murray Thomas Jeff Jallo	(626) 441-5900 (619) 543-4220	3/1/04 5/5/06	X	
ALL	Hampstead Partners, Inc. HELP Development Corp.	1205 Prospect Street 30 East 33rd St	La Jolla New York City	CA NY	92037 (858) 456-6500 10016 (212) 779-3350	Jallo John Maneval	(858) 456-9590 (212) 444-3860	11/2/04 6/10/99		jeff@hampstead.com hdcpproperties@worldnet.att.net
ALL	Hendricks & Partners Highland Pacific Development Company	3100 Zinfandel Drive, Suite 100 3230 Eastlake Avenue, Ste. B	Rancho Cordova Seattle	CA WA	65970 (916) 638-5000 98102 (206) 568-6566	Al Inouye Matthew J. Campbell	(916) 638-5800 (206) 568-6566	7/29/05 5/3/04	X X	ivansteyn@hpapts.com Local, regional, national
ALL	Insight Development Joshua's House	No contact information provided 24111 NE Halsey St., Ste. 203	Troutdale Newport Beach	OR CA	97060 (503) 661-1999 92660 (949) 622-1888 x 207	Wah Chen Mark Miles	(503) 667-8253 (949) 851-1819	5/18/99 12/13/02	X X	mark@joshuashouse.org Profit-motivated individual or organization
ALL	KDF Communities, LLC	1301 Dove St., Suite 720	Newport Beach	CA	92660 (949) 622-1888 x 207	John Bernard Hunter L. Johnson	(562) 684-1137	9/15/03		7/21/08
ALL	Linc Housing Corporation	100 Pine Avenue, # 500	Long Beach	CA	90802 (562) 684-1100	Jeffrey S. McGuire	(818) 449-4004	4/28/04	X	jmcquire@remax.net
ALL	Maximus Properties, LLC	23586 Calabasas Road, Ste. 103	Calabasas	CA	91302 (818)449-4004	Mark Kanter	(818) 222-1793	3/4/04	X	mkanter@crcllc.com
ALL	MBK Management Corporation	23586 Calabasas Road, Ste. 100	Los Angeles	CA	91302 (818) 222-2800	Janet Falk	(415) 553-6373	12/9/02	X	Local, regional, national nonprofit org.
ALL	Mercy Housing California	1360 Mission St., Suite 300	San Francisco	CA	94103 415-355-7160	Chuck Wehrwein/Jocelyn Rodda	(303) 830-3451	1/17/01	X	Local, regional, national public agency
ALL	Mercy Housing, Inc. Monica Munoz	601 18th Avenue, Ste. 150	Denver	CO CA	80203 (303) 830-3374	elyn Rodda	(303) 830-3451	2/3/04	X	cwehrwein@mercyhousing.org or jrodda....
ALL	National Affordable Housing Trust	2335 North Bank Drive	Columbus	OH	43220 (614) 451-9929	Robert Snow	(614) 451-3370	6/1/00	X	Local, regional, national public agency
ALL	National Church Residences National Housing Development Corporation	2335 North Bank Drive 10621 Civic Center Drive, First Floor	Columbus Rancho Cucamo	OH CA	43220 (614) 451-2151 91730 (909) 291-1400	John E. Stock David Garcia	(614) 451-0351 (909) 291-1401	7/13/01 5/17/99	X X	Local, regional, national public agency Local, regional, national public agency
ALL	National Housing Trust	P.O. Box 3458	Walnut Creek	CA	94598 (925) 945-1774	Donna Kelley	(925) 945-7720	12/22/98	X	Local, regional, national public agency
ALL	Newport Development, LLC	9 Cushing, Ste. 200	Irvine	CA	92618 (949) 923-7812	Warren Allen	(949) 585-0449	9/10/02	X	Profit-motivated individual or organization
ALL	OSM Investment Company	5155 Rosecrans Avenue, Ste. 120	Hawthorne	CA	90250 (310) 676-0451	Michael Orwitz	(310) 676-0497	2/1/99	X	Profit-motivated individual or organization
ALL	Pangaea Real Estate, Inc. Paramount Financial Group, Inc.	P.O. Box 9415 1655 North Main Street, Suite 220	Newport Beach Walnut Creek	CA CA	92658 (775) 854-4332 94596 (800) 850-0694	Tracy Green Scott Fricker	(775) 806-4599 (925) 927-4793	11/30/04 12/17/99	x X	Profit-motivated individual or organization Profit-motivated individual or organization
ALL	Petaluma Ecumenical Properties Inc. Related Companies of California	1400 Caulfield Lane 18201 Von Karman Ave. Ste. 400	Petaluma Irvine	CA CA	94954 (707) 762-2336 92612 (949)660-7272	Vera R. Ciammetti William Witte	(707) 762-4657 (949) 660-7273	8/19/03 12/22/98	X X	Local, regional, national nonprofit org. Profit-motivated individual or organization
ALL	Resources for Community Development	2730 Telegraph Ave	Berkeley	CA	94705 (510). 841.4410	Dan Sawislak	(916) 548-3502	9/23/04	X	10/6/04 www.rcdhousing.org
ALL	Retirement Housing Foundation	5150 E. Pacific Coast HWY., Ste. 600	Long Beach	CA	90804 (562) 597-5541	Dr. Laverne R. Joseph	(562) 597-6641	1/6/99	X	Local, regional, national public agency
ALL	Scott Williams	No contact information provided	Troutdale	OR	97060 (503) 661-1999	Mark Miles	(503) 667-8253	5/18/99	X	Local, regional, national public agency
ALL	Shelem, Inc Skyline Real Estate Development & Acquisitions, Inc.	24111 NE Halsey St., Ste. 202 P.O. Box 7613	Troutdale Newport Beach	OR CA	97060 (503) 661-1999 92658 (949) 293-4705	Mark Miles Lynn Miller	(503) 667-8253 (949) 719-9711	5/18/99 2/4/04	X X	Local, regional, national public agency Profit-motivated individual or organization
ALL	SLSM, LLC	651 29th St.	San Francisco	CA	94101 (415) 826-0301	Stephen Matton	(415) 826-4122	5/18/99	X	Profit-motivated individual or organization
ALL	Solari Enterprises, Inc.	1544 W. Yale Ave	Orange	CA	92687 (714) 282-2520	Bruce Solari	(714) 282-2521	12/29/00	X	Profit-motivated individual or organization
ALL	Squier Properties, LLC Steadfast Properties and Development, Inc.	1157 Lake Street 20411 S.W. Birch Street, Ste.. 200	Venice Newport Beach	CA CA	90291 (310) 418-6389 2660-175(949) 852-0700	Scott Richards Sarah Metherell	(310) 418-6389 (949) 852-0143	4/28/04 9/10/02	X X	Profit-motivated individual or organization Profit-motivated individual or organization
ALL	Survivors of Assault Recovery	6333 College Grove Way F3	San Diego	CA	92115 (619) 582-4914	Joyce Edge	none	12/11/02	X	Local, regional, national nonprofit org.
ALL COUN	The John Stewart Company	1388 Sutter St., 11th Floor	San Francisco	CA	94109 (415) 345-4400	Jack Gardner	(415) 614-9175	8/19/03	X	11/13/208 Profit-motivated individual or organization
ALL COUN	The Trinity Housing Foundation	1399 Ygnacio Valley Rd. #21	Walnut Creek	CA	94598 (925) 939-5421	Bill Leone	(925) 932-8032	1/12/99	X	Local, regional, national public agency
ALL COUN	Townpeople, Inc.	3960 Park Blvd	San Diego	CA	92115 (916) 327-2643	Jon P. Derryberry	(619) 295-4203	10/15/04		www.townpeople.com
ALL COUN	Treadstone Housing , LLC	1010 2nd Avenue, Suite 1040	San Diego	CA	92101 (619) 794-2200	Courtney D. Allen	(619) 794-2202	10/26/06	X	
ALL COUN	Union Partners Realty Group, Inc.	24 Professional Center, Ste. 250	San Rafael	CA	94903 (415) 446-1811	Michael McDonnell	(415) 383-0701	1/7/00	X	Profit-motivated individual or organization
ALL COUN	USA Properties Fund	2440 Professional Drive	Roseville	CA	95661 (916) 773-5866	Geoffrey C. Brown	(916) 773-5866	7/12/07		
ALL COUN	Wakeland Housing & Community Development	625 Broadway, Ste. 1000	San Diego	CA	92010 (619) 235-2296	Ken Sauder	(619) 235-5386	12/27/05	X	
ALL COUN	William G. Ayyad, Inc.	9252 Chesepeake Dr., Suite 100	San Diego	CA	92123 (858) 244-0900 x 103	Jamo Kennedy	(858) 244-0909	8/19/03	X	Profit-motivated individual or organization

APPENDIX E:

Sites Inventory

APPENDIX E
Site Inventory

APN	Zone	Allowable Density	GP Designation	Acres	Realistic Unit	Existing Use	Infrastructure Capacity	On-Site Constraint
083-030-023	R-1	2-6 du/ac	Low Density Residential	3.64	18	Vacant	Yes	None
082-030-051	R-1	2-6 du/ac	Low Density Residential	5	25	Vacant	Yes	None
082-050-066	R-1	2-6 du/ac	Low Density Residential	10.6	53	Vacant	Yes	None
081-180-005	R-1	2-6 du/ac	Low Density Residential	0.1798	1	Vacant	Yes	None
081-180-006	R-1	2-6 du/ac	Low Density Residential	0.1798	1	Vacant	Yes	None
081-180-007	R-1	2-6 du/ac	Low Density Residential	0.1799	1	Vacant	Yes	None
081-180-008	R-1	2-6 du/ac	Low Density Residential	0.1799	1	Vacant	Yes	None
081-180-009	R-1	2-6 du/ac	Low Density Residential	0.1873	1	Vacant	Yes	None
081-180-010	R-1	2-6 du/ac	Low Density Residential	0.1803	1	Vacant	Yes	None
081-180-011	R-1	2-6 du/ac	Low Density Residential	0.1859	1	Vacant	Yes	None
081-180-012	R-1	2-6 du/ac	Low Density Residential	0.186	1	Vacant	Yes	None
081-180-013	R-1	2-6 du/ac	Low Density Residential	0.1838	1	Vacant	Yes	None
081-180-014	R-1	2-6 du/ac	Low Density Residential	0.1976	1	Vacant	Yes	None
081-180-015	R-1	2-6 du/ac	Low Density Residential	0.2218	1	Vacant	Yes	None
081-180-016	R-1	2-6 du/ac	Low Density Residential	0.2222	1	Vacant	Yes	None
081-180-017	R-1	2-6 du/ac	Low Density Residential	0.2222	1	Vacant	Yes	None
081-180-018	R-1	2-6 du/ac	Low Density Residential	0.2093	1	Vacant	Yes	None
081-180-019	R-1	2-6 du/ac	Low Density Residential	0.201	1	Vacant	Yes	None
081-180-020	R-1	2-6 du/ac	Low Density Residential	0.1822	1	Vacant	Yes	None
081-180-021	R-1	2-6 du/ac	Low Density Residential	0.1764	1	Vacant	Yes	None
081-180-022	R-1	2-6 du/ac	Low Density Residential	0.1988	1	Vacant	Yes	None
081-180-023	R-1	2-6 du/ac	Low Density Residential	0.2213	1	Vacant	Yes	None
081-180-024	R-1	2-6 du/ac	Low Density Residential	0.2302	1	Vacant	Yes	None
081-180-025	R-1	2-6 du/ac	Low Density Residential	0.2025	1	Vacant	Yes	None
081-180-026	R-1	2-6 du/ac	Low Density Residential	0.1928	1	Vacant	Yes	None
081-180-027	R-1	2-6 du/ac	Low Density Residential	0.1928	1	Vacant	Yes	None
081-180-028	R-1	2-6 du/ac	Low Density Residential	0.1928	1	Vacant	Yes	None
081-180-029	R-1	2-6 du/ac	Low Density Residential	0.1919	1	Vacant	Yes	None
081-180-030	R-1	2-6 du/ac	Low Density Residential	0.1953	1	Vacant	Yes	None
081-180-031	R-1	2-6 du/ac	Low Density Residential	0.1928	1	Vacant	Yes	None
081-180-032	R-1	2-6 du/ac	Low Density Residential	0.1928	1	Vacant	Yes	None
081-180-033	R-1	2-6 du/ac	Low Density Residential	0.1909	1	Vacant	Yes	None
081-180-034	R-1	2-6 du/ac	Low Density Residential	0.2106	1	Vacant	Yes	None
081-180-035	R-1	2-6 du/ac	Low Density Residential	0.191	1	Vacant	Yes	None
081-180-036	R-1	2-6 du/ac	Low Density Residential	0.1981	1	Vacant	Yes	None
081-180-037	R-1	2-6 du/ac	Low Density Residential	0.2096	1	Vacant	Yes	None
081-180-038	R-1	2-6 du/ac	Low Density Residential	0.2096	1	Vacant	Yes	None
081-180-039	R-1	2-6 du/ac	Low Density Residential	0.1826	1	Vacant	Yes	None
081-180-040	R-1	2-6 du/ac	Low Density Residential	0.3568	2	Vacant	Yes	None
081-180-041	R-1	2-6 du/ac	Low Density Residential	0.2413	1	Vacant	Yes	None
081-180-042	R-1	2-6 du/ac	Low Density Residential	0.1935	1	Vacant	Yes	None
081-180-043	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None
081-180-044	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None
081-180-045	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None
081-180-046	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None
081-180-047	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None
081-180-048	R-1	2-6 du/ac	Low Density Residential	0.2112	1	Vacant	Yes	None

081-180-049	R-1	2-6 du/ac	Low Density Residential	0.2109	1	Vacant	Yes	None
082-050-005	R-1	2-6 du/ac	Low Density Residential	1.9	10	Vacant	Yes	None
082-050-055	R-1	2-6 du/ac	Low Density Residential	2.9411	15	Vacant	Yes	None
428-280-003	R-1	2-6 du/ac	Low Density Residential	14.88	74	Vacant	Yes	None
424-145-005	R-1	2-6 du/ac	Low Density Residential	0.1469	1	Vacant	Yes	None
424-145-006	R-1	2-6 du/ac	Low Density Residential	0.1454	1	Vacant	Yes	None
424-145-007	R-1	2-6 du/ac	Low Density Residential	0.1437	1	Vacant	Yes	None
424-145-008	R-1	2-6 du/ac	Low Density Residential	0.1795	1	Vacant	Yes	None
424-145-009	R-1	2-6 du/ac	Low Density Residential	0.2019	1	Vacant	Yes	None
424-145-010	R-1	2-6 du/ac	Low Density Residential	0.1641	1	Vacant	Yes	None
083-100-019	R-1	2-6 du/ac	Low Density Residential	20	100	Vacant	Yes	None
428-080-001	R-1	2-6 du/ac	Low Density Residential	40.9	205	Vacant	Yes	None
428-160-001	R-1	2-6 du/ac	Low Density Residential	4.93	25	Vacant	Yes	None
424-152-016	R-1	2-6 du/ac	Low Density Residential	0.1442	1	Vacant	Yes	None
424-152-017	R-1	2-6 du/ac	Low Density Residential	0.151	1	Vacant	Yes	None
424-152-018	R-1	2-6 du/ac	Low Density Residential	0.1623	1	Vacant	Yes	None
424-152-019	R-1	2-6 du/ac	Low Density Residential	0.1593	1	Vacant	Yes	None
424-152-020	R-1	2-6 du/ac	Low Density Residential	0.1486	1	Vacant	Yes	None
424-152-021	R-1	2-6 du/ac	Low Density Residential	0.1385	1	Vacant	Yes	None
424-152-022	R-1	2-6 du/ac	Low Density Residential	0.1392	1	Vacant	Yes	None
424-152-023	R-1	2-6 du/ac	Low Density Residential	0.1428	1	Vacant	Yes	None
424-152-024	R-1	2-6 du/ac	Low Density Residential	0.1475	1	Vacant	Yes	None
424-152-025	R-1	2-6 du/ac	Low Density Residential	0.1806	1	Vacant	Yes	None
424-152-026	R-1	2-6 du/ac	Low Density Residential	0.2304	1	Vacant	Yes	None
424-152-027	R-1	2-6 du/ac	Low Density Residential	0.1515	1	Vacant	Yes	None
424-152-028	R-1	2-6 du/ac	Low Density Residential	0.162	1	Vacant	Yes	None
424-152-029	R-1	2-6 du/ac	Low Density Residential	0.1377	1	Vacant	Yes	None
424-152-030	R-1	2-6 du/ac	Low Density Residential	0.1377	1	Vacant	Yes	None
424-152-031	R-1	2-6 du/ac	Low Density Residential	0.1377	1	Vacant	Yes	None
424-155-001	R-1	2-6 du/ac	Low Density Residential	0.1654	1	Vacant	Yes	None
424-155-002	R-1	2-6 du/ac	Low Density Residential	0.1573	1	Vacant	Yes	None
424-155-003	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-004	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-005	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-006	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-007	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-008	R-1	2-6 du/ac	Low Density Residential	0.1492	1	Vacant	Yes	None
424-155-010	R-1	2-6 du/ac	Low Density Residential	0.175	1	Vacant	Yes	None
424-155-011	R-1	2-6 du/ac	Low Density Residential	0.1573	1	Vacant	Yes	None
424-155-012	R-1	2-6 du/ac	Low Density Residential	0.1465	1	Vacant	Yes	None
424-155-013	R-1	2-6 du/ac	Low Density Residential	0.1419	1	Vacant	Yes	None
424-155-014	R-1	2-6 du/ac	Low Density Residential	0.1381	1	Vacant	Yes	None
424-155-015	R-1	2-6 du/ac	Low Density Residential	0.1381	1	Vacant	Yes	None
424-155-016	R-1	2-6 du/ac	Low Density Residential	0.1381	1	Vacant	Yes	None
424-153-002	R-1	2-6 du/ac	Low Density Residential	0.1377	1	Vacant	Yes	None
424-153-003	R-1	2-6 du/ac	Low Density Residential	0.1377	1	Vacant	Yes	None
424-153-004	R-1	2-6 du/ac	Low Density Residential	0.1384	1	Vacant	Yes	None
424-153-005	R-1	2-6 du/ac	Low Density Residential	0.1451	1	Vacant	Yes	None
424-153-006	R-1	2-6 du/ac	Low Density Residential	0.1451	1	Vacant	Yes	None
424-153-007	R-1	2-6 du/ac	Low Density Residential	0.2001	1	Vacant	Yes	None
424-153-008	R-1	2-6 du/ac	Low Density Residential	0.1751	1	Vacant	Yes	None
424-153-009	R-1	2-6 du/ac	Low Density Residential	0.2383	1	Vacant	Yes	None

428-150-002	R-1	2-6 du/ac	Low Density Residential	1.8	9	Vacant	Yes	None
082-030-038	R-1	2-6 du/ac	Low Density Residential	4.45	22	Vacant	Yes	None
082-030-022	R-1	2-6 du/ac	Low Density Residential	0.3537	2	Vacant	Yes	None
082-030-023	R-1	2-6 du/ac	Low Density Residential	3.64	18	Vacant	Yes	None
082-030-051	R-1	2-6 du/ac	Low Density Residential	5	25	Vacant	Yes	None
081-163-004	R-1	2-6 du/ac	Low Density Residential	0.1526	1	Vacant	Yes	None
081-163-005	R-1	2-6 du/ac	Low Density Residential	0.1525	1	Vacant	Yes	None
081-163-006	R-1	2-6 du/ac	Low Density Residential	0.1523	1	Vacant	Yes	None
081-163-007	R-1	2-6 du/ac	Low Density Residential	0.1521	1	Vacant	Yes	None
081-163-008	R-1	2-6 du/ac	Low Density Residential	0.152	1	Vacant	Yes	None
081-163-009	R-1	2-6 du/ac	Low Density Residential	0.1518	1	Vacant	Yes	None
081-163-010	R-1	2-6 du/ac	Low Density Residential	0.1643	1	Vacant	Yes	None
081-163-011	R-1	2-6 du/ac	Low Density Residential	0.1641	1	Vacant	Yes	None
081-163-013	R-1	2-6 du/ac	Low Density Residential	0.1637	1	Vacant	Yes	None
081-163-014	R-1	2-6 du/ac	Low Density Residential	0.1636	1	Vacant	Yes	None
081-173-002	R-1	2-6 du/ac	Low Density Residential	0.1995	1	Vacant	Yes	None
081-174-001	R-1	2-6 du/ac	Low Density Residential	0.172	1	Vacant	Yes	None
081-174-002	R-1	2-6 du/ac	Low Density Residential	0.1675	1	Vacant	Yes	None
081-174-003	R-1	2-6 du/ac	Low Density Residential	0.1673	1	Vacant	Yes	None
081-174-004	R-1	2-6 du/ac	Low Density Residential	0.1671	1	Vacant	Yes	None
081-174-005	R-1	2-6 du/ac	Low Density Residential	0.1669	1	Vacant	Yes	None
081-174-006	R-1	2-6 du/ac	Low Density Residential	0.1667	1	Vacant	Yes	None
081-174-007	R-1	2-6 du/ac	Low Density Residential	0.1664	1	Vacant	Yes	None
081-174-008	R-1	2-6 du/ac	Low Density Residential	0.1646	1	Vacant	Yes	None
081-174-009	R-1	2-6 du/ac	Low Density Residential	0.1767	1	Vacant	Yes	None
027-171-005	R-1	2-6 du/ac	Low Density Residential	0.2446	1	Vacant	Yes	None
027-171-006	R-1	2-6 du/ac	Low Density Residential	0.2874	1	Vacant	Yes	None
027-171-044	R-1	2-6 du/ac	Low Density Residential	0.2528	1	Vacant	Yes	None
027-171-045	R-1	2-6 du/ac	Low Density Residential	0.4383	2	Vacant	Yes	None
082-050-055	R-1	2-6 du/ac	Low Density Residential	2.9411	15	Vacant	Yes	None
025-092-003	R-1	2-6 du/ac	Low Density Residential	0.0861	0	Vacant	Yes	None
025-092-004	R-1	2-6 du/ac	Low Density Residential	0.0861	0	Vacant	Yes	None
025-103-004	R-1	2-6 du/ac	Low Density Residential	0.1292	1	Vacant	Yes	None
025-103-023	R-1	2-6 du/ac	Low Density Residential	0.168	1	Vacant	Yes	None
025-103-024	R-1	2-6 du/ac	Low Density Residential	0.1136	1	Vacant	Yes	None
025-113-004	R-1	2-6 du/ac	Low Density Residential	0.1722	1	Vacant	Yes	None
025-113-003	R-1	2-6 du/ac	Low Density Residential	0.1722	1	Vacant	Yes	None
025-112-030	R-1	2-6 du/ac	Low Density Residential	0.1291	1	Vacant	Yes	None
025-112-031	R-1	2-6 du/ac	Low Density Residential	0.1291	1	Vacant	Yes	None
025-102-006	R-1	2-6 du/ac	Low Density Residential	0.1291	1	Vacant	Yes	None
025-102-007	R-1	2-6 du/ac	Low Density Residential	0.1291	1	Vacant	Yes	None
025-271-017	R-1	2-6 du/ac	Low Density Residential	0.7836	4	Vacant	Yes	None
027-153-031	R-1	2-6 du/ac	Low Density Residential	0.2583	1	Vacant	Yes	None
027-153-028	R-1	2-6 du/ac	Low Density Residential	0.1702	1	Vacant	Yes	None
026-031-009	R-1	2-6 du/ac	Low Density Residential	0.1772	1	Vacant	Yes	None
026-043-033	R-1	2-6 du/ac	Low Density Residential	0.0942	1	Vacant	Yes	None
026-043-029	R-1	2-6 du/ac	Low Density Residential	0.1942	1	Vacant	Yes	None
026-044-013	R-1	2-6 du/ac	Low Density Residential	0.1696	1	Vacant	Yes	None
026-032-050	R-1	2-6 du/ac	Low Density Residential	0.1413	1	Vacant	Yes	None
431-132-049	R-1	2-6 du/ac	Low Density Residential	0.1596	1	Vacant	Yes	None
431-132-048	R-1	2-6 du/ac	Low Density Residential	0.2208	1	Vacant	Yes	None
431-132-046	R-1	2-6 du/ac	Low Density Residential	0.1641	1	Vacant	Yes	None

431-132-045	R-1	2-6 du/ac	Low Density Residential	0.2277	1	Vacant	Yes	None
431-132-044	R-1	2-6 du/ac	Low Density Residential	0.254	1	Vacant	Yes	None
431-250-034	R-1	2-6 du/ac	Low Density Residential	0.1495	1	Vacant	Yes	None
083-261-010	R-1	2-6 du/ac	Low Density Residential	0.1763	1	Vacant	Yes	None
026-082-037	R-1	2-6 du/ac	Low Density Residential	0.1692	1	Vacant	Yes	None
026-082-036	R-1	2-6 du/ac	Low Density Residential	0.17	1	Vacant	Yes	None
026-092-010	R-1	2-6 du/ac	Low Density Residential	0.1869	1	Vacant	Yes	None
026-102-001	R-1	2-6 du/ac	Low Density Residential	0.196	1	Vacant	Yes	None
428-121-012	R-1	2-6 du/ac	Low Density Residential	5.52	28	Vacant	Yes	None
424-071-012	R-1	2-6 du/ac	Low Density Residential	0.1508	1	Vacant	Yes	None
424-071-013	R-1	2-6 du/ac	Low Density Residential	0.1576	1	Vacant	Yes	None
424-071-014	R-1	2-6 du/ac	Low Density Residential	0.2421	1	Vacant	Yes	None
424-071-015	R-1	2-6 du/ac	Low Density Residential	0.1816	1	Vacant	Yes	None
424-071-016	R-1	2-6 du/ac	Low Density Residential	0.1408	1	Vacant	Yes	None
424-071-017	R-1	2-6 du/ac	Low Density Residential	0.1399	1	Vacant	Yes	None
424-071-018	R-1	2-6 du/ac	Low Density Residential	0.169	1	Vacant	Yes	None
424-072-013	R-1	2-6 du/ac	Low Density Residential	0.1382	1	Vacant	Yes	None
424-072-014	R-1	2-6 du/ac	Low Density Residential	0.1418	1	Vacant	Yes	None
424-072-015	R-1	2-6 du/ac	Low Density Residential	0.1469	1	Vacant	Yes	None
424-072-016	R-1	2-6 du/ac	Low Density Residential	0.1656	1	Vacant	Yes	None
424-072-017	R-1	2-6 du/ac	Low Density Residential	0.1968	1	Vacant	Yes	None
424-072-018	R-1	2-6 du/ac	Low Density Residential	0.1648	1	Vacant	Yes	None
424-072-019	R-1	2-6 du/ac	Low Density Residential	0.158	1	Vacant	Yes	None
424-072-020	R-1	2-6 du/ac	Low Density Residential	0.2672	1	Vacant	Yes	None
424-072-021	R-1	2-6 du/ac	Low Density Residential	0.2374	1	Vacant	Yes	None
424-072-022	R-1	2-6 du/ac	Low Density Residential	0.2051	1	Vacant	Yes	None
424-072-023	R-1	2-6 du/ac	Low Density Residential	0.1428	1	Vacant	Yes	None
424-072-024	R-1	2-6 du/ac	Low Density Residential	0.1419	1	Vacant	Yes	None
424-072-025	R-1	2-6 du/ac	Low Density Residential	0.189	1	Vacant	Yes	None
424-072-026	R-1	2-6 du/ac	Low Density Residential	0.1869	1	Vacant	Yes	None
424-072-027	R-1	2-6 du/ac	Low Density Residential	0.1418	1	Vacant	Yes	None
424-072-028	R-1	2-6 du/ac	Low Density Residential	0.1512	1	Vacant	Yes	None
424-072-029	R-1	2-6 du/ac	Low Density Residential	0.151	1	Vacant	Yes	None
424-072-030	R-1	2-6 du/ac	Low Density Residential	0.2341	1	Vacant	Yes	None
424-072-031	R-1	2-6 du/ac	Low Density Residential	0.1941	1	Vacant	Yes	None
424-072-032	R-1	2-6 du/ac	Low Density Residential	0.2139	1	Vacant	Yes	None
424-072-033	R-1	2-6 du/ac	Low Density Residential	0.1723	1	Vacant	Yes	None
424-072-034	R-1	2-6 du/ac	Low Density Residential	0.1704	1	Vacant	Yes	None
424-072-035	R-1	2-6 du/ac	Low Density Residential	0.1607	1	Vacant	Yes	None
424-072-036	R-1	2-6 du/ac	Low Density Residential	0.1741	1	Vacant	Yes	None
424-074-003	R-1	2-6 du/ac	Low Density Residential	0.1346	1	Vacant	Yes	None
424-074-004	R-1	2-6 du/ac	Low Density Residential	0.1341	1	Vacant	Yes	None
424-074-005	R-1	2-6 du/ac	Low Density Residential	0.1347	1	Vacant	Yes	None
424-074-006	R-1	2-6 du/ac	Low Density Residential	0.1565	1	Vacant	Yes	None
424-090-001	R-1	2-6 du/ac	Low Density Residential	0.1978	1	Vacant	Yes	None
424-090-002	R-1	2-6 du/ac	Low Density Residential	0.1494	1	Vacant	Yes	None
424-090-003	R-1	2-6 du/ac	Low Density Residential	0.1497	1	Vacant	Yes	None
424-090-004	R-1	2-6 du/ac	Low Density Residential	0.1921	1	Vacant	Yes	None
424-090-005	R-1	2-6 du/ac	Low Density Residential	0.2648	1	Vacant	Yes	None
424-090-006	R-1	2-6 du/ac	Low Density Residential	0.3128	2	Vacant	Yes	None
424-090-007	R-1	2-6 du/ac	Low Density Residential	0.1513	1	Vacant	Yes	None
424-090-008	R-1	2-6 du/ac	Low Density Residential	0.1385	1	Vacant	Yes	None

084-334-014	R-1	2-6 du/ac	Low Density Residential	0.1432	1	Vacant	Yes	None
084-334-015	R-1	2-6 du/ac	Low Density Residential	0.1432	1	Vacant	Yes	None
084-334-016	R-1	2-6 du/ac	Low Density Residential	0.1432	1	Vacant	Yes	None
084-334-017	R-1	2-6 du/ac	Low Density Residential	0.1194	1	Vacant	Yes	None
084-334-018	R-1	2-6 du/ac	Low Density Residential	0.1432	1	Vacant	Yes	None
084-334-019	R-1	2-6 du/ac	Low Density Residential	0.1431	1	Vacant	Yes	None
084-334-020	R-1	2-6 du/ac	Low Density Residential	0.1429	1	Vacant	Yes	None
084-334-021	R-1	2-6 du/ac	Low Density Residential	0.1533	1	Vacant	Yes	None
084-335-001	R-1	2-6 du/ac	Low Density Residential	0.1225	1	Vacant	Yes	None
084-335-002	R-1	2-6 du/ac	Low Density Residential	0.1104	1	Vacant	Yes	None
084-335-003	R-1	2-6 du/ac	Low Density Residential	0.1104	1	Vacant	Yes	None
084-335-004	R-1	2-6 du/ac	Low Density Residential	0.1106	1	Vacant	Yes	None
084-335-005	R-1	2-6 du/ac	Low Density Residential	0.1104	1	Vacant	Yes	None
084-335-006	R-1	2-6 du/ac	Low Density Residential	0.1225	1	Vacant	Yes	None
084-335-007	R-1	2-6 du/ac	Low Density Residential	0.1402	1	Vacant	Yes	None
084-335-008	R-1	2-6 du/ac	Low Density Residential	0.1149	1	Vacant	Yes	None
084-335-009	R-1	2-6 du/ac	Low Density Residential	0.1226	1	Vacant	Yes	None
084-335-010	R-1	2-6 du/ac	Low Density Residential	0.1403	1	Vacant	Yes	None
084-335-011	R-1	2-6 du/ac	Low Density Residential	0.1149	1	Vacant	Yes	None
084-335-012	R-1	2-6 du/ac	Low Density Residential	0.1148	1	Vacant	Yes	None
084-335-013	R-1	2-6 du/ac	Low Density Residential	0.1146	1	Vacant	Yes	None
084-335-014	R-1	2-6 du/ac	Low Density Residential	0.1148	1	Vacant	Yes	None
084-335-015	R-1	2-6 du/ac	Low Density Residential	0.1149	1	Vacant	Yes	None
084-335-016	R-1	2-6 du/ac	Low Density Residential	0.1226	1	Vacant	Yes	None
084-336-001	R-1	2-6 du/ac	Low Density Residential	0.15	1	Vacant	Yes	None
084-336-002	R-1	2-6 du/ac	Low Density Residential	0.1487	1	Vacant	Yes	None
084-336-003	R-1	2-6 du/ac	Low Density Residential	0.1487	1	Vacant	Yes	None
084-336-004	R-1	2-6 du/ac	Low Density Residential	0.1499	1	Vacant	Yes	None
084-336-005	R-1	2-6 du/ac	Low Density Residential	0.1475	1	Vacant	Yes	None
084-336-006	R-1	2-6 du/ac	Low Density Residential	0.1371	1	Vacant	Yes	None
084-336-007	R-1	2-6 du/ac	Low Density Residential	0.1474	1	Vacant	Yes	None
431-140-013	R-1	2-6 du/ac	Low Density Residential	4.8775	24	Vacant	Yes	None
431-132-049	R-1	2-6 du/ac	Low Density Residential	0.1596	1	Vacant	Yes	None
431-132-048	R-1	2-6 du/ac	Low Density Residential	0.2208	1	Vacant	Yes	None
431-132-046	R-1	2-6 du/ac	Low Density Residential	0.1641	1	Vacant	Yes	None
431-132-045	R-1	2-6 du/ac	Low Density Residential	0.2277	1	Vacant	Yes	None
431-132-044	R-1	2-6 du/ac	Low Density Residential	0.254	1	Vacant	Yes	None
431-132-042	R-1	2-6 du/ac	Low Density Residential	0.1515	1	Vacant	Yes	None
430-053-001	R-1	2-6 du/ac	Low Density Residential	0.1434	1	Vacant	Yes	None
430-053-002	R-1	2-6 du/ac	Low Density Residential	0.1321	1	Vacant	Yes	None
430-053-003	R-1	2-6 du/ac	Low Density Residential	0.1302	1	Vacant	Yes	None
430-053-004	R-1	2-6 du/ac	Low Density Residential	0.1397	1	Vacant	Yes	None
430-053-005	R-1	2-6 du/ac	Low Density Residential	0.1434	1	Vacant	Yes	None
430-053-006	R-1	2-6 du/ac	Low Density Residential	0.1476	1	Vacant	Yes	None
430-053-007	R-1	2-6 du/ac	Low Density Residential	0.148	1	Vacant	Yes	None
430-053-008	R-1	2-6 du/ac	Low Density Residential	0.1446	1	Vacant	Yes	None
430-053-009	R-1	2-6 du/ac	Low Density Residential	0.1392	1	Vacant	Yes	None
430-053-010	R-1	2-6 du/ac	Low Density Residential	0.1059	1	Vacant	Yes	None
430-053-011	R-1	2-6 du/ac	Low Density Residential	0.1699	1	Vacant	Yes	None
430-010-024	R-1	2-6 du/ac	Low Density Residential	3.53	18	Vacant	Yes	None
428-030-019	R-2	7-18 du/ac	Medium Density Residential	3.1	31	Vacant	Yes	None
025-054-006	R-2	7-18 du/ac	Medium Density Residential	2.86	29	Vacant	Yes	None

025-114-011	R-2	7-18 du/ac	Medium Density Residential	1.39	14	Vacant	Yes	None
025-114-012	R-2	7-18 du/ac	Medium Density Residential	1.61	16	Vacant	Yes	None
025-114-013	R-2	7-18 du/ac	Medium Density Residential	0.09	1	Vacant	Yes	None
025-042-001	R-2	7-18 du/ac	Medium Density Residential	0.5803	6	Vacant	Yes	None
025-027-004	R-2	7-18 du/ac	Medium Density Residential	0.1659	2	Vacant	Yes	None
025-027-005	R-2	7-18 du/ac	Medium Density Residential	0.1883	2	Vacant	Yes	None
025-027-006	R-2	7-18 du/ac	Medium Density Residential	0.0918	1	Vacant	Yes	None
027-072-010	R-2	7-18 du/ac	Medium Density Residential	0.5717	6	Vacant	Yes	None
027-081-024	R-2	7-18 du/ac	Medium Density Residential	0.48	5	Vacant	Yes	None
025-081-014	R-2	7-18 du/ac	Medium Density Residential	0.1722	2	Vacant	Yes	None
025-081-010	R-2	7-18 du/ac	Medium Density Residential	0.1722	2	Vacant	Yes	None
025-051-014	R-2	7-18 du/ac	Medium Density Residential	0.1722	2	Vacant	Yes	None
025-052-025	R-2	7-18 du/ac	Medium Density Residential	0.2583	3	Vacant	Yes	None
025-052-024	R-2	7-18 du/ac	Medium Density Residential	0.2583	3	Vacant	Yes	None
428-030-002	R-2	7-18 du/ac	Medium Density Residential	1.039	10	Vacant	Yes	None
428-030-006	R-2	7-18 du/ac	Medium Density Residential	1.3	13	Vacant	Yes	None
027-130-020	R-3	12-30 du/ac	High Density Residential	0.8066	12	Vacant	Yes	None
027-130-002	R-3	12-30 du/ac	High Density Residential	0.792	12	Vacant	Yes	None
027-171-038	R-3	12-30 du/ac	High Density Residential	0.2172	3	Vacant	Yes	None
027-171-040	R-3	12-30 du/ac	High Density Residential	0.2874	4	Vacant	Yes	None
027-060-004	R-3	12-30 du/ac	High Density Residential	0.3678	6	Vacant	Yes	None
027-060-007	R-3	12-30 du/ac	High Density Residential	0.3169	5	Vacant	Yes	None
025-161-004	R-3	12-30 du/ac	High Density Residential	0.0725	1	Vacant	Yes	None
025-072-038	R-3	12-30 du/ac	High Density Residential	0.3444	5	Vacant	Yes	None
025-072-036	R-3	12-30 du/ac	High Density Residential	1.586	24	Vacant	Yes	None
026-141-003	R-3	12-30 du/ac	High Density Residential	0.8182	12	Vacant	Yes	None
026-151-002	R-3	12-30 du/ac	High Density Residential	0.9143	14	Vacant	Yes	None
026-151-003	R-3	12-30 du/ac	High Density Residential	0.4238	6	Vacant	Yes	None
026-171-022	R-3	12-30 du/ac	High Density Residential	0.44	7	Vacant	Yes	None
026-161-003	R-3	12-30 du/ac	High Density Residential	1.8	27	Vacant	Yes	None
026-161-002	R-3	12-30 du/ac	High Density Residential	6.52	98	Vacant	Yes	None
424-120-016	R-3	12-30 du/ac	High Density Residential	4.7749	72	Vacant	Yes	None
424-120-003	R-3	12-30 du/ac	High Density Residential	0.318	5	Vacant	Yes	None
424-122-004	PD	2-6 du/ac	Low Density Residential	14.9	75	Vacant	Yes	None
424-120-009	PD	2-6 du/ac	Low Density Residential	61.1	306	Vacant	Yes	None
424-010-005	PD	2-6 du/ac	Low Density Residential	30	150	Vacant	Yes	None
424-010-006	PD	2-6 du/ac	Low Density Residential	20	100	Vacant	Yes	None
083-100-080	PD	2-6 du/ac	Low Density Residential	25.59	128	Vacant	Yes	None
431-270-004	PD	2-6 du/ac	Low Density Residential	38.7306	194	Vacant	Yes	None
431-270-005	PD	2-6 du/ac	Low Density Residential	17.3	87	Vacant	Yes	None
430-023-014	PD	2-6 du/ac	Low Density Residential	0.1356	1	Vacant	Yes	None
430-023-015	PD	2-6 du/ac	Low Density Residential	0.117	1	Vacant	Yes	None
430-023-016	PD	2-6 du/ac	Low Density Residential	0.117	1	Vacant	Yes	None
430-021-001	PD	2-6 du/ac	Low Density Residential	0.1158	1	Vacant	Yes	None
430-021-002	PD	2-6 du/ac	Low Density Residential	0.117	1	Vacant	Yes	None
430-021-003	PD	2-6 du/ac	Low Density Residential	0.1347	1	Vacant	Yes	None
430-101-001	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-101-002	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-101-003	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-101-004	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-101-005	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-101-006	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None

430-024-014	PD	2-6 du/ac	Low Density Residential	0.1424	1	Vacant	Yes	None
430-024-015	PD	2-6 du/ac	Low Density Residential	0.1373	1	Vacant	Yes	None
430-031-010	PD	2-6 du/ac	Low Density Residential	0.1298	1	Vacant	Yes	None
430-031-011	PD	2-6 du/ac	Low Density Residential	0.1468	1	Vacant	Yes	None
430-031-012	PD	2-6 du/ac	Low Density Residential	0.1472	1	Vacant	Yes	None
430-031-013	PD	2-6 du/ac	Low Density Residential	0.1237	1	Vacant	Yes	None
430-031-014	PD	2-6 du/ac	Low Density Residential	0.1237	1	Vacant	Yes	None
430-031-015	PD	2-6 du/ac	Low Density Residential	0.1283	1	Vacant	Yes	None
430-031-016	PD	2-6 du/ac	Low Density Residential	0.1317	1	Vacant	Yes	None
430-031-017	PD	2-6 du/ac	Low Density Residential	0.1359	1	Vacant	Yes	None
430-032-001	PD	2-6 du/ac	Low Density Residential	0.1476	1	Vacant	Yes	None
430-023-012	PD	2-6 du/ac	Low Density Residential	0.1367	1	Vacant	Yes	None
430-023-013	PD	2-6 du/ac	Low Density Residential	0.1482	1	Vacant	Yes	None
430-032-011	PD	2-6 du/ac	Low Density Residential	0.1293	1	Vacant	Yes	None
430-032-012	PD	2-6 du/ac	Low Density Residential	0.145	1	Vacant	Yes	None
430-032-013	PD	2-6 du/ac	Low Density Residential	0.158	1	Vacant	Yes	None
430-032-014	PD	2-6 du/ac	Low Density Residential	0.1463	1	Vacant	Yes	None
430-032-015	PD	2-6 du/ac	Low Density Residential	0.1324	1	Vacant	Yes	None
430-032-016	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-017	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-018	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-019	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-020	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-021	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-022	PD	2-6 du/ac	Low Density Residential	0.118	1	Vacant	Yes	None
430-032-023	PD	2-6 du/ac	Low Density Residential	0.1336	1	Vacant	Yes	None
430-036-001	PD	2-6 du/ac	Low Density Residential	0.1162	1	Vacant	Yes	None
430-036-002	PD	2-6 du/ac	Low Density Residential	0.1336	1	Vacant	Yes	None
430-035-001	PD	2-6 du/ac	Low Density Residential	0.1463	1	Vacant	Yes	None
430-035-002	PD	2-6 du/ac	Low Density Residential	0.1186	1	Vacant	Yes	None
430-035-004	PD	2-6 du/ac	Low Density Residential	0.1194	1	Vacant	Yes	None
430-035-005	PD	2-6 du/ac	Low Density Residential	0.1409	1	Vacant	Yes	None
430-035-006	PD	2-6 du/ac	Low Density Residential	0.1292	1	Vacant	Yes	None
430-010-039	PD	2-6 du/ac	Low Density Residential	19.02	95	Vacant	Yes	None
430-060-007	PD	2-6 du/ac	Low Density Residential	15.23	76	Vacant	Yes	None
430-060-016	PD	2-6 du/ac	Low Density Residential	13.4	67	Vacant	Yes	None
430-071-002	PD	2-6 du/ac	Low Density Residential	0.1965	1	Vacant	Yes	None
430-071-003	PD	2-6 du/ac	Low Density Residential	0.1912	1	Vacant	Yes	None
430-071-004	PD	2-6 du/ac	Low Density Residential	0.1856	1	Vacant	Yes	None
430-071-005	PD	2-6 du/ac	Low Density Residential	0.1852	1	Vacant	Yes	None
430-071-006	PD	2-6 du/ac	Low Density Residential	0.1852	1	Vacant	Yes	None
430-071-007	PD	2-6 du/ac	Low Density Residential	0.1852	1	Vacant	Yes	None
430-071-008	PD	2-6 du/ac	Low Density Residential	0.1851	1	Vacant	Yes	None
430-071-009	PD	2-6 du/ac	Low Density Residential	0.1852	1	Vacant	Yes	None
430-071-010	PD	2-6 du/ac	Low Density Residential	0.1854	1	Vacant	Yes	None
430-071-011	PD	2-6 du/ac	Low Density Residential	0.2309	1	Vacant	Yes	None
430-071-012	PD	2-6 du/ac	Low Density Residential	0.2543	1	Vacant	Yes	None
430-071-014	PD	2-6 du/ac	Low Density Residential	0.2659	1	Vacant	Yes	None
430-071-015	PD	2-6 du/ac	Low Density Residential	0.2213	1	Vacant	Yes	None
430-071-016	PD	2-6 du/ac	Low Density Residential	0.1803	1	Vacant	Yes	None
430-071-017	PD	2-6 du/ac	Low Density Residential	0.2287	1	Vacant	Yes	None
430-071-018	PD	2-6 du/ac	Low Density Residential	0.3138	2	Vacant	Yes	None

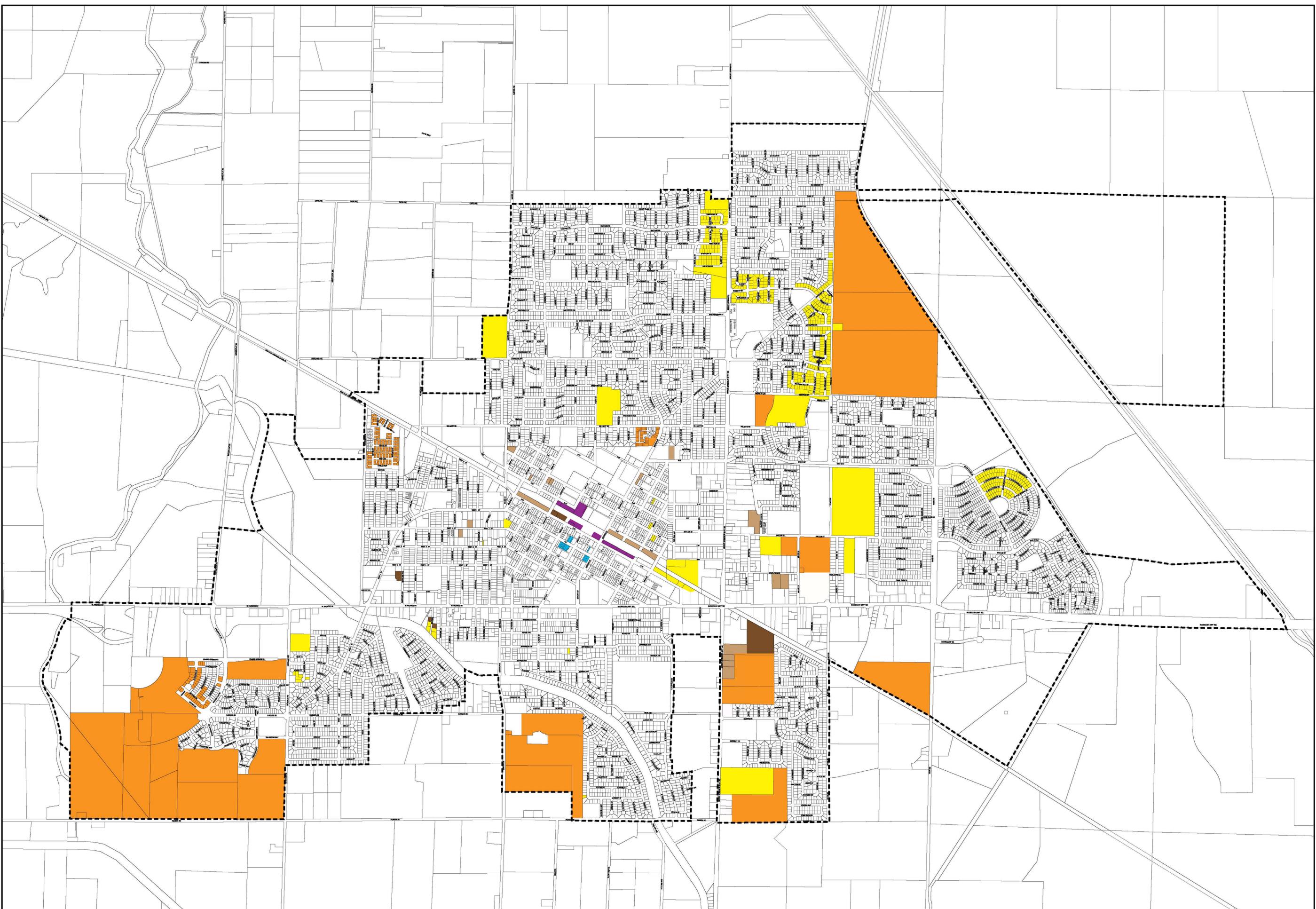
430-071-019	PD	2-6 du/ac	Low Density Residential	0.2262	1	Vacant	Yes	None
430-071-020	PD	2-6 du/ac	Low Density Residential	0.3049	2	Vacant	Yes	None
430-071-021	PD	2-6 du/ac	Low Density Residential	0.2148	1	Vacant	Yes	None
430-071-022	PD	2-6 du/ac	Low Density Residential	0.2158	1	Vacant	Yes	None
430-071-023	PD	2-6 du/ac	Low Density Residential	0.2266	1	Vacant	Yes	None
430-071-024	PD	2-6 du/ac	Low Density Residential	0.1915	1	Vacant	Yes	None
430-071-025	PD	2-6 du/ac	Low Density Residential	0.1734	1	Vacant	Yes	None
430-072-001	PD	2-6 du/ac	Low Density Residential	0.1718	1	Vacant	Yes	None
430-072-002	PD	2-6 du/ac	Low Density Residential	0.1664	1	Vacant	Yes	None
430-072-003	PD	2-6 du/ac	Low Density Residential	0.1679	1	Vacant	Yes	None
430-072-004	PD	2-6 du/ac	Low Density Residential	0.1946	1	Vacant	Yes	None
430-072-005	PD	2-6 du/ac	Low Density Residential	0.2554	1	Vacant	Yes	None
430-081-001	PD	2-6 du/ac	Low Density Residential	0.254	1	Vacant	Yes	None
430-081-002	PD	2-6 du/ac	Low Density Residential	0.2545	1	Vacant	Yes	None
430-081-011	PD	2-6 du/ac	Low Density Residential	0.2205	1	Vacant	Yes	None
430-081-012	PD	2-6 du/ac	Low Density Residential	0.1869	1	Vacant	Yes	None
430-081-013	PD	2-6 du/ac	Low Density Residential	0.1843	1	Vacant	Yes	None
430-081-014	PD	2-6 du/ac	Low Density Residential	0.1642	1	Vacant	Yes	None
430-081-015	PD	2-6 du/ac	Low Density Residential	0.1643	1	Vacant	Yes	None
430-081-016	PD	2-6 du/ac	Low Density Residential	0.1762	1	Vacant	Yes	None
430-081-017	PD	2-6 du/ac	Low Density Residential	0.2311	1	Vacant	Yes	None
430-081-018	PD	2-6 du/ac	Low Density Residential	0.18	1	Vacant	Yes	None
430-081-019	PD	2-6 du/ac	Low Density Residential	0.175	1	Vacant	Yes	None
430-081-020	PD	2-6 du/ac	Low Density Residential	0.1859	1	Vacant	Yes	None
430-081-021	PD	2-6 du/ac	Low Density Residential	0.2096	1	Vacant	Yes	None
430-081-022	PD	2-6 du/ac	Low Density Residential	0.1759	1	Vacant	Yes	None
430-081-023	PD	2-6 du/ac	Low Density Residential	0.1784	1	Vacant	Yes	None
430-081-024	PD	2-6 du/ac	Low Density Residential	0.2144	1	Vacant	Yes	None
430-081-025	PD	2-6 du/ac	Low Density Residential	0.202	1	Vacant	Yes	None
430-081-026	PD	2-6 du/ac	Low Density Residential	0.3113	2	Vacant	Yes	None
430-081-027	PD	2-6 du/ac	Low Density Residential	0.1936	1	Vacant	Yes	None
430-081-028	PD	2-6 du/ac	Low Density Residential	0.2575	1	Vacant	Yes	None
430-081-029	PD	2-6 du/ac	Low Density Residential	0.2293	1	Vacant	Yes	None
430-081-030	PD	2-6 du/ac	Low Density Residential	0.2182	1	Vacant	Yes	None
430-081-031	PD	2-6 du/ac	Low Density Residential	0.2633	1	Vacant	Yes	None
430-081-032	PD	2-6 du/ac	Low Density Residential	0.2155	1	Vacant	Yes	None
430-081-033	PD	2-6 du/ac	Low Density Residential	0.2787	1	Vacant	Yes	None
430-082-001	PD	2-6 du/ac	Low Density Residential	0.194	1	Vacant	Yes	None
430-082-002	PD	2-6 du/ac	Low Density Residential	0.2064	1	Vacant	Yes	None
430-082-003	PD	2-6 du/ac	Low Density Residential	0.2585	1	Vacant	Yes	None
430-083-001	PD	2-6 du/ac	Low Density Residential	0.2346	1	Vacant	Yes	None
430-083-002	PD	2-6 du/ac	Low Density Residential	0.1837	1	Vacant	Yes	None
430-083-003	PD	2-6 du/ac	Low Density Residential	0.2442	1	Vacant	Yes	None
430-083-004	PD	2-6 du/ac	Low Density Residential	0.3082	2	Vacant	Yes	None
430-083-005	PD	2-6 du/ac	Low Density Residential	0.2549	1	Vacant	Yes	None
430-083-006	PD	2-6 du/ac	Low Density Residential	0.2098	1	Vacant	Yes	None
430-084-002	PD	2-6 du/ac	Low Density Residential	0.1871	1	Vacant	Yes	None
430-085-001	PD	2-6 du/ac	Low Density Residential	0.1871	1	Vacant	Yes	None
430-085-002	PD	2-6 du/ac	Low Density Residential	0.1948	1	Vacant	Yes	None
430-085-003	PD	2-6 du/ac	Low Density Residential	0.1962	1	Vacant	Yes	None
430-085-004	PD	2-6 du/ac	Low Density Residential	0.1793	1	Vacant	Yes	None
430-085-005	PD	2-6 du/ac	Low Density Residential	0.2835	1	Vacant	Yes	None

430-085-006	PD	2-6 du/ac	Low Density Residential	0.1853	1	Vacant	Yes	None
430-091-001	PD	2-6 du/ac	Low Density Residential	0.1778	1	Vacant	Yes	None
430-091-002	PD	2-6 du/ac	Low Density Residential	0.3262	2	Vacant	Yes	None
430-091-003	PD	2-6 du/ac	Low Density Residential	0.2022	1	Vacant	Yes	None
430-091-004	PD	2-6 du/ac	Low Density Residential	0.1842	1	Vacant	Yes	None
430-091-005	PD	2-6 du/ac	Low Density Residential	0.1848	1	Vacant	Yes	None
430-091-006	PD	2-6 du/ac	Low Density Residential	0.2386	1	Vacant	Yes	None
430-091-007	PD	2-6 du/ac	Low Density Residential	0.3512	2	Vacant	Yes	None
430-091-008	PD	2-6 du/ac	Low Density Residential	0.262	1	Vacant	Yes	None
430-091-009	PD	2-6 du/ac	Low Density Residential	0.2524	1	Vacant	Yes	None
430-091-010	PD	2-6 du/ac	Low Density Residential	0.2217	1	Vacant	Yes	None
430-060-014	PD	2-6 du/ac	Low Density Residential	13.61	68	Vacant	Yes	None
430-060-018	PD	2-6 du/ac	Low Density Residential	58.43	292	Vacant	Yes	None
430-060-019	PD	2-6 du/ac	Low Density Residential	15.81	79	Vacant	Yes	None
430-060-017	PD	2-6 du/ac	Low Density Residential	16.21	81	Vacant	Yes	None
430-060-008	PD	2-6 du/ac	Low Density Residential	21.31	107	Vacant	Yes	None
430-060-002	PD	2-6 du/ac	Low Density Residential	28.4	142	Vacant	Yes	None
430-060-005	PD	2-6 du/ac	Low Density Residential	7.73	39	Vacant	Yes	None
430-060-006	PD	2-6 du/ac	Low Density Residential	4.76	24	Vacant	Yes	None
083-100-006	PD	2-6 du/ac	Low Density Residential	10.3	52	Vacant	Yes	None
027-320-013	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-014	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-015	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-016	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-017	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-018	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-019	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-020	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-021	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-022	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-023	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-024	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-025	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-026	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-027	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-028	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-029	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-030	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-031	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
027-320-032	PD	7-18 du/ac	Medium Density Residential	0.0479	1	Vacant	Yes	None
027-320-033	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-034	PD	7-18 du/ac	Medium Density Residential	0.0615	1	Vacant	Yes	None
027-320-035	PD	7-18 du/ac	Medium Density Residential	0.048	1	Vacant	Yes	None
027-320-036	PD	7-18 du/ac	Medium Density Residential	0.0492	1	Vacant	Yes	None
428-280-002	PD	7-18 du/ac	Medium Density Residential	6.39	64	Vacant	Yes	None
430-010-022	PD	7-18 du/ac	Medium Density Residential	15.42	154	Vacant	Yes	None
083-100-082	PD	7-18 du/ac	Medium Density Residential	6.2	62	Vacant	Yes	None
083-100-083	PD	7-18 du/ac	Medium Density Residential	5.17	52	Vacant	Yes	None
424-120-009	PD	7-18 du/ac	Medium Density Residential	31.2	312	Vacant	Yes	None
424-010-005	PD	7-18 du/ac	Medium Density Residential	14	140	Vacant	Yes	None
424-010-006	PD	7-18 du/ac	Medium Density Residential	18	180	Vacant	Yes	None
431-270-005	PD	7-18 du/ac	Medium Density Residential	24.2836	243	Vacant	Yes	None

082-770-061	PD	7-18 du/ac	Medium Density Residential	0.0515	1	Vacant	Yes	None
082-770-062	PD	7-18 du/ac	Medium Density Residential	0.0519	1	Vacant	Yes	None
082-770-063	PD	7-18 du/ac	Medium Density Residential	0.0501	1	Vacant	Yes	None
083-100-006	PD	7-18 du/ac	Medium Density Residential	6.92	69	Vacant	Yes	None
083-100-007	PD	7-18 du/ac	Medium Density Residential	2	20	Vacant	Yes	None
083-100-008	PD	7-18 du/ac	Medium Density Residential	1	10	Vacant	Yes	None
083-100-009	PD	7-18 du/ac	Medium Density Residential	1	10	Vacant	Yes	None
083-100-082	PD	12-30 du/ac	High Density Residential	6.2	93	Vacant	Yes	None
083-100-083	PD	12-30 du/ac	High Density Residential	5.17	78	Vacant	Yes	None
083-100-084	PD	12-30 du/ac	High Density Residential	8.21	123	Vacant	Yes	None
083-100-016	PD	12-30 du/ac	High Density Residential	2.18	33	Vacant	Yes	None
025-072-025	*	0-18 du/ac	Mixed Use	0.2502	2	Vacant	Yes	None
025-072-026	*	0-18 du/ac	Mixed Use	0.8379	8	Industrial	Yes	None
025-072-031	*	0-18 du/ac	Mixed Use	1.532	14	Industrial	Yes	None
025-072-036	*	0-18 du/ac	Mixed Use	1.687	15	Vacant	Yes	None
025-072-037	*	0-18 du/ac	Mixed Use	0.2135	2	Commercial	Yes	None
025-114-015	*	0-18 du/ac	Mixed Use	0.4538	4	Vacant	Yes	None
025-114-017	*	0-18 du/ac	Mixed Use	1.1	10	Industrial	Yes	None
025-114-010	*	0-18 du/ac	Mixed Use	0.766	7	Vacant	Yes	None
025-201-009	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-231-009	*	0-18 du/ac	Downtown District	0.1722	2	Commercial	Yes	None
025-231-007	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-231-008	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-231-006	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-231-016	*	0-18 du/ac	Downtown District	0.1722	2	Commercial	Yes	None
025-241-009	*	0-18 du/ac	Downtown District	0.1291	1	Commercial	Yes	None
025-241-011	*	0-18 du/ac	Downtown District	0.0961	1	Commercial	Yes	None
025-214-010	*	0-18 du/ac	Downtown District	0.1565	1	Commercial	Yes	None
025-241-008	*	0-18 du/ac	Downtown District	0.0637	1	Commercial	Yes	None
025-241-007	*	0-18 du/ac	Downtown District	0.0654	1	Commercial	Yes	None
025-241-006	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-241-005	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-241-004	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-241-003	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-191-012	*	0-18 du/ac	Downtown District	0.0861	1	Commercial	Yes	None
025-191-013	*	0-18 du/ac	Downtown District	0.1722	2	Commercial	Yes	None

APPENDIX F:

Land Available for Residential Development



LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT

CITY OF LOS BANOS



Prepared by
 Merced Data
 Special Services, Inc.
 369 W 18th St
 Merced, CA 95340
 (209) 723-3153 FAX (209) 723-0322

LEGEND

- | | |
|---|---|
|  Downtown |  Low Density Residential/ R-1 |
|  City Limits |  High Density Residential/ R-3 |
|  Parcels |  Medium Density Residential/ R-2 |
|  Mixed Use |  Planned Development Residential |

