Appendix B

Housing Needs Assessment

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B Housing Needs Assessment

Ensuring adequate housing for all of Madera's present and future residents is a primary housing goal for Madera County. This chapter examines demographic trends, special housing needs, and housing affordability to provide a comprehensive view of unincorporated Madera County's housing needs.

B.1 Population Trends

Housing needs are unique to each community. Factors such as population growth, race, ethnicity, age, and employment trends influence the type of housing needed and the ability to afford housing. The following section describes and analyzes the various population characteristics and trends that affect the housing needs throughout Madera County, including the incorporated and unincorporated cities and areas.

B.1.1 Population Growth

The rate at which an area grows is critical in determining future housing needs for communities. According to the U.S. Census Bureau, Madera County had a population size of 156,255 in 2020, a 27 percent growth from 2000. Unincorporated areas had a population size of 71,907 residents in 2020 and experienced a 2 percent increase between 2010 and 2020. Historically, unincorporated areas have grown at smaller rates as compared to the incorporated cities in the county, as seen in Table B-1. Population growth in Madera County has slowed since the peak growth year of 1990. In 1990, the unincorporated areas grew approximately 46 percent, while incorporated cities grew 40 percent.

Table B-2 compares the population figures for Madera County and includes the total unincorporated population and total incorporated city's population in between 2010 and 2020. While the county grew marginally in that period (3.6 percent), the unincorporated area populations grew by only 0.4 percent. The City of Madera is the jurisdiction that experienced the greatest growth (7.8 percent). The City of Chowchilla grew marginally at nearly 2 percent growth.

Table B-1~~B-1~~ Historic Population in Madera County (1980-2020)

		Incorporated		Unincorporated	
Year	Madera County Total	Population	Percent Change	Population	Percent Change
1980	63,116	26,854	(x)	36,262	(x)
1990	88,090	35,211	31.1%	52,879	45.8%
2000	123,109	54,334	54.3%	68,775	30.1%
2010	150,865	80,136	47.5%	70,729	2.8%
2020	156,255	85,263	6.4%	70,992	0.4%

Source: U.S. Census Bureau, Census 1980, 1990, 2000, 2010, 2020.

Table B-2~~B-2~~ Population Growth in Madera County (2010-2020)

	2010	2020	2010-2020 Number Change	2010-2020 Percent Change
Madera County	150,865	156,255	5,390	3.6%
Madera, City	61,416	66,224	4,808	7.8%
Chowchilla, City	18,720	19,039	319	1.7%
Total Incorporated	**80,136**	**85,263**	**5,127**	**6.4%**
Total Unincorporated	**70,729**	**70,992**	**263**	**0.4%**

Source: U.S. Census Bureau, Decennial 2010 and 2020.

B.1.2 Age Characteristics

A community's current and future housing needs are in part determined by the age characteristics of its residents. Typically, each age group has distinct lifestyles, family types and sizes, incomes, and housing preferences. As people move through each stage of life, housing needs and preferences change. For example, College Age (20-24 years) and Young Adults (25-44 years) tend to favor apartments, low to moderate cost townhomes/condominiums, and smaller single-family units. Adults (45 to 64 years old) represent the market for moderate to relatively high-cost condominiums and single-family homes. Seniors (65 years and older) tend to prefer or need low to moderate-cost apartments and condominiums, small single-family homes, and group quarters.

Table B-3 shows the age distribution in unincorporated Madera County in 2010 and 2020. In 2020, the largest age group represented in unincorporated Madera County was the adult population from 45 to 64 years old, although this population declined during the ten-year period. However, residents age 65 and older increased by 42 percent, indicating that the older adult population may be aging in place or moving to the region for retirement. This may also indicate that the College Age and Young Adults population is leaving the unincorporated areas, leading to an age gap between older and younger populations. In addition, the number of children under four declined, indicating that young families are not moving into unincorporated areas. The College Age population comprise the fourth largest age group (8.5 percent of the 2020 population) and increased by 51 percent from 2010 to 2020, likely correlated with opening of the local community college, Madera Community College, in 2020.

Table B-3~~B-3~~ Age Characteristics in Unincorporated Madera

Age Group	2010	2020	2010-2020 Number Change	2010-2020 Percent Change
Preschool (0-4 years)	4,878	4,447	-431	-9%
School Age (5-19 years)	15,454	14,663	-791	-5%
College Age (20-24 years)	4,038	6,110	2,072	51%
Young Adults (25-44 years)	15,696	15,947	251	2%
Adults (45-64 years)	20,281	17,878	-2,403	-12%
Seniors (65+ years)	10,295	14,613	4,318	42%
Total Population	**70,642**	**71,907**	**1,265**	**3%**

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table DP05.

B.1.3 Race and Ethnicity

A community's racial and ethnic composition may provide an understanding of housing needs. Different racial or ethnic groups have different household characteristics and cultural needs and preferences, such as multigenerational living.

California's population is racially and ethnically diverse and is projected to remain diverse. However, the unincorporated areas of Madera County are less racially diverse than the state, as shown in Table B-4. In 2020, the population of the unincorporated areas of Madera County was about 42 percent Hispanic, 2 percent Asian, and 1 percent Black or African American. More than half (51 percent) of residents are non-Hispanic White, which is a larger percentage than in incorporated cities (33 percent) and the state (37 percent). Compared to the state, unincorporated Madera County has a higher percentage of both non-Hispanic White and Hispanic residents, and a lower percentage of Asian residents (2 percent compared to 15 percent in the state).

In 2000, the U.S. Census introduced a new category – "two or more races" and respondents were given the option to select more than one race on the Census. According to the U.S. Census Bureau, from 2010 to 2020, residents who identified of as being of two or more races increased by 13 percent in unincorporated Madera County. Residents of two or more races comprised 2 percent of the unincorporated county population in 2020, which was more than in the incorporated cities of Madera County but less than in the state.

Table B-4~~B-4~~ Race and Ethnicity in Unincorporated Madera County

	Unincorporated in 2010		Unincorporated in 2020		State of California in 2020		Unincorporated Area 2010-2020
Race/Ethnicity	Number	Percent of Population	Number	Percent of Population	Number	Percent of Population	Number Change
White (non-Hispanic)	39,091	55.3%	36,499	50.8%	14,365,145	36.5%	-6.6%
Hispanic	26,816	37.9%	30,488	42.4%	15,380,929	39.1%	13.7%
Asian	961	1.4%	1,375	1.9%	5,743,983	14.6%	43.1%
Two or more races	1,473	2.1%	1,660	2.3%	1,322,199	3.4%	12.7%
Black or African American	1,039	1.5%	757	1.1%	2,142,371	5.4%	-27.1%
American Indian and Alaskan Native	1,204	1.7%	848	1.2%	131,724	0.3%	-29.6%
Some other race	103	0.1%	273	0.4%	124,148	0.3%	165.0%
Native Hawaiian and Other Pacific Islander	42	0.1%	7	0.0%	135,524	0.3%	-83.3%

Source: U.S. Census Bureau, 2010 and 2020 Decennial Census

B.2 Household Characteristics

The U.S. Census Bureau defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are not considered households. Household type and size, income levels, the

presence of special needs populations, and other household characteristics determine the type of housing needed by residents, their preferences, and their ability to obtain housing that meets their needs. For example, single-person households tend to reside in apartment units or smaller single-family homes. Households with multiple people, such as families with children, typically need residences with several bedrooms. This section details the various household characteristics in unincorporated Madera County.

Growth in the number of households in unincorporated Madera County has slowed in recent years. As shown in Table B-5, between 1980 and 1990, growth in households was at its highest reaching 17,031 total households and increased by 46 percent during this decade. Household growth has dramatically slowed since 1990; as of 2020, there were a total of 23,419 households, a 1 percent decline from 2010. Between 2010 and 2020, population (2 percent) and household growth (-1 percent) has been flat.

Table B-5~~B-5~~ Number of Households (1980-2020)

	1980	1990	2000	2010	2020
Total Households	11,679	17,031	21,615	23,706	23,419
Percent Change from Previous Decade		45.8%	26.9%	9.7%	-1.2%

Source: U.S. Census Bureau, Census 1980(STF1:T3), 1990(SF1:P3), 2000(SF1:P15); ACS 16-20 (5-year Estimates), Table B25003

As shown in Table B-6, the most common household type in unincorporated areas is married-couple households (63 percent), followed by female-headed households (18 percent). Unincorporated Madera County has a larger portion of married-couple households and smaller portion of female-headed households and male-headed households compared to both the county and state.

Table B-6~~B-6~~ Households by Type

	Unincorporated Madera County		Madera County		California	
	Number	Percent	Number	Percent	Number	Percent
Married-Couple Household	14,701	62.8%	26,095	58.7%	6,510,580	49.7%
Cohabiting Couple Household	1,368	5.8%	3,274	7.4%	896,192	6.8%
Female Householder, No Spouse Or Partner Present	4,200	17.9%	9,405	21.1%	3,430,426	26.2%
Male Householder, No Spouse Or Partner Present	3,150	13.5%	5,705	12.8%	2,265,916	17.3%
Total:	**23,419**		**44,479**		**13,103,114**	

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B11012

As displayed in Table B-7, the average household size in Madera County was 3.32 persons per household. On average, Madera County has a larger average household size than the state (2.94 persons per household). Madera County has a slightly higher average among renter occupied households than owner occupied households, which is opposite of the state. Between 2010 and 2020, the average household size slightly increased from 3.30 to 3.32

Table B-7~~B-7~~ Average Household Size by Tenure, Madera County

	Madera County	California
Owner Occupied	3.13	3.01
Renter Occupied	3.69	2.85
Total	**3.32**	2.94

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B25010

B.2.1 Economic Characteristics

Employment availability and income levels impact housing affordability and a community's needs. The availability of higher-paying jobs provides broader housing opportunities for residents, while lower-paying jobs limit housing options. In addition, employment growth affects the demand for housing. In some cases, the prevalence of one category of jobs can affect the surrounding community's housing needs and demand (such as military installations, college campuses, large warehouse operations, and seasonal agriculture). Employment characteristics and income distribution are discussed in the following sections.

In 2020, approximately 58,917 Madera County residents were employed in the labor force. Of these residents, approximately 51 percent of those in the labor force reside in the incorporated cities, and 49 percent reside in the unincorporated areas of Madera County. In the unincorporated areas of Madera County, the most common occupation was management, business, science, and arts occupations; followed by sales and office; and then natural resources, construction, and maintenance occupations. Table B-8 provides a summary of employment by occupation and industry category for Madera County residents living in incorporated cities and unincorporated areas and for the state. Residents of Madera County tend to be employed at higher levels in natural resources, construction, and maintenance occupations and production, transportation, and material moving operations compared to the state.

Unincorporated Madera County includes more households with incomes below $100,000 than the state average income as well as fewer households with incomes above $100,000 than the state average income, as shown in Table B-9. This table illustrates that income levels of residents in unincorporated Madera County are lower than the state average.

The median household income in Madera County ($61,924) is higher but similar to the median household incomes in neighboring cities of Madera and Chowchilla ($49,335 and $56,683 respectively), and all median household incomes in this region are below California's median household income ($78,672), as shown in Table B-10.

The largest racial/ethnic group in unincorporated Madera County is Hispanic or Latino of any race (60 percent), followed by "white alone-Non-Hispanic" (35 percent) and "some other race" (30 percent), as shown in Table B-11. The percent of Hispanic or Latino individuals in poverty in unincorporated Madera County are similar to but slightly higher than California.

The total households in Madera County decreased by less than four percent from 2010 to 2015, while the percentage of households in poverty increased by approximately 38 percent, as shown in Table B-12. Then the total households in Madera County increased by less than six percent from 2015 to 2020, while the percentage of households in poverty decreased by approximately 36 percent. Therefore, the population is fairly stable within Madera County but the number of households in poverty has changed dramatically from 2010 to 2015 and again from 2015 to 2020.

Table B-8~~B-8~~ Employment by Industry

Job Occupation/ Category	Unincorporated Madera County		Incorporated Madera County		California	
	Number Employed	Percent	Number Employed	Percent	Number Employed	Percent
Occupation						
Management, business, science, and arts occupations	8,804	30.7%	15,203	25.8%	7,517,770	40.3%
Service occupations	5,051	17.6%	10,817	18.4%	3,376,613	18.1%
Sales and office occupations	5,827	20.3%	11,611	19.7%	3,903,884	20.9%
Natural resource, construction, and maintenance occupations	4,952	17.3%	13,076	22.2%	1,638,447	8.8%
Production, transportation, and material moving operations occupations	4,037	14.1%	8,210	13.9%	2,210,180	11.9%
Industry Category						
Agriculture, forestry, fishing and hunting, mining	2,737	9.5%	8,757	14.9%	394,290	2.1%
Construction	2,725	9.5%	5,161	8.8%	1,190,537	6.4%
Manufacturing	2,551	8.9%	4,943	8.4%	1,676,497	9.0%
Wholesale trade	457	1.6%	1,189	2.0%	514,234	2.8%
Retail trade	2,935	10.2%	5,790	9.8%	1,942,421	10.4%
Transportation and warehousing, and utilities	1,221	4.3%	2,718	4.6%	1,028,818	5.5%
Information	493	1.7%	670	1.1%	542,674	2.9%
Finance and insurance, and real estate and rental and leasing	1,414	4.9%	3,018	5.1%	1,118,253	6.0%
Professional, scientific, and management, and administrative and waste management services	2,047	7.1%	4,320	7.3%	2,581,266	13.8%
Educational services, and health care and social assistance	6,655	23.2%	12,686	21.5%	3,960,265	21.2%
Arts, entertainment, and recreation, and accommodation and food	2,655	9.3%	4,703	8.0%	1,894,858	10.2%
Other services, except public administration	1,332	4.6%	2,166	3.7%	952,302	5.1%
Public administration	1,449	5.1%	2,796	4.7%	850,479	4.6%
Total	**28,671**		**58,917**		**18,646,894**	

Table B-9~~B-9~~ Income Distribution in Madera

	Madera County	Madera, City	Chowchilla, City	California
Total Households	**44,479**	**17,598**	**3,462**	**13,103,114**
Less than $10,000	5.0%	6.2%	4.5%	4.7%
$10,000 to $14,999	4.3%	5.9%	5.1%	3.9%
$15,000 to $24,999	7.9%	8.9%	9.4%	6.9%
$25,000 to $34,999	9.9%	13.1%	9.0%	7.1%
$35,000 to $49,999	14.6%	16.7%	14.3%	10.0%
$50,000 to $74,999	17.9%	15.8%	26.6%	15.3%
$75,000 to $99,999	14.3%	13.4%	13.3%	12.3%
$100,000 to $149,999	16.6%	14.9%	11.6%	17.1%
$150,000 to $199,999	5.3%	3.4%	3.6%	9.4%
$200,000 or more	4.2%	1.8%	2.7%	13.3%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table S1901.

Table B-10~~B-10~~ Median Household Income

	Madera County	Madera, City	Chowchilla, City	California
Median Income (dollars)	$61,924	$49,335	$56,683	$78,672

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table S1901.

Table B-11~~B-11~~ Householder in Poverty by Race or Hispanic Origin

	Unincorporated Madera County	Percent	Incorporated Madera County	Percent	California	Percent
White Alone Non-Hispanic	559	35.4%	832	16.7%	184,715	22.9%
Black or African American Alone	0	0.0%	199	4.0%	71,144	8.8%
American Indian and Alaska Native Alone	90	5.7%	102	2.1%	9,939	1.2%
Asian Alone	6	0.38%	179	3.6%	96,657	11.9%
Native Hawaiian and Other Pacific Islander Alone	0	0.0%	0	0.0%	2,702	0.3%
Some Other Race Alone	468	29.7%	1,987	39.9%	172,587	21.4%
Two or More Races	38	2.4%	64	1.3%	49,254	6.1%
Hispanic or Latino of Any Race	955	60.1%	3,693	74.2%	432,193	53.6%
Total	**1,578**		**4,975**		**806,599**	

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B17010A.

Table B-12~~B-12~~ Households in Poverty Over Time

	2010	2015	2020
Income in the Past 12 Months Below Poverty Level	1,754	2,326	1,578
Total Households	17,878	17,208	18,154
Percent of Households in Poverty	9.8%	13.5%	8.7%
Percent Change		**37.8%**	**-35.6%**

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B17019.

Summary of Economic Analysis

Unincorporated Madera County's two major industries—agriculture and educational and health services—comprise nearly 40 percent of local employment. Opportunities for housing for farmworkers or agricultural related industries should be considered, specifically in areas zoned for agricultural uses or in areas with rural transit. Madera County has a lower median income and higher rate of poverty than the state. In unincorporated Madera County, American Indian and Alaska Native residents are particularly affected by poverty, with a household poverty rate double the state's average.

B.3 Special Needs Groups

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special housing needs. Under Government Code Section 65583(a)(7)), groups that may have special housing needs include seniors, persons with disabilities, large families, families with female heads of households, extremely low-income households, farmworkers, and families and persons without permanent housing. These special needs groups are sometimes discriminated against based on their specific needs or circumstances, and often spend a disproportionate amount of their income to secure safe and decent housing. The majority of people with special housing needs could be assisted by an increase in affordable housing, especially housing located near public transportation and other services. The following sections provide a detailed discussion of the housing needs facing each group as well as existing programs and services.

The largest special housing needs demographic in Madera County's unincorporated areas are seniors age 65 years and older, which comprise 36 percent of total households in unincorporated Madera County, and farmworkers, as shown in Table B-13. Farmworkers account for approximately 22 percent of the total population. Extremely low-income households, as defined in *Section 1.5, Housing Costs and Affordability*, make up the lowest percentage of special needs groups in unincorporated Madera County.

Table B-13~~B-13~~ Special Needs Groups in Unincorporated Madera County

Special Needs Group	Number of Persons or Households	Percent of Total Persons or Households
Elderly Persons (Age 65+)	8,417	35.9%
Persons with Disabilities	11,156	15.5%
Large Households (5+ persons)	4,021	17.2%
Female-Headed, Single Parent Households	4,200	17.9%
Extremely Low-Income Households	1,830	7.8%
Farmworkers	15,654	22%
Unsheltered Persons	55	0.1%

Source: Bureau of the Census, American Community Survey, 2020 5-year estimates, 2020 Madera County Homeless Point-In-Time Count, 2017 Census of Agriculture for total hired farmworkers in Madera County including seasonal and permanent farmworkers.

Note: Total households in unincorporated Madera is 23,419 based on 2020 ACS 5-Year Estimates

B.3.1 Elderly Persons (Senior Households)

Elderly persons or seniors are defined as persons 65 years and older, and senior households are households headed by a person 65 years or older. Seniors often face unique housing problems, such as having fixed incomes which may not be adequate to cover rising housing, utility, insurance, and repair costs. Furthermore, the purchasing power of fixed incomes erodes with increases in inflation.

Housing needs of seniors include a mix of housing options, such as intermediate care facilities or group homes, or community living in age-restricted housing developments. Preferences may vary, as some seniors prefer to live in single-family detached homes, whereas others desire smaller homes such as condos, townhouses, or apartments that have access to public services and may be in proximity to public transportation.[1][2][3][4][5]

The unincorporated county areas have a higher proportion of seniors than the incorporated cities, and the majority own their homes. There are 14,613 seniors in the unincorporated county, about 20 percent of the total population. The county's senior population is 6 percent higher than incorporated cities in Madera County and the statewide senior population, as shown in Table B-14.

The number of senior households by tenure is shown in Table B-16. As mentioned above, seniors may have difficulty finding affordable housing that meets their needs and preferences due to fixed incomes. This is especially true for renters, as they are vulnerable to increasing rents as opposed to homeowners with fixed mortgages. In 2020, approximately 527 senior householders were renters in unincorporated Madera County (2 percent of all renters), and 5,202 senior householders were homeowners (22 percent of all homeowners). The unincorporated areas have a higher percentage of senior homeowners compared to the total households in the incorporated cities. More than half

[1] California Department of Aging. (n.d.) Senior Employment Training. Webpage: https://aging.ca.gov/Programs_and_Services/Senior_Employment_and_Training/. Accessed on December 8, 2022.

[2] Central Valley Regional Center (CVRC). (n.d.). Senior Companion Program. Webpage: https://www.cvrc.org/senior-corps/. Accessed on December 8, 2022.

[3] Community Action Partnership of Madera County (CAPMC). (n.d.). Senior Services. Webpage: https://maderacap.org/programs-and-services/community-services/senior-services/. Accessed on December 8, 2022.

[4] Housing and Urban Development (HUD). (2017). Housing for Seniors: Challenges and Solutions. Webpage: https://www.huduser.gov/portal/periodicals/em/summer17/highlight1.html. Accessed on December 8, 2022.

[5] Madera County Connection (MCC). (n.d.). Senior Bus. Webpage: https://mcctransit.com/about/accessibility/senior-bus/. Accessed on December 8, 2022.

of the senior population for all of Madera County, including renter and owner households, have an income that is above 100 percent the AMI, as shown in Table B-15.

Table B-14~~B-14~~ Senior Population Compared to the State

	Unincorporated Madera County		Madera County Cities		State of California	
	Number	Percent	Number	Percent	Number	Percent
Population	71,907	–	155,925	–	39,346,023	–
Number of Persons 65 years and over	14,613	–	21,858	–	5,644,497	–
Senior Population as % of the Total Population	–	20.3%	–	14.0%	–	14.3%

Source: Bureau of the Census, 2016-2020 5 Year Estimates

Table B-15~~B-15~~ Senior Households by Income Level (All of Madera County)

Income Level	Elderly Owner Households	Elderly Renter Households	Total
Less than or equal to 50% Area Median Income	2,635	1,945	**4,580**
Greater than 50% to less than 80% Area Median Income	3,025	1,030	**4,055**
Greater than 80% to less than 100% Area Median Income	1,525	595	**2,120**
Above 100% Area Median Income	11,130	1,445	**12,575**
Total	**18,315**	**5,015**	**23,330**

Source: Comprehensive Housing Affordably Strategy (CHAS), 2015-2019 Data Year

Table B-16~~B-16~~ Senior Households by Tenure

	Madera County	Incorporated Cities	Unincorporated County
Total Households	**50,480**	**27,061**	**23,419**
Owner			
Number of Senior Owners	7,529	2,327	5,202
Percent of Total Owner Households that are Seniors	14.9%	8.6%	22.2%
Renter			
Number of Senior Renters	1,506	979	527
Percent of Total Renter Households that are Seniors	3.0%	3.6%	2.3%

Source: Bureau of the Census, 2016-2020 5 Year Estimates.

According to the Comprehensive Housing Affordability Strategy (CHAS), many seniors in Madera County have incomes low enough to qualify for public assistance programs. Typically, households earning 80 percent or less of the area median income (AMI) may receive housing assistance. Table B-15 shows that roughly 37 percent of the senior households in Madera County (8,635) earn less than 80 percent of AMI. About 20 percent of seniors (4,580) make less than 50 percent of AMI.

Seniors in unincorporated areas of Madera County have especially difficult housing challenges. They may face isolation from public health services and socialization and often have few residential options. A larger percentage of seniors in the unincorporated county areas own their homes

compared to the incorporated areas and are likely facing needed home repairs more than incorporated cities.

Resources

The special housing needs of seniors can be met through a range of services and housing types, including assisted multifamily housing, rent subsidies, housing choice vouchers (HCVs), community-based housing models such as cohousing or villages, housing rehabilitation assistance, and linking housing and supportive services. Many seniors prefer to stay in their homes, if possible, but challenges related to housing affordability, accessibility, and poor transportation access to health services make it difficult for some seniors to age in place.

Many services are available for elderly residents to age comfortably in their homes including:

- Assistance with housing options, including priority HCV referral through the County's Adult Protective Services Program
- Access to medical services through the Senior Bus service
- Home repair services

The following types of programs may address the housing needs of seniors and will be concluded in the Housing Programs section:

- Under Program 4, the County will standardize Incentives for Affordable and Special Needs Housing to accommodate the increasing need for affordable senior housing.
- Program 3 will facilitate a housing rehabilitation program to assist senior repair their homes.

B.3.2 Farmworkers

Farmworkers are residents whose primary incomes are earned through permanent or seasonal agricultural labor. Due to the seasonal nature of agricultural labor and limited income, farmworkers tend to have difficulty with securing safe and decent housing. Farmworker households tend to have high rates of poverty, live disproportionately in poor housing conditions, have high rates of overcrowding, and have low homeownership rates. As discussed in Economic Characteristics, above, this group also receives the lowest average annual salary in the region.

Farmworkers are unable to compete for housing as they are usually low income, and their employment status is often seasonal. The Madera County 2022 Affordable Housing Need report provided by California Housing Partnership shows that farmworkers make an average of $2,518 per month.[6] According to the National Migrant and Seasonal Head Start (MSHS) which provides comprehensive child development and family support services to infants, toddlers, preschool children, and families whose parents or guardians are migrants or farmworkers, farmworkers tend to live in poverty and substandard conditions.

Approximately 9.5 percent of those employed in unincorporated Madera County are farmworkers, compared to just two percent of the state, as shown in Table B-17. The unincorporated areas of Madera County have a lower percentage of residents who are farmworkers as compared to the incorporated cities. In 2020, 9.5 percent of the labor force in unincorporated Madera County residents were reported to be in the agriculture, forestry, fishing and hunting, and mining industry,

[6] California Housing Partnership. Madera County 2022 Affordable Housing Needs Report. Available at: https://chpc.wpenginepowered.com/wp-content/uploads/2022/05/Madera_Housing_Report_2022-AHNR-1.pdf

which is less than half of the proportion of the agriculture labor force within incorporated cities of Madera County.

As seen in Table B-18, more than half of all the workers in farm operations in the county (8,765 workers) are seasonal workers, meaning income is uncertain at varying seasons of the year. Farmworkers at large-scale operations (10 or more employees) were more likely to be seasonally employed than those employed at smaller farming operations. As shown in Table B-18, the majority of farm operations with less than ten employees in Madera County are permanent farmworker employment, which is higher than the state average. A higher percentage of farmworkers in the county are seasonal than the state average, where half of the total laborers are seasonal.

Table B-17~~B-17~~ Farmworkers in Unincorporated Madera County

	Madera County	Incorporated	Unincorporated	State of California
Total Employment	58,917	30,246	28,671	18,646,894
Agriculture, forestry, fishing and hunting, mining	8,757	6,020	2,737	394,290
Percent Total	**14.9%**	**19.9%**	**9.5%**	**2.1%**

Source: Bureau of the Census, American Community Survey, 2016-2020.

Table B-18~~B-18~~ Farmworker Employment by Workers in Madera County

	Madera County		State of California	
	Number	Percent	Number	Percent
Farm Operations with less than 10 or more employees				
Permanent	1,200	54.7%	41,084	48.9%
Seasonal (less than 150 days)	995	45.3%	43,003	51.1%
Total	**2,195**	**100.0%**	**84,087**	**100.0%**
Farm Operations with more than 10 or more employees				
Permanent	5,689	42.3%	146,791	50.0%
Seasonal (less than 150 days)	7,770	57.7%	146,715	50.0%
Total	13,459	100.0%	293,506	100.0%

Source: Census of Agriculture, 2017 * The Census of Agriculture data is only available for the entire County of Madera.

According to the United States Bureau of Labor Statistics, in 2023, Madera County workers employed in the farming, fishing, and forestry industry earn a mean hourly wage of $17.16 per hour, which is less than the national mean of workers employed in this industry of $19.22 per hour. The mean annual ~~salary~~income of farming, fishing, and forestry industry workers in Madera County is $35,690. This annual ~~salary~~income is less than the low-income limit for Madera County in 2023.

Resources

Housing types appropriate to accommodate the housing needs of seasonal and permanent farmworkers range from single-family homes to group quarters. The Madera County zoning code currently allows for farm labor housing to be constructed in ARE-40 and ARE-80 to 640 zones by right. Additionally, farm labor housing is permitted in TPZ districts, which would require a Zoning Permit.

Certain programs and services are offered by County agencies to support farmworkers and their families. The 2017 US Department of Agriculture Census of Agriculture indicated there were 8,765 seasonal farm workers and 6,889 permanent farmworkers in Madera County.

The following types of programs may address the need for additional farmworker housing and will be concluded in the Housing Programs section:

- Program 4 will continue to assist the Housing authority to support funding applications for farmworker housing.
- Program 4, will update the Zoning code to clarify and allow farm worker housing in agricultural zones.

B.3.3 Persons with Disabilities (including Developmental Disabilities)

Some individuals have ambulatory impairments, self-care limitations, or other conditions that may require special housing accommodations or financial assistance. Individuals with such disabilities may have a variety of special needs that distinguish them from the population at large, including:

- Individuals with ambulatory difficulties (such as those confined to wheelchairs) may require special accommodations or modifications to their homes to allow for continued independent living. Such modifications are often called "disabled access."
- Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.
- Individuals with developmental disabilities and other physical and cognitive conditions that prevent them from functioning independently may require assisted care or group home environments.
- Individuals with disabilities may require financial assistance to meet their housing needs because a higher percentage than the population at large are low-income and their special housing needs are often more costly than conventional housing.

Disabilities can prevent a person from taking care of household upkeep and operating a vehicle which may prevent them from accessing important services and resources. Those with severe physical or mental disabilities may require supportive housing, care facilities or home modifications for accessibility. Additionally, those with disabilities that rely on Social Security income may not be able to afford market rate housing or adaptability modifications.

In unincorporated Madera County, those with ambulatory difficulty make up the largest percentage of those with disabilities (49.6 percent) of the total population, as shown in Table B-19. The second largest group is those with an independent living difficulty, at 29.6 percent of the total population in the unincorporated area, which is slightly higher than the county's share 31.9 percent. A total of 15,381 residents are living with a disability in unincorporated areas, which is over half of the total number of individuals living with a disability in Madera County (29,782).

In Madera County, the most common developmental disabilities among special education students are learning disabilities (33.4 percent) and speech or language impairments (25.6 percent), as shown in Table B-20. Compared to the statewide average, Madera County has a higher percentage of individuals hard of hearing (0.8 percent increase), intellectually disabled (2.6 percent increase), and

with a speech or language impairment (4.8 percent increase). These student demographic factors are important in understanding and projecting the future housing and support needs of persons with developmental disabilities, as they indicate a growing demand for specialized services and accessible housing options.

Table B-19~~B-19~~ Disability by Type in Madera County

	Madera County		Unincorporated	
	Number of Individuals	Percent	Number of Individuals	Percent
With a vision difficulty	3,821	19.2%	1,606	14.4%
With a cognitive difficulty	6,699	33.7%	3,283	29.4%
With an ambulatory difficulty	9,927	50.0%	5,533	49.6%
With a self-care difficulty	3,006	15.1%	1,662	14.9%
With an independent living difficulty	6,329	31.9%	3,297	29.6%

Source: Bureau of the Census, 2016-2020 5 Year Estimates

Table B-20~~B-20~~ Special Education Enrollment, by Disability

	Madera County	California
Autism	11.4%	15.6%
Deaf-Blindness	0.0%	0.0%
Emotional Disturbance	3.3%	3.2%
Established Medical Disability	N/A	N/A
Hard of Hearing / Deaf	2.5%	1.7%
Intellectual Disability	7.9%	5.3%
Learning Disability	33.4%	37.2%
Orthopedic Impairment	1.2%	1.1%
Speech or Language Impairment	25.6%	20.8%
Traumatic Brain Injurt	0.2%	0.2%
Visual Impairment	0.6%	0.4%
Multiple Disability	1.1%	1.0%
Other Health Impairment	12.7%	13.7%

Source: Kids Data, Special Education Enrollment, by Disability 2020, kidsdata.org.

Resources

Madera County provides a variety of support services and partners for persons with disabilities including the Central Valley Regional Center, the Madera County Behavioral Health Services Department, and the Community Action Partnership of Madera County (CAPMC), which all provide services for persons with disabilities such as assisting with daily living activities, at-home services, mental health and medical services. Madera County provides transportation services through the Senior Bus, which provides transportation to medical appointments, trips to the senior center, or shopping at the businesses of Eastern Madera County. The County's Adult Protective Services Program provides priority referral HCVs for dependent adults with disabilities.

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State and federal legislation mandates that a percentage of units in new or substantially rehabilitated multi-family apartment complexes must be made accessible to individuals with limited physical mobility. For example, accessibility requirements for federally assisted housing with five or more units requires at least five percent of the dwelling units to be accessible for persons with mobility disabilities. However, unincorporated Madera County does not have multi-family apartments or developments that are government funded, which is a gap in local resources.

The following types of programs may address the need for additional resources for persons with disabilities and will be included in the Housing Programs section:

- Program 4 will secure funding to provide services and programs such as the Home Access Grant Program to provide grants for housing modifications for better accessibility for residents with disabilities.
- Program 4 will facilitate the development of housing for persons with disabilities (including developmental disabilities) through prioritization of assistance for affordable housing development with services, resources, and assistance.

B.3.4 Large Households

Large households are defined as households of five or more individuals. Large households often face special challenges in the housing market because they need housing of sufficient size to prevent overcrowding and do not always have sufficient income to purchase or rent such housing, even if it is available. Large households may also result due to multiple generations and extended family members living together to share housing costs.

There are an estimated 4,021 large households in unincorporated Madera County as shown in Table B-21, which comprise approximately 17 percent of all occupied households. In comparison, an estimated 28 percent of incorporated county occupied households are large households. In unincorporated Madera County, 27 percent of renters are large households, which indicates a need for more affordable rental units with three or more bedrooms. As shown in Figure B-1, as of 2020, more than three quarters of unincorporated Madera County's housing units contain three or more bedrooms. While approximately 4,000 households or 17 percent of the total households were large households, only three percent of the housing stock in unincorporated Madera County had five or more bedrooms.

Table B-21~~B-20~~ Unincorporated Madera Household Size by Tenure

Household Size	Owner Occupied	Percent of Total Owners	Renter Occupied	Percent of Total Renters
Unincorporated				
1-4 Persons	15,777	85.5%	3,621	73.0%
5+ Persons	2,685	14.5%	1,336	27.0%
Incorporated				
1-4 Persons	8,326	77.0%	6,899	67.3%
5+ Persons	2,482	23.0%	3,353	32.7%

Source: Bureau of the Census, 2016-2020 5 Year Estimates

Resources

Housing assistance programs can help families find affordable housing options. Renters can apply for the Emergency Rental Assistance program or for Housing Choice (Section 8) voucher program. However, the demand for housing assistance often exceeds the limited resources available and therefore long waiting periods are common.

Support for building accessory dwelling units can assist owner-occupied large households. ADU assistance programs can help relieve overcrowding in multigenerational or extended family households by providing financial assistance to build an accessory dwelling unit on the property.

The following types of programs may address the need for additional housing for large families and will be included in the Housing Programs Section:

- Program 10 will be implemented to advertise the ADU Grant program, which can provide additional living space for multigenerational families who own their own homes.
- Program 4 will continue to assist the construction of affordable units to accommodate large families and alleviate overcrowding.

B.3.5 Female-Headed Households

"Female-headed household" describes a household in which an adult female is the sole or main income provider. Female-headed households with children are considered a special housing needs group because household incomes tend to be lower and/or because they have supportive service needs related to housing, such as childcare.

The number and percent of female-headed households in the incorporated and unincorporated county as shown in Table B-22. There are an estimated 4,200 female-headed households in unincorporated county, which is 18 percent of the total households. Of the unincorporated female-headed households, 535 households (24.4 percent percent) earn an income below the poverty level. In comparison to incorporated Madera County, unincorporated Madera County has a higher percentage of total households, but a smaller percentage of female-headed households and families under the poverty level.

In comparison, 21 percent of the total households in the incorporated county are female-headed households and 20 percent earn an income below the poverty level.

Table B-22~~B-21~~ Unincorporated Madera Female Headed Households and Poverty Level

Household Size	Madera County Total	Incorporated County Number	Incorporated County Percent	Unincorporated County Number	Unincorporated County Percent
Total households	44,479	21,060	47.3%	23,419	52.7%
Total female-headed households	9,405	5,205	55.3%	4,200	44.7%
Total families under the poverty level	4,975	3,397	20.2%	1,578	8.7%
Female-headed households under the poverty level	1,931	1,396	36.4%	535	24.4%

Source: Bureau of the Census, 2016-2020 5 Year Estimates.

Resources

The Community Action Partnership of Madera County Shunammite Place offers supportive housing services to chronically homeless women and may support female-headed households. The Madera County Home Safe Program helps individuals involved with Adult Protective Services (APS) who are experiencing or at risk of homelessness. The Home Safe Program provides housing services in the form of a housing navigator to help individuals find temporary or permanent housing; homelessness prevention such as home repairs, utility payments, and durable goods purchases, and intensive case management. In addition, Madera County provides priority HCV referrals for at risk children and families through their Child Welfare Family Reunification and CalWorks Domestic Violence Programs.

B.3.6 Extremely Low-Income Residents

Extremely low-income (ELI) households are defined by the California Department of Housing and Community Development (HCD) as households with income less than 30 percent of AMI. ELI households have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disability insurance are considered ELI households. As shown in Table B-23, 2,315 households in Madera County are ELI households, earning an income below 30 percent of the AMI. More ELI households are renters (57 percent, 1,320 households) compared to owners (43 percent, 995 households). These households may require specific housing solutions such as deeper income targeting for subsidies, housing with supportive services, single-room occupancy, or rent subsidies.

Table B-23~~B-22~~ Income Distribution in Madera County

Income Level by Madera County AMI	Owner	Renter	Total Households	Percent of Madera County Households	Percent of California Households (State AMI)
Extremely Low-Income (less than or equal to 30% AMI)	1,320	995	2,315	8.7%	16.4%
Very Low-Income (between 31 and 50% AMI)	1,730	924	2,654	10.0%	13.0%
Low-Income (between 51 and 80% AMI)	2,970	1,272	4,242	16.0%	17.5%
Moderate-Income (between 81 and 100% AMI)	1,775	635	2,410	9.1%	10.1%
Moderate/Above Moderate Income (greater than 100% AMI)	13,015	1,945	14,960	56.3%	42.9%
Total	20,845	5,770	26,581		

Source: US Housing and Urban Development, CHAS 2016-2020 (5-Year Estimates)

During the 5th Cycle Housing Element, Madera County did not develop any deed-restricted units reserved for extremely low-income households. ELI families often require the deepest level of subsidy, due to the income levels and opportunity to support rental assistance would further stabilize this portion of the community who are likely to be cost burdened. ELI households in Madera County are likely to overpay housing costs, regardless of tenure. According to CHAS 2016-2020 estimates, 70 percent of ELI households that rent are cost burdened, and 83 percent of ELI homeowners are cost burdened, meaning they pay over 30 percent of their income on housing

costs. This leaves most ELI residents with little income to spend on food and education, and other basic needs.

As shown in Table B-23, provided by 2016-2020 CHAS data, households that rent and are considered extremely low-income are likely to have at least one housing problem (defined as housing cost burden greater than 30 percent of income, overcrowding, or without complete kitchen or plumbing facilities). Approximately 80 percent of ELI owner households and 70 percent of ELI renter households reported experiencing at least one housing problem.

Table B-24~~B-23~~ Income Distribution in Madera County

	Owner	Percent	Renter	Percent	Total	Percent
At least One Housing Problem	1,059	80.2%	700	70.4%	1,759	76.0%
No Housing Problems	168	12.7%	213	21.4%	381	16.5%
Total	1,320		995		2,315	

Source: US Housing and Urban Development, CHAS 2016-2020 (5-Year Estimates)

Resources for Extremely Low-Income Households

Many extremely low-income households seek rental housing and may face overpayment, overcrowding, or substandard housing conditions. Some extremely low-income households could have physical or mental disabilities and/or other special needs. Supportive housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone. Supportive housing is permitted in the by-right in all zones where residential uses are permitted, as described in Appendix C, Housing Constraints.

Affordable housing opportunities for extremely low-income households can be expanded for households through the HCV program. Also known as Section 8, eligible participants, including very low-income families, seniors, and disabled residents, are awarded vouchers that enable them to find housing in the private sector. Madera County works with the Housing Authority of the City of Madera to contract with landlords to subsidize the participants' rents. Housing must meet HUD Housing Quality Standards for the Agency to enter into a Housing Assistance Payment (HAP) Contract with the property owner. Rent assistance is determined by calculating a formula of the family's income, rent amount, and utility expenses. Generally, families do not pay more than 30 percent of their adjusted income for rent. The remainder of the rent is provided directly to the landlord in rent subsidy from the voucher program. In 2023, the Housing Authority was able to offer 804 HCVs to residents throughout the county. This includes HCVs distributed to residents of the city of Madera.

The County also dedicated resources to the CalWORKs Temporary Homeless Assistance (THA) and Permanent Homeless Assistance (PHA) Programs which assist eligible and/or potentially eligible CalWORKs families, who are homeless or at risk of homelessness, to secure permanent housing, prevent eviction by payment of arrearages, or provide temporary shelter while the families seeks permanent housing.

The gap between the number of ELI renter households experiencing cost burden (4,245) and the number of affordable housing units (0 affordable housing units) and housing vouchers (804) is 3,441 households. Therefore, there are 3,441 ELI renter households in the County with an unmet housing need.

To address the range of needs, the County will employ programs to support affordable housing development and remove constraints for, and support development of housing types that may fit the needs of ELI residents, such as supportive housing.

The County continues to fund or partner with local and regional organizations to provide HCVs, housing rehabilitation grants, fair housing education and counseling, legal aid, and expand affordable housing opportunities for ELI households.

B.3.7 Homelessness

California Housing Element Law (California Government Code Section 65583(1)(6)) requires municipalities to address the special needs of individuals experiencing homelessness within their jurisdictional boundaries. Individuals experiencing homelessness as defined by the U.S. Department of Housing and Urban Development (HUD) Title 42 U.S. Code Section 11302, describes an individual (not imprisoned or otherwise detained) who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons living in substandard housing (unless the housing has been officially condemned), persons living in overcrowded housing (for example, doubled up with others), persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends.)

Homelessness continues to be a growing regional and state crisis. A lack of affordable housing compounded by a lack of job training and supportive services to treat mental illness, substance abuse, or domestic violence leaves many individuals and families without housing.

According to the 2023 annual homelessness Point-in-Time (PIT) count, conducted by the Fresno-Madera Continuum of Care (FMCoC), homelessness is growing in the region. In 2023, 4,493 people experienced homelessness in Fresno and Madera Counties, a 6.6 percent increase from 2022 as seen in Table B-25. The 2023 PIT recorded a near record number of persons experiencing homelessness, a number that has been increasing in Madera and Fresno counties since 2017.

In unincorporated Madera County, 140 residents were counted as homeless, all unsheltered, representing a 155 percent increase in the number of unsheltered (and total) people over 2022 data. The number of unsheltered people in the City of Madera (541) also increased over 2022, by 181 percent. In contrast, Fresno County's unsheltered count increased by 16 percent.

Table B-25~~B-24~~ Trends in Total Homeless Population in Fresno and Madera Counties

	2017	2018	2019	2020	2021*	2022	2023
Number	2,016	2,144	2,508	3,641	3,509*	4,216	4,493
Percent Change	–	6.3%	17.0%	45.2%	-3.6%	20.1%	6.6%

Source: Point-in-Time

* The 2021 PIT for unsheltered was not available due to the Covid-19 Pandemic and 2021 unsheltered count was included as the average of 2020 and 2022's unsheltered count.

Of those experiencing homelessness, 61 percent were unsheltered, and 39 percent were sheltered. Nine percent of people in the count were under the age of 18 years old, and 6 percent were 64 or older. Approximately 6 percent of the homeless population were identified as veterans, and 19 percent (854) identified as survivors of domestic violence.

Typically, it is more common for men to experience homelessness than women. According to the FMCoC, in 2023, men represented 63 percent, women represented 36 percent, and transgender or gender-nonconforming represented one percent of the homeless within the system of care. Another disparity among the homeless population identified as Lesbian, Gay, Bisexual, Transgender, or Queer (LGBTQ), as transgender and gender non-conforming people are three times more likely to experience homelessness and may be underreported out of fear of disclosing their identity. Residents in the count were more likely to identify as white (70 percent) than other races, and a little more than half (51 percent) identified as Hispanic/Latino.

The FMCoC has expressed a commitment to addressing racial disparities in the system of care and have highlighted a need to conduct follow-up research on whether people of a particular race or gender are more or less likely to complete an interview as part of the counting process to better understand representation by race.

Resources

Services and facilities available for the homeless in Madera and Fresno Counties are organized as a continuum of care called the Fresno-Madera Continuum of Care (FMCoC), an integrated system that guides homeless individuals and families throughout the housing process. Efforts are coordinated by the FMCoC, where prevention and reduction of homelessness is managed by combining efforts from several sectors including government, business, health, non-profits, education, faith, neighborhood, media, arts, and entertainment to promote health and well-being.

According to the FMoC, there were 3,814 year-round beds available for homeless and formerly homeless persons, a 25 percent decrease from 5,101 beds in 2022. The FMCoC's year-round bed inventory in 2023 included 1,480 emergency shelter beds, 349 transitional housing beds, 441 rapid rehousing beds (or vouchers), 1,491 permanent supportive housing beds (or vouchers), and 53 other permanent housing beds. In addition to its year-round inventory, there were 304 seasonal beds and 48 overflow beds available at the time of the count. In addition, among the FMCoC's year-round inventory, 3,484 beds (91 percent) were utilized at the time of the count, a significant improvement from 2022, when only 68 percent of beds were utilized.

The FMCoC provides a comprehensive coordinated homeless housing and services delivery system, which assists homeless persons to make the critical transition from homelessness to independent or supportive permanent housing, accessing education, health and mental health services, employment training, and life skills development.

The FMCoC system provides 644 Rapid Re-Housing (RRH) vouchers, which provides financial assistance in the form of a subsidy to be used for apartment rentals.

The Community Action Partnership of Madera County Shunammite Place provides permanent supportive housing for chronically homeless women with disabilities and assists in helping to establish addiction-free lifestyles.

The California Housing Partnership Corporation (CHPC 2022) Housing Needs report states that in 2022 there were 1,597 beds for persons experiencing homelessness in Madera County, including incorporated areas. Although there has been a large increase in the number of beds available, there is a shortage of shelters and resources for homeless individuals. For further discussion on emergency shelters and transitional housing, refer to Chapter 3, Housing Constraints.

The County's Housing and Disability Advocacy Program (HDAP) helps homeless, disabled individuals apply for disability benefit programs, connects individuals with temporary and permanent housing, homeless prevention services, food and clothing, and case management services. Madera County offers several programs with targeted HCV referral priority status, including the Adult Protective Services (Home Safe Program), Child Welfare Family Reunification (Bringing Families Home Program), Former Foster Youth (Transitional Age Youth Housing Program), and CalWorks Domestic Violence Programs. These programs provide HCVs for specific groups who may be at risk of homelessness. However, receiving an HCV does not guarantee eventual permanent housing due to the scarcity of available housing units. Many vouchers are recycled and assigned to other waiting clients due to their expiration. These programs also offer financial assistance through rental assistance, utility payments, security deposits, and moving costs, permanent and temporary housing, and case management and outreach services.

The following program may address the need for additional resources for homelessness and will be included in the Housing programs section:

- Program 5 will revise emergency shelter and transitional housing standards to be compliant with state law.

B.4 Housing Stock Characteristics

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. The following sections detail the housing stock characteristics of Madera County to determine if the current housing stock can meet the needs of current and future residents.

B.4.1 Housing Growth

Housing construction in the unincorporated areas boomed from the 1980s to 1990s. During this time, housing construction increased by nearly 63 percent. The following decade experienced half of that growth from the 1990s to the 2000s, with a 32 percent growth rate. Growth slowed during the recession years in the following decades with a growth rate of 11 percent from 2000 to 2010. Following the subsequent bust in housing development and the foreclosure crisis, rates of development plummeted in 2010 with a less than one percent growth from 2010 to 2020, as shown in Table B-26. While housing growth from 2010 to 2020 was less than one percent, population growth in unincorporated areas also totaled less than one percent (0.4 percent).

Table B-26~~B-25~~ Total Housing Units and Percent Change Over Time (1980-2020)

	1980	1990	2000	2010	2020
Total Units	11,679	19,030	25,155	27,937	27,984
Percent Change from Previous Decade		62.9%	32.2%	11.1%	0.2%

Source: U.S. Census Bureau, Census 1980(STF1:T65), 1990(STF1:H1), 2000(SF1:H1); ACS 16-20 (5-year Estimates), Table B2001

B.4.2 Housing Type and Tenure

Single-family housing units comprise most of the county's housing, totaling approximately 86 percent of the housing in unincorporated area of Madera County in 2020, as shown in Table B-27. Almost all single-family housing is detached housing (85 percent). The share of single-family housing in the unincorporated county is greater than both the county as a whole (82 percent) and significantly greater than the state (64 percent). Multi-family housing compromises a significantly smaller portion of the housing stock (3 percent), compared to 11 percent of the housing stock of the county and 31 percent of the state. Mobile home units comprise a larger portion of the housing stock in the unincorporated area (11 percent) than the county (6 percent) and state (4 percent).

During 2010-2020, the greatest growth in type of housing was multi-family housing with five or more units. Overall, multi-family housing declined by nearly 31 percent, as shown in Table B-28. Multi-family housing with two to four units declined by approximately 51 percent, while housing with five or more units grew by approximately 17 percent. Mobile home housing grew by almost 13 percent between 2010 and 2020. Single-family housing grew the least compared to all other housing types, with a total of almost 4 percent growth, as seen in Table B-30. As of 2020, out of 27,984 total housing units, there were 24,088 single-family housing units, 3,011 mobile homes, and 773 multi-family housing units.

Table B-27~~B-26~~ Housing Types by Unincorporated Areas, County, and State

	Unincorporated Madera County		Madera County		California	
	Number	Percent	Number	Percent	Number	Percent
Single-Family Total	**24,088**	**86.1%**	**41,475**	**82.2%**	**9,216,109**	**64.9%**
Single-Family: Detached	23,885	85.4%	40,658	80.5%	8,206,621	57.7%
Single-Family: Attached	203	0.8%	817	1.6%	1,009,488	7.1%
Multi-family Total	**773**	**2.8%**	**5,653**	**11.2%**	**4,463,965**	**31.4%**
Multi-family Housing: 2 to 4 Units	388	1.4%	2,850	5.6%	1,113,840	7.8%
Multi-family Housing: 5+ Units	385	1.4%	2,803	5.6%	3,350,125	23.6%
Mobile Home	**3,011**	**10.8%**	**3240**	**6.4%**	**515,666**	**3.6%**
Boat, RV, Van, Other	**112**	**0.4%**	**112**	**0.2%**	**15205**	**0.1%**
Total	**27,984**		**50,480**		**14,210,945**	

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25024

Table B-28~~B-27~~ Number of Housing Units Over Time by Housing Type

	2010	2020	Percent Change (2010-2020)

Single-Family Total	**23,266**	**24,088**	**3.5%**
Single-Family: Detached	23,012	23,885	3.8%
Single-Family: Attached	254	203	-20.1%
Multi-family Total	**1,114**	**773**	**-30.6%**
Multi-family Housing: 2 to 4 Units	786	388	-50.6%
Multi-family Housing: 5+ Units	328	385	17.4%
Mobile Home	**2,671**	**3,011**	**12.7%**
Boat, RV, Van, Other	205	112	-45.4%
Total	**27,256**	**27,984**	**2.7%**

Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25024

Based on the Annual Progress Reports Data Dashboard, between 2018 and 2021, the Madera County issued a total of 2,126 building permits, where 2,116 were for above moderate income units. Single-family detached housing accounted for most of new housing permitted in the county. In 2019, about 95 percent of new units permitted were for single-family homes, while the remaining five percent were for mobile home units. The share of permitted units in Madera that were single-family detached homes was equal to the share in California, where 95 percent of all permitted units were single-family detached homes according to ACS 2020 data. However, no developments with two or more housing units were permitted in Madera County in 2021, and instead the remainder was dedicated to mobile home housing.

Table B-29~~Table B-28~~ Housing by Tenure

	Unincorporated Madera County	Madera County	California
Renter-Occupied Units	10,249	11,679	5,985,084
Owner-Occupied Units	15,248	31,400	7,565,502
Total	**25,497**	**45,539**	**13,550,586**

Source: U.S. Census Bureau, ACS 16-20, Table S2502

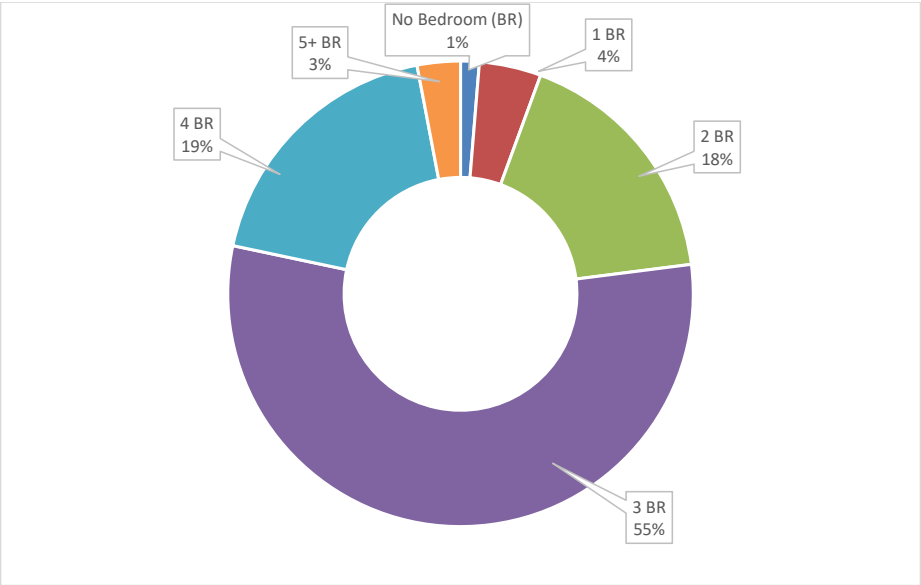
There are a total of 11,679 renter-occupied units and 15,248 owner-occupied units in unincorporated Madera County. The breakdown of rented and owned unit characteristics, including vacancy rates, age of the householder, and rental prices is determined in the following sections.

B.4.3 Housing Unit Size

Household size determines the need for different housing types (studios and 1-bedrooms, 2-3 bedrooms, 4+ bedrooms). For instance, single-person households often occupy smaller apartment units or condominiums, such as studios and one-bedroom units, and multi-generational households often need additional bedrooms. As shown in Figure B-1, as of 2020, more than three quarters of unincorporated Madera County's housing units contain three or more bedrooms. While approximately 4,000 households or 17 percent of the total households were large families (5 plus persons) as discussed in *Special Needs Groups,* only three percent of the housing stock in unincorporated Madera County had five or more bedrooms.

Since 2010, the number of bedroom units with five or more bedrooms has increased by less than one percent; however, this increase is greater than all other number of bedrooms due to the slow in housing growth. Overall, the growth in housing units grew by less than one percent (0.3 percent), with decreases mostly in smaller unit housing with a decline in no-bedroom or studio (-0.29 percent), 1-bedroom (-0.16 percent), and 2-bedroom (-0.06 percent). Slight increases of the number of bedrooms were in five plus bedrooms, four bedrooms (0.18 percent) and three bedrooms (0.02 percent), as illustrated in Table B-30.

Figure B-1 Total Housing Units by Number of Bedrooms (2020)



Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25041

Table B-30~~B-28~~ Number of Bedrooms Over Time

	2010	2020	Percent Change (2010-2020)
No Bedroom (BR)	512	363	-0.29%
1 BR	1,429	1,199	-0.16%
2 BR	5,151	4861	-0.06%
3 BR	15,136	15,494	0.02%
4 BR	4,418	5,224	0.18%
5+ BR	610	843	0.38%
Total	**27,256**	**27,984**	**0.03%**

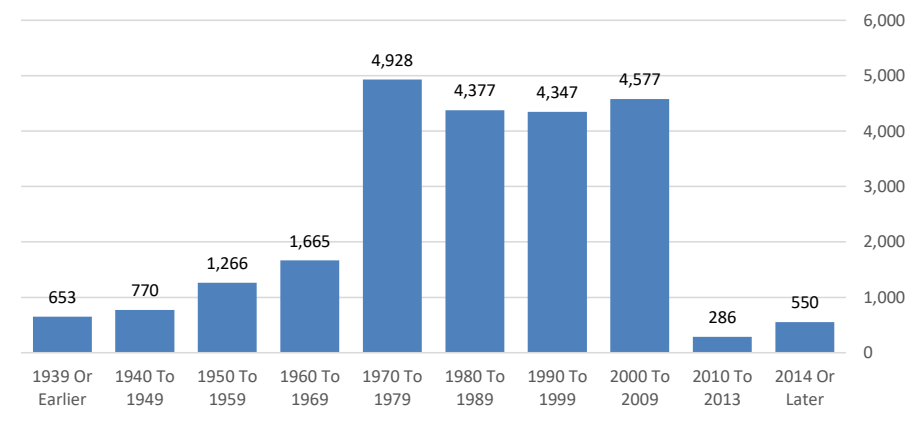
Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25041

B.4.4 Age of Housing Stock

Housing age is an important indicator of a community's housing condition. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Many federal and State programs use the age of housing as one factor in determining housing rehabilitation needs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and other repairs. Just over half of the city's current housing stock is greater than 30 years old.

As displayed in Figure B-2, most of the unincorporated Madera County existing housing stock was built between 1970 to 2009. The greatest spike in homebuilding was in the 1970s, providing a total of 4,928 homes, greater than any other decade. Similar growth repeated through the 1980s through the 2000s, followed by a dramatic decline in 2010, where only a total of 836 homes were built. Most of the housing built between 1970 and 2009 was constructed with wood frames, single-paned aluminum windows, substandard siding compared to current building standards, 20-year composite shingle roofing, and concrete block foundations.

Figure B-2 Total Occupied Units by Year Built



Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25036

B.4.5 Substandard Housing

Housing units are considered substandard if they lack complete plumbing or kitchen facilities. Table B-31 shows rates of substandard housing by issue and tenure for the unincorporated areas, the county, and state. The most prevalent housing issue in the city was in rental occupied units, where out of 4,957 units, 0.2 percent lacked plumbing facilities, and 0.2 percent lacked kitchen facilities. Throughout the unincorporated areas, county, and State, rental units have higher rates of units lacking complete facilities when compared to owner rates. Based on 2016-2020 ACS data, unincorporated areas of Madera County substandard housing rates are consistent with those of the County and the State.

Table B-31~~B-29~~ Substandard Housing Units

	Unincorporated Madera County		Madera County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	**18,462**	**78.8%**	**29,270**	**65.8%**	**7,241,318**	**55.3%**
Lacking Plumbing Facilities	16	0.1%	21	0.0%	17,434	0.1%
Lacking Kitchen Facilities	0	0.0%	24	0.1%	23,476	0.2%
Renter Occupied	**4,957**	**21.2%**	**15,209**	**34.2%**	**5,861,796**	**44.7%**
Lacking Plumbing Facilities	56	0.2%	97	0.2%	36,908	0.3%
Lacking Kitchen Facilities	47	0.2%	124	0.3%	12,8184	1.0%
Total	**23,419**		**4,4479**		**13,103,114**	

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25049, Table B25053

The County of Madera contracted with Self-Help Enterprises to conduct a Housing Conditions Survey from February 2022 through June 2022 to identify housing conditions and quantify housing needs of the County's housing stock. The survey evaluated 10,463 housing units in unincorporated areas of Madera County. The survey concluded that a significant portion of the existing housing stock in unincorproated Madera County is in need of rehabilitation, approximately 10.6 percent of housing units (6,227 housing units). Of housing in need of rehabilitation, 5.0 percent (523 units) need minor rehabilitation (structurally sound but shows signs of deferred maintenance), 2.4 percent (256 units) need moderate rehabilitation (needs repair or replacement of more than one component: foundation, roofing, siding/stucco, and windows), 0.2 percent (12 units) need substantial rehabilitation (needs replacement of several major systems, including complete or major foundation work, replacement or repair of exterior siding, reconstruction of the roof system, and complete re-plumbing), and 0.2 percent (12 units) are dilapidated (all major components are in need of repair and repairs to bring the structure into compliance with the current Uniform Building Code would not be cost-effective). Areas with the most number of housing units in need of rehabilitation are located surrounding the city of Madera (Zip codes 93636, 93637, and 93638). The most comment types of repairs identified during the survey are for window, siding, and stucco.

B.4.6 Vacancy

Vacancy rates are important because they indicate the degree of choice available in the housing market. Too high a vacancy rate can make it difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. A vacancy rate that is too low can force prices up, making it more difficult for lower and moderate-income

households to find housing. Vacancy rates between 2 and 3 percent for single-family housing and between 5 and 6 percent for multi-family housing are usually considered optimal for a healthy housing market.

According to the 2016-2020 ACS 5-year estimates, unincorporated Madera County had 4,565 units that were vacant of 23,419 units, totaling a 19 percent vacancy rate of all units in unincorporated Madera County, as shown in Table B-32. Of these units, the greatest vacancy rates were for seasonal, recreational, or occasional use, totaling 52 percent of all vacancies. These units are intended for use only during weekends or certain seasons used for winter sports or recreation such as hunting cabins. Seasonal units may also include shared-ownership or timesharing condominiums. It is expected that the unincorporated areas of the county would have a high seasonal vacancy rate due to the proximity to National Parks and Forests in eastern Madera County.

Table B-32~~B-30~~ Vacancy Rates

	Unincorporated Madera County		Madera County		California	
	Number	Percent	Number	Percent	Number	Percent
For Rent	327	7.2%	614	10.2%	227,993	20.6%
Rented, Not Occupied	70	1.5%	152	2.5%	54,898	5.0%
For Sale Only	390	8.5%	546	9.1%	77,702	7.0%
Sold, Not Occupied	198	4.3%	280	4.7%	53,437	4.8%
For Seasonal, Recreational, or Occasional Use	2,373	52.0%	2,487	41.4%	378,023	34.1%
For Migrant Workers	105	0.0%	105	1.7%	3326	0.3%
Other Vacant	1,102	24.1%	1,817	30.3%	312,452	28.2%
Total	**4,565**		**6,001**		**1,107,831**	

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25004

B.4.7 Overcrowding

The U.S. Census defines an overcrowded housing unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. According to the 2016-2020 ACS, approximately 1,361 households (6 percent) were considered overcrowded, and 439 (2 percent) are severely overcrowded. These rates are lower compared to Madera County (8 percent overcrowded, 3 percent severely overcrowded), and similar to California (5 percent overcrowded, 3 percent severely overcrowded), as shown in Table B-33.

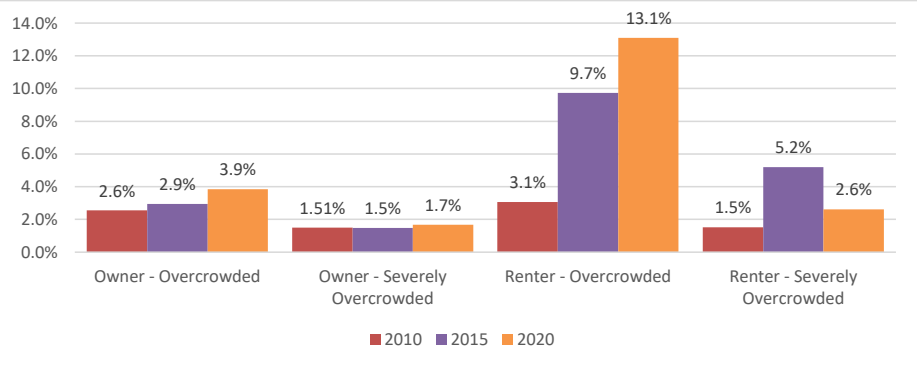
Table B-33~~B-31~~ Overcrowding Compared to State

	Unincorporated Madera County		Madera County		California	
	Number	Percent	Number	Percent	Number	Percent
Overcrowded	1,361	5.8%	3,564	8.0%	680,753	5.2%
Severely Overcrowded	439	1.9%	1,276	2.9%	394,985	3.0%
Total	**23,419**		**44,479**		**13,103,114**	

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25014

In 2020, households that rent in unincorporated Madera County were more than three times as likely to experience overcrowded conditions (13 percent of all renter households) than households that owned their home (4 percent of all owner households). As shown in Figure B-3, the rate of overcrowded households increased for both owner-occupied households and renter-occupied households from 2010 to 2020, and the percentage of renter-occupied households that experienced severely overcrowded housing conditions nearly doubled (1.5 to 2.6 percent).

Figure B-3 Overcrowded Households by Tenure Over Time



Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014

B.5 Housing Costs and Affordability

Housing costs are indicative of housing accessibility to all economic segments of the community. The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions. This section summarizes the cost and affordability of the housing stock to Madera County residents.

B.5.1 Median Home Sale Price

As of January 2022, the median home sale price in Madera County was $380,000, a 46 percent increase from 2018. The increase in median home sales price in Madera County was greater compared to the state's 40 percent increase; however, the median home sale price in Madera County is significantly lower than the state average, as seen in Table B-34. In 2022, the median sale price was greater in Madera County compared to incorporated cities, and less than adjacent counties (Fresno and Merced). Between 2018 and 2022, the City of Madera saw the greatest increase in price compared to the County and City of Chowchilla. On average, homes in Madera County sold after 32 days on the market in 2022, compared to 17 days in 2021, according to Redfin.com.[7]

[7] Redfin, 2022, Madera Housing Market. https://www.redfin.com/county/322/CA/Madera-County/housing-market#trends.

Table B-34~~B-32~~ Changes in Median Home Sale Prices and Values (2018-2022)

	Median Home Sale Price 2018[1]	Median Home Sale Price 2022	Percent Change (2018-2022)
Madera County	**$260,000**	**$380,000**	**46.2%**
City of Madera	$220,000	$344,000	56.4%
City of Chowchilla	$230,500	$332,000	44.0%
Fresno County	$245,000	$390,000	59.2%
Merced County	$264,000	$395,000	49.6%
California	$516,600	$722,600	39.9%

Source: Redfin, 2022

[1] Sales price in January

B.5.2 Median Rental Prices

Table B-35 shows the distribution of contract rents for renter-occupied units in Madera, Fresno, and Merced counties. The U.S. Census Bureau defines contract rent as the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included. According to the 2016-2020 ACS, most (54 percent) of Madera renters paid a monthly contract rent of $1,000 or less, while 28 percent paid $1,000 or more. Less than 2 percent of renters paid over $2,000 per month. Madera renters are generally more likely to pay less rent than residents in Fresno County, but more in rent compared to Merced County.

The median gross rent has steadily increased in Madera County throughout the decades. The greatest increase was between 2000 and 2010, where the median gross rent increased by approximately 54 percent. The following decade, the gross rent increased by nearly 24 percent, as shown in Figure B-4. Specifically, in 2020, the median gross rent was $1,068, up from $864 during the previous decade. Over 53 percent of contract rents were between $500 and $999 in 2020, which is less than Fresno and Merced counties. Madera County had a larger share of contract rents that were $1,000 to $1,499 (28.6 percent) when compared to Fresno (24.4 percent) and Merced County (26.9 percent). When compared to the City of Madera, the county had a larger portion of contract rents between $500 and $999, and a smaller share of contract rents over $1,000, suggesting renters pay more for housing in the City of Madera compared to the county.

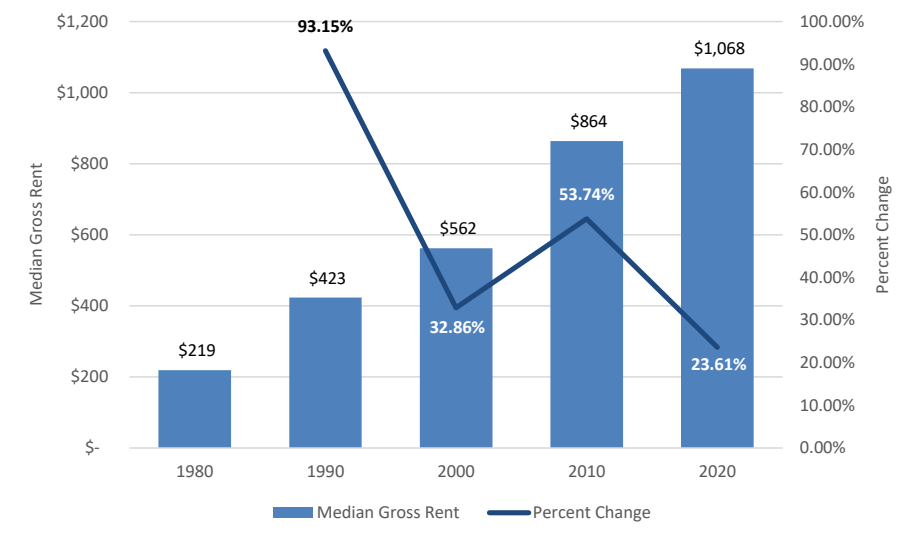
According to the Zillow Observed Rent Index (ZORI), in August 2022, the monthly market rate rent in Madera County was $2,347. Compared to adjacent counties including Fresno ($1,926) and Merced ($1,903), Madera County residents paid a significantly higher market rate rent in 2022 Further, residents residing in Madera County paid more in market rate rent compared to those residing in the City of Madera ($2,159).

Table B-35~~B-33~~ Contract Rents for Renter-Occupied Units in 2020

Jurisdiction	Rent Less than $499	Rent $500-$999	Rent $1000-$1,499	Rent $1500-$2000	Rent $2000-$2,499	Rent $2500-$2,999	Rent $3000 or More
Madera County	**12.3%**	**53.7%**	**28.6%**	**4.2%**	**0.8%**	**0.1%**	**0.3%**
City of Madera	13.5%	45.3%	36.7%	4.1%	0.0%	0.1%	0.3%
City of Chowchilla	20.0%	56.7%	18.6%	4.8%	0.0%	0.0%	0.0%
Fresno County	12.4%	54.5%	24.4%	6.5%	1.2%	0.4%	0.6%
Merced County	9.2%	55.1%	26.9%	5.6%	0.8%	0.0%	0.4%

Source: U.S. Census Bureau, ACS 2016-2020 (5-year Estimates), B25056

Figure B-4 Median Gross Rent and Percent Change



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

B.5.3 Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in the city with housing affordability for different income levels. Based on median rental prices and median home sales price in 2022, many residents cannot afford monthly housing costs, especially those earning lower incomes. This information indicates the number of households likely to experience displacement, overcrowding, and overpayment.

Housing affordability levels are determined by HUD, which conducts annual nationwide household income surveys to determine household eligibility for federal housing assistance. As of 2022, the AMI in Madera County was $80,300. The following income categories were used to classify the various household income levels in Madera County.

- **Extremely Low Income:** 15-30% of AMI
- **Very Low Income:** 30-50% of AMI
- **Low Income**: 50-80% of AMI
- **Moderate Income:** 80-120% AMI

These income limits are further broken down by household size. Table B-36 shows the maximum amount that a household can pay for housing each month without incurring a housing cost burden (paying over 30 percent of household income on housing and utilities).

B.5.4 Extremely Low-Income Households

Extremely low-income households earn 30 percent or less of the County AMI. According to 2022 HCD estimates, extremely low-income households have an annual income of $16,350 or less for a

one-person household and $32,470 for a five-person household. For a four-person household, affordable monthly rent is $694 per month and an affordable home price is $91,271. Based on 2022 ZORI and 2020 ACS data, extremely low-income households cannot afford market-rate rental or ownership housing in Madera County.

B.5.5 Very Low-Income Households

Very low-income households earn between 31 and 50 percent of the County AMI – up to $27,300 for a one-person household and up to $42,100 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between $89,331 and $143,042, adjusting for household size. Very low-income households can afford between $638 to $1,053 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing can be especially challenging to households in this income group, as nearly 66 percent of renter-occupied units hold contract rents below $1,000 in Madera County. Given the cost of housing in Madera, very low-income households cannot afford to purchase a home or market rent for an adequately sized unit in 2022 and are at risk of displacement and overcrowding.

Table B-36~~B-34~~ Housing Affordability by Income Group

Income Category	Annual Income Limits	Affordable Monthly Rent/Mortgage[1]	Maximum Affordable Home Price[2]
Extremely Low Income (0-30% AMI)			
1-Person (Studio)	$16,350	$409	$42,112
2-Person (1 BR)	$18,700	$468	$52,246
3-Person (2 BR)	$23,030	$576	$70,918
4-Person (3 BR)	$27,750	$694	$91,271
5-Person (4-BR)	$32,470	$812	$106,036
Very Low Income (30-50% AMI)			
1-Person (Studio)	$27,300	$683	$89,331
2-Person (1 BR)	$31,200	$780	$100,834
3-Person (2 BR)	$35,100	$878	$116,810
4-Person (3 BR)	$38,950	$974	$130,356
5-Person (4-BR)	$42,100	$1,053	$143,042
Low Income (50-80% AMI)			
1-Person (Studio)	$43,650	$1,091	$149,285
2-Person (1 BR)	$49,850	$1,246	$174,256
3-Person (2 BR)	$56,100	$1,403	$195,706
4-Person (3 BR)	$62,300	$1,558	$224,164
5-Person (4-BR)	$67,300	$1,683	$239,973
Median Income (80-100% AMI)			
1-Person (Studio)	$56,200	$1,405	$196,102
2-Person (1 BR)	$64,250	$1,606	$227,918
3-Person (2 BR)	$72,250	$1,806	$259,538
4-Person (3 BR)	$80,300	$2,008	$291,354
5-Person (4-BR)	$86,700	$2,168	$316,650

Income Category	Annual Income Limits	Affordable Monthly Rent/Mortgage[1]	Maximum Affordable Home Price[2]
Moderate Income (100-120% AMI)			
1-Person (Studio)	$67,450	$1,686	$240,566
2-Person (1 BR)	$77,100	$1,928	$278,707
3-Person (2 BR)	$86,700	$2,168	$316,650
4-Person (3 BR)	$96,350	$2,409	$354,791
5-Person (4-BR)	$104,050	$2,601	$376,139

Source: HUD 2022 Income Limits, Zillow Affordability calculator

[1] Affordable housing costs are 30 percent of gross household income.

[2] Affordable home price assumes a $20,000 down payment and $250 monthly debt based on Zillow standard

B.5.6 Low-Income Households

Low-income households earn between 51 and 80 percent of the County AMI – up to $43,650 for a one-person household and up to $67,300 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between $149,285 and $239,973, adjusting for household size. Low-income households can typically afford $1,091 to $1,683 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing can be challenging to households in this income group and leave residents at risk of displacement and overcrowded housing conditions. Homeownership is out of reach for this income group, as median home sale price in 2022 was $380,000.

B.5.7 Median-Income Households

Median-income households earn between 80 and 100 percent of the County's AMI – up to $56,200 for a one-person household and up to $86,700 for a five-person household in 2022. The affordable home price for a moderate-income household ranges from $196,102 to $316,650. A household of four can afford a home valued at $291,354. A one-person household in this income group could afford up to $1,405 in rent per month and a five-person median-income household could afford to $2,168. Finding appropriately sized market-rate rental housing can be challenging to households in this income group, and a four-person household could find affordable rent and are likely to accept overcrowded living conditions. In addition, owning a home is challenging for this income group, as the median home sale price in 2022 was $380,000.

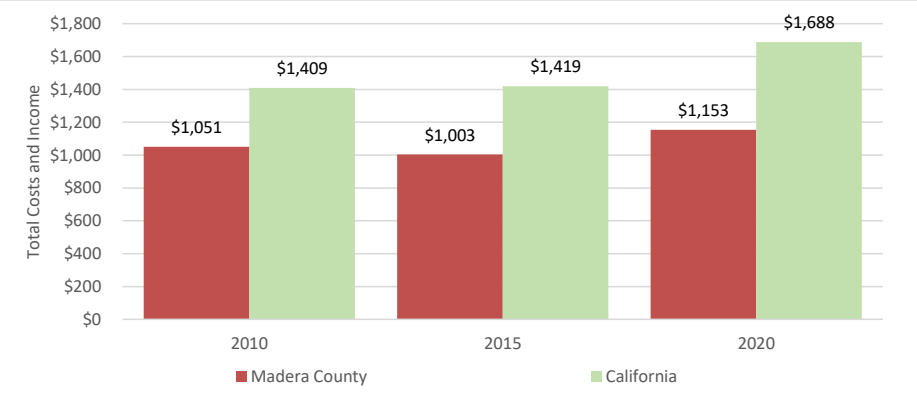
B.5.8 Moderate-Income Households

Moderate-income households earn between 100 and 120 percent of the County's AMI – up to $104,050 for a five-person household size in 2022. The maximum affordable home price for a moderate-income household is $240,566 for a one-person household and $376,139 for a five-person family. Moderate-income households in Madera County could generally afford to purchase the median priced home; however, based on 2022 median home prices, finding an affordable adequately sized home could present a challenge for all households from the lower end to the middle/upper category. However, based on home sale prices in 2018, this income group could afford to purchase the median priced home. The maximum affordable rent payment for moderate-income households is between $1,686 and $2,601 per month. The monthly market rate rent in Madera County in 2020 was $2,098. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

B.5.9 Median Monthly Housing Costs

Based on the latest ACS data and as shown in Figure B-5, median monthly housing costs have increased since 2010 in both Madera County and the state; however, monthly housing costs are consistently higher in the state compared to the county. In Madera County, renters are more likely to apply more of their household income on housing when compared to homeowners. As shown in Table B-37, renters pay about 10 percent higher monthly housing costs than homeowners. The 2020 median monthly gross rent as a percentage of household income is 30.3 percent in Madera County, suggesting renters can marginally afford the median rent. However, Zillow median rent estimates for 2022 reflect double the median rent from 2020, suggesting an increase of double housing costs. Based on ACS data, residents who own their home are generally not experiencing housing cost burden, even with a mortgage. Again, Redfin home price estimates indicate an increase of home value by 46 percent from 2018 to 2022, suggesting more homeowners may be applying more household income to housing than reflected in ACS 2020 estimates.

Figure B-5 Median Monthly Housing Costs Over Time (2010 to 2020)



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

Table B-37~~B-35~~ Median Monthly Housing Costs as Percentage of Household Income Over Time

	2010	2015	2020
Median Gross Rent	33.0%	30.3%	30.3%
Median Monthly Owner - Total	25.6%	22.2%	19.3%
Median Monthly Owner - Units with a Mortgage	31.2%	27.2%	23.7%
Median Monthly Owner - Units without a Mortgage	12.4%	11.5%	9.0%

Source: U.S. Census Bureau, ACS16-20 (5-Year Estimates), Tables B25071, B25092

B.5.10 Cost Burden

Housing cost burden or overpayment means households spend 30 percent or more of their monthly income on housing-related costs. Typically, "housing cost" includes rent or mortgage payments, utilities (gas, electricity, water, sewer, garbage, recycling), and property taxes and insurance on owner-occupied housing.

In Madera County, renters are more likely to be cost burdened than homeowners. According to 2020 ACS data, approximately 22 percent of renter households and 15 percent of homeowner households are cost burdened, as shown in Table B-38. Renters were also more likely to be severely cost burdened (paying more than 50 percent of income on housing), and nearly 17 percent of renters were severely cost burdened. Approximately 12 percent of homeowners were cost burdened.

Housing cost burden trends in Madera County are especially higher among lower income households, as displayed in Table B-39. Based on CHAS 2014-2018 estimates, 1,615 lower-income renter households were cost burdened, contributing to a total of 61 percent of all lower-income households being cost burdened. This is consistent with Fresno County, where nearly 62 percent of lower-income renter households were cost burdened. Given recent data on local rent prices and housing costs, the percent of residents who are housing cost burdened has likely increased.

Table B-38~~B-36~~ Housing Cost Burden by Tenure

	Owner		Renter			
	Number	Percent	Number	Percent	Total	Total
Not Cost Burden <= 30%	12,930	71.8%	3,010	58.7%	15,940	68.9%
Cost Burden >30% to <=50%	2,761	15.3%	1,135	22.1%	3,896	16.8%
Severely Cost Burden >50%	2,140	11.9%	865	16.9%	3,005	13.0%
Total	**18,006**		**5,130**		**23,136**	

Source: U.S. Census Bureau, ACS 2016-2020 (5-year Estimates), Table B25070 and B25091

Table B-39~~B-37~~ Lower-Income Households Cost Burdened

	Owner		Renter			
	Number	Percent	Number	Percent	Total	Total
Cost Burden > 30%	2,661	60.8%	1,615	60.8%	4,280	60.9%
Cost Burden >50%	1,740	39.8%	830	31.3%	2,570	36.6%
Total Lower Income Households	**4,375**		**2,655**		**7,030**	

Source: US Housing and Urban Development, CHAS 2014-18 (5-Year Estimates)

Resources

There are a variety of existing assistance programs available to Madera County residents to assist in paying for basic necessities, including housing, food, and utilities. These programs are offered through state agencies, regional and local nonprofit organizations, and utility providers. Eligibility for these programs is typically based on household income.

Housing Authority of the City of Madera Assistance Programs:

- Housing Choice Voucher Program (Section 8 Voucher Program): Provides long-term rental assistance in the form of a rent subsidy to eligible low-income families in Madera County.

Fresno-Madera Continuum of Care (FMCoC) Assistance Programs:

- Rapid Re-housing (RRH) Program: Provides short-term (up to three months) and medium term (four to 24 months) of rental assistance and supportive services to households experiencing homelessness.

Self-Help Enterprises Assistance Programs:

- Down Payment Assistance Program: Provides assistance to eligible homebuyers in purchasing homes through deferred payment second priority loans.

California State Assistance Programs: The Madera County Department of Social Services provides assistance to residents applying for the California Assistance Programs.

- California Work Opportunity and Responsibility to Kids (CalWORKs): Provides cash assistance to pay for rent, housing, food, clothing, medical payments, or utilities for households with children.
- CalWORKs Housing Support Program (HSP): Provides financial assistance and housing-related support services to eligible families experiencing or at risk of experiencing homelessness, including rental assistance, housing navigation, case management, and financial assistance for security deposits, move-in costs, utility payments, interim assistance, legal services, and credit repair.
- General Assistance or General Relief (GA/GR): Provides cash assistance for adults without children.
- Refugee Cash Assistance (RCA): Provides cash assistance for immigrant groups that are not eligible for other cash aid programs.
- Cash Assistance Program for Immigrants (CAPI): Provides monthly cash assistance to the elderly, blind, and persons with disabilities who are not eligible to Supplemental Security Income/State Supplementary Payment (SSI/SSP) solely due to their immigration status.
- Housing and Disability Advocacy Program (HDAP): Provides outreach, case management, benefits advocacy, and housing support to individuals who are likely eligible for disability benefits and who are experiencing homelessness. Funding for this program is provided by the state; however, Madera County is responsible for administering the program locally.

Pacific Gas & Electric Utility Assistance Programs:

- California Alternate Rates for Energy (CARE) Program: Provides a 20 percent or more discount on gas and electricity costs for eligible households (eligibility based on household income).
- Arrearage Management Plan (AMP): Debt forgiveness payment option for residential PG&E customers with past due account balances.
- Family Electric Rate Assistance (FERA) Program: Provides an 18 percent discount on electric rates for eligible households with three or more people (eligibility based on household size and income).
- Low Income Home Energy Assistance Program (LIHEAP): Federally funded program that helps low-income households pay for energy bills or energy efficiency and health and safety weatherization services (eligibility based on income).

The Madera County Department of Social Services provides information on many of the assistance programs listed above, and posts links for applying to these programs on the Department's webpage (https://www.maderacounty.com/government/social-services).

B.5.11 Workforce Housing

Workforce housing is a home that successfully provides affordable, safe, and comfortable living spaces for the working class. Federal guidelines define workforce housing as housing that is affordable to households earning incomes within the range of 60 to 120 percent of the AMI (in Madera County, that range is $48,180 to $96,360 for a household of four). Workforce housing targets middle-income workers which include professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like. A broader definition of workforce housing is housing that is affordable to people who work in the county.

As noted in Section 1.2.1, Economic Characteristics, the median income for Madera County residents is $61,942. At this median income level, a household of one would be considered moderate-income; if there were two similar wage earners in one household with two children, that household would be considered above moderate-income. Housing costs for median income earners depend on the number of householders within a household, as single-income median households may find it more challenging than a household with two income earners.

B.5.12 Farmworker Housing

Farmworkers often have special housing needs due to their limited income and the often unstable nature of their employment. Farmworkers also tend to have high rates of poverty, live disproportionately in housing that is in the poorest condition, have extremely high rates of overcrowding, and have low homeownership rates.[8]

As noted in Section B.3.2, Farmworkers, the mean annual income for Madera County farmworkers is $35,690. At this income level, a household of one would be considered low -income; if there were two similar wage earners in one household with two children, that household would be considered moderate- income. ~~Housing costs for median income earners depend on the number of householders within a household, as single-income median households may find it more challenging than a household with two income earners.~~

~~B.5.12~~B.5.13 Fair Market Rent

Fair Market Rent (FMR) is a HUD determined dollar amount needed to pay the gross rent (rent plus utilities) for a decent, safe, and sanitary regular rental housing unit in a local housing market.[9] HUD uses FMRs to set limits for certificate and voucher programs. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program, renewal rents for expiring project-based Section 8 contracts, housing assistance payment contracts, and other various housing assistance programs. Vouchers should be high enough that people have choice in rental units, but not so high that the public would contest assistance programs in support of luxury apartments.

[8] California Department of Housing and Community Development. 2024. Building Blocks, Farmworkers. https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/farmworkers

[9] HUD Fair Market Rents. https://www.huduser.gov/Periodicals/ushmc/winter98/summary-2.html?aid=2edcf68c-07f6-48fc-8971-968ced50d7af

HUD-determined FMR levels for Madera County increased between 2018 and 2022 by 28 percent for a 4-bedroom unit, and by 40 percent for a 2-bedroom unit, as shown in Table B-40.

Table B-40~~B-38~~ Fair Market Rent in Madera County

Bedrooms in Unit	Madera County 2018	Madera County 2022	Percent Change (2018-2022)
1 Bedroom	$674	$919	36.4%
2 Bedrooms	$860	$1,198	39.3%
3 Bedrooms	$1,250	$1,702	36.2%
4 Bedrooms	$1,289	$1,647	27.8%

Source: HCD State Income Limits, 2022; Zillow.com Affordability Calculator, accessed December 2022.

B.6 Affordable Housing at Risk of Conversion

Government Code Section 65583(a)(8) requires an analysis of existing assisted multi-family housing developments for low-income renters that are eligible to change to market-rate units during the next ten-year period due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. The analysis must inventory each development by project name and address, the type of government assistance received, the earliest possible date of change from low-income use, and the total number of senior and non-senior units that could be lost from the local low-income housing stock. In addition, the analysis is required to assess the conversion risk and displacement of low-income tenants, estimate and analyze the costs of replacement versus preservation of at-risk units, identify entities qualified to preserve at-risk units, and identify financing and subsidy resources.

~~After extensive research of all assisted units in the county through the Madera Housing Authority, HCD resources, and County staff it was determined that the unincorporated area of Madera County has no at-risk units; all at-risk units are in incorporated areas. Potential new deed-restricted affordable housing developments built during the planning period would likely have a longer term than the ten-year planning period and would not be at risk of conversion to market rate.~~The California Housing Partnership maintains a~~n affordable housing~~ database to monitor changes in affordable housing and to identify units or housing developments that are at risk of converting to market-rate uses. Assisted units in the ~~preservation data base~~database are classified by the following risk categories:

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

Table B-41 shows assisted units in unincorporated Madera County by estimated affordability end date. As shown, there are 107 units are at risk of conversion to market rate by the end of the housing cycle.

The C~~it~~ounty will implement Action 6.8 to preserve housing units that are deed restricted as affordable housing for lower-income households by monitoring and maintaining a database on all subsidized units in the ~~cit~~county and maintaining annual contact with property owners of affordable housing.

Table B-41 Inventory of Public Assisted Complexes – Madera County

Name	Address	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Casas De La Vina	23784 Ave 9, La Vina, CA 93637	56	56	USDA 514 Off-Farm	1/18/2032	Moderate
Oak Terrace II	48176 Lindsay Ln, Oakhurst, CA 93644	37	37	USDA 515 Rural Housing	4/21/2039	Low
Pomona Ranch Madera Migrant	11777 Woodward Way, Madera, CA 93637	51	51	USDA 514	3/18/2029	Moderate

Note: All locally assisted or restricted developments may not be included in this list.
Source: California Housing Partnership, Publicly Assisted Housing Units, 2024; National Housing Preservation Database Properties, 2023.

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