

Appendix B

Housing Needs Assessment



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B Turlock Housing Needs Assessment

This section outlines the characteristics of Turlock and identifies those characteristics that may have significant impacts on housing needs in the community, including anticipated population and household growth. This assessment is essential for developing a successful strategy to meet a variety of housing needs in the city. Both local and regional changes since the previous Housing Element are assessed to provide the full scope of housing needs. Analysis in each of the sections below will inform the housing programs and policies.

Local housing needs data for Turlock and Stanislaus County largely rely on 2016-2020 five-year American Community Survey (ACS) and 2015-2019 Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) estimates, among other sources.

B.I Population Characteristics

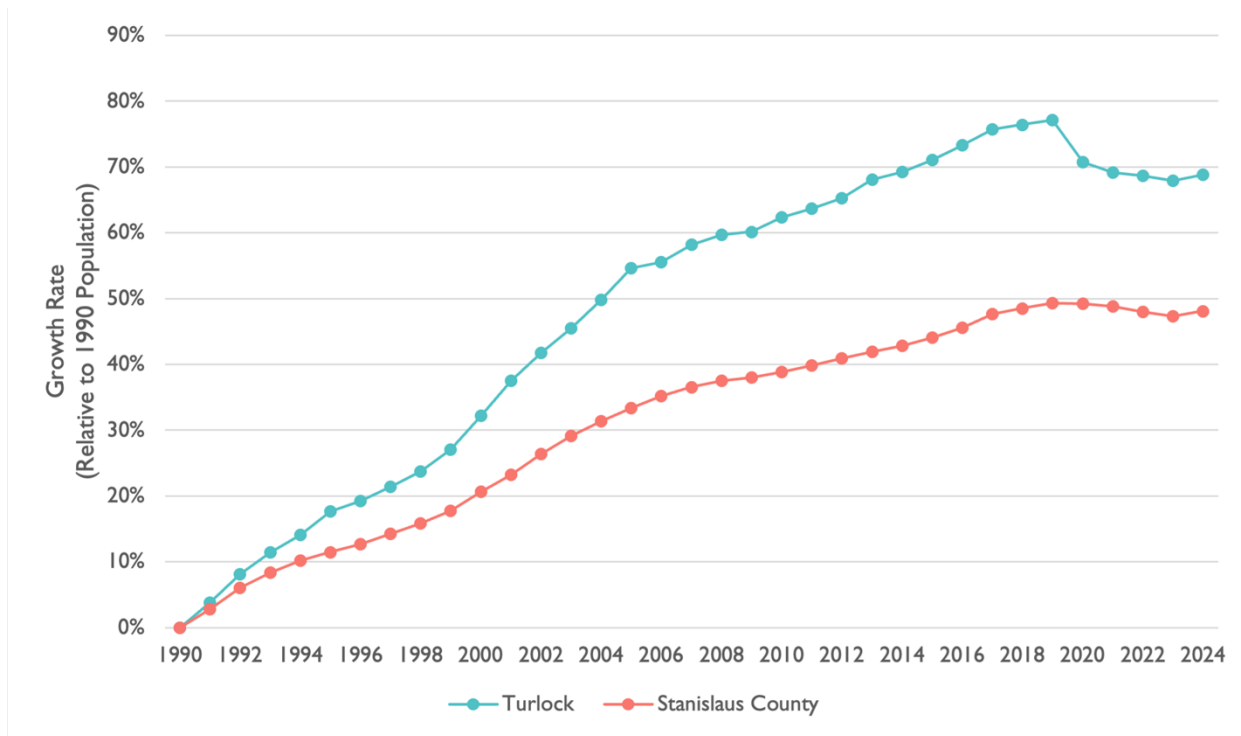
According to the California Department of Finance (DOF), the total population of the City of Turlock in 2024 was 71,273, an increase of 4.0 percent since 2010 (68,549). As shown in Table B-1, Stanislaus Council of Governments (StanCOG) projects that by 2040 the population of Turlock will increase approximately 30 percent from the 2010 reported Census population and the 2050 population is projected to increase by approximately 41 percent from the 2010 reported Census population.

Table B-1: Turlock Projected Population (2010-2050)

2010	2015	2020	2025	2030	2035	2040	2045	2050
68,549	72,247	75,030	80,342	83,293	85,935	89,159	92,803	96,641

Source: Stanislaus County Demographic & Employment Forecast 2021, California Department of Finance, E-5 series

The DOF has also provided population estimates for the years 1994 to 2024 in Turlock and Stanislaus County. Shown in Chart B-1, these data points represent the population growth in each of the geographies relative to their populations in 1990. As evidenced in the plot, Turlock has seen a higher relative growth rate than Stanislaus County during the 1990 to 2020 period. However, since 2020 growth in Turlock has staggered slightly more than growth in Stanislaus County. Between 2023 and 2024, there was a slight increase in population growth in both Turlock and the County.

Chart B-1: Historic Population Growth Turlock And Surrounding Areas (1990-2024)

Source: California Department of Finance, E-5 Series

POPULATION BY AGE

Current and future housing needs are usually determined in part by the age characteristics of a community's residents. Each age group has distinct lifestyles, family type and size, incomes, and housing preferences. Consequently, evaluating the age characteristics of a community is important in determining its housing needs.

According to the 2020 ACS five-year estimates, the city's median age is 34.5, which is nearly equal to Stanislaus County's median age of 34.3. The data in Table B-2 indicates that older adults in Turlock are growing to hold a slightly larger share of the overall population; 13.8 percent of the population was age 65 and over in 2020 compared to 11.8 percent in 2000, despite a small decrease in the population over 85. Notably, by the end of the 2023-2031 planning period, adults within Turlock's 55 to 64 cohort (10.15% of the 2020 population) will become seniors. In addition, the share of children, youth, and young adults (under 24) has decreased, representing 41.2 percent of the population in 2000 and 36.0 percent of the population in 2020. Between 2020 and 2022, patterns remained relatively similar, with 13.3 percent of the population over 65, 11.2 percent of the population between 55 and 64 and 36.5 percent under 24. These trends may suggest greater attention to the diverse housing needs of older populations, including resources for aging in place or senior housing.

Table B-2: Population by Age, City of Turlock (2000-2020)

Age Group	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
0-4 years	4,505	8.07%	4,875	4.87%	4,875	6.70%
5-14 years	9,493	17.01%	10,138	10.13%	10,138	13.94%
15-24 years	8,993	16.11%	11,173	11.17%	11,173	15.37%
25-34 years	8,063	14.45%	10,910	10.91%	10,910	15.00%
35-44 years	8,040	14.41%	8,859	8.85%	8,859	12.18%
45-54 years	6,352	11.38%	9,332	9.33%	9,332	12.83%
55-64 years	3,759	6.74%	7,381	7.38%	7,381	10.15%
65-74 years	3,121	5.59%	5,961	5.96%	5,961	8.20%
75-84 years	2,411	4.32%	2,920	2.92%	2,920	4.02%
85+ years	1,073	1.92%	1,166	1.16%	1,166	1.60%
Total	55,810	100%	72,715	72.71%	72,715	100%

Source: U.S. Census Bureau, Census 2000 SFI, Table P12; U.S. Census Bureau, Census 2010 SFI, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table B01001

RACE AND ETHNICITY

Table B-3 presents the racial and ethnic composition of the City of Turlock's population in 2000, 2010, and 2020 as reported in the U.S. Census (for 2000 and 2010) and in American Community Survey five-year data (for 2020). Since 2000, Turlock has seen a large increase in its Hispanic or Latinx population from 29.4 percent to 40.1 percent, which remains the city's second largest single racial or ethnic group, aside from non-Hispanic White. The non-Hispanic White population has decreased both in their total numbers and in their share of the city's overall population, while the non-Hispanic Asian and non-Hispanic Black or African American populations have increased slightly. Between 2020 and 2022, the non-Hispanic White population has continued to decrease, constituting 41.2 percent of the population in 2022, and the Hispanic or Latinx population increased to 44.4 percent.

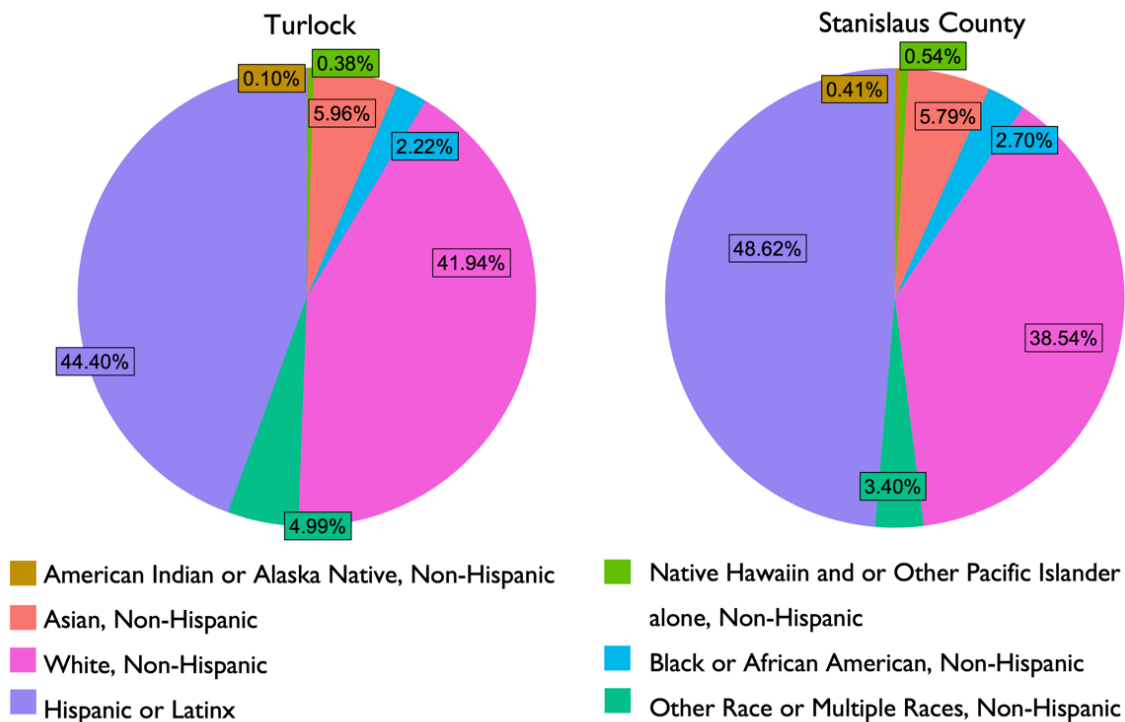
Table B-3: Population by Race, City of Turlock (2010-2020)

Racial/Ethnic Group	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native, Non-Hispanic	523	0.94%	316	0.46%	150	0.21%
Native Hawaiian and Other Pacific Islander alone, Non-Hispanic	153	0.27%	271	0.40%	182	0.25%
Asian, Non-Hispanic	2,518	4.51%	3,728	5.44%	4,280	5.89%
Black or African American, Non-Hispanic	798	1.43%	1,018	1.49%	1,476	2.03%
White, Non-Hispanic	33,717	60.41%	36,220	52.84%	34,900	48.00%
Other Race or Multiple Races, Non-Hispanic	1,679	3.01%	2,039	2.97%	2,595	3.57%
Hispanic or Latinx	16,422	29.42%	24,957	36.41%	29,132	40.06%
Total	55,810	100%	68,549	100%	72,715	100%

Source: U.S. Census 2000; U.S. Census 2010; U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table B03002

Furthermore, as seen in Chart B-2, demonstrating data from 2022, Turlock's non-Hispanic White population holds a larger share of the population compared to its surrounding areas. Despite the shrinking of Turlock's non-Hispanic White population and growth of the Hispanic or Latinx population since 2000, the non-Hispanic White population has a smaller margin of difference between the Hispanic or Latinx population compared to Stanislaus County. Overall, Turlock has a slightly larger non-Hispanic White population than when compared to its surrounding areas.

Chart B-2: Turlock and Surrounding Area Population by Race/Ethnicity, 2022



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table B03002

B.2 Household Characteristics

HOUSEHOLD SIZE

According to ACS five-year estimates data, the average household size in Turlock in 2022 was around 2.90, which is exactly the same as the city's household size in 2012. Turlock's average is lower than the average for Stanislaus County as a whole (3.1). As seen in Table B-4, the share of Turlock's population in 2022 living in a one-person household (22.0 percent) was larger than that of Stanislaus County (20.3 percent). Similarly, two-person households account for 32.2 percent of the households in Turlock compared to Stanislaus County (29.2 percent). Instead, Stanislaus County has a much larger share of households of five or more persons (17.8 percent) than Turlock (12.6 percent).

HOUSEHOLD CHARACTERISTICS

A summary of household characteristics in the City of Turlock and Stanislaus County is provided in Table B-5. A family household is a household consisting of two or more people residing together and related by birth, marriage, or adoption. A non-family household consists of a householder living alone (a one-person

household) or where the householder shares the home exclusively with people to whom they are not related. According to the ACS data (2018-2022), the greatest share (47.3 percent) of households in Turlock are married-couple family households. Overall, family households account for 70.3 percent of households in Turlock, which is slightly less than Stanislaus County (74 percent). However, Turlock has a greater share of single-person households (22.0 percent) than Stanislaus County (20.3 percent).

Table B-4: Turlock and Surrounding Areas Household Size, 2022

Household Size	Turlock		Stanislaus County	
	Number	Percent	Number	Percent
1-Person Household	5,438	21.99%	35,730	20.33%
2-Person Household	7,971	32.23%	51,262	29.17%
3-4-Person Household	8,197	33.14%	57,504	32.72%
5-Person or More Household	3,127	12.64%	31,251	17.78%
Total	24,733	100%	175,747	100%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B11016

Table B-5: Turlock and Surrounding Areas Household Types, 2022

Household Types	Turlock		Stanislaus County	
	Number	Percent	Number	Percent
Female-Headed Family Households	3,756	15.19%	26,179	14.90%
Male-headed Family Households	1,932	7.81%	14,105	8.03%
Married-couple Family Households	11,689	47.26%	89,808	51.10%
Other Non-Family Households	1,918	7.75%	9,925	5.65%
Single-person Households	5,438	21.99%	35,730	20.33%
Total	24,733	100%	175,747	100%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B11001

HOUSEHOLD INCOME

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household's ability to purchase or rent housing. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as household income decreases, cost burdens and overcrowding increase.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California State Department of Housing and Community Development (HCD). For Stanislaus County, the applicable Area Median Income (AMI) for a family of four in 2024 is \$92,600. This is an increase of 33 percent from the 2014 median income of \$62,000. HUD has defined the following income categories for Stanislaus County, based on the median income for a household of four persons for 2024:

- Extremely low-income: 30 percent of AMI and below (\$0 to \$31,200)
- Very low-income: 31 to 50 percent of AMI (\$31,200 to \$45,500)

- Low-income: 51 to 80 percent of AMI (\$45,500 to \$72,900)
- Moderate-income: 81 to 120 percent of AMI (\$72,900 to \$92,600)
- Above moderate-income: 120 percent or more of AMI (\$92,600 or more)

Table B-6 shows the HUD definitions for Stanislaus County's maximum annual income level for each income group, adjusted by household size. This data is used when determining a household's eligibility for federal, state, or local housing assistance and used when calculating the maximum affordable housing payment for renters and buyers.

Table B-6: HUD Income Levels by Household Size (Stanislaus County, 2024)

Household Size	Maximum Income Level				
	Extremely Low	Very Low	Low	Median	Moderate
1 Person	\$19,150	\$31,900	\$51,050	\$64,800	\$77,750
2 Persons	\$21,900	\$36,450	\$58,350	\$74,100	\$88,900
3 Persons	\$25,820	\$41,000	\$65,650	\$83,350	\$100,000
4 Persons	\$31,200	\$45,500	\$72,900	\$92,600	\$111,100
5 Persons	\$36,580	\$49,200	\$78,750	\$100,000	\$120,000
6 Persons	\$41,960	\$52,850	\$84,600	\$107,400	\$128,900
7 Persons	\$47,340	\$56,500	\$90,400	\$114,800	\$137,750
8 Persons	\$52,570	\$60,150	\$96,250	\$122,250	\$146,650

Source: HUD Income Limits 2023

The HUD Comprehensive Housing Affordability Strategy 2016-2020 release also provides income data. This income data is based on the ACS 2016-2020 estimates, and thus does not align exactly with categories assigned to the 2024 HUD established income levels. Table B-7 provides this data. Stanislaus County and Turlock have relatively similar distributions of households at each income level. However, Turlock has a slightly greater number of households that made between zero and 30 percent of AMI (13.5 percent) compared to the county (11.1 percent).

Table B-7: Turlock and Surrounding Areas Households by Household Income Level

	Turlock		Stanislaus County	
	Number	Percent	Number	Percent
0%-30% of AMI	3,430	13.48%	19,440	11.12%
31%-50% of AMI	3,265	12.83%	21,580	12.34%
51-80% of AMI	4,040	15.88%	31,225	17.86%
81%-100% of AMI	2,680	10.53%	17,855	10.21%
>100% of AMI	12,030	47.28%	84,725	48.46%
Total	25,445	100%	174,825	100%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

B.3 Employment

OCCUPATION AND LABOR FORCE

According to ACS 2022 five-year estimates, there are 31,746 persons in the labor force in the City of Turlock. As seen in Table B-8, the largest industry represented among Turlock workers is Health and Educational Services (27.7 percent) which is a greater share of the workforce represented in the industry compared to the county (21.4 percent). Compared to Stanislaus County, employees in the Construction industry account for significantly less of Turlock's employment distribution (6.4 percent) than that of the county (8.9 percent).

Table B-8: Turlock and Surrounding Areas Employment by Industry, 2022

	Turlock		Stanislaus County	
	Number	Percent	Number	Percent
Agriculture & Natural Resources	1,371	4.32%	12,069	5.09%
Construction	2,019	6.36%	21,016	8.86%
Financial & Professional Services	3,147	9.91%	28,648	12.08%
Health & Educational Services	8,796	27.71%	50,815	21.43%
Information	328	1.03%	2,014	0.85%
Manufacturing, Wholesale, & Transportation	6,604	20.80%	54,115	22.82%
Retail	3,426	10.79%	26,462	11.16%
Arts, Entertainment, Accommodation, & Food Services	2,983	9.40%	20,190	8.52%
Public Administration	2,033	6.40%	10,470	4.42%
Other	1,039	3.27%	11,311	4.77%
Total	31,746	100%	237,110	100%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table S2405

EMPLOYMENT GROWTH TRENDS

According to California Employment Development Department Local Area Unemployment Statistics (LAUS), Turlock experienced an unemployment rate of 5.6 percent in 2024. While this rate is a 52.5 percent decrease from unemployment rates in 2011, it is a 16.7 percent increase from the 2020 unemployment rate (4.8 percent). However, this is still relatively lower than the 7.7 percent unemployment rate for Stanislaus County in 2024.

Table B-9: Turlock Unemployment Rate (2011-2024)

2011	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
11.8%	10.0%	7.2%	6.7%	5.5%	5.5%	4.8%	8.1%	5.1%	4.8%	5.6%

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas annual updates, 2010-2024..

B.4 Special Needs Groups

Certain groups have greater difficulty in finding suitable affordable housing due to their special needs and circumstances. This may be a result of employment and income, family characteristics, disability, or household characteristics. Consequently, certain residents in the City of Turlock may experience more instances of housing cost burdens, overcrowding, or other housing problems. The categories of special needs addressed in this Element include:

- Extremely low-income households
- Older adult households
- Persons with disabilities, including developmental disabilities
- Large households
- Female-headed households
- Persons experiencing homelessness
- Farmworkers

EXTREMELY LOW-INCOME RESIDENTS

California State Housing Law requires local governments to address the needs of “Extremely Low-Income” populations, which refers to households with incomes below 30 percent of the Area Median Income (AMI) for the community. In addition to those families making less than 30 percent of AMI, the Federal Poverty Level (FPL) is a threshold established by the federal government that remains constant throughout the country (and thus does not correspond to AMI). Federal statistics can also help the City quantify the extent of the extremely low-income population. The federal government defines poverty as a minimum level of income (adjusted for household size and composition) necessary to meet basic food, shelter, and clothing needs. For 2022, the FPL for a family of four is \$27,750, which is less than Stanislaus County’s threshold for 30 percent of AMI in 2023. This means that households that qualify as extremely low-income in Turlock are also considered as living below the FPL.

As seen in Table B-10 and detailed further in Table B-33, about 3,425 households (13.4 percent) ~~of in~~ Turlock ~~residents~~ fall below 30 percent of AMI. The Stanislaus Council of Governments (StanCOG) RHNA methodology did not assign extremely low-income units to jurisdictions; however, HCD’s Building Blocks website states that “local agencies may calculate the projected housing need for ELI households by ... [p]resum[ing] that 50 percent of very low-income households qualify as ELI households.” On this basis, the projected future need for ELI households is 652 units. Table B-10 details household income distribution by race in Turlock, which notes aAt 66.7 percent, American Indian or Alaska Native (non-Hispanic) households in Turlock area most likely to fall below 30 percent of AMI. Households that identify as Black or African American (non-Hispanic) and White (non-Hispanic) have a prevalence of 29.6 percent and 13.3 percent, respectively, of those who are below 30 percent of AMI. White (non-Hispanic) and Asian (non-Hispanic) households have the lowest prevalence of extremely low-income households at 13.1 percent and 8.4 percent, respectively.

According to ACS 2022 five-year estimates, Turlock has a poverty rate of 13.1 percent. This is lower than the poverty rate of 15.1 percent in Stanislaus County overall. Poverty rates have dropped in Turlock and Stanislaus County overall since 2015, from 17.5 percent and 20.3 percent, respectively. Table B-11 displays the poverty status by race among Turlock residents.

Table B-10: Household Income Distribution by Race (City of Turlock)

Racial/Ethnic Group	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	>100% of AMI	Total
American Indian or Alaska Native (Non-Hispanic)	66.67%	16.67%	0.00%	0.00%	16.67%	100.00%
Asian / API (Non-Hispanic)	8.43%	10.26%	18.70%	9.16%	53.45%	100.00%
Black or African American (Non-Hispanic)	29.57%	14.34%	6.27%	5.20%	44.62%	100.00%
White (Non-Hispanic)	13.25%	11.09%	13.52%	11.90%	50.24%	100.00%
Hispanic or Latinx	13.07%	16.16%	21.21%	9.15%	40.40%	100.00%
All Households	13.42%	12.76%	16.07%	10.69%	47.06%	100.00%

Notes

- I. The CHAS 2015-2019 dataset does not include the "Other (including multiple races, non-Hispanic)" race/ethnicity category

U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Poverty is highest among those who identify as Black or African American (23.1. percent) and lowest among those who identify as Asian or Asian Pacific Islander (9.2 percent).

Table B-11: Poverty Status by Race (City of Turlock, 2022)

Racial/Ethnic Group	Percent Below Federal Poverty Line
American Indian or Alaska Native (Hispanic and Non-Hispanic)	14.1%
Native Hawaiian and Other Pacific Islander (Hispanic and non-Hispanic)	11.2%
Asian (Hispanic and Non-Hispanic)	9.2%
Black or African American (Hispanic and Non-Hispanic)	23.1%
White (Hispanic and Non-Hispanic)	13.2%
White (Non-Hispanic)	12.2%
Other Race (Hispanic and Non-Hispanic)	14.1%
Multiple Races (Hispanic and Non-Hispanic)	10.9%
Hispanic or Latinx	14.1%

Notes

- I. Data for all groups, except White, are not available by Hispanic origin for this metric

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table S1701

While rates of poverty and residents below 30 percent AMI are lower in Turlock than the county as a whole, 76.6 percent (2,625 households) of ELI households in Turlock experience some level of cost burden or overpayment (Table B-33). As further detailed in Table B-28, disparities in tenure are also apparent across different income levels, as might be expected. As ownership is typically more costly than renting, lower-income households are often renters. Majority of ELI households (75.36 percent) are renters, while 24.64 percent are owners. Lower-income households in Turlock (those making less than 80 percent of AMI), generally tend to have higher rates of overcrowding. For instance, as shown in Table B-32, among ELI households, 3.9 percent are considered overcrowded while 0.73 percent are severely overcrowded. According to the gross rental estimates (i.e., including utilities and other costs) from Table B-40 and monthly affordable payments presented

in Table B-37, extremely-low-income households in Turlock would not be able to afford to rent an appropriately sized unit. However, larger extremely-low-income households could afford to rent a unit with fewer bedrooms – for instance, a four-person household could afford to rent a two-bedroom unit. All other income levels, including very low, low and moderate households, would be able to afford to rent an appropriately sized unit. Chart B-16 demonstrates this affordability gap for the typical extremely-low-income household, which may require subsidies to ensure housing affordability.

The City’s Consolidated Annual Performance and Evaluation Report (CAPER) for 2023-2024 identifies that 76 percent of households (882 households) who received support through the Community Development Block Grant (CDBG) funds were extremely low income households.¹ In the past, the City has allocated CDBG public service funds to community organizations that have provided direct services to extremely-low income households and the homeless, such as emergency shelter, transitional, permanent supportive, and rapid re-housing services. The Turlock HOME Consortium, and Stanislaus Urban County work to reduce poverty and number of ELI households through ensuring an adequate, affordable, quality housing supply, improving low-income neighborhoods, strengthening the employment skills of the community and ensuring access to basic needs such as food and shelter.² The City of Turlock is particularly focused on ensuring quality housing options to ELI individuals through the production of new low-income units as well as the rehabilitation of existing low-income units and combating rental discrimination against minorities.

While the share of extremely low-income households in Turlock is lower than in the county as a whole, their needs are acute. Therefore, programs have been added to the action plan to address the needs of extremely low income households by facilitating the construction of affordable and supporting housing for extremely-low income households. Program 4-A, Housing for ELI Households and Persons with Special Needs, provide administrative assistance to developers seeking funding or tax credits, as well as facilitate projects for extremely low-income households by granting modification to development standards and expedition of review process. Program 4-D Rental and Mortgage Assistance would involve providing rental assistance to extremely low, very low, and low income families in Stanislaus County families who have received a 3-Day Notice to Pay Rent or Quit and need assistance in order to avoid eviction. Through this program, the City will promote the availability of rental and mortgage assistance and connect residents in need with Community Housing and Shelter Services (CHHS) staff.

OLDER ADULTS

Elderly residents have many different housing needs, depending on their age, level of income, current tenure status, cultural background, and health status. Elderly households may need assistance with personal and financial affairs, networks of care to provide services and daily assistance, and even possible architectural design features that would accommodate disabilities that would help ensure continued independent living. Table B-12 shows the distribution of Turlock residents aged 65 and over by racial group compared to the population of other age groups. The majority of those aged 65 and over in Turlock identify as White (73.4 percent), followed by Other Race (12.4 percent), and Asian (6.6 percent). In Turlock, the proportion of those 65 and older who are either White or Asian is greater than it is among younger age groups. In contrast, the proportion of younger residents who identify as Other Race, Multiple Races, or Black or African American is greater. In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity.

¹ City of Turlock and Turlock/Stanislaus County HOME Consortium, 2024. Consolidated Annual Performance and Evaluation Report (CAPER) Fiscal Year 2023-2024. Available: <https://www.cityofturlock.org/pdf/hppr.asp?id=46>

² City of Turlock, 2024. City of Turlock Annual Action Plan For CDBG funds & Turlock/Stanislaus Urban County HOME Consortium funds. Available: <https://cityofturlock.org/pdf/hppr.asp?id=48>

Table B-12: Senior and Youth Population by Race (City of Turlock, 2022)

Race	Age 0-17		Age 18-64		Age 65+	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native (Hispanic and Non-Hispanic)	67	0.35%	238	0.55%	23	0.23%
Native Hawaiian and Other Pacific Islander (Hispanic and Non-Hispanic)	71	0.37%	190	0.44%	63	0.62%
Asian (Hispanic and Non-Hispanic)	931	4.90%	2,731	6.31%	675	6.61%
Black or African American (Hispanic and Non-Hispanic)	622	3.28%	954	2.20%	61	0.60%
Multiple Races (Hispanic and Non-Hispanic)	3,503	18.44%	5,307	12.26%	626	6.13%
Other Race (Hispanic and Non-Hispanic)	3,982	20.97%	9,090	21.00%	1,266	12.39%
White (Hispanic and Non-Hispanic)	9,816	51.68%	24,784	57.25%	7,504	73.44%
Total	18,992	100%	43,294	100%	10,218	100%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B01001(A-G)

Low incomes among older adults may require a specific governmental response. As seen in Table B-12, according to the U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 20.1 percent of households with at least one older adult aged 62 and over in Turlock have an income below 30 percent of AMI, which is higher than the rate of 13.5 percent found among the overall population in Turlock. As they age, older adults may face additional housing costs to ensure their homes remain accessible and to eliminate threats to health and safety. Like all lower income residents, many older adult residents may be facing overpayment problems or are unable to find affordable rental units at all. As seen in Table B-13, senior renters are much more likely to fall into the extremely low-income (zero to 30 percent of AMI) or very low-income (31 to 50 percent of AMI) categories than seniors who own their homes. Among renters with at least one older adult aged 62 and over in the household, 38.6 percent are considered extremely low-income.

Table B-13: Senior Households¹ by Income and Tenure (City of Turlock)

Income Group	Owner Occupied		Renter Occupied		All Senior Households	
	Number	Percent	Number	Percent	Number	Percent
0%-30% of AMI	690	12.09%	960	38.55%	1,650	20.13%
31%-50% of AMI	715	12.53%	600	24.10%	1,315	16.05%
51%-80% of AMI	1,045	18.32%	390	15.66%	1,435	17.51%
81%-100% of AMI	535	9.38%	250	10.04%	785	9.58%
>100% of AMI	2,720	47.68%	290	11.65%	3,010	36.73%
Total	5,705	100%	2,490	100%	8,195	100%

Notes:

1. HUD considers senior households to be those with a householder who is aged 62 or older.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Table B-14 shows the percentage of those senior households at each income level that spend less than 30 percent of their income on housing costs, between 30 and 50 percent of their income on housing costs, and more than 50 percent of their income on housing costs. As shown in the table, senior households considered extremely low-income (making less than 30 percent of AMI) are most likely to be spending more than 50 percent of their overall household income on housing costs at 43.9 percent. However, senior households who are considered very low-income (making between 31 and 50 percent AMI) are more likely to spend over 30% of income on housing costs at 88.9 percent compared to 71.9 very low-income senior households. This indicates that both very low-income and extremely low-income senior households may require housing support.

Table B-14: Cost-Burdened Senior Households¹ by Income Level (City of Turlock)

% of Income Used for Housing Costs	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	>100% of AMI
<30% of Income	28.15%	11.11%	61.86%	72.56%	93.47%
30%-50% of Income	24.93%	73.91%	20.93%	19.56%	4.93%
>50% of Income	46.92%	14.98%	17.21%	7.89%	1.60%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Notes:

- I. For the purposes of this table, HUD considers senior households to be those with a householder who is aged 62 or older.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Other potential elderly housing needs that may require a specific governmental response include:

- **Assisted living facilities.** Assisted living facilities provide elderly residents with the opportunity to maintain an independent housing unit while receiving needed medical services and social support. Congregate care facilities include housing with medical and health services.
- **Relocation assistance.** Some elderly residents need assistance in relocating to a dwelling that better suits their space and income needs.
- **Mobility impairment.** Mobility-impaired elderly residents requiring special accessibility features in their dwelling units. Mobility impairment may require that special accessibility features be included in the design and construction of a home. Mobility impairment can also create a need for a living arrangement that includes health, meals, cleaning, and/or other services as part of the housing package. A number of living arrangements are possible, from senior citizen developments with individual dwelling units to assisted living facilities to 24-hour support services. Table B-15 shows the prevalence of different types of disabilities among seniors over age 65 in Turlock. The most prevalent type of disability is ambulatory difficulty, experienced by 24.4 percent of Turlock seniors. An ambulatory difficulty refers to a mobility impairment that causes significant difficulty walking or climbing stairs.

Senior Housing

Currently, Turlock has 1,252 units across 12 properties specifically reserved for senior housing as shown on Table B-16. None of the developments is affordable only, but eight of the 12 developments accept Section 8 vouchers, which means that up to 1,003 units are potentially available to older adults meeting the income requirements for affordable housing. Senior housing may be most attractive to the oldest cohort (85 years and older), as younger seniors often prefer to continue living independently. The City supports the construction of senior housing, particularly near services such as shopping, medical care, and recreation, to prepare for the aging population.

Table B-15: Seniors (Age 65 and Over) by Type of Disability (City of Turlock, 2022)

<i>Disability</i>	<i>Percentage of Seniors</i>
With an ambulatory difficulty ¹	24.41%
With an independent living difficulty ²	20.65%
With a hearing difficulty ³	12.44%
With a self-care difficulty ⁴	12.92%
With a cognitive difficulty ⁵	16.46%
With a vision difficulty ⁶	8.78%

Notes:

1. Ambulatory difficulty refers to having serious difficulty walking or climbing stairs.
2. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.
3. Hearing difficulty refers to those who are deaf or have serious difficulty hearing.
4. Self-care difficulty refers to having difficulty bathing or dressing.
5. Cognitive difficulty refers to having difficulty remembering, concentrating or making decisions due to a physical, mental, or emotional problem.
6. Vision difficulty refers to those who are blind or have serious difficulty seeing.

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2018-2022, Table S1810

Table B-16: Senior Housing

<i>Facility Name</i>	<i>Address</i>	<i>Units</i>	<i>Affordable</i>	<i>Project Type</i>
Alpha Bothum Manor	223 Bothum Road	82	-	Seniors only – Section 8 accepted
Arbor Manor Senior Apartments	140 W. Minnesota Avenue	49	-	Seniors only – No Section 8
Cherry Tree Village Apartments	139 W. Minnesota Avenue	104	-	Families & Seniors – Section 8 accepted
Covenant Village of Turlock	2125 North Olive	50	-	Seniors 62 and older, private pay
Crane Terrace Senior Apartments	1318 East Canal Drive	44	-	Seniors 62 and older – Section 8 accepted
Denair Manor Apartments	550 Wayside Drive	70	-	Seniors 62 and older
East Avenue Manor	1500 East Avenue	89	-	Seniors only – Section 8 accepted
Villas Parkside Apartments	381 W. Hawkeye Avenue, M-3	104	-	Families & Seniors – Section 8 accepted
Northview Apartments	1749 North Olive Avenue	50	-	Families & Seniors – Section 8 accepted
Park Knoll Apartments	1100 Pedras Road	350	-	Families & Seniors – Section 8 accepted
Parkwood Apartments	3800 Crowell Road	180	-	Families & Seniors – Section 8 accepted
The Silvercrest Apartments	865 Lander Avenue	80	-	Seniors 62 and older
Total		1,252		

Source: City of Turlock, 2024

PERSONS WITH DISABILITIES

Persons with disabilities have physical or mental impairments that require special housing designed for self-sufficiency. According to 2022 American Community Survey estimates, 8,851 persons (12.3 percent of the non-institutionalized population) in Turlock had a disability. This proportion is close in value to Stanislaus County (12.7 percent).

Disability can further be broken down into six categories. The Census Bureau provides the following definitions for these disability types:

- Hearing difficulty: deaf or has serious difficulty hearing.
- Vision difficulty: blind or has serious difficulty seeing even with glasses.
- Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions.
- Ambulatory difficulty: has serious difficulty walking or climbing stairs.
- Self-care difficulty: has difficulty dressing or bathing.
- Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

These disability types are counted separately and are not mutually exclusive, as an individual may report more than one disability; thus, these counts should not be summed. Table B-17 provides a breakdown of Turlock's population by disability type. The most prevalent disability was ambulatory difficulty at 7.7 percent.

Table B-17: Turlock Disability by Type, 2022

<i>Disability</i>	<i>Percentage of the Civilian Non-Institutionalized Population</i>
With an ambulatory difficulty	7.65%
With a cognitive difficulty	5.95%
With an independent living difficulty	4.90%
With a self-care difficulty	3.52%
With a hearing difficulty	3.34%
With a vision difficulty	2.06%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022)

Further, residents with disabilities may have more difficulty in finding employment. In Turlock, according to 2022 ACS estimates, approximately 0.4 percent of the civilian noninstitutionalized population 18 years to 64 years in the labor force with a disability were unemployed, while 7.6 percent of those with no disability were unemployed. The census considers individuals to not be in the labor force if they are not employed and are either not available to take a job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

Given the barriers faced by persons with disabilities, the provision of affordable and barrier-free housing is essential to meet their housing needs. There are two approaches to housing design for residents with disabilities: adaptability and accessibility. Adaptable housing is a design concept in which a dwelling unit contains design features that allow for accessibility and use by mobility-impaired individuals with only minor modifications. An accessible unit has the actual special features installed in the house (grab bars, special

cabinetry). To address these needs, the State requires design or accessibility modifications, such as access ramps, wider doorways, assist bars in bathrooms, lower cabinets, elevators, and the acceptance of service animals.

Developmental Disabilities

Since January 2011, per SB 812 as codified in Section 65583, housing elements are required to address the housing needs of individuals with a developmental disability within the community. The analysis must include an estimate of the number of persons with developmental disabilities, an assessment of the housing need, and a discussion of potential resources. According to Section 4512 of the Welfare and Institutions Code a "developmental disability" means a disability that originates before an individual attains age 18 years, continues—or can be expected to continue—indefinitely, and constitutes a substantial disability for that individual, which includes intellectual disability, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with an intellectual disability but shall not include other disabling conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down Syndrome, autism, epilepsy, and related conditions through a network of 21 regional centers and state-operated facilities. DDS consumer data provides an estimate of the number of Turlock residents with a developmental disability. Table B-18 shows that the vast majority of residents with a developmental disability (92.5 percent) live in the home of a parent/family/guardian. Further, approximately 62 percent (475 persons) of the population that has a developmental disability is under the age of 18, while the remaining 43 percent (331 persons) is over 18 years old.

Table B-18: Turlock Population with Developmental Disabilities by Residence¹, 2022

<i>Residence Type</i>	<i>Number</i>	<i>Approximate Percent</i>
Home of Parent/Family/Guardian	<705	92.52%
Community Care Facility	28	3.67%
Independent/Supported Living	40	5.25%
Intermediate Care Facility	<11	1.44%
Foster/Family Home	<22	2.89%
Other	<22	2.89%
Total	>762	

1. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type, 2022

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating ‘barrier-free’ design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

LARGE FAMILIES

Large families are those households of five or more related individuals. The special need of this group is for housing of sufficient size and number of bedrooms that would prevent overcrowding. Cost is an important consideration, as many large families especially in California do not have sufficient income to afford larger homes or apartments. As shown in Table B-19, the 2022 American Community Survey reported 3,283 large households with five or more members, including 1,524 owner-occupied households and 1,759 renter-occupied households. About 11.68 percent of owner-occupied households and 15.31 percent of renter-occupied households were considered large households.

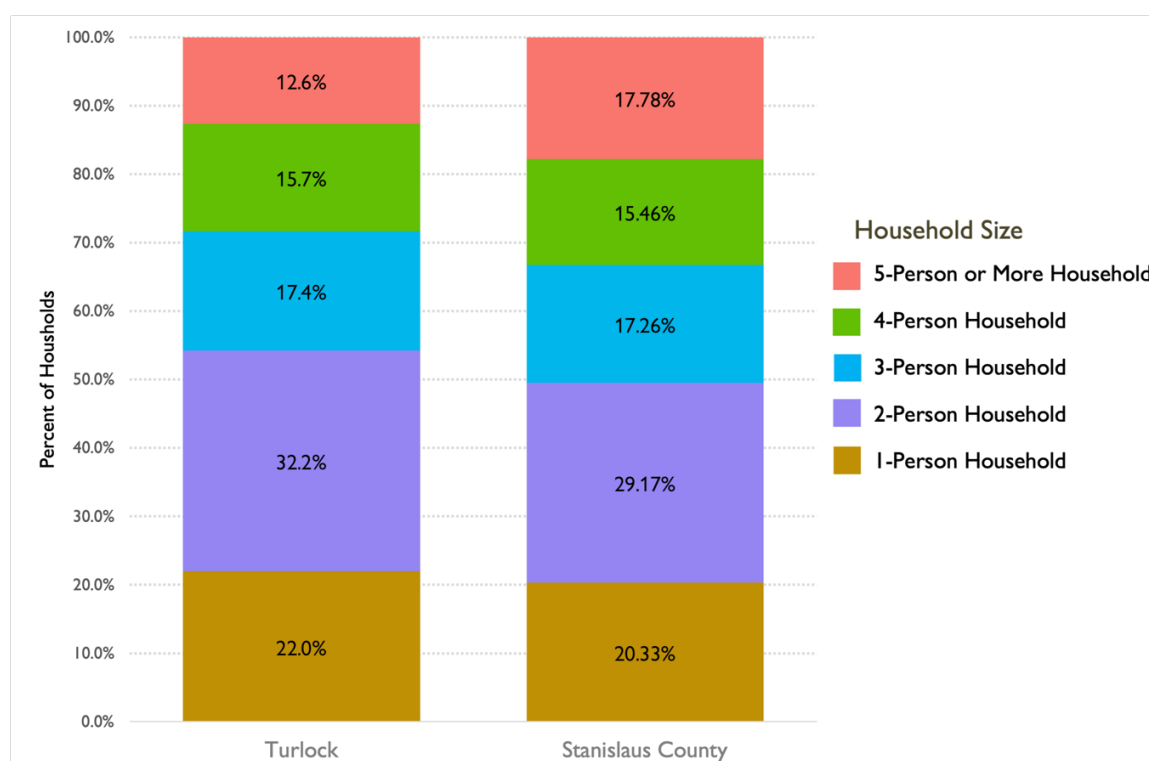
Table B-19: Turlock Household Size by Tenure, 2022

Housing Type	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1 Person Household	2,516	19.28%	3,197	27.83%
2 Person Household	4,834	37.05%	3,295	28.68%
3 Person Household	1,903	14.58%	1,513	13.17%
4 Person Household	2,271	17.40%	1,725	15.01%
5 Or More Person Household	1,524	11.68%	1,759	15.31%
Total	13,048	100%	11,489	100%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25009

In comparison to surrounding jurisdictions, Turlock has a lower proportion of large family households. Chart B-3 shows that about 12.6 percent of households in Turlock are considered large households while 17.8 percent in Stanislaus County are.

In addition to household income, cost burden can be used to determine the extent of housing needs for large family households. Cost burden indicates that a household is paying between 30 percent and 50 percent of their income towards rent, while severe cost burden indicates that a household is paying over 50 percent of their income towards rent. As shown in Table B-20, about 30.9 percent of large families experience some level of cost burden (either regular or severe), while 37.5 percent of all other household types experience cost burden. Large families are more likely to experience cost burden but less likely to experience severe cost burden compared to all other household types in Turlock.

Chart B-3: Turlock and Surrounding Area Household Size, 2022

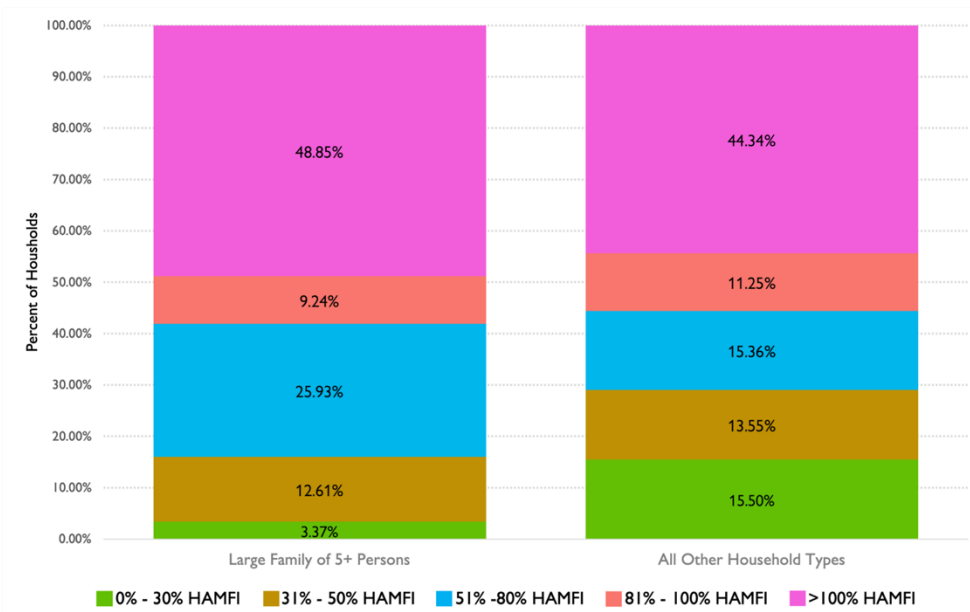
Source: SJV Data Workbook, Turlock; U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25009

Table B-20: Turlock Cost Burden by Household Size

Income Category	Large Family (5+ Persons)		All Other Household Types	
	Number	Percent	Number	Percent
No Cost Burden	1,935	69.11%	13,928	62.54%
Cost Burden	740	26.43%	4,344	19.51%
Severe Cost Burden	125	4.46%	3,999	17.96%
Total	2,800	100.00%	22,271	100.00%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Of the large families within Turlock, approximately 16 percent are considered extremely low- or very low-income households (i.e., households below 50 percent AMI). This is lower than the proportion for all other household types at 29.1 percent (see Chart B-4). Turlock also has a greater share of low-income households of larger families at 25.9 percent relative to all other household types at 15.4 percent.

Chart B-4: Turlock Household Size by Household Income Level

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

FEMALE-HEADED HOUSEHOLDS

Female-headed families, including those with children, are identified as a special needs group, because they are more likely to be low-income and face difficulty in finding affordable housing. As shown in Table B-21 there are 3,756 female-headed households and 1,932 male-headed households in Turlock. These groups constitute 15.2 percent and 7.8 percent, respectively, of Turlock's total number of households. Female-headed households represented about 11.4 percent of owner-occupied households and 19.8 percent of renter-occupied households.

Table B-21: Turlock Household Type by Tenure, 2022

Household Type ¹	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Married-Couple Family Households	8,240	60.57%	3,449	30.99%
Householders Living Alone	2,567	18.87%	2,871	25.80%
Female-Headed Family Households	1,554	11.42%	2,202	19.78%
Male-Headed Family Households	627	4.61%	1,305	11.73%
Other Non-Family Households	615	4.52%	1,303	11.71%
Total	13,603	100%	11,130	100%

Notes

- For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25011

Table B-22 below shows the number of female-headed households that were below the poverty line. About 30 percent of female-headed households with children were under the poverty line, while only 9.8 percent of households without children were. This demonstrates that female-headed households with children are more likely to have greater housing needs and face difficulties in finding affordable housing.

Table B-22: Turlock Female-Headed Households by Poverty Status¹, 2022

Poverty Level	Households With Children		Households Without Children	
	Number	Percent	Number	Percent
Above Poverty Level	1,648	70.04%	1,266	90.24%
Below Poverty Level	705	29.96%	137	9.76%

Notes

1. The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B17012

PERSONS EXPERIENCING HOMELESSNESS

Individuals and families who are homeless have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of housing that serves homeless clients. Homelessness is a countywide issue that demands a strategic, regional approach that pools resources and services. A common method to assess the number of homeless persons in a jurisdiction is through a Point-in-Time (PIT) Count. The PIT Count is a biennial census of sheltered and unsheltered persons in a Continuum of Care (CoC) completed over a 24-hour period in the last ten days of January. The unsheltered PIT Count is conducted annually in Stanislaus County and is a requirement to receive homeless assistance funding from HUD. The PIT Count does not function as a comprehensive analysis and should be considered in the context of other key data sources when assessing the state of homelessness in a community.

According to HUD, a CoC is a “a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.” In Stanislaus County, Stanislaus Community System of Care oversees the CoC Program. Table B-23 provides an estimate of the homeless population by household type and shelter status in Stanislaus County. According to the 2025³ PIT Count, there were 1,136⁴² sheltered homeless persons and 950⁴⁹ unsheltered persons in Stanislaus County. These values have increased since 2013, in which there were 556 sheltered homeless persons and 645 unsheltered persons.

Table B-23: Homelessness by Household Type and Shelter Status in Stanislaus County, 2025

	<u>Families</u>	<u>Adult Only</u>	<u>Child Only</u>	<u>Unaccompanied Youth</u>	<u>Parenting Youth</u>	<u>Veteran</u>
<u>Shelter Status</u>						
<u>Sheltered</u>	<u>119</u>	<u>749</u>	<u>0</u>	<u>48</u>	<u>18</u>	<u>25</u>
<u>Unsheltered</u>	<u>2</u>	<u>912</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>34</u>

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2025

The PIT Count can be further divided by race or ethnicity, which can illuminate whether homelessness has a disproportionate racial impact within a community. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

The racial/ethnic breakdown of Stanislaus County's homeless population is shown in Table B-24. Notably, those who identify as Black or African American (Hispanic and non-Hispanic) represent 12.5 percent of the unhoused population in the county, but only ~~0.36~~three percent of the overall population. Additionally, those who identify as White (Hispanic or Latinx and Non-Hispanic), and American Indian or Alaska Native (Hispanic and non-Hispanic) are also represented disproportionately among the unhoused population, as they make up 50 percent of homeless Stanislaus residents but only 0.02 percent and 0.0140.8 percent of its overall population respectively.

Per HCD's requirements, jurisdictions also need to supplement county-level data with local estimates of people experiencing homelessness. The 2025 PIT Count identified 241 persons experiencing homelessness in the City of Turlock. This is an increase of 121 people (99.1 percent) from the 121 unhoused individuals who were counted in the 2018 count.

There are currently two homeless or transitional shelters in Turlock that include the Turlock Gospel Mission Shelter and We Care Turlock. The City maintains a web page called Homelessness in Turlock that includes a resource guide and a list of service providers in the Turlock area including addresses, hours of operation and links to provider websites.³ The City updates this guide every six months.

In July 2021, the City of Turlock declared an unsheltered homeless crisis focused on reducing health and safety dangers associated with encampments. During this period, efforts to connect people with shelter and services were intensified and continue which includes City staff connecting people experiencing homelessness with Stanislaus County CARE TEAM Program. The CARE Team Program focuses on helping to restore the individuals in the community causing the most significant distress in the community and for themselves. Discussions with City housing staff noted that due to the City's state-of-emergency, homelessness encampments have dwindled in recent years; however, some encampments remain within California Department of Transportation (Caltrans) right-of-way and near Downtown.

Table B-24: Racial/Ethnic Group Share of General and Homeless Population in Stanislaus County

<i>Racial/Ethnic Group</i>	<i>Share of Homeless Population</i>	<i>Share of Overall Population</i>
American Indian or Alaska Native (Hispanic and Non-Hispanic)	4.0% <u>5.31%</u>	1.3% <u>0.02%</u>
Native Hawaiian or Other Pacific Islander (Hispanic and Non-Hispanic)	<1.0% <u>2.30%</u>	0.9% <u>0.01%</u>
Asian (Hispanic and Non-Hispanic)	2.0% <u>2.15%</u>	6.3% <u>0.01%</u>
Black or African American (Hispanic and Non-Hispanic)	10.0% <u>12.53%</u>	3.0% <u>0.05%</u>
White (Hispanic and Non-Hispanic)	50.0% <u>71.16%</u>	40.8% <u>0.27%</u>
Other Race or Multiple Races (Hispanic and Non-Hispanic)	7.0% <u>6.55%</u>	28.6% <u>0.02%</u>
Hispanic/Latinx	26.0% <u>35.58%</u>	50.9% <u>0.13%</u>
Non-Hispanic/Latinx	67.0% <u>62.98%</u>	49.1% <u>0.24%</u>

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2023

³ City of Turlock, 2025. Homelessness in Turlock. Available: <https://www.turlock.ca.us/government/homelessnessinturlock/>

Several programs serving people experiencing homelessness have been supported in recent years through the City's Public Services grants utilizing Community Development Block Grant (CDBG) funding, including:

- The United Samaritans Foundation's Emergency Food Box assisted 331 low-to moderate-income individuals and homeless families by providing monthly food support, and its Senior Congregate Lunch Program served 33 elderly residents with nutritious meals and social engagement opportunities.
- Healthy Alternatives to Violent Environment (HAVEN) aided 11 domestic violence survivors with housing-related support.
- Project Sentinel provided housing counseling and tenant-landlord dispute resolution services to 13 low-income individuals.

United Samaritans Foundation is located on 220 South Broadway, about 0.2 miles away from the Turlock Gospel Mission Shelter and 0.1 miles away from We Care Turlock. People residing in either of the homeless or transitional shelters in Turlock would be able to access the emergency food box and monthly food support via walk if necessary. HAVEN Turlock Office is located slightly north of Downtown Turlock, where people experiencing homeless may access via walk or transit, while Project Sentinel is located in Modesto, accessible via transit from Downtown.

Turlock Gospel Mission Shelter and We Care Turlock are within Downtown Turlock that has access to other amenities and services that serve people experiencing homelessness, such as health care, transportation, retail, employment, and social services that people experiencing homeless can walk to from the shelters. Downtown Turlock has proximity to local transit lines, including Turlock Transit and Stanislaus Regional Transit Authority bus service. This area sits just south of the Turlock Town Center shopping center, which is home to grocery stores, pharmacies, banks, and medical offices, and is served by local bus routes, including service to Emanuel Medical Center, a full-service hospital in the city.

Additionally, the City of Turlock actively participates in regional initiatives to address homelessness through partnerships with the Stanislaus Community System of Care (CSOC) and the Stanislaus Homeless Alliance (SHA). The City of Turlock Care Team collaborates with the Stanislaus County Care Team to offer resources to individuals experiencing homelessness in our community.

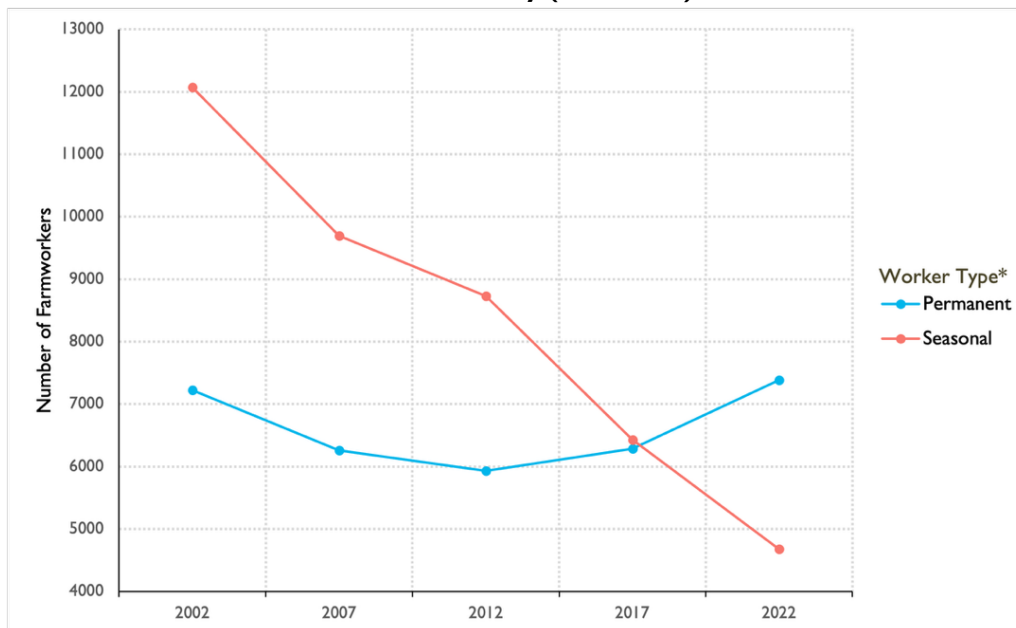
Furthermore, the City is actively looking for opportunities to create new transitional and permanent supportive housing. In the Housing Action Plan, **Programs 2-J –Transitional Housing and 2-P Supportive Housing**, plans to facilitate production of affordable housing by amending the zoning code to comply with State law regarding the treatment of transitional and supportive housing facilities. Further, Program 4-H, **Pursue State and Federal Funds in Support of Housing Development**, aims to increase the availability of housing and supportive services to the most vulnerable population groups and those with the greatest unmet needs, including people experiencing homelessness, by pursuing available State and federal funding sources to support efforts to construct housing.

FARMWORKERS

Farmworkers are traditionally defined as people whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworkers are generally considered to have special housing needs due to their limited income and the often-unstable nature of their employment. In addition, farmworker households 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. ~~Given the high rate of urbanization in Turlock, along with changes in local agriculture industries, farmworker residents are likely to be permanent, rather than migrant farmworkers. The special housing needs among the permanent farmworker population are for the same type of financial assistance that other low-income residents would require.~~

Given the high rate of urbanization in Turlock, along with changes in local agriculture industries, farmworker residents are likely to be permanent, rather than migrant farmworkers. The special housing needs among the permanent farmworker population are for the same type of financial assistance that other low-income residents would require. Although farmworkers still represent a special housing need in many communities, the advent of mechanization in harvesting crops, new planting techniques, and changes in the types of crops grown have substantially reduced the overall number of farmworkers and the proportion of migrant farmworkers. In Stanislaus County, there has been a continual decrease in the number of seasonal farmworkers, and an overall slight increase in the number of permanent farmworkers since 2002. According to the U.S. Department of Agriculture (USDA) Census of Farmworkers, between 2002 and 2022 Stanislaus County experienced a 61.2 percent decrease in the number of seasonal farmworkers (i.e., those that have worked on a farm 150 days or less) and a 2.3 percent increase in the number of permanent farmworkers. In 2022, there were 12,064 farmworkers in total in Stanislaus County. See Chart B-5 for detailed trends.

Chart B-5: Farm Labor in Stanislaus County (2002-2022)



*Farmworkers are considered permanent if they work over 150 days a year; seasonal if they work under 150 days a year
Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

In the local setting, estimating the size of the agricultural labor force can be especially problematic due to undercounts and inconsistent definitions across government agencies. According to the Census ACS five-year estimates, there were 1,371 Turlock residents employed in the “agriculture, forestry, fishing and hunting” industry in 2020 – about 4.4 percent of the labor force. This is slightly less than Stanislaus County (5.0 percent). Determining the breakdown by seasonal and permanent workers can be even more difficult. Data from the California Department of Education provides one local estimate by also tracking the student population of migrant workers at any grade level, available in Table B-25. In Stanislaus County, there were 3,849 reported student migrant workers in the 2016-2017 school year. Stanislaus County saw an increase of 635 migrant workers in the 2017-18 academic year, totaling 4,484 migrant student workers. This population decreased slightly between 2018 and 2020, with a slight bump in 2020-2021 and 2021-2022, totaling 4,332 then 4,364 for these respective school years. The 2022-2023 school year saw a decrease in the student population of migrant workers to 3,827 students.

Table B-25: Migrant Worker Student Population¹, (2016-2023)

<i>Academic Year</i>	<i>Stanislaus County</i>
2016-2017	3,849
2017-2018	4,484
2018-2019	4,294
2019-2020	4,224
2020-2021	4,332
2021-2022	4,364
2022-2023	3,827

1. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data, Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020; 2021-2022; 2022-2023

Another potential indicator of the size of the farmworker population in Turlock can be found in data on programs and services delivered to special needs populations. City of Turlock Housing Program Services Division staff, who administer programs that serve special needs groups in the community indicate that demand from farmworkers is minimal. While the City does not track inquiries from this group specifically, staff indicate that anecdotally there have been no inquiries from farmworkers in the last year. Demand for services and programs is highest among female headed households and seniors in Turlock.

Farmworkers are usually unable to compete for housing as they tend to be low-income. Housing types appropriate to accommodate the housing needs of seasonal and permanent farmworkers range from single-family, multi-family, manufactured housing, mobile homes, single room occupancy, and second units (ADUs). A Farmworker Health Study conducted by University of California, Merced Community and Labor Center stated about 92 percent of farmworkers in California were likely to be renters and many were subject to substandard housing conditions, such as overcrowding and poor ventilation.⁴ The results suggest that farmworkers may experience negative health outcomes as a result of both the demanding nature of the job itself and their housing situation and conditions, which can further contribute to deteriorated health. The findings of this study have been validated by organizations such as California Rural Legal Assistance Foundation that provide service to farmworker populations and their families.⁵

Regionally, a variety programs and services are available to farmworkers and their families. The Stanislaus Regional Housing Authority operates seasonal migrant housing centers under the California Department of Housing and Community Development's Office of Migrant Services. These centers provide affordable, temporary housing for eligible farmworker families during peak harvest seasons. The Housing Authority of the County of Stanislaus also maintains farm labor and migrant housing units throughout the agricultural areas of the county that offer a decent living environment for farmworkers, including 92 migrant housing units in Empire, 40 units in Patterson, and 84 units in Westley. Additionally, the Central Valley Opportunity Center (CVOC) offers several programs to assist farmworkers and their families, such as vocational training, ESL classes, and General Education Development (GED) instruction. CVOC operates a Farmworker Resource Center in Modesto and Patterson that provide emergency services, such as rental assistance, food distribution, temporary shelter, and utility support.⁶

⁴ University of California Merced (UC Merced) Community and Labor Center, 2022. Farmworker Health in California. Available: https://clc.ucmerced.edu/sites/clc.ucmerced.edu/files/page/documents/fwhs_report_2.2.2383.pdf

⁵ California Rural Legal Assistance Foundation, 2024. CRLAF Celebrates the Release of Statewide Farmworker Health Study. Available: <https://www.crlaf.org/single-post/crlaf-celebrates-the-release-of-statewide-farmworker-health-study>

⁶ Central Valley Opportunity Center, 2025. Stanislaus FRC Services. Available: <https://www.cvoc.org/services-4?utm>

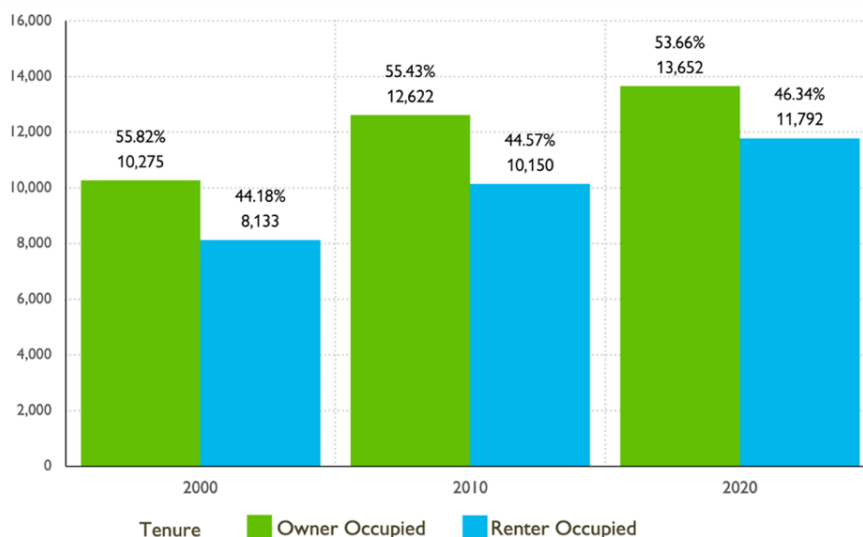
Given that farmworkers in Turlock make up a small percentage of the population and tend to be permanent residents, their needs are similar to those of other lower-income residents. As such, housing programs in the Housing Action Plan intended to increase the availability of affordable housing for lower income households would also benefit farmworkers. Program 1-B, Workforce Housing Overlay, envisions Zoning Code amendments in form of a Workforce Housing Overlay to promote the construction for teachers, nurses, firefighters, police officers, restaurant and services workers, and others like farmworkers in opportunity areas. This program would allow for establish a by right density of 20 du/ac and provide a ministerial approval process for developments in which at least 20 percent of the units are affordable to lower income households during the planning period. Further, adoption of the Housing Element, specifically Program 4-A, Housing for ELI Households and Persons with Special Needs, would facilitate production of affordable housing, including units targeted to extremely low income and persons with special needs (farmworkers) by providing administrative assistance developers. Program 4-G would ensure the City publicize the availability of grants and contact developers/providers of permanent and migrant farmworker housing (such as Housing Authority of the County of Stanislaus) to ensure that these entities are also made aware of available funding. Further, Program 4-H, Pursue State and Federal Funds in Support of Housing Development, would ensure the City continue to pursue available and appropriate State and Federal funding sources to support efforts to construct housing meeting the needs of extremely low-, low-, and moderate-income households, and permanent and migrant farmworker housing.

B.5 Housing Stock Characteristics

HOUSING TENURE

Since 2000, the percentage of renter-occupied households in Turlock has risen slightly. In 2000, the proportion of owners was 55.8 percent and the proportion of renters was 44.2 percent. However, in 2020 approximately 46.3 percent of all households were occupied by renters, see Chart B-6. In addition, households occupied by both renters and owners have increased in absolute numbers; while there were 8,133 renter-occupied households and 10,275 owner-occupied households in 2000, there were 11,792 renter-occupied households and 13,652 owner-occupied households in 2020.

Chart B-6: Turlock Household Tenure (2000 – 2020)



Source: U.S. Census Bureau, Census 2000 SFI, Table H04; U.S. Census Bureau, Census 2010 SFI, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table B25003

Turlock’s household tenure differs from patterns seen in the county, see Table B-26. Stanislaus County has higher rates of owner-occupied housing (60.5 percent) than does Turlock (55 percent).

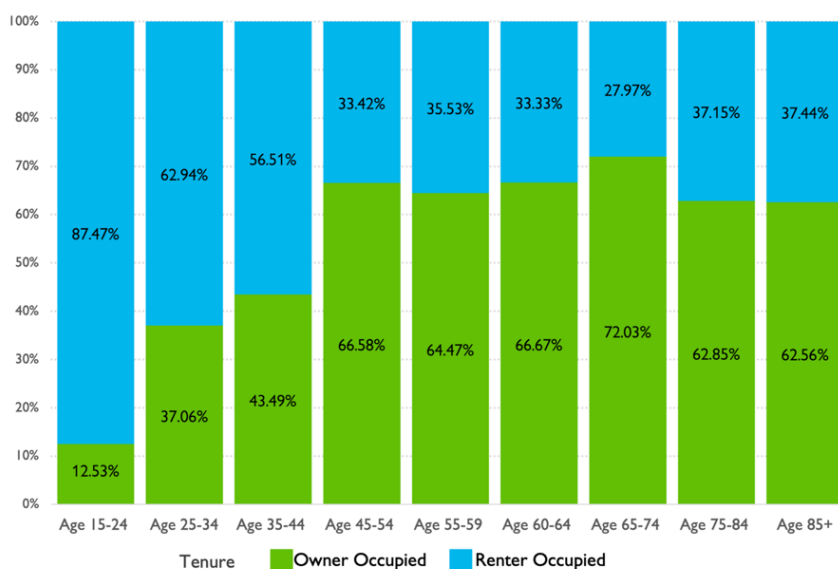
Table B-26: Turlock and Surrounding Areas Household Tenure, 2022

Region	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Turlock	13,603	55.00%	11,130	45.00%
Stanislaus County	106,359	60.52%	69,388	39.48%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25003

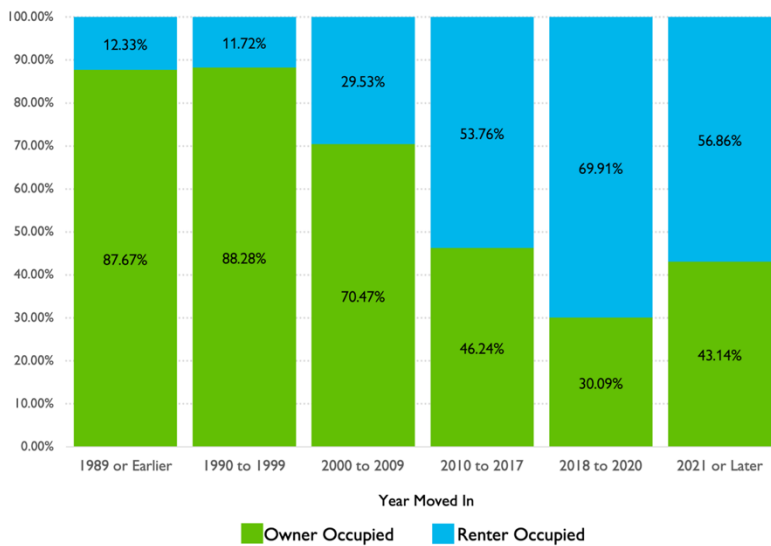
The age of a resident—as well as the year the resident moved to the unit, race/ethnicity, household income, and housing type—can influence household tenure rates in a jurisdiction. Shown in Chart B-7, the majority of younger residents (34 years and below) are renters in Turlock. This trend also extends to residents aged 35-44 where 56.51 percent are renters in Turlock. While a greater proportion of residents above 45 years and above are owners, it should be noted that about 37 percent of those aged 75 years and over are renters. This reflects a need for a variety of housing types for residents of all ages – including group homes and affordable rental as well as ownership units.

Chart B-7: Turlock Housing Tenure by Age, 2022



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25007

Ownership rates also change depending on the year the resident has moved into their current residence. Shown in Chart B-8, most residents who have moved to their current residence since 2010 are renters, which shows a mostly increasing share over time. Residents who have lived in their housing units for a longer period (i.e., since before 2010) are overwhelming owners. While the trend towards increasing shares of renters started in 2010, it likely that the 2008 financial crisis exacerbated the trend, with a leap from 20.5 percent renters among those who moved in between 2000 to 2009 to 53.8 percent renters among those who moved in between 2010 to 2017. An increase in the share of renters continued for those who moved between 2018 and 2020, reaching 69.9 percent renters, with a slight decrease for those who moved between 2021 or later to 56.9 percent. Combined with Chart B-7, this data emphasizes that the majority of younger residents and those in other age groups who are moving are more likely to rent than to own.

Chart B-8: Turlock Housing Tenure by Year Moved to Current Residence, 2022

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25038

Racial and ethnic disparities in tenure exist in Turlock, shown in Table B-27. Households considered to be Native Hawaiian and Other Pacific Islander, Multiple Races, American Indian or Alaska Native, and White of any ethnicity tend to be owner-occupied, while households considered to be Asian, Black or African American, Hispanic of Latinx, or other race of any ethnicity are largely renter-occupied. Asian households of any ethnicity have the highest renter-occupied rates at 67.6 percent as of 2020.

Table B-27: Turlock Housing Tenure by Race/Ethnicity, 2022

Racial/Ethnic Group ¹	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
American Indian or Alaska Native*	53	58.24%	38	41.76%
Native Hawaiian and Other Pacific Islander*	44	88.00%	6	12.00%
Asian*	321	32.36%	671	67.64%
Black or African American*	221	39.18%	343	60.82%
Hispanic or Latinx	4,304	49.08%	4,466	50.92%
Other Race*	2,092	48.20%	2,248	51.80%
Multiple Races*	1,318	58.42%	938	41.58%
White*	9,174	56.61%	7,031	43.39%
White, Non-Hispanic	7,775	59.44%	5,305	40.56%

Notes

*Hispanic and Non-Hispanic

- For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here.
- The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25003(A-I)

Disparities in tenure are also apparent across different income levels, as might be expected. As ownership is typically more costly than renting, lower-income households are often renters. In Turlock, the majority of lower-income households—those making less than 80 percent of AMI—are renters, while the majority of households making above 80 percent of AMI are owners. See Table B-28 for the complete breakdown by income group. This indicates that homeownership is likely out of reach for many lower-income households. Considering the disproportionate racial/ethnic share of renters in Turlock, especially among Black or African American and Hispanic or Latinx households, this highlights a need to target both economic as well as racial/ethnic disparities to affirmatively further fair housing, analyzed in detail in the Fair Housing Appendix.

Table B-28: Turlock Housing Tenure by Income Level

<i>Income Group¹</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
0%-30% of AMI	845	24.64%	2,585	75.36%
31%-50% of AMI	1,175	35.99%	2,090	64.01%
51%-80% of AMI	1,915	47.40%	2,125	52.60%
81%-100% of AMI	1,505	56.16%	1,175	43.84%
Greater than 100% of AMI	8,210	68.25%	3,820	31.75%

Notes

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas. The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Rates of homeownership also typically depend on the type of housing available. Most detached single-family homes are owner-occupied, see Table B-29. However, a significant share of these units—slightly over one-fourth—are renter-occupied. Further, about 53.7 percent of attached single-family homes are occupied by renters. Nearly all of Turlock’s multifamily housing stock is **renterowner**-occupied. Meeting affordability needs, especially for renters, must consider the type of housing available to residents.

Table B-29: Turlock Housing Tenure by Housing Type, 2022

<i>Housing Type</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Detached Single-Family Homes	12,578	74.69%	4,262	25.31%
Attached Single-Family Homes	297	46.26%	345	53.74%
Multi-Family Housing	130	2.01%	6,349	97.99%
Mobile Homes	575	77.49%	167	22.51%
Boat, RV, Van, or Other	23	76.67%	7	23.33%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2016-2022), Table B25032

HOUSING TYPE

During the 2014 to 2024 period, the City saw construction of 1,014 new homes, as shown on Table B-30. The majority of new homes built were detached single-family houses, with 277 multifamily units constructed. A signature achievement for the City during the 2015-2023 period was the completion of the Avena Bella affordable housing community. Located on a 4.3-acre site in the southwestern part of the community, Avena Bella Phase 2 is a 61-unit affordable housing project consisting of garden-style two-, and three-bedroom apartments oriented around public and open space areas. The LEED Platinum certified project features a community center, pool and computer lab with after-school support for youth. Avena Bella was awarded esteemed Vanguard Award for New Construction from the National Affordable Housing Management Association.

Table B-30: Turlock Housing Type Trends, 2014 – 2024

Building Type	2014		2024		Change
	Number	Percent	Number	Percent	(2014 – 2024)
Single-Family Home: Detached	17,143	69.2%	17,845	69.2%	+702
Single-Family Home: Attached	1,583	6.4%	1,618	6.3%	+35
Multifamily Housing	6,037	24.4%	6,314	24.5%	+277
Total	24,763	100%	25,777	100%	+1,014

Source: California Department of Finance E-5 and E-8 Series City/County Population and Housing Estimates, City of Turlock, 2024

OVERCROWDED HOUSEHOLDS

According to the U.S. Census, overcrowding occurs where there is more than 1.01 persons per room (excluding bathrooms and kitchens) in an occupied housing unit and severe overcrowding occurs when there is more than 1.5 persons per room. Overcrowding typically occurs when there is an inadequate supply of affordable housing. As shown in Table B-31, 1,886 out of 24,733 occupied housing units in Turlock were either overcrowded or severely overcrowded (7.6 percent). This is equal to the rate in Stanislaus County (7.6 percent).

Table B-31: Overcrowding¹ Severity by Region

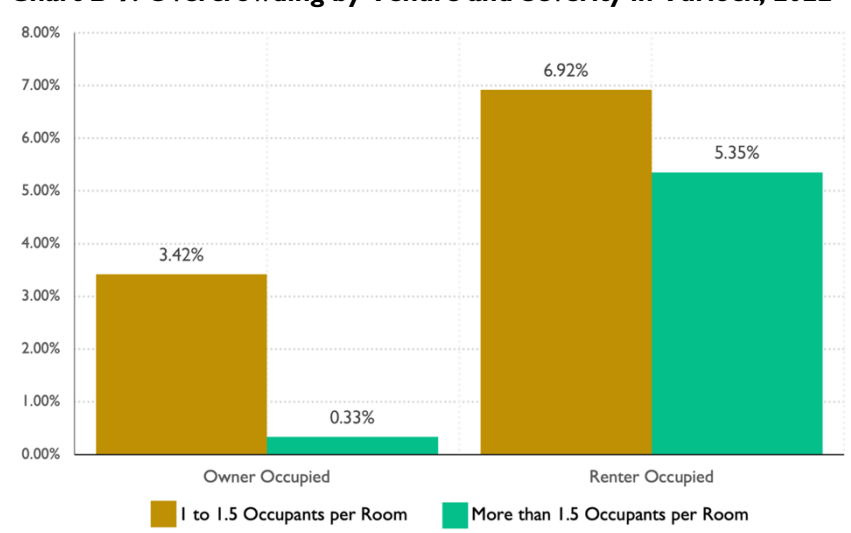
Region	Not Overcrowded		Overcrowded		Severely Overcrowded	
	Number	Percent	Number	Percent	Number	Percent
Turlock	22,847	92.37%	1,245	5.03%	641	2.59%
Stanislaus County	162,433	92.42%	9,802	5.58%	3,512	2.00%

Notes

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table B25014

Renters tend to experience overcrowding more often than owners. As shown in Chart B-9, about 12.3 percent of renter-occupied households experience some level of overcrowding while only 3.7 percent of owner-occupied households do. Rates of severe overcrowding are more than ten times as high among renters than they are among owners.

Chart B-9: Overcrowding by Tenure and Severity in Turlock, 2022

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25014

Renters may experience higher rates of overcrowding because they are more likely to be lower income than are homeowners. Lower-income households in Turlock (those making less than 80 percent of AMI), generally tend to have higher rates of overcrowding. For instance, as shown in Table B-32, among extremely-low-income households (i.e., those making less than 30 percent of AMI) 3.9 percent are considered overcrowded while 0.73 percent are severely overcrowded. Among households making between 31 to 50 percent of AMI and 51 to 80 percent of AMI, 8.1 percent and 10.5 percent are considered overcrowded. This may reflect a lack of both affordable housing and housing to meet the needs of all income levels. Notably, even households making over 100 percent of AMI have a slightly higher rate of severe overcrowding compared to those making less than 30 percent of AMI.

Table B-32: Overcrowding¹ by Income Level and Severity in Turlock

Income Group ²	Overcrowded	Severely Overcrowded
0%-30% of AMI	3.94%	0.73%
31%-50% of AMI	8.12%	0.00%
51%-80% of AMI	5.08%	5.45%
81%-100% of AMI	1.27%	0.15%
Greater than 100% of AMI	2.39%	1.17%

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

2. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas. The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

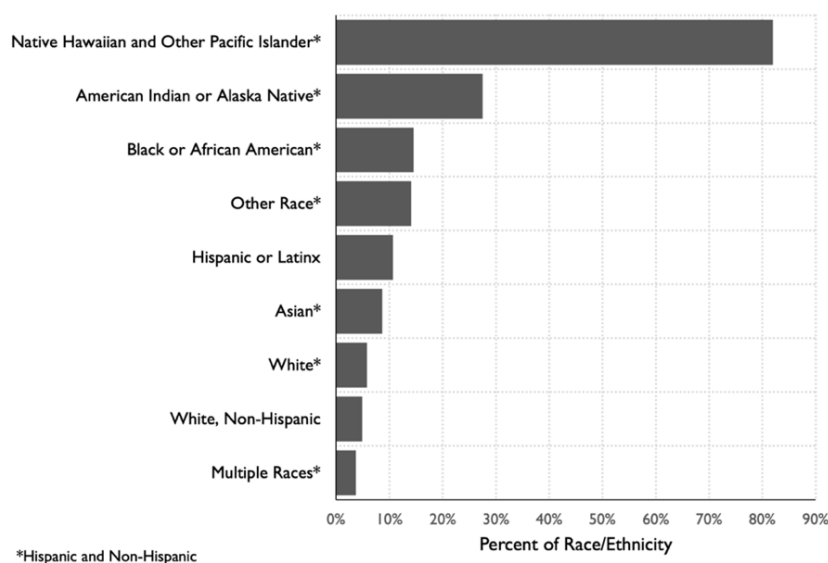
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

Like tenure, rates of overcrowding are unevenly distributed by race/ethnicity. Chart B-10 below demonstrates the breakdown of overcrowding within various racial/ethnic groups in Turlock. The According to the Census Bureau, it “does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported

here.” In addition, “[t]he racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled ‘Hispanic and Non-Hispanic’ are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.”

Overall, overcrowding is more prevalent among people of color in Turlock, as shown in Chart B-10. Notably; however, with a rate of 82 percent, Native Hawaiians and Other Pacific Islanders are nearly three times more likely to experience overcrowding than any other group. Native Hawaiians and Other Pacific Islanders account for only 0.25 percent of the population, which represents a disparate outcome for this group. There is a similar disproportionate impact for American Indian or Alaska Native and Black or African American groups, who experience 27.5 percent and 14.5 percent of overcrowding in their households respectively.

Chart B-10: Overcrowding by Race/Ethnicity in Turlock, 2022



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25014(A-I)

COST BURDEN

Cost burden, or overpayment, is defined as monthly shelter costs in excess of 30 percent of household income. Severe cost burden is defined as paying over 50 percent of household income for shelter costs. Shelter cost is defined as the monthly owner costs (mortgages, deed of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated monthly cost of utilities). HUD Comprehensive Housing Affordability Strategy (CHAS) data provides estimates of cost burden by tenure and income category. Estimates use the HUD Area Median Family Income (HAMFI) to determine overpayment. HAMFI is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily equivalent to other median income calculations due to a series of adjustments made by HUD.

According to 2016-2020 CHAS estimates, a total of 5,090 households in Turlock experienced cost burden (20 percent) while an additional 4,250 households experienced severe cost burden (16.7 percent). The means that just over a third of all Turlock households experience some level of cost burden. Of the 9,340 households experiencing some level of cost burden, 1,705 of them are considered moderate- or above-moderate-income and 7,635 are considered lower-income. This indicates that housing affordability is a particularly pressing issue for lower-income households in Turlock. Further, renters are particularly impacted by cost burden since

renters are limited to the rental market while owners can build equity with their homes. Renters in Turlock tend to have higher rates of cost burden than owners – for instance, 48.1 percent of all renters experience some level of cost burden while only 26.9 percent of owners do. Rates are further unevenly distributed between renters and owners by income level, as demonstrated in Table B-33 below.

Table B-33: Cost-Burdened Households in Turlock by Income and Tenure¹

Income Category	Renters		Owners		Total Households ²	
	Number	Percent	Number	Percent	Number	Percent
Extremely-Low-Income (Under 30% HAMFI³)						
No Cost Burden/Not Computed	625	5.30%	175	1.28%	800	3.14%
Cost Burden	265	2.25%	265	1.94%	530	2.08%
Severe Cost Burden	1,695	14.36%	400	2.93%	2,095	8.23%
Very-Low-Income (30% - 50% HAMFI)						
No Cost Burden/Not Computed	255	2.16%	390	2.86%	645	2.53%
Cost Burden	820	6.95%	345	2.53%	1,165	4.58%
Severe Cost Burden	1,020	8.64%	440	3.22%	1,460	5.74%
Low-Income (50% - 80% HAMFI)						
No Cost Burden/Not Computed	780	6.61%	875	6.41%	1,655	6.50%
Cost Burden	1,060	8.98%	805	5.90%	1,865	7.33%
Severe Cost Burden	285	2.42%	235	1.72%	520	2.04%
All Lower-Income (Under 80% HAMFI)						
No Cost Burden/Not Computed	1,660	14.07%	1,440	10.55%	3,100	12.18%
Cost Burden	2,145	18.18%	1,415	10.37%	3,560	13.99%
Severe Cost Burden	3,000	25.42%	1,075	7.88%	4,075	16.01%
Moderate- and Above-Moderate-Income (Over 80% HAMFI)						
No Cost Burden/Not Computed	4,465	37.84%	8,540	62.59%	13,005	51.11%
Cost Burden	465	3.94%	1,065	7.81%	1,530	6.01%
Severe Cost Burden	65	0.55%	110	0.81%	175	0.69%
All Income Groups						
No Cost Burden/Not Computed	6,125	51.91%	9,980	73.14%	16,105	63.29%
Cost Burden	2,610	22.12%	2,480	18.18%	5,090	20.00%
Severe Cost Burden	3,065	25.97%	1,185	8.68%	4,250	16.70%

1. According to HUD, households spending 30 percent or less of their income on housing expenses have no cost burden, households spending 31 to 50 percent of their income have cost burden, and households spending 51 percent or more of their income have severe cost burden.

2. Discrepancies in sums are due to rounding errors.

3. HUD Area Median Family Income (HAMFI).

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2016-2020 release

HOUSING VACANCY

Housing vacancy rates provide one metric to assess the balance between the supply and demand of housing in a region. Low vacancy rates occur when demand outpaces the supply of housing, while high vacancy rates indicate an oversupply of housing. Housing costs also tend to be higher with low vacancy rates. Estimates from the 2018-2022 ACS indicate that 959 (3.7 percent) out of the 25,692 housing units in the City were vacant, which is slightly lower than in the county (4.1 percent), as shown in Table B-34.

Table B-34: Turlock Vacant Units by Type, 2022

<i>Housing Type</i>	<i>Turlock</i>		<i>Stanislaus County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
For Rent	418	1.63%	1,919	1.05%
For Sale	122	0.47%	1,011	0.55%
For Seasonal, Recreational, Or Occasional Use	7	0.03%	376	0.21%
Other Vacant	299	1.16%	2,218	1.21%
Rented, Not Occupied	66	0.26%	353	0.19%
For migrant workers	0	0.00%	0	0.00%
Sold, Not Occupied	47	0.18%	1,693	0.92%
Total Vacant Housing Units	959	3.73%	7,570	4.13%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25032

PERMITTED HOUSING

As discussed previously, there was only modest housing development in Turlock during the previous housing element cycle. Using data provided in the California Department of Housing and Community Development (HCD) 5th Cycle Annual Progress Report Permit Summary, the number of building permits issued from 2015 to 2023 is available by income group. In total, 1,177 permits were issued during this period, or about 32.5 percent of the 5th cycle RHNA. Most of this development occurred at the low to moderate income ranges, with 247 units permitted for low-income households and 641 units permitted for moderate-income households. 18 very-low-income units were permitted, and 271 above moderate-income units were permitted. See Table B-35 for the proportion of the RHNA met by income level during this period.

Table B-35: Housing Permitting in Turlock (2015 – 2023)

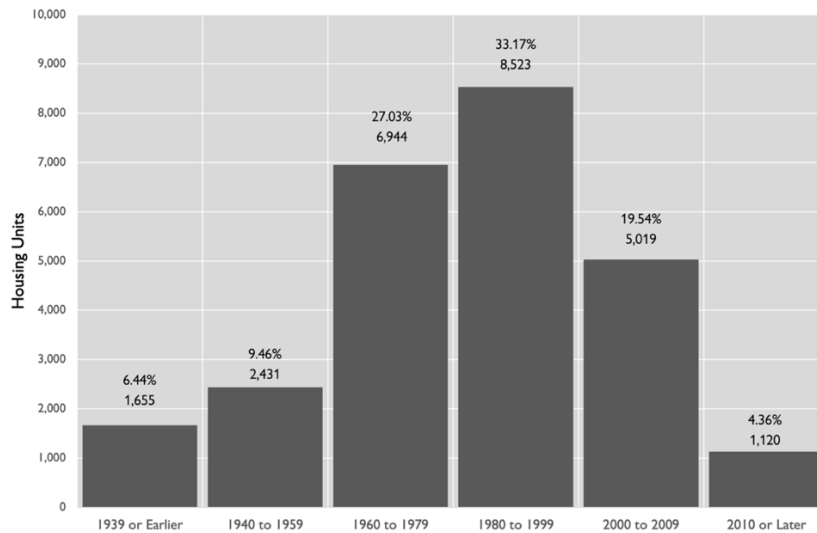
<i>Income Group</i>	<i>Number of Permits</i>	<i>Percent of 5th Cycle RHNA</i>
Very Low Income	18	0.50%
Low Income	247	6.83%
Moderate Income	641	17.72%
Above Moderate Income	271	7.49%
Total	1,177	32.53%

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2023)

HOUSING CONDITIONS

The condition of the housing stock, including the age of buildings and units that may be in substandard condition, is also an important consideration in a community’s housing needs. In Turlock, about 16 percent of the housing stock was constructed prior to 1960 and is over 65 years old. Just under 50 percent of the housing stock was constructed prior to 1980 and is over 40 years old. About 24 percent of the housing stock has been constructed since 2000, with only 4.4 percent constructed since 2010. See Chart B-11 for the age of Turlock’s housing stock as of 2022.

Chart B-11: Age of Turlock Housing Stock, 2022



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25034

A high proportion of older buildings, especially those built more than 30 years ago, may indicate that substantial housing conditions may be an issue. Housing is considered substandard when physical conditions are determined to be below the minimum standards of living, as defined by Government Code Section 17920.3. A building is considered substandard if any of the following conditions exist:

- Inadequate sanitation
- Structural hazards
- Nuisances
- Faulty weather protection
- Fire, safety or health hazards
- Inadequate building materials
- Inadequate maintenance
- Inadequate exit facilities
- Hazardous wiring, plumbing or mechanical equipment
- Improper occupation for living, sleeping, cooking, or dining purposes
- Inadequate structural resistance to horizontal forces
- Any building not in compliance with Government Code Section 13143.2

Any household living in substandard conditions is considered in need of assistance, even if they are not actively seeking alternative housing arrangements. Estimating the number of substandard units can be difficult, but the lack of certain infrastructure and utilities can often be an indicator of substandard conditions. According

to 2022 ACS, as shown in Table B-36, about 0.42 percent of owners lack complete kitchen facilities while approximately 2 percent of renters do. Further, approximately 0.66 percent of owners lack complete plumbing facilities while 0.40 percent of renters do. In total, there are 134 occupied housing units with incomplete plumbing facilities and 283 units with incomplete kitchen facilities. These percentages are comparable to the City of Modesto, where 0.1 percent of owners lack plumbing facilities, while 0.4 percent of renters do, as well as Stanislaus County, where 0.38 percent of units lack complete plumbing facilities and 0.31 percent lack complete kitchen facilities.

Table B-36 Substandard Housing Issues, 2022

Housing Type	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Incomplete Kitchen Facilities	57	0.42%	226	2.03%
Incomplete Plumbing Facilities	90	0.66%	44	0.40%
No telephone service available	69	0.51%	89	0.80%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25053, Table B25043, Table B25049

Maps B-1 and B-2 display substandard housing conditions for owner and renter occupied households by tract. Owner-occupied households with most substandard housing issues are concentrated in Tract 39.04, which encompasses Downtown, historically the oldest neighborhood in Turlock, and some parts of Stanislaus County. Tracts in northeast Turlock, Tract 36.09 and 39.07, have a higher concentration of households experiencing substandard conditions compared to the rest of Turlock. When looking at Map B-2, renter-occupied households with highest percent of substandard housing conditions are located in northern Turlock in Tract 36.10 west of Geer Road and south of Downtown east of -Golden State Boulevard, and within the area home to California State University, Stanislaus. Renter occupied households that also face higher percentages of substandard housing include Tract 39.06 and Tract 38.03, which feature County islands, areas of unincorporated county land that are surrounded by incorporated Turlock on all sides. Overall, substandard conditions in Turlock are not overly concentrated in any single area or particularly high as a percentage of existing housing even in the tracts with the highest share. Further, some of the tracts with the highest share of substandard housing are High and Highest Resource neighborhoods, such as Tract 36.10.

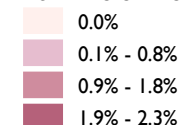
While the City does not have data on units in need of repair and rehabilitation, information from the City's Housing Rehabilitation Loan Program applications provides a sense of the spatial pattern of housing conditions in the city. The City of Turlock offers this program to allow homeowners and income-qualified rental property owners the opportunity to repair or upgrade their homes through low-interest loans. The program is funded by HUD through Community Development Block Grant (CDBG) and HOME sources. Eligible projects include health-and-safety improvements like electrical fixes, plumbing, roofing, heating and cooling systems, window replacements, accessibility modifications (e.g., wheelchair ramps, grab bars, roll-in showers), pest control, fencing, and interior/exterior renovations.⁷ Map B-3 displays the rehabilitation grant applications received from 2014 to 2023, where the red triangle denotes where application were funded and the orange triangle denotes where there was interest and an application was submitted. In total, there were 15 applications funded, and 52 applications submitted. It is important to note many times applications were not funded due to incomplete applications, applicants not qualifying for the income standards, or timeliness of applications. There is a cluster of interest in the center of Turlock, just south of the Golden State Boulevard in Tract 38.04. Most rehabilitation applications were funded in Tract 39.09 and Tract 38.03; however, there is no clear spatial pattern of interest or funded applications in Turlock as program interest is spread throughout the

⁷ City of Turlock, 2025. Housing Rehabilitation Loan. Available: <https://www.cityofturlock.org/housingprograms/housingrehabilitationloan/>

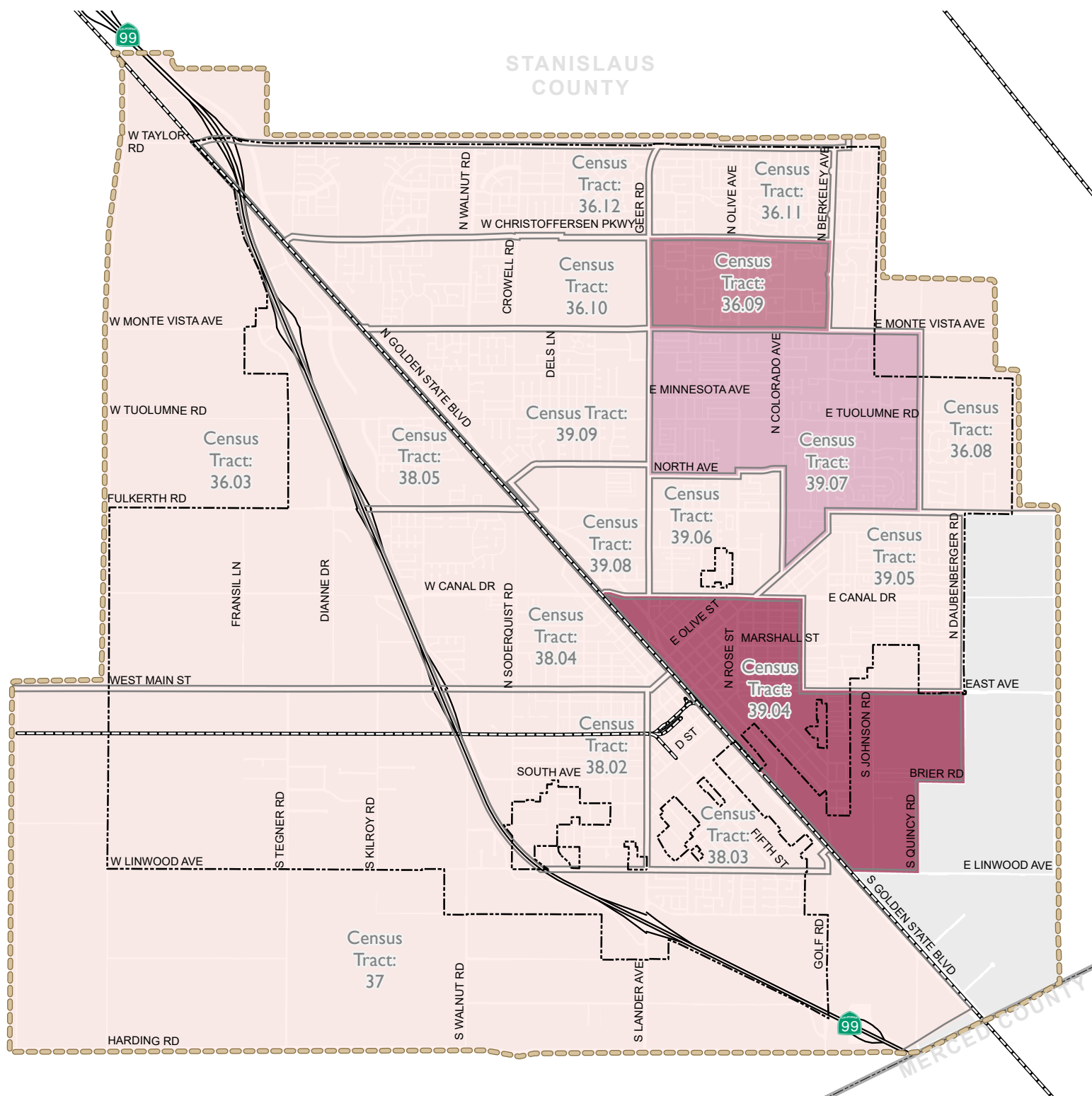
city. Overall, based on Census data and a review of rehabilitation loan grant data, substandard housing conditions in Turlock are not overly concentrated in any single area or particularly high as a percentage of existing housing even in the tracts with the highest share. However, Code Enforcement staff estimates that as much as 10 percent of the total existing housing stock (approximately 2,500 units citywide) may be in need of rehabilitation, based on inspections undertaken in the course of code enforcement activities and their working knowledge of conditions in Turlock. Staff further estimates that rehabilitation needs are highest in older, more centrally located neighborhoods and lower in more recently constructed subdivisions in the north and east of the city. The City will implement Program 3-A and continue to promote the Housing Rehabilitation Loan Program to improve substandard housing conditions in Turlock.

Substandard Housing Conditions - Owner-Occupied Households

Percent of Owner Occupied Households with Two or More Issues

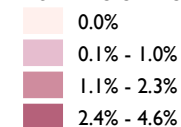


- Study Area Boundary
- City Limit & County Island
- County
- Railroad

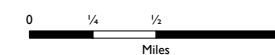
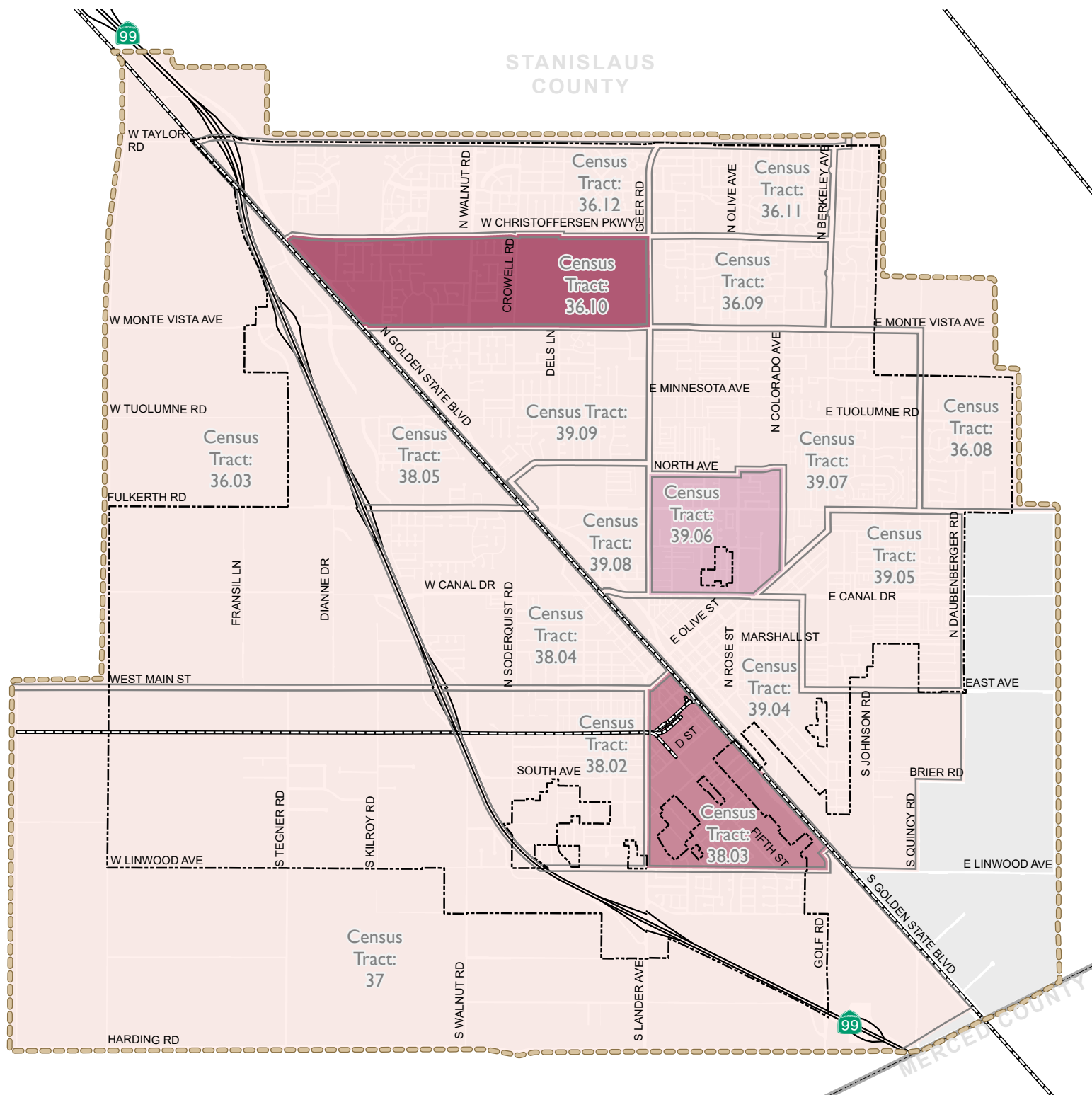


Map B-2
**Substandard Housing
 Conditions
 – Renter-Occupied
 Households**

**Percent of Renter Occupied Households
 with Two or More Issues**



- Study Area Boundary
- City Limit & County Island
- County
- Railroad



Map B-3
Rehabilitation Grant Applications (2014-2023)

- ▲ Rehabilitation Grant Applications - Funded
- ▲ Rehabilitation Grant Applications - Interested/Applied

□ Census Tracts

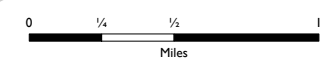
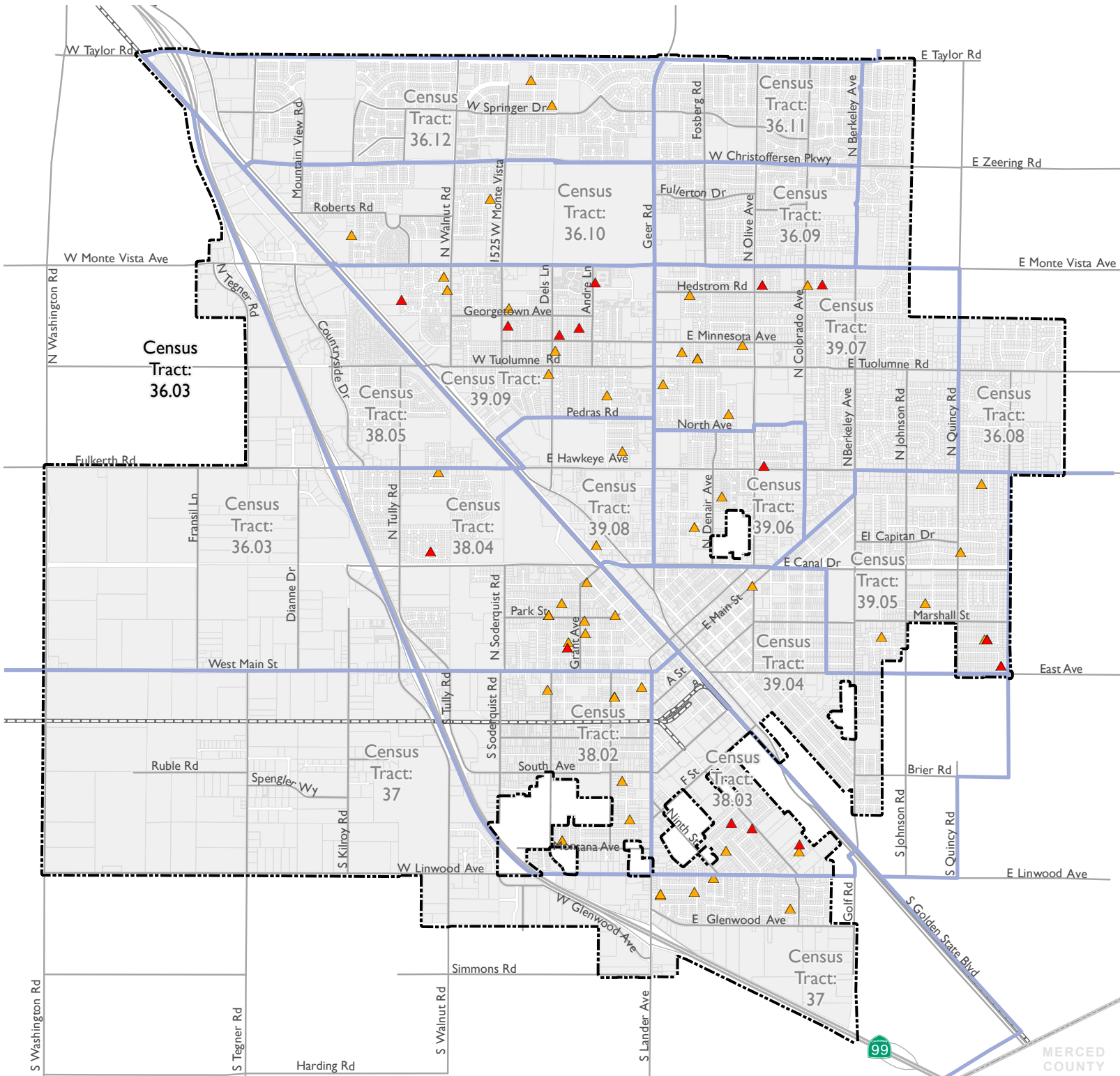
--- City Limit

--- County

— Freeway

— Major Road

— Railroad



Source: City of Turlock, 2024; Dyett & Bhatia, 2024

B.6 Housing Costs and Affordability

Several housing market characteristics, like high levels of cost burden or overcrowding, may indicate high housing costs and a lack of affordability within a community. This section summarizes housing costs in Turlock and assesses the extent to which housing is affordable for residents of the city.

HOUSING AFFORDABILITY BY HOUSEHOLD INCOME

Housing affordability can be estimated by comparing the cost of renting or owning a home in Turlock with the maximum affordable housing costs to households at different income levels. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income category. Households in the lower end of each category can afford less in comparison. The maximum affordable home and rental prices for residents of Turlock are shown in Table B-37. This table shows what type of household can afford what size and type of housing. The affordability of the city's housing stock by tenure and income group is discussed below. HCD has estimated the 2023 Stanislaus County AMI to be \$92,600, which is an increase of 45.35 percent from the 2014 median income of \$62,000.

Table B-37: City of Turlock Housing Affordability by Income Group

Household Size	AMI Limits ¹	Affordable Monthly Payment ²		Housing Costs			Maximum Affordable Price	
		Renter	Owner	Utilities		Taxes & Insurance ⁴	Renter	Owner ⁵
				Renter ³	Owner			
Extremely-Low-Income (<30% AMI)								
1 Person (Studio)	\$17,750	\$444	\$444	\$240	\$240	\$155	\$204	\$8,992
2 Person (1 Bedroom)	\$20,250	\$506	\$506	\$254	\$254	\$177	\$252	\$13,880
3 Person (2 Bedroom)	\$24,860	\$622	\$622	\$293	\$293	\$218	\$329	\$20,381
4 Person (3 Bedroom)	\$30,000	\$750	\$750	\$332	\$332	\$263	\$418	\$28,589
5 Person (4 Bedroom)	\$35,140	\$879	\$879	\$373	\$373	\$307	\$506	\$36,613
Very-Low-Income (31%-50% AMI)								
1 Person (Studio)	\$29,550	\$739	\$739	\$240	\$240	\$259	\$499	\$44,221
2 Person (1 Bedroom)	\$33,800	\$845	\$845	\$254	\$254	\$296	\$591	\$54,412
3 Person (2 Bedroom)	\$38,000	\$950	\$950	\$293	\$293	\$333	\$657	\$59,761
4 Person (3 Bedroom)	\$42,200	\$1,055	\$1,055	\$332	\$332	\$369	\$723	\$65,295
5 Person (4 Bedroom)	\$45,600	\$1,140	\$1,140	\$373	\$373	\$399	\$767	\$67,877
Low-Income (51%-80% AMI)								
1 Person (Studio)	\$47,250	\$1,181	\$1,181	\$240	\$240	\$413	\$941	\$97,435
2 Person (1 Bedroom)	\$54,000	\$1,350	\$1,350	\$254	\$254	\$473	\$1,096	\$114,911
3 Person (2 Bedroom)	\$60,750	\$1,519	\$1,519	\$293	\$293	\$532	\$1,226	\$127,961
4 Person (3 Bedroom)	\$67,500	\$1,688	\$1,688	\$332	\$332	\$591	\$1,356	\$141,010
5 Person (4 Bedroom)	\$72,900	\$1,823	\$1,823	\$373	\$373	\$638	\$1,450	\$149,679
Moderate-Income (81%-120% AMI)								
1 Person (Studio)	\$77,750	\$1,944	\$2,268	\$240	\$240	\$794	\$1,704	\$227,555
2 Person (1 Bedroom)	\$88,900	\$2,223	\$2,593	\$254	\$254	\$908	\$1,969	\$263,930
3 Person (2 Bedroom)	\$100,000	\$2,500	\$2,917	\$293	\$293	\$1,021	\$2,207	\$295,608
4 Person (3 Bedroom)	\$111,100	\$2,778	\$3,240	\$332	\$332	\$1,134	\$2,446	\$327,287
5 Person (4 Bedroom)	\$120,000	\$3,000	\$3,500	\$373	\$373	\$1,225	\$2,627	\$350,820

1. AMI limits based on 2023 HCD State Income Limits for Stanislaus County, other assumptions are derived from Zillow estimates (as of January 2022) and the National Association of Realtors. The 2023 Stanislaus County AMI is \$92,600.

2. Affordable monthly payment for renters and owners is assumed to be one-twelfth of 30% of median income applicable for the number of bedrooms. The exception is moderate-income owners, whose affordable payment is assumed to be one-twelfth of 35% of median income applicable for the number of bedrooms as specified by HCD, pursuant to HSC 50052.5(b)(4).

3. Utilities are estimated according to the 2021 Stanislaus County Housing Authority Utility Allowance Schedule. Estimates are based on the combined average cost of gas and electric heating, cooking and water heating, as well as other electric, water, trash collection, sewer, air conditioning, refrigeration, and range/microwave across all unit types [i.e., elevator/high-rise/apartment/walk-up (multi-family), detached house/single family dwelling, mobile/manufactured home, row house/townhouse & semi-detached/duplex]. Costs are assumed equivalent for owners and renters.

4. Taxes and insurance are assumed to be 35% of monthly affordable housing costs for owners.

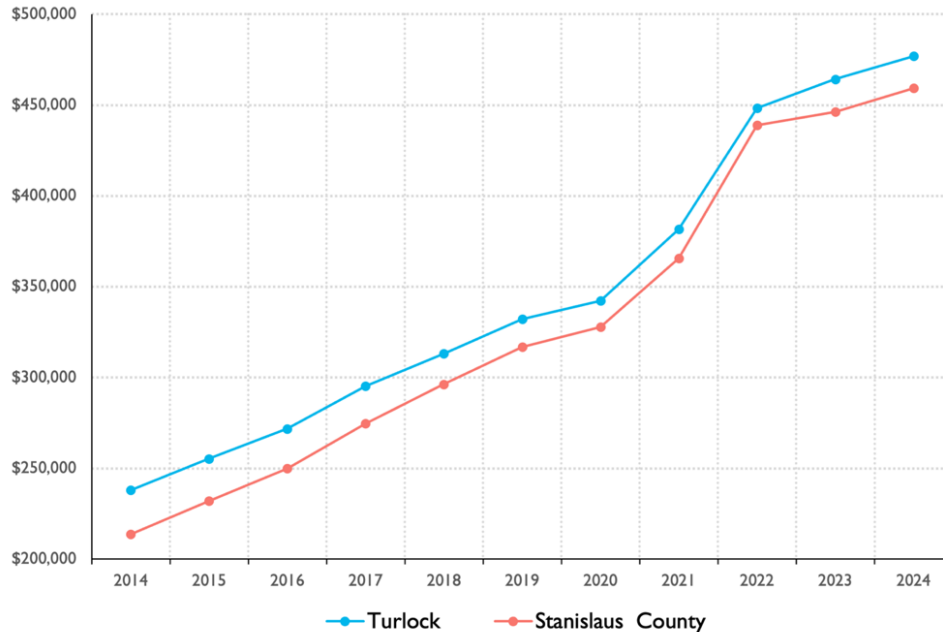
5. Assumed 30-year amortization, 5.84% interest rate, 6.0% down payment and closing costs equal to 2% of the sale price.

Source: HCD State Income Limits, 2023; Stanislaus Housing Authority Utility Allowance Schedule, 2022; Zillow Mortgage Rates, January 2022; National Association of Realtors Research Group, Downpayment Expectations & Hurdles to Homeownership, April 2020; Dyett & Bhatia, 2022

OWNERSHIP COSTS

Like many cities in the California, housing costs in Turlock have continued to rise over the last two decades. Home values are tracked using the Zillow Home Value Index (ZHVI), which is a smoothed, seasonally adjusted measure of the typical value for homes in the 35th to 65th percentile range. The regional ZHVI estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. As demonstrated in Chart B-12, home values in Turlock closely follow the trends in Stanislaus County. Average home values have continuously risen in Turlock since 2014 from \$237,915, reaching nearly \$476,933 by January 2024.

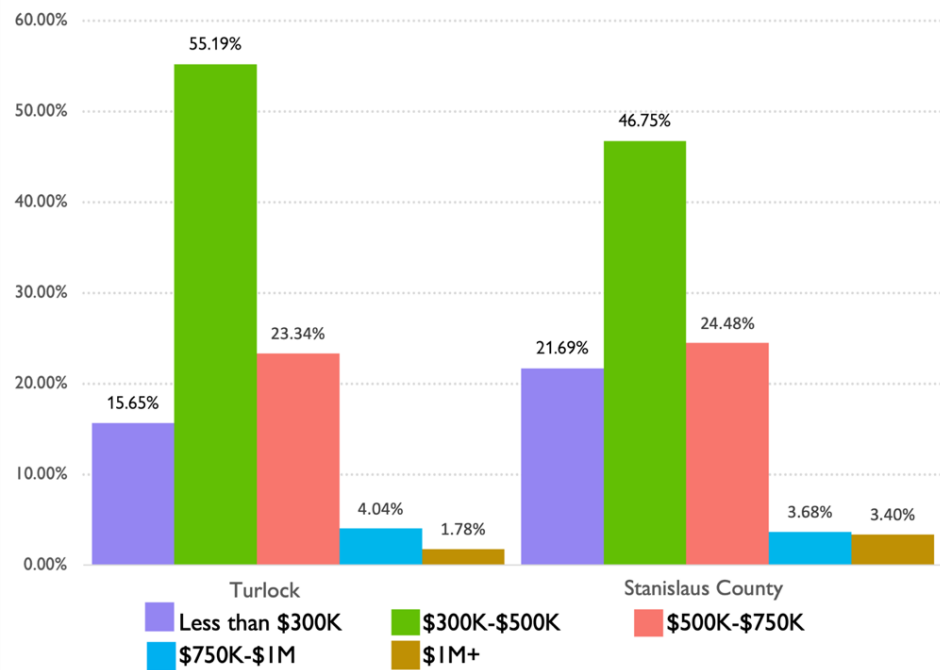
Chart B-12: Turlock and Regional Area Zillow Home Value Index (ZHVI), 2014-2024



Source: Zillow, ZHVI January 2011 – January 2024-

In addition to the ZHVI, ACS provides estimates of home values for owner-occupied units. Shown in Chart B-13, this data confirms the similarity in home value across the region as indicated by the ZHVI. The ZHVI estimates the typical Turlock household is valued over \$300,000, and the ACS similarly indicates that most units (about 55.2 percent) are valued between \$300,000 and \$500,000. It is important to note that around 15.7 percent of units are valued under \$300,000 in Turlock.

The ZHVI tracks a variety of types of owner-occupied housing units, including both single-family homes and condominiums. Table B-38 provides a breakdown of the ZHVI by housing type and size between 2014 and 2024. In total, housing value has increased by about 100 percent between 2014 and 2024. One-bedroom units in particular have seen a significant increase in value by about 215.8 percent during the period. As of 2024, the highest value housing type in Turlock is a four-bedroom housing unit at \$556,911.

Chart B-13: Turlock and Regional Area Owner-Occupied Unit Values, 2022

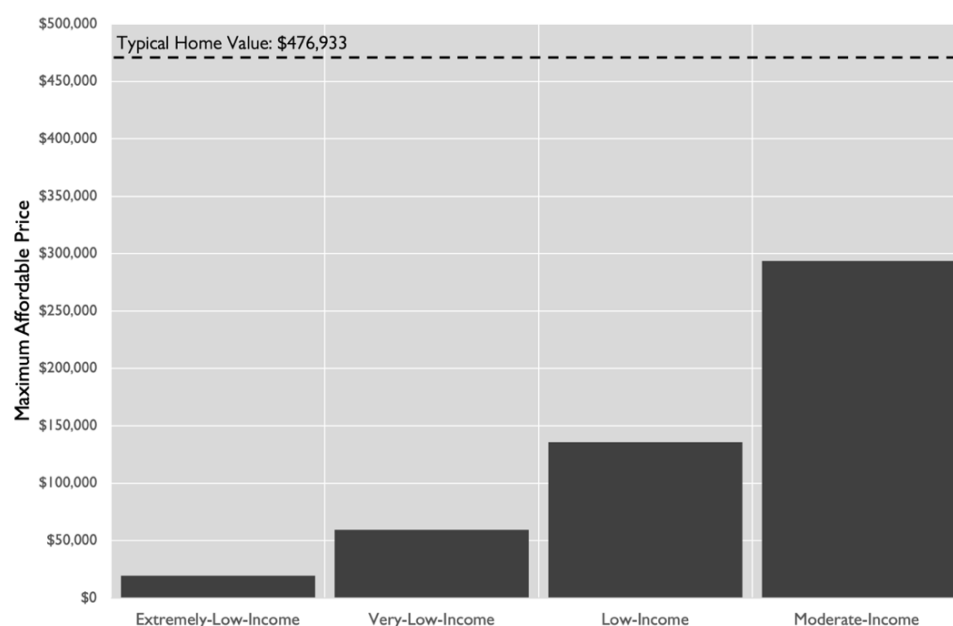
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table S2506 and S2507

Table B-38: Turlock Zillow Home Value Index (ZHVI, 2014 – 2024)

Housing Type	January 2014 ZHVI	January 2024 ZHVI	Percent Change (2011 – 2022)
Total	\$237,915	\$476,933	100.46%
Single-Family	\$226,855	\$479,856	111.53%
Condo	\$148,115	\$309,217	108.77%
1 Bedroom	\$89,689	\$283,246	215.81%
2 Bedrooms	\$137,119	\$355,830	159.51%
3 Bedrooms	\$207,646	\$456,355	119.78%
4 Bedrooms	\$285,128	\$556,911	95.32%

Source: Zillow Home Value Index, January 2011 and January 2022

Given the ZHVI estimates provided in Table B-38 and housing affordability levels from Table B-37 it is apparent that homeownership is typically out of reach for lower-income households of all sizes. While some larger households may be able to afford units that have fewer bedrooms, this would lead to overcrowding. For instance, a four-person low-income household would be able to afford a \$135,601 unit, which would not even be sufficient to purchase a one-bedroom unit per the ZHVI. Moderate-income households of any size, on the other hand, would also be unable to afford to purchase a home at the appropriate size. This demonstrates an affordability gap for all households in the city, as such households generally would not be able to afford to buy a home without significant subsidy. Increased housing production for a range of housing types would also help to increase affordability, but this analysis shows that housing prices have increased substantially. Chart B-14 visualizes the affordability gap for the typical household, which is defined as a four-person household living in a three-bedroom housing unit.

Chart B-I 4: Ownership Affordability Gap for the Typical Household

Note: The typical household is a four-person, three-bedroom housing unit

Source: Zillow Home Value Index, January, 2024; Dyett & Bhatia, 2024

RENTER COSTS

In 2022, according to ACS estimates, the median contract rent in Turlock was \$1,206. According to the Census, contract rent is the monthly rent agreed upon regardless of any furnishings, utilities or services that may be included. Data regarding contract rent excludes units for which no cash rent is paid. Table B-39 illustrates that rent in Turlock is nearly equal to the county during the same year. Rents in Turlock and the county were generally stable between the 2012 and 2017 period, increasing by about 4 percent and 4.8 percent. However, between 2017 and 2022 rents spiked in Turlock—increasing by about 40.2 percent—while the county experienced a slightly lower rent increase at approximately 38 percent. This substantial rent increase over between 2017 and 2022 echoes cost of living increases that have occurred across California.

Table B-39: Turlock and Regional Area Rents¹ (2012 – 2022)

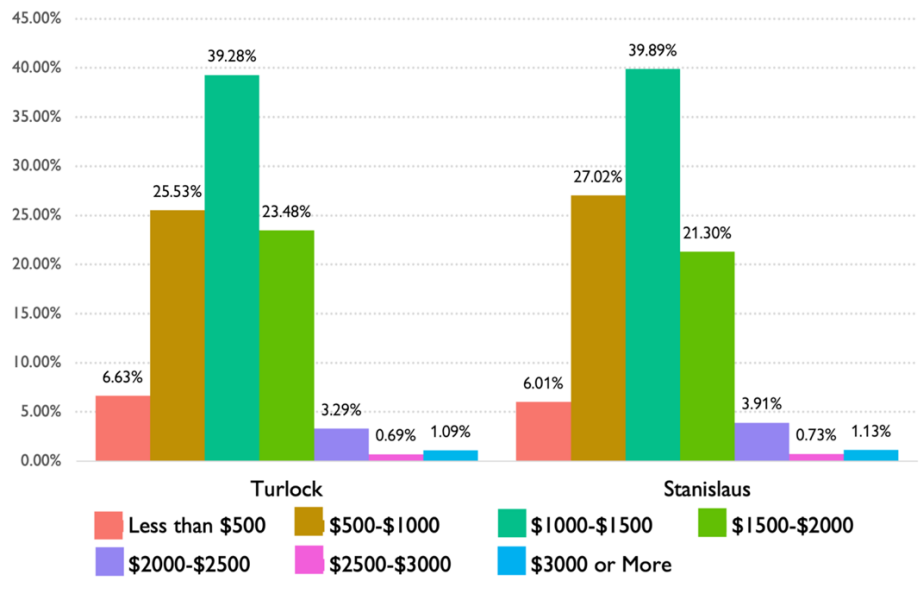
<i>Jurisdiction</i>	<i>2012 Median Contract Rent</i>	<i>2017 Median Contract Rent</i>	<i>2022 Median Contract Rent</i>
Turlock	\$827	\$860	\$1,206
Stanislaus County	\$824	\$864	\$1,192

1. County and regional counts are weighted averages of jurisdiction median using rental unit counts from the relevant year.

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, from 2008–2012; 2012–2017; 2018–2022, B25058

The distribution of contract rent by region is also provided by the ACS for 2022. As demonstrated in Chart B-15, most (71.4 percent) renter-occupied units in Turlock have contract rents below \$1,500. This is similar to the county, where about 73 percent of units have contract rents below \$1,500. Further, just under 2 percent of the Turlock and county rental stock have contract rents above \$2,500. While rents have risen at a fast pace between 2017 and 2022, both the City and the County still remain a slightly more affordable option for renters compared to the state median contract rent in 2020 at \$1,699.

Chart B-15: Contract Rents for Renter-Occupied Units, 2022



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2018-2022), Table B25056

Moderate Income households are those making between 81 and 120 percent of the local area median income. Specifically, for Stanislaus County, a 2-person (1 bedroom) household in Turlock ranges from \$54,000 to \$88,900 annually. Based on HCD income limits and affordable housing cost estimates shown on Table B-37, the affordable monthly rent for a 2-person (1 bedroom) household in this income category ranges from \$1,350 to \$2,223 per month and the affordable house price is up to \$263,930. For a 3-person household (2 bedroom) in Turlock, moderate income households range \$60,750 to \$100,000 annually. The affordable monthly rent for a 3-person (2 bedroom) household in this income category ranges from \$1,519 to \$2,500 per month and the affordable house price is up to \$295,608. For a 4-person (3 bedroom) household in Turlock, moderate income households range from \$67,500 to \$111,100 annually. The affordable monthly rent for a 4-person (3 bedroom) household in this income category ranges from \$1,688 to \$2,778 per month and the affordable house price is up to \$327,287. When comparing the affordable monthly rent of Table B-37 to the average asking rent prices in Turlock of Table B-40, the results indicate that rental units of appropriate size, up to 3-bedrooms, would be available in a range affordable to 2- to 4-person households in the Moderate income category.

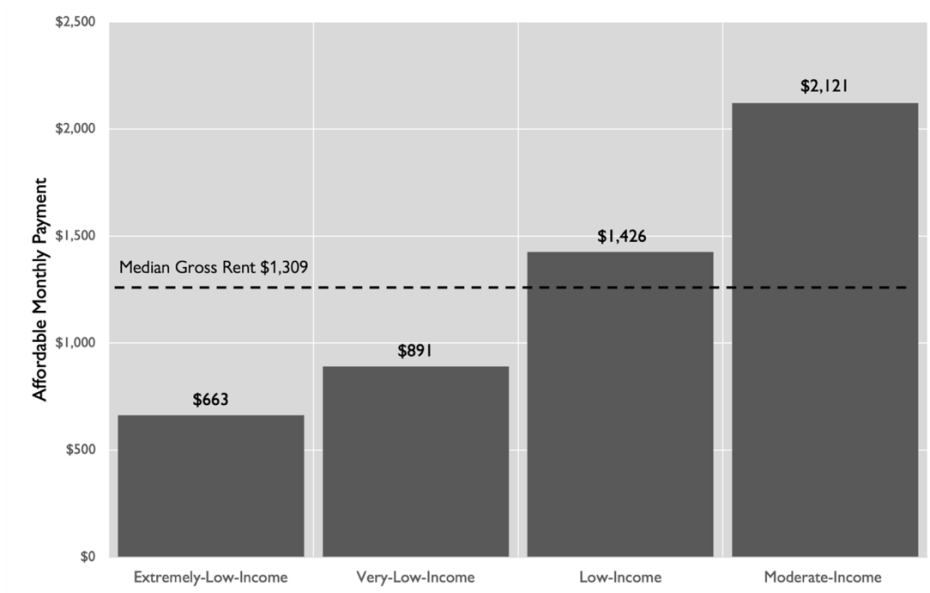
Table B-40: Average Asking Rents in Turlock, 2024

	Average Size (sf)	Average Rent (\$/mo)	Average Rent (\$/sf/mo)
Studio	429	\$1,096	\$2.55
1-Bedroom (2 Person)	635	\$1,346	\$2.11
2-Bedroom (3 Person)	895	\$1,441	\$1.61
3-Bedroom (4 Person)	1,072	\$1,813	\$1.69

Source: Rental Market Trends in Turlock, CA, Apartments.com, 2024

According to the gross rental estimates (i.e., including utilities and other costs) from Table B-40 above and monthly affordable payments presented in Table B-37, extremely-low-income households in Turlock would not be able to afford to rent an appropriately sized unit. However, larger extremely-low-income households could afford to rent a unit with fewer bedrooms – for instance, a four-person household could afford to rent a two-bedroom unit. All other income levels, including very low, low and moderate households, would be able to afford to rent an appropriately sized unit. Chart B-16 demonstrates this affordability gap for the typical extremely-low-income household, which may require subsidies to ensure housing affordability.

Chart B-16: Rental Affordability Gap for the Typical Household



Note: The typical household is a four-person, three-bedroom housing unit.

Source: IPUMS USA, 2015-2019 ACS; Dyett & Bhatia, 2021

B.7 Assisted Housing at Risk of Conversion

State Housing Element law requires that communities identify the status of assisted low-income rental units that are “at risk” of conversion to market rent status within ten years of the statutory mandated update of the Housing Element (from January 2023 to January 2031). The California Housing Partnership (CHP) estimates that there are 4,254 low-income rental units in Stanislaus County. Table B-41 shows that while most units in the county are at low risk of conversion, there are 87 units (2.0 percent) at moderate risk and 179 units (4.0 percent) at high risk. In addition, Stanislaus County has experienced the loss of 170 affordable units (3.8 percent) between 1999 and 2023. There are currently ~~no~~ 104 units at risk of conversion by 2031 in the City of Turlock. As such, Program 4-J, Expiring Covenants, would pursue a program to purchase affordability covenants on existing multi-family units, subject to restrictions that the affordability covenants would be in effect for not less than 30 years, and that at least 20 percent of the units would be affordable to extremely low- and very low-income households. More information is available in Chapter 4: Housing Action Plan. While California Housing Partnership’s Preservation Database is the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Table B-41: Assisted Units at Risk of Conversion

Risk Level ^I	Turlock		Stanislaus County	
	Number	Percent	Number	Percent
Moderate	0	0.00%	87	2.00%
High	0	0.00%	179	4.04%
Very High	0	0.00%	0	0.00%
Lost Affordable Homes	0	0.00%	170	3.84%

I. California Housing Partnership uses the following categories for assisted housing developments in its database:

- Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- Moderate Risk: affordable homes 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 homes 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.
- Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year 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.

Source: California Housing Partnership, Preservation Database, 2024

Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at risk of converting to market rate uses to supplement the aggregate numbers provided in Table B-41. The assisted housing inventory is available in Table B-42 below.

Table B-42: Turlock Assisted Housing Inventory

Project Name	Project Address	Project Type	Total Units	Affordable Units	Date Constructed	Affordability End Date
Avena Bella	500 W Linwood Ave	Family	80	79	2013	2067
Avena Bella, Phase 2	500 W Linwood Ave	Family	61	60		1/21/2077
Denair Manor	550 Wayside Dr	Seniors 62+	70	70	1979	2074
Crane Terrace Apartments	1318 E Canal Drive	Seniors 62+	44	44	2006	2060
Cherry Tree Village	139 W Minnesota Ave	Family & Seniors	194	104	2003	2056
Turlock Silvercrest	895 Lander Ave	Seniors 62+	80	80	2002	11/30/2041
Parkwood Apartments	3800 Crowell Road	Family	180	180	1978	2053
Villas Parkside Apartments	381 W Hawkeye Ave	Family & Seniors	104	104	1973	2029 2053
Total			813	721		

Source: California Housing Partnership, 2024

COST ANALYSIS

State law requires the analysis of at-risk housing to identify “the total cost of producing new rental housing that is comparable in size and rent levels, to replace the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments.” The typical development cost of affordable housing projects in Turlock is about \$393,799 per unit. Estimates are derived from the average projected development costs per unit provided in recent California Tax Credit Allocation Committee (TCAC) project tax credit applications, see Table B-43. If the 141 units identified by the CHP as facing some level of risk converted to market rate housing during the 10-year period, the total replacement cost would be about \$55,525,612.

Table B-43: Typical Development Costs of Affordable Housing

<i>Project Name</i>	<i>TCAC Application Year</i>	<i>Per Unit Cost^I</i>
Church Lane	2017	\$418,536
Montevista Senior Apartments	2018	\$292,056
Hilltop Commons	2020	\$470,804
Average		\$393,799

I. Derived from stated “true cash per unit cost” or “effective per unit costs”, where applicable, in TCAC project applications.

Source: California Tax Credit Allocation Committee, Project Staff Reports 2017-2020

The cost of preservation for the typical affordable housing project can be estimated by finding the difference between fair market rent and affordable rent. As shown in Table B-36 the affordable monthly rental payment for a very-low-income, four-person household in Turlock is \$1,713. In fiscal year 2021 the HUD Fair Market Rent (FMR), or gross rent estimate, in the Oakland-Fremont, CA HUD Metro FMR area for a three-bedroom unit was \$3,196. The difference between these two prices is the “affordability gap,” which is about \$1,483 in Turlock. Given this affordability gap, the total cost of preserving all 141 at-risk units would be approximately \$209,103 per month or \$2,509,236 per year. This translates to a cost of \$25,092,360 over the 10-year period, or \$177,960 per unit. This is likely an overestimation of cost, since the FMR area that Turlock is part of includes Bay Area jurisdictions with much higher rental costs. Even so, preservation costs are lower than replacement costs.

RESOURCES FOR PRESERVATION

There are two primary resources available for preserving at-risk units – public agencies, nonprofit housing corporations, and tenant groups; and public financing or subsidy programs. HCD maintains a current list of all “qualified entities” across the state, which are nonprofit or for-profit organizations or individuals that agree to maintain the long-term affordability of affordable housing developments. Table B-44 provides the list of all qualified entities for Stanislaus County. The City would work with these organizations to preserve the housing units in danger of conversion. Additional housing resources, including funding sources, that the City utilizes are discussed further in Chapter 3.

Table B-44: Qualified Entities in Stanislaus County

<i>Qualified Entity</i>	<i>City</i>	<i>Contact</i>
ACLC, Inc	Stockton	(209) 466-6811
Self-Help Enterprises	Visalia	(559) 802-1620
Modesto Redevelopment Agency	Modesto	(209) 577-5247
Housing Authority of the County of Stanislaus	Modesto	(209) 523-0705
ROEM Development Corporation	Santa Clara	(408) 984-5600 Ext 17
Volunteers of America National Services	Sacramento	(916) 917-6848

Source: HCD, May 2021

B.8 Energy Conservation

Conservation of energy is an important issue in housing development today not only due to the cost of energy, which can be a substantial portion of monthly housing costs for both owners and renters, but also due to an emerging interest in sustainable development, energy independence, and reduction of greenhouse gas emissions in line with new legislation such as the Global Warming Solutions Act of 2006 (AB 32).

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses, and by designing buildings to be more energy efficient. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Title 24 energy requirements are consistently reviewed in all building applications processed in the City.

Although the energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads, and overall energy consumption. While it is not suggested that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

While construction of energy efficient buildings does not lower the purchase price of housing, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of water and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems; and building design and orientation that incorporates energy conservation considerations. Rebate programs run by the local and State utilities are described below.

The City of Turlock has updated its General Plan. In order to comply with AB 32 and SB 375, the City has incorporated numerous policies and programs into the updated General Plan, aimed at reducing energy consumption and greenhouse gas emissions in buildings and through sustainable land use and transportation planning. New residential development that takes place in Turlock will have to comply with these new policies as well.

INTEGRATING LAND USE AND TRANSPORTATION PLANNING

The City of Turlock seeks to minimize energy consumption through integrating land use and transportation planning in its General Plan policies. Infill development, mixed uses, and higher density development enable residents to access goods and services without a car, or in shorter and fewer car trips; dense, pedestrian-oriented areas encourage walking and cycling. High density residential projects also use less energy per unit for heating and cooling than single family homes. Policies in the Land Use, Transportation, and City Design Elements of the current General Plan encourage development that, by nature of its design, reduces energy consumption.

By virtue of its location, compact development pattern, and by the presence of several large local employers, residents of Turlock tend to work locally as compared with many other Central Valley cities. Approximately 45 percent of the city's employed residents work in Turlock, and over 80 percent work in Stanislaus County. Additionally, approximately 75 percent of residents commute less than 30 minutes to work.

BUILDING DESIGN AND CONSTRUCTION

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest of days of collective settlement. These methods can be categorized in three ways:

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

- Locating windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
- Use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
- “Burying” part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
- Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
- Locating openings and using ventilating devices to take advantage of natural air flow; and
- Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.

Second: building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:

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

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

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

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

- Use of solar energy to heat water;
- Window glazing to repel summer heat and trap winter warmth;
- Weather-stripping and other insulation to reduce heat gain and loss; and
- Use of energy-efficient home appliances.

Turlock's abundant sunshine provides an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months, as well. Natural space heating can be substantially increased through the proper location of windows and thermal mass.

City Policies

Within the Open Space and Conservation Element of the City of Turlock's current General Plan, the City outlines several goals and policies pertaining to Energy Conservation. As part of the residential design review process, all developments must be evaluated against the Energy Conservation Guidelines. These guidelines include that all residential developments should be oriented to be within 22.5 degrees of the east-west axis to maximize south-wall and minimize west-wall exposure, roof overhangs, wood trellises and other sunshade devices should be provided to shade the east and west building surfaces and windows, deciduous tree cover should be provided to shade streets and parking areas and to reduce summer heat radiation, use of solar collectors of water, space and swimming pool heating should be encouraged, and construction material conservation is to be encouraged.

REBATE PROGRAMS

The City also has a policy to support Turlock Irrigation District (TID) and Pacific Gas and Electric (PG&E) programs to encourage retrofit measures such as weather-stripping and insulation. PG&E provides gas, and TID provides electric service to Turlock residents. These companies offer company a variety of energy conservation programs and information services that are available to residents.

PG&E Rebates

Home Appliance Rebate Program. PG&E offers rebates on the purchase of Smart Thermostats, electric heat pump storage water heater, backup power generator, and portable batteries. Customers of PG&E are eligible for rebates on thermostats of \$50-\$120, depending on the needed appliance, electric heat pump storage water heater rebates of \$300, backup power generator rebates of \$300-\$500, and portable battery rebates of \$300-\$500.

Turlock Irrigation District Rebates

Turlock receives its electricity supply from TID. TID has developed numerous energy efficiency and demand reduction programs for its customers, both residential and commercial. The residential customer programs are as follows:

- LED Lights Rebate for replacing incandescent bulbs
- Residential Rebate Programs: Rebates for purchasing and installing energy-efficient appliances including Energy Star refrigerators, Energy Star clothes washers, Energy Star room air conditioner or mini split A/C, induction stove tops, heat pump or electric water heater, Energy Star windows and sun screens.
- Shade Tree Rebate: Rebates for the purchase of up to three trees plants for shade purposes

ALTERNATIVE ENERGY DEVELOPMENT

Solar energy is a viable alternate energy source for the City of Turlock. There are two basic types of solar systems: active and passive.

Active Solar Systems

Active solar systems typically collect and store energy in panels attached to the exterior of a house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air, while heated water can flow directly into a home's hot water system. Solar cells absorb the sun's rays to generate electricity and can substantially reduce electric bills. Technological improvements have made the cells increasingly efficient and reduced their cost.

Passive Solar Systems

In passive solar systems, the structure itself is designed to collect the sun's energy, then store and circulate the resulting heat similar to a greenhouse. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and are constructed with dense material such as concrete or adobe to better absorb heat. Properly placed windows, overhanging eaves, and landscaping can all be designed to keep a house cool. Although passive solar systems generally maximize use of the sun's energy and are less costly to install, active systems have greater potential application to cool and heat a house and to provide it with hot water and electricity. This may mean lower energy costs for Turlock residents.

SUMMARY OF KEY FINDINGS

Findings Regarding Statutorily Defined Special Needs Groups.

- **Extremely-Low Income Residents:** American Indian or Alaska Native non-Hispanic residents are most likely to fall below 30 percent AMI and experienced the second highest rates of poverty, while only representing 0.21 percent of the City's population. They are followed by Black or African American residents who experience the highest rates of poverty. Overall, Turlock has a slightly lower poverty rate (13.1 percent) than the County (15.1 percent)
- **Older Adult Residents:** Approximately one-third of older adults are renters and nearly 33 percent qualify as low income, while nearly 20 percent qualify as very low income. Overall, around 50 percent of older adult households in Turlock are considered cost burdened, whether renter or owner. Notably, 10 percent of the population is aged between 55 and 64 years, which means a relatively large number of residents will become seniors during the 2023-31 planning period.
- **Persons with Disabilities:** In the city, there is almost equivalent proportion of persons with disabilities to the City and the County (12.3 percent and 12.7 percent). Over 90 percent of residents with a developmental disability lived at the home of a parent/family/guardian.
- **Large Families:** There is a smaller share of larger households (5 or more people) in Turlock at 12.6% compared to Stanislaus County at 17.8%. Turlock also holds a larger share of single-person households at 22% compared to 20.3% for the County. However, these households tends to be less cost burdened and are less likely to be extremely low-income.
- **Female-Headed Households:** Female-headed households make up about 15.2 percent of the total households in Turlock. These households are more likely to rent than to own. Nearly 30 percent

of all female-headed households with children in Turlock live below the federal poverty level. The special needs of these households should be addressed in the Housing Element Update.

- **Persons Experiencing Homelessness:** As a share of the total population of Stanislaus County, the number of people experiencing homelessness is not large; however, the rate of homelessness in the county has nearly doubled since 2018. Additionally, more than 40 percent of people experiencing homelessness in Stanislaus County are unsheltered, which represents an urgent need that should be addressed through a coordinated effort with the County and other Stanislaus jurisdictions. Further, people of color are disproportionately represented among those experiencing homelessness: Hispanic, African American, and American Indian or Alaska Native homeless persons make up 35.6 percent, 12.5 percent, and 5.3 percent of homeless Stanislaus residents respectively, but account for only 0.13 percent, 0.05 percent, and 0.01 percent of the overall population.
- **Farmworkers:** Overall, the farmworker population in Stanislaus County has decreased dramatically since 2000 among seasonal farmworkers as the mechanization of agriculture has proceeded. However, the number of permanent farmworkers has increased approximately 2 percent. Still, farmworkers represent about 4 percent of the total population in Turlock, and number of student migrant workers has decreased only slightly since 2016-2017. Given the seasonal nature of this work for at least a portion of this group, the special needs of this segment of the population should be considered in the Housing Element Update.
- **Demographics:** Turlock is a fast-growing community. The city has grown at a much faster rate than Stanislaus County since 2000 and is projected to add another 20,000 residents by 2050, which represents a nearly 29 percent increase over the period. Since 2000, the population has aged slightly. The share of residents aged over 65 has grown by 2 percent while share of residents aged less than 24 has decreased by 5.2 percent. Ethnically, the older adult population in Turlock is overwhelmingly White. However, Turlock is becoming more diverse. Since 2000, the share of residents who identify as Hispanic has increased dramatically from 29.42 percent to 40.06 percent, while the share who identify as White has decreased from 60.41 percent to 48 percent. Other races make up a relatively small and stable share of the population.
- **Income.** Household income levels are generally on par with the county; however, over 42 percent of households in Turlock make less than 80 percent of the area median income, meaning a very large share qualifies as lower income by HUD standards. Notably, people of color are disproportionately lower income in Turlock. Strikingly, more than 23 percent of African American residents and nearly 14 percent of Native Americans live below the federal poverty level. These two groups in particular have special needs that should be considered in the Housing Element Update.
- **Cost Burden:** A substantial portion of the local population in Turlock experiences housing cost burden: 20 percent of households devote more than 30 percent of their income to housing costs while nearly 17 percent devote more than 50 percent. Almost half of all renters in Turlock experience cost burden. This indicates a strong need for rental assistance and stabilization programs to help keep people in their homes proactively and prevent homelessness.
- **Overcrowding:** Overall, the rate of overcrowding is equivalent in Turlock (7.6 percent) and Stanislaus County (7.6 percent). However, although they represent a relatively small share of the

total population, Native Hawaiians and Other Pacific Islanders are three times more likely to experience overcrowding than other races and ethnicities.

- **Housing Quality:** In Turlock, just under 50 percent of the housing stock was constructed prior to 1980, making it more than 40 years old. As such, programs to assist with maintenance and repair should be a focus in the Housing Action Plan. However, the percentage of households living in substandard conditions in Turlock is very low, indicating that, overall, housing is generally in good condition. A review of code enforcement actions in Turlock in recent years indicates that vehicle and weed abatement are the primary issues addressed and that there is no clear pattern of housing related code violations in any one neighborhood.
- **Housing Tenure:** Renters represent a robust share of the total number of households in Turlock at 45 percent. This is a slight increase over 2000, but still a sizable share of the overall population in comparison to other communities. As such, an emphasis on rental assistance, rent stabilization, and homeownership assistance may be warranted in the Action Plan of the Housing Element Update. Renters tend to be people who have arrived in the community more recently than homeowners and they are more likely to be African American, Hispanic, or Native American.
- **Vacancy:** Vacancy rates in the community are very low for both rental (1.63 percent) and for sale units (0.47 percent).
- **Production and Need at Various Income Levels.** Housing production has not kept pace with population growth: the total number of housing units in the community increased by only 2.78 percent between 2000 and 2020, even as population increased by approximately 35 percent. Correspondingly, home values in Turlock have more than doubled since 2012. The local housing stock in Turlock is predominantly composed of single-family homes (approximately 70 percent). About 25 percent of homes are multifamily units and these are almost exclusively rental units (98.0 percent). Mobile homes account for 2.2 percent of the total housing stock, primarily concentrated in 2 mobile home parks located in east central Turlock. Approximately 0 assisted units are at risk of conversion in Turlock compared to 170 units in the County.
- **Housing Affordability:** Home values in Turlock have doubled since 2014, with the value of smaller units (1 and 2-bedrooms) seeing the steepest increases. This indicates a mismatch of supply and demand. The Housing Action Plan should include strategies to promote and incentivize the production of smaller units to meet this demand. At \$476,933 in 2024, however, the average home value in Turlock was well beyond reach for Moderate- and lower-income households. Contract rents (exclusive of utilities) in Turlock increased by nearly 5 percent between 2012 and 2017 and by about 40 percent between 2017 and 2022. While substantial, this rate of increase is markedly lower than that seen on the ownership market and overall rental housing is relatively more affordable.
- **Energy Conservation.** While energy conservation remains an important goal for the City, affordability of various upgrades may be out of reach for a larger proportion of citizens, as many energy efficiency related rebates have expired since 2015. Notably, TID's solar rebates program has come to an end.