METHODOLOGY DOCUMENTATION

Quantifying Housing Needs in California

May 2026

CALIFORNIA HOUSING PARTNERSHIP

https://calhousingpartnership.org/housing-needs/

TABLE OF CONTENTS

INTRODUCTION

Purpose of the Housing Needs Dashboard

Policymakers, program administrators, housing advocates, practitioners, and California residents often lack easy access to data and visual tools that provide comprehensive pictures of housing markets throughout the state. The California Housing Partnership created the Housing Needs Dashboard in 2020 to address this challenge.

The Housing Needs Dashboard ("dashboard") is an interactive, online tool that showcases data on the state of housing in communities across California. The dashboard uses the latest available administrative data, U.S. Census data, and real estate data to measure and track housing need, housing market conditions, federal and state funding, and production and preservation trends.

We plan to improve the tool over time as new data and research becomes available and based on feedback from key partners.

About the California Housing Partnership

The California Housing Partnership creates and preserves affordable and sustainable homes for Californians with low incomes by providing expert financial and policy solutions to nonprofit and public partners. Since 1988, the Partnership's on-the-ground technical assistance, applied research, and legislative leadership has leveraged approximately $35 billion in private and public financing to preserve and create more than 93,000 affordable homes.

Please visit our website at www.calhousingpartnership.org.

METHODOLOGY

The following pages document the methodology and data sources used in the dashboard. A glossary of bolded terms can be found at the end of the document.

Housing Need

The Housing Need section of the dashboard shows affordable housing need for each county and region in California by measuring the availability of affordable homes, housing cost burden for different demographic groups, overcrowding, housing tenure, and historical trends in the number of individuals experiencing homelessness and the interim and permanent housing supply available to serve them.

To quantify affordable housing need by income group, the Affordable Homes Shortfall, Cost Burdened Households, and Overcrowding graphics use HUD Income Limits from the **U.S. Department of Housing and Urban Development (HUD)**, which determine eligibility for federal and state housing programs based on the median income and housing costs in a metropolitan area.[1] Each renter household is placed in one of five non-overlapping income groups—**extremely low-income (ELI)**, **very low-income (VLI)**, **low-income (LI)**, **moderate-income** and **above moderate-income**—based on their household income relative to the metropolitan **area's median income (AMI)**, adjusted for household size.

For high-cost housing markets throughout the state, HUD upwardly adjusts income limits to try to account for these higher costs. For example, HUD calculates the VLI income limit in Los Angeles County—which would normally be based on a household earning 50 percent AMI—on a four-person household paying no more than 35 percent of their income for an apartment priced at 85 percent of the HUD Section 8 Fair Market Rent (FMR) for Los Angeles County. This results in an upward adjustment that in turn affects all other income limits because they are all calculated relative to the VLI base limit.[2]

The graphics in this section, apart from the homelessness graphic, use the Census Bureau's **American Community Survey (ACS)** Public Use Microdata Sample (PUMS), a sample of one-year of housing unit data geographically grouped by **Public Use Microdata Areas (PUMAs)**. The ACS is an ongoing, annual survey conducted by the U.S. Census Bureau that collects detailed population and housing data on households throughout the United States. Whereas the ACS aggregates data to a specific geography (state, county, zip code, census tracts, etc.), PUMS data is a sample of households living within a

---

[1] U.S. Department of Housing and Urban Development (HUD). Methodology for Determining Section 8 Income Limits. Website: https://www.huduser.gov/portal/datasets/il/il22/IncomeLimitsMethodology-FY22.pdf.
[2] Because HUD Income Limits are adjusted upward from actual income levels in Los Angeles County and other high-cost areas, a higher proportion of the county's households fall into the ELI, VLI and LI groups than otherwise would be the case. The adjusted income levels also mean that households at the lower end of each income range may find rents that are set at the maximum allowable price for the adjusted income levels to be high in relation to their income.

PUMA—each with populations of between 100,000 to 200,000 people. Instead of relying on aggregate ACS data, PUMS offers the ability to work directly with the underlying ACS data. Accordingly, PUMS data is flexible and allows complex analysis.

The PUMS one-year data are used for all counties and regions with more than 50,000 renter households while for all remaining geographies with less than 50,000 renter households, two one-year samples are combined.[3] The analysis for geographies with fewer than 50,000 renter households is completed in odd numbered years only to avoid overlap when combining years. Therefore, the "current" data may be older for some counties. For example, in 2026 Butte County's most current data was from 2023, whereas Los Angeles County had data for 2024.

When multiple counties are located in a single PUMA, these counties remain aggregated. This is because when these small counties are disaggregated, the analyses are more likely to have inaccurate results due to the small sample sizes of these more rural counties. In order to display these data in our dashboard, counties in the same PUMA contain the same data. For example, the shortfall graphics displayed for Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties are all the same data because they are all in PUMA 300. The following are the combined counties and their associated PUMA number:

PUMA	Counties
300	Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties
1100	Colusa, Glenn, Tehama, and Trinity Counties
1500	Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties
3300	Lake and Mendocino Counties
5301, 5302, and 5303	Monterey and San Benito Counties (Note that Monterey is the sole county represented in PUMAs 5301 and 5302, but both Monterey and San Benito Counties are represented in PUMA 5303. For this reason, all three PUMAs were combined into one)
5700	Nevada and Sierra Counties
10100	Sutter and Yuba Counties

[3] In our 2023 update, we relied on only one year of data for all geographies given concerns with 2020 1-year ACS data.

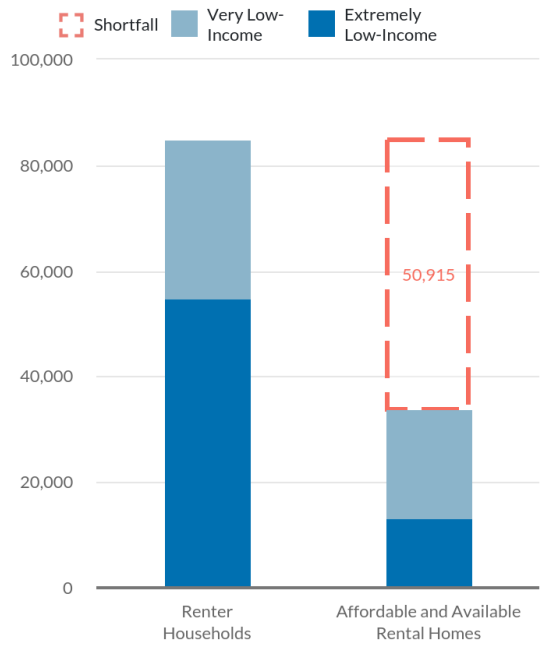
Even with quality controls in place, the values in this section leverage sample survey data and should, therefore, be regarded as estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

Affordable Homes Shortfall

The Affordable Homes Shortfall analysis identifies the number of lower income renter households who cannot find an affordable home in the current market by comparing the number of renter households with the number of rental homes **affordable and available** to them. In this analysis, a rental home is considered "affordable and available" if a household spends (or would need to spend) no more than 30 percent of its income on rent and utilities and is either vacant or occupied by a household at or below the income group threshold.[4] Both occupied and vacant homes are included because, together, they represent the total stock of rental homes affordable to households of each income group.

AFFORDABLE HOMES SHORTFALL

50,915 low-income renter households in Sacramento County do not have access to an affordable home (2024).



This analysis is represented in the dashboard as a stacked bar chart. The left-hand stacked bar represents the number of **extremely low-income** and **very low-income** renter households. The stacked bar on the right-hand side represents the number of rental homes that are affordable and available to these lower income households. For example, there are 84,815 extremely and very low-income renter households living in Sacramento County. However, only 33,900 rental homes are affordable and available to these households, resulting in a shortfall of 50,915 affordable rental homes (see figure to the right). In other words, over 50,000—or nearly one in three—of the county's lowest income households do not have access to affordable housing.[5]

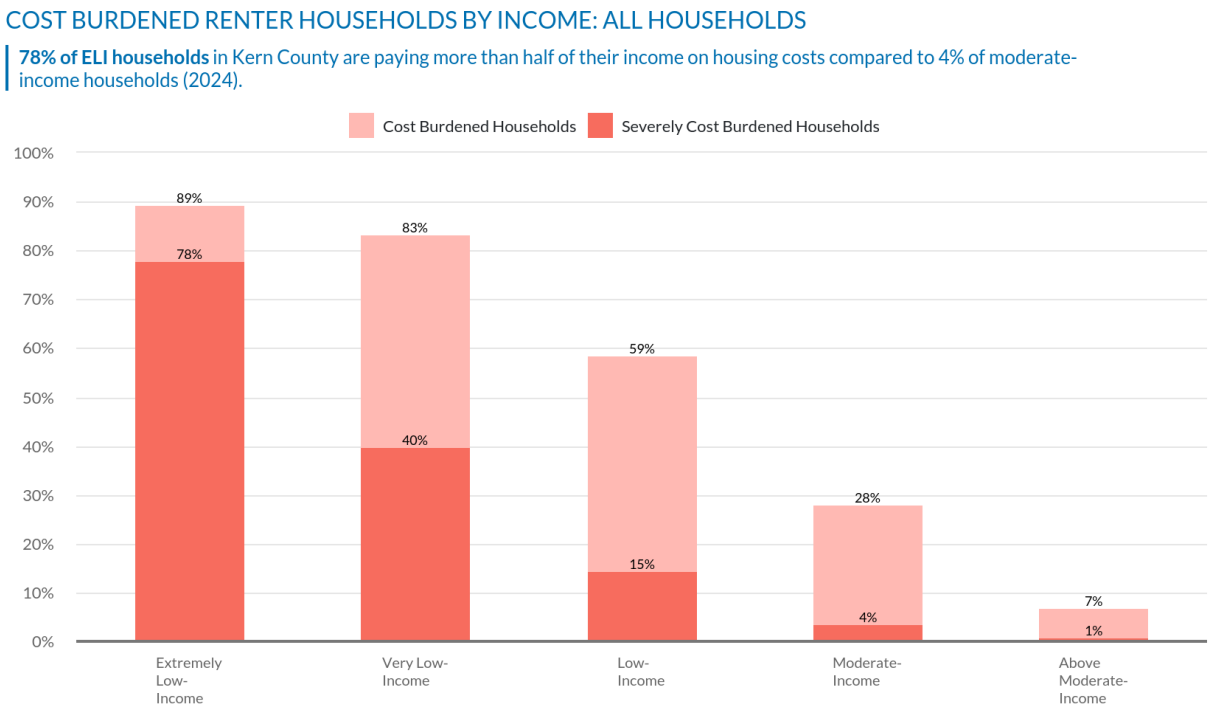
[4] National Low Income Housing Coalition. "The Gap: A Shortage of Affordable Rental Homes." Website: https://nlihc.org/gap.

[5] The shortage of affordable homes described above does not account for individuals and families experiencing homelessness due to limitations of ACS PUMS housing data.

Cost Burdened Renter Households by Income: All Households

The Cost Burdened Renter Households by Income analysis measures rent affordability at different household incomes by calculating the percentage of income that households pay for housing. A household is considered **cost burdened** if they pay 30 percent or more of household income on housing costs and **severely cost burdened** if they pay more than 50 percent of household income on housing costs. Housing costs include both rent and utilities (e.g. electricity, fuel, gas and water).

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of households in each income group that are cost burdened and severely cost burdened. For example, 89 percent of **extremely low-income** renter households in Kern County are cost burdened, meaning they are paying more than 30 percent of household income on housing costs. Seventy-eight percent of extremely low-income renter households are severely cost burdened.



Cost Burdened Renter Households by Income: Older Adult Households

The Cost Burdened Renter Households by Income: Older Adult Households analysis measures **cost burden** and **severe cost burden** for older adult households, defined by **HUD** as households that are headed by an adult or their spouse who is 62 years or older[6]. As described above, a household is considered cost burdened if they pay 30 percent or more of household income on housing costs and severely cost burdened if they pay more than 50 percent of household income on housing costs.

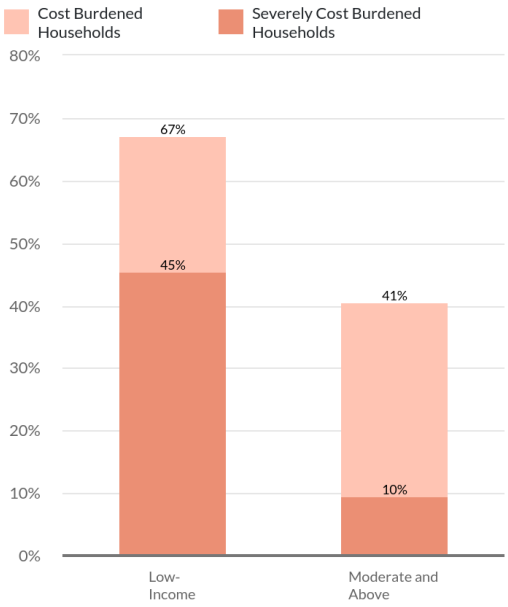
[6] U.S. Department of Housing and Urban Development (HUD). Chapter 9. Housing for the Elderly, Handicapped, and Displaced. Website: https://www.hud.gov/sites/documents/45101C9HSGH.PDF.

Housing costs include both rent and utilities (e.g. electricity, fuel, gas and water). Because of the relatively small number of households headed by an older adult particularly in counties with small populations, income groups experienced high variation in rates of cost burden year-to-year. For this reason, **ELI**, **VLI**, and **LI** income groups were aggregated into a group called Low-Income while **moderate**- and **above moderate-income** households were aggregated into a group called Moderate and Above.

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of households in each income group that are cost burdened and severely cost burdened. For example, 67 percent of low-income older adult renter households in Stanislaus County are cost burdened. Forty-five percent of low-income older adult renter households are severely cost burdened.

COST BURDENED RENTER HOUSEHOLDS BY INCOME: OLDER ADULT HOUSEHOLDS

45% of Low-Income Older Adult Households in Stanislaus County are paying more than half of their income on housing costs (2024).



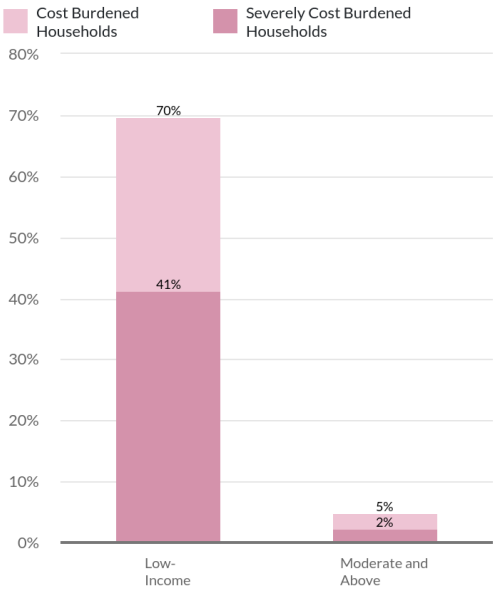
Cost Burdened Renter Households by Income: Households with Young Children

The Cost Burdened Renter Households by Income: Households with Young Children analysis measures **cost burden** and **severe cost burden** for households with children under 6 years old. As described above, a household is considered cost burdened if they pay 30 percent or more of household income on housing costs and severely cost burdened if they pay more than 50 percent of household income on housing costs. Housing costs include both rent and utilities (e.g. electricity, fuel, gas and water). Like the Cost Burdened Older Adult Households analysis, the income group categories were aggregated into Low-Income (**ELI**, **VLI**, and **LI** income groups) and Moderate and Above (**moderate**- and **above moderate-income** groups) for the same reasons.

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of households in each income group that are cost burdened and severely cost burdened. For example, 70 percent of low-income renter households with young children in

COST BURDENED RENTER HOUSEHOLDS BY INCOME: HOUSEHOLDS WITH YOUNG CHILDREN

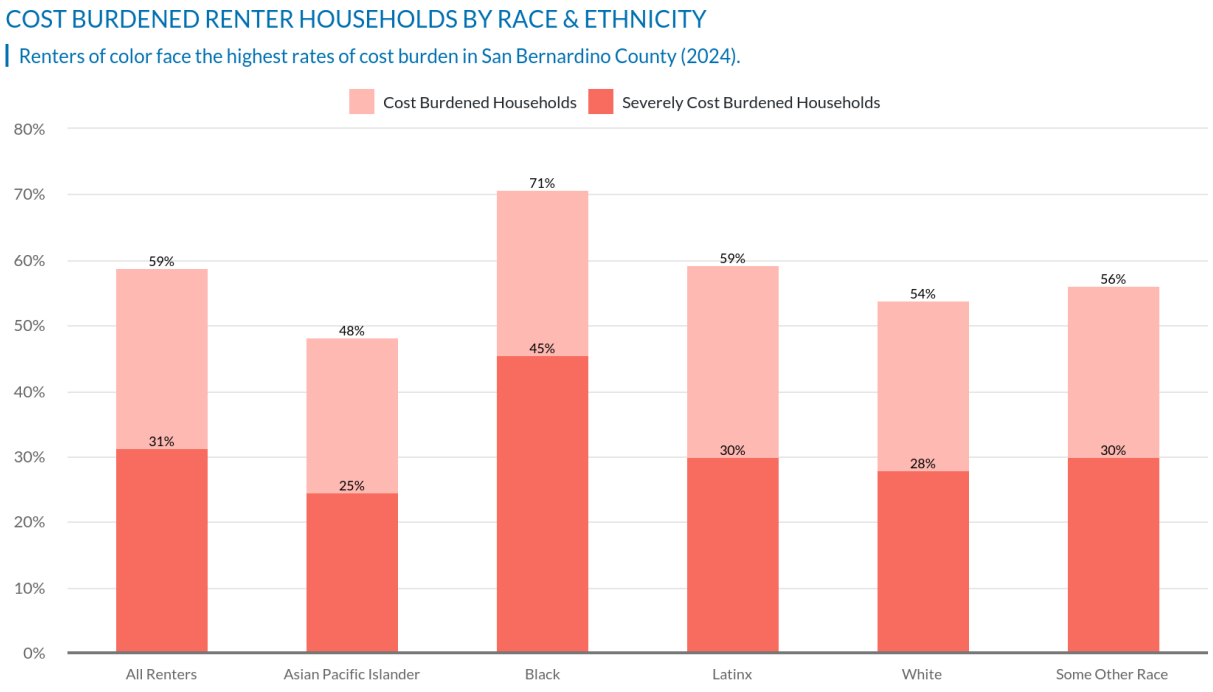
41% of Low-Income Households with young children in Tulare County are paying more than half of their income on housing costs (2024).



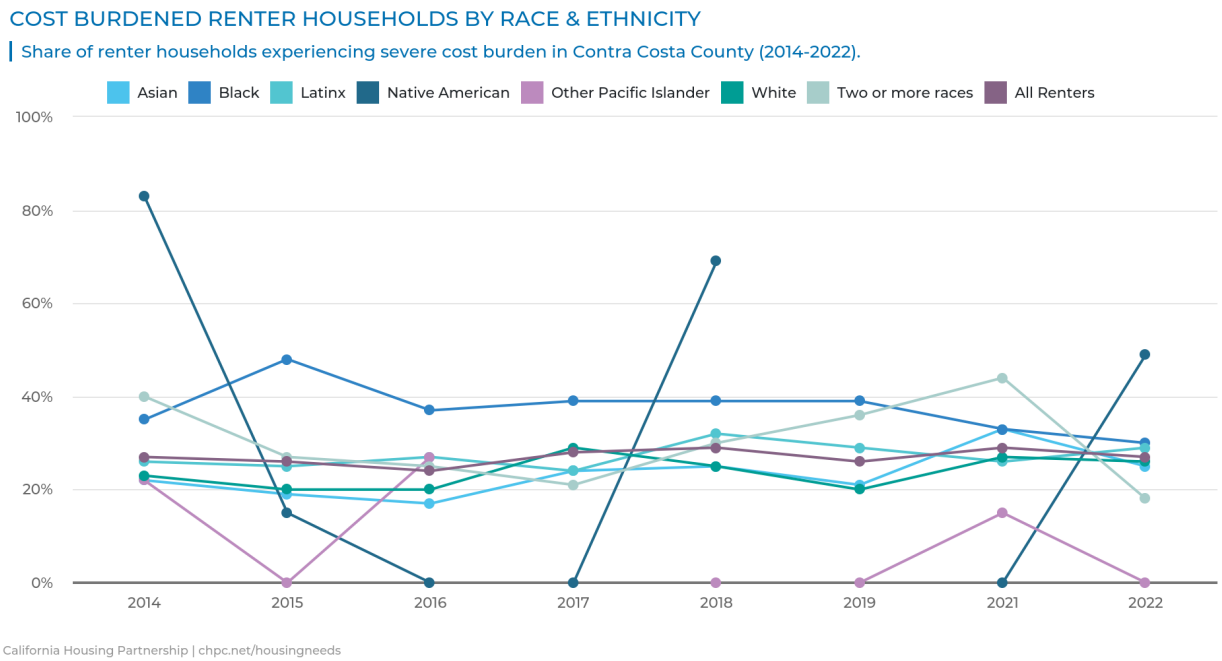
Tulare County are cost burdened. Forty-one percent of low-income renter households with young children are severely cost burdened.

Cost Burdened Renter Households by Race and Ethnicity

The Cost Burdened Renter Households by Race and Ethnicity analysis measures **cost burden** and **severe cost burden** for different race and ethnic groups. As described above, a household is considered cost burdened if they pay 30 percent or more of household income on housing costs and severely cost burdened if they pay more than 50 percent of household income on housing costs. Housing costs include both rent and utilities (e.g. electricity, fuel, gas, and water). This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of renter households in each race and ethnic group that are cost burdened and severely cost burdened. For example, in San Bernardino County, 71 percent of Black renter households are experiencing cost burden and 45 percent are experiencing severe cost burden.



To ensure data reliability and anonymity, we do not report race and ethnicity data that is based on fewer than 100 observations. Additionally, we combined several of the Census PUMS race and ethnicity groupings in order create a large enough sample size to include in our analysis, to avoid leaving any race or ethnicity category out of our analysis, and to moderate the wide variations we were seeing in percent of cost burden and severe cost burden year over year in some of the categories. For example, in Contra Costa the Native American severe cost burden data fluctuated between 0% and 83% in the years between 2014 and 2022 where a sufficient sample size was present for these data to be included; see the dark blue line in the figure below. We combined Asian, Native Hawaiian, and Other Pacific Islander into the category Asian & Pacific Islander, and combined American Indian, Alaska Native, Some Other Race, and Two or More Races into the category Some Other Race.



For the purposes of this analysis, the categorization of households by race and ethnicity is based on individual responses to the U.S. Census Bureau's **American Community Survey (ACS)** as follows:

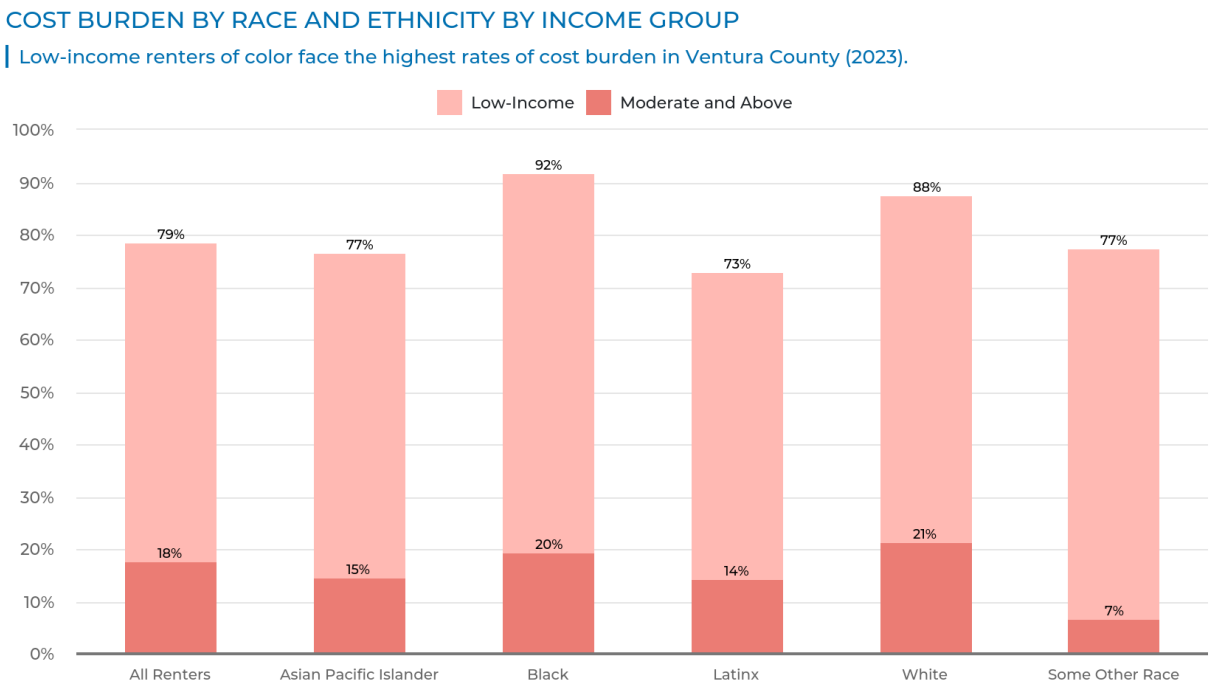
- "Asian & Pacific Islander" is used to refer to all people who identify as Asian American, Asian Indian, Japanese, Chinese, Cambodian, Malaysian, Pakistani, Korean, Filipino, Vietnamese, Thai, other Asian alone, Native Hawaiian or Pacific Islander alone including Guamanian, Chamorro, Samoan, Fijian, and Tongan, and do not identify as being of Latino or Hispanic origin.
- "Black" is used to refer to all people who identify as Black or African American alone and do not identify as being of Latino or Hispanic origin.
- "Latinx" is used to refer to all people who identify as being of Hispanic or Latino origin, regardless of racial identification.
- "Some other race" is used to refer to all people who identify as Native American or Alaskan Native alone, people who identify with multiple racial categories, and people who identify with a single racial category not included in this list and that do not identify as being of Latino or Hispanic origin.
- "White" is used to refer to all people who identify as white alone and do not identify as being of Latino or Hispanic origin.

Cost Burdened Renter Households by Race and Ethnicity by Income Group

The Cost Burdened Renter Households by Race and Ethnicity by Income Group analysis measures cost burden for different race and ethnic groups, further divided by income group. As described above, a household is considered cost burdened if they pay 30 percent or more of household income on housing costs. Housing costs include both rent and utilities (e.g. electricity, fuel, gas, and water). Because breaking out cost burdened households by both race and ethnicity and income group often resulted in

small sample sizes, particularly in counties with small populations, there was a need to aggregate income groups. For this reason, **ELI**, **VLI**, and **LI** income groups were aggregated into a group called Low-Income while **moderate-** and **above moderate-income** households were aggregated into a group called Moderate and Above. **Severe cost burden** was not calculated for the same reason.

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of renter households in each race and ethnic group that are cost burdened by income group. For example, in Ventura County, 73 percent of low-income Latinx renter households are experiencing cost burden and 14 percent of moderate and above income Latinx renter households are cost burdened.



Like the shortfall and cost burden analyses described above, this analysis uses one-year PUMS data for all counties with more than 50,000 renter households and combines two, one-year samples for all remaining counties with less than 50,000 renter households.[7] Similarly, the analysis for geographies with fewer than 50,000 renter households is completed in odd numbered years only to avoid overlap when combining years. Therefore, the "current" data may be older for some counties. For example, in 2024 Butte County's most current data was from 2021, whereas Los Angeles County had data for 2022. In 2025, both counties have data from 2023. To further ensure data reliability and anonymity, we do not report income group data that is based on fewer than 100 observations. Even with quality controls in place, these values leverage sample survey data and should, therefore, be regarded as

[7] In our 2023 update, we relied on only one year of data for all geographies given concerns with 2020 1-year ACS data.

estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

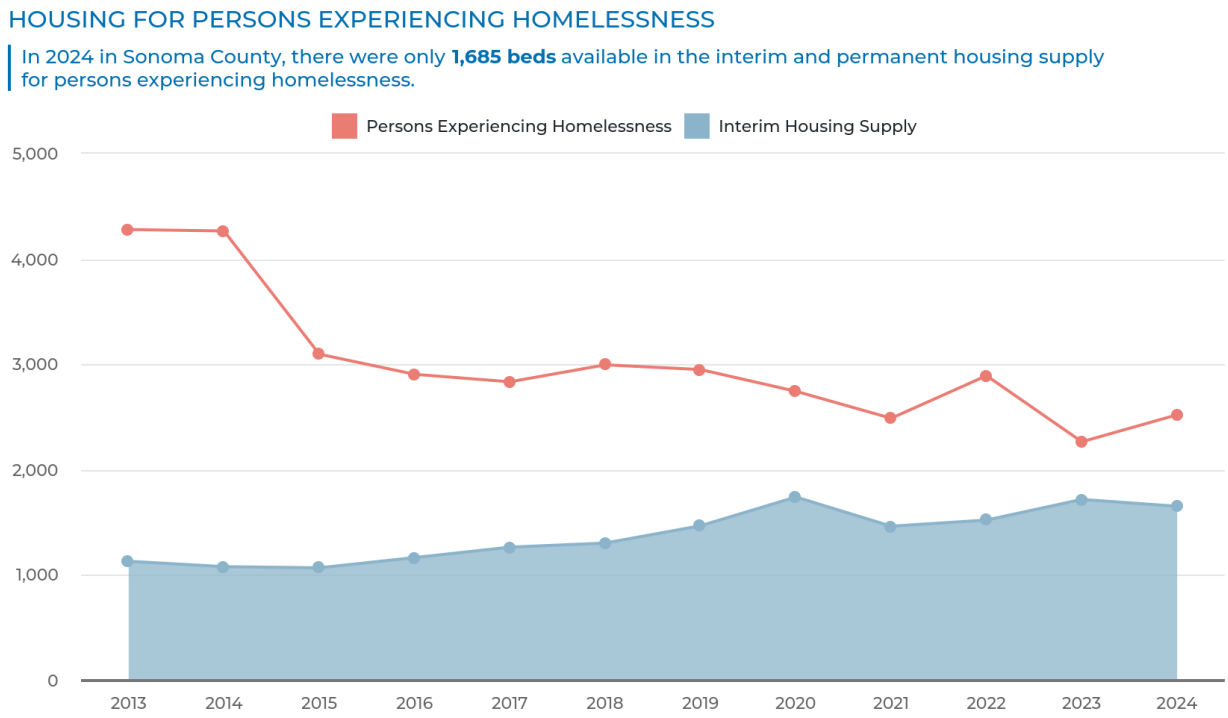
For the purposes of this analysis, the categorization of households by race and ethnicity is based on individual responses to the U.S. Census Bureau's **American Community Survey (ACS)** as follows:

- "Asian & Pacific Islander" is used to refer to all people who identify as Asian American, Asian Indian, Japanese, Chinese, Cambodian, Malaysian, Pakistani, Korean, Filipino, Vietnamese, Thai, other Asian alone, Native Hawaiian or Pacific Islander alone including Guamanian, Chamorro, Samoan, Fijian, and Tongan, and do not identify as being of Latino or Hispanic origin.
- "Black" is used to refer to all people who identify as Black or African American alone and do not identify as being of Latino or Hispanic origin.
- "Latinx" is used to refer to all people who identify as being of Hispanic or Latino origin, regardless of racial identification.
- "Some other race" is used to refer to all people who identify as Native American or Alaskan Native alone, people who identify with multiple racial categories, and people who identify with a single racial category not included in this list and that do not identify as being of Latino or Hispanic origin.
- "White" is used to refer to all people who identify as white alone and do not identify as being of Latino or Hispanic origin.

Housing For Persons Experiencing Homelessness

The Housing for Persons Experiencing Homelessness graphic provides historical data on the number of people experiencing homelessness (all persons, sheltered and unsheltered, experiencing homelessness) and the interim and permanent housing supply annually. Data is available for most geographies from 2013 to 2024. By the time of writing in April 2026, HUD had not yet released the 2025 data, so it was not included.

The analysis is represented as a line graph and shaded line graph, with one line representing the number of individuals experiencing homelessness, one light blue shaded line representing the interim housing supply, another dark blue shaded line representing the estimated number of Low-Income Housing Tax Credit **permanent supportive housing (PSH)** units newly available each year, and a yellow point or yellow shaded line representing the estimated number PSH units funded by Homekey newly available each year.



The interim housing supply available annually is taken from **Housing Inventory Count (HIC)** reports which include information on the number of beds available for occupancy in emergency shelters, safe havens, transitional housing, and rapid re-housing (RRH) on the same night the **Point-in-Time (PIT)** count is conducted.

The permanent housing supply, shown as "LIHTC Permanent Supportive Housing (PSH),"and "Homekey", is an estimate of the number of PSH units funded through the **Low-Income Housing Tax Credit (LIHTC)** and Homekey programs that are placed in service (PIS) each year. The estimate is derived from annual LIHTC and Homekey awards with the assumption that acquisition/rehab units are typically placed in service one year after the development is awarded and new construction units are typically placed in service two years after the development is awarded.

Estimates of individuals experiencing homelessness are from the annual PIT reports and are translated to the corresponding counties represented by the respective **Continuums of Care (CoC)** and their program areas. CoC areas may cover multiple counties, and in these instances, the total counts have been assigned to each county in the program area.[8] Due to the pandemic, many CoCs did not conduct counts of unsheltered individuals in 2021. The CoCs in the following counties did conduct counts of unsheltered individuals in 2021: Kern, Lake, Merced, Nevada, Placer, Stanislaus, Sutter, Tehama, and Yuba counties. For CoCs who did not conduct counts of unsheltered individuals, we supplemented their unsheltered counts with those from 2020. This is not uncommon as CoCs are only required to

[8] Homeless and Housing Strategies for California. 2020. "Map of California Continuums of Care by Region." Website: https://homelessstrategy.com/map-of-california-continuums-of-care-by-region/.

conduct unsheltered counts every other year.[9] For the Dashboard's regional aggregations, CoC areas that cover multiple counties are counted only once.

Overcrowding

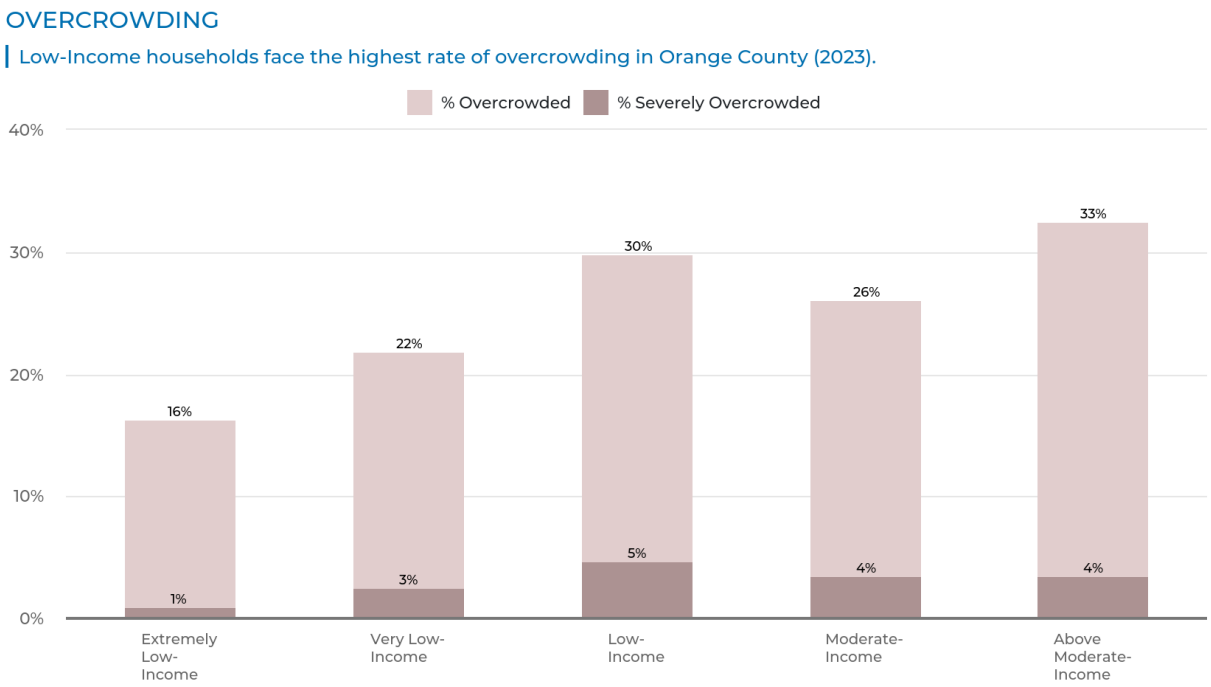
The Overcrowding analysis documents rates of overcrowding by household income group. In this analysis, overcrowding is defined in terms of the ratio of occupants in a home to the number of rooms, counting two children as equivalent to one adult. A room is defined as a bedroom or common living space (such as a living room), but excludes bathrooms, kitchens, or areas of the home that are unfinished or not suited for year-round use.[10]

Households that have more than one adult per room are considered overcrowded, and households with more than two adults per room are considered severely overcrowded. For example, a two-room home (one bedroom and a living room) with three adults is considered overcrowded, while a two-room home with three adults and three children is severely overcrowded.

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of renter households in each income group that are overcrowded and severely overcrowded. For example, 16 percent of **extremely low-income** renter households in Orange County are overcrowded. One percent of extremely low-income renter households experience severe overcrowding.

[9] HUD. "Guide to Counting Unsheltered Homeless People." Website: https://www.hudexchange.info/sites/onecpd/assets/File/Guide-for-Counting-Unsheltered-Homeless-Persons.pdf.

[10] Please note that the Census' definition of overcrowding varies slightly from this report's methodology. Most notably, the Census considers a kitchen a room and does not distinguish between children and adults in their measure. For the full definition, visit https://www.census.gov/housing/hvs/definitions.pdf.



Like the shortfall and **cost burden** analyses described above, the overcrowding analysis uses one-year PUMS data for all counties with more than 50,000 renter households and combines two, one-year samples for all remaining counties with less than 50,000 renter households.[11] Similarly, the analysis for geographies with fewer than 50,000 renter households is completed in odd numbered years only to avoid overlap when combining years. Therefore, the "current" data may be older for some counties. For example, in 2024 Butte County's most current data was from 2021, whereas Los Angeles County had data for 2022. In 2025, both counties have data from 2023. The cost burden analysis also leverages CHAS data to proportionally distribute data across multiple counties located in a single PUMA. To further ensure data reliability and anonymity, we do not report income group data that is based on fewer than 100 observations. Even with quality controls in place, these values leverage sample survey data and should, therefore, be regarded as estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

Overcrowding by Tenure

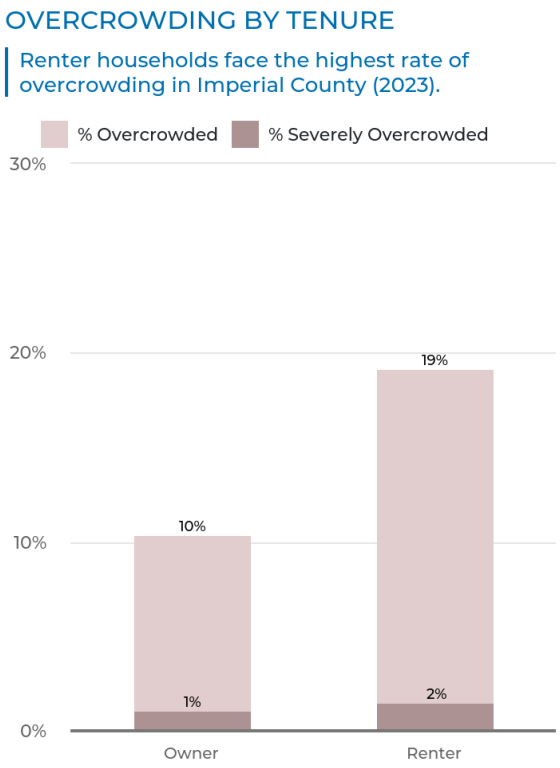
The Overcrowding analysis documents rates of overcrowding by tenure. In this analysis, overcrowding is defined in terms of the ratio of occupants in a home to the number of rooms, counting two children as equivalent to one adult. A room is defined as a bedroom or common living space (such as a living room),

[11] In our 2023 update, we relied on only one year of data for all geographies given concerns with 2020 1-year ACS data.

but excludes bathrooms, kitchens, or areas of the home that are unfinished or not suited for year-round use.[12]

Households that have more than one adult per room are considered overcrowded, and households with more than two adults per room are considered severely overcrowded. For example, a two-room home (one bedroom and a living room) with three adults is considered overcrowded, while a two-room home with three adults and three children is severely overcrowded.

This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of owner or renter households that are overcrowded and severely overcrowded. For example, 10 percent of homeowner households in Imperial County are overcrowded and one percent experience severe overcrowding.



Like the shortfall, **cost burden**, and overcrowding analyses described above, this analysis uses one-year PUMS data for all counties with more than 50,000 renter households and combines two, one-year samples for all remaining counties with less than 50,000 renter households.[13] Similarly, the analysis for geographies with fewer than 50,000 renter households is completed in odd numbered years only to avoid overlap when combining years. Therefore, the "current" data may be older for some counties. For example, in 2024 Butte County's most current data was from 2021, whereas Los Angeles County had data for 2022. In 2025, both counties have data from 2023. The cost burden analysis also leverages CHAS data to proportionally distribute data across multiple counties located in a single PUMA. To further ensure data reliability and anonymity, we do not report income group data that is based on fewer than 100 observations. Even with quality controls in place, these values leverage sample survey data and should, therefore, be regarded as estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

[12] Please note that the Census' definition of overcrowding varies slightly from this report's methodology. Most notably, the Census considers a kitchen a room and does not distinguish between children and adults in their measure. For the full definition, visit https://www.census.gov/housing/hvs/definitions.pdf.

[13] In our 2023 update, we relied on only one year of data for all geographies given concerns with 2020 1-year ACS data.

Tenure by Race and Ethnicity

The Tenure by Race and Ethnicity analysis describes homeowner and renter rates for different race and ethnic groups. This analysis is represented in the dashboard as a stacked bar chart. Each stacked bar shows the share of households in each race and ethnic group that own and rent their homes. For example, in San Diego County, 59 percent of Asian & Pacific Islander households, 31 percent of Black households, 42 percent of Latinx households, 49 percent of households of Some other race, and 62 percent of White households own their homes. By comparison, 41 percent of Asian Pacific Islander households, 69 percent of Black households, 58 percent of Latinx households, 51 percent of households of Some other race, and 38 percent of White households rent their homes.

Like the shortfall, **cost burden**, and overcrowding analyses described above, this analysis uses one-year PUMS data for all counties with more than 50,000 renter households and combines two, one-year samples for all remaining counties with less than 50,000 renter households.[14] Similarly, the analysis for geographies with fewer than 50,000 renter households is completed in odd numbered years only to avoid overlap when combining years. Therefore, the "current" data may be older for some counties. For example, in 2024 Butte County's most current data was from 2021, whereas Los Angeles County had data for 2022. In 2025, both counties have data from 2023. The cost burden analysis also leverages CHAS data to proportionally distribute data across multiple counties located in a single PUMA. To further ensure data reliability and anonymity, we do not report income group data that is based on fewer than 100 observations. Even with quality controls in place, these values leverage sample survey

[14] In our 2023 update, we relied on only one year of data for all geographies given concerns with 2020 1-year ACS data.

data and should, therefore, be regarded as estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

For the purposes of this analysis, the categorization of households by race and ethnicity is based on individual responses to the U.S. Census Bureau's **American Community Survey (ACS)** as follows:

- "Asian & Pacific Islander" is used to refer to all people who identify as Asian American, Asian Indian, Japanese, Chinese, Cambodian, Malaysian, Pakistani, Korean, Filipino, Vietnamese, Thai, other Asian alone, Native Hawaiian or Pacific Islander alone including Guamanian, Chamorro, Samoan, Fijian, and Tongan, and do not identify as being of Latino or Hispanic origin.
- "Black" is used to refer to all people who identify as Black or African American alone and do not identify as being of Latino or Hispanic origin.
- "Latinx" is used to refer to all people who identify as being of Hispanic or Latino origin, regardless of racial identification.
- "Some other race" is used to refer to all people who identify as Native American or Alaskan Native alone, people who identify with multiple racial categories, and people who identify with a single racial category not included in this list and that do not identify as being of Latino or Hispanic origin.
- "White" is used to refer to all people who identify as white alone and do not identify as being of Latino or Hispanic origin.

Market Trends

The four graphics in this category—Who Can Afford to Rent, Asking Rent Trends, Cost of Living, and Vacancy Rate Trends—are all indicators of current housing market conditions in communities across California. In a healthy market, the rental vacancy rate is between seven and eight percent.[15] In an ideal market, all renters, regardless of occupation, would be able to afford **asking rents** and earn sufficient income to meet basic needs. Each graphic below details different aspects of housing affordability and availability throughout California and barriers for families and individuals trying to rent.

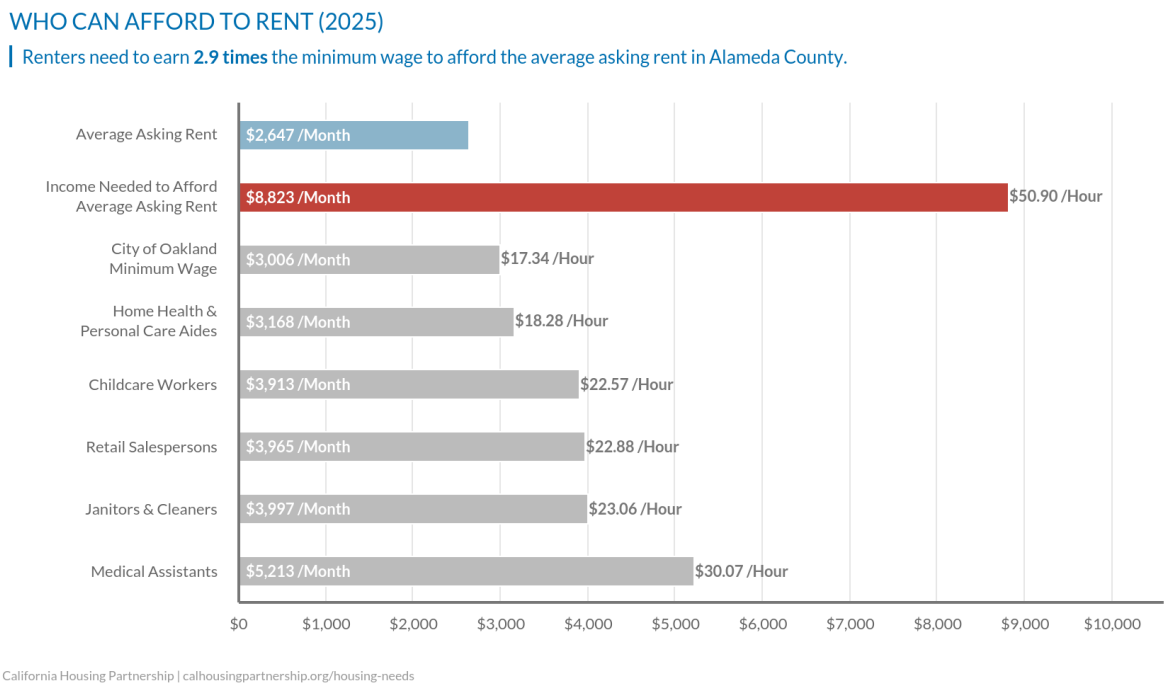
Who Can Afford to Rent

The Who Can Afford to Rent graphic details the average **asking rents** for two-bedroom rental homes in **multifamily** buildings, the income needed to afford this average asking rent, and the incomes of households earning minimum wage and five other occupations in every county and for the state. Asking rent and occupational wage data is available from 2017 to 2024, with minimum wage data being available from 2017 to 2025.

[15] Lincoln Institute. 2018. "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States." Website: https://www.lincolninst.edu/sites/default/files/pubfiles/empty-house-next-door-full.pdf.

This graphic is represented in the Dashboard as a horizontal bar chart. The top bar represents the monthly average asking rents for two-bedroom rental homes in multifamily buildings in each county. The second bar from the top of the graphic represents the monthly and hourly income a household would need to earn to afford the average asking rent when spending 30% or less of income on rent. The remaining bars represent the monthly and hourly incomes for occupations that earn minimum wage and five other select occupations in each county and the state.

The average asking rents data is from CoStar's multifamily rent dataset, which uses data that is aggregated by an automated data collection algorithm to extract or "scrape" data from listing websites; supplied by clients of CoStar's ILS platforms, including Apartments.com, ApartmentFinder.com, and ForRent.com; obtained by CoStar's research callers, who contact individual properties for detailed rent and concession data; acquired from the RealFacts dataset, which details building-level rent and vacancy data dating back to the mid-1990s for more than 12,000 properties; or modeled by CoStar based on rent trends in different submarkets and building types for those properties for which rent data is unavailable. For this analysis, multifamily homes specifically include properties with 2 or more units and exclude residential condominiums and co-ops. Rent data is typically accessed on CoStar in the first quarter of each calendar year.



California minimum wage data is sourced from the California Department of Industrial Relations and represents the state minimum wage for individuals who worked for employers with 26 employees or more from 2017 to 2025.

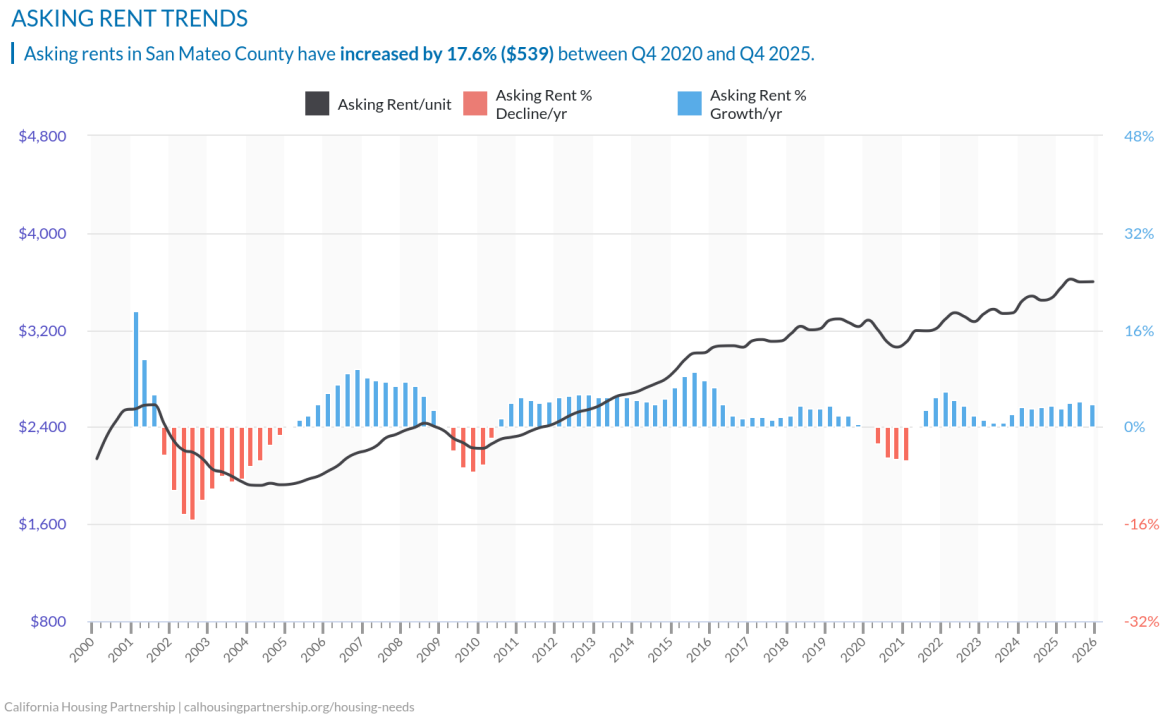
Monthly and hourly local minimum wages are from jurisdictions that have passed ordinances that set minimum wages above the state minimum wage and are sourced from each jurisdiction.

The monthly and hourly incomes for the five occupations are sourced from the U.S Bureau of Labor Statistics Occupational Employment Statistics dataset from 2016 to 2024.

Asking Rents Trends

The Asking Rents Trends graphic provides quarterly average **asking rent** data for two-bedroom rental homes in **multifamily** buildings in counties and regions across California since 2000. Average asking rent is the average dollar amount apartment landlords in each geography are requesting for a household to lease a unit on a monthly basis.

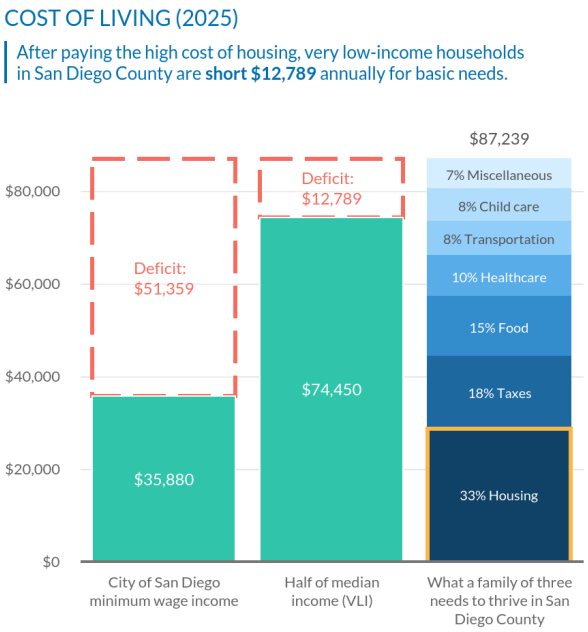
This analysis is represented in the dashboard as a combined line and bar graph. The line represents the average asking rent for two-bedroom rental homes in multifamily buildings in the county per quarter. Each bar represents the annual percentage change in average asking rent by quarter. For example, in Q4 2025 the average asking rent in San Mateo County was $3,598, which represents a 3.9% increase from Q4 2024.



The data powering this graphic is from CoStar's multifamily rent dataset, which is described in detail in the Who Can Afford to Rent section above. Rent data is accessed on CoStar in the first quarter of every year.

Cost of Living

The Cost of Living graphic details the income that a three-person household needs to meet its basic needs in a given geography. Unlike the official poverty measure—which primarily accounts for the cost of food—the households budgets represented here incorporate the costs of housing, food, healthcare, childcare, transportation and other basic needs for a family of three throughout California. The annual incomes for a three-person household with a single minimum wage earner and a three-person **very low-income** household are presented alongside this basic household budget to show the amount of income still needed for low-wage households to meet basic needs.



The graphic is presented in the dashboard as a vertical stacked bar chart. The far-left bar is the annual income of a single income household earning state or local minimum wage and the deficit or difference from the three-person budget needed to afford basic needs. The middle bar is the annual income of a three-person, very low-income (VLI) household.[16] The far-right bar shows the annual budget/income that a three-person household needs to meet its basic needs in their community in California.

The data powering this graphic is from United Way's Real Cost Measure and Households Budget data for a family of three with one working adult and two children (one school-aged child and one teenager). Each percentage represents how much a family's annual budget is captured in each cost category (housing, childcare, etc.).[17]

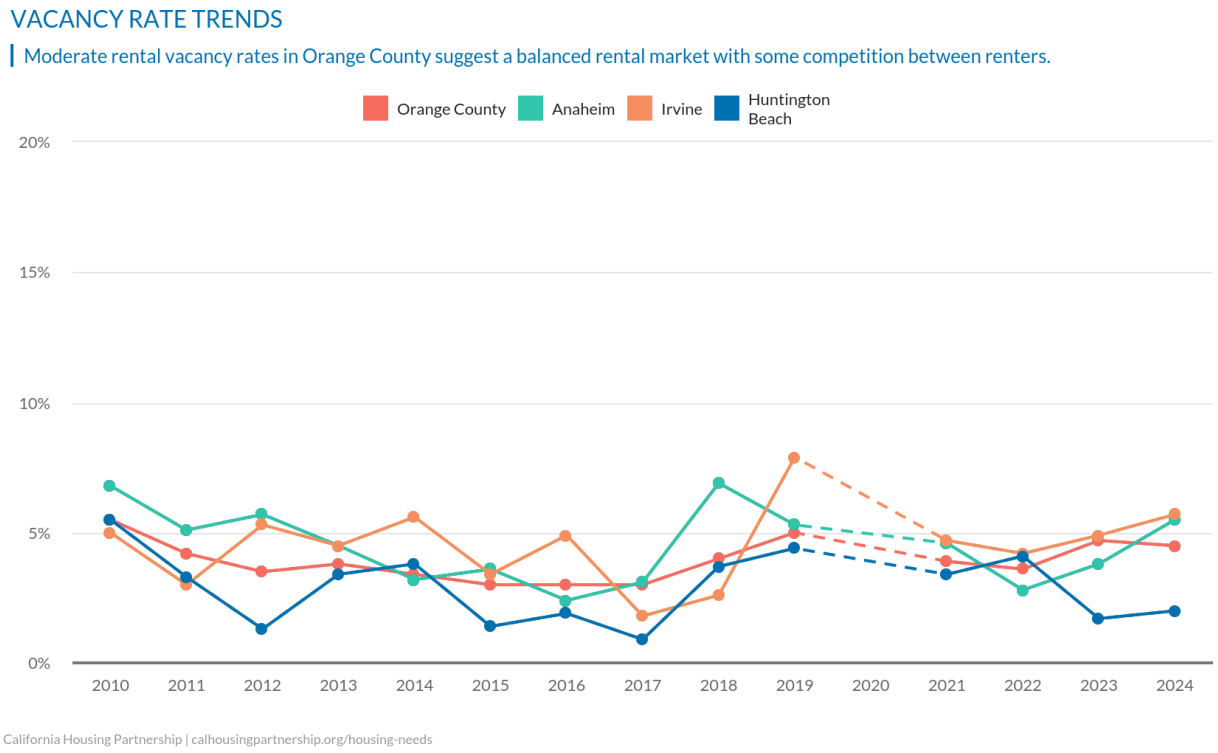
Minimum wage data is sourced from the California Department of Industrial Relations and represents the state minimum wage for individuals who worked for employers with 26 employees or more from 2017 to 2025. Monthly and hourly local minimum wages are from jurisdictions that have passed ordinances that set minimum wages above the state minimum wage and are sourced from each jurisdiction. The income data for very low-income households comes from **HUD**'s county-level income

[16] Very low-income households earn 50% of area median income, as defined by HUD. See the "Housing Need" section above for a thorough description of the different income groups used in the Dashboard.
[17] United Ways of California, Real Cost Measure Household Budgets 2025. Please visit https://www.unitedwaysca.org/realcost for more information on what it takes to meet basic needs in communities across California.

limits data, which are used to determine eligibility for federal and state housing programs based on the median income and housing costs in a metropolitan area.[18]

Vacancy Rate Trends

The Vacancy Rate Trends graphic provides historical data on rental vacancy rates—or the proportion of the total rental inventory that is unoccupied, including all **multifamily**, apartment, and single-family residential units for rent—for one to three of the largest jurisdictions in each county (by renter population) and the county itself. Vacancy rates have long been used to gauge the current economic climate, provide information on the stability and quantity of housing available in a local housing market, and measure the demand for housing at a given time. This analysis is represented in the dashboard as a line graph with each jurisdiction represented as an individual line.



The data powering this graphic is from one-year **ACS** estimates of Table DP04, available at https://data.census.gov. The rental vacancy rate is calculated by dividing the number of vacant units available for rent by the sum of the renter-occupied units, vacant units available for rent, and vacant units that have been rented but not yet occupied. One-year ACS estimates are only available for jurisdictions—counties and cities—with populations of 65,000 or more. Therefore, smaller counties—

[18] Housing and Urban Development (HUD). Methodology for Determining Section 8 Income Limits. Website: https://www.huduser.gov/portal/datasets/il//il19/IncomeLimitsMethodology-FY19.pdf.

like Alpine County and Lassen County—do not have this graphic in the dashboard. Rental vacancy rate data is available for 2010-2024, excluding 2020 due to a lack of reliable 1-year ACS data for that year.

State & Federal Funding

The State and Federal Funding and State Funding graphics show historical trends in federal and state funding administered by governments to produce and preserve housing (ownership and rental) for **low-** and **moderate-income** households, support activities to address homelessness, and provide financial assistance to support the creation of high-quality living environments.

State and Federal Funding

The State and Federal Funding graphic shows the level of federal and state funding for low- and moderate-income homeowners, **extremely low-** and **very low-income** renters, and supportive services for individuals experiencing homelessness from the past two fiscal years for the selected geography. Funding comes in the form of grants and loans from the **U.S. Housing and Urban Development (HUD) Department**, the **California Department of Housing and Community Development (HCD)**, the **California Strategic Growth Council (SGC)**, the former **Redevelopment Agency (RDA)**, the **California Tax Credit Allocation Committee (CTCAC or TCAC)**, the **California Housing Finance Agency (CalHFA)**, and the **California Business, Consumer Services and Housing (BCSH) Agency**.

The graphic is shown in the dashboard as a stacked bar chart. Each bar shows the amount of funding allocated in each selected geography for each fiscal year shown, with the fiscal year running from July to June (the 3rd and 4th quarters of the first year and the 1st and 2nd quarters of the second year).

In addition to the funding programs included in the State Funding graphic, grants from HUD and federal Low-Income Housing Tax Credits are included in this graphic, as well. HUD funds are allocated through the following programs: Community Development Block Grant (CDBG), HOME, Emergency Services Grant (ESG), Housing Opportunities for People With Aids

STATE & FEDERAL FUNDING

State and federal funding for housing production and preservation in Humboldt County is $94 million, a **47% increase** from the year prior.

FUNDING SOURCE	FY 2023-24 (IN THOUSANDS)	FY 2024-25 (IN THOUSANDS)	% CHANGE
State Housing Bonds and Budget Allocations	$33,947	$1,723	-95%
State LIHTC	$0	$22,460	--%
STATE TOTAL	**$33,947**	**$24,184**	-29%
Federal LIHTC	$14,834	$48,423	+226%
HUD Block Grants + NHTF	$15,321	$21,305	+39%
FEDERAL TOTAL	**$30,155**	**$69,728**	+131%

(HOPWA), and the Housing Trust Fund (HTF). Federal Low-Income Housing Tax Credits are awarded by CTCAC.

The data powering this graphic is from annual reports published by the administrating agencies and their program-specific awards data: annual Redevelopment Housing Activities Report, annual HCD Financing Assistance Programs Reports and Program Awards[19], HUD CPD Appropriations Budget Reports, CalHFA Mixed-Income Program Reports, BCSH Program Reports, and TCAC reporting on federal and state Low-Income Housing Tax Credits. Funding amounts may change from previous annual updates as revised or additional information is made available.

State Funding

The State Funding graphic shows the level of state funding for low- and moderate-income homeowners, **extremely low-** and **very low-income** renters, and supportive services for individuals experiencing homelessness from fiscal year 2008-09 to fiscal year 2024-25 for each county, region, and the state. Funding comes in the form of grants and loans from the **California Department of Housing and Community Development (HCD)**, the **California Strategic Growth Council (SGC)**, the former **Redevelopment Agency (RDA)**, the **California Tax Credit Allocation Committee (CTCAC or TCAC)** and the **California Business, Consumer Services and Housing (BCSH) Agency**.

The graphic is shown in the dashboard as a stacked bar chart. Each bar shows the amount of funding allocated in the selected geography for each fiscal year (July of the 1st year to June of the 2nd year).

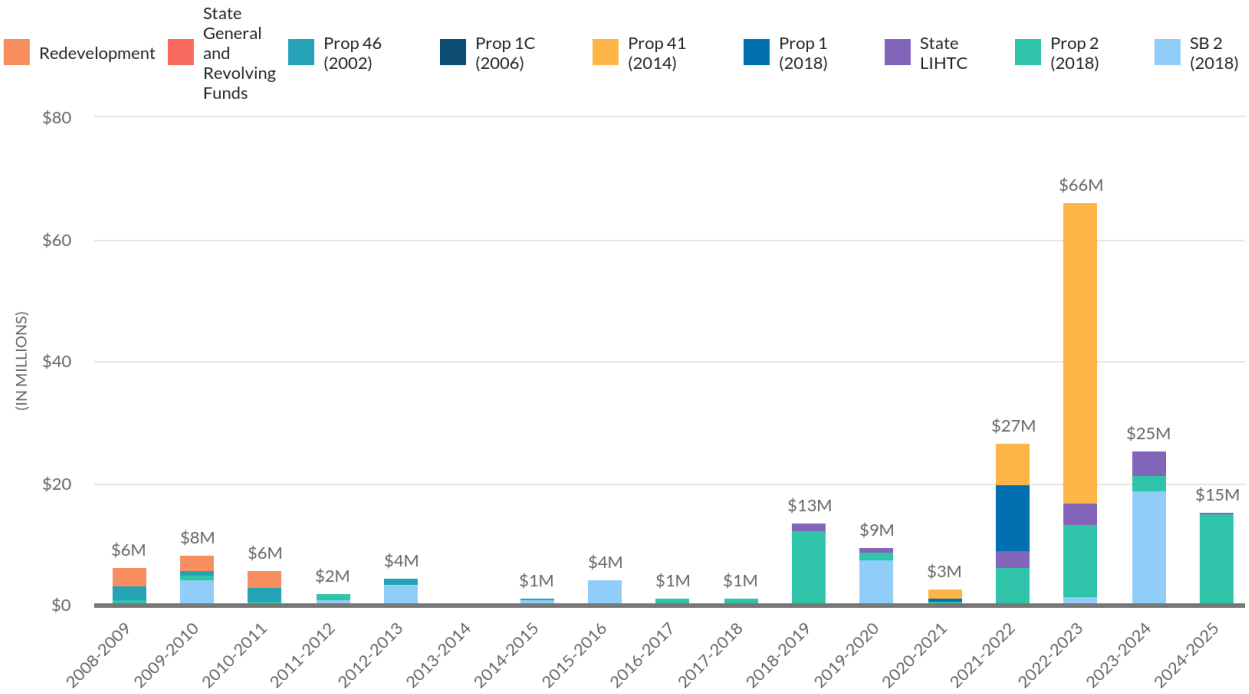
The funding levels shown are from several programs administered by four different state departments, multiple funding sources and former redevelopment agencies. From HCD, state general and revolving funds are allocated to the following programs: Multifamily Housing Program (MHP), Office of Migrant Services (OMS), Portfolio Restructuring Program (PRP, as well through Project Homekey. From SGC, state general funds are awarded through the Affordable Housing Sustainable Housing Communities (AHSC) Program. State funding was distributed through local redevelopment agencies until fiscal year 2010. From CTCAC, state funds are awarded through state Low-Income Housing Tax Credits. From BCSH, state general funds are disbursed through the Homeless Emergency Aid Program (HEAP) and Homeless Housing, Assistance, and Prevention Program (HHAP).

Proposition 1C (Housing Emergency Shelter Trust Fund Act of 2006) funds are administered by HCD and are allocated through the following programs: CalHome, California Self-Help Housing Program (CSHHP), Emergency Housing Assistance Program (EHAP), Emergency Housing Assistance Program – Capital Development (EHAP-CD), Infill Infrastructure Grant (IIG) Program, Joe-Serna Jr. Farmworker Housing Grant (Serna) Program, MHP, MHP - Supportive Housing (MHP-SH), MHP- Homeless Youth (MHP-HY), MHP-Transition Age Youth (MHP-TAY), OMS, and Transit Oriented Development (TOD) Program.

[19] At the time of 2023 update, HCD had not yet published its FY 2021-2022 annual report so certain funding allocations such as HOME non-entitlement allocations were not captured.

STATE FUNDING

State housing investments in Merced County from FY 2008-09 to FY 2024-25.



Proposition 46 (Housing and Emergency Shelter Trust Fund Act of 2002) funds are administered by HCD and are allocated through the following programs: CalHome, EHAP, EHAP-CD, MHP, MHP-SH, and MHP - Governor Homeless Initiative (MHP-GHI).

Proposition 41 (2014) funds are administered by HCD and are allocated through the Veterans Housing and Homelessness Prevention (VHHP) Program.

Proposition 1 (Veterans and Affordable Housing Bond Act of 2018) funds are allocated through the following programs: CalHome, CalHome Disaster, IIG, Local Housing Trust Fund, MHP, MHP-SH, and Serna.

Proposition 2 (2018) funds are administered by HCD and are allocated through the No Place Like Home (NPLH) program.

Senate Bill 2 (Building Homes and Jobs Act Trust Fund of 2018) funds are administered by BCSH and are allocated through the California Emergency Solutions and Housing (CESH). From **CalHFA**, SB 2 funds are allocated through the Mixed-Income Program. From HCD, SB 2 funds are allocated through the Permanent Local Housing Allocation (PLHA).

The data powering this graphic is from annual reports published by the administrating agencies and program-specific award data.[20] Funding amounts may change from previous annual updates as revised or additional information is made available.

Production and Preservation Trends

The three graphics in this category—LIHTC Production and Preservation ("LIHTC"), Progress Towards RHNA, and Multifamily Housing Production ("Production")—all capture trends in **multifamily** production and preservation throughout California. The LIHTC graphic tracks the number of affordable homes produced and preserved across California using federal and state **LIHTCs**. The Progress Toward RHNA graphic measures the extent to which different jurisdictions, including counties, throughout California are meeting the housing needs of people at all income levels (as determined by the 5th and 6th cycle **Regional Housing Needs Allocations** **(RHNA)**). The Production graphic shows trends in the number of newly constructed and demolished multifamily rental homes each year in jurisdictions across California.

LIHTC Production and Preservation

The **Low-Income Housing Tax Credit** **(LIHTC)** program—created in 1986 and made permanent in 1993—is the largest source of federal funding for the construction and rehabilitation of low-income affordable rental housing. These credits are designed to encourage private investment in affordable housing by providing tax incentives for a ten-year period. Since its creation as part of the Tax Reform Act of 1986, the program has helped create and rehabilitate over 3.65 million affordable rental homes across the country.[21]

There are two types of federal tax credits: competitive 9% credits—which are allocated annually by the IRS on a per capita basis to each state—and non-competitive 4% credits. While the 4% credit offers a subsidy of less than half the value of the 9% credits, it is a virtually uncapped and non-competitive resource because developers obtain it through an allocation of private activity tax-exempt mortgage revenue bonds, which have historically not been competitive, until recent years.[22]

In addition to federal tax credits, California also has a state tax credit, which was authorized in 1987 to complement the federal tax credit program.

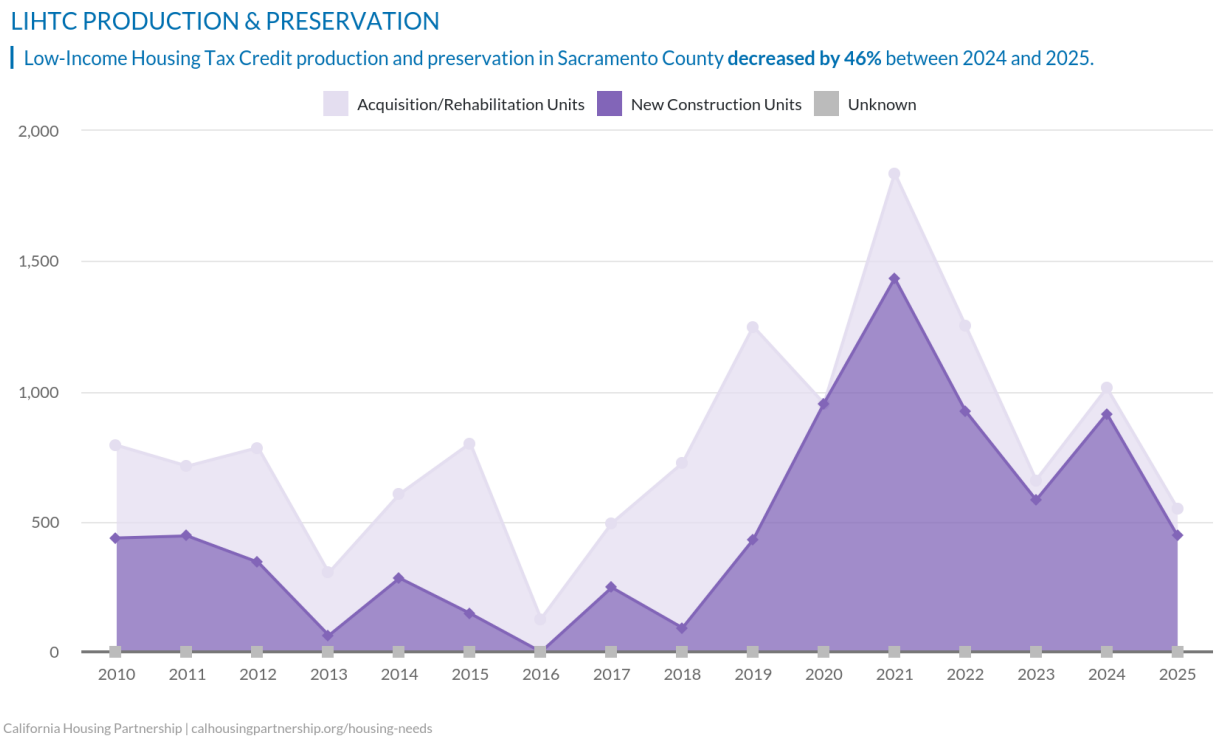
---

[20] In some instances, funding awards detailed in administering agency summaries do not match the program specific award summaries. We defer to award amounts represented in the program-specific award summaries, as available.

[21] Office of Policy Development and Research at U.S. Department of Housing and Urban Development. 2025. "Low Income Housing Tax Credits." Website: https://www.huduser.gov/portal/datasets/lihtc.html.

[22] California Housing Partnership. 2017. "The Tax Credit Turns 30." Website: https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2017/12/TCT30-Final1.pdf.

The LIHTC Production and Preservation graphic tracks the number of affordable homes produced and preserved in California financed with federal and state Low-Income Housing Tax Credits, using the year tax credits were awarded. In order to distinguish the number of new affordable homes from the number of preserved affordable homes, this graphic shows data on both new construction and acquisition/rehabilitation as cumulative sums.



This analysis is available in the dashboard as a stacked line chart showing LIHTC production ("New Construction") and preservation ("Acquisition & Rehab") throughout the life of the program, from 1987 to 2025. For some developments funded earlier in the program (1987-1996), **construction types** were not recorded; in these instances, the construction type is listed as "Unknown."

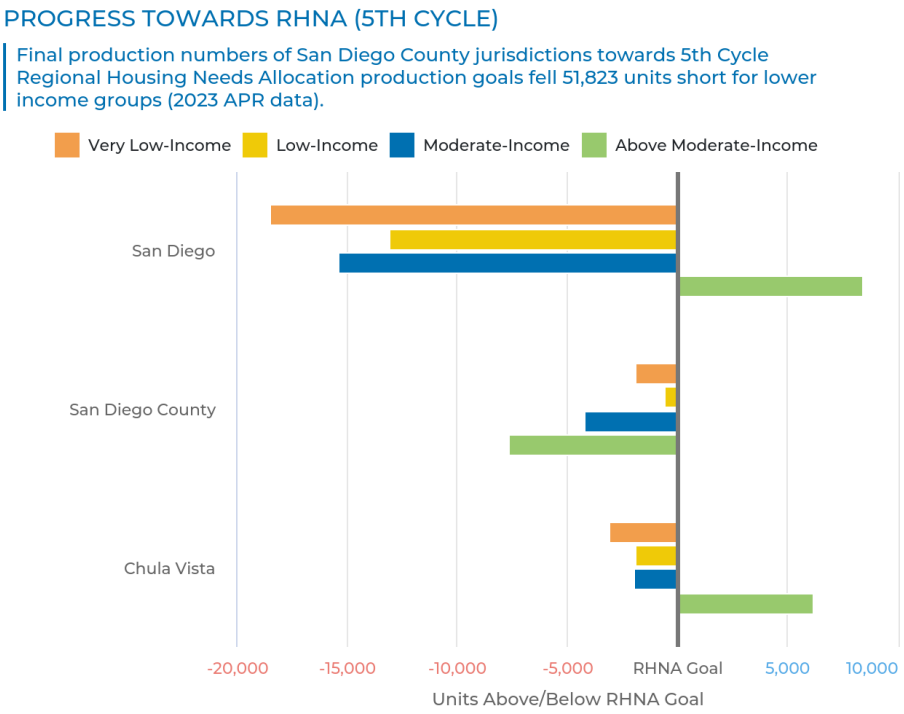
The underlying data leveraged by this graphic comes from the California Housing Partnership's Preservation Database, an inventory of federally- and state-subsidized affordable rental properties, many of which also receive local subsidies. The Partnership retrieves annual data updates from **CTCAC** on LIHTC awards and project-level data. Supplemental data on construction types was gathered from archived annual reports published by CTCAC.

Progress Towards RHNA

The Progress Towards RHNA graphic measures the extent to which different jurisdictions, including counties, throughout California are meeting the housing needs of people at all income levels in their respective communities. In 1969, the State of California mandated that all jurisdictions must plan for the housing needs of their residents, regardless of income. This mandate is called the Housing Element, a part of each jurisdiction's General Plan, and **Regional Housing Needs Allocation (RHNA)**. As part of RHNA, the **California Department of Housing and Community Development (HCD)** determines the total number of new homes each region needs to build and how affordable those homes need to be in

order to meet the housing needs of the local community. For more information on the RHNA process, please see HCD's website at www.hcd.ca.gov/community-development/housing-element/.

This analysis is represented in the dashboard as a horizontal bar graph and shows the extent to which each jurisdiction or region has met its 5th and 6th cycle RHNA production goals for each income level. For each county, the graph shows up to three jurisdictions (those with the largest 5th and 6th cycle RHNA allocation). For each region, the graph shows aggregate, region-wide progress towards RHNA for the region's planning body – known as a "council of government" or "COG." When there is no regional COG, the graph shows total progress towards RHNA for all jurisdictions within the region. Bars to the left of the y-axis (or negative values) represent the total number of new homes each jurisdiction still needs to permit to meet the housing needs of a specific income group. Bars to the right of the y-axis (or positive values) indicate when a jurisdiction has exceeded its RHNA production goal for a specific income group. For example, the City of San Diego exceeded its 5th cycle RHNA production goal for **above moderate-income** households but was behind in meeting its goals for **very low-**, **low-**, and **moderate-income households**.

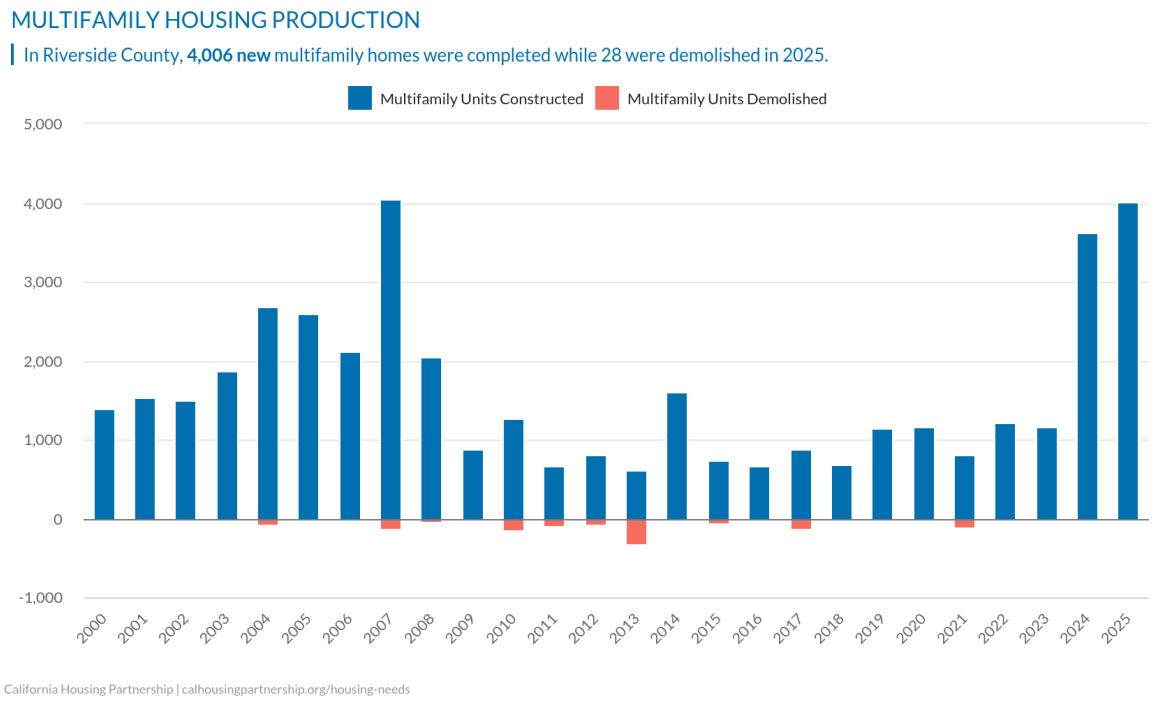


The data powering this graphic is from **Annual Progress Reports (APRs)** submitted by each jurisdiction to report on progress towards implementing its Housing Element and RHNA goals. APRs are submitted to HCD each April. Summary data is available via the state's Open Data Portal.

Multifamily Housing Production

The Multifamily Housing Production graphic shows trends in the number of newly constructed and demolished **multifamily** rental homes in the county each year. This data can be used to gauge production trends in the local housing market and measure how construction activity has changed over time.

This analysis is represented in the dashboard as a stacked bar graph. The blue bars above the x-axis represent newly constructed multifamily rental units and the red bars below the x-axis represent demolished units. For example, in Riverside County, developers added 4,006 multifamily rental homes to the market in 2025 while 28 were demolished. The data powering this graphic is from CoStar's multifamily construction dataset, which tracks properties under construction ("known supply") and models additional supply ("modeled supply"). Because of sample size challenges, this graphic is not available for smaller counties in California with a small stock of multifamily rental properties.



GLOSSARY

Above Moderate-Income – Households with incomes greater than 120% of area median income (AMI).

Affordable and Available Homes – The number of homes that households within a given income group would not have to pay more than 30% of their income to rent, and which are either vacant or being rented by someone at or below that income group threshold.

American Community Survey (ACS) – An ongoing survey conducted by the United States Census Bureau that collects detailed population and housing data on households throughout the United States. Sent to approximately 3.5 million addresses per year, the ACS is the largest household survey that the Census Bureau administers.

Annual Progress Report (APR) – An annual document submitted by each jurisdiction of California to the California Department of Housing and Community Development (HCD) and the Governor's Office of Planning and Research on or before April 1 of each year that reports progress in the jurisdiction's implementation of its housing element.

Area Median Income (AMI) – The median family income in the metropolitan or nonmetropolitan area as designated by the US Department of Housing and Urban Development (HUD). Varies per household size.

Asking Rent – The rental price that a landlord or property owner advertises for a housing unit to be leased on a monthly basis.

California Business, Consumer Services, and Housing Agency (BCSH) – A state-level government agency that promotes and funds rental and homeownership opportunities and partners with local communities to prevent and end homelessness.

California Department of Housing and Community Development (HCD) – The state-level government agency that oversees a number of funding programs, allocates loans and grants to preserve and expand affordable housing opportunities, and promotes strong communities throughout California.

California Housing Finance Agency (CalHFA) – The state's affordable housing financing lender that offers financing assistance such as low-interest loans, down payment assistance programs, and other housing financing support tools to developers, homebuyers, and renters.

California Strategic Growth Council (SGC) – A cabinet-level committee that is tasked with coordinating the activities of state agencies related to healthy, sustainable, and resilient community-building throughout California.

California Tax Credit Allocation Committee (TCAC) – The state-level committee under the California Treasurer's Office that administers the federal and state Low-Income Housing Tax Credit (LIHTC) Program.

Construction Type – A variable that identifies whether properties are financed prior to their construction ("New Construction") or in order to rehabilitate an existing property ("Acquisition/Rehabilitation").

Continuum of Care (CoC) Program – A federal program committed to the goal of ending homelessness by providing funding to nonprofit providers and state and local governments, promoting access to programming, and optimizing self-sufficiency of individuals and families experiencing homelessness. CoC grantees organize and conduct the annual Point-in-Time (PIT) and Housing Inventory Count (HIC).

Cost Burden – An income-to-rent metric determined by the percentage of income paid towards housing by households at different income levels. A home is considered affordable if housing costs absorb no more than 30% of the household's income. A household is cost burdened if they pay more than 30% of their income towards housing costs and severely cost burdened if they pay more than 50% of their income towards housing costs.

Extremely Low-Income (ELI) – Households with incomes at or below 30% of AMI.

Housing Inventory Count (HIC) – A point-in-time inventory of provider programs within a Continuum of Care (CoC) that provide beds and units dedicated to serve people experiencing homelessness, categorized by five program types: Emergency Shelter; Transitional Housing; Rapid Re-housing; Safe Haven; and Permanent Supportive Housing.

Low-Income (LI) – Households with incomes more than 50% of AMI and up to 80% of AMI.

Low-Income Housing Tax Credits (LIHTC) – Tax credits financed by the federal government and administered by state housing authorities like the California Tax Credit Allocation Committee (TCAC) to subsidize the acquisition, construction, and rehabilitation of rental properties to house low-income households.

Moderate-Income – Households with incomes more than 80% of AMI and up to 120% of AMI.

Multifamily – A classification of residential property that contains more than one housing unit within a structure or complex.

Permanent Supportive Housing (PSH) – A type of housing intervention for the homeless in which affordable permanent housing is combined with voluntary supportive services.

Point-in-Time (PIT) Count – A locally-conducted survey count of the sheltered and unsheltered people experiencing homelessness on a single night in January, planned and conducted locally by

Continuums of Care that receive federal funding from the Department of Housing and Urban Development (HUD).

Redevelopment Agency (RDA) – A state agency that was a part of the Department of Finance and was charged with combating urban blight, including the financing of affordable housing, through tax increment financing. The agency operated from 1954 until its dissolution in 2011.

Regional Housing Needs Allocation (RHNA) – The process by which each jurisdiction in California is assigned its share of the region's existing and projected housing needs. This allocation involves two steps: (1) HCD determines the total housing need for each region in the state and (2) the region's Council of Governments then distributes this need to local governments.

Severe Cost Burden – Severe cost burden is when housing costs consume more than 50% of a household's income.

US Department of Housing and Urban Development (HUD) – The federal agency that is responsible for national policies and programs related to housing, urban, and community development. HUD enforces the Fair Housing Act and oversees several programs such as the Community Development Block Grant (CDBG) and the Housing Choice Voucher (HCV) Program to assist low-income and disadvantaged individuals with their housing needs.

Very Low-Income (VLI) – Households with incomes more than 30% of the Area Median Income (AMI) and up to 50% of AMI.