

B3 Housing Needs Assessment

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

B3.1 Population Characteristics

Population characteristics, such as growth rate, age, and income levels, affect the type and amount of housing needed in a community. Residents’ age and income, employment trends, and other factors influence the type of housing needed and the community’s ability to afford housing. The following section analyzes the city of Atwater’s population characteristics and trends.

B3.2 Population Growth

Table B3-1 analyzes population change from 2000 to 2021. Atwater grew by 21.9 percent from 2000 to 2010, and 11.5 percent from 2010 to 2021. This was higher than both countywide and statewide population growth during both time periods.

Table B3-1 Population Change (2000 - 2021)

Jurisdiction	2000	2010	2021	Percent Change 2000-2010	Percent Change 2010-2021
Atwater	23,113	28,168	31,401	21.9%	11.5%
Merced County	210,554	255,793	279,150	21.5%	9.1%
California	33,971,648	37,253,956	39,455,353	9.7%	5.6%

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

B3.3 Age Characteristics

Table B3-2 shows population by age group and each group’s percentage of the total population. The age groups include preschool (under five years), school-age students (five to 17 years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). In Atwater, the largest age group is the young adult category, representing 27.5 percent of the total population, similar to the county (27.0 percent) and state (28.6 percent). The second largest group in Atwater is middle-aged adults at 22.8 percent. The smallest population by age are preschoolers at 6.0 percent, which is generally consistent with the county (7.5 percent) and slightly higher than the state (6.0 percent).

Table B3-2 Population by Age Group (2021)

Jurisdiction	Under 5 years (Preschool)	5 to 17 years (School-age Students)	18 to 24 years (College-age Students)	25 to 44 (Young Adults)	45 to 64 (Middle-aged Adults)	65 years and over (Seniors)	Total Population
Atwater	1,898	6,983	2,838	8,626	7,157	3,899	31,401
Percent	6.0%	22.2%	9.0%	27.5%	22.8%	12.4%	-
Merced County	20,969	61,609	31,111	75,342	59,131	30,988	279,150
Percent	7.5%	22.1%	11.1%	27.0%	21.2%	11.1%	-
California	2,350,335	6,642,097	3,665,851	11,282,671	9,844,520	5,669,879	39,455,353
Percent	6.0%	16.8%	9.3%	28.6%	25.0%	14.4%	-

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B01001.

B3.4 Race and Ethnicity

Table B3-3 shows race and ethnicity data for residents in Atwater, Merced County, and California. In Atwater, the majority of the population identifies as white at 51 percent, higher than the county (46.2 percent) and similar to the state (52.1 percent). The second largest population group is Some Other Race representing 30.2 percent of the total population in Atwater. This is similar to Merced County (33.7 percent), but much higher than the state (15.3 percent). In Atwater, 55.3 percent of the population identifies as Hispanic or Latino (of any race), which is lower than the county (61.2 percent) and higher than the state (39.5 percent).

Table B3-3 Population by Race

Jurisdiction	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone ¹	Two or More Races ²	Hispanic or Latino, Any Race	Total
Atwater	16,026	1,252	250	1,611	257	9,475	2,530	17,360	31,401
Percent	51.0%	4.0%	0.8%	5.1%	0.8%	30.2%	8.1%	55.3%	-
Merced County	128,897	8,057	3,267	20,945	797	93,978	23,209	170,730	279,150
Percent	46.2%	2.9%	1.2%	7.5%	0.3%	33.7%	8.3%	61.2%	-
California	20,553,732	2,233,258	360,607	5,887,396	148,278	6,036,865	4,235,217	15,593,787	39,455,353
Percent	52.1%	5.7%	0.9%	14.9%	0.4%	15.3%	10.7%	39.5%	-

(1) Note: "Some other race alone" includes all other responses not included in the "white alone", "Black or African American alone", "American Indian and Alaska Native alone", "Asian alone" and "Native Hawaiian and Other Pacific Islander alone" race categories

(2) Note: "Two or more races" includes responses from all individuals who identify themselves as two or more of the aforementioned race groups. If an individual responded with both "two or more races" and "some other race," their response was only included under "two or more races."

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B02001; U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B03001.

B3.5 Economic Characteristics

Employment

Understanding employment and occupation patterns can provide insight into present housing needs. Table B3-4 shows employment by industry. Educational Services, Health Care, and Social Assistance is the most common industry in Atwater, representing 25.4 percent of all industries. This is also the most common industry countywide (22 percent) and statewide (21.4 percent). The second largest industry in Atwater is Manufacturing with 11.5 percent, which is similar to the county and state. Of the major employers in Merced County, two are within Atwater. These include Western Marketing and Sales and Walmart Supercenter.¹

Table B3-4 Employment by Industry (2021)

Industry	Atwater	Percent	Merced County	Percent	California	Percent
Educational Services, and Health Care and Social Assistance	3,352	25.4%	23,797	22.0%	3,990,094	21.4%
Manufacturing	1,516	11.5%	11,778	10.9%	1,676,715	9.0%
Retail Trade	1,455	11.0%	11,804	10.9%	1,919,513	10.3%
Agriculture, Forestry, Fishing and Hunting, And Mining	1,231	9.3%	12,326	11.4%	394,881	2.1%
Construction	1,064	8.1%	8,623	8.0%	1,235,586	6.6%
Transportation And Warehousing, And Utilities	1,036	7.9%	7,626	7.1%	1,071,181	5.7%
Professional, Scientific, and Management, and Administrative, and Waste Management Services	806	6.1%	7,146	6.6%	2,612,859	14.0%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	698	5.3%	7,682	7.1%	1,835,141	9.8%
Wholesale Trade	549	4.2%	4,036	3.7%	501,378	2.7%
Finance and Insurance, and Real Estate, and Rental and Leasing	514	3.9%	3,075	2.8%	1,107,961	5.9%
Public Administration	502	3.8%	5,058	4.7%	864,476	4.6%
Other Services, Except Public Administration	409	3.1%	4,275	4.0%	927,253	5.0%
Information	58	0.4%	968	0.9%	539,683	2.9%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C24050.

¹ <https://labormarketinfo.edd.ca.gov/majorer/county/majorer.asp?CountyCode=000047>

Income Definitions and Income Limits

The state and federal governments classify household income into several categories based upon the relationship to the county area median income (AMI), adjusted for household size. The U.S. Department of Housing and Urban Development (HUD) estimate of AMI is used to set income limits for eligibility in federal housing programs. The income categories include:

- Acutely low-income households, which earn up to 15 percent AMI;
- Extremely low-income households, which earn up to 30 percent AMI;
- Very low-income households, which earn between 31 and 50 percent AMI;
- Low-income households, which earn between 51 and 80 percent AMI; and
- Median-income households, which earn 100 percent AMI.

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point. Income limits for larger or smaller households are calculated by HUD (see Table B3-5). According to HUD, the AMI for a four-person household in Merced County was \$80,300 in 2022.

Table B3-5 HUD Income Limits by Person per Household

Household Size:	1	2	3	4	5	6	7	8
Acutely Low-Income	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000	\$14,950	\$15,900
Extremely Low-Income	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low-Income	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200	\$48,300	\$51,450
Low-Income	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250
Median-Income	\$56,200	\$64,250	\$72,250	\$80,300	\$84,730	\$93,150	\$99,550	\$106,000
Moderate-Income	\$67,450	\$77,100	\$89,700	\$96,350	\$104,050	\$111,750	\$119,450	\$127,200

Source: U.S. Department of Housing and Urban Development (HUD), 2022.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table B3-6 to determine eligibility for state housing programs. HCD's methodology for calculating AMI is slightly different from HUD's methodology, and therefore the AMI and income limits vary.

Table B3-6 State of California Income Categories

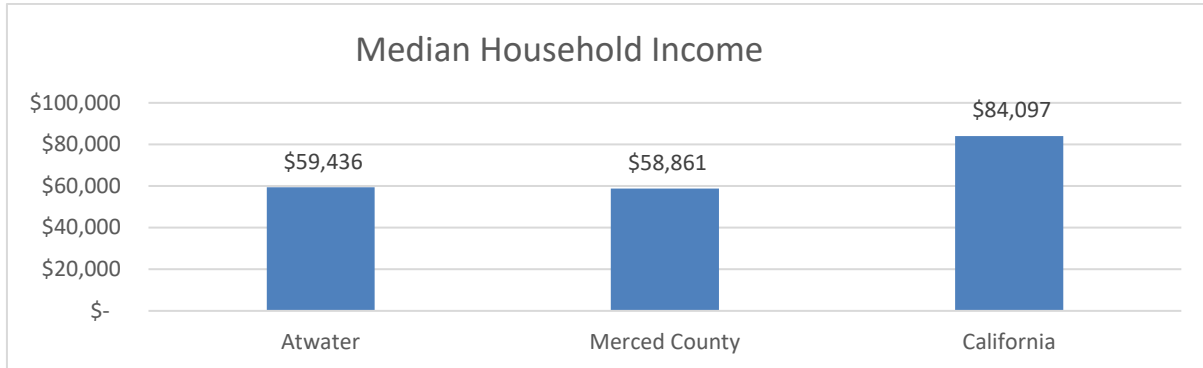
Income Category	Percent of County AMI
Extremely Low	0-30% AMI
Very Low	31%-50% AMI
Low	51%-80% AMI
Moderate	81%-120% AMI
Above Moderate	120% AMI or greater

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

Figure B3-1 shows median household income in Atwater as reported by the 2017-2021 ACS. This median income is for all households, regardless of household size. The median household income in

Atwater was \$59,436 in 2021, which was slightly higher than in Merced County (\$58,861) and significantly lower than in California (\$84,097).

Figure B3-1 Median Household Income



Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B19013.

Table B3-7 compares the median household income by race in 2021. In Atwater, Asian and Native Hawaiian/Other Pacific Islander households had the highest median incomes at \$73,381, followed by Some Other Race households at \$61,324. This is generally consistent with the county and state numbers, where Asian and Native Hawaiian/Other Pacific Islander households' income are on the higher end. American Indian and Alaskan Native households had the lowest median income in Atwater, which is generally consistent with the county and state.

Table B3-7 Median Household Income by Race/Ethnicity (dollars)

Jurisdiction	White, alone	Black or African American, alone	American Indian and Alaskan Native, alone	Asian, alone	Native Hawaiian and Other Pacific Islander, alone	Some Other Race, alone	Two or More Races, alone	Hispanic or Latino, Any Race
Atwater	59,386	46,010	26,823	73,365	73,381	61,324	60,909	58,679
Merced County	60,918	45,573	50,214	71,829	125,500	55,083	56,355	54,635
California	88,616	58,958	66,904	108,477	87,066	63,975	79,777	67,327

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B19013.

Overpayment and Housing Cost Burdens

Table B3-8 lists the number of households overpaying for housing by tenure. Generally, renters are more affected by overpayment than owners. As shown, overpaying renter-occupied households account for 21.6 percent of households in Atwater, which is consistent with the county and state. Overpaying renter occupied households comprise 11.3 percent of households in the city, which is comparable to the county (11.8 percent) but less than in California (14.4 percent).

Table B3-8 Cost Burdened Households by Tenure

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying
Atwater	1,162	2,231	3,393
Percent	11.3%	21.6%	32.9%
Merced County	9,611	17,470	27,081
Percent	11.8%	21.4%	33.2%
California	1,904,162	3,030,934	4,935,096
Percent	14.4%	22.9%	37.3%

Source: U.S. Census Bureau, ACS 2006-2010, 2011-15, 2017-2021 (5-year Estimates), Table B25091 and B25070

CHAS data provided by HUD provides information on cost burden based on the HUD Area Median Family Income (HAMFI). This data is included in Table B3-9 below. While the totals do not align exactly with 2021 ACS data presented above, the CHAS data identifies the level at which cost burdened households are overpaying for housing. As shown, 19.4 percent of cost burdened households are paying between 30 percent and 50 percent of their income on housing costs. Further, 14.3 percent of households are spending more than 50 percent of their income on housing. Based on CHAS data, Atwater has slightly higher rates of moderate and severe cost burden than Merced County, but a lower rate of moderate and severe cost burden than the state.

Table B3-9 Overpayment by Tenure (dollars)

Jurisdiction	Moderate Cost Burden >30% to <=50%	Severe Cost Burden >50%	Total Households
Atwater	1,780	1,314	9,160
Percent	19.4%	14.3%	100.0%
Merced County	14,710	12,285	80,010
Percent	18.4%	15.4%	100.0%
California	2,632,205	2,427,660	13,044,265
Percent	20.2%	18.6%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

B3.6 Household Characteristics

Table B3-10 provides information on household types. Of the 10,309 households in Atwater, 5,096 are married-couple households with or without children, and 665 are cohabitating couple households with or without children. Approximately half the total households in Atwater, Merced County, and California are married-couple households.

Table B3-10 Households by Type

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Atwater	5,096	2,192	2,904	665	350	315	10,309
Percent	49.4%	21.3%	28.2%	6.5%	3.4%	3.1%	-
Merced County	39,912	18,171	21,741	6,862	3,910	2,952	81,618
Percent	48.9%	22.3%	26.6%	8.4%	4.8%	3.6%	-
California	6,539,445	2,780,272	3,759,173	938,780	338,874	599,906	13,217,586
Percent	49.5%	21.0%	28.4%	7.1%	2.6%	4.5%	-

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B11012.

B3.7 Large Households

Large family households are defined by U.S. Census Bureau as households containing five or more persons. Table B3-11 provides information on large households by tenure. As shown, 17.8 percent of households in Atwater consist of five or more people, which is lower than the county average and higher than the state. In Atwater, owner-occupied five-person households (6.4 percent of total households), renter-occupied five-person households (6.3 percent) and renter-occupied six-person households (1.6 percent) make up the largest percentages of large households, while owner-occupied six person households make up the smallest percentage of large households. Additionally, Atwater and Merced County have higher percentages of renter-occupied five- person households than in California.

Table B3-11 Large Households by Tenure

Jurisdiction	Total Large Households	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Atwater	1,835	658	107	141	651	169	109
Percent	17.8%	6.4%	1.0%	1.4%	6.3%	1.6%	1.1%
Merced County	17,710	4,737	1,952	1,649	5,380	2,184	1,808
Percent	21.7%	5.8%	2.4%	2.0%	6.6%	2.8%	2.2%
California	1,830,468	580,759	246,420	200,281	456,013	199,263	147,732
Percent	13.9%	4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25009.

B3.8 Overcrowding

The U.S. Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Table B3-12 provides information on overcrowding by tenure in Atwater. There is a total of 715 overcrowded households in the city, of which 32.7 percent are owner-occupied households, and the remaining 67.3 percent are renter-occupied.

Table B3-12 Overcrowding Severity by Tenure

Jurisdiction	Total	Owner-Occupied		Total	Renter-Occupied	
		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room		1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Atwater	5,366	158	76	4,943	349	132
Percent	52.1%	1.5%	0.7%	47.9%	3.4%	1.3%
Merced County	42,146	1,766	551	39,472	3,090	1,362
Percent	51.6%	2.2%	0.7%	48.4%	3.8%	1.7%
California	7,335,247	229,637	82,236	5,882,339	453,625	321,169
Percent	55.5%	1.7%	0.6%	44.5%	3.4%	2.4%

Source: U.S. Census Bureau, ACS 2006-2010, 2011-2015, 2017-2021 (5-year Estimates), Table B25014.

B3.9 Special Needs Groups

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections identify and discuss these special housing needs groups.

Seniors

Table B3-13 identifies senior households in Atwater, Merced County, and California. The percentage row identifies the percent of the specified age range within all owner-occupied or renter-occupied household categories. There are far more owner-occupied senior households in Atwater (1,633 total), than renter-occupied senior households (816 total), which is like the county and state. As shown, seniors between the ages of 65 and 74 make up the largest percentages of owner and renter-occupied households (15.4 percent and 8.3 percent of total households, respectively), consistent with the county and state .

Table B3-13 Senior Households by Tenure

Jurisdiction	Owner-Occupied			Renter-Occupied		
	65 to 74	75 to 84	85 and over	65 to 74	75 to 84	85 and over
Atwater	826	545	262	409	302	105
Percent	15.4%	10.2%	4.9%	8.3%	6.1%	2.1%
Merced County	7,176	4,232	1,559	3,318	1,216	495
Percent	39.9%	23.5%	8.7%	18.4%	6.8%	2.8%
California	1,386,828	679,546	288,915	501,465	229,153	132,237
Percent	43.1%	21.1%	9.0%	15.6%	7.1%	4.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25007.

Table B3-14 shows the housing cost burdens by elderly family type and tenure in Atwater based on data extracted through HUD’s CHAS (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the ACS that reports seniors as age 65 and older). Based on data in this table, of all elderly persons in lower-income categories (less than or equal to 80 percent HAMFI),

approximately 26.9 percent of all senior-owner households and 46.4 percent of all senior-renter households in Atwater had a housing cost burden of 30 percent or greater.

Table B3-14 Overpayment by Tenure Among Senior Households, Atwater

	Owners		Renters		Total
	Elderly Family	Elderly Non-family	Elderly Family	Elderly Non-family	
Household Income <= 30% HAMFI Extremely Low-Income					
TOTAL HOUSEHOLDS <= 30% HAMFI	45	135	25	105	310
Number w/ Cost Burden <= 30%	20	35	-	20	75
Number w/ Cost Burden > 30% to <= 50%	10	15	-	10	35
Number w/ Cost Burden > 50%	15	85	25	75	200
Percent with Cost Burden >30% HAMFI	56.0%	74.0%	100.0%	81.0%	76.0%
Household Income > 30% to <= 50% HAMFI Very Low-Income					
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	30	150	40	45	265
Number w/ Cost Burden <= 30%	10	65	-	20	95
Number w/ Cost Burden > 30% to <= 50%	20	20	15	10	65
Number w/ Cost Burden > 50%	-	65	25	15	105
Percent with Cost Burden >30% HAMFI	67.0%	57.0%	100.0%	56.0%	64.0%
Household Income > 50% to <= 80% HAMFI Low-Income					
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	155	150	145	60	510
Number w/ Cost Burden <= 30%	90	90	60	15	255
Number w/ Cost Burden > 30% to <= 50%	55	60	85	45	245
Number w/ Cost Burden > 50%	10	-	-	-	10
Percent with Cost Burden >30% HAMFI	42.0%	40.0%	59.0%	75.0%	50.0%
Household Income > 80% to <= 100% HAMFI					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	55	10	50	44	159
Household Income > 100% HAMFI					
TOTAL HOUSEHOLDS > 100% HAMFI	430	160	99	45	734
Total Income <80% HAMFI and Cost Burden > 30%					
	355		305		660
Percent Income <80% HAMFI and Cost Burden > 30%					
	26.9%		46.4%		33.4%
GRAND TOTAL HOUSEHOLDS	715	605	359	299	1,978

Elderly family constitutes 2 persons with either or both age 62 and over.

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning / Comprehensive Housing Affordability Strategy (CHAS) database, 2015-2019 estimates, Table 7, accessed 2023. <https://www.huduser.gov/portal/datasets/cp.html>

Table B3-15 summarizes cost burden data for units occupied by senior households. As shown, 63.7 percent of senior households in Atwater are cost burdened by less than or equal to 30 percent. Further, 20.4 percent are cost burdened by greater than 30 percent and less than or equal to 50 percent, while 15.9 percent are cost burdened by more than 50 percent. There is a higher percentage of senior households cost burdened in Atwater than in Merced County by over 30 percent.

Table B3-15 Cost Burdened Senior Households

Jurisdiction	Cost Burden <= 30%	Cost Burden >30% to <=50%	Cost Burden >50%	Total Senior Households
Atwater	1,260	403	315	1,978
Percent	63.7%	20.4%	15.9%	100.0%
Merced County	12,080	3,220	2,880	18,180
Percent	66.4%	17.7%	15.8%	100.0%
California	1,963,195	620,335	736,510	3,320,040
Percent	59.1%	18.7%	22.2%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

Resources for Senior-Headed Households

The Merced County Housing Authority manages six senior housing complexes, none of which are in Atwater. As shown in Table B3-14, there are a total of 658 senior rental-occupied households in Atwater, of which 420 are lower-income. Based on this data, there is a significant gap between lower-income senior rental-occupied households and available units.

Persons with Disabilities (including Developmental Disabilities)

Table B3-16 identifies the number of residents with one or more disabilities. In Atwater, 7.3 percent of the total population has one type of disability, while 6.9 percent report two or more disabilities, which is similar to the county (6.6 percent and 6.3 percent, respectively) but higher than the state (5.4 percent and 5.2 percent, respectively). Among those with a disability, 51.4 percent have one disability, while 48.6 percent have two or more types of disability.

Table B3-16 Population by Number of Disabilities

Jurisdiction	Total	With One Type of Disability	With two or More types of Disability	No Disability
Atwater	31,214	2,266	2,144	26,804
Percent	-	7.3%	6.9%	85.9%
Merced County	276,304	18,099	17,266	240,939
Percent	-	6.6%	6.3%	87.2%
California	38,946,377	2,108,406	2,037,095	348,000,876
Percent	-	5.4%	5.2%	89.4%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C18108.

Table B3-17 summarizes the population with a disability by age. In Atwater, residents aged 18 to 64 years make up the largest proportion of disabled individuals at 6.4 percent of the total population. This is consistent with the county (6.8 percent) and higher than the state (5.1 percent). The under 18 years age group accounts for the smallest percent of those with a disability at 1.7 percent.

Table B3-17 Disability by Age for the Total Population

Jurisdiction	Total	Under 18 Years	18 to 64 Years	65 Years and Older
Atwater	31,214	523	2,005	1,882
Percent	-	1.7%	6.4%	6.0%
Merced County	276,304	3,666	18,311	13,388
Percent	-	1.3%	6.6%	4.9%
California	38,946,377	315,849	1,964,845	1,864,807
Percent	-	0.8%	5.1%	4.8%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C18108.

Table B3-18 identifies residents with a developmental disability by age. In Atwater, most residents with a developmental disability are 18 years old and older, while the majority in both the state and county are under 18 years.

Table B3-18 Developmental Disability by Age

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Disability
Atwater	232	246	478
Merced County	1,507	1,287	2,794
California	192,384	185,353	377,737

Source: California Department of Developmental Services, DDS Quarterly Consumer Report, December 2021.

Resources for Persons with Disabilities

According to the 2016-2024 Atwater Housing Element, the California Department of Developmental Services currently provides community-based services to persons with developmental disabilities through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. Regional centers provide “point of entry” services to those that are developmentally disabled. The closest center to Atwater is the Central Valley Regional Center field office in Merced, approximately nine miles away. The Central Valley Regional Center is a non-profit community agency that contracts with local businesses to provide services to developmentally disabled persons and their families. While there are no specific public housing resources that are accessible to people with disabilities in Atwater, there are 35 total public housing units available to low and moderate-income families and individuals in the city. As shown in Table B3-17, there are more than 4,000 people with a disability in Atwater, illustrating a significant gap in housing resources for residents with a disability.

Large Households

Table B3-19 provides information on large households by tenure in Atwater, Merced County, and California. See section 6.2.7: *Large Households*, above, for more information. As shown, there are 906 owner-occupied large households and 929 renter-occupied large households. There is a smaller percentage of total large households in Atwater (17.8 percent) than the county (21.7 percent) and a larger percentage than the state (13.9 percent).

Table B3-19 Large Households by Tenure

Jurisdiction	Total Households	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Atwater	10,309	658	107	141	651	169	109
Percent		6.4%	1.0%	1.4%	6.3%	1.6%	1.1%
Merced County	81,618	4,737	1,952	1,649	5,380	2,184	1,808
Percent		5.8%	2.4%	2.0%	6.6%	2.7%	2.2%
California	13,217,586	580,759	246,420	200,281	456,013	199,263	147,732
Percent		4.4%	1.9%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 2016-2020 (5-year Estimates), Table B25009.

Resources for Large Households

Units with four or more bedrooms are the primary housing resource for large households. Table B3-20 compares the number of large households to the number of large units. Units with five or more rooms provide housing options for large households and work to lessen overcrowding. As shown, there are 360 units in Atwater with five or more bedrooms but 1,835 large households, leaving a resource gap of more than 1,475 units. When considering all large units with four or more bedrooms (1,651) there is still a resource gap of more than 184 units. To help mediate the issue of overcrowding and large households, the City will implement Program 7.

Table B3-20 Large Households and Units

Jurisdiction	Total Households	Large Households (5 or more persons)	Total Units	Large Units (4 bedrooms)	Large Units (5 or more bedrooms)
Atwater	10,309	1,835	10,580	1,291	360
Percent		17.8%		12.5%	3.5%
Merced County	81,618	17,710	86,767	17,656	3,002
Percent		21.7%		21.6%	3.7%
California	13,217,586	1,830,468	14,328,539	2,373,268	596,588
Percent		13.8%		18.0%	4.5%

Source: U.S. Census Bureau, ACS 2017-2021 (Five-year Estimates), Tables DP04.

Female-Headed Households

Table B3-21 identifies single female-headed households with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Atwater has a total of 1,050 single female-headed households with their own children under 18, representing 10.2 percent of total households. This is higher than the county (7.8 percent) and the state (4.7 percent).

Table B3-21 Single Female-Headed Households with Own Children

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Atwater	10,309	1,050	10.2%
Merced County	81,618	6,365	7.8%
California	13,217,586	614,747	4.7%

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

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B11012.

Table B3-22 compares female-headed households by tenure. As shown, there is a larger percentage of renter-occupied female-headed households (59.8 percent) than owner-occupied households (40.2 percent). Both the county and state follow a similar trend.

Table B3-22 Female-Headed Family Households by Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Atwater	806	1,201	2,007
Percent	40.2%	59.8%	
Merced County	4,569	10,129	14,698
Percent	31.1%	68.9%	
California	713,100	996,675	1,709,775
Percent	41.7%	58.3%	

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B17010.

Resources for Single-Parent and Female-Headed Households

Resources for lower-income female-headed households include existing affordable housing units in the city as well as rental assistance provided through the County’s Housing Choice Voucher (HCV) program. Below is a list of local agencies dedicated to assisting parents:

- First 5 Merced County is dedicated to improving the lives of Merced County’s young children, including Atwater, and their families through a comprehensive system of education, health services, and other crucial programs. The Strong Families programs enable families to raise their children in a safe, stable, and nurturing home. These programs work with families, educators, health, and social services providers to support parents and guardians. Below is a list of local agencies dedicated to assisting parents:
- Ace Overcomers Program, committed to helping teens and adults overcome the effects of adverse childhood experiences (ACEs).
- Merced County Office of Education, providing educational services to children and families including childcare subsidies to offset the costs of care.
- Sierra Vista Child and Family Services, committed to supporting the community by providing mental health services to children and youth ages 0 to 21.
- Maternal, Child, and Adolescent Health (MCAH) Services, providing information and services to mothers and children.

Extremely Low-Income Residents

Table B3-23 identifies extremely low-income (ELI) households by tenure in Atwater. ELI households are households whose income is less than or equal to 30 percent of the AMI. Renter-occupied extremely low-income households account for 10.5 percent of total households in Atwater, significantly higher than owner-occupied extremely low-income households (4.0 percent). The percentage of renter-occupied extremely low-income households in the city is similar to the rate in the county (10.7 percent) and the state (10.8 percent). The percentage of owner-occupied extremely low-income households in Atwater (4.0 percent) is slightly higher than in Merced County (3.7 percent), but lower than in California (4.5 percent). There are 1,329 total extremely low-income households in Atwater, comprising approximately 14.5 percent of total households in the city. This is similar to the county (14.3 percent) and slightly lower than the state (15.3 percent).

Table B3-23 Extremely Low-Income Households by Tenure

Jurisdiction	Income <=30% HAMFI			Total Households
	Owner-Occupied	Renter-Occupied	Total ELI Households	
Atwater	364	965	1,329	9,160
Percent	4.0%	10.5%	14.5%	100.0%
Merced County	2,940	8,540	11,480	80,010
Percent	3.7%	10.7%	14.3%	100.0%
California	592,010	1,427,405	2,019,415	13,217,586
Percent	4.5%	10.8%	15.3%	100.0%

Source: U.S. Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates), Table 7.

Table B3-24 summarizes cost burden among extremely low-income households. As shown, in Atwater 289 of 364 extremely low-income owner-occupied households (79.4 percent) are experiencing moderate or severe housing cost burden. This is similar to the county (79.1 percent) and the state (80.1 percent). In addition, 895 of the 965 extremely low-income renter-occupied households (92.7 percent) are experiencing a housing cost burden of over 30 percent of the household income. This is higher than in both the county (87.4 percent) and the state (87.9 percent). Among extremely low-income households in Atwater, 56.8 percent are renter-occupied households with a severe cost burden. This is higher than in the county (51.7 percent) and the state (51.4 percent).

Table B3-24 Extremely Low-Income Households Overpaying by Tenure

Jurisdiction	Owner-Occupied			Renter-Occupied			Total ELI Households
	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	Cost Burden <30%	Moderate Cost Burden 30%-50%	Severe Cost Burden >50%	
Atwater	75	95	194	70	140	755	1,329
Percent	5.6%	7.1%	14.6%	5.3%	10.5%	56.8%	100.0%
Merced County	615	595	1,730	1,075	1,530	5,935	11,480
Percent	5.4%	5.2%	15.1%	9.4%	13.3%	51.7%	100.0%
California	117,890	92,945	381,175	172,130	216,880	1,038,395	2,019,415
Percent	5.8%	4.6%	18.9%	8.5%	10.7%	51.4%	100.0%

Source: US Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates).

Resources for Extremely Low-Income Households

The Housing Authority of the County of Merced currently administers the HCV Program, a federal rent subsidy program under the Department of Housing and Urban Development. The program provides rent subsidy to families in privately owned existing rental units in Merced County. The Housing Authority of the County of Merced currently administers 2,705 HCVs within the county.²

In addition to the HCV program, the Housing Authority also administers Emergency Housing Vouchers (EHV). In order to be eligible for an EHV, an individual must meet one of the four eligibility criteria:

1. Homeless;
2. At risk of homelessness;
3. Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking;
4. Recently homeless and for whom providing rental assistance will prevent the family’s homelessness or having high risk of housing instability.³

Table B3-25 includes an inventory of affordable housing in Atwater. As shown, there are 35 affordable units in the city. These units serve households making less than 80 percent of the AMI. Based on the identified need (965 ELI rental households) there is a significant need for additional units affordable to ELI households in the city.

Table B3-25 Inventory of Public Assisted Complexes, Atwater

Name	Address	City	Zip	Affordable Units
Atwater Apartments - (Site A)	1191 Willow Street	Atwater	95301	35

Note: All locally assisted or restricted developments may not be included in this list.
 Source: California Housing Partnership, 2023.

Farmworkers

The U.S. Department of Agriculture provides countywide farmworker population data generated by the Census of Agriculture. The most recent Census of Agriculture data (2017) identified 15,566 farmworkers in the county.⁴

Table B3-26 provides 2017-2021 ACS data for the total population of residents working in the agriculture, forestry, fishing and hunting, and mining industries (including farmworkers) in Atwater and Merced County. Atwater had 1,231 workers in these categories in 2021, representing 10.0 percent of the total population of workers in these industries across the county. Please note that this number is not strictly farmworkers, as the ACS data does not identify numbers in subcategories.

² Housing Authority of Merced County, *Housing Choice Voucher*, <http://www.merced-pha.com/housing-choice-voucher/> accessed June 2023.

³ Housing Authority of Merced County, *Emergency Housing Vouchers*, <http://www.merced-pha.com/emergency-housing-vouchers-ehv-frequently-asked-questions-faq/> accessed June 2023.

⁴ U.S. Department of Agriculture, *Census of Agriculture*, <https://www.nass.usda.gov/AgCensus/> accessed June 2023, accessed June 2023.

Table B3-26 Farmworker Population

Jurisdiction	Population in Agriculture, Forestry, Fishing and Hunting, and Mining Industries (Including Farmworkers)
Atwater	1,231
Percent	10.0%
Total Merced County	12,326

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C24050.

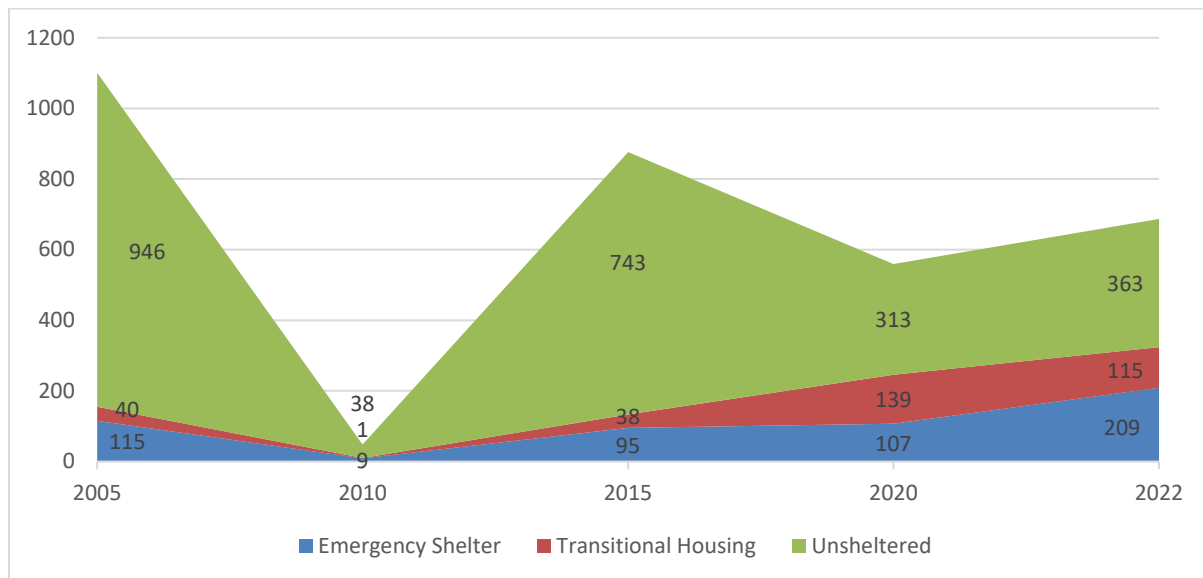
Resources for Farmworkers

The Housing Authority of Merced County funds four migrant housing centers, one of which is in Atwater. It contains 59 units that offer temporary housing from April through November. To be eligible for migrant housing, households must earn a minimum of \$5,752.50 annually from farm labor employment. The Atwater Migrant Center is located on W. Westside Boulevard, Atwater. As reported in Table B3-26 above, there were more than 1,231 farmworkers living in Atwater in 2021. Despite the housing opportunities listed above, there is a significant gap in housing resources for farmworkers in the city.

Unhoused Households

Figure B3-2 shows unhoused households by type between 2005 to 2022. As shown, 2005 had the highest reported number of unhoused households (1,101) by the Merced County Continuum of Care (CoC), the majority of which were unsheltered. Data for 2020 indicates that there were 559 unhoused households, including 313 of those counted as unsheltered. These numbers increased from 2020 to 2022, at which point over 680 households were unhoused in the county.

Figure B3-2 Unhoused Households by Type Over Time, Merced County



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

Point in time count data is reported by the CoC for Merced County, including Atwater. Table B3-27 provides the most recent (2023) point-in-time count for individual unhoused residents in the county. In 2023, there were a total of 784 unhoused people in Merced County, with 4.6 percent (36 people) living in Atwater.

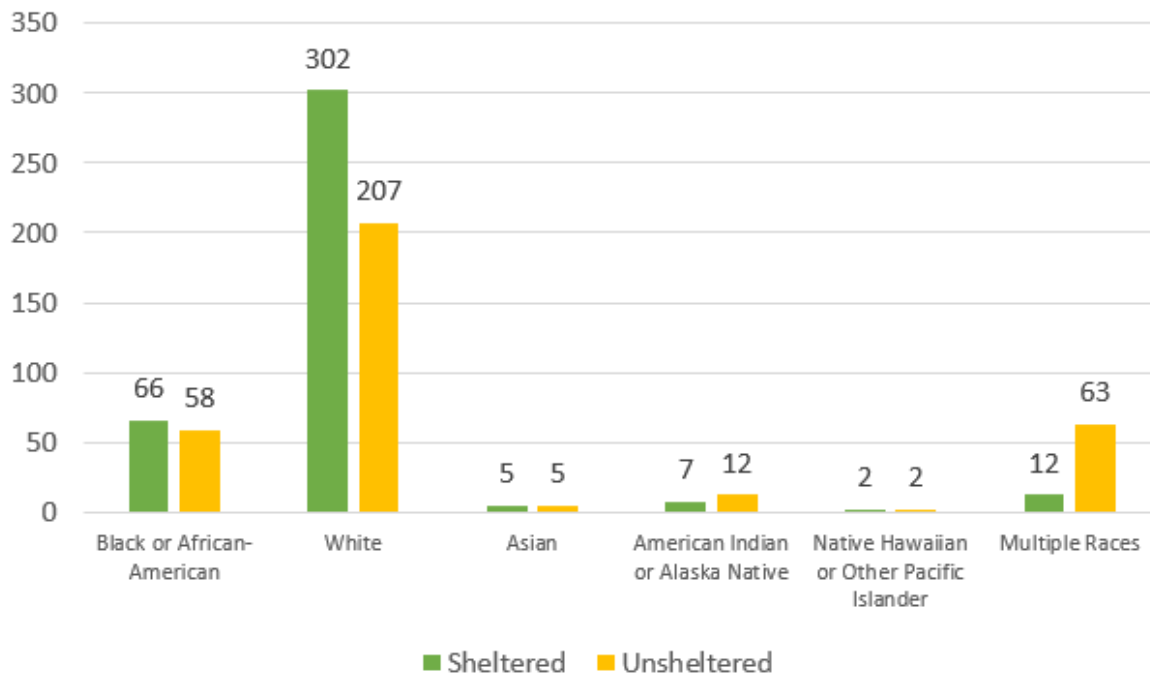
Table B3-27 Unhoused Individuals by Type (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Atwater	9	27	36
Percent	2.3%	6.9%	4.6%
Total Merced County	394	390	784

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

Figure B3-3 identifies unhoused individuals by type and race in Merced County for the year 2023. As shown, 53.2 percent of unhoused individuals countywide were reported as sheltered. In terms of race, 69 percent reported as white, 17 percent as Black or African American, one percent as Asian, three percent as American Indian or Alaska Native, less than one percent as Native Hawaiian or Other Pacific Islander, and 10 percent as multiple races.

Figure B3-3 Unhoused Individuals by Type by Race (2023)



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

The 2023 Merced County CoC point in time count data also considers ethnicity, as shown in Table B3-28. Among those counted, 332 of 784 individuals (42.3 percent) identified as Hispanic/Latino.

Table B3-28 Unhoused Individuals by Ethnicity, Merced County (2023)

Jurisdiction	Sheltered	Unsheltered	Total
Hispanic/Latino (any race)	186	146	332
Percent	23.7	18.6	42.3
Not Hispanic/Latino	208	244	452
Percent	26.5	31.1	57.7

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

The 2023 point-in-time count only provides specific demographic data for unsheltered residents in the cities of Merced and Los Banos.

Resources for Persons Unhoused Individuals

The City of Atwater has a transitional housing facility offered in the city. Operated by Community Social Model Advocate, the Tranquility Village is a women’s program offering eight family units with 57 total beds. It also houses women with children, offering treatment and child services. While Atwater does not have transitional housing for men, Community Social Model Advocate does operate a male program in Merced called the Hobie House. The facility is approximately nine miles from Atwater and offers 25 individual beds for those recovering from substance abuse.

There are no emergency shelters in the city. The lack of resources for the unhoused in Atwater indicates a need for more accessible housing for the unhoused population.

B3.10 Housing Stock Characteristics

A community’s housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. The following sections detail the housing stock characteristics of Atwater to identify how well the current housing stock meets the needs of current and future residents.

Housing Growth

Table B3-29 summarizes the growth in the housing stock in Atwater by providing the total number of units constructed each decade from 1980 and 2020. The largest growth rate occurred between 1980 and 1990 with a 30.3 percent increase during this 10-year period. Between 1990 and 2000 the housing stock grew at a slower pace of 9.3 percent. Between 2000 and 2010, the number of housing units in the city increased by 20.4 percent, however in the 10 years from 2010 and 2020, production slowed again, with the number of housing units increasing by just 6.9 percent.

Table B3-29 Total Housing Units Over Time (1980 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Atwater	5,696	7,422	8,114	9,771	10,448
Percent Change		30.3%	9.3%	20.4%	6.9%

Source: U.S. Census Bureau, Census 1980 (STF1:T65), 1990 (STF1:H1), 2000 (SF1:H1); ACS 2016-2020 (5-year Estimates), Table B25001.

Housing Type and Tenure

Table B3-30 identifies the total housing units by type in Atwater, Merced County, and California. In Atwater, single detached homes make up most of the housing stock, with 66.3 percent of total units. This is a lower percentage than the county with 73.8 percent and but greater than the state with 57.6 percent. The second most common housing type are 2-unit complexes, providing 9.2 percent of the total units in the city. This is much higher than both the county (3.2 percent) and the state (2.4 percent). Other common housing types in Atwater are three-to-four-unit complexes, comprising 6.1 percent of the total units in the city. This is higher than in the county (4.8 percent) and the state (5.4 percent). In both Atwater and Merced County, 20 to 49 unit complexes account for less than one percent of the housing stock. This is significantly lower than in California where 20-to-49-unit complexes account for approximately five percent of the housing stock.

Table B3-30 Total Housing Units by Type

Jurisdiction	Total	1, Detached	1, Attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile Home	Boat, RV, Van, etc.
Atwater	10,580	7,016	381	971	645	375	329	18	159	686	0
Percent		66.3%	3.6%	9.2%	6.1%	3.5%	3.1%	0.2%	1.5%	6.5%	0.0%
Merced County	86,767	64,045	1,908	2,785	4,172	3,876	1,634	801	1,649	5,775	122
Percent		73.8%	2.2%	3.2%	4.8%	4.5%	1.9%	0.9%	1.9%	6.7%	0.1%
California	14,328,539	8,248,814	1,031,608	340,666	777,600	842,158	721,058	713,636	1,121,470	514,764	16,765
Percent		57.6%	7.2%	2.4%	5.4%	5.9%	5.0%	5.0%	7.8%	3.6%	0.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table C24050.

Table B3-31 indicates housing units by tenure. In Atwater, 52.1 percent of units are owner-occupied compared to 47.9 percent renter occupied. The percentage of owner-occupied households in the city is similar to the county (51.6 percent owner-occupied) and the state (55.5 percent).

Table B3-31 Housing Units by Tenure

Jurisdiction	Total	Owner-Occupied	Renter-Occupied
Atwater	10,309	5,366	4,943
Percent		52.1%	47.9%
Merced County	81,618	42,146	39,472
Percent		51.6%	48.4%
California	13,217,586	7,335,247	5,882,339
Percent		55.5%	44.5%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25042.

Vacancy Rate

Table B3-32 provides data on vacancy status by type for the total vacant units. Of the total vacant units in Atwater (271), units for rent make up the largest percentage of total vacant units. These units make up 29.5 percent of total vacant units in the city, greater than the county (25.2 percent) and the state (21.7 percent). In Atwater, 8.5 percent of vacant units are used for seasonal, recreational or occasional use. By comparison, 10.8 percent of vacant units countywide and 33.4 percent in California fall into this category. There are no units in the city categorized as rented but not occupied or housing for migrant workers, illustrating that rental and farmworker housing are in high demand.

Table B3-32 Vacancy Status by Type for Total Vacant Units

Jurisdiction	Total Vacant Units	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Atwater	271	80	0	40	58	23	0	70
Percent	2.6%	29.5%	0.0%	14.8%	21.4%	8.5%	0.0%	25.8%
Merced County	5,149	1,298	112	377	553	556	202	2,051
Percent	5.9%	25.2%	2.2%	7.3%	10.7%	10.8%	3.9%	39.8%
California	1,110,953	240,840	53,537	73,319	54,970	370,908	2,992	314,387
Percent	7.8%	21.7%	4.8%	6.6%	5.0%	33.4%	0.3%	28.3%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25004.

Housing Unit Size

Table B3-33 provides housing unit size data for Atwater, Merced County, and California. In Atwater, three-bedroom units (52.8 percent) are the most common housing type, followed by two-bedroom (22.6 percent) and four-bedroom units (12.5 percent). This is similar to the statewide housing unit size trend; however, there is a notably larger stock of three-bedroom units in Atwater and Merced County when compared to the state.

Table B3-33 Housing Unit Size

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Atwater	10,309	237	648	2,331	5,442	1,291	360
Percent		2.3%	6.3%	22.6%	52.8%	12.5%	3.5%
Merced County	81,618	1,883	4,320	16,306	38,451	17,656	3,002
Percent		2.3%	5.3%	20.0%	47.1%	21.6%	3.7%
California	13,217,586	564,387	1,691,491	3,539,857	4,451,995	2,373,268	596,588
Percent		4.3%	12.8%	26.8%	33.7%	18.0%	4.5%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25042.

Age and Condition of Housing Stock

Table B3-34 provides data on the total occupied housing units by year built. The city experienced the most growth between 1970 and 1979. During this period, 2,531 units were constructed, representing 24.6 percent of the housing stock at the time. California indicated a similar result, with the largest percentage of units constructed in the 1970s, making up 17.4 percent of the total housing stock. In contrast, Merced County saw the biggest growth between 2000 to 2009 with 16,856 units. Notably, in Atwater, only 329 units have been constructed since 2010, which is the lowest increase in housing units in the city since 1939. Of the total 10,309 occupied units, 6,234 units are more than 40 years old. This accounts for over half (60.5 percent) of the total occupied housing units today.

Table B3-34 Total Occupied Housing Units by Year Built

Jurisdiction	Total	2020 or later	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Atwater	10,309	0	329	1,464	752	1,530	2,531	1,129	1,537	819	218
Percent		0.0%	3.2%	14.2%	7.3%	14.8%	24.6%	11.0%	14.9%	7.9%	2.1%
Merced County	81,618	44	3,229	16,856	11,846	11,034	14,718	7,585	7,356	5,007	3,943
Percent		0.1%	4.0%	20.7%	14.5%	13.5%	18.0%	9.3%	9.0%	6.1%	4.8%
California	13,217,586	15,877	634,508	1,451,946	1,438,264	1,980,874	2,295,943	1,728,569	1,755,123	753,750	1,162,732
Percent		0.1%	4.8%	11.0%	10.9%	15.0%	17.4%	13.1%	13.3%	5.7%	8.8%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25036.

Table B3-35 provides information on substandard housing units. In Atwater 0.2 percent of units lack kitchen facilities (22 units). There are no units in the city that lack plumbing facilities. This is similar to both the state and county. By comparison, however, Atwater’s substandard housing units make up a lower percent of total units (0.2 percent) compared to Merced County (0.8 percent) and California (1.5 percent).

The City’s Code Enforcement Division estimates that approximately 50 units require major rehabilitation and fewer than 15 units citywide are beyond the point of repair. There are no concentrated areas of substandard housing in the city.

Table B3-35 Substandard Housing Units

Jurisdiction	Total	Lacking Plumbing Facilities	Lacking Kitchen Facilities
Atwater	10,309	0	22
Percent		0.0%	0.2%
Merced County	81,618	298	357
Percent		0.4%	0.4%
California	13,217,586	53,643	149,252
Percent		0.4%	1.1%

Source:

Housing Costs

Median Home Sale Price

Table B3-36 provides information on the median housing value in Atwater from 1980 to 2020. As shown, prices rose steadily from 1980 to 1990, but experienced a much smaller increase in value from 1990 to 2000. Median home values increased by 114.8 percent from 2000 to 2010. A similar trend was seen across other jurisdictions in the county, where the smallest growth generally occurred between 1990 and 2000 and the largest growth occurred between 2000 and 2010. Increases in value have slowed since 2010, with growth between 2010 and 2020 at 14.5 percent.

Table B3-36 Median Housing Value Over Time (1980 to 2020)

Jurisdiction	1980	1990	2000	2010	2020
Atwater	56,000	89,400	99,900	214,600	\$251,100
Percent Change		59.6%	11.7%	114.8%	14.5%
Dos Palos	44,300	66,900	88,500	179,800	\$232,700
Percent Change		51.0%	32.3%	103.2%	22.7%
Gustine	50,800	96,000	111,400	183,700	\$273,500
Percent Change		89.0%	16.0%	64.9%	32.8%
Livingston	43,400	71,900	92,300	244,900	\$231,100
Percent Change		65.7%	28.4%	165.3%	-6.0%
Los Banos	49,000	110,100	138,200	248,900	\$315,500
Percent Change		124.7%	25.5%	80.1%	21.1%
Merced	57,700	90,300	103,200	223,500	\$251,500
Percent Change		56.5%	14.3%	116.6%	11.1%

Jurisdiction	1980	1990	2000	2010	2020
Unincorporated County	53,100	90,100	110,900	241,000	\$268,800
Percent Change		69.7%	23.1%	117.3%	10.3%

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

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

Table B3-37 provides information on the median housing value in Atwater over the past five years. As shown, housing values have steadily increased over this time period, with the greatest increase in value occurring between 2017 and 2018 (15.8 percent). The lowest growth occurred between 2020 and 2021 (5.6 percent). Jurisdictions throughout the county experienced a similar trend, where the highest median housing value growth occurred between 2017 and 2018, followed by significantly smaller gains between 2019 and 2020.

Table B3-37 Median Housing Value from 2017 to 2021

Jurisdiction	2017	2018	2019	2020	2021
Atwater	179,400	207,800	229,400	251,100	265,200
Percent Change	-	15.8	10.4	9.5	5.6
Dos Palos	134,000	183,500	194,500	232,700	252,800
Percent Change	-	36.9	6.0	19.6	8.6
Gustine	157,600	195,000	222,700	273,500	322,300
Percent Change	-	23.7	14.2	22.8	17.8
Livingston	187,500	222,400	229,900	231,100	242,400
Percent Change	-	18.6	3.4	0.5	4.9
Los Banos	226,700	265,500	293,400	315,500	340,800
Percent Change	-	17.1	10.5	7.5	8.0
Merced	185,700	212,100	237,500	251,500	268,600
Percent Change	-	14.2	12.0	5.9	6.8
Merced County	196,200	229,500	252,700	268,800	288,400
Percent Change	-	17.0	10.1	6.4	7.3

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

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

B3.11 Distribution of Owner-Occupied Units

Table B3-38 compares data on the number of owner-occupied housing units by race in Atwater, Merced County, and California. In Atwater, a majority of owner-occupied units are occupied by residents that identify as white (59.8 percent). This is similar to Merced County (59.4 percent) and slightly higher than in California (41.6 percent).

Considering ethnicity, 41.2 percent of all owner-occupied units are occupied by Hispanic/Latino residents of any race. This is lower than in Merced County (43.5 percent) but higher than in California (24.1 percent). Given that 55.4 percent of the entire population of Atwater identifies as Hispanic/Latino of any race, this group is underrepresented in the housing market.

Table B3-38 Owner Occupied Units by Race

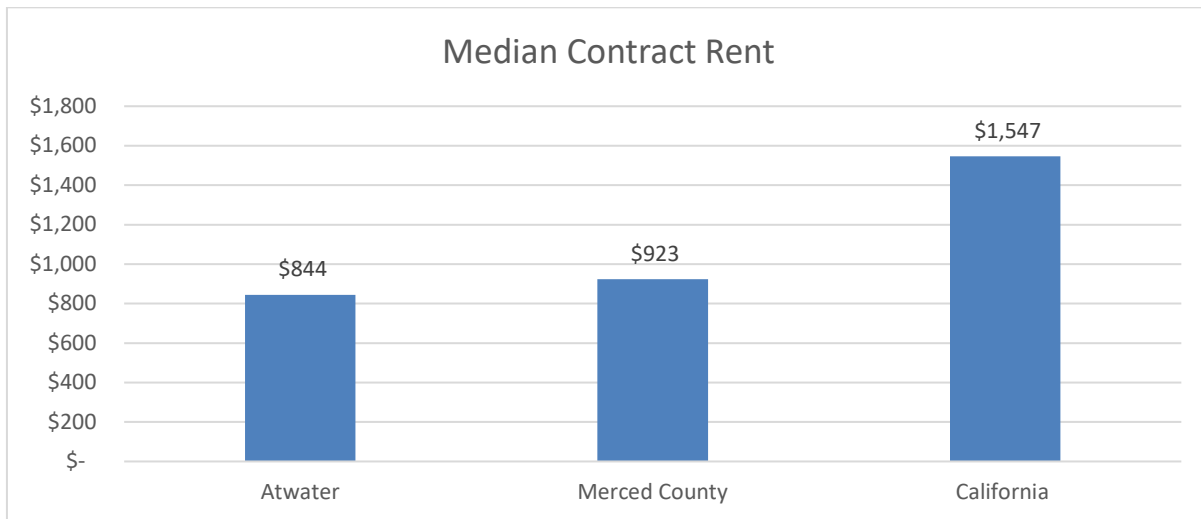
Jurisdiction	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic/Latino of any Race
Atwater	3,210	272	49	294	11	1,123	407	2,212
Percent	59.8%	5.1%	0.9%	5.5%	0.2%	20.9%	7.6%	41.2%
Merced County	25,012	1,182	436	2,801	43	9,588	3,084	18,848
Percent	59.3%	2.8%	1.0%	6.6%	0.1%	22.7%	7.3%	43.5%
California	4,660,216	287,300	53,643	1,150,895	18,216	633,875	531,102	1,807,053
Percent	62.1%	3.8%	0.7%	15.3%	0.2%	8.4%	7.1%	24.1%

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25003.

B3.12 Housing Rents

According to the 2017-2021 ACS, the median contract rent in Atwater was \$844 per month (Figure B3-4). This was lower than the median for the county at \$923 and significantly lower than the state median of \$1,547.

Figure B3-4 Median Contract Rent



Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25058.

Table B3-39 below provides data on median gross rent from 1980 to 2020. Median gross rent has grown from \$254 per month in 1980 to \$1,044 in 2020. Between 2000 and 2010 rents in the city grew by 66.8 percent. From 2010 to 2020, rents grew at a slower rate of 20.1 percent.

Table B3-39 Median Gross Rent Over Time, Atwater

	1980	1990	2000	2010	2020
Atwater	\$254	\$446	\$521	\$869	\$1,044
Percent Change		75.6%	16.8%	66.8%	20.1%

Source: Source: U.S. Census Bureau, Census 1980 (ORG STF3), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25064

Table B3-40 below provides an overview of median rent for rental housing by number of bedrooms based on 2017-2021 ACS data. As shown, median rent prices for all unit sizes were slightly lower in Atwater than in the county except for 3-bedroom units. Average rent prices in California are higher than in Atwater and throughout the county.

Table B3-40 Median Rent by Number of Bedrooms

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Atwater	\$692	\$732	\$962	\$1,312	\$1,460
Merced County	\$708	\$795	\$989	\$1,234	\$1,548
California	\$1,293	\$1,450	\$1,737	\$1,938	\$2,326

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B25031.

B3.13 Housing Affordability

Housing affordability levels are calculated using the median household income. Affordable monthly housing costs are calculated by taking 30 percent of the annual income and dividing it by 12 months. The rental utility allowance is a fixed number provided for each household size by the Merced County Housing Authority. Taxes, insurance, and homeowners’ association fees are calculated as 20 percent of the monthly affordable rent. Affordable monthly rent is calculated by subtracting affordable monthly housing costs and the rental utility allowance. Affordable home prices assume a 30-year fixed mortgage with a seven percent interest rate and 10 percent down payment. Taxes, insurance, and homeowners’ association fees only apply to homeowners.

Table B3-41 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment) for Atwater. A summary of each income category’s ability to pay for housing is provided below the table.

Table B3-41 Housing Affordability Matrix – Atwater (2021)

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
Extremely Low-Income (0-30% AMI)						
1-Person (Studio)	\$13,000	\$325	\$192	\$27	\$133	\$43,422
2-Person (1 BR)	\$14,850	\$371	\$233	\$28	\$138	\$49,601
3-Person (2 BR)	\$16,750	\$419	\$236	\$37	\$183	\$55,948
4-Person (3 BR)	\$18,600	\$465	\$257	\$42	\$208	\$62,127
5-Person (4 BR)	\$20,100	\$503	\$279	\$45	\$224	\$67,137
Very Low-Income (30-50% AMI)						
1-Person	\$21,700	\$543	\$192	\$70	\$351	\$72,482
2-Person	\$24,800	\$620	\$233	\$77	\$387	\$82,836
3-Person	\$27,900	\$698	\$236	\$92	\$462	\$93,191
4-Person	\$31,000	\$775	\$257	\$104	\$518	\$103,545
5-Person	\$33,450	\$836	\$279	\$111	\$557	\$111,729
Low-Income (50-80% AMI)						
1-Person	\$34,700	\$868	\$192	\$135	\$676	\$115,904
2-Person	\$39,650	\$991	\$233	\$152	\$758	\$132,438
3-Person	\$44,600	\$1,115	\$236	\$176	\$879	\$148,972
4-Person	\$49,600	\$1,240	\$257	\$197	\$983	\$165,672
5-Person	\$53,550	\$1,339	\$279	\$212	\$1,060	\$178,866
Median-Income (80-100% AMI)						
1-Person	\$43,400	\$1,085	\$192	\$179	\$893	\$144,963
2-Person	\$49,600	\$1,240	\$233	\$201	\$1,007	\$165,672
3-Person	\$55,800	\$1,395	\$236	\$232	\$1,159	\$186,381
4-Person	\$61,950	\$1,549	\$257	\$258	\$1,292	\$206,923
5-Person	\$66,950	\$1,674	\$279	\$279	\$1,395	\$223,624
Moderate-Income (100-120% AMI)						
1-Person	\$52,050	\$1,301	\$192	\$222	\$1,109	\$202,832
2-Person	\$59,500	\$1,488	\$233	\$251	\$1,255	\$231,863
3-Person	\$66,950	\$1,674	\$236	\$288	\$1,438	\$260,895
4-Person	\$74,350	\$1,859	\$257	\$320	\$1,602	\$289,732
5-Person	\$80,300	\$2,008	\$279	\$346	\$1,729	\$312,918

Source: U.S. Census Bureau, ACS 2017-2021 (5-year Estimates), Table B19113.

Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the county family median income. Extremely low-income households have an annual income of \$13,000 or below for a one-person household and \$20,100 or below for a five-person household. A very low-income household can generally afford homes offered at prices between \$43,422 and \$67,137, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately

\$133 to \$224 in monthly rent, depending on household size. Extremely low-income households cannot afford market-rate rental or ownership housing in Atwater.

Very- Low-income Households

Very low-income households earn between 31 and 50 percent of the county median income – up to \$21,700 for a one-person household and up to \$33,450 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$72,482 and \$111,729, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$351 to \$557 in monthly rent, depending on household size. Given the cost of housing in Atwater, very low-income households could not afford to purchase a home or rent an adequately sized unit.

Low-income Households

Low-income households earn between 51 and 80 percent of the county median income – up to \$34,700 for a one-person household and up to \$53,550 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$115,905 and \$178,886, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$676 to \$1,060 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

Median-Income Households

Median-income households earn between 80 and 100 percent of the county’s median income – up to \$43,400 for a one-person household and up to \$66,950 for a five-person household in 2022. The affordable home price for a median-income household ranges from \$144,963 to \$223,624. After deductions for utilities, a one-person median-income household could afford to pay up to \$893 in rent per month and a five-person low-income household could afford to pay as much as \$1,395. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

Moderate-Income Households

Moderate-income households earn between 100 and 120 percent of the county’s median income – up to \$52,050 for a one-person household and up to \$80,300 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$202,832 for a one-person household and \$312,918 for a five-person family. Moderate-income households in Merced County could afford to purchase the median priced home; however, finding an affordable adequately sized home could present a challenge for households earning incomes at the lower end of the middle/upper category. The maximum affordable rent payment for moderate-income households is between \$1,109 and \$1,729 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

Workforce Housing

Federal guidelines define workforce housing as housing that is affordable to households earning incomes within the range of 60 to 120 percent of the median income (in Atwater, that range is \$37,170 to \$74,340 for a household of four). A broader definition of workforce housing is housing that is affordable to people who work in the county. A four-person household with an annual

income of \$61,950 could afford monthly rent of \$1,292 for a three-bedroom housing unit and a home purchase price of \$206,923 without being burdened by housing costs. As noted in Table B3-40, the average monthly rental price for a three-bedroom unit is \$1,312, just above the median income in Atwater.

Cost Burden

Table B3-42 and Table B3-43 identify cost-burdened households by tenure over time in Atwater. There has been a decrease in the number of owner-occupied cost-burdened households from 1,446 households in 2010 to 1,104 in 2020. Cost-burdened renter-occupied households show different results, indicating noticeable increases from 1,415 in 2010 to 1,728 in 2020.

Table B3-42 Cost Burdened Owner-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Atwater	350	456	673	1,446	1,104
Percent Change		30.3%	47.6%	114.9%	-23.7%

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

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25077.

Table B3-43 Cost Burdened Renter-Occupied Households Over Time

Jurisdiction	1980	1990	2000	2010	2020
Atwater	533	968	895	1,415	1,728
Percent Change		81.6%	-7.5%	58.1%	22.1%

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

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25077.

CHAS data provided by HUD provides information on cost burden by income category based on the HUD Area Median Family Income (HAMFI). This data is included in Table B3-44 below. While the totals do not align exactly with 2020 ACS data presented above, the CHAS data gives insight into which income categories are currently experiencing costs burdens in the city. As shown, extremely low- and very low-income households experience a high rate of cost burden greater than 30 percent, including 1,184 of 1,329 extremely low-income households and 870 of 1,198 very low-income households.

Table B3-44 Cost Burden by Income and Tenure

Row Labels	Owner occupied	Renter occupied	Grand Total
Household income is <= to 30% of HAMFI (extremely low-income)	364	965	1329
Housing cost burden is <= to 30%	75	70	145
Housing cost burden > 30% but <= to 50%	95	140	235
Housing cost burden is > 50%	194	755	949
Income is greater than 30% but <= to 50% of HAMFI (very low-income)	368	830	1198
Housing cost burden is <= to 30%	113	215	328
Housing cost burden is > 30% but <= to 50%	100	465	565
Housing cost burden is > 50%	155	150	305
Income is > 50% but <= to 80% of HAMFI (low-income)	760	1089	1849
Housing cost burden is <= to 30%	495	670	1165
Housing cost burden is > 30% but <= to 50%	205	419	624
Housing cost burden is > 50%	60	-	60
Income is > 80% <= to 100% of HAMFI (median-income)	455	503	958
Housing cost burden is <= to 30%	300	445	745
Housing cost burden is > 30% but <= to 50%	155	58	213
Housing cost burden is > 50%	-	-	0
Income is greater than 100% of HAMFI (moderate-income)	2849	884	3733
Housing cost burden is <= to 30%	2,755	835	3590
Housing cost burden is > 30% but <= to 50%	94	49	143
Housing cost burden is > 50%	-	-	0
Grand Total	4796	4271	9067

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) dataset, 2015-2019 (5-Year Estimates), Table 6, Table 7.

B3.14 Assisted Housing Units

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

At-Risk Housing Units

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

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

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

Table B3-45 shows assisted units in Atwater by estimated affordability end date. As shown, there are 35 assisted units in the city, and none of which are at risk of conversion by 2033.

Table B3-45 Inventory of Public Assisted Complexes – Atwater

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Atwater Apartments - (Site A)	1191 Willow Street	Atwater	95301	35	36	LIHTC; HUD	2070	Low

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

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

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

Funding Sources for Assisted Housing

Preservation of at-risk housing requires not only financial resources but also administrative capacity of nonprofit organizations. The following resources are available for assisted housing.

HUD Section 8 Program

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

Low-Income Housing Tax Credit (LIHTC)

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

California Housing Finance Agency (CalHFA)

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

Housing Rehabilitation Program

The Housing Rehabilitation Program provides financing to repair income-eligible and owner-occupied homes in need of essential health and/or safety repairs. The Housing Rehabilitation program is funded by the State Department of Housing and Community Development grant programs. Common home repairs include roofing, plumbing, electrical, heating, cooling, insulation, foundation, windows, and handicap assessable modifications. Participating property must be owner-occupied and located within city limits.

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