



Fresno Multi-Jurisdictional 2023-2031 Housing Element

Adopted - June 12, 2024

Resolution 24-44



A Regional Plan for Addressing Housing Needs

Fresno County • Coalinga • Firebaugh • Fowler • Fresno City • Huron • Kerman
Kingsburg • Mendota • Orange Cove • Parlier • Reedley • San Joaquin • Sanger • Selma



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Credits

Participating Jurisdictions

Fresno County
City of Coalinga
City of Firebaugh
City of Fresno
City of Fowler
City of Huron
City of Kerman
City of Kingsburg
City of Mendota
City of Orange Cove
City of Parlier
City of Reedley
City of San Joaquin
City of Sanger
City of Selma

Fresno Council of Governments Staff

Kristine Cai, Deputy Director
Juan Ramirez, Associate Regional Planner

Consultant Team

PlaceWorks

Jennifer Gastelum, Project Director
Cynthia Walsh, Project Manager
Lucy Rollins, Project Manager
Nicole West, Project Manager
Amy Sinsheimer, Project Manager
Karla Martinez, Associate Planner
Deborah Rogoff-Ezra, Associate Planner

Ascent Environmental

Chelsey Payne, Project Manager
Heidi Gen Kuong, Project Manager

Provost & Prichard

Sara Allinder, Project Manager
Wyatt Czesinski, Assistant Planner

California Coalition for Rural Housing

Kate Rose, Outreach Lead
Clancy Taylor, Outreach Facilitator
Eusevio Ortega, Outreach Facilitator

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INTRODUCTION

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INTRODUCTION



California Housing Element law requires every jurisdiction to prepare and adopt a housing element as part of its general plan. In California, it is typical for each city or county to prepare and maintain its own separate general plan and housing element. However, Fresno County and 14 of the 15 cities in Fresno County, with the help of the Fresno Council of Governments (FCOG), are preparing a Multi-Jurisdictional Housing Element for the fifth round of housing element updates. The Multi-Jurisdictional Housing Element provides an opportunity for countywide housing issues and needs to be more effectively addressed at the regional level rather than just at the local level. Regional efforts also provide the opportunity for the local governments in the county to work together to accommodate the Regional Housing Needs Allocation (RHNA) assigned to the Fresno County region. In addition, economies of scale can result in significant cost savings to jurisdictions preparing a joint housing element.

The primary objective of the project is to prepare a regional plan addressing housing needs through a single certified housing element for all 15 participating jurisdictions. The Fresno County Multi-Jurisdictional Housing Element represents an innovative approach to meeting State Housing Element law and coordinating resources to address the region's housing needs. The following jurisdictions are participating in the effort: Fresno County and the cities of Coalinga, Firebaugh, Fowler, Fresno, Huron, Kerman, Kingsburg, Mendota, Orange Cove, Parlier, Reedley, San Joaquin, Sanger, and Selma.

State Housing Element requirements are framed in the California Government Code, Sections 65580 through 65589, Chapter 1143, Article 10.6. The law requires the State Department of Housing and Community Development (HCD) to administer the law by reviewing housing elements for compliance with State law and by reporting its written findings to the local jurisdiction. Although State law allows local governments to decide when to update their general plans, State Housing Element law mandates that housing elements be updated every eight years. The Multi-Jurisdictional Housing Element will cover the planning period of December 31, 2023, through December 31, 2031, and must be adopted and submitted to HCD for certification by December 31, 2023. The Housing Element must include: 1) an identification and analysis of existing and projected local housing needs; 2) an identification of resources and constraints; and 3) goals, policies, and implementation programs for the rehabilitation, maintenance, improvement, and development of housing for all economic segments of the population.

HOUSING ELEMENT PURPOSE

This document is the 2023-2031 Housing Element for 15 jurisdictions in Fresno County, including unincorporated Fresno County. The purpose of the housing element is to identify a community's current housing needs; state the region's goals and objectives regarding housing production, rehabilitation, and conservation to meet those needs; and define the policies and programs that the community will implement to achieve the stated goals and objectives.

GENERAL PLAN CONSISTENCY

The Housing Element is a required element of the General Plan. State law requires that the Housing Element be consistent with the other elements of the jurisdictions' general plan. The policies and implementation programs in this Housing Element are consistent with the policies and implementation programs in the other elements of each jurisdiction's general plan. However, if during the implementation of this Housing Element, any inconsistencies are identified, a local government would need to amend its general plan to maintain consistency with other elements of the general plan. As other elements of the general plan are amended in the future, the local governments will review and revise as necessary to ensure internal consistency is maintained. The newest required General Plan element addresses the topic of Environmental Justice. As each jurisdiction makes the next updates to their General Plan, Environmental Justice will be addressed.

HOUSING ELEMENT ORGANIZATION

The Housing Element is organized into the following major sections:

- **Section 0. Introduction:** An introduction, reviewing the purpose, process, and scope of the Housing Element.
- **Section 1. Public Outreach and Engagement:** A summary of the public outreach processes performed during the development of the Housing Element as well as the feedback received from outreach participants.
- **Section 2. Housing Needs Assessment:** An analysis of the demographic profile, housing characteristics, and existing and future housing needs.
- **Section 3. Regional Fair Housing Assessment:** An analysis of available federal, state, and local data to assess fair housing needs in the region.
- **Section 4. Opportunities for Residential Development:** A summary of the land, financial, and organizational resources available to address the identified housing needs and goals. This section also includes an analysis of opportunities for energy conservation in residential development.
- **Section 5. Housing Constraints:** An analysis of the potential market, governmental, and environmental constraints in the region.
- **Section 6. Housing Goals and Policies:** The regional goals and policies that will help meet diverse housing needs.

The Housing Element also includes one appendix.

Appendix 1 has a separate, lettered section for each jurisdiction. Each section is structured into the following subsections.

0. **Summary of Needs and Conditions:** Provides a summary of the jurisdiction’s specific findings from the Housing Needs Assessment, Housing Constraints, and Sites Analysis.
1. **Action Plan:** Details jurisdiction-specific implementation programs to be carried out over the planning period to address the regional housing goals, including quantified objectives.
2. **Sites Inventory:** Describes the jurisdiction-specific sites available to meet the RHNA.
3. **Fair Housing Analysis:** An analysis of available federal, state, and local data to assess fair housing needs in the jurisdiction.
4. **Housing Constraints:** Identifies potential jurisdiction-specific governmental constraints to the maintenance, preservation, conservation, and development of housing along with an analysis of the at-risk units by jurisdiction and their preservation options.
5. **Evaluation of Previous Housing Element:** When applicable, describes the progress with implementing the previous housing element’s policies and actions.
6. **Public Outreach and Engagement:** A summary of the public outreach processes performed during the development of the Housing Element as well as the feedback received from outreach participants.

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PUBLIC OUTREACH AND ENGAGEMENT



State law requires local governments to make a diligent effort to achieve public participation of all socioeconomic segments of the community in the development of the housing element. The comments received at the workshops and through the online survey were considered in the preparation of this Housing Element, specifically in the goals, policies, and implementation programs.

The Fresno County Multi-Jurisdictional Housing Element update effort completed public outreach at the local and regional levels to encourage community involvement and comply with the requirements of State law. These efforts included:

- Project Website
- Stakeholder Consultations and Focus Groups
- Study Sessions with Planning Commissions, City Councils, and the County Board of Supervisors
- Community Workshops
- Community Survey

PROJECT WEBSITE

The Fresno County Multi-Jurisdictional Housing Element project website is a clearinghouse for all information related to the project, with information in English and Spanish. For meetings in the City of Fresno, event fliers were also made available in Hmong and Punjabi. Community members can visit the site to access all public materials, learn about the Housing Element and upcoming opportunities to get involved, sign up for email updates, and submit comments directly.

The project website also includes direct links to each of the participating Fresno County jurisdictions' websites to promote specific outreach from each city and the county, share updates, and highlight upcoming opportunities for involvement, including individual Housing Element meetings.

STAKEHOLDER CONSULTATIONS

To ensure that each jurisdiction solicits feedback from all segments of the community, consultations were conducted with service providers and other stakeholders who represent different socioeconomic groups.

Throughout the fall of 2022, staff consulted with stakeholders from 11 individual organizations and a multiorganization initiative that provides services in the Fresno County region to obtain input on housing needs and programs. The following stakeholders were contacted for an interview and either completed an interview or provided written responses to questions by email.

- Travis Alexander, Northern California Carpenters Regional Council

PUBLIC OUTREACH AND ENGAGEMENT

- Harvey McKeon, Field Representative, Northern California Carpenters Regional Council
- Laura Moreno, Fresno Madera Continuum of Care/County of Fresno Social Services
- Mariah Thompson, California Rural Legal Assistance (CRLA)
- Karla Martinez, Leadership Council for Justice and Accountability (LCJA)
- Patience Milrod, Law Office of Patience Milrod
- Sarah Harris, Resources for Independence Central Valley
- Eric Payne, The Central Valley Urban Institute
- Doreen Eley and Michael Duarte, Fresno Housing Authority
- Mike Prandini, BIA
- Greg Terzakis, California Apartment Association
- Mirna Garcia, Envision Fresno and Llaves De Tu Casa
- Reyes Ruiz, Union Bank
- Sabrina Brown, California Association of Realtors (C.A.R) and National Association of Real Estate Brokers (NAREB)
- Rick Gonzales and Alicia Bohigian, Self Help Enterprises
- Pablo Estrada, CORE Home Loans
- Lucy Sandoval, Realtor; Vice President of National Association of Hispanic Real Estate Professionals (NAHREP), Fresno
- Aldiva Rubalcava, NAHREP Fresno
- Rosie Lopez, Self Help Credit Union
- Charles Ratanavanh, Asian Real Estate Association of America (AREA)
- Martin Macias, GPUSD Superintendent, Golden Plains Unified School District
- Lori Villanueva, CHUSD Superintendent, Huron/Coalinga School District

Requests for consultation were extended to the following stakeholders but either no response was received or no one-on-one interview was completed. Some of these stakeholders participated in other community input processes, such as focus groups or stakeholder meetings:

- Janine Nkosi, Faith in the Valley
- Christine Barker and Jack Chang, Director of Special Projects, FIRM
- Adriana Cave, Assemi Group
- Sharrah Thompson, Tenants Together
- Nick Jones, SERVE Reedley
- Candie Caro, Proteus, Inc
- Priscilla Meza, Rape Counseling Services of Fresno (RCS)
- Jenny, Marjaree Mason Center
- Maria Pacheco, Kerman Care Center
- Edgar Olivera, Centro La Familia Advocacy Services
- Steve Hair, Mendota-area developer
- Roberto Castillo, Westside Family Preservation

In each consultation, the stakeholders were asked all or some of the following questions, depending on the type of organization interviewed:

- Opportunities and Concerns: What 3 top opportunities do you see for the future of housing in this jurisdiction? What are your 3 top concerns for the future of housing in this jurisdiction?
- Housing Preferences: What types of housing do your clients prefer? Is there adequate rental housing in this community? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities? Do your employees live in this jurisdiction? If not, why? Are there accessible rental units for seniors and persons with disabilities?
- Housing Barriers/Needs: What are the biggest barriers to finding affordable, decent housing? What are the unmet housing needs in this jurisdiction?
- Housing Constraints: Are there any city/county processes that you find difficult to navigate, increase costs, increase time, and/or increase uncertainty?
- Housing Conditions: How would you characterize the physical condition of housing in this jurisdiction? What opportunities do you see to improve housing in the future?
- Equity and Fair Housing: What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?
- How has COVID affected the housing situation?

Common themes in stakeholder responses across service areas included concerns about lack of reliable access to water and other infrastructure such as internet access and cell phone reception. Several stakeholders mentioned overcrowding in many units and a strong need for maintenance in affordable rentals and in mobile homes throughout the region.

Stakeholders highlighted the unique needs of farmworker communities and the challenges they face in finding necessary information about affordable housing opportunities and applying for deed-restricted rental housing. For community members who are undocumented, it can be impossible to achieve homeownership and challenging to have the required proof of income for rental housing. Several stakeholders also identified lack of credit and low incomes as a barrier to many residents in accessing stable housing.

STUDY SESSIONS

The participating jurisdictions held study sessions with their respective planning commission and/or city council to review the Public Review Draft Housing Element. At each of the study sessions, staff and the consultants presented an overview of the draft Housing Element, facilitated a discussion with the planning commission and/or city council, and requested input before submitting the document to HCD for review.

PUBLIC OUTREACH AND ENGAGEMENT

The participating jurisdictions provided public notice about these study sessions using their standard meeting notice procedures. Additionally, staff directly contacted local housing advocates, developers, social service providers, and key stakeholders to notify them of the study sessions.

The following study sessions were held in the county:

- **Fresno County:** September 15 and 20, 2022 (Planning Commission and Board of Supervisors, respectively)
- **City of Fresno:** September 29, 2022 (City Council Study Session)
- **City of Kerman:** August 24, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Firebaugh:** September 12, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Kingsburg:** August 11, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Coalinga:** September 15, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Mendota:** October 25, 2022 (Planning Commission/City Council Joint Study Session)
- **City of San Joaquin:** October 4, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Reedley:** October 11, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Orange Cove:** September 28, 2022 at (City Council Study Session)
- **City of Selma:** September 19, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Fowler:** August 2, 2022, (Planning Commission/City Council Joint Study Session)
- **City of Huron:** September 7, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Parlier:** October 20, 2022 (Planning Commission/City Council Joint Study Session)
- **City of Sanger:** October 6, 2022 (Planning Commission/City Council Joint Study Session)

Council, commission, and board members had the opportunity to ask questions and give feedback about the project. Common themes included concerns about lack of water access and the tension between limits to water use and the ability of each jurisdiction to meet its RHNA requirements. Others highlighted the tension between State and local land use controls and expressed a desire for more local control.

COMMUNITY WORKSHOPS

Throughout the summer and fall of 2022, the participating jurisdictions held workshops for key stakeholders and community members interested in housing issues in the county. Participants listened to a short introductory presentation about the Housing Element Update and were asked to provide input on key issues, barriers, and opportunities for creating affordable housing in the county. In total, 122 community members attended the workshops.

Individual jurisdictions made efforts to encourage participation, including handing out flyers at community events, advertising the meetings on the City's website and in the City's email newsletter, sending press releases to local newspapers, posting flyers at key locations, and contacting residents of affordable housing developments. Further efforts included posting the workshop information on an electronic reader board for

visibility as people enter the city, and making the event a push item on the City’s app. See Appendix 1 for a sample of the publicity materials.

The following community workshops were held in the county:

- **Fresno County:** September 19, 2022, from 2 to 3:30 pm and October 3, 2022, from 2 to 3:30 pm
- **City of Firebaugh:** August 18, 2022, from 1 to 2:30 pm
- **City of Fresno:** August 31, 2022, from 6 to 7:30 pm
- **City of Huron:** September 1, 2022, from 6 to 7:30 pm
- **City of Kerman:** October 5, 2022, from 6 to 7:30 pm
- **City of Kingsburg:** August 16, 2022, at 6:00 pm
- **City of Coalinga:** October 5, 2022, from 6 to 7:30 pm
- **City of Mendota:** October 6, 2022, from 6 - to 7:00 pm
- **City of Reedley:** September 20, 2022, from 6 to 7:30 pm
- **City of Selma:** September 2, 2022, from 2 to 3:30 pm
- **City of Parlier:** September 21, 2022, from 6 to 7:30 pm
- **City of Sanger:** August 30, 2022, from 6 to 7:30 pm
- **City of Orange Cove:** September 22, 2022, from 6 to 7:30 pm

Across the 15 meetings, 101 community members registered and 122 attended. Depending on community need, language interpretation services were made available in English, Spanish, Hmong, and Punjabi. Interpretation in Spanish was provided at events in the City of Fresno and the Fresno County unincorporated areas and for the web live stream in Huron.

Additionally, in the following cities outreach took place at existing local events:

- **City of San Joaquin:** On August 10, 2022, from 5:00 to 6:30 pm, outreach consultants attended a community event hosted by the City of San Joaquin and the Golden Plains Unified School District.
- **City of Fowler:** On August 24, 2022, from 5:30 to 8:00 pm, outreach consultants attended a Wednesday Nights at the Park event.
- **City of Orange Cove:** Outreach consultants attended a Fresno Economic Opportunities Commission Food Distribution event to distribute fliers and collect community feedback.

Common themes in the feedback provided by attendees included concerns about the limitations caused by a lack of water access, a desire for more opportunities for home ownership and a more diverse mix of unit types, and concerns about increased housing costs and associated overcrowding.

STAKEHOLDER FOCUS GROUPS

Two stakeholder focus groups were held as part of the Housing Element development process. Stakeholders were presented with information about the Housing Element process, particularly sections regarding community needs and fair housing, and were given the opportunity to weigh in on community needs.

The first focus group was held on October 25, 2022, from 9:30 to 11:30 am. The following stakeholders registered for the event, though not all were able to attend:

- Gregory Terzakis, CAA
- Mirna Garcia, Envision Realty Inc./NAHREP Fresno
- Kayla Camargo, Lance-Kashian
- Bernard Jimenez, County of Fresno
- Sharrah Thompson, Tenants Together
- Karl Schoettler, City of Firebaugh
- Michelle Zumwalt, City of Fresno
- Lily Cha, City of Clovis
- Thomas Gaffery, City of Fowler
- Kristine Cai, Fresno Council of Governments
- Tyrone Williams, Fresno Housing
- Jeff O'Neal, City of Parlier
- Sophia Pagoulatos, City of Fresno Planning & Development Dept
- Rodney Horton, City of Reedley
- Rob Terry, City of Selma
- Casey Lauderdale, City of Fresno
- Yvette Quiroga, Fresno County
- Clancy Taylor, CCRH
- Dr. K Jones, Jr., Handle It Helping Hands, Inc.
- Gregory Terzakis, CAA
- John Holt, City of Clovis
- Mariah Thompson, California Rural Legal Assistance, Inc.
- Andy Hausler, City of Clovis

Participants expressed concerns about corporate investment groups purchasing large amounts of local housing. Housing quality was identified as an opportunity for local investment, particularly in unincorporated areas, and participants cited mobile home repair funding as a current gap in available programming, along with mobile home financing. One participant suggested that a program to help mobile homeowners pay for back taxes is necessary, as a statewide amnesty program ended, and that a program to help mobile home renters purchase their units from corporate acquisition companies would help them to stay in their homes. Lack of internet access among residents of mobile home parks has made it difficult for those residents to apply for necessary building permits in order to comply with eviction notices.

According to participants, undocumented community members don't seem to be served by current housing stock or programming. One participant expressed a concern that monolingual speakers of languages other than English may be taken advantage of by the current housing environment.

Credit and income levels were two major barriers to decent housing in local communities that participants identified. Attendees noted that programs with a “sweat equity” component, such as those offered by Self Help Enterprises, might serve the community well. Additionally, housing types that promote intergenerational housing without forcing overcrowding situations would allow families to share costs.

One participant identified small lot sizes and overreliance on commercial zoning in the past Housing Element cycle as an issue to avoid while developing this cycle’s sites inventories. Another expressed an interest in seeing large lots in the unincorporated county area subdivided into smaller lots. Local residents fear displacement and so have concerns about the development of new housing.

Increased construction costs were a concern raised by several attendees. One participant noted that there is an active market for the development of ADUs within the region, but that there are few housing developers in some cities. Material costs are also unsustainable in the area.

The second focus group was held on November 15th from 9:30 to 11:30 am and was attended by the following stakeholders:

- David Rivas, NCCRC
- Mike Prandini, BIA
- Doa Lur, The Fresno Center
- Mirna Garcia, Envision Fresno
- Phil Skei, City of Fresno
- Rob Terry, City of Selma
- Karl Schoettler, City of Firebaugh
- David Brletic, City of Sanger
- Sophia Pagoulatos, City of Fresno

Some participants expressed concern that some of the data in the Housing Element might be outdated, particularly in light of the effects of the COVID-19 pandemic, though others felt it was accurate.

Attendees highlighted the gap between program eligibility and the ability to afford available housing, as some applicants for affordable housing programs make too much money to qualify but still can’t afford housing without the program’s assistance. At a recent workshop for community members interested in participating in a down payment assistance program, none of the attendees qualified because their incomes were higher than 80 percent of the area median income. For other community members, being able to show an income level of at least twice the rent of an apartment in the area is impossible.

Lack of cultural competency of homeless services has caused issues for some local members of the Asian/Pacific Islander community. One attendee mentioned that members of this community who are experiencing homelessness prefer to couch surf within the community rather than use formal homeless services, which leads to an undercounting of community members experiencing homelessness.

Several participants expressed concern about the siting of recent affordable housing projects. In the city of Fresno, a recent project was sited near a rendering plant and far from amenities. Many families in the area require a car to access work and school as well as other amenities, and in many cases families only have one car, which limits their access to these resources if they are far away.

Increases in housing construction and development costs were highlighted as a barrier to meeting community housing needs. Infrastructure costs and district fees, along with increased labor and materials costs, have added to construction costs by a significant amount. This is compounded by competing interests among State agencies, such as limiting water supply while also increasing the amount of housing available. One participant expressed a concern that inclusionary zoning and rent control might provide further cost pressure.

Note: One additional focus group meeting will occur in April 2023. Feedback will be summarized and included.

FARMWORKER AND FARM EMPLOYER SURVEYS

Fresno County completed a survey of farm employers and farmworkers about local housing needs. From September 2021 to January 2022, 170 farm employers were surveyed, and from February to July 2022, 240 farmworkers were surveyed.

Farm worker survey questions included the status of participants' current housing situation and their preferred housing. Surveys were conducted verbally by County Public Works and Planning staff, and the answers were recorded on paper by the surveyors.

Outreach efforts were scheduled in advance, primarily in April and May 2022. Staff contacted multiple food processing plants, farmers, and labor contractors in Fresno County regarding the on-site surveys or permission to collect an interest list of agriculture workers willing to participate in the survey. All employers were initially contacted by phone. Many of the agencies contacted refused to participate during the initial call. Some employers provided an email contact and attempted to set up dates to conduct the surveys with their employees, but the staff did not receive any responses to email requests. Most of the employers were unwilling to work with the "County" or a government agency.

Additional methods of outreach had to be utilized to reach the farmworkers. These methods included outreach to churches in unincorporated areas of Fresno County, attending community meetings hosted by the County and other agencies such as Leadership Council for Justice and Accountability, door-to-door outreach, and outreach to food distribution sites throughout Fresno County.

One of the most successful methods was the outreach to various food distribution sites throughout the county. Outreach efforts focused on sites with a dense farmworker population, unincorporated areas of Fresno County (Biola, Caruthers, Del Rey, Easton, Huron, Lanare, Laton, Raisin City, Riverdale, Cantua Creek, and Tranquility), and the participating city of Mendota. Survey participants completed surveys while they waited in line at food distribution sites. County staff also completed surveys at two apartment buildings in the communities of Biola and Del Rey that had been specifically funded to house farmworkers. Staff conducted

surveys on two separate occasions by going door to door in unincorporated communities and asking occupants if they would like to participate in the survey.

Farm Employer Survey Results for Desired Farm Labor/Worker Housing

County staff surveyed a total of 170 farm employers, 25 of whom currently have some type of farm labor housing on site, though not all of this housing is necessarily currently in use. Five of those employers would consider retaining the existing farm labor housing. Of the 145 farm employers who do not have any farm labor housing on-site, 28 would consider adding labor housing as single houses or cottages. One farm employer specified labor housing as apartments. The type of farm operation was not explicitly captured through the survey, but staff was able to determine through the phone conversations that dairy farmers were the most interested in providing on-site housing because their industry requires 24-hour staffing. All respondents said that they would consider providing on-site housing if financing was provided by the government or through grants.

Farmworkers Survey Results for Desired Farm Labor/Worker Housing

County staff surveyed 240 farmworkers, including 100 homeowners. Of the nonhomeowners surveyed, five specified a desire to live in owned farm labor housing; four of those specified housing as single-family residences. Only five farmworkers surveyed desired to live in some type of farm labor housing. Further analysis revealed that 47 percent of nonhomeowner households desired homeownership, with single-family residence as the majority choice.

In summary, the surveys indicate that traditional farm labor or worker camp housing is not desired by the Fresno County farmworkers or laborers. Even though a small number of Fresno County farm employers expressed that they might be interested, it would only be if the housing was subsidized. Survey results indicate that employers might have difficulties finding farmworkers to live at those housing units if they were constructed.

TRAVEL SURVEY

The Fresno Council of Governments completed a survey of travel patterns and needs in collaboration with seven other MPOs in the San Joaquin Valley. Results from this survey are primarily used in the calibration and validation of travel demand models. Results from the first round of outreach were available at the time of the publication of the draft Housing Element. This outreach was completed in the spring of 2022 and received 3,753 responses.

Several survey questions allowed respondents to provide information about their current housing situation, current barriers to housing access, and desires for new housing options. Among those who responded to a question regarding barriers to homeownership, the largest group that selected a response (17.1 percent of all survey respondents) stated that they don't wish to own a home in the community. A slightly smaller group (16.1 percent) answered that they do not currently have the financial resources for mortgage payments. Over one-third of respondents (41.8 percent) identified their neighborhood's proximity to school, work, or shopping as the best thing about the neighborhood. More than half of respondents (56.9 percent) selected that they wanted

to see more single-family homes in their community. The two housing categories that received the next-largest rate of responses were permanent supportive housing (7.0 percent) and apartments (6.3 percent). Most respondents to the survey had not experienced discrimination in housing. The majority of respondents had either one or two cars in their household and were nearly evenly distributed between renters and homeowners. Most respondents lived in a detached single-family house.

TRANSLATION

Flyers, PowerPoints, and language interpretation services were made available in English and Spanish and, depending on community need, Hmong and Punjabi. Interpretation in Spanish was requested and provided at community workshops in the City of Fresno and the unincorporated county areas and for the web live stream of the community workshop in Huron.

OUTREACH NOTICING

Community workshops were advertised through a variety of methods, including physical flyers posted and distributed at central community locations and affordable housing projects. Digital fliers were also distributed to local stakeholders and through the Fresno COG email list and were posted to the Housing Element project website as well as to City websites and Facebook pages. Materials were made available in both English and Spanish in all jurisdictions, and in Hmong and Punjabi for workshops in the City of Fresno.

Council, commission, and board of supervisor's study sessions were noticed by individual jurisdictions in accordance with the jurisdiction's standard public meeting noticing procedures.

REGIONAL HOUSING NEEDS ASSESSMENT



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REGIONAL HOUSING NEEDS ASSESSMENT



This section provides a comprehensive assessment of housing needs as the basis for developing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the jurisdictions in Fresno County. The main source of the information is the pre-approved data package for Fresno County provided by the California Department of Housing and Community Development (HCD), which is noted in the sources for the data tables in this section. The pre-approved data package uses several data sources, including the 2020 American Community Survey (ACS) 5-Year Estimates (2016-2020) and the California Department of Finance (DOF) population estimates. Other sources of information in this section include the Fresno County Council of Governments (FCOG), the California Employment Development Department (EDD), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities. One jurisdiction (Clovis) did not participate in the multi-jurisdictional housing element and is not represented in the tables or analysis.

POPULATION TRENDS AND CHARACTERISTICS

Population Change

The DOF provides population estimates for each jurisdiction, shown in **Table 2-1, Change in Total Population (2000-2022)**. Analyzing population change can help assess where there may be a need for new housing and services.

Fresno County had a total population of approximately 1,011,499 in 2022. More than half the countywide population resides in the city of Fresno. The unincorporated area has the next-largest population of 158,846, followed by the city of Clovis with a population of 124,523. The remaining cities have populations of about 26,000 or less.

The countywide average annual growth was 1.2 percent between 2000 and 2022, compared to -0.01 percent statewide. The city with the greatest average annual population change from 2000 to 2022 was Kerman, with a 4.5 percent increase, followed by Fowler and Clovis with 3.6 and 3.7 percent average annual growth, respectively.

Table 2-1 Change in Total Population (2000-2022)

Jurisdiction	Total Population				2000-2022	
	2000	2010	2020	2022	Total Change	Average Annual Growth
Fresno County	799,407	930,450	1,020,292	1,011,499	212,092	1.2%
Clovis	68,516	95,631	118,741	124,523	56,007	3.7%
Coalinga	15,798	18,087	17,177	17,237	1,439	0.4%
Firebaugh	5,743	7,549	8,035	8,495	2,752	2.2%
Fowler	3,979	5,570	6,436	7,168	3,189	3.6%
Fresno	427,719	494,665	543,451	543,428	115,709	1.2%
Huron	6,310	6,754	7,297	6,124	-186	-0.1%
Kerman	8,548	13,544	15,922	16,955	8,407	4.5%
Kingsburg	9,231	11,382	12,879	12,865	3,634	1.8%
Mendota	7,890	11,014	12,424	12,463	4,573	2.6%
Orange Cove	7,722	9,078	9,562	9,463	1,741	1.0%
Parlier	11,145	14,494	15,797	14,402	3,257	1.3%
Reedley	20,756	24,194	25,974	25,381	4,625	1.0%
Sanger	18,931	24,270	27,157	26,241	7,310	1.8%
San Joaquin	3,270	4,001	4,137	3,608	338	0.5%
Selma	19,444	23,219	24,405	24,300	4,856	1.1%
Unincorporated County	164,405	171,705	170,898	158,846	-5,559	-0.2%

Source: Department of Finance, E5, 2020-2022.

Household and Group Quarters Population

The total population includes the household population and people living in group quarters. A household includes all persons who occupy a housing unit as their usual place of residence. This may include a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

As shown in **Table 2-2, Change in Household Population (2010-2020)**, the population living in group quarters in most of the jurisdictions was very small. However, the group quarters population in Fresno, Coalinga, and the unincorporated county were much larger. In Coalinga, this group quarters population primarily resides in the Pleasant Valley State Prison and the Coalinga State Hospital. In Fresno, three local detention facilities are located downtown with a fourth located two miles south of downtown.

Although the total population in Coalinga, shown in **Table 2-1**, increased between 2010 and 2020, there was a reduction in the group quarters population (at Pleasant Valley State Prison) as a result of recent changes to state and federal policies. As shown in **Table 2-2**, the group quarters population in Coalinga decreased from 6,335 in 2010 to 4,499 in 2020, while the household population slightly increased.

Table 2-2 Change in Household Population (2010-2020)

		2010	2022	2010 to 2022	
				Numerical Change	Percent Change
Clovis	Household Population	95,243	123,246	28,003	29.4%
	Group Quarters Population	388	419	31	8.0%
Coalinga	Household Population	11,752	12,778	1,026	8.7%
	Group Quarters Population	6,335	4,499	-1,836	-29.0%
Firebaugh	Household Population	7,536	8,425	889	11.8%
	Group Quarters Population	13	14	1	7.7%
Fowler	Household Population	5,523	6,911	1,388	25.1%
	Group Quarters Population	47	51	4	8.5%
Fresno	Household Population	485,798	533,506	47,708	9.8%
	Group Quarters Population	8,867	10,154	1,287	14.5%
Huron	Household Population	6,754	6,170	-584	-8.6%
	Group Quarters Population	0	0	0	0.0%
Kerman	Household Population	13,537	16,631	3,094	22.9%
	Group Quarters Population	7	8	1	14.3%
Kingsburg	Household Population	11,300	12,417	1,117	9.9%
	Group Quarters Population	82	89	7	8.5%
Mendota	Household Population	11,014	12,440	1,426	12.9%
	Group Quarters Population	0	0	0	0.0%

		2010	2022	2010 to 2022	
				Numerical Change	Percent Change
Orange Cove	Household Population	9,078	9,497	419	4.6%
	Group Quarters Population	0	0	0	0.0%
Parlier	Household Population	14,492	14,495	3	0.02%
	Group Quarters Population	2	2	0	0.0%
Reedley	Household Population	23,945	24,767	822	3.4%
	Group Quarters Population	249	215	-34	-13.7%
Sanger	Household Population	24,136	26,159	2,023	8.4%
	Group Quarters Population	134	145	11	8.2%
San Joaquin	Household Population	4,001	3,639	-362	-9.0%
	Group Quarters Population	0	0	0	0.0%
Selma	Household Population	23,054	24,344	1,290	5.6%
	Group Quarters Population	165	178	13	7.9%
Unincorporated	Household Population	159,429	157,476	-1,953	-1.2%
	Group Quarters Population	1,234	2,598	1,364	110.5%
Fresno County	Household Population	906,592	835,425	-71,167	-7.8%
	Group Quarters Population	17,523	15,774	-1,749	-10.0%

Source: Department of Finance, E5, 2021-2022.

Age Characteristics

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are therefore important in planning for the changing housing needs of residents.

Table 2-3, Population by Age Group (2020), shows a breakdown of each jurisdiction's population by age group and the median age. The age groups include school-age children (ages 5-17), college-age students (ages 18-24), young adults (ages 25-44), middle-aged adults (ages 45-64), and seniors (ages 65+). A population with a large percentage of seniors may require unique housing that accommodates disabilities, located near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-aged adults, which make up the workforce, may need homes near employment or transit centers with adequate size for families. San Joaquin, Orange Cove, and Mendota have a large proportion of school-age students, while Mendota, Orange Cove and Coalinga have a large percentage of college-age populations in association with colleges (Fresno City College, California State University Fresno, Fresno Pacific University, and California Christian College). Fowler and Unincorporated Fresno County had a significantly high percentage of seniors followed by Clovis and Kingsburg. Seniors as a cohort on average comprise 12 percent of the population, in contrast to the young and middle-aged adults. Mendota and Orange Cove have the lowest median age at about 25. Kingsburg has the highest median age at about 34, nine years higher. Median age data for the unincorporated areas was not available.

Table 2-3 Population by Age Group (2020)

Jurisdiction	5 to 17 years	18 to 24 years	25-44 years	45-64 years	65 years and over	Median Age
	School-age Students	College-age Students	Young Adults	Middle-aged Adults	Seniors	
Fresno County	28.4%	9.9%	28.0%	21.5%	12.2%	32.4
Clovis	28.8%	8.0%	27.1%	23.1%	13.0%	34.8
Coalinga	21.5%	12.0%	35.5%	21.3%	9.8%	30.4
Firebaugh	33.4%	10.0%	22.2%	24.3%	10.2%	29.9
Fowler	28.9%	7.6%	24.1%	24.1%	15.4%	34.1
Fresno	28.3%	10.8%	29.3%	20.3%	11.5%	31.4
Huron	31.5%	7.5%	29.0%	25.1%	7.0%	28.1
Kerman	31.9%	9.5%	29.6%	19.5%	9.6%	28.8
Kingsburg	30.1%	7.6%	29.3%	20.4%	12.6%	34.5
Mendota	39.1%	11.0%	24.0%	19.0%	6.9%	24.9
Orange Cove	37.4%	11.5%	25.1%	18.6%	7.4%	25.8
Parlier	34.6%	10.7%	28.7%	17.8%	8.2%	28.2
Reedley	31.7%	10.2%	26.4%	21.4%	10.2%	30.7
Sanger	31.7%	8.8%	29.5%	20.3%	9.7%	31.6
San Joaquin	35.4%	10.6%	28.5%	19.6%	5.9%	26.5
Selma	29.1%	10.7%	28.7%	20.4%	11.1%	30.0
Unincorporated County	25.7%	8.4%	24.3%	25.1%	16.6%	-

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

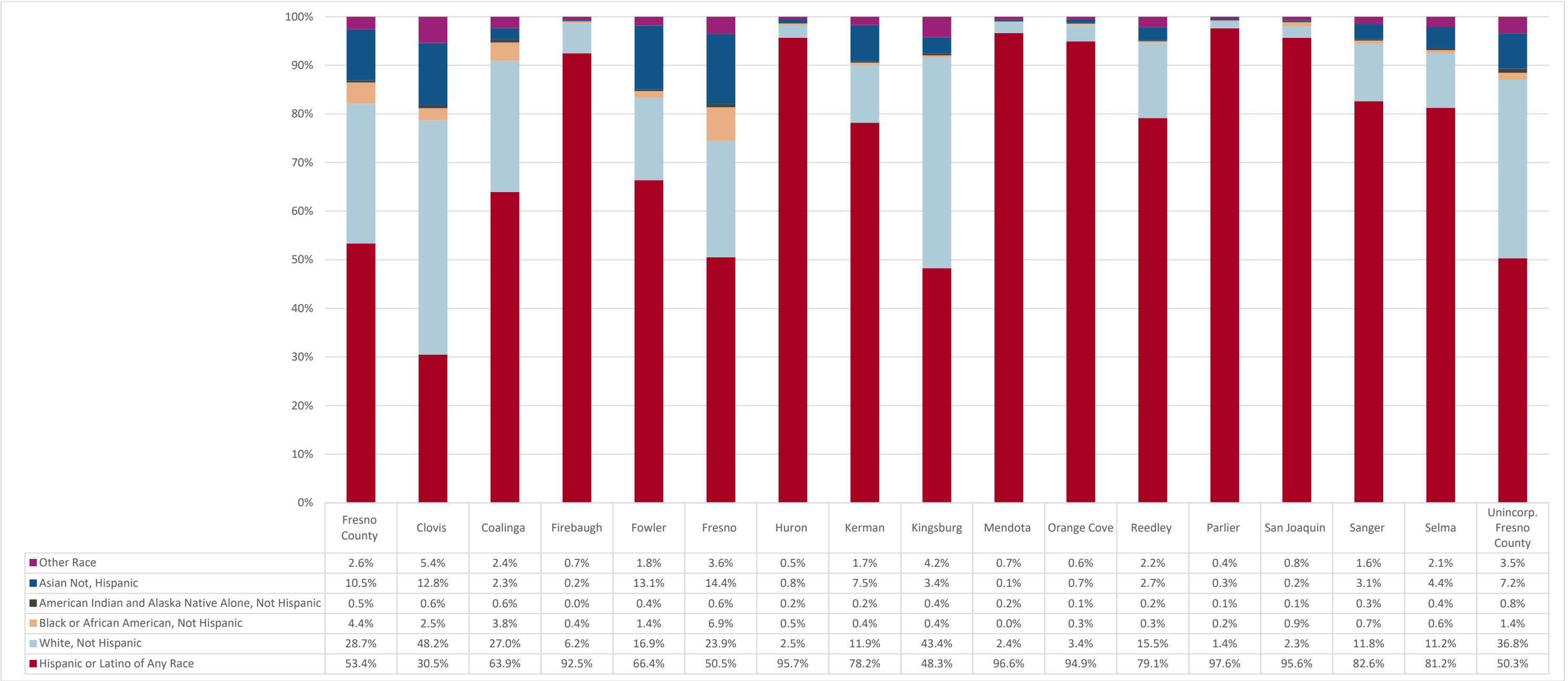
SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

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Population by Race/Ethnicity

Figure 2-1, Race and Ethnicity (2020) shows race and ethnicity of residents in Fresno County jurisdictions. The majority of the population in most jurisdictions – except for the unincorporated county, Fresno, Kingsburg and Clovis – is Hispanic (of any race). Countywide, more than half of the population identified as being of Hispanic or Latino origin. The populations of Huron, Mendota, Parlier, and San Joaquin City are all more than 95.0 percent Hispanic. Clovis has the lowest percentage at 30.5 percent. The second-largest population group is White, Not-Hispanic, with a high of 48.2 percent in Clovis. The populations in the Clovis, Kerman, Fowler, Fresno and unincorporated county have Asian populations above 5.0 percent, with the highest proportions in Fresno and Fowler.

FIGURE 2-1. RACE AND ETHNICITY (2020)



Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Note: Other race includes Two or More Races, and Some Other Race.

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HOUSEHOLD TRENDS AND CHARACTERISTICS

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. This estimate does not include people living in group homes. Families often prefer single-family homes to accommodate children, while single persons often occupy smaller apartments or condominiums. Single-person households often include seniors living alone or young adults.

Historical Growth

Table 2-4, Change in Households (2010-2020), shows the change in the number of households by jurisdiction between 2010 and 2020. Orange Cove had the most significant average annual growth in the number of households from 2010 to 2020 (3.0 percent) followed by Huron, Fowler, Parlier, and Coalinga with just under 2.2 percent growth. The unincorporated area and Kingsburg lost population (-0.2 percent). The cities with the slowest amount of growth were San Joaquin followed by Firebaugh and Reedley, at 4.2 percent, 6.3 percent, and 7.0 percent respectively.

Table 2-4 Change in Households (2010-2020)

Jurisdiction	2010	2020	Change 2010-2020	Percentage Change 2010-2020	Average Annual Growth 2010-2020
County Total	289,391	310,097	20,706	7.2%	0.7%
Clovis	33,419	37,726	4,307	12.9%	1.3%
Coalinga	3,896	4,552	656	16.8%	1.7%
Firebaugh	1,920	2,041	121	6.3%	0.6%
Fowler	1,723	2,035	312	18.1%	1.8%
Fresno	158,349	170,137	11,788	7.4%	0.7%
Huron	1,532	1,874	342	22.3%	2.2%
Kerman	3,692	4,113	421	11.4%	1.1%
Kingsburg	3,822	3,754	-68	-1.8%	-0.2%
Mendota	2,424	2,838	414	17.1%	1.7%
Orange Cove	2,068	2,682	614	29.7%	3.0%
Parlier	3,297	3,875	578	17.5%	1.8%
Reedley	6,569	7,030	461	7.0%	0.7%
Sanger	6,659	7,419	760	11.4%	1.1%
San Joaquin	882	919	37	4.2%	0.4%
Selma	6,416	7,225	809	12.6%	1.3%
Unincorporated County	52,723	51,877	-846	-1.6%	-0.2%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Household Formation and Composition

Table 2-5, Persons per Household (2020), shows the average household size for Fresno County in 2020. A higher persons-per-household ratio indicates a larger proportion of families, especially large families, and fewer single-person households. The Fresno region has larger households than the statewide average. Countywide, the average household size was 3.1 persons per household in 2020, compared to 2.9 statewide. The two cities with the largest average household size in 2020 were Mendota (4.3) and Sanger (4.4), followed closely by Parlier (4.0), and Firebaugh, Huron, and Orange Cove (3.8). The cities with the lowest persons per household ratio were Clovis, Coalinga and Fresno (3.0), followed by Fowler (3.1) and Kingsburg (3.2). The larger household size throughout the county indicates a need for housing units with adequate number of rooms to accommodate families without overcrowding.

Table 2-5 Persons per Household (2020)

City	Average Persons Per Household
Fresno County	3.1
Clovis	3.0
Coalinga	3.0
Firebaugh	3.8
Fowler	3.1
Fresno	3.0
Huron	3.8
Kerman	3.6
Kingsburg	3.2
Mendota	4.3
Orange Cove	3.8
Parlier	4.0
Reedley	3.6
Sanger	4.4
San Joaquin	3.6
Selma	3.4
Unincorporated County	3.0

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Household Income

Household income is a key factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities. Income levels can vary considerably among households based on employment, occupation, educational attainment, tenure, household type, location of residence, and race/ethnicity, among other factors.

Income Definitions and Income Limits

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

- Extremely low-income households, which earn up to 30 percent of the AMI;
- Very low-income households, which earn between 31 and 50 percent of the AMI;
- Low-income households, which earn between 51 and 80 percent of the AMI; and
- Median-income households, which earn 100 percent of the 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 2-6, HUD Income Limits by Persons per Household**). According to HUD, the AMI for a four-person household in Fresno County was \$72,900 in 2022.

Table 2-6 HUD Income Limits by Persons per Household (2022)

Fresno County Income Categories	Median Income	Persons per Household				
		1	2	3	4	5
Extremely Low-Income Household (30%*)	\$72,900	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470
Very Low-Income Household (50%)		\$27,300	\$31,200	\$35,100	\$38,950	\$42,100
Low-Income Household (80%)		\$43,650	\$49,850	\$56,100	\$62,300	\$67,300

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

HCD uses the income categories shown in **Table 2-7, State of California Income Categories**, to determine eligibility for state housing programs. HCD's methodology for calculating AMI is slightly different from HUD's methodology; therefore, the AMI and income limits vary.

Table 2-7 State of California Income Categories

Income Category	Percentage of County Area Median Income (AMI)
Acutely Low	0%-15% of AMI
Extremely Low	15%-30% AMI
Very Low	31%-50% AMI
Low	51%-80% AMI
Moderate	81%-120% AMI
Above Moderate	120% AMI or greater

Source: Section 50063.5 of the California Health and Safety Code.

The State income limits for Fresno County are shown in **Table 2-8, HCD Income Limits by Person per Household (2022)**. The California 2022 AMI for a four-person household in Fresno County is \$80,300 (compared to the federal estimate of \$72,900). A four-person household earning \$62,300 or less would be considered low-income.

Table 2-8 HCD Income Limits by Person per Household (2022)

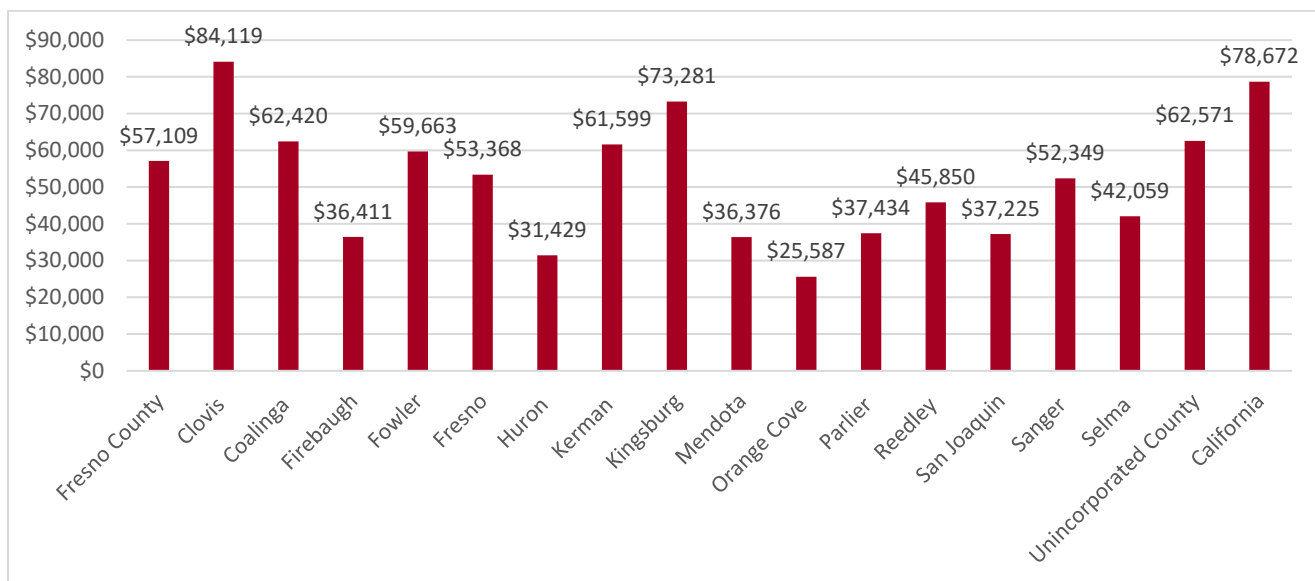
Fresno County Income Categories	Persons per Household							
	1	2	3	4	5	6	7	8
Acutely Low	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000	\$14,950	\$15,900
Extremely Low-Income Household (30%*)	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low-Income Household (50%*)	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200	\$48,300	\$51,450
Low-Income Household (80%*)	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250
Median-Income Household (100%*)	\$56,200	\$64,250	\$72,250	\$80,300	\$86,700	\$93,150	\$99,550	\$106,000
Moderate-Income Household (120%*)	\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$117,750	\$119,450	\$127,200

*Percentage Estimate of AMI: \$80,300

Source: California Department of Housing and Community Development (HCD), 2022.

Median-Household Income

Figure 2-2, Median Household Income (2020), shows actual median household income for the jurisdictions in Fresno County, as reported by the 2020 ACS 5-Year Estimates. This median income is for all households, regardless of household size. The median household income in California was \$78,672 in 2020, higher than the Fresno County median of \$57,109. The city with the highest median household income in 2020 was Clovis at \$84,119, followed by the Kingsburg at \$73,281. The city with the lowest median income was Orange Cove at \$25,587, with five cities, Firebaugh, Huron, Mendota, Parlier, and San Joaquin with incomes below \$40,000.

FIGURE 2-2. MEDIAN HOUSEHOLD INCOME (2020)

Note: Data for unincorporated area is based on compilation of available CDP data.

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020).

According to the 2014-2018 HUD Comprehensive Housing Affordability Strategy (CHAS) Data, Firebaugh, Huron, Orange Cove, Sanger, and Selma all have a higher representation of very low-income households than the countywide average rate of 12.8 percent, as shown in **Table 2-9, Jurisdictions with Over-Representation of Very Low-Income (VLI) Families (2018)**. This data suggests that these households may experience challenges in finding housing affordable within their incomes.

Table 2-9 Jurisdictions with Over-Representation of Very Low-Income (VLI) Families (2018)

Jurisdiction	Total Families	Estimated VLI Families	Jurisdiction VLI Rate
Fresno Countywide Average	304,625	39,010	12.8%
Firebaugh	2,170	465	21.4%
Huron	1,770	410	23.2%
Orange Cove	2,385	670	28.1%
Sanger	7,085	1,225	17.3%
Selma	6,755	1,175	17.4%

Source: FCOG Data Packet, 2022 -- CHAS (2014-2018)

EMPLOYMENT TRENDS AND CHARACTERISTICS

Fresno County's economy has a significant impact on housing needs. Employment growth typically results in increased housing demand in areas that serve as regional employment centers. Moreover, the type of occupation and associated income levels for new employment also affect housing demand. This section describes the economic and employment patterns in Fresno County and how these patterns influence housing needs.

Employment and Wage Scale by Industry

Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide insight into present housing needs.

Figure 2-3, Employment by Industry (2020), and **Table 2-10, Employment by Industry**, show employment by industry for each jurisdiction. In Fresno County, the most common industry, at 24.7 percent, is educational services, health care and social assistance (shown in **Figure 2-3** in red). This industry is also the most common in Clovis, Coalinga, Fowler, Fresno City, Kerman, Kingsburg, Sanger, Selma, and the unincorporated area.

Agriculture, forestry, fishing and hunting, and mining holds a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 63.6 percent. These areas are more rural and strongly based in agriculture.

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FIGURE 2-3. EMPLOYMENT BY INDUSTRY (2020)

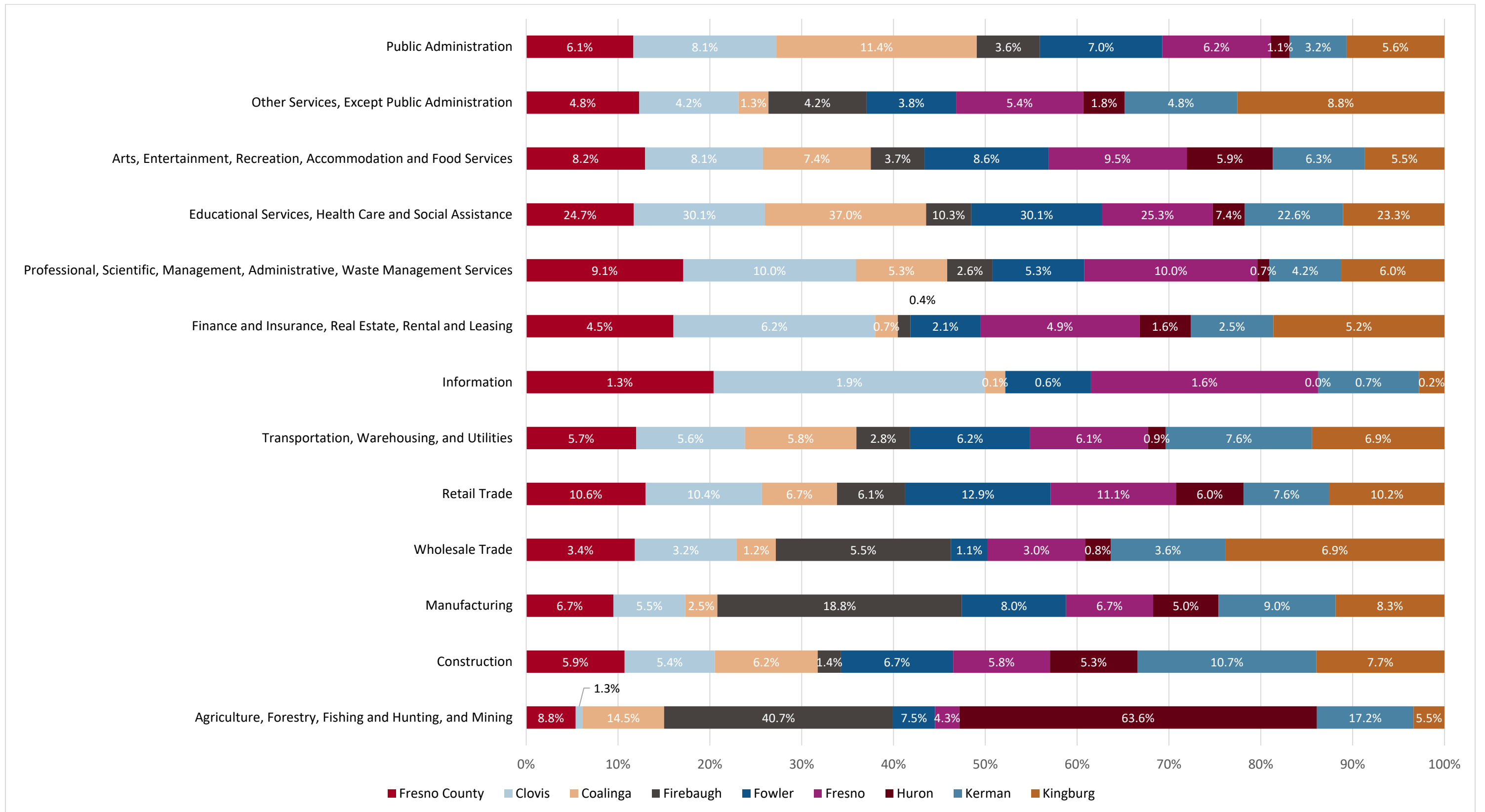
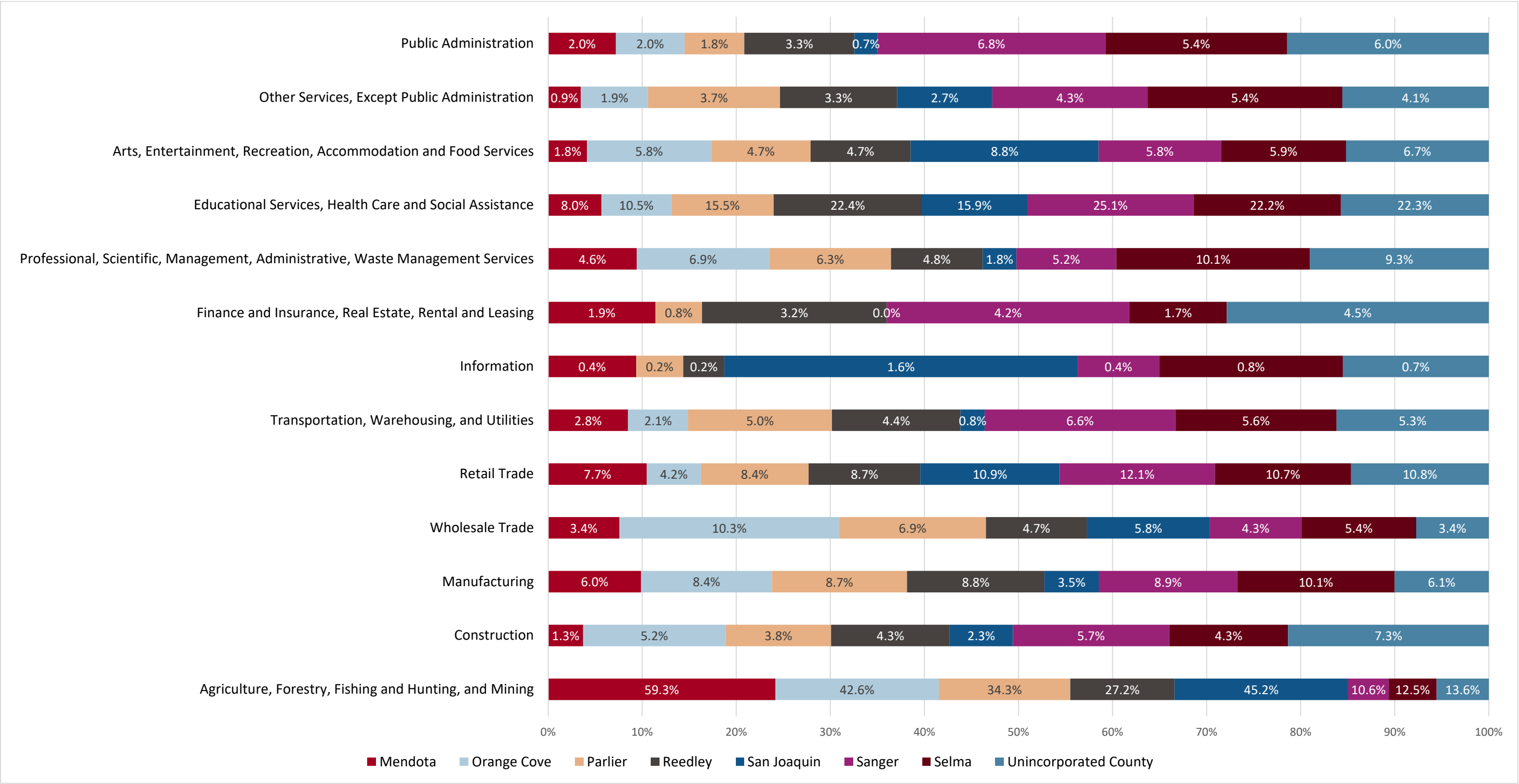


FIGURE 2-3. EMPLOYMENT BY INDUSTRY (2020) (CONT)



Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Table 2-10 Employment by Industry (2020)

		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Fresno County	#	408,625	36,163	24,099	27,511	13,965	43,380	23,462	5,129	18,509	37,345	100,999	33,497	19,527	25,039
	%	100%	8.8%	5.9%	6.7%	3.4%	10.6%	5.7%	1.3%	4.5%	9.1%	24.7%	8.2%	4.8%	6.1%
Clovis	#	51,408	646	2,782	2,834	1,640	5,324	2,898	968	3,172	5,137	15,481	4,177	2,166	4,183
	%	100%	1.3%	5.4%	5.5%	3.2%	10.4%	5.6%	1.9%	6.2%	10.0%	30.1%	8.1%	4.2%	8.1%
Coalinga	#	5,648	817	348	139	69	377	326	8	39	299	2,090	420	72	644
	%	100%	14.5%	6.2%	2.5%	1.2%	6.7%	5.8%	0.1%	0.7%	5.3%	37.0%	7.4%	1.3%	11.4%
Firebaugh	#	2,590	1,054	36	486	142	157	72	0	10	68	268	96	108	93
	%	100%	40.7%	1.4%	18.8%	5.5%	6.1%	2.8%	0.0%	0.4%	2.6%	10.3%	3.7%	4.2%	3.6%
Fowler	#	2,526	190	170	202	29	327	157	15	54	134	760	216	96	176
	%	100%	7.5%	6.7%	8.0%	1.1%	12.9%	6.2%	0.6%	2.1%	5.3%	30.1%	8.6%	3.8%	7.0%
Fresno	#	218,708	9,414	12,688	14,622	6,667	24,346	13,356	3,447	10,643	21,951	55,432	20,857	11,806	13,479
	%	100%	4.3%	5.8%	6.7%	3.0%	11.1%	6.1%	1.6%	4.9%	10.0%	25.3%	9.5%	5.4%	6.2%
Huron	#	2,494	1,586	131	125	20	150	23	0	39	17	184	148	44	27
	%	100%	63.6%	5.3%	5.0%	0.8%	6.0%	0.9%	0.0%	1.6%	0.7%	7.4%	5.9%	1.8%	1.1%
Kerman	#	6,135	1,055	657	552	220	468	465	43	155	256	1,384	388	293	199
	%	100%	17.2%	10.7%	9.0%	3.6%	7.6%	7.6%	0.7%	2.5%	4.2%	22.6%	6.3%	4.8%	3.2%
Kingsburg	#	5,103	280	392	426	350	522	350	9	267	305	1,188	281	449	284
	%	100%	5.5%	7.7%	8.3%	6.9%	10.2%	6.9%	0.2%	5.2%	6.0%	23.3%	5.5%	8.8%	5.6%

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

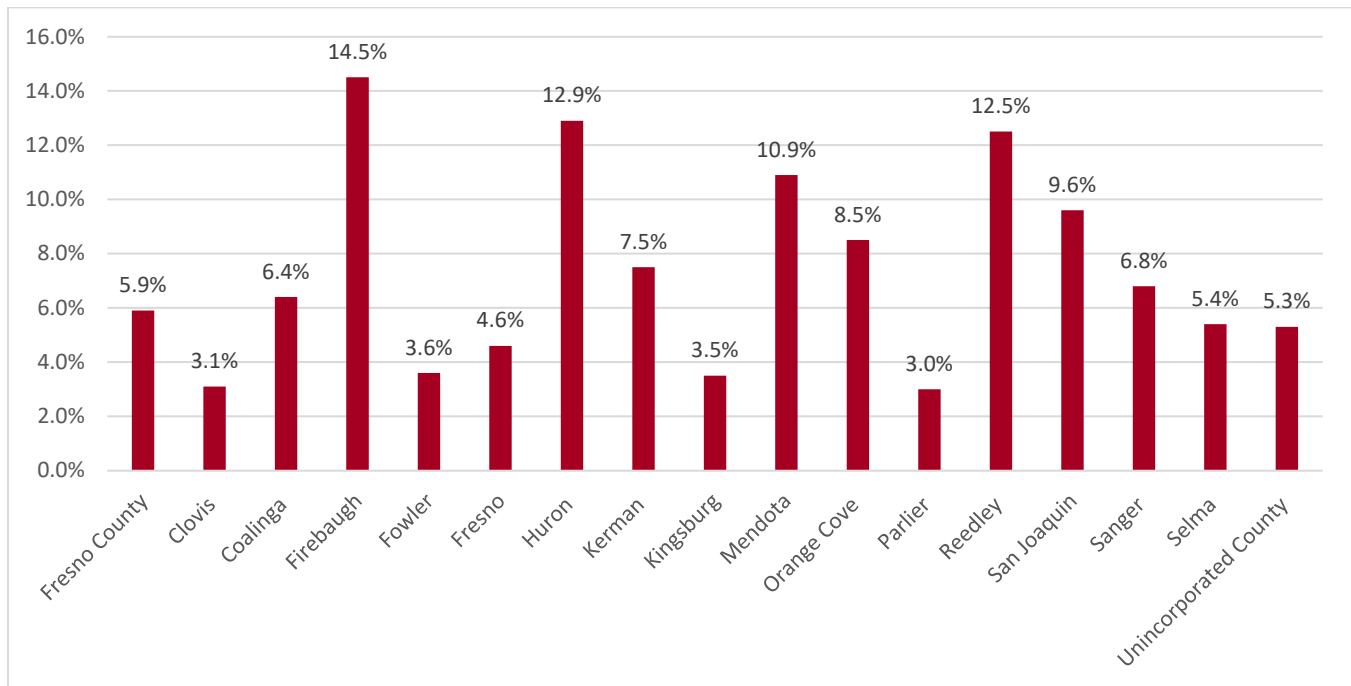
		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Mendota	#	4,263	2,526	54	255	143	329	118	17	79	196	343	78	39	86
	%	100%	59.3%	1.3%	6.0%	3.4%	7.7%	2.8%	0.4%	1.9%	4.6%	8.0%	1.8%	0.9%	2.0%
Orange Cove	#	3,567	1,519	184	300	369	151	74	0	0	246	376	208	67	73
	%	100%	42.6%	5.2%	8.4%	10.3%	4.2%	2.1%	0.0%	0.0%	6.9%	10.5%	5.8%	1.9%	2.0%
Parlier	#	6,579	2,254	251	572	454	554	328	14	53	415	1,017	307	243	117
	%	100%	34.3%	3.8%	8.7%	6.9%	8.4%	5.0%	0.2%	0.8%	6.3%	15.5%	4.7%	3.7%	1.8%
Reedley	#	9,686	2,632	416	856	460	847	431	18	309	461	2,166	455	317	318
	%	100%	27.2%	4.3%	8.8%	4.7%	8.7%	4.4%	0.2%	3.2%	4.8%	22.4%	4.7%	3.3%	3.3%
Sanger	#	11,372	1,204	644	1,013	490	1,381	751	42	477	590	2,860	654	494	772
	%	100%	10.6%	5.7%	8.9%	4.3%	12.1%	6.6%	0.4%	4.2%	5.2%	25.1%	5.8%	4.3%	6.8%
San Joaquin	#	1,313	594	30	46	76	143	11	21	0	23	209	116	35	9
	%	100%	45.2%	2.3%	3.5%	5.8%	10.9%	0.8%	1.6%	0.0%	1.8%	15.9%	8.8%	2.7%	0.7%
Selma	#	9,987	1,245	429	1,011	539	1,064	557	83	168	1,004	2,216	586	544	541
	%	100%	12.5%	4.3%	10.1%	5.4%	10.7%	5.6%	0.8%	1.7%	10.1%	22.2%	5.9%	5.4%	5.4%
Unincorp. County	#	67,246	9,147	4,887	4,072	2,297	7,240	3,545	444	3,044	6,243	15,025	4,510	2,754	4,038
	%	100%	13.6%	7.3%	6.1%	3.4%	10.8%	5.3%	0.7%	4.5%	9.3%	22.3%	6.7%	4.1%	6.0%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Unemployment

According to the California EDD, in 2020, the statewide unemployment rate was 4.0 percent. The unemployment rate in Fresno County was significantly higher than the statewide rate at 5.8 percent. **Figure 2-4, Unemployment Rate (2022)**, shows unemployment in Fresno County by jurisdiction. The city with the highest unemployment rate was Firebaugh at 14.4 percent, followed by Huron at 12.9 percent. Parlier and Clovis had the lowest unemployment rate at about 3 percent, followed by Kingsburg at 3.5 percent, and Fowler at 3.6 percent. The high unemployment rate in many of the jurisdictions suggests that residents may be experiencing barriers to accessing employment opportunities and therefore may be at risk for housing displacement or homelessness.

FIGURE 2-4. UNEMPLOYMENT RATE (2022)



Source: California Employment Development Department, June 2022.

Labor Force Trends

Table 2-11, Fresno County Job Growth by Industry Sector (2018-2028), shows employment projections by industry sector in Fresno County from 2018 to 2028. According to EDD data, industry employment in Fresno County is expected to grow by 30,800 jobs between 2018 and 2028, to an estimated 452,000 by 2022. Total nonfarm employment is projected to gain approximately 28,300 jobs by 2022. The health care and social assistance, educational services (private), leisure and hospitality sectors are expected to account for approximately 50 percent of all nonfarm job growth. The number of jobs in the educational services (private) industry is expected to increase by 17.8 percent. Health care and social assistance is projected to grow by 18.2 percent.

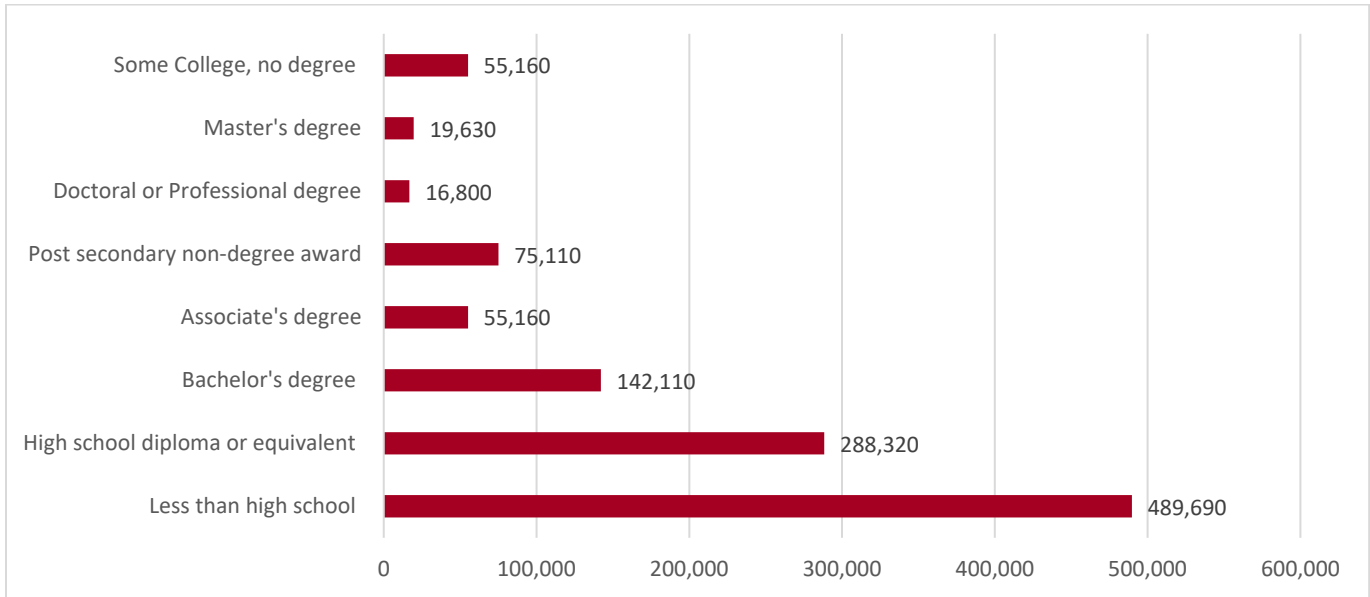
Table 2-11 Fresno County Job Growth by Industry Sector (2018-2028)

Industry Title	Estimated Employment 2018	Projected Employment 2028	Numeric Change 2018-2028	Percentage Change 2018-2028
Total Employment	421,200	452,000	30,800	7.3%
Mining and Logging	300	400	100	33.3%
Construction	31,400	34,300	2,900	9.2%
Manufacturing	64,100	65,400	1,300	2.0%
Trade, Transportation, and Utilities	164,900	174,100	9,200	5.6%
Information	3,600	3,700	100	2.8%
Financial Activities	33,400	34,500	1,100	3.3%
Professional and Business Services	83,900	90,200	6,300	7.5%
Educational Services (Private)	73,100	86,100	13,000	17.8%
Health Care and Social Assistance	131,100	155,000	23,900	18.2%
Leisure and Hospitality	93,700	106,000	12,300	13.1%
Other Services (excludes Private Household Workers)	11,900	12,400	500	4.2%
Federal Government	10,000	10,100	100	1.0%
State and Local Government	64,600	66,900	2,300	3.6%
Type of Employment				
<i>Total Nonfarm</i>	<i>353,200</i>	<i>381,500</i>	<i>28,300</i>	<i>8.0%</i>
<i>Total Farm</i>	<i>44,200</i>	<i>45,500</i>	<i>1,300</i>	<i>2.9%</i>
<i>Self-Employment</i>	<i>23,300</i>	<i>24,600</i>	<i>1,100</i>	<i>4.7%</i>
<i>Private Household Workers</i>	<i>300</i>	<i>400</i>	<i>100</i>	<i>33.3%</i>

Source: California Employment Development Department, 2018-2028 Fresno Industry Employment Projections, published April 2021.

Figure 2-5, Fresno County Average Annual Job Openings by Entry-Level Education (2010-2020) shows the average annual job openings by entry-level education. According to California EDD, most expected job openings between 2010 and 2020 will require a high school diploma or less. Registered nurses are the only occupation among the top 10 occupations with the largest number of job openings that has an entry education level requirement higher than a high school diploma. Of the top 20 occupations on the list of fastest-growing jobs, 13 are in a construction-related field due to the expected recovery in the construction industry over the projection period. Occupations requiring less education generally correspond to lower earnings potential, suggesting that housing affordable to lower-income households will continue to be needed throughout Fresno County.

FIGURE 2-5. FRESNO COUNTY AVERAGE ANNUAL JOB OPENINGS BY ENTRY-LEVEL EDUCATION (2010-2020)



Source: California Employment Development Department, 2018-2028 Fresno County Projection Highlights. April 2021.

POPULATION AND EMPLOYMENT PROJECTIONS

Table 2-12, Fresno County Population Forecast (2025-2050), and **Table 2-14, Fresno County Employment Forecast (2025-2050),** show population and employment forecasts, which are from the Fresno County 2019-2050 growth projections prepared for the Fresno County Council of Governments.

Population Forecast

Based on the forecast shown in **Table 2-12**, countywide population will grow to an estimated 1,240,090 persons by the year 2050. This assumes an average annual growth rate of 0.6 percent between 2025 and 2050. In the past, the county population has increased at rates of 2.0 percent a year from 1970 to 1990, and 1.8 percent a year from 2010 to 2014. During the next two and a half decades (2025-2050), 170,290, or 15.9 percent more people are expected to reside in Fresno County.

Table 2-12 Fresno County Population Forecast (2025-2050)

Year	Population
2025	1,069,800
2030	1,112,010
2035	1,151,390
2040	1,185,850
2045	1,215,740
2050	1,240,090

Source: Fresno County 2019-2050 Growth Projections.

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

Fresno County's share of California's population is expected to steadily increase, as shown in **Table 2-13, Population of Fresno County and California (1980-2040)**. From 1980 to 2010, the County share of the State's population grew from 2.2 to 2.5 percent. By 2040, that share is expected to increase to 2.7 percent, indicating that housing at adequate price points and sizes to accommodate the increased population will be needed.

Table 2-13 Population of Fresno County and California (1980-2040)

Year	Fresno County Population	California Population	Fresno County Share of California Population
1980	514,621	23,667,764	2.2%
1990	667,490	29,760,021	2.2%
2000	700,407	33,871,648	2.1%
2010	930,450	37,253,956	2.5%
2020	990,204	39,538,223	2.5%
2030	1,112,010	41,860,549	2.7%
2040	1,185,850	43,353,414	2.7%

Source: Fresno County 2019-2050 Growth Projections, 1980, 1990, 2010 and 2020 American Community Census and DOF projections (2010-2016).

Employment Forecast

Table 2-14 shows the employment forecast for Fresno County by 2050. The Fresno County employment level will increase during the 2025-2040 forecast period. However, the unemployment rate will continue to be higher than the California average.

Table 2-14 Fresno County Employment Forecast (2025-2040)

Year	Employment
2025	418,800
2030	432,400
2035	444,800
2040	456,500
2045	466,800
2050	475,000

Source: Fresno County 2019-2050 Growth Projections.

HOUSING INVENTORY AND MARKET CONDITIONS

This section describes the housing characteristics and conditions that affect housing needs in Fresno County. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

Housing Stock Profile

Table 2-15, Housing Stock (2010-2022) shows estimates from the DOF of the number of housing units by type for each jurisdiction based on reported building and demolition permits. DOF reported that Fresno County had 343,513 housing units in January 2022. Of the total units, 70.3 percent were single family, 25.4 percent were multifamily, and 4.3 percent were mobile homes. The unincorporated area had the highest percentage of single-family homes in 2022 (82.7 percent) and mobile homes (11.7), with Huron having the lowest at 38.3 percent. Conversely, Huron had the highest percentage of multifamily units (55.6 percent), followed by Fresno at 32.9 percent, and Orange Cove at 32.8 percent. While mobile homes comprise 4.3 percent of housing stock countywide, 11.7 percent of housing stock in the unincorporated county are mobile homes, followed by mobile homes representing 10.9 percent of housing stock in Coalinga.

Countywide, the proportion of multifamily units slightly decreased by 1.4 percent between 2010 and 2022 in Fresno County, although in several smaller cities, including San Joaquin and Parlier, the proportion of multifamily units slightly increased. These two jurisdictions also have the lowest median household incomes in the county, suggesting these additional units may have been affordable housing complexes.

Clovis, in particular, had the most multifamily units constructed during the period for any of the larger cities (1,376), and also the second highest percentage of multifamily construction at nearly 15.7 percent of all new construction followed by the City of Reedley 23.9 percent increase. The larger city of Kerman and two smaller cities of Fowler and Kingsburg, which together total about 13,367 residents, had a combined total of 2,398 multifamily units constructed during the period.

Table 2-15 Housing Stock (2010-2022)

Jurisdiction	2010			2022		
	Single-Family Units	Multifamily Units	Mobile Homes	Single-Family Units	Multifamily Units	Mobile Homes
Fresno County	219,271	81,555	14,705	241,411	87,406	14,695
	69.5%	25.8%	4.7%	70.3%	25.4%	4.3%
Clovis	25,572	8,774	960	34,702	10,150	984
	72.4%	24.9%	2.7%	75.7%	22.1%	2.1%
Coalinga	2,874	967	503	3,062	1,089	507
	66.2%	22.3%	11.6%	65.7%	23.4%	10.9%
Firebaugh	1,443	578	75	1,665	600	78
	68.8%	27.6%	3.6%	71.1%	25.6%	3.3%
Fowler	1,349	370	123	1,685	430	123
	73.2%	20.1%	6.7%	75.3%	19.2%	5.5%
Fresno	108,889	57,651	4,748	120,729	61,449	4,815
	63.6%	33.7%	2.8%	64.6%	32.9%	2.6%
Huron	599	899	104	628	913	100
	37.4%	56.1%	6.5%	38.3%	55.6%	6.1%

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Jurisdiction	2010			2022		
	Single-Family Units	Multifamily Units	Mobile Homes	Single-Family Units	Multifamily Units	Mobile Homes
Fresno County	219,271	81,555	14,705	241,411	87,406	14,695
	69.5%	25.8%	4.7%	70.3%	25.4%	4.3%
Kerman	2,922	804	182	3,614	980	187
	74.8%	20.6%	4.7%	75.6%	20.5%	3.9%
Kingsburg	3,018	853	198	3,323	988	199
	74.2%	21.0%	4.9%	73.7%	21.9%	4.4%
Mendota	1,643	858	55	1,938	891	59
	64.3%	33.6%	2.2%	67.1%	30.9%	2.0%
Orange Cove	1,466	765	0	1,673	817	0
	65.7%	34.3%	0.0%	67.2%	32.8%	0.0%
Parlier	2,464	977	53	2,728	1,093	54
	70.5%	28.0%	1.5%	70.4%	28.2%	1.4%
Reedley	5,083	1,521	263	5,216	1,884	263
	74.0%	22.1%	3.8%	70.8%	25.6%	3.6%
Sanger	5,456	1,548	100	6,095	1,630	101
	76.8%	21.8%	1.4%	77.9%	20.8%	1.3%
San Joaquin	628	249	57	629	250	57
	67.2%	26.7%	6.1%	67.2%	26.7%	6.1%
Selma	5,379	1,044	390	5,747	1,101	398
	79.0%	15.3%	5.7%	79.3%	15.2%	5.5%
Unincorporated County	50,486	3,697	6,894	48,013	3,141	6,770
	82.7%	6.1%	11.3%	82.9%	5.4%	11.7%

Source: Department of Finance, E5, 2021-2022.

A large proportion of the multifamily development that has occurred after the boom of the 1980s was subsidized through a variety of public housing and tax credit programs targeted to low-income residents (i.e., non-market rate affordable housing). As summarized in **Table 2-16, Affordable vs. Market-Rate Multifamily Housing (1980-2013)**, about 87 percent of the units developed during the 1980s were strictly market rate, compared to an estimated 69.0 percent in the 1990s and 65 percent between 2000 and 2013. When subsidized affordable units are excluded, the production of multifamily units after the mid-1980s has been even more limited.

Table 2-16 Affordable vs. Market-Rate Multifamily Housing (1980-2013)

Period	Market-Rate Multifamily Housing	Affordable Multifamily Housing	Mixed Market-Rate and Affordable Multifamily Housing
1980s	87%	7%	6%
1990s	69%	22%	9%
2000-2013	65%	23%	13%

Source: CoStar Group and Economic and Planning Systems,

http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf, 2014.

Housing Tenure

Housing tenure (owner vs. renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing turning over at a much lower rate than rental housing. For example, in Fresno County, the median year that owners moved into their current unit was 2001, whereas the median year that renters moved into their current unit was after 2010 (2011-2013 ACS). **Table 2-17, Housing Tenure (2020)**, shows tenure by jurisdiction in 2020. Most jurisdictions have more owner-occupied units than renter-occupied units. The unincorporated county has the highest percentage of owner units at 68.9 percent, followed by Kingsburg at 68.9 percent. Huron has the lowest percentage of owner units at 20.9 percent. When compared to proportion of housing unit by type, this data indicates that single-family detached units comprise a portion of the rental stock in the majority of jurisdictions.

According to the Fresno County Affordable Housing Needs Report published by the California Housing Partnership Corporation in May 2022, asking rents in Fresno County increased by 10.7 percent between 2020 and 2021. According to the same report, although rents in Fresno County are typically lower than in other counties in the state, renters need to earn 1.6 times minimum wage to afford the average asking rent in Fresno County. Based on previous analysis of employment forecasts and income levels, increasing rental costs in Fresno County may pose a barrier to finding adequate housing opportunities for lower-income households.

Table 2-17 Housing Tenure (2020)

Jurisdiction	Total Households	Renter-occupied Units		Owner-occupied Units	
		Households	Percentage	Households	Percentage
Fresno County Total	310,097	143,677	46.3%	166,420	53.7%
Coalinga	4,552	1,913	42.0%	2,639	58.0%
Clovis	37,726	13,178	34.9%	24,548	65.1%
Firebaugh	2,041	1,088	53.3%	953	46.7%
Fowler	2,035	948	46.6%	1,087	53.4%
Fresno	170,137	90,440	53.2%	79,697	46.8%
Huron	1,874	1,482	79.1%	392	20.9%
Kerman	4,113	1,967	47.8%	2,146	52.2%
Kingsburg	3,754	1,323	35.2%	2,431	64.8%
Mendota	2,838	1,491	52.5%	1,347	47.5%
Orange Cove	2,682	1,651	61.6%	1,031	38.4%
Parlier	3,875	2,237	57.7%	1,638	42.3%
Reedley	7,030	2,946	41.9%	4,084	58.1%
San Joaquin	919	543	59.1%	376	40.9%
Sanger	7,419	3,066	41.3%	4,353	58.7%
Selma	7,225	3,255	45.1%	3,970	54.9%
Unincorporated County	51,877	16,149	31.1%	35,728	68.9%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Vacancy Rate

Table 2-18, Housing Stock and Vacancy Rate (2010-2022), shows housing units and vacancies in unincorporated Fresno County and the cities according to the 2010 and 2020 U.S. Census. The vacancy rate indicates the match between the demand and supply of housing. Vacancy rates of 5.0 percent to 6.0 percent for rental housing and 1.5 percent to 2.0 percent for ownership housing are generally considered optimum. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

As **Table 2-18** shows, the vacancy rate decreased in all communities between 2010 and 2022, except in Clovis, Huron, and Reedley. In 2022, the unincorporated area and the city of Firebaugh had the highest vacancy rate at 12.2 and 8.1 percent, respectively. The vacancy rate in the unincorporated area was still the highest in 2022, even though it decreased to 12.2 percent. However, much of the eastern unincorporated county is adjacent to the Kings Canyon and Sierra National Forests and many of the vacant units may be vacation rentals. Therefore, the vacancy rates in Firebaugh and Reedley, at 8.1 and 6.8 percent respectively, may be more indicative of a housing stock issue.

Table 2-18 Housing Stock and Vacancy Rate (2010-2022)

Jurisdiction	2010			2022		
	Total Housing Units	Vacant Units	Vacancy Rate	Total Housing Units	Vacant Units	Vacancy Rate
Coalinga	4,344	1887	5.3%	4,658	377	4.2%
Clovis	25,265	903	3.6%	45,835	1,911	4.2%
Firebaugh	2,096	176	8.4%	2,343	105	8.1%
Fowler	1,842	119	6.5%	2,237	84	4.5%
Fresno	171,288	12,939	7.6%	186,993	8,406	3.8%
Huron	1,602	70	4.4%	1,641	54	4.5%
Kerman	3,908	216	5.5%	4,745	100	3.3%
Kingsburg	4,069	247	6.1%	4,510	161	2.1%
Mendota	2,556	132	5.2%	2,889	58	3.6%
Orange Cove	2,231	163	7.3%	2,490	88	2.0%
Parlier	3,494	197	5.6%	3,875	265	3.5%
Reedley	6,867	298	4.3%	7,363	239	6.8%
Sanger	7,104	445	6.3%	7,827	244	3.2%
San Joaquin	934	52	5.6%	937	38	3.1%
Selma	6,813	397	5.8%	7,246	219	4.1%
Unincorporated County	61,077	8,354	13.7%	57,924	7,057	12.2%

Source: Department of Finance, E5, 2021-2022.

Housing Conditions

Housing conditions are an important indicator of quality of life in Fresno County communities. If not regularly maintained, structures can deteriorate as they age over time and discourage reinvestment, depress neighborhood property values, and even become health hazards. Maintaining and improving housing quality is an important goal for communities.

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1990), may require repair and improvement of such features as siding; fencing; roofs; and heating, ventilation, and air conditioning (HVAC) systems, while housing units older than 50 years (pre-1970) are more likely to require complete rehabilitation of systems such as roofing, plumbing, structural, and electrical.

Table 2-19, Age of Housing Stock (2020), shows the age of the housing stock in Fresno County. In almost all jurisdictions, more than half of the housing stock is over 30 years old. In Fresno County overall, 64.5 percent of the housing stock is over 30 years old, with 78.8 percent of the housing stock in the unincorporated county over 30 years, followed by Fresno City at 66.7 percent. These units may require repairs or improvements. The city with the highest percentage of new housing is Kerman, followed by Huron, Firebaugh, and Clovis. Less than 35.0 percent of the housing stock in all jurisdictions, except in unincorporated county and Parlier, is over 50 years old, with seven of the remaining 13 jurisdictions having between 30.0 and 35.0 percent of their housing stock over 50 years of age. Overall, almost one-third of Fresno County's housing stock is over 50 years of age and may require significant repairs in the near future to maintain inhabitability. The cost of repairs is often out of the capability of lower-income households.

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Table 2-19 Age of Housing Stock (2020)

Jurisdiction	Total	Built 2010 or later	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier	Percentage built before 1990 (older than 30 years)	Percentage built before 1970 (older than 50 years)
Fresno County	310,097	18,563	44,690	46,980	43,141	54,567	33,392	35,561	16,007	17,196	64.5%	32.9%
Clovis	37,726	5,440	8,528	6,434	5,634	7,106	2,508	1,304	297	475	45.9%	12.2%
Coalinga	4,552	141	581	970	1,226	254	464	432	176	308	62.8%	30.3%
Firebaugh	2,041	152	455	511	400	241	254	23	0	5	45.2%	13.8%
Fowler	2,035	82	646	255	220	196	132	160	140	204	51.7%	31.3%
Fresno	170,137	9,198	20,941	26,570	23,765	30,960	19,206	20,736	8,939	9,822	66.7%	34.5%
Huron	1,874	139	640	272	359	180	166	58	38	22	43.9%	15.2%
Kerman	4,113	305	1,130	881	560	697	274	28	73	165	43.7%	13.1%
Kingsburg	3,754	132	870	627	593	343	168	402	169	450	56.6%	31.7%
Mendota	2,838	325	701	371	636	261	280	198	56	10	50.8%	19.2%
Orange Cove	3,875	194	812	919	570	398	186	263	265	268	50.3%	25.3%
Parlier	2,682	144	535	697	202	149	306	200	161	288	48.7%	35.6%
Reedley	7,030	418	919	1,541	674	1,224	532	874	342	506	59.1%	32.1%
Sanger	919	28	123	281	151	67	194	62	13	0	53.0%	29.3%
San Joaquin	7,419	364	1,637	753	1,212	912	613	816	737	375	62.9%	34.2%
Selma	7,225	483	1,089	1,020	900	1,292	437	877	615	512	64.1%	33.8%
Unincorporated County	51,877	1,018	5,083	4,878	6,039	10,287	7,672	9,128	3,986	3,786	78.8%	47.4%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Most jurisdictions have not completed housing conditions surveys in recent years due to limited financial resources for conducting the survey or for providing rehabilitation assistance. However, staff from the local jurisdictions provided rough estimates of the number of housing units needing rehabilitation or replacement based on code enforcement cases and local knowledge of the communities.

According to a code enforcement officer in Selma, 55 homes (0.8 percent of the housing stock) are in need of rehabilitation, and none are in need of replacement. The majority of the homes are in the neighborhood south of Rose Avenue and west of McCall Avenue.

According to a contract staff planner in Huron, 197 homes (12 percent of the housing stock) are in need of rehabilitation, and 49 (3 percent of the housing stock) are in need of replacement.

According to a staff planner in Sanger, 43 homes (0.5 percent of the housing stock) are in of rehabilitation, and 7 (less than 0.1 percent of the housing stock) are in need of replacement. The neighborhoods with the greatest need for rehabilitation are in the southeast and central core.

According to code enforcement in Reedley, there has been an average of 2 cases of substandard conditions per year during the 5th cycle planning period. Based on this, and local experience, the City estimates that less than 1 percent of the housing stock is in need of repair or replacement.

See appendices for each jurisdiction for the identification of the neighborhoods that most need rehabilitation and where programs will be targeted.

Overpayment (Cost Burden)

State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses. As shown in **Table 2-20, Overpayment by Tenure (2018)**, the overall rate of overpayment in Fresno County is 37.8 percent. With the exception of Kingsburg, Coalinga, the unincorporated county, and Clovis, most jurisdictions have overpayment rates above 35.0 percent. Orange Cove has the highest percentage of total households overpaying for housing (53.9 percent), followed by Huron (47.4 percent), Mendota (46.7 percent), and Parlier (45.1 percent).

Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses. In all jurisdictions, a higher percentage of lower-income households are overpaying for housing, with 70.6 percent of lower-income households countywide experiencing overpayment. The jurisdictions of Clovis, Reedley, Fresno, Selma, Sanger, and unincorporated county have the highest percentage of cost-burdened lower-income households at 74.2 percent, 75.1 percent, 74.8 percent, 72.3 percent, and 70.6 percent respectively. In Kingsburg, where the overpayment rate is the lowest in the county at 16.2 percent, 63.5 percent of lower-income households are cost burdened, which aligns with the rate of overpayment among lower-income households in the majority of jurisdictions in Fresno County. However, in the unincorporated county, the overall rate of overpayment and rate of lower-income, cost-burdened households in almost equivalent, suggesting that moderate- and above moderate-income households are generally able to afford the units they occupy.

Generally, renters tend to be more affected by overpayment than owners, and this trend occurs in all jurisdictions in the county. Although the proportion of owners and renters countywide is fairly comparable, (52.8 percent homeowners and 47.2 percent renters), 52.2 percent of renters are cost burdened compared to 25.0 percent of homeowners. Jurisdictions with proportions of cost-burdened homeowners below the countywide rate included Clovis, Kingsburg, Firebaugh, Fowler, Coalinga, and unincorporated county. Jurisdictions with cost-burdened renters below the countywide rate include Clovis, Coalinga, Huron, Kerman, Kingsburg, Mendota, San Joaquin, and unincorporated county. Reedley has the highest percentage of overpaying renters (82.1 percent), followed by Fowler (79.8 percent), Fresno (79.4 percent), and Clovis (78.7 percent). In Fresno County, while 62.2 percent of renters are lower-income households, lower-income households comprise approximately 90.0 percent of cost-burdened renters. Data indicates that in almost every jurisdiction, with the exception of unincorporated county, the total number of cost-burdened renters follows a similar trend, where the number of total cost-burdened renters is almost equivalent to the number of cost-burdened, lower-income renters. This trend suggests that the majority of moderate and above moderate-income renters are able to find rental housing at costs below 30 percent of their income. In unincorporated county, while 60.2 percent of renters are lower-income, only 19.3 percent of cost-burdened households are lower-income.

A similar trend in which the majority of cost-burdened homeowners are also lower income. However, in several jurisdictions, including Fresno County, Fresno City, Fowler, Kingsburg, and unincorporated county, the correlation between proportion of cost-burdened homeowners and lower-income, cost-burdened homeowners make up less than 65.0 percent compared to an average of 90.0 percent among renters. However, these rates of overpayment indicate that these households are generally not able to find adequate housing opportunities within their income range.

Table 2-20 Overpayment by Tenure (2018)

Jurisdiction	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percentage	Households	Overpaying	Percentage	Households	Overpaying	Percentage
Fresno County	Lower income	40,385	24,315	60.2%	89,315	67,305	75.4%	129,700	91,620	70.6%
	Total	160,945	40,160	25.0%	143,680	74,940	52.2%	304,625	115,100	37.8%
Clovis	Lower income	3,680	2,445	66.4%	6,345	4,995	78.7%	10,025	7,440	74.2%
	Total	22,270	5,360	24.1%	14,150	6,350	44.9%	36,420	11,710	32.2%
Coalinga	Lower income	545	315	57.8%	1,020	600	58.8%	1,565	915	58.5%
	Total	2,225	445	20.0%	1,920	625	32.6%	4,145	1,070	25.8%
Firebaugh	Lower income	275	160	58.2%	965	620	64.2%	1,240	780	62.9%
	Total	990	180	18.2%	1,185	620	52.3%	2,175	800	36.8%
Fowler	Lower income	235	108	46.0%	550	439	79.8%	785	547	69.7%
	Total	1,020	186	18.2%	905	489	54.0%	1,925	675	35.1%
Fresno	Lower income	19,520	12,045	61.7%	55,965	44,425	79.4%	75,485	56,470	74.8%
	Total	77,325	19,395	25.1%	89,430	49,520	55.4%	166,755	68,915	41.3%
Huron	Lower income	295	170	57.6%	1,085	655	60.4%	1,380	825	59.8%
	Total	510	184	36.1%	1,260	655	52.0%	1,770	839	47.4%
Kerman	Lower income	685	530	77.4%	1,120	735	65.6%	1,805	1,265	70.1%
	Total	2,050	695	33.9%	1,805	735	40.7%	3,855	1,430	37.1%
Kingsburg	Lower income	590	370	62.7%	710	455	64.1%	1,300	825	63.5%
	Total	2,655	590	22.2%	1,305	459	35.2%	3,960	1,049	26.5%
Mendota	Lower income	470	320	68.1%	1,555	910	58.5%	2,025	1,230	60.7%
	Total	965	370	38.3%	1,775	910	51.3%	2,740	1,280	46.7%
Orange Cove	Lower income	610	320	52.5%	1,315	945	71.9%	1,925	1,265	65.7%
	Total	970	340	35.1%	1,415	945	66.8%	2,385	1,285	53.9%
Parlier	Lower income	845	560	66.3%	1,845	1,185	64.2%	2,690	1,745	64.9%
	Total	1,700	595	35.0%	2,265	1,195	52.8%	3,965	1,790	45.1%
Reedley	Lower income	1,495	990	66.2%	1,900	1,560	82.1%	3,395	2,550	75.1%
	Total	4,520	1,340	29.6%	2,680	1,700	63.4%	7,200	3,040	42.2%
Sanger	Lower income	1,120	695	62.1%	2,080	1,565	75.2%	3,200	2,260	70.6%
	Total	3,930	1,060	27.0%	3,155	1,675	53.1%	7,085	2,735	38.6%

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Jurisdiction	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percentage	Households	Overpaying	Percentage	Households	Overpaying	Percentage
San Joaquin	Lower income	140	109	77.9%	580	280	48.3%	720	389	54.0%
	Total	390	113	29.0%	675	280	41.5%	1,065	393	36.9%
Selma	Lower income	1,385	880	63.5%	2,060	1,610	78.2%	3,445	2,490	72.3%
	Total	3,980	1,185	29.8%	2,775	1,655	59.6%	6,755	2,840	42.0%
Unin-corporated County	Lower income	8,495	4,298	50.6%	10,220	1,376	13.5%	18,715	5,674	30.3%
	Total	35,445	8,122	22.9%	16,980	7,127	42.0%	52,425	15,249	29.1%

Source: FCOG Data Packet, 2022 -- CHAS (2014-2018)

Overcrowding

HCD 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. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably-sized housing. Overcrowding in households typically results from either a lack of affordable housing (which may force more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. Generally, overcrowding levels tend to decrease as income rises, especially for renters (particularly for small and large families).

Table 2-21, Overcrowding by Tenure (2020) shows overcrowding by tenure for each jurisdiction in Fresno County. The Fresno County overcrowding rate at 6.2 percent is slightly higher than the statewide overcrowding rate at 5.2 percent, while the severe overcrowding rate is 3.6 percent compared to 3.0 percent at the state level. The cities of Mendota, San Joaquin, Huron, and Orange Cove have the highest rate of overcrowding and severe overcrowding combined; at 27.3 percent, 24.1 percent, 17.0 percent, and 15.2 percent, respectively. The highest rates of severely overcrowded households are found in Mendota, Parlier, and San Joaquin. In contrast, the city of Kingsburg has low rates of overcrowding and no severely overcrowded households.

In Fresno County and statewide, overcrowding is typically more of a problem for renter households at 14.8 percent and 4.2 percent respectively, compared to overcrowding among owner households at 4.1 percent in Fresno County and 13.2 percent statewide. In the cities of Coalinga and Huron, the incidence of overcrowding is higher for owners than it is for renters, although in Huron renters represent more than double the proportion of homeowners. In Mendota and San Joaquin, the combined incidence of overcrowded and severely overcrowded households is comparable between both renters and owners.

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Table 2-21 Overcrowding by Tenure (2020)

	Owner-Occupied				Renter-Occupied				Total			
	Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Fresno County	6,540	3.9%	2,119	1%	12,352	8.6%	8,894	6.2%	18,892	6.1%	11,013	3.6%
Clovis	276	1.1%	101	0.4%	463	3.5%	321	2.4%	739	2.0%	422	1.1%
Coalinga	195	7.4%	76	3%	84	4.4%	67	3.5%	279	6.1%	143	3.1%
Firebaugh	78	8.2%	0	0%	114	10.5%	101	9.3%	192	9.4%	101	4.9%
Fowler	29	2.7%	19	1.7%	93	9.8%	28	3.0%	122	6.0%	47	2.3%
Fresno	3,215	4.0%	1,247	1.6%	7,311	8.1%	6,555	7.2%	10,526	6.2%	7,802	4.6%
Huron	82	20.9%	11	2.8%	149	10.1%	78	5.3%	231	12.3%	89	4.7%
Kerman	114	5.3%	53	2.5%	195	9.9%	82	4.2%	309	7.5%	135	3.3%
Kingsburg	116	4.8%	0	0.0%	11	0.8%	0	0.0%	127	3.4%	0	0.0%
Mendota	314	23.3%	1	0.1%	261	17.5%	198	13.3%	575	20.3%	199	7.0%
Orange Cove	78	7.6%	15	1.5%	222	13.4%	92	5.6%	300	11.2%	107	4.0%
Parlier	66	4.0%	113	6.9%	182	8.1%	134	6.0%	248	6.4%	247	6.4%
Reedley	233	5.7%	54	1.3%	310	10.5%	169	5.7%	543	7.7%	223	3.2%
Sanger	278	6.4%	37	0.9%	367	12.0%	156	5.1%	645	8.7%	193	2.6%
San Joaquin	75	19.9%	17	4.5%	91	16.8%	38	7.0%	166	18.1%	55	6.0%
Selma	91	2.3%	4	0.1%	562	17.3%	144	4.4%	653	9.0%	148	2.0%
Unincorporated County	1,300	3.6%	371	1.0%	1,937	12.0%	731	4.5%	3,237	6.2%	1,102	2.1%

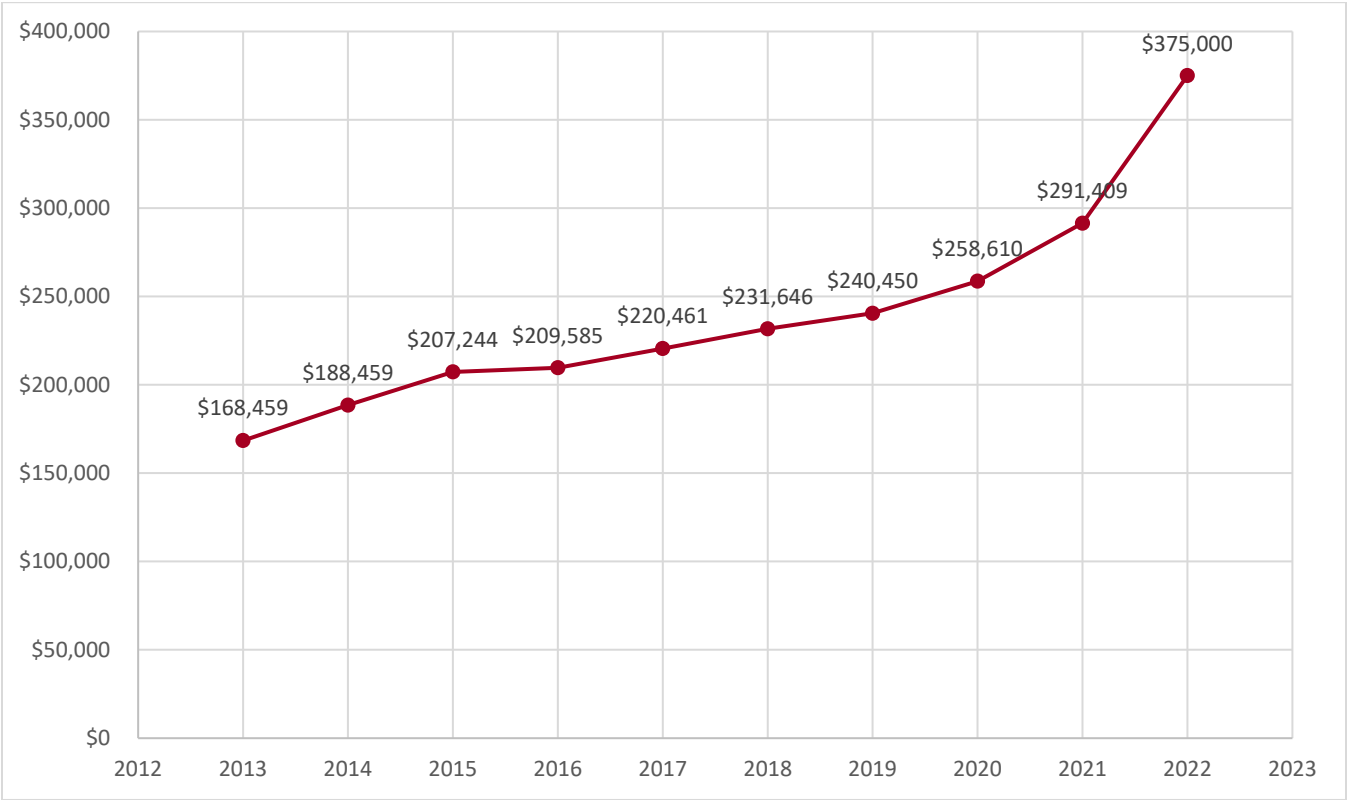
Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

HOUSING COST AND AFFORDABILITY

Home Price Trends

In Fresno County, as shown in **Figure 2-6, Median Sales Price for Fresno County**, the average single-family home value peaked in July 2022 at about \$375,000 and was at its lowest in 2013 at less than \$170,000.

FIGURE 2-6. MEDIAN SALES PRICE FOR FRESNO COUNTY



Source: Zillow Data accessed at <https://www.zillow.com/research/data/> and Redfin (July, 2022)

Table 2-22, Home Sales Recorded in 2017, 2021, and 2022, shows the number of home sales and median price for each jurisdiction in Fresno County for May 2017 and May 2022. According to CoreLogic, in 2022, 1,135 homes were sold countywide with a median price of \$400,000. This was a 56.6 percent increase from the 2017 countywide median price and 15.4 percent increase from the 2021 countywide median price. The majority of homes were sold in 2017 and 2022 in the City of Fresno, followed by Clovis. Of all the cities, Clovis had the highest median sale price in 2022 of \$475,000, followed closely by Fowler at \$455,000, and Huron had the lowest at \$155,000; however, the median in Huron is based on a very small number of home sales (three homes). The highest home sales prices in 2022 were recorded in the unincorporated community of Shaver Lake at \$700,00, which also had the highest home sales price in 2017 and 2021.

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Table 2-22 Home Sales Recorded in 2017, 2021, and 2022

	2017 Sale Counts	2022 Sale Counts	2017	2021	2022	Percentage Change 2017 to 2022	Percentage Change 2021 to 2022
Fresno County	1,267	1,135	\$255,500	\$346,500	\$400,000	56.6%	15.4%
Clovis	20	213	\$138,000	\$415,000	\$475,000	110.1%	28.9%
Coalinga	293	25	\$323,000	\$225,000	\$290,000	47.1%	14.5%
Firebaugh	-	13	-	\$310,000	\$305,000	n/a	-1.6%
Fowler	11	15	\$290,000	\$404,750	\$455,000	56.9%	12.4%
Fresno	741	685	\$235,000	\$325,000	\$389,500	65.7%	19.8%
Huron	-	3	-	\$270,000	\$155,000	-	0.0%
Kerman	16	12	\$255,000	\$295,000	\$328,000	28.6%	11.2%
Kingsburg	20	25	\$292,000	\$325,000	\$451,000	54.5%	38.8%
Mendota	5	2	\$150,000	\$225,000	\$193,500	29.0%	-14.0%
Orange Cove	3	4	165,000	\$120,000	\$304,500	n/a	0.0%
Parlier	5	8	\$155,000	\$283,500	\$267,500	72.6%	-5.6%
Reedley	16	24	\$204,500	\$305,000	\$320,000	56.5%	4.9%
San Joaquin	-	9	-	\$220,000	\$275,000	n/a	0.0%
Sanger	45	21	\$242,500	\$400,000	\$371,000	53.0%	-7.3%
Selma	30	17	\$174,000	\$272,500	\$300,000	72.4%	10.1%
Unincorporated Fresno County							
<i>Auberry</i>	7	2	\$278,000	\$592,500	-	-	-
<i>Biola</i>	-	2	-	n/a	\$175,000	n/a	n/a
<i>Caruthers</i>	2	5	\$143,500	\$257,000	\$418,000	191.3%	62.3%
<i>Friant</i>	3	14	\$368,000	\$755,000	\$506,500	37.6%	-32.9%
<i>Prather</i>	-	3	-	\$505,000	\$369,000	-	-26.9%
<i>Shaver Lake</i>	10	13	\$457,000	\$697,500	\$700,000	53.2%	0.4%
<i>Yokuts Valley</i>	-	7	-	\$271,500	\$435,000	-	60.2%

Source: CoreLogic, California Home Sale Activity by City (May 2017, May 2021, and June 2022)

Note: Sales counts for 2021 were not available.

Rental Trends

Close to half of Fresno County households are renters. Although renters in general tend to live in multifamily units, about 43 percent of renter households in Fresno County live in single-family homes, compared to 36 percent statewide and about 34 percent nationwide. Given that very few developers build market-rate, single-family units for rent, data suggests that many single-family units originally built as for-sale products have been converted to rental property over time. This trend is particularly relevant to Fresno County as data indicates that family size tends to be larger in the county compared to other regions in the state, and as single-family homes generally have more bedrooms than the majority of multifamily units, would accommodate a portion of the need for larger units.

The median rent in Fresno County is well below the state average, especially when compared to urban areas where new rental products (e.g., multifamily apartments) are being developed. For example, based on data from Zillow.com, which has collected data on asking rents ranging from studios to single-family homes for most counties in the state for over four years, rents in Fresno County are about 61.7 percent of the state average in 2021, decreasing from 72.7 percent of the state average in 2014. Fresno County rents in 2021 were about \$300 less than those in the Stockton area, and approximately \$156 more than Bakersfield.

Table 2-23 Residential Rental Rate Comparison (2014-2021)

Jurisdiction	Rental Rate	Year		Growth of 2014-2021	
		2014	2021	\$ Change	Percentage Change
Fresno County	Average Rent	\$1,200	\$1,697	\$497	41.4%
California	Average Rent	\$1,650	\$2,749	\$1,099	66.6%
Fresno County as a percentage of California	Average Rent	72.7%	61.7%	N/A	-15.1%
Stockton	Average Rent	\$1,499	\$2,317	\$818	54.6%
Bakersfield	Average Rent	\$1,044	\$1,421	\$377	36.1%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020) and Zillow Data (September 2021)

Ability to Pay

Table 2-24, Fresno County Ability to Pay (2022), summarizes HCD-defined household income limits for very low-, low-, and moderate-income households in Fresno County by the number of persons in the household. The table also includes the maximum affordable monthly rents and maximum affordable purchase prices for homes. Households earning the 2022 area median income for a family of four in Fresno County (\$80,300), could afford to spend up to \$2,008 per month on rent without overpaying. A three-person household would be classified as low-income if its annual income was less than \$72,250. This household could afford a \$1,806 maximum monthly rent.

For renters, this is a straightforward calculation, but home ownership costs are less transparent. An affordable price depends on several factors, including the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors, as well as insurance and taxes allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. Interest rates, insurance, and taxes are held constant in **Table 2-24** to determine maximum affordable rent and purchase price for households in each income category. It is important to note that this table is used for illustrative purposes only.

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Housing is generally affordable in Fresno County in comparison to more urbanized regions and coastal communities. The median home sale price countywide would be affordable to a four-person household earning the median income of \$80,300, as shown in **Table 2-24**. Even low- and very low-income households can afford the median priced home in many jurisdictions and unincorporated communities in the county. For example, a low-income four-person household making \$62,300 per year could afford an estimated maximum purchase price of \$290,133. Based on the median home sale prices previously reported in **Table 2-22**, a household earning this income could afford the median home sale price in Coalinga, Mendota, Parlier, and the unincorporated county. It should be noted however, that the home price survey reported in **Table 2-22** does not distinguish between number of bedrooms and single-family, condominium units, or mobile homes. Therefore, the lower purchase prices may include mobile home stock, which is generally priced lower than traditional single-family units, and may not be appropriate for families of four without overcrowding.

Table 2-24 Fresno County Ability to Pay (2022)

Extremely Low-Income Households at 30% of 2022 Area Median Income (AMI)						
Number of Persons	1	2	3	4	5	6
Income Level	\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190
Max. Monthly Gross Rent ¹	\$409	\$468	\$576	\$694	\$812	\$930
Max. Purchase Price ²	\$80,150	\$91,670	\$107,252	\$129,233	\$151,214	\$173,195
Very Low-Income Households at 50% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200
Max. Monthly Gross Rent ¹	\$683	\$780	\$877.5	\$974	\$1,053	\$1,130
Max. Purchase Price ²	\$133,829	\$145,300	\$163,462	\$181,392	\$196,061	\$210,498
Low-Income Households at 80% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300
Max. Monthly Gross Rent ¹	\$1,091	\$1,246	\$1,403	\$1,558	\$1,683	\$1,808
Max. Purchase Price ²	\$213,979	\$232,153	\$261,260	\$290,134	\$313,419	\$336,704
Median-Income Households at 100% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$56,200	\$64,250	\$72,250	\$80,300	\$86,700	\$93,150
Max. Monthly Gross Rent ¹	\$1,405	\$1,606	\$1,806	\$2,008	\$2,168	\$2,329
Max. Purchase Price ²	\$275,501	\$299,215	\$336,471	\$373,960	\$403,765	\$433,803
Moderate-Income Households at 110% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$117,750
Max. Monthly Gross Rent ¹	\$1,686	\$1,928	\$2,168	\$2,409	\$2,601	\$2,944
Max. Purchase Price ²	\$330,650	\$377,956	\$425,016	\$472,322	\$510,068	\$577,228

Source: California Department of Housing and Community Development, 2022 and Wells Fargo.

¹ Assumes that 30 percent (35 percent for moderate) of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners' insurance.

² Assumes 96.5 percent loan at 5.0 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

³ 2022 State Area Median Income for Fresno County is \$80,300.

Table 2-25, HUD Fair-Market Rent by Bedroom (2022), shows HUD-defined fair-market rent levels (FMR) for Fresno County for 2022. In general, the FMR for an area is the amount needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

As shown in **Table 2-24**, a three-person household classified as low-income with an annual income of \$56,100 could afford to pay \$1,403 monthly gross rent (including utilities). As shown in **Table 2-25**, the 2022 FMR for a two-bedroom unit in Fresno County is \$1,137. Therefore, a low-income, three-person household at the middle of the income range can afford to rent a two-bedroom unit at the FMR level. A moderate-income, three-person household with an income of \$86,700 could afford to pay \$2,168 in rent without overpaying. This is enough to pay the FMR for a four-bedroom apartment (\$1,847). This data indicates that although rents in Fresno County are generally lower than in other regions, lower-income households may experience barriers to finding affordable housing unless the units are subsidized, or housing choice vouchers are available and accepted.

Table 2-25 HUD Fair-Market Rent by Bedroom (2022)

Bedrooms in Unit	2022 FMR
Studio	\$899
1 Bedroom	\$904
2 Bedrooms	\$1,137
3 Bedrooms	\$1,607
4 Bedrooms	\$1,847

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

Note: 50th percentile of market rents for Fiscal Year 2022 for Fresno MSA (Fresno County).

SPECIAL NEEDS

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 find suitable housing. The following subsections discuss these special-housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583(a)(7): elderly, persons with disabilities (including developmental disabilities), large households, farmworkers, families with single-headed households, and families and persons in need of emergency shelter. This section also describes the needs of extremely low-income households. Where possible, estimates of the population or number of households in Fresno County belonging to each group are shown.

Senior Population

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal services. Various programs can help meet the needs of seniors including, but not limited to, congregate care,

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supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

As shown in **Table 2-26**, in 2020, 19.4 percent of the population statewide was over the age of 65 and Fresno County had a comparable representation of seniors at 12.0 percent. In general, the population in Fresno County is fairly young, partially attributed to the prevalence of larger families with children, with San Joaquin and Mendota having the lowest senior population, with less than 7.0 percent of the population over 65.

Table 2-26 Percentage of the Senior Population (65 and Over) (2020)

Jurisdiction	Total Population	Seniors	Percentage Seniors
Fresno County	990,204	118,595	12.0%
Clovis	120,124	14,631	12.2%
Coalinga	17,252	1,608	9.1%
Firebaugh	7,772	790	9.8%
Fowler	6,366	945	14.1%
Fresno City	526,147	59,357	10.9%
Huron	7,084	493	7.9%
Kerman	14,920	1,430	8.9%
Kingsburg	12,116	1,452	11.7%
Mendota	12,173	837	6.6%
Orange Cove	10,120	749	7.8%
Parlier	15,645	1,285	8.8%
Reedley	25,710	2,525	10.0%
Sanger	26,744	2,527	9.5%
San Joaquin	4,025	236	6.4%
Selma	24,405	2,607	10.6%
Unincorporated County*	167,062	27,333	16.8%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Table 2-27, Senior Households by Tenure (2020), shows senior householders by tenure. In Fresno County, the majority of seniors (71.4 percent), were living in owner-occupied units in 2020, compared to 53.7 percent of all households, suggesting that many senior households may have aged in place in homes they purchased during the building boom of the 1980s and 1990s. Unincorporated county has the highest proportion of senior households, at 30.7 percent of total households, as well as the highest proportion of senior homeowners at 85.2 percent of senior households. Corresponding to the lower incidence of seniors in the communities of Huron and San Joaquin, the distribution of homeowners is also well below the county average, at 9.7 percent and 32.3 percent respectively.

Table 2-27 Senior Households by Tenure (2020)

Jurisdiction		All Households			Senior Households			
		Total Households	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Percentage of Senior Households of Total Households
Fresno County	Number	310,097	166,420	143,677	71,240	50,837	20,403	23.0%
	Percentage	100%	53.7%	46.3%	100%	71.4%	28.6%	
Clovis	Number	37,726	24,548	13,178	8,782	6,538	2,244	23.3%
	Percent	100%	65.1%	34.9%	100%	74.4%	25.6%	
Coalinga	Number	4,552	2,639	1,913	908	689	219	19.9%
	Percentage	100.0%	58.0%	42.0%	100.0%	75.9%	24.1%	
Firebaugh	Number	2,041	953	1,088	456	240	216	22.3%
	Percentage	100%	46.69%	53.3%	100%	52.6%	47.4%	
Fowler	Number	2,035	1,087	948	545	312	233	26.8%
	Percentage	100.0%	53.4%	46.6%	100.0%	57.2%	42.8%	
Fresno	Number	170,137	79,697	90,440	36,176	23,909	12,267	21.3%
	Percentage	100%	46.8%	53.2%	100.0%	66.1%	33.9%	
Huron	Number	1,874	392	1,482	217	21	196	11.6%
	Percentage	100%	20.9%	79.1%	100.0%	9.7%	90.3%	
Kerman	Number	4,113	2,146	1,967	807	552	255	19.6%
	Percentage	100%	52.2%	47.8%	100.0%	68.4%	31.6%	
Kingsburg	Number	3,754	2,431	1,323	794	589	205	21.2%
	Percentage	100%	64.8%	35.2%	100.0%	74.2%	25.8%	
Mendota	Number	2,838	1,347	1,491	419	233	186	14.8%
	Percentage	100%	47.5%	52.5%	100.0%	55.6%	44.4%	
Orange Cove	Number	2,682	1,031	1,651	510	260	250	19.0%
	Percentage	100%	38.4%	61.6%	100.0%	51.0%	49.0%	
Parlier	Number	3,875	1,638	2,237	712	353	359	18.4%
	Percentage	100%	42.3%	57.7%	100.0%	49.6%	50.4%	
Reedley	Number	7,030	4,084	2,946	1,450	1,056	394	20.6%
	Percentage	100%	58.1%	41.9%	100.0%	72.8%	27.2%	
Sanger	Number	7,419	4,353	3,066	1,745	1,303	442	23.5%

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Jurisdiction		All Households			Senior Households			
		Total Households	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Percentage of Senior Households of Total Households
	Percentage	100%	58.7%	41.3%	100.0%	74.7%	25.3%	
San Joaquin	Number	919	376	543	99	32	67	10.8%
	Percentage	100%	40.9%	59.1%	100.0%	32.3%	67.7%	
Selma	Number	7,225	3,970	3,255	1,687	1,178	509	23.3%
	Percentage	100%	54.9%	45.1%	100.0%	69.8%	30.2%	
Unincorporated County	Number	51,877	35,728	16,149	15,933	13,572	2,361	30.7%
	Percentage	100%	68.9%	31.1%	100.0%	85.2%	14.8%	

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

As shown in **Table 2-28, Seniors with Disabilities (2020)**, the population 65 years and over has the highest rate of disabilities, typically those associated with aging. Countywide, an estimated 41.6 percent of seniors have a disability. The cities of Coalinga and Fowler have the highest rates of seniors with disabilities, at over one-half of the senior population, whereas San Joaquin and Mendota, more actively agricultural production communities, have the lowest rates of seniors with disabilities.

Table 2-28 Seniors with Disabilities (2020)

Jurisdiction	Population 65 years and over		
	Total	With a Disability	Percentage with a Disability
Fresno County	118,595	49,317	41.6%
Clovis	14,421	5,430	37.7%
Coalinga	1,608	820	51.0%
Firebaugh	790	270	34.2%
Fowler	945	485	51.3%
Fresno	59,357	26,426	44.5%
Huron	493	177	35.9%
Kerman	1,430	619	43.3%
Kingsburg	1,452	638	43.9%
Mendota	837	246	29.4%
Orange Cove	749	305	40.7%
Parlier	1,285	490	38.1%
Reedley	2,525	1,025	40.6%
Sanger	2,527	1,106	43.8%
San Joaquin	236	31	13.1%
Selma	2,607	1,118	42.9%
Unincorporated County	27,333	10,131	37.1%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Currently, the Fresno Housing Authority owns and manages three senior housing complexes with 124 senior housing units. While nearly all of the 4,000 housing units managed by the Housing Authority are available to seniors, these three residential communities are designated specifically for those over the age of 62. The communities are in the cities of Firebaugh (Rio Villas, 30 units) and Sanger (Wedgewood Villas, 64 units). A new affordable housing complex for seniors will be built in southeast Fresno. Brand Haven will feature 180 units, 144 of them one-bedroom units. It will also include an arts and crafts center and a lap pool.

The Fresno County Senior Resource Center operates a program, Adult Protective Services, which assists both disabled adults and seniors with all requests for assistance. The Fresno County Human Services System, Department of Adult Services, also provides housing and basic needs assistance to elderly persons. Low-income elderly persons also are eligible to apply to the Housing Authority's Housing Choice Voucher Program. The Fresno/Madera Area

Agency on Aging (FMAAA) provides connections to programs, services, and resources elderly residents can use to maintain and improve their quality of life as they age. During the COVID-19 State of Emergency, senior and community centers in Fresno and Madera Counties have closed, and Congregate Nutrition meals are no longer being served.

For seniors and other persons requiring a supportive housing setting, there are 210 licensed care facilities in Fresno County with 4,953 beds. The majority of these facilities are in the city of Fresno. However, there are also 67 facilities in Clovis, 1 in Fowler and Kerman, 3 in Reedley, 3 in Sanger, and 1 in Selma. These facilities are listed in Appendix 1B.

Large Households

HUD defines a large household as one with five or more members. Large families may have specific needs that differ from other households because of income and housing stock constraints. The most critical housing need of large households is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. As a result, large households may be overcrowded in smaller units, although in some circumstances families may choose to have two children share a room. In general, housing for large households should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child care facilities.

Table 2-29, Large Households by Tenure (2020), shows large households by tenure. In Fresno County, 18.1 percent of households are considered large. The jurisdictions with the highest percentage of large households are San Joaquin (48.1 percent), Mendota (38.2 percent), Firebaugh (30.8 percent), and Parlier (31.2 percent); communities with active agricultural economic bases. The city of Fowler has the lowest rate with 13.7 percent, which is the same as the statewide rate of 13.7 percent.

In Fresno County, although a higher percentage of large households are homeowners, in San Joaquin, Huron, and Orange Cove, the majority of large households are renters, comprising 27.1 percent, 20.4 percent, and 19.3 percent respectively of total households. The distribution of large households by tenure throughout the county may be partially attributed to the types, cost, and sizes of rental and ownership housing available in each community, among other factors. However, overcrowding is an issue throughout the county, and in particular within several jurisdictions, in comparison with other regions in the state.

Table 2-29 Large Households by Tenure (2020)

Jurisdiction		Total Households	Large Households		
			Total	Owner	Renter
Fresno County	Number	310,097	56,436	29,319	27,117
	Percentage	100%	18.1%	9.4%	8.7%
Clovis	Number	37,726	5,388	3,728	27,117
	Percent	100%	14.3%	9.9%	4.4%
Coalinga	Number	4,552	744	535	209
	Percentage	100%	16.3%	11.8%	4.6%
Firebaugh	Number	2,041	628	391	237
	Percentage	100%	30.8%	19.2%	11.6%
Fowler	Number	2,035	279	132	147
	Percentage	100%	13.7%	6.5%	7.2%
Fresno	Number	170,137	28,411	13,282	15,129
	Percentage	100%	16.9%	7.9%	9.0%
Huron	Number	1,874	527	145	382
	Percentage	100%	28.1%	7.7%	20.4%
Kerman	Number	4,113	973	589	384
	Percentage	100%	23.7%	14.3%	9.3%
Kingsburg	Number	3,754	647	502	145
	Percentage	100%	17.2%	13.4%	3.9%
Mendota	Number	2,838	1,085	669	416
	Percentage	100%	38.2%	23.6%	14.7%
Orange Cove	Number	2,682	861	343	518
	Percentage	100%	32.1%	12.8%	19.3%
Parlier	Number	3,875	1,214	558	656
	Percentage	100%	31.3%	14.4%	16.9%
Reedley	Number	7,030	1,885	1,088	797
	Percentage	100%	26.8%	15.5%	11.3%
Sanger	Number	7,419	1,901	1,108	793
	Percentage	100%	25.6%	15%	10.7%
San Joaquin	Number	919	442	193	249
	Percentage	100%	48.1%	21.0%	27.1%
Selma	Number	7,225	1,900	889	1,011
	Percentage	100%	26.3%	12.3%	14.0%
Unincorporated County	Number	51,877	9,551	5,167	4,384
	Percentage	100%	18.4%	10.0%	8.5%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Single Female-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a related or unrelated child, or an elderly parent. Female-headed households have special housing needs because they are often either single parents or single elderly adults living on low- or poverty-level incomes. Single-parent households with children often require special consideration and assistance due to a greater need for affordable housing, accessible day care, health care, and a variety of other supportive services.

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Moreover, because of relatively lower household incomes, single-parent households are more likely to experience difficulties in finding affordable, decent, and safe housing.

Table 2-30, Single Female-Headed Households (2020), shows the number of female-headed households in Fresno County with children. As shown in the table, 7.3 percent of households countywide were single, female-headed households with children, higher than the statewide rate of 4.7 percent. In Orange Cove, more than 17.1 percent of householders were single female-headed households, followed by Huron at 15.1 percent and San Joaquin at 14.0 percent. The unincorporated area, which would have the least number of services and amenities associated with childcare needs, had the lowest percentage of single female-headed households at 3.3 percent of total households.

Table 2-30 Single Female-Headed Households (2020)

Jurisdiction	Total Households	Single Female-Headed Households with Own Children Under Age 18	Percentage
Fresno County Total	310,097	22,501	7.3%
Clovis	37,726	2,568	6.8%
Coalinga	4,552	384	8.4%
Firebaugh	2,041	218	10.7%
Fowler	2,035	129	6.3%
Fresno	170,137	13,659	8.0%
Huron	1,874	283	15.1%
Kerman	4,113	277	6.7%
Kingsburg	3,754	241	6.4%
Mendota	2,838	289	10.2%
Orange Cove	2,682	458	17.1%
Parlier	3,875	466	12.0%
Reedley	7,030	515	7.3%
San Joaquin	919	129	14.0%
Sanger	7,419	710	9.6%
Selma	7,225	442	6.1%
Unincorporated County	51,877	1733	3.3%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Female-headed, single-parent households often experience a high rate of poverty. Countywide, 34.0 percent of the female, single-parent households were living under the poverty level, compared to 14.5 percent of all households (see **Table 2-31, Female-Headed Households in Poverty [2020]**). In San Joaquin, 68.4 percent of female-headed households were living in poverty, followed by Mendota (65.6 percent), Orange Cove (62.4 percent), and Huron (61.2 percent). The poverty rate for all households is also high in these areas. Kingsburg had the lowest percentage of female-headed households in poverty (16.8 percent), but it is still higher than the rate for all families. For comparison, statewide, 9.0 percent of families and 21.5 percent of female-headed households were in poverty, below the Fresno County level.

Table 2-31 Female-Headed Households in Poverty (2020)

Jurisdiction	Total Households in Poverty		Female-Headed Households in Poverty	
	Number	Percentage	Number	Percentage
Fresno County	37,430	16.7%	18,037	34.0%
Clovis	1,793	6.4%	988	17.8%
Coalinga	537	16.0%	301	34.3%
Firebaugh	546	30.3%	264	51.6%
Fowler	206	13.8%	111	42.0%
Fresno	22,099	19.2%	11,582	36.1%
Huron	530	34.1%	255	61.2%
Kerman	365	11.8%	130	22.2%
Kingsburg	108	4.0%	71	16.8%
Mendota	802	33.3%	376	65.6%
Orange Cove	1,004	44.9%	419	62.4%
Parlier	969	29.7%	408	40.4%
Reedley	1,092	18.4%	335	29.5%
Sanger	1,208	19.7%	592	35.9%
San Joaquin	257	30.3%	143	68.4%
Selma	1,006	18.3%	419	34.2%
Unincorporated County	4,908	12.2%	1,659	28.3%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Single-parent households can benefit from most affordable housing programs, including Housing Choice Vouchers, Homebuyer Assistance Program (HAP), and Housing Rehabilitation Program (HARP) in the county. The County offers the California Work Opportunity and Responsibility to Kids (CalWORKs) Program to help eligible needy families who have children under the age of 19 with cash assistance, Medi-Cal, and employment services. Assistance programs offered by organizations like First Five Fresno County and Pacific Gas and Electric Company (PG&E) can also assist these households with securing affordable childcare and housing.

Persons with Disabilities

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The Census Bureau defines six disabilities: hearing, vision, cognitive, ambulatory, self-care, or independent living disabilities.

Persons with disabilities have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living

opportunities, and proximity to transit. While regulations adopted by the State require all groundfloor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single-family units have no accessibility requirements. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many disabled people rely solely on Supplemental Security Income (SSI), which is insufficient for market-rate housing.

Severely mentally disabled persons are especially in need of assistance. Mentally disabled individuals are those with psychiatric disabilities that impair their ability to function in the community to varying degrees. In Fresno County, an estimated 189,579 residents have some form of mental disability that requires special housing accommodations, medical treatment, and/or supportive services such as In-Home Supportive Services (IHSS) provided by Fresno County.

According to the 2016-2020 ACS 5-Year Estimates, 12.9 percent of the population countywide aged five and over is living with one or more disabilities. (See **Table 2-32, Persons with a Disability [2020]**). This is higher than the statewide rate of 10.7 percent. The population 65 years and over has the highest rate of disabilities, as previously discussed. **Table 2-33, Disability by Type (2020)**, provides information on the nature of these disabilities. The total disabilities number shown for all age groups exceeds the number of persons with disabilities because a person can have more than one disability. The percentage of persons with each type of disability is based on total number of persons with disabilities and is not cumulative. The city of Fresno had the highest number of persons with a disability among the total population, at 74,571. However, Fresno also has the greatest representation of services and amenities for persons with disabilities, and a more comprehensive system of bus and transit services, which can partially contribute to the higher concentration of persons with disabilities in the city. In contrast, San Joaquin had the lowest rate of persons with a disability at 3.6 percent, correlating with the lowest representations of seniors and the lowest proportion of seniors with disabilities. Among hearing difficulty, Kingsburg had the highest percentage, while vision difficulty and independent living difficulty had the highest rate at 28.3 percent and 49.5 percent in Mendota. Kerman had the highest rate for cognitive difficulty at 51.5 percent, while Firebaugh had the highest rate for ambulatory and self-care difficulty (69.7 and 28.8 percent).

Table 2-32 Persons with a Disability (2020)

Jurisdiction	With a Disability	Percentage	Total Population
Fresno County	127,456	12.9%	990,204
Clovis	12,683	10.6%	120,124
Coalinga	2,069	11.8%	17,590
Firebaugh	532	6.6%	8,096
Fowler	1,162	17.3%	6,700
Fresno	74,571	13.8%	542,107
Huron	669	10.8%	6,206
Kerman	1,641	10.2%	16,016
Kingsburg	1,229	9.9%	12,380
Mendota	650	5.2%	12,595
Orange Cove	759	7.9%	9,649
Parlier	1,200	8.2%	14,576
Reedley	2,799	11.1%	25,227
Sanger	2,461	9.2%	26,617
San Joaquin	132	3.6%	3,701
Selma	2,759	11.2%	24,674
Unincorporated County	22,140	13.6%	162,396

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Table 2-33 Disability by Type (2020)

Jurisdiction	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
Fresno County	28.5%	24.5%	41.0%	49.7%	21.8%	38.0%
Clovis	28.1%	21.3%	41.1%	47.1%	22.4%	35.3%
Coalinga	28.9%	14.6%	34.3%	47.0%	11.8%	25.9%
Firebaugh	9.4%	6.6%	31.8%	69.7%	28.8%	43.2%
Fowler	32.7%	22.5%	21.1%	52.6%	13.7%	37.1%
Fresno	27.0%	27.1%	44.0%	50.1%	23.5%	39.5%
Huron	18%	48.4%	19.4%	42.6%	0.0%	3.3%
Kerman	23.3%	17.9%	51.5%	59.6%	11.0%	31.7%
Kingsburg	41.1%	17.6%	39.3%	46.7%	23.7%	46.4%
Mendota	17.5%	28.3%	41.5%	40.6%	20.3%	49.5%
Orange Cove	16.7%	27.0%	35.0%	51.0%	9.2%	27.5%
Parlier	26.4%	27.7%	31.1%	46.9%	14.4%	25.3%
Reedley	30.9%	24.5%	35.9%	49.8%	20.4%	38.3%
Sanger	25.9%	19.4%	38.7%	54.1%	22.8%	37.6%
San Joaquin	18.2%	7.6%	44.7%	55.3%	15.9%	38.6%
Selma	34.7%	22.1%	30.7%	56.3%	16.2%	29.0%
Unincorporated County	34.5%	20.0%	35.7%	48.1%	20.0%	38.3%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Developmental Disabilities

Senate Bill (SB) 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A “developmental disability” is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes intellectual disabilities, cerebral palsy, epilepsy, and autism. Many developmentally disabled persons are able to live and work normally. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

Table 2-34, Clients in Fresno County with Developmental Disabilities by Age (2022), shows the number of people in Fresno County jurisdictions receiving assistance as of April 2022. This is only a count of those developmentally disabled people receiving services from the Department of Developmental Services as of April 2022. It is likely that the actual count is higher.

The majority of these individuals (more than 7,000) lived in their own home and the rest lived in independent living or supportive living (about 900 persons), community care facilities (about 666 persons), foster or family homes (less than 369 persons), or an intermediate care facility (about 230 persons).

Table 2-34 Clients in Fresno County with Developmental Disabilities by Age (2022)

Jurisdiction	0-17 Years	18+ Years	Total
Fresno County	5,468	5,367	10,835
Clovis	652	54	706
Coalinga	54	44	98
Firebaugh	44	37	81
Fresno	3,525	3,838	7,363
Fowler	28	32	60
Huron	23	15	38
Kerman	122	98	220
Kingsburg	67	64	131
Mendota	70	32	102
Parlier	102	55	157
Reedley	205	119	324
Sanger	197	197	394
San Joaquin	21	11	32
Selma	174	108	282
Unincorporated	172	141	313

Source: FCOG Data Packet, 2022 -- Department of Developmental Services, April 2022

Licensed Care Facilities

For persons requiring a supportive housing setting, Fresno County has 210 licensed care facilities with 4,953 beds. The majority of these facilities are in the city of Fresno. However, there are also 67 facilities in Clovis, one in Fowler and Kerman, three in Reedley, three in Sanger, , and one in Selma.

Homeless

Most families become homeless because they are unable to afford housing in a particular community. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly. The remainder live in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and “throwaway” youth (children whose parents will not allow them to live at home).

There are various reasons that contribute to homelessness. These may be any combination of factors such as loss of employment, inability to find a job, lack of marketable work skills, or high housing costs. For some, the loss of housing due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, and an inability to access support services and long-term care may result in homelessness. Although each category has different needs, the most urgent need is for emergency shelter and case management (i.e., help with accessing needed services). Emergency shelters have minimal supportive services for homeless persons and are limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to on-site or off-site services that assist residents in retaining housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing is usually in buildings configured as rental housing developments but operated with State programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. Transitional housing may be configured for specialized groups within the homeless population, such as people with substance abuse problems, the mentally ill, domestic violence victims, veterans, or people with HIV/AIDS. In many cases, transitional housing programs will provide services for two years or more. The supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider.

In 2001, Fresno County and Madera County formed the Fresno-Madera Continuum of Care (FMCoC). This community-based collaborative is the best available source for homelessness information and services for homeless individuals and families. The Continuum of Care services and resources include:

- Homeless Prevention
- Outreach, Intake, and Assessment
- Emergency Shelter
- Transitional Housing
- Supportive Services
- Permanent Housing
- Permanent Supportive Housing

The best estimate is the Homeless Census and Survey collected by FMCoC. In January 2022, the FMCoC published its Homeless Census and Survey Report (Point-in-Time [PIT]) count, which estimated 3,938 persons experiencing homelessness in Fresno County. Of that number, 1,728 persons were sheltered homeless and 2,210 were unsheltered homeless (**Table 2-35, Total Unsheltered and Sheltered Homeless Count: Fresno County (2022)**).

Table 2-35 Total Unsheltered and Sheltered Homeless Count: Fresno County (2022)

Population	2022 PIT Count
Unsheltered Homeless	2,210
Sheltered Homeless	1,728
Total	3,938

Source: FCOG Data Packet, 2022 --Fresno/Madera Continuum of Care, 2022.

The California Department of Education defines homeless children as individuals who lack a fixed, regular, and adequate nighttime residence. This definition also includes:

- Children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason.
- Children who may be living in motels, hotels, trailer parks, shelters, or awaiting foster care placement.
- Children and youth who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings.
- Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.
- Migratory children who qualify as homeless because they are children who are living in similar circumstances listed above.

In February 2022, the FMCoC completed a PIT count and found that there were an estimated 541 people experiencing homelessness in Fresno County, which included the incorporated rural cities of Selma, Sanger Clovis and/or rural areas of unincorporated Fresno County. The PIT also identified 3,397 people experiencing homelessness in the city of Fresno. In an effort to provide an estimate of the number of homeless persons by jurisdiction, a percentage of the population was calculated as shown in **Table 2-36, Estimated Number of Homeless Persons by Jurisdiction**. This percentage assumes the countywide population for Fresno County population and subtracts the city of Fresno population since a total homeless count was done for the city. This percentage was then applied to the total homeless count of 541. The city of Fresno had the highest percentage of

people experiencing homelessness at 53.8 percent, followed by the unincorporated county (34.2 percent) and the city of Clovis (26.4 percent). Each jurisdiction also supplemented the PIT count assumptions with local knowledge (police department, city/county staff, agency providing services to the homeless population) where available.

The FMCoC released the 2023 PIT count on July 26, 2023. The overall count was only provided for the County of Fresno as a whole and the City of Fresno. Data for individual jurisdictions was not available. As previously mentioned, local estimates are available in **Table 2-36, Estimated Number of Homeless Persons by Jurisdiction**. According to the 2023 PIT count, the City of Fresno's percentage of unsheltered population increased by 9.2 percent and the sheltered population decreased by 18.4 percent since 2022. For the overall county, the percentage of unsheltered population increased by 15.6 percent and the sheltered population decreased by 59.3 percent. See **Table 2-37, Comparison of 2022 and 2023 Point-In-Time Homeless Count**, for a comparison between the 2022 and 2023 PIT count.

Table 2-36 Estimated Number of Homeless Persons by Jurisdiction

Jurisdiction	Total Population	% of County Pop*	Estimated Total Homeless	Local Estimate (Unsheltered)
City of Fresno	543,660	53.8%	3,397**	
Fresno County	1,011,273	100.0%	541**	
Unincorporated County	160,074	34.2%	185	
Coalinga	17,277	3.7%	7	
Firebaugh	8,439	1.8%	3	
Fowler	6,962	1.5%	3	
Huron	6,170	1.3%	2	49
Kerman	16,639	3.6%	7	16
Kingsburg	12,506	2.7%	5	6
Mendota	12,440	2.7%	5	
Orange Cove	9,497	2.0%	4	
Parlier	14,497	3.1%	6	
Reedley	24,982	5.3%	10	38
Sanger	26,304	5.6%	10	36
San Joaquin	3,639	0.8%	1	
Selma	24,522	5.2%	10	30
Clovis	123,665	26.4%	49	

Source: FCOG Data Packet, 2022 --Fresno/Madera Continuum of Care, 2022.

* Percentages for all cities and the unincorporated county are calculated with the city of Fresno population removed.

* **Based on actual 2022 PIT counts.

Table 2-37 Comparison of 2022 and 2023 Point In Time Homeless Count

2023			
Jurisdiction	Unsheltered	Sheltered	Total
Fresno City	1,819	1,388	3,207
Fresno County	594	11	605
Total	2,413	1,399	3,812
2022			
Jurisdiction	Unsheltered	Sheltered	Total
Fresno City	1,696	1,701	3,397
Fresno County	514	27	541
Total	2,210	1,728	3,938
Percentage Change from 2022 to 2023			
Jurisdiction	Unsheltered	Sheltered	Total
Fresno City	123%	-313%	-190%
Fresno County	80%	-16%	64%
Total	203%	-329%	-126%
Percentage Change from 2022 to 2023			
Jurisdiction	Unsheltered	Sheltered	Total
Fresno City	7.3%	-18.4%	-5.6%
Fresno County	15.6%	-59.3%	11.8%
Total	9.2%	-19.0%	-3.2%

Source: Fresno/Madera Continuum of Care, 2023.

According to the FMCoC, there are several emergency shelters for homeless individuals. The majority of those shelters are in the city of Fresno. **Table 2-38, Bed Inventory by Program Type, Fresno County and Madera County (2022)**, shows the number of beds and units available during the last week of February 23, 2022 dedicated to serving homeless persons, per HUD's definition. There were a total of 5,101 units available to the homeless in Fresno County and Madera County. Typically, the county's smaller cities and communities form alliances with agencies and organizations in the city of Fresno and encourage homeless persons to seek assistance in the city of Fresno where services are most available.

Table 2-38 Bed Inventory by Program Type, Fresno County and Madera County (2022)

Facility Type	Number of Beds
Emergency Shelter	1,795
Transitional Housing	358
Permanent Supportive Housing	389
Rapid Re-Housing	2,559
Total	5,101

Source: FCOG Data Packet, 2022 -- Fresno/Madera Continuum of Care, PIT Count 2022.

Table 2-39 through Table 2-40 lists all emergency shelters, transitional housing, safe havens, permanent supportive housing, and rapid re-housing projects within Fresno County. However, most of these are in the city of Fresno. There is one 18-bed transitional housing project in the city of Clovis and one 17-bed transitional housing project in the unincorporated county. Both are run by the Marjaree Mason Center and are targeted towards single females with children and victims of domestic violence. Additionally, the City of Reedley has an 18-person temporary emergency housing facility within an existing two-story single family residence.

Additional organizations providing assistance, services, and housing in the county include Catholic Social Services, Emergency Housing Center (Plaza Terrace), Evangel Home, Inc., United Way, Fresno Rescue Mission, and Marjaree Mason Center. To assist people with reaching services that can help them in their time of need, United Way of Fresno County offers a free 2-1-1 information and referral line. The database provides persons in need with links to over 500 government, community-based, faith-based, and private and public agencies with over 1,500 programs/services.

As discussed in Section 4, Housing Development Constraints, State law (Senate Bill 2) requires all jurisdictions in California to provide zoning for emergency shelters and transitional and supportive housing. The appendices provide information on compliance for jurisdictions in Fresno County.

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

Table 2-39 Emergency Shelters in Fresno County (2023)

Project Type	Organization Name	Project Name	Location	Target population	Victims of Domestic Violence	Total Beds
ES	County of Fresno ETA	VOUCHERS	Fresno	Households with children	N/A	57
ES	Fresno EOC	Sanctuary Youth Shelter	Fresno	Unaccompanied males and females under 18	N/A	20
PSH	Fresno Housing Authority	Renaissance at Parc Grove	Fresno	Single females and males plus households with children	N/A	40
PSH	Fresno Housing Authority	Alta Monte	Fresno	Single males and females (over 18)	N/A	30
PSH	Fresno Housing Authority	Renaissance at Santa Clara	Fresno	Single males and females (over 18)	N/A	70
PSH	Fresno Housing Authority	Trinity Project	Fresno	Single males and females (over 18)	N/A	21
PSH	Fresno Housing Authority	Villages at Broadway	Fresno	Single females and males plus households with children	N/A	26
PSH	Fresno Housing Authority	Villages at Paragon	Fresno	Single females and males plus households with children	N/A	21
PSH	Fresno Housing Authority	Alegre Commons	Fresno	Single females and males plus households with children	N/A	42
TH	Marjaree Mason Center	Clovis Shelter	Clovis	Single females and households with children	Yes	18
ES	Marjaree Mason Center	Reedley House	Reedley	Single females and households with children	Yes	18
ES	Marjaree Mason Center	Domestic Violence Shelter	Fresno	Single females and households with children	Yes	93
TH	Marjaree Mason Center	Downtown Transition	Fresno	Households with children	Yes	16
TH	Marjaree Mason Center	Next Step	Fresno	Single females	Yes	8
TH	Marjaree Mason Center	Olson House	Fresno County	Single females and households with children	Yes	17
SH	Poverello House	Naomi's House	Fresno	Single females		24
PSH	Turning Point (TPOCC)	Family Villa	Fresno	Households with children	N/A	26
PSH	Turning Point (TPOCC)	STASIS	Fresno	Single males and females (over 18)	N/A	16
TH	Turning Point (TPOCC)	Sage Commons	Fresno	Single females and males plus households with children	N/A	105
TH	Turning Point (TPOCC)	Bridge Point	Fresno	Single males and females (over 18)	N/A	30
PSH	Turning Point (TPOCC)	Falcon County	Fresno	Single females and males plus households with children	N/A	34
LB	Turning Point (TPOCC)	Golden State Triage	Fresno	Males and Females	N/A	50
LB	Turning Point (TPOCC)	Journey Home	Fresno	Single females and males plus households with children	N/A	80
LB	Turning Point (TPOCC)	Step on 99	Fresno	Single females and males plus households with children	N/A	99

Project Type	Organization Name	Project Name	Location	Target population	Victims of Domestic Violence	Total Beds
LB	Turning Point (TPOCC)	Sun Lodge	Fresno	Single females and males plus households with children	N/A	98
LB	Turning Point (TPOCC)	The Welcome Center	Fresno	Single males and females (over 18)	N/A	30
ES	VA Central CA Health Care System	HCHV/RT- Redux House	Fresno	Single males	N/A	36
ES	VA Central CA Health Care System	HCHV/RT-Thompson Veterans Home	Fresno	Single males	N/A	6
TH	Valley Teen Ranch	Transitional Living Home	Fresno	Single males	N/A	4
RRH	West Care	ESG	Fresno	Single males	N/A	7
TH	West Care	GPD HomeFront	Fresno	Single females and households with children	N/A	15
TH	West Care	GPD Veteran's Plaza	Fresno	Single males	N/A	28
RRH	West Care	SSVF	Fresno	Single females and males plus households with children	N/A	23
PSH	WestCare	Project Lift Off	Fresno	Households with children	N/A	45

Note: Project types: ES= Emergency Shelter; TH= Transitional Housing; SH= Safe Haven; PSH= Permanent Supportive Housing; RRH= Rapid Re-Housing LB=Low Barrier Navigation Center

Source: Fresno Housing Authority, 2023.

Table 2-40 Residential Care Facilities (2023)

Facility	Address	Beds
The Acacia House	2826 W. San Gabriel, Fresno CA 93705	4
Alder Care Home	2340 South Adler Ave., Fresno, CA 93725	6
Allen Residential Vista House	4591 N. Vista, Fresno, CA 93722	6
Anderson Community Care Facility	2534 East University Avenue, Fresno, CA 93703	6
Avedikian Home #2	7237 N. Cecelia Avenue, Fresno, CA 93722	4
Baghetti-Home	2737 Norwich Avenue, Clovis, CA 93611	6
Bryland Adult Residential Facility, LLC	510 E. Tower, Fresno, CA 93706	6
Burrus Adult Residential	157 N. Armstrong, Clovis, CA 93611	6
Calloway Adult Residential Facility	5292 W. Wildflower Ln. Code#1379, Fresno, CA 93725	6
Charlotte's Place, Inc.	4262 N. Glenn Ave., Fresno, CA 93704	6
Comfort Care Home	4484 N. Garden Ave., Fresno, CA 93726	6
Corpuz Adult Residential Facility	1536 Barstow Avenue, Clovis, CA 93611	6
Cotta-Brown Group Home II	4673 N Angus, Fresno, CA 93726	6
Dailey's Haven	4479 N. Eddy, Fresno, CA 93727	6
Dailey's Home Care	4690 East Hamilton, Fresno, CA 93702	6
Dbá Canonizado's Clinton Home	1509 W. Clinton Avenue, Fresno, CA 93705	6
Del Mundo Home	867 Oxford Ave, Clovis, CA 93612	4
Dial For Care, Inc.	1640 N Delno, Fresno, CA 93705	4
Eddie's Terrace	2693 South Bardell Avenue, Fresno, CA 93706	6
Eddie's Terrace #2	5041 E. Tower, Fresno, CA 93725	6
Eddie's Terrace #3	3450 W. Sierra, Fresno, CA 93711	6
Eddies Terrace #4	1415 W. Sierra, Fresno, CA 93711	6
Eddie's Terrace #5	6459 North Channing Avenue, Fresno, CA 93711	6
Eddie's Terrace #6	1283 West Twain Avenue, Fresno, CA 93711	6
Eddie's Terrace #7	1837 South Bush Avenue, Fresno, CA 93727	6
Farroll Home	1862 Florence Ave., Sanger, CA 93657	6
Fillmore Christian Garden	4826 E. Fillmore, Fresno, CA 93727	27
Garibay Home II	138 E. Bellaire Way, Fresno, CA 93704	4
Garibay-Holland Home	4850 E. Holland, Fresno, CA 93726	6
Garrett Christian Home	5642 E. Garrett, Fresno, CA 93727	6
Hand Home	4741 N. Greenwood, Sanger, CA 93657	6
Haskins Residential Care	1037 South Chestnut Avenue, Fresno, CA 93702	18
Helping Hands	5277 N. Santa Fe Avenue, Fresno, CA 93711	6
Home Of Hope I	8623 N. Paula Ave., Fresno, CA 93720	6
Home Of Hope II Adult Residential Facility	1204 E. San Ramon, Fresno, CA 93710	6
Jay Homes, Inc.	5611 West Floradora Avenue, Fresno, CA 93722	4
Jones Home	5389 E. Lowe Avenue, Fresno, CA 93727	4
Kaviland Place	4657 E. Kaviland, Fresno, CA 93725	6
Kendall Home, The	4318 North First Street, Fresno, CA 93726	6
Kindred House #1	2396 S. Poppy, Fresno, CA 93706	6
Laureen Adult Residential Facility	4429 North Laureen Avenue, Fresno, CA 9372	5

Facility	Address	Beds
Loop #1	5663 W. Tenaya, Fresno, CA 93722	4
Loop #2	1342 San Jose, Fresno, CA 93711	6
Loop #3	7931 North Baird Avenue, Fresno, CA 93720	4
Lynn Home	2715 Helm Avenue, Clovis, CA 93612	6
Manning Home	767 Manning Avenue, Reedley, CA 93654	6
Mante's Board & Care Home	5624 West Olive, Fresno, CA 93722	6
Mante's Home	6588 N. Meridian, Fresno, CA 93710	6
Martin Family Home #2	2935 East Weldon Avenue, Fresno, CA 93703	6
Martin Family Home #3	22056 East Dinuba Avenue	6
Martin's Home-Homsey	345 North Homsey Avenue, Fresno, CA 93727	6
McWealth Care Inc	6167 N. Cornelia Ave., Fresno, CA 93722	4
Medina Res. Care Svcs., Ltd LLC Ramona Residence	1354 Ramona Ave., Clovis, CA 93612	6
Mi Casita Care Home III	233 W Norwich Ave, Clovis, CA 93612	4
Mi Casita Dos	296 W. Richert Avenue, Clovis, CA 93612	6
Michael Home	4828 E. Princeton, Fresno, CA 93703	6
Miller-Angelo Arf	5321 West Home Avenue, Fresno, CA 93722	6
Monsevais Res. Facility, Inc.-Dewey Home	6714 N. Dewey, Fresno, CA 93711	5
Monsevais Residential Facility	6622 N. Nantucket Ave., Fresno, CA 93704	6
Myles Community Service II	4664 E. Garrett, Fresno, CA 93725	6
Nelson's Community Care Facility	4836 North Sixth, Fresno, CA 93726	6
No Place Like Home	6302 W Los Alots Ave., Fresno, CA 93722	3
Ohannesian Home #2	10650 So. Frankwood Avenue, Reedley, CA 93654	6
Opoku-Ababio Adult Care	2723 E. Robinson Avenue, Fresno, CA 93726	6
Pathways	1511 W. Millbrae, Fresno, CA 93711	6
Pathways Adler Home	130 Adler Ave., Clovis, CA 93612	4
Patton Home	1270 N. Lucerne Lane, Fresno, CA 93728	6
Paul Home, The	4577 N. Sharon, Fresno, CA 93726	6
Psalm 23 Loving Care Residential	1085 W. Barstow Ave., Fresno, CA 93711	6
Reedley Home	3461 S. Usry Avenue, Reedley, CA 93654	6
Reyes Ranch LLC	20022 East American Ave., Reedley, CA 93654	4
Ruby's Valley Care Home	9919 South Elm Ave., Fresno, CA 93706	50
Safe Haven Claremont Community Care Home	905 Claremont Avenue, Fresno, CA 93727	4
Schexnayder's Home	6314 W. Dovewood Lane, Fresno, CA 93723	6
Sengsiri Home	1142 Carson Avenue, Clovis, CA 93611	6
Sunnyside Home	2540 S. Judy Avenue, Fresno, CA 93727	6
Sunshine Board and Care II	1642 W. Robinson Avenue, Fresno, CA 93705	6
Sunshine Care	4343 North Augusta Avenue, Fresno, CA 93726	6
V & A Assisted Living	6101 N. Mitre Avenue, Fresno, CA 93722	6
V & A Assisted Living "Celeste Home"	1686 W. Celeste, Fresno, CA 93711	6
V&A Assisted Living	11140 S. Cherry Ave., Fresno, CA 93725	4
Valley Comfort Home, Inc.	6579 E. Fillmore Avenue, Fresno, CA 93727	6

Facility	Address	Beds
Jay Homes Inc	698 S. Dockery, Sanger, CA 93657	6
Williams-Whittle Residential Care Home #2	4112 W. Providence Avenue, Fresno, CA 93722	6
Williams-Whittle Residential Home	821 W. Valencia, Fresno, CA 93706	6
Wilson Family Care Home	2145 Maple, Selma, CA 93662	4
Yellow Rose Residential Care Home-Hughes	4376 North Hughes Avenue, Fresno, CA 93705	6
Yellow Rose Residential Care Home-Norwich	3333 W. Norwich Avenue, Fresno, CA 93722	6
Total Beds		568

Source: California Department of Social Services Care Facility Search, as of May 2023.

Farmworkers

Farmworkers have a difficult time locating affordable housing in Fresno County. Due to a combination of limited English language skills and very low household incomes, the ability to obtain housing loans for home purchase is extremely limited. For the same reasons, rentals are also difficult to obtain. Housing needs include permanent family housing as well as accommodations for migrant single men, such as dormitory-style housing, especially during peak labor activity in May through October.

A growing number of migrant workers do not leave California during the non-farm season, but instead stay in the area and perform non-farm work such as construction and odd jobs. Housing needs of this migrant but non-farmworker population are partially addressed by year-round housing units, but additional migrant units are needed.

Migrant and other seasonal farmworkers usually do not have a fixed physical address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many workers and/or their families live in rural, often remote areas and are reluctant to voice their housing needs and concerns to local government or housing authorities.

Farmworkers have the lowest family income and the highest poverty rate of any occupation surveyed by the Census Bureau and, therefore, often face challenges to pay for adequate housing. According to California EDD, the most recent data from 2014 measured median wage for farmworkers, which was \$13.44/hour or approximately \$25,804 per year for full-time work, which is considered extremely low-income. Many farmworkers are forced to pay market rate for their housing, since most farm owners do not provide housing for their workers, and many publicly owned or managed housing complexes are restricted to families. Because market-rate housing may be more than they can afford, many workers are forced to share a housing unit with several other workers, causing a severely overcrowded living situation. Migrant and seasonal farmworkers face a number of housing challenges, but primarily substandard housing conditions.

The nature of agricultural work also affects the specific housing needs of farmworkers. For instance, farmworkers employed on a year-round basis generally live with their families and need permanent affordable housing, much like other lower-income households. Migrant farmworkers who follow seasonal harvests generally need temporary housing only for the workers themselves.

Determining the number of farmworkers in a region is difficult due to the variability of the definitions used by government agencies and other characteristics of the farming industry, such as seasonal workers who migrate from place to place. The estimated number of farmworkers in Fresno County ranges from 37,966¹ (ACS, 2012) to 94,039 (UC Giannini Foundation of Agricultural Economics, 2012).²

The USDA Census of Agriculture reported 2,540 farms with a total of 37,819 workers in Fresno County (see **Table 2-41, Farmworkers in Fresno County by Days Worked [2017]**). The majority of the farmworkers were seasonal, working fewer than 150 days per year.

Table 2-41 Farmworkers in Fresno County by Days Worked (2017)

150 Days or More (Year-Round)		
Total Farms	Farms	2,540
	Workers	37,819
Large Farms (10 or more workers per farm)	Farms	1,557
	Workers	16,876
Fewer than 150 Days (Seasonal)		
Total Farms	Farms	1,753
	Workers	20,943

Source: FCOG Data Packet, 2022 -- USDA Agricultural Census, Table 7, 2017.

Another data source to consider is the ACS. The ACS is a national survey that uses a series of monthly samples to produce annual estimates for the same area surveyed. The 2016-2020 5-Year Estimates by ACS (**Table 2-42, Estimated Farmworkers**) provides information on agriculture, forestry, fishing and hunting, and mining employment by jurisdiction. Although not all of these workers are farmworkers, it can provide an estimate. This category makes up a significant percentage of employment in Huron, Mendota, Orange Cove, San Joaquin, and Firebaugh. Huron has the highest percentage at 63.6 percent. Given the seasonal and transient nature of the farmworker community, the ACS data is likely an underestimate of the actual farmworker population.

¹ U.S. Census Bureau, 2008-2012 American Community Survey, 2012.

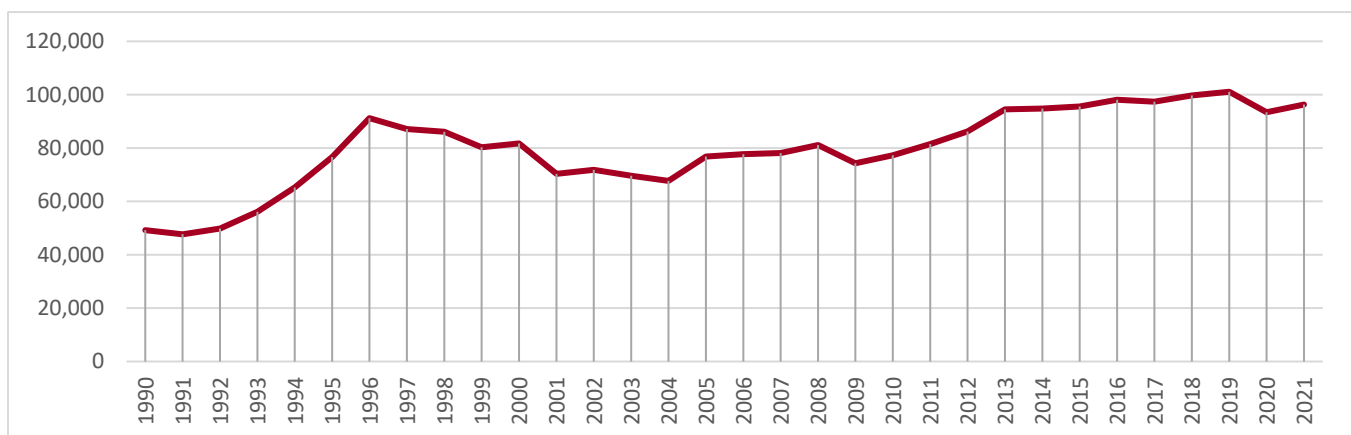
² UC Giannini Foundation of Agricultural Economics, 2012.

Table 2-42 Estimated Farmworkers (2020)

Jurisdiction	Total Employment	Agriculture, forestry, fishing and hunting, and mining	
	Number	Number	Percentage
Fresno County	408,625	36,163	8.8%
Clovis	51,408	646	1.3%
Coalinga	5,648	817	14.5%
Firebaugh	2,590	1,054	40.7%
Fowler	2,526	190	7.5%
Fresno	218,708	9,414	4.3%
Huron	2,494	1,586	63.6%
Kerman	6,135	1055	17.2%
Kingsburg	5,103	280	5.5%
Mendota	4,263	2,526	59.3%
Orange Cove	3,567	1,519	42.6%
Parlier	6,579	2,254	34.3%
Reedley	9,686	2,632	27.2%
Sanger	11,372	1,204	10.6%
San Joaquin	1,313	594	45.2%
Selma	9,987	1,245	12.5%
Unincorporated County	67,246	9,147	13.6%

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

The EDD estimates the total farm labor employment in 2021 was 96,300 (annual average). **Figure 2-7, Farm Employment, Fresno County**, demonstrates the fluctuation in EDD estimates of hired farmworkers from 1990 to 2021. In 1990, the estimated annual average farm labor was 42,200 and peaked at 91,200 in 1996, and decreased to a low of 67,700 in 2004. It peaked again in 2019 at 101,100 and dropped in 2020 during the COVID-19 pandemic. EDD Industry Employment Data is based on the Current Employment Statistics (CES) survey. The CES survey is administered to a sample of California employers to gather information including monthly employment, hours, and earnings.

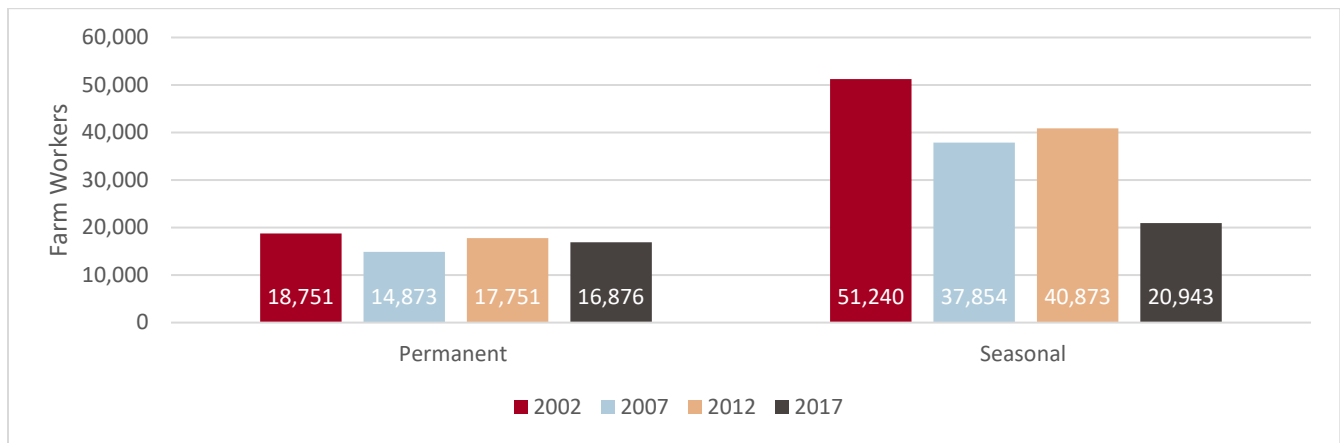
FIGURE 2-7. FARM EMPLOYMENT, FRESNO COUNTY

Source: CA Employment Development Department (EDD) Labor Market Information, 2022.

Looking at the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Fresno County has decreased slightly from 2002 to 2017, decreasing from 18,751 farmworkers to 16,876 farmworkers. However, there was a slight increase from 2007 to 2012, showing an increase from 14,873 farmworkers to 17,751 farmworkers. The seasonal number has also decreased from 51,240 in 2002 to 20,943 in 2017 (Figure 2-8, Farm Labor in Fresno County).

Agriculture, forestry, fishing and hunting, and mining holds a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 63.6 percent. These areas are more rural and strongly based in agriculture.

FIGURE 2-8. FARM LABOR IN FRESNO COUNTY



Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

Note: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors) are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Seasonal Farmworker Housing

The Fresno Housing Authority manages 194 units of seasonal farmworker housing for migrant farmworkers. This includes 131 housing units in Parlier owned by the State of California, Office of Migrant Services, and 64 units in Firebaugh. These units are open about six months of the year, from April through October, to serve agricultural workers during planting and harvesting seasons when most workers are needed.

The Housing Authority also owns, manages, and maintains three year-round housing complexes, exclusively for farm laborers, including 60 units in Mendota, 30 units in Orange Cove, and 41 units in Parlier. Both the seasonal and year-round units are restricted to legal U.S. residents who earn at least \$5,752.50 annually from agriculturally related work. The cost of managing and maintaining the complexes is subsidized by the State of California, Office of Migrant Services, and the USDA Rural Development. In addition, some private farmworker housing units are available, such as Willow Family Apartments in Clovis, which has 30 units set aside for farmworkers.

Transportation

A four-county pilot program established in 2000 known as Agricultural Industries Transportation Services (AITS) provided safe, reliable transportation to agricultural workers. This program has evolved into CalVans. Sponsored by California Vanpool Authority, CalVans supplies qualified drivers with late-model vans to drive themselves and others to work or school. The California Vanpool Authority pays for the gas, maintenance, repairs, and a \$10 million insurance policy. These agriculture vanpool programs serve a wide range of California counties, including Fresno County. It offers a cost-effective commute rate with passengers paying (on average) a little over \$2 per ride. Farmworkers travel distances ranging from a few miles to over 70 miles one-way to work. This program provides workers opportunities to live in one residence throughout the season regardless of where they are needed to work in the fields or packing plants. The program allows the county to determine where to best place farmworker housing based on land availability, zoning, services, and other criteria, rather than where farmworkers might be working most often.

Migrant Workers

Farmworkers have a variety of special housing needs in terms of affordability, location, and duration of residence. The increase in farmworkers living in Fresno County on a permanent basis increases the need for local, affordable farmworker housing for household types other than single adult men and women, including family housing and all the services and neighborhood amenities associated with raising families and being permanent members of the community.

Farmworkers may face added affordable housing challenges due to immigration status. Federally funded affordable housing projects require the head of household to have documentation of legal resident status, precluding some farmworkers from subsidized farmworker housing. Even seasonal farmworkers may travel with families, with children who at least temporarily enroll in local schools.

According to the California Department of Education California Longitudinal Pupil Achievement Data System (CALPADS), there were about 5,902 migrant students throughout Fresno County. While these estimates are at the school district level (students can live in one City and attend a school located in a different City), the data shows that the vast majority of migrant students for 2020-2021 school year are within the City of Fresno where many services and farmworker housing in the county takes place. Typically, farmworker positions, unless they own the business, do not pay well and thus may have trouble finding adequate housing in the county.

Since 2016, the migrant worker student population in Fresno County has fluctuated. The City's with the consistent number of enrolled migrant labor students are the City of Fresno, Reedley, Mendota, Selma and the Unincorporated City of Caruthers. Overall, for Fresno County as a whole, the migrant worker student population increased by approximately 1,122 students from the 2016-17 school year to the 2020-21 school year, which identifies a need for farmworker housing and resources. (**Table 2-43, Migrant Student Population**).

Table 2-43 Migrant Worker Student Population

Geography	School District	2016-17	2017-18	2018-19	2019-20	2020-21	
Coalinga and Huron	Coalinga/Huron	144	203	159	154	171	
Clovis	Clovis Unified	51	51	49	44	43	
Firebaugh	Firebaugh-Las Delta Unified	235	344	334	313	272	
Fowler	Fowler Unified	25	30	32	20	13	
Fresno (City)	American Union	No data available					
	Fresno County Office of Education	32	22	39	32	33	
	Fresno Unified	725	867	850	713	918	
	Monroe Elementary	41	43	33	25	22	
	Orange Center	1139	1289	1392	1481	1607	
	Pacific Union Elementary	No data available					
	Washington Colony Elementary	No data available					
	Washington Unified	155	175	189	203	218	
	Washington Union High	No data available					
	West Fresno Elementary	No data available					
	West Park Elementary	14	19	17	15	13	
	Central Unified	208	179	172	153	164	
San Joaquin	Golden Plains Unified	106	126	93	120	83	
Kerman	Kerman Unified	248	216	208	260	247	
Reedley	Kings Canyon Joint Unified	406	469	451	594	563	
Kingsburg	Kingsburg Elementary Charter	No data available					
	Kingsburg Joint Union High	No data available					
	Clay Joint Elementary	No data available					
	Las Deltas Elementary	No data available					
Mendota	Mendota	331	253	323	464	626	
Parlier	Parlier Unified	361	311	445	415	395	
Sanger	Sanger Unified	67	47	38	39	30	
Selma	Selma Unified	389	386	384	395	398	
Unincorporated Fresno County	Total Unincorporated County school districts	227	206	164	203	303	
<i>Barrel Union</i>	<i>Burrel Union Elementary</i>	<i>No data available</i>					<i>12</i>
<i>Big Creek</i>	<i>Big Creek Elementary</i>	<i>No data available</i>					
<i>Caruthers</i>	<i>Caruthers Unified</i>	<i>113</i>	<i>122</i>	<i>91</i>	<i>119</i>	<i>182</i>	
<i>Laton Joint</i>	<i>Laton Joint Unified</i>	<i>21</i>	<i>20</i>	<i>17</i>	<i>21</i>	<i>21</i>	

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

Geography	School District	2016-17	2017-18	2018-19	2019-20	2020-21
<i>Auberry</i>	<i>Pine Ridge</i>	<i>No data available</i>				
<i>Raisin City</i>	<i>Raisin City Elementary</i>	<i>26</i>	<i>17</i>	<i>18</i>	<i>24</i>	<i>58</i>
<i>Riverdale</i>	<i>Riverdale Joint Unified</i>	<i>67</i>	<i>47</i>	<i>38</i>	<i>39</i>	<i>30</i>
<i>Prather</i>	<i>Sierra Unified</i>	<i>No data available</i>				
<i>Five Points</i>	<i>Westside Elementary</i>	<i>No data available</i>				<i>12</i>
Total All Schools		4,780	5,061	5,185	5,445	5,902

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

Notes: The data used for this table was obtained at the school site level and categorized by geography.

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the State and the Central Valley. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents may not be aware of their rights or may be wary to engage due to immigration status concerns. Regionwide and for Fresno County overall, the proportion of residents five years and older with limited English proficiency is 10.1 percent. The cities with the highest percent of limited English-speaking household were Mendota (51.9 percent), Huron (49.3 percent), San Joaquin (47.4 percent), and Firebaugh (43.9 percent). Both Firebaugh and Huron were also identified as having an over-representation of very low-income households. (Table 2-44, Limited English-Speaking Households).

Table 2-44 Limited English-Speaking Households

Jurisdiction	Limited English-Speaking Households	
	Number	Percent
Fresno County	31,172	10.1%
Clovis	1,357	3.6%
Coalinga	319	7.0%
Firebaugh	896	43.9%
Fowler	153	7.5%
Fresno	15,365	9.0%
Huron	923	49.3%
Kerman	760	18.5%
Kingsburg	74	2.0%
Mendota	1,472	51.9%
Orange Cove	861	32.1%
Parlier	1,263	32.6%
Reedley	880	12.5%
Sanger	850	11.5%
San Joaquin	436	47.4%
Selma	1,125	15.6%
Unincorporated County	581	n/a

Source: American Community Survey Estimates (2016-2020), Table S1602.

Notes: ¹Averaged based off Auberry CDP, Big Creek CDP, Caruthers CDP, Laton CDP, Raisin City CDP and Riverdale CDP.

Income

According to the 2015-2019 ACS, the annual median income for the agriculture, forestry, fishing, and hunting category, was \$30,596 per individual. This income for a one or two person households, would fall into the very low-income category (see **Table 2-45, Resources for Farmworkers**).

In Fresno County, farmworker housing needs can be met with single family homes, multifamily units, Mobile and Manufactured Homes, ADUs, and with assistance from Housing Choice Vouchers. In addition to resources in Fresno County neighboring Kern, Merced, Madera and Kings counties as well as the State of California have resources available for farmworkers.

Resources

Table 2-45 Resources for Farmworkers

Provider	Area Served	Services Available
Binational Central California	Fresno, Madera, Merced, Stanislaus, San Joaquin, Tulare, Kings, and Kern counties	Immigration, healthcare, and educational resources
United Farm Workers Foundation	Fresno and Kern counties	Deferred Action for Childhood Arrivals (DACA), Family-based petitions, Naturalization/Citizenship, assistance with completing forms, Filings with USCIS, Representation before the Board of Immigration Appeals (BIA), Legislative advocacy (state or national), Referrals to other services
California Farmworker Foundation	Tulare, Santa Barbara, Kern, Fresno, Madera and Riverside counties	Education, Workforce Development, Health and Wellness, Immigration Services, and Community Wellness.
California Rural Legal Assistance	Sacramento and Fresno Counties	Housing advocacy, Immigration Law, Removal Defense, Impact Litigation, Labor + Employment, Pesticide + Work Safety, Sexual Harassment Prevention and Sustainable Rural Communities,
Larry Itliong Center	Tulare County	Community Space
Parlier Migrant Center	Fresno County	131 Farmworker Units
Green Raiteros	Fresno County	Transportation, workforce development and small business advancement.
Rural Mobile Health	Fresno County	Medical services and screenings at no-cost
Central California Food Bank	Fresno, Madera, Merced, Stanislaus, San Joaquin, Tulare, Kings, and Kern counties.	Food bank, School food programs, Fresh produce distributions, senior hunger programs, Emergency food assistance program (ERAP). CalFresh outreach, and Farm Worker Community Partnership.
Centro La Familia	Fresno County	Domestic Violence Assistance, Sexual Assault Services, Rescue and Restore Victims of Human Trafficking, Support services, Consumer and Family Advocacy, CalFresh Outreach and Education, Telecommunications Education and Assistance in Multiple languages (TEAM), and Immigration Services
Central California Legal Services	Fresno County	Legal Services

Provider	Area Served	Services Available
Fair Housing Council of Central California	Fresno, Madera, Merced, Stanislaus, San Joaquin, Tulare, Kings, and Kern counties	Fair Housing Advocacy and Services
Resources for Independence Central Valley	Fresno and Merced counties	Independent living services, Youth Empowerment, Assistive Technology and Training Services, and Emergency Preparedness

Source: Fresno County Resource List, 2023.

Refer to Section 3 – Regional Fair Housing Assessment for more information on Farmworker background and needs.

Extremely Low-Income Households

Extremely low-income households are defined as those households with incomes under 30 percent of the county's median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single-room occupancy (SRO) and/or shared housing, and/or rental subsidies or vouchers. This income group is likely to live in overcrowded and substandard housing conditions. In recent years, rising rents, higher income, and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance, this group has a high risk of homelessness.

For a family of four in Fresno County, a household making under \$27,750 in 2022 would be considered an extremely low-income household. The minimum wage in California is currently \$14.00, well above the current federal minimum wage of \$7.25 an hour. With a minimum wage of \$14.00, workers would receive an annual salary of \$29,120, which by 2022 income limits would be in between extremely low-income and very low-income.

As shown in **Table 2-46, Extremely Low-Income Households by Tenure (2018)**, an estimated 13.3 percent of households in Fresno County in 2018 were considered extremely low income. Some jurisdictions have very high rates of extremely low-income households, including San Joaquin (34.8 percent), Huron (30.9 percent), Parlier (26.6 percent), and Orange Cove (26.3 percent). Clovis and Unincorporated Fresno County has the lowest percentages of extremely low-income households (8.9 and 7.0 percent). Typically, extremely low-income households are renters, at 80.0 percent of extremely low-income households countywide, and only 20.0 percent own their homes.

Table 2-46 Extremely Low-Income Households by Tenure (2018)

Jurisdiction	Extremely low-Income Owner Households		Extremely low-Income Renter Households		Total Extremely Low-Income Households	Total Extremely Low-Income as Percentage of Total Households
	Number	Percent	Number	Percent		
Fresno County	8,220	20.0%	32,975	80.0%	41,195	13.3%
Clovis	775	29.2%	1,880	70.8%	2,655	7.0%
Coalinga	100	16.5%	505	83.5%	605	13.3%
Firebaugh	35	12.3%	250	87.7%	285	14.0%
Fowler	50	25.0%	150	75.0%	200	9.8%
Fresno	4,030	15.3%	22,270	84.7%	26,300	15.5%
Huron	50	8.6%	530	91.4%	580	30.9%
Kerman	55	14.3%	330	85.7%	385	9.7%
Kingsburg	170	39.1%	265	60.9%	435	11.6%
Mendota	100	15.4%	550	84.6%	650	22.9%
Orange Cove	95	13.5%	610	86.5%	705	26.3%
Parlier	295	28.6%	735	71.4%	1,030	26.6%
Reedley	310	37.3%	520	62.7%	830	11.8%
Sanger	165	18.2%	740	81.8%	905	12.2%
San Joaquin	25	7.8%	295	92.2%	320	34.8%
Selma	235	34.3%	450	65.7%	685	9.5%
Unincorporated County	1,730	37.4%	2,895	62.6%	4,625	8.9%

Source: FCOG Data Packet, 2022 -- CHAS (2014-2018) Extremely low-income households face a higher incidence of housing problems. This population is at the highest risk of displacement, overpayment, and overcrowding and typically face the most barriers in accessing decent, safe, and affordable housing. There are four housing problems reviewed to determine at-risk extremely low-income populations: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent. As indicated by **Tables 2-47** through **2-52**, the jurisdictions in the county with the highest number of extremely low-income households overpaying are Reedley (90.4 percent), Orange Cove (89.4 percent), Parlier (84.0 percent), Fresno (82.9 percent), and Sanger 740 (81.8 percent). The cities of Sanger, Parlier, Reedley, and Orange Cove are also all in close proximity of each other and are cities with the highest number of extremely low-income households overpaying for housing. Each jurisdiction's programs identify actions to assist with housing for extremely low-income households.

Table 2-47 Extremely Low-Income Households by Tenure and Overpayment - Fresno County, Clovis, and Coalinga (2018)

Total Households Characteristics	Fresno County		Clovis		Coalinga	
	Number	% of Total	Number	% of Total	Number	% of Total
Total All Households	304,625	100.0%	36,420	100.0%	4,145	100.0%
<i>Total Renter households</i>	<i>143,680</i>	<i>47.2%</i>	<i>14,150</i>	<i>38.9%</i>	<i>1,920</i>	<i>46.3%</i>
<i>Total Owner households</i>	<i>160,945</i>	<i>52.8%</i>	<i>22,270</i>	<i>61.1%</i>	<i>2,225</i>	<i>53.7%</i>
<i>Total lower income (0-80% AMI) households</i>	<i>129,700</i>	<i>42.6%</i>	<i>10,025</i>	<i>27.5%</i>	<i>1,565</i>	<i>37.8%</i>
Total Extremely Low-Income Households (0-30%AMI)	41,195	13.5%	2,655	7.3%	605	14.6%
<i>Extremely low-income renters</i>	<i>32,975</i>	<i>80.0%</i>	<i>1,880</i>	<i>70.8%</i>	<i>505</i>	<i>83.5%</i>
<i>Extremely low-income owners</i>	<i>8,220</i>	<i>20.0%</i>	<i>775</i>	<i>29.2%</i>	<i>100</i>	<i>16.5%</i>
Total Extremely Low-Income Overpaying	32,890	79.8%	2,120	79.8%	395	65.3%
<i>Extremely Low-Income Renter Overpaying</i>	<i>26,720</i>	<i>81.2%</i>	<i>1,525</i>	<i>71.9%</i>	<i>335</i>	<i>84.8%</i>
<i>Extremely Low-Income Owner Overpaying</i>	<i>6,170</i>	<i>18.8%</i>	<i>595</i>	<i>28.1%</i>	<i>60</i>	<i>15.2%</i>
Total Extremely Low-Income Severely Overpaying	28,190	68.4%	1,935	72.9%	325	53.7%
<i>Extremely Low-Income Renter Severely Overpaying</i>	<i>23,160</i>	<i>82.2%</i>	<i>1,415</i>	<i>73.1%</i>	<i>280</i>	<i>86.2%</i>
<i>Extremely Low-Income Owner Severely Overpaying</i>	<i>5,030</i>	<i>17.8%</i>	<i>520</i>	<i>26.9%</i>	<i>45</i>	<i>13.8%</i>

Source: HUD CHAS Data 2014-2018

Table 2-48 Extremely Low-Income Households by Tenure and Overpayment – Firebaugh, Fowler, and Fresno (2018)

Total Households Characteristics	Firebaugh		Fowler		Fresno	
	Number	% of Total	Number	% of Total	Number	% of Total
Total All Households	2,170	100.0%	1,925	100.0%	166,755	100%
<i>Total Renter households</i>	<i>1,185</i>	<i>54.6%</i>	<i>905</i>	<i>47.0%</i>	<i>89,430</i>	<i>53.6%</i>
<i>Total Owner households</i>	<i>990</i>	<i>45.6%</i>	<i>1,020</i>	<i>53.0%</i>	<i>77,325</i>	<i>46.4%</i>
<i>Total lower income (0-80% AMI) households</i>	<i>1,240</i>	<i>57.1%</i>	<i>785</i>	<i>40.8%</i>	<i>75,485</i>	<i>45.3%</i>
Total Extremely Low-Income Households (0-30%AMI)	285	13.1%	200	10.4%	26,300	15.8%
<i>Extremely low-income renters</i>	<i>250</i>	<i>87.7%</i>	<i>150</i>	<i>75.0%</i>	<i>22,270</i>	<i>84.7%</i>
<i>Extremely low-income owners</i>	<i>35</i>	<i>12.3%</i>	<i>50</i>	<i>25.0%</i>	<i>4,030</i>	<i>15.3%</i>
Total Extremely Low-Income Overpaying	190	66.7%	138	69.0%	21,790	82.9%
<i>Extremely Low-Income Renter Overpaying</i>	<i>155</i>	<i>81.6%</i>	<i>99</i>	<i>71.7%</i>	<i>18,630</i>	<i>85.5%</i>
<i>Extremely Low-Income Owner Overpaying</i>	<i>35</i>	<i>18.4%</i>	<i>39</i>	<i>28.3%</i>	<i>3,160</i>	<i>14.5%</i>
Total Extremely Low-Income Severely Overpaying	190	66.7%	130	65.0%	18,830	71.6%
<i>Extremely Low-Income Renter Severely Overpaying</i>	<i>155</i>	<i>81.6%</i>	<i>95</i>	<i>73.1%</i>	<i>16,235</i>	<i>86.2%</i>
<i>Extremely Low-Income Owner Severely Overpaying</i>	<i>35</i>	<i>18.4%</i>	<i>35</i>	<i>26.9%</i>	<i>2,595</i>	<i>13.8%</i>

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

Table 2-49 Extremely Low-Income Households by Tenure and Overpayment – Firebaugh, Fowler, and Fresno (2018)

Total Households Characteristics	Huron		Kerman		Kingsburg	
	Number	% of Total	Number	% of Total	Number	% of Total
Total All Households	1,770	100.0%	3,855	100.0%	3,960	100%
<i>Total Renter households</i>	<i>1,260</i>	<i>71.2%</i>	<i>1,805</i>	<i>46.8%</i>	<i>1,305</i>	<i>33.0%</i>
<i>Total Owner households</i>	<i>510</i>	<i>40.5%</i>	<i>2,050</i>	<i>53.2%</i>	<i>2,655</i>	<i>67.0%</i>
<i>Total lower income (0-80% AMI) households</i>	<i>1,380</i>	<i>78.0%</i>	<i>1,805</i>	<i>46.8%</i>	<i>1,300</i>	<i>32.8%</i>
Total Extremely Low-Income Households (0-30%AMI)	580	32.8%	385	10.0%	435	11.0%
<i>Extremely low-income renters</i>	<i>530</i>	<i>91.4%</i>	<i>330</i>	<i>85.7%</i>	<i>265</i>	<i>60.9%</i>
<i>Extremely low-income owners</i>	<i>50</i>	<i>8.6%</i>	<i>55</i>	<i>14.3%</i>	<i>170</i>	<i>39.1%</i>
Total Extremely Low-Income Overpaying	430	74.1%	220	57.1%	320	73.6%
<i>Extremely Low-Income Renter Overpaying</i>	<i>400</i>	<i>93.0%</i>	<i>190</i>	<i>86.4%</i>	<i>165</i>	<i>51.6%</i>
<i>Extremely Low-Income Owner Overpaying</i>	<i>30</i>	<i>7.0%</i>	<i>30</i>	<i>13.6%</i>	<i>155</i>	<i>48.4%</i>
Total Extremely Low-Income Severely Overpaying	300	51.7%	220	57.1%	290	66.7%
<i>Extremely Low-Income Renter Severely Overpaying</i>	<i>270</i>	<i>90.0%</i>	<i>190</i>	<i>86.4%</i>	<i>135</i>	<i>46.6%</i>
<i>Extremely Low-Income Owner Severely Overpaying</i>	<i>30</i>	<i>10.0%</i>	<i>30</i>	<i>13.6%</i>	<i>155</i>	<i>53.4%</i>

Source: HUD CHAS Data 2014-2018

Table 2-50 Extremely Low-Income Households by Tenure and Overpayment – Mendota, Orange Cove, and Parlier (2018)

Total Households Characteristics	Mendota		Orange Cove		Parlier	
	Number	% of Total	Number	% of Total	Number	% of Total
Total All Households	2,740	100.0%	2,385	100.0%	3,965	100.0%
<i>Total Renter households</i>	<i>1,775</i>	<i>64.8%</i>	<i>1,415</i>	<i>59.3%</i>	<i>2,265</i>	<i>57.1%</i>
<i>Total Owner households</i>	<i>965</i>	<i>35.2%</i>	<i>970</i>	<i>40.7%</i>	<i>1,700</i>	<i>42.9%</i>
<i>Total lower income (0-80% AMI) households</i>	<i>2,025</i>	<i>73.9%</i>	<i>1,925</i>	<i>80.7%</i>	<i>2,690</i>	<i>67.8%</i>
Total Extremely Low-Income Households (0-30%AMI)	650	23.7%	705	29.6%	1,030	26.0%
<i>Extremely low-income renters</i>	<i>550</i>	<i>84.6%</i>	<i>610</i>	<i>86.5%</i>	<i>735</i>	<i>71.4%</i>
<i>Extremely low-income owners</i>	<i>100</i>	<i>15.4%</i>	<i>95</i>	<i>13.5%</i>	<i>295</i>	<i>28.6%</i>
Total Extremely Low-Income Overpaying	455	70.0%	630	89.4%	865	84.0%
<i>Extremely Low-Income Renter Overpaying</i>	<i>390</i>	<i>85.7%</i>	<i>540</i>	<i>85.7%</i>	<i>615</i>	<i>71.1%</i>
<i>Extremely Low-Income Owner Overpaying</i>	<i>65</i>	<i>14.3%</i>	<i>90</i>	<i>14.3%</i>	<i>250</i>	<i>28.9%</i>
Total Extremely Low-Income Severely Overpaying	375	57.7%	505	71.6%	700	68.0%
<i>Extremely Low-Income Renter Severely Overpaying</i>	<i>335</i>	<i>89.3%</i>	<i>485</i>	<i>96.0%</i>	<i>460</i>	<i>65.7%</i>
<i>Extremely Low-Income Owner Severely Overpaying</i>	<i>40</i>	<i>10.7%</i>	<i>20</i>	<i>4.0%</i>	<i>240</i>	<i>34.3%</i>

Source: HUD CHAS Data 2014-2018

Table 2-51 Extremely Low-Income Households by Tenure and Overpayment - Reedley, Sanger, and San Joaquin (2018)

Total Households Characteristics	Reedley		Sanger		San Joaquin	
	Number	% of Total	Number	% of Total	Number	% of Total
Total All Households	7,200	100.0%	7,085	100.0%	1,065	100.0%
<i>Total Renter households</i>	2,680	37.2%	3,155	44.5%	675	63.4%
<i>Total Owner households</i>	4,520	62.8%	3,930	55.5%	390	36.6%
<i>Total lower income (0-80% AMI) households</i>	3,395	47.2%	3,200	45.2%	720	67.6%
Total Extremely Low-Income Households (0-30%AMI)	830	11.5%	905	12.8%	320	30.0%
<i>Extremely low-income renters</i>	520	62.7%	740	81.8%	295	92.2%
<i>Extremely low-income owners</i>	310	37.3%	165	18.2%	25	7.8%
Total Extremely Low-Income Overpaying	750	90.4%	740	81.8%	180	56.3%
<i>Extremely Low-Income Renter Overpaying</i>	490	65.3%	605	81.8%	155	86.1%
<i>Extremely Low-Income Owner Overpaying</i>	260	34.7%	135	18.2%	25	13.9%
Total Extremely Low-Income Severely Overpaying	630	75.9%	565	62.4%	145	45.3%
<i>Extremely Low-Income Renter Severely Overpaying</i>	415	65.9%	445	78.8%	120	82.8%
<i>Extremely Low-Income Owner Severely Overpaying</i>	215	34.1%	120	21.2%	25	17.2%

Source: HUD CHAS Data 2014-2018

Table 2-52 Extremely Low-Income Households by Tenure and Overpayment – Selma and Unincorporated Fresno County (2018)

Total Households Characteristics	Selma		Unincorporated Fresno County	
	Number	% of Total	Number	% of Total
Total All Households	6,755	100.0%	52,430	100.0%
<i>Total Renter households</i>	2,775	41.1%	16,980	32.4%
<i>Total Owner households</i>	3,980	58.9%	35,445	67.6%
<i>Total lower income (0-80% AMI) households</i>	3,445	51.0%	18,715	35.7%
Total Extremely Low-Income Households (0-30%AMI)	685	10.1%	5,330	10.2%
<i>Extremely low-income renters</i>	450	65.7%	2,895	54.3%
<i>Extremely low-income owners</i>	235	34.3%	1,730	32.5%
Total Extremely Low-Income Overpaying	545	79.6%	3,122	58.6%
<i>Extremely Low-Income Renter Overpaying</i>	375	68.8%	2,051	38.5%
<i>Extremely Low-Income Owner Overpaying</i>	170	31.2%	1,071	52.2%
Total Extremely Low-Income Severely Overpaying	420	61.3%	2,630	84.2%
<i>Extremely Low-Income Renter Severely Overpaying</i>	315	75.0%	1,810	68.8%
<i>Extremely Low-Income Owner Severely Overpaying</i>	105	25.0%	820	31.2%

Source: HUD CHAS Data 2014-2018

INVENTORY OF AFFORDABLE RENTAL HOUSING AND AT-RISK STATUS

The expiration of housing subsidies may be the greatest near-term threat to California's affordable housing stock for low-income families and individuals. Rental housing financed 30 years ago with federal low-interest mortgages are now, or soon will be, eligible for termination of their subsidy programs. Owners may then choose to convert the apartments to market-rate housing. Also, HUD Section 8 rent supplements to specific rental developments may expire in the near future. In addition, state and local subsidies or use restrictions are usually of a limited duration.

State law requires that housing elements include an inventory of all publicly assisted multifamily rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential within 10 years from the Housing Element adoption deadline (i.e., by December 31, 2033).

Appendix 1 includes an analysis of the at-risk units by jurisdiction.

Preservation Options for At-Risk Properties

State law requires that housing elements include a comparison of the costs to replace the at-risk units through new construction or to preserve the at-risk units. Preserving at-risk units can be accomplished by facilitating a transfer of ownership to a qualified affordable housing organization, purchasing the affordability covenants, and/or providing rental assistance to tenants.

Acquisition and Rehabilitation

One method of ensuring long-term affordability of low-income units is to transfer ownership to a qualified nonprofit or for-profit affordable housing organization. This transfer would make the project eligible for re-financing using affordable housing financing programs, such as low-income housing tax credits and tax-exempt mortgage revenue bonds. These financing programs would ensure affordability for at least 55 years. Generally, rehabilitation accompanies a transfer of ownership.

Actual acquisition costs depend on several variables such as condition, size, location, existing financing, and availability of financing (government and market).

Replacement (New Construction)

Another strategy is to replace the units by constructing new affordable units. This includes purchasing land and then constructing affordable units. This is generally the most expensive option.

Rent Subsidy

Rent subsidies can also be used to preserve affordability of housing, although there are limited funding sources to subsidize rents. The amount of a rent subsidy would be equal to the difference between the HUD-defined fair-market rent (FMR) for a unit and the cost that would be affordable to a lower-income household based on HUD

income limits. The exact amount is difficult to estimate because the rents are based on a tenant's income and, therefore, would depend on the size and income level of the household.

Qualified Entities

California Government Code Section 65863.10 requires that owners of federally assisted properties provide notice of intent to convert their properties to market rate at one year prior to, and again at six months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination.

Under Government Code Section 65863.11, owners of federally assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units. Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. **Table 2-53, Quantified Entities (2022)**, contains a list of qualified entities for Fresno County that could potentially acquire and manage properties if any were to be at risk of converting to market rate in the future.

Table 2-53 Qualified Entities (2022)

Organization	Phone Number
Fresno Housing	(559) 513-9036
Fresno Housing Authority	(559) 443-8475
ACLC, Inc	(209) 466-6811
Better Opportunities Builder, Inc.	(559) 443-8400
Fresno Co. Economic Opportunities Commission	(559) 485-3733
The East Los Angeles Community Union (TELACU)	(323) 838-8556
ROEM Development Corporation	(408) 984-5600 Ext 17
Self-Help Enterprises	(559) 802-1620
Volunteers of America National Services	(916) 917-6848
L + M Fund Management LLC	(347)393-3041

Source: California Department of Housing and Community Development, 2022.

SECTION 2: REGIONAL HOUSING NEEDS ASSESSMENT

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REGIONAL ASSESSMENT OF FAIR HOUSING

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REGIONAL ASSESSMENT OF FAIR HOUSING



Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021, contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under California law, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”¹

California Government Code Section 65583 (10)(A)(ii) requires local jurisdictions to analyze racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. Government Code Section 65583(c)(10) requires all local jurisdictions to address patterns locally and regionally to compare conditions at the local level to the rest of the region. To that end, a Multijurisdictional Housing Element was completed for the cities of Coalinga, Firebaugh, Fowler, Fresno, Huron, Kerman, Kingsburg, Mendota, Orange Cove, Parlier, Reedley, San Joaquin, Sanger, Selma, and the County of Fresno, including a regional AFH, and each participating jurisdiction prepared a local AFH.

This section is organized by fair housing topics and is analyzed on a regional level. A local analysis, prioritization of issues, and identification of meaningful actions is included in each jurisdictions’ Local Assessment of Fair Housing.

OUTREACH

As discussed in Section 1-3, Public Outreach and Engagement, the Fresno Council of Governments (COG) made diligent efforts at the regional and local scales to encourage public and service-provider participation, particularly service providers for vulnerable populations, during the Housing Element update process. These efforts included two Housing Element community workshops on August 1 and 8, 2022; a Stakeholder Focus Group workshop on October 25, 2022; and seven regional service provider consultations between August 2022 and November 2022. Workshops were noticed in the jurisdiction where they were held with digital distribution of English and Spanish flyers through listservs and social media posts, and physical distribution in public buildings. A full summary of each workshop is provided in the local Assessment of Fair Housing. Stakeholder focus group meetings were noticed to service providers and local agencies identified by governmental staff throughout the county and to any other organizations that expressed interest.

¹ California Department of Housing and Community Development, *Affirmatively Furthering Fair Housing: Guidance for All Public Entities and for Housing Elements (April 2021 Update)*, April 27, 2021, preface page, https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf.

Consultations

From August 2022 through November 2022, seven consultations were conducted with local nonprofits and service providers for vulnerable populations and fair housing advocates to receive one-on-one, targeted input from those who provide services for those most in need of housing or with special housing needs. In each of the consultations, service providers and fair housing advocates were asked some or all the following questions, depending on the type of organization they represented.

Opportunities and concerns: What three top opportunities do you see for the future of housing in Fresno County? What are your three top concerns for the future of housing?

Housing preferences: What types of housing do your clients prefer? Is there adequate rental housing in the county? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?

Housing barriers/needs: What are the biggest barriers to finding affordable, decent housing? Are there specific unmet housing needs in the community?

Housing conditions: How do you feel about the physical condition of housing in the county? What opportunities do you see to improve housing in the future?

Unhoused persons: How many unhoused persons are in the county?

Housing equity and fair housing: What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?

As part of the regional effort, the following organizations provided responses:

- Leadership Council for Justice and Accountability, August 26, 2022
- Central Valley Urban Institute, September 7, 2022
- Fair Housing of Central California, September 27, 2022
- Fresno Madera Continuum of Care, October 3, 2022
- Patience Milrod, Civil Rights Attorney, October 31, 2022
- Resources for Independence Central Valley, November 1, 2022
- Building Industry Association, November 11, 2022

The one-on-one interviews with service providers and fair housing advocates raised observations and concerns related to housing issues facing the residents of Fresno County, with several common themes emerging. First was the demand for a range of affordable and accessible housing types for the large concentration of special needs populations in the county, including seniors, farmworkers, low-income households, and disabled persons. The need for additional affordable rental housing and higher densities was identified by most interviewees. Additionally, service providers noted a shortage of housing resources for those who are experiencing homelessness and lack of re-integration services given the growing demand, specifically a need for housing-first projects across the county. This was noted in addition to growing populations of lower-income households at risk of displacement and unsheltered homeless residents. Therefore, identifying locations for alternative housing in the jurisdictions is a priority.

Stakeholders also identified a need for stronger strategies for the preservation and maintenance of the existing affordable housing stock, particularly mobile homes, which are a more naturally affordable housing resource. They expressed how income constraints often result in people living in substandard or overcrowded housing conditions, most often in rental situations, which often results in displacement and homelessness. Service providers and fair housing advocates also identified that there are substantial racial disparities in housing condition among communities of color, recommending that jurisdictions implement proactive code enforcement to hold landlords accountable, or pass ordinances that protect tenants from substandard living conditions. The shortfall of funding programs for mobile home renovation was reiterated in several of the interviews. During the consultations, service providers and fair housing advocates expressed a need for proactive tenant protections, such as rent control, just-cause protections, and other housing protection laws to keep more individuals housed, because eviction is the most common fair housing complaint encountered by service providers and fair housing advocates. In situations such as this, tenants require access to additional legal assistance to prevent displacement due to harassment or wrongful eviction, and landlords require education on the legality of their actions.

Multiple stakeholders also identified a trend of mobile homes being acquired by corporations, resulting in tenant evictions or substantial rent hikes. In response to this situation, stakeholders suggested that implementation or funding of programs to assist tenants to purchase their mobile homes, co-op purchase assistance, and long-term affordability covenants or rent control requirements in mobile home park buy-outs are essential to maintaining this affordable housing resource throughout the county. Additionally, they expressed that limited land zoned to accommodate mobile home parks in higher resource areas is an ongoing challenge to the provision of affordable housing in unincorporated areas, where higher density multifamily is not appropriate.

During consultations, service providers and fair housing advocates identified a need for landlord education and enforcement regarding fair housing laws and rental discrimination practices, in combination with jurisdictions contracting with fair housing providers for a comprehensive system to identify affordable housing resources and tenant protection, particularly for seniors, disabled persons, gender equality, familial status, and communities of color. Stakeholders identified a need for workshops on fair housing laws for residents and housing providers. The goal of these would be to inform housing providers of their rights and responsibilities under fair housing laws and provide education on discrimination, aiming to reduce the number of instances that result in fair housing complaints throughout the county. A tenant workshop counterpart was suggested to inform residents of their tenant rights.

SECTION 3: REGIONAL ASSESSMENT OF FAIR HOUSING

Barriers identified to development of affordable housing included land costs, the length of entitlement processes, California Environmental Quality Act (CEQA) requirements, development fees, and other permitting processes, compounded by severe infrastructure constraints, particularly sewer and septic systems and the valleywide water shortage. All housing providers interviewed expressed that new low-income housing is not cost effective for developers, and that properties owned by jurisdictions are a valuable resource for providing lower-income housing, including homeownership opportunities through organizations, such as Habitat for Humanity, that assist communities of color to attain homeownership, a group that has historically been underserved in the homeowner market. Another strategy identified to reduce costs of affordable development included adaptive reuse of existing underutilized buildings or property and maximizing infill opportunities where infrastructure is already in place, instead of focusing investment at the fringes of communities as is the current trend. The aim of this is to remedy historical disinvestment in older, lower-income neighborhoods and downtown cores. Interviewees identified that socioeconomic segregation does exist in Fresno County, and the majority of affordable housing continues to be located in low resource areas. In response, stakeholders noted that the primary strategy to reduce racially or ethnically concentrated areas of poverty has been implementation of inclusionary zoning, which is a controversial tool in many communities and has not been consistently effective at promoting affordable housing production in higher resource areas. Incentivizing and subsidizing the construction of ADUs on existing residential properties was recommended to help address the barriers associated with cost of land and shortage of available acreage for development of units for lower-income, farmworker, and senior households as well as persons with disabilities. Additionally, stakeholders recommended that jurisdictions explore the potential to assist rental property owners in working with nonprofits or the Fresno Housing Authority to acquire properties about to go into receivership and convert them to affordable housing. One housing provider also discussed Community Land Trusts as an underutilized opportunity to create permanent affordability as well as the availability of CalHome funding for implementing this option.

A final recurring theme around barriers to affordable housing that service providers and fair housing advocates identified was the current and historical challenges lower-income households face in obtaining financial assistance, such as lending discrimination, rental application and minimum income requirements, credit history, and security deposits. Additionally, it was also noted overall that there is a disconnect between the number of applicants for Housing Choice Vouchers (HCVs) and the availability of units that accept them, in addition to an insufficient supply of HCVs and the long waiting lists throughout the county. Education and outreach efforts of current fair housing practices to landlords and sellers were recommended.

Feedback received during the regional consultations was shaped by individual discussions and the experiences of each service provider, fair housing advocate, or community organization. Therefore, some questions did not receive direct responses, but instead focused on feedback they deemed relevant to their target population or experiences. The summary presented here reports feedback that was received and incorporated to inform the regional and local analyses as well as programs at the local level.

Stakeholder Focus Group Workshops

Two Stakeholder Focus Group workshops were held to foster participation from Fresno County jurisdictions, local organizations, and service providers for vulnerable populations. The first was held via Zoom on October 25, 2022, at 9:30 am, so participants could connect or call in from wherever they were located. The objectives of the meeting were to provide an overview of the Housing Element Update process; share initial findings about housing needs that inform each jurisdiction's housing plan; and gather initial community input on housing assets, issues, and opportunities as well as allow participants to share their insights on how housing opportunities can be improved locally and on a regional level. Many of the participants had been or were scheduled for individual interviews. There were eight participants in the first workshop as well as staff from each jurisdiction to engage and answer questions.

Workshop discussion focused on mobile home park issues and their place in Fresno County as an affordable housing resource that is facing corporate acquisition; farmworker and undocumented worker housing and the invisibility of this extremely underserved population; preventative displacement actions; and barriers to affordable housing in unincorporated areas, in particular the lot-consolidation policy. Overall, the primary fair housing concerns were the costs associated with development of housing, particularly affordable units; shortages of affordable housing and HCV)availability; limited opportunities for employment that offers livable wages and the prevalence of this in many of the agricultural- and manufacturing-based communities; housing challenges facing lower-income renters and first-time homebuyers; and providing housing opportunities for underserved populations, particularly farmworkers.

A second Stakeholder Focus Group workshop was held on Tuesday, November 15, at 9:30 am, again through Zoom. The objectives of the Stakeholder Focus Group meeting were the same as the first workshop. Twelve participants attended, and many of the participants had been or were scheduled for individual interviews.

The workshop began with a discussion regarding the challenges that lower-income individuals just over the area median income limit for certain programs and housing are facing in finding affordable rentals and in purchasing housing without down-payment or other forms of assistance. On the topic of affordable ownership options, one participant provided insight into sweat equity program models, how there are limitations for larger-sized households, and that time commitments often conflict with employment schedules. Another participant noted that there may be programs to assist potential homeowners acquire a home, yet they may not have the funds to maintain the property, particularly in cases where the home is older. Participants talked about the challenges lower-income households face in general to meet the requirements to qualify for rental housing. The issue of affordable housing often being in areas with limited access to services and amenities was cited by several stakeholders. One stakeholder identified an affordable housing project being developed in an environmentally unsound location in a low resource area, which is not furthering the fair housing objective of providing access to resource opportunities. Another stakeholder suggested that data on homelessness in the county may be undercounted, because homeless persons within the Asian and Pacific Islander communities tend to “couch surf” because the services and the food at shelters are not culturally compatible. Such implications of cultural differences in providing services for the homeless are typically not addressed in the larger picture of the homeless issue.

Discussion on barriers to provision of affordable housing included cost of land; tax credits and other state funding programs that trigger prevailing wage requirements and significantly increase the cost of production; inflation increasing price and availability of materials; city/county fees; infrastructure costs; special district fees; rising interest rates; CEQA requirements; and overregulation by the state, all of which are passed on to the end user. The issue of water shortage and ability to meet RHNA allocations were also identified as constraints that are particularly limiting in many of the jurisdictions in Fresno County. Several of the stakeholders indicated that they would be able to provide updated information on real estate prices and experience working with undocumented (non-citizen or non-permanent resident status) home buyers to help them access alternative financing.

The feedback received during these meetings informed the fair housing analysis and programs identified in this Housing Element.

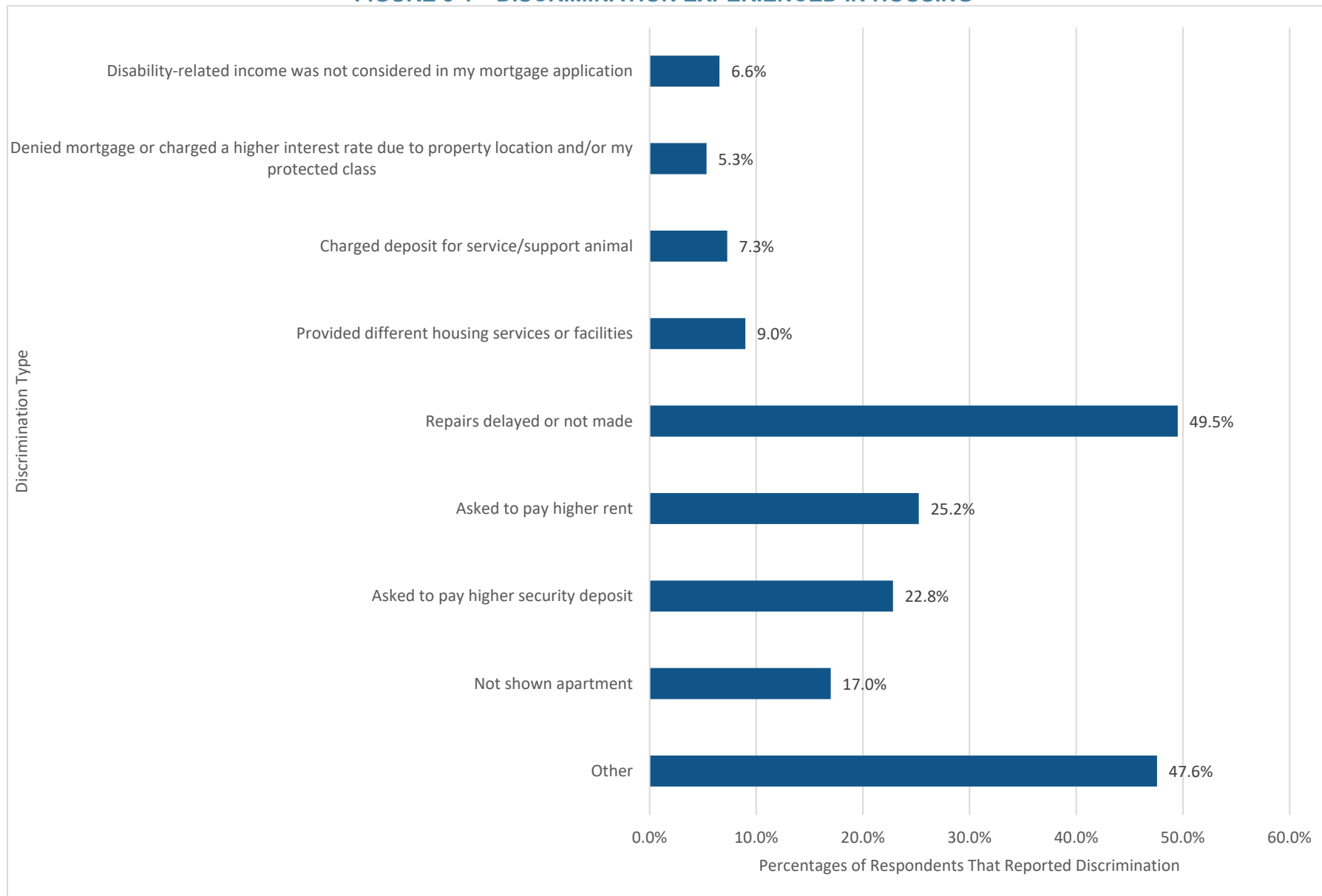
FCOG Transportation Needs Survey

An FCOG survey was conducted between September and October 2022 to identify transportation project suggestions based on the experiences of residents throughout the county. While the survey asked a range of questions related to transportation, it also resulted in information about mobility options, residents' housing and discrimination experiences, barriers to homeownership, and housing type preferences that inform fair housing needs in the county.

There were a total of 3,753 respondents, of whom approximately 45.5 percent were homeowners and 47.0 percent were renters. The remaining 7.5 percent declined to respond or lived in situations where there was no rent or mortgage. Although approximately one-half of respondents were renters, the majority of respondents (68.7 percent) resided in a single-family detached or attached unit. Respondents were, for the most part, lower to moderate income based on HUD's area median income of \$72,900.

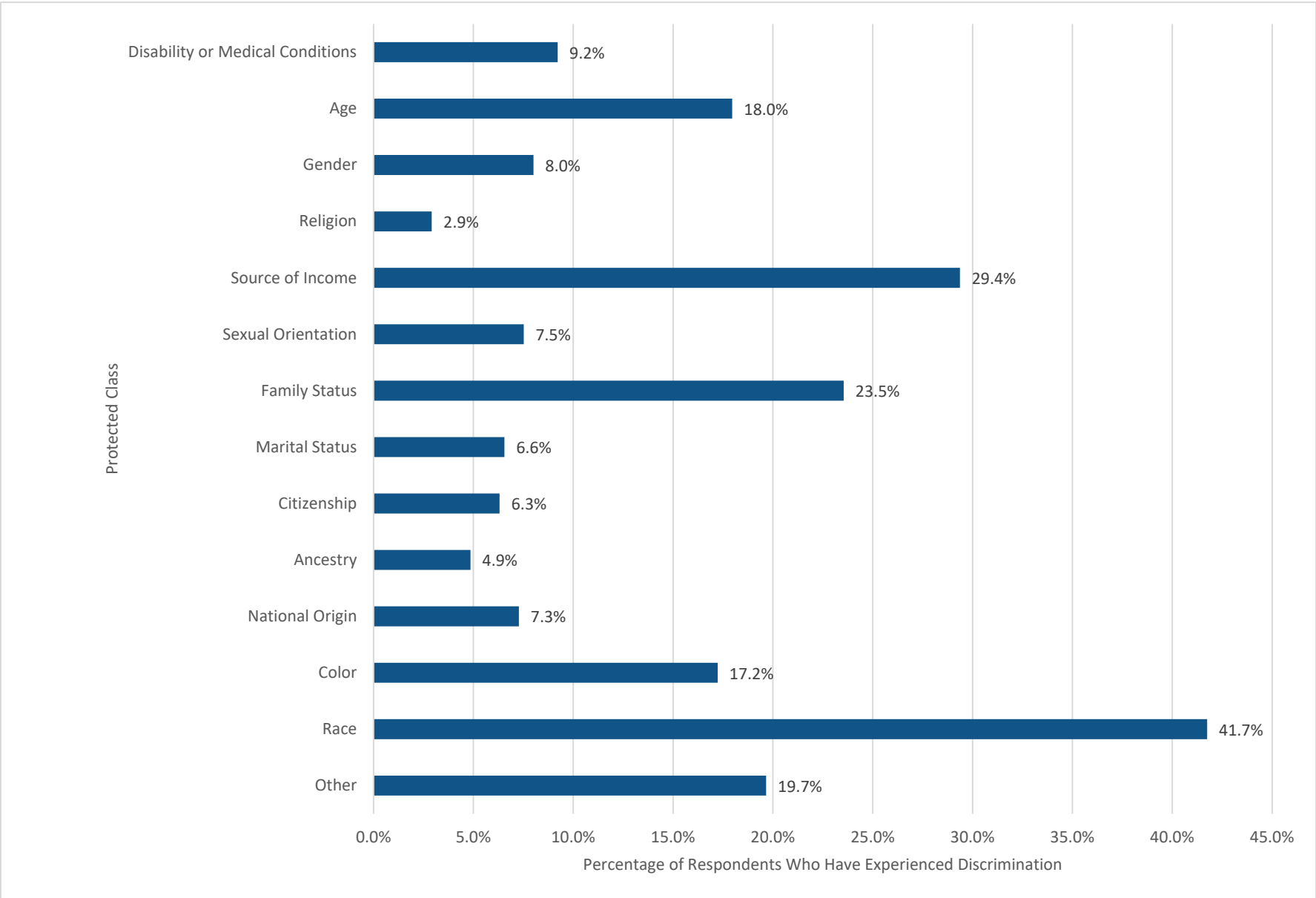
Approximately 89.0 percent of survey respondents reported that they had not experienced any type of housing discrimination. However, of those that had experienced discrimination, the most prominent issue reported was requests for repairs being delayed or ignored (47.5 percent), followed by paying higher rents (25.2 percent) or higher security deposits (22.8 percent) (see **Figure 3-1, Discrimination Experienced in Housing**). In addition to these challenges, approximately 72 respondents, or 47.6 percent of those that had experienced housing discrimination, reported a range of other issues, such as real estate agents pushing homes in less desirable areas or hostile living environments. Of those that had experienced discrimination, approximately 41.7 percent, by far the largest proportion, alleged that the discrimination was on the basis of race, followed by source of income (29.4 percent) and family status (23.5 percent) (see **Figure 3-2, Discrimination Basis**). While these reports have not been investigated, they indicate a perceived barrier to housing, particularly for lower-income and non-White households.

FIGURE 3-1 DISCRIMINATION EXPERIENCED IN HOUSING



Source: FCOG Travel Survey, October 2022.

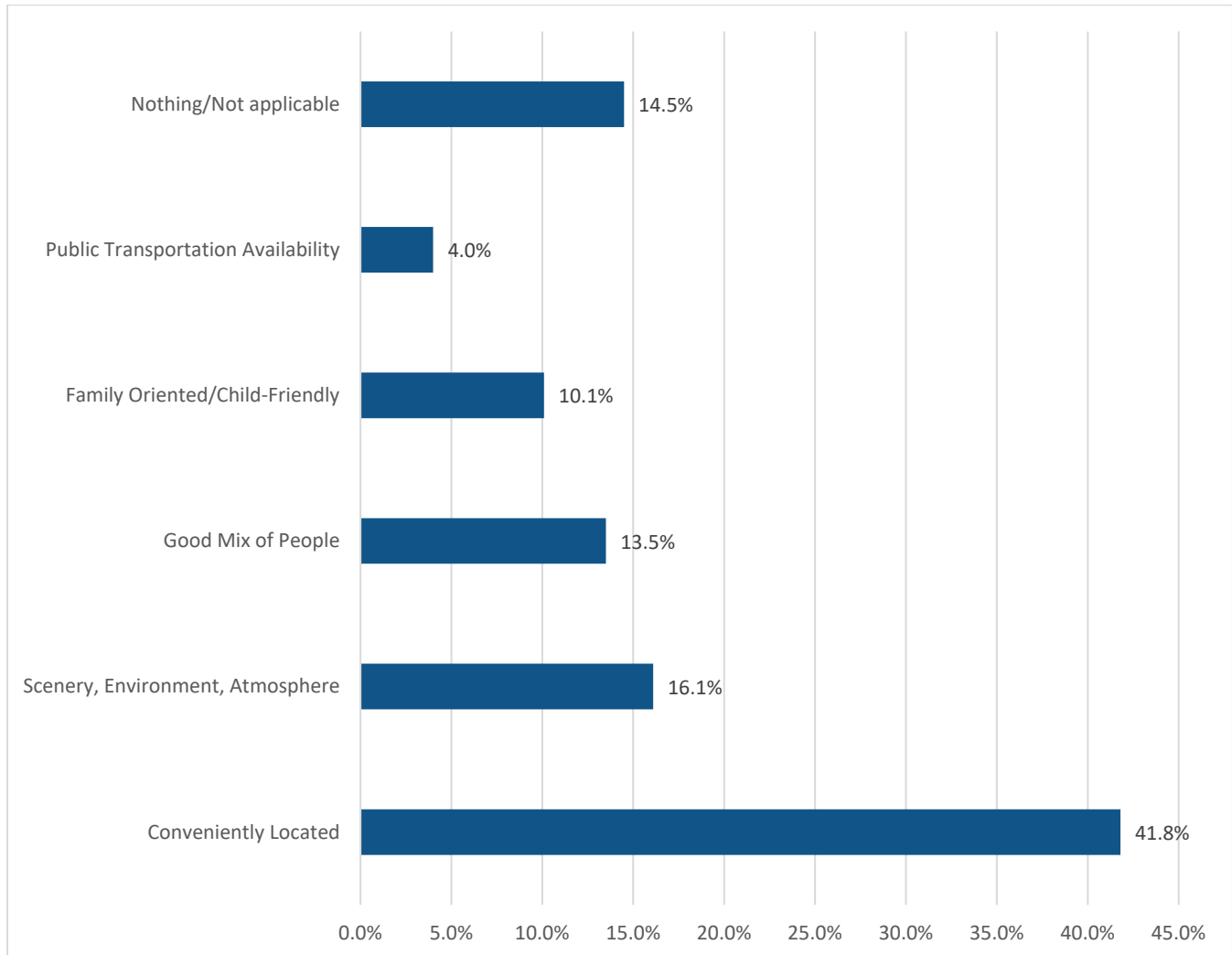
FIGURE 3-2 DISCRIMINATION BASIS



Source: FCOG Travel Survey, October 2022

When asked what participants found most appealing in their current neighborhood, proximity to educational facilities, shopping, or employment ranked the highest at 41.8 percent, followed by atmosphere and physical features, as shown in **Figure 3-3, Most-Liked Feature of Current Neighborhood**. Less than 5 percent of respondents identified proximity to public transportation as their preferred aspect about their neighborhood, which may reflect a lack of mobility opportunities or a low desire for alternatives to automobile transportation.

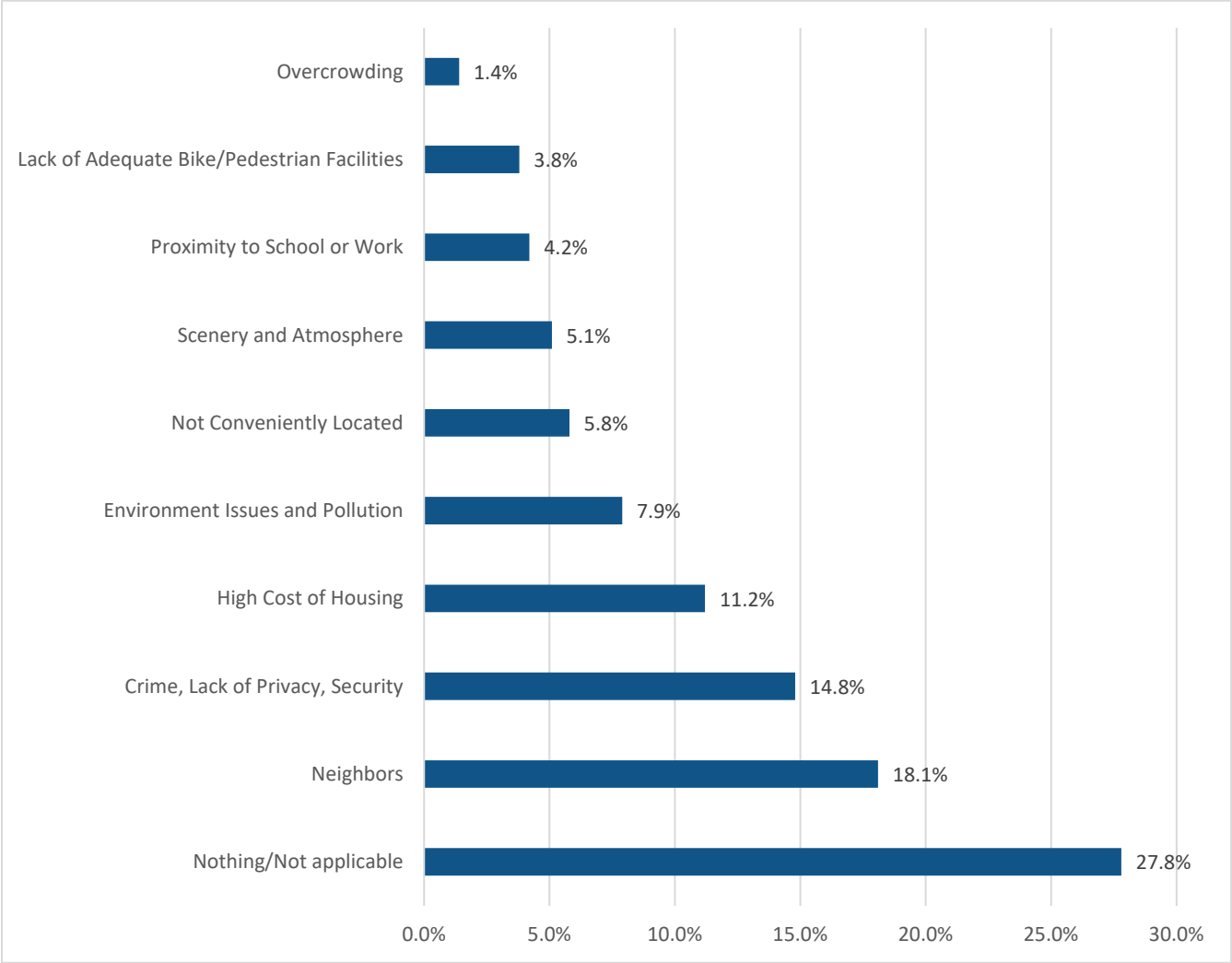
FIGURE 3-3 MOST-LIKED FEATURE OF CURRENT NEIGHBORHOOD



Source: FCOG Travel Survey, October 2022.

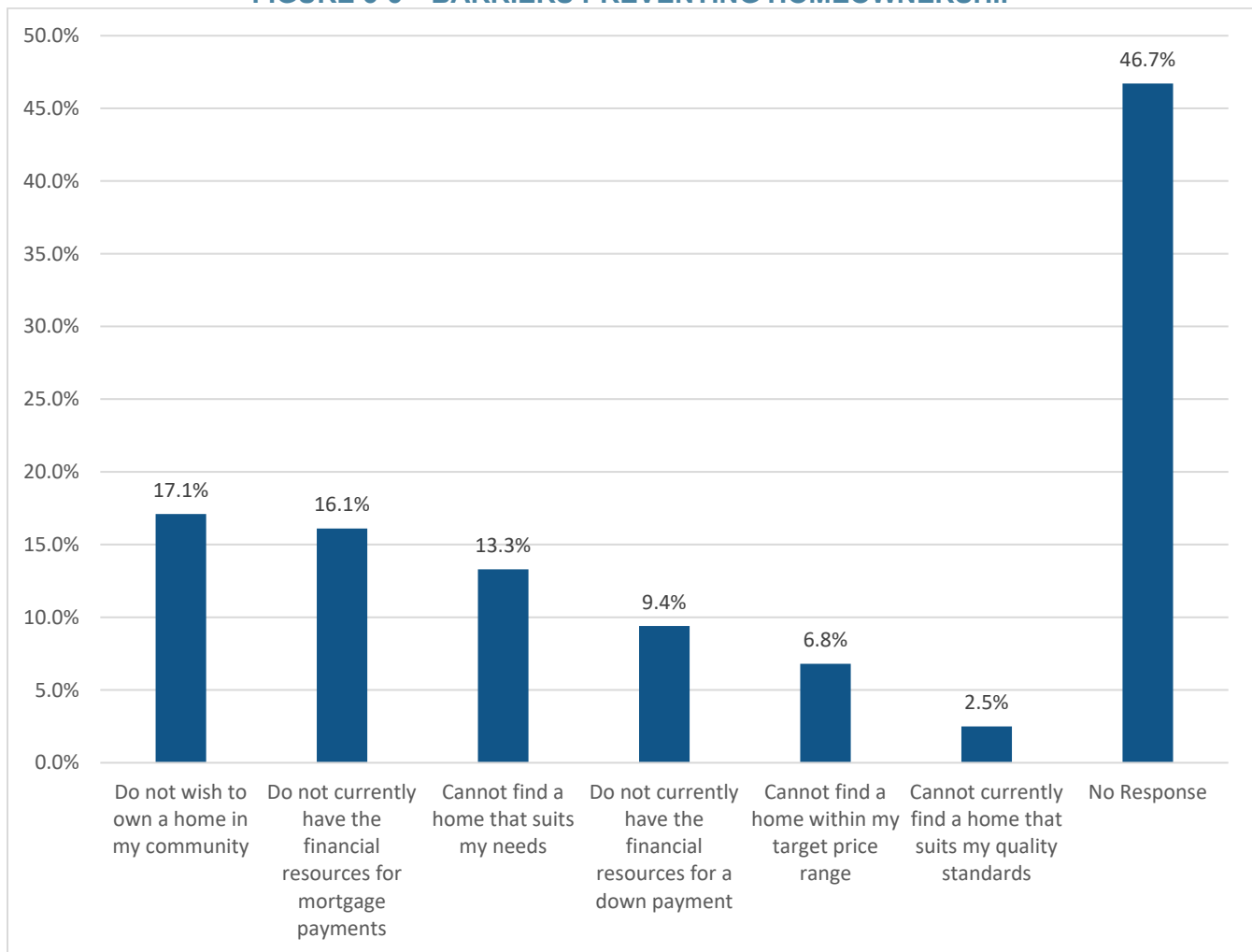
Approximately 25.0 percent of respondents identified their favorite aspect of their current neighborhood was the residents; conversely, 18.1 percent of respondents said that their neighbors were their least-liked aspect of their current neighborhood, followed by crime, lack of privacy, or security (14.8 percent), as shown in **Figure 3-4, Least-Liked Feature of Current Neighborhood**. The high cost of housing was identified by 11.2 percent of respondents as a least-liked feature, followed by lack of access to public transportation, shopping, schools, or employment for a combined 10.0 percent of responses. Overcrowding was reported as an issue by only 1.4 percent of respondents, suggesting that dwellings were available to fit their household needs within their ability to pay.

FIGURE 3-4 LEAST-LIKED FEATURE OF CURRENT NEIGHBORHOOD



Source: FCOG Travel Survey, October 2022.

Participants were also asked if they had encountered barriers preventing home ownership, shown in **Figure 4-5, Barriers Preventing Ownership**. Of the respondents who wished to own a home, the most common barriers to home ownership were related to financial challenges, including lack of financial resources for assuming a monthly mortgage payment, and finding a home that suited the household’s needs (i.e., lack of disability accommodations, proximity to work), followed closely by lack of down payment resources and finding a home within one’s budget. Overall, 45.6 percent of responses to this question centered around financial challenges in the current market, suggesting a need for additional housing at affordable price points and more information regarding available subsidies and financial assistance programs.

FIGURE 3-5 BARRIERS PREVENTING HOMEOWNERSHIP

Source: FCOG Travel Survey, October 2022.

Responses to the survey indicated a need for greater access to fair housing legal services, education for landlords on fair housing laws, and place-based revitalization efforts such as improved bicycle and pedestrian infrastructure, transit access, and safe and affordable housing. A full analysis of all responses to the FCOG Transportation Needs Survey are in Section 1 of the Housing Element.

Public Comments

To date, one letter has been received from the public on the Fresno County Multijurisdictional Housing Element. On September 29, 2022, the Leadership Council for Justice and Accountability (LCJA) shared a letter recommending holding interactive housing element workshops in at least three disadvantaged unincorporated communities (DUC) and lower-income communities, emphasizing that people in these areas are more likely to attend in their own communities due to transportation challenges. LCJA also identified a need for targeted outreach to members of special needs populations and protected classes, including but not limited to farmworkers, seniors, members of large families and single-headed households, and people of color and non-English speakers, and recommended multilingual noticing through a variety of mechanisms, including print media, radio, and television. The LCJA also recommended that jurisdictions ensure that strong public engagement efforts are maintained following jurisdictions' adoption of the element and that jurisdictions consider expansion of local funding opportunities for farmworker housing in unincorporated county; local rent stabilization ordinances; tenant protections to reduce displacement risks, including just-cause eviction and right to counsel guarantees; permanent emergency rental assistance program for those at risk of homelessness; investments in mobile home parks; inclusionary housing ordinance; acquisition and rehabilitation funding; and other programs that might be considered by individual jurisdictions.

As with feedback received through the consultation process, input through public comments was received to inform policies and actions to address fair housing concerns and housing needs generally. Public comment will continue to be solicited, considered, and incorporated throughout the update process.

FAIR HOUSING ISSUES

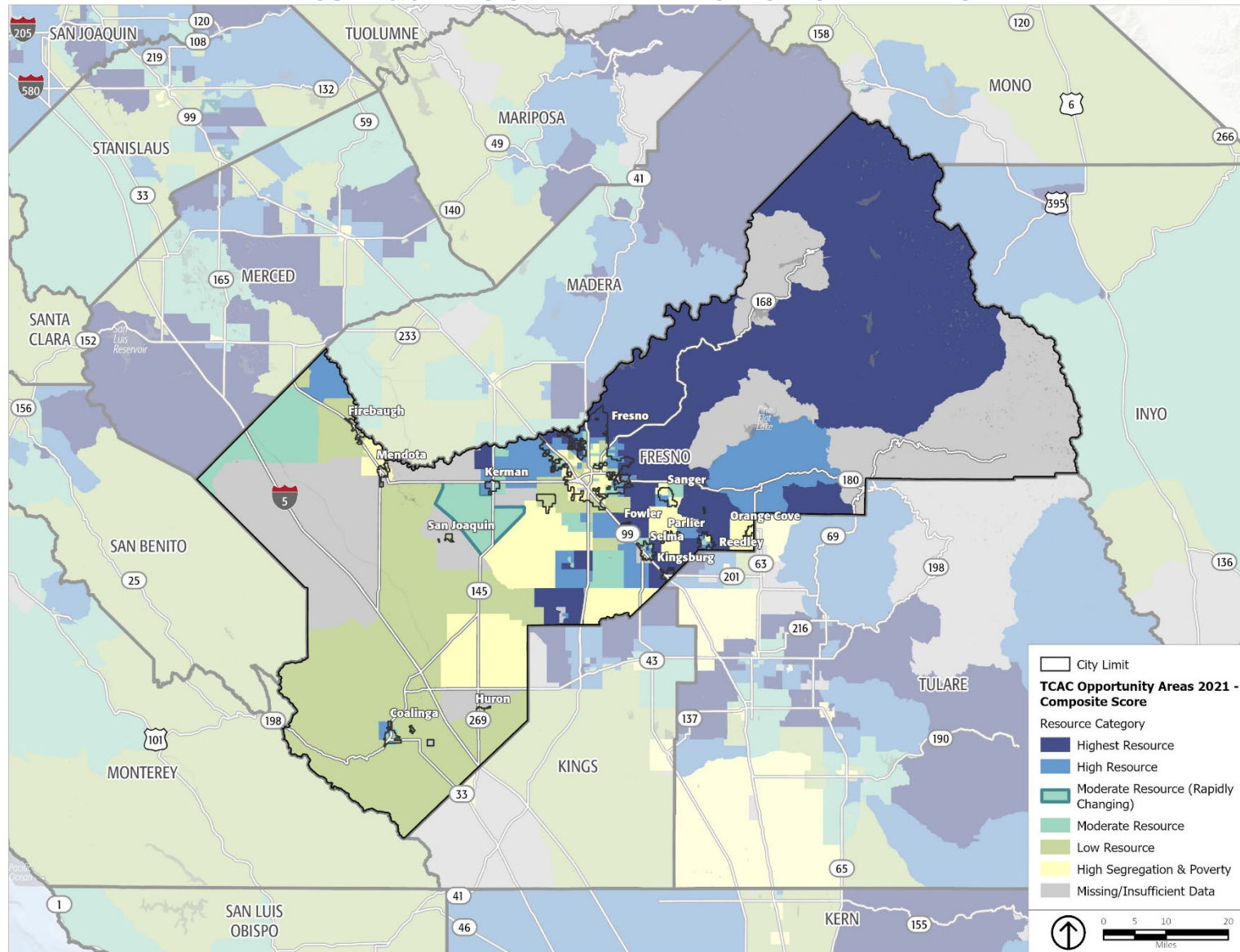
Since 2017, the California Tax Credit Allocation Committee (TCAC) and Department of Housing and Community Development (HCD) have developed annual maps of access to resources such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and environmental indicators to provide evidence-based research for policy recommendations. This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access to opportunities within their community.

The TCAC/HCD Opportunity Maps can help to identify areas within the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low-resource areas and areas of high segregation and poverty and to encourage better access for lower-income households and communities of color to housing in high-resource areas. TCAC/HCD categorized census tracts into high-, moderate-, or low-resource areas based on a composite score of economic, educational, and environmental factors that can perpetuate poverty and segregation, such as school proficiency, median income, and median housing prices. The TCAC/HCD Opportunity Maps use a regional index score to determine categorization as high, moderate, and low resource.

Areas designated as “highest resource” are the top 20-percent highest-scoring census tracts in the region. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated “high resource” score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic, and education attainment. “Moderate resource” areas are in the 41st to 70th percentile and those designated as “moderate resource (rapidly changing)” have experienced rapid increases in key indicators of opportunity, such as increasing median income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic attainment, and education; or positive outcomes in a certain area (e.g., score high for health, education) but not all areas (e.g., may score poorly for economic attainment). Low-resource areas are those that score above the 70th percentile and indicate a lack of access to positive outcomes and poor access to opportunities. The final designation are those areas identified as having “high segregation and poverty;” these are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$27,759 annually for a family of four in 2021).

As seen in **Figure 3-6, Regional TCAC/HCD Opportunity Areas**, most of Fresno County, particularly in the incorporated cities, is primarily a mix of low-resource or moderate-resource areas and areas of high segregation and poverty, with pockets of high-resource designations. The City of Fresno, as the largest city in the county, has the greatest variation in resource area designations among the incorporated cities of Fresno County. The central portion of the city is designated as low resource and high segregation and poverty, with moderate and high resource designations in the newer suburban communities along the northern and eastern edges of the city, including a pocket of unincorporated county that is surrounded by the incorporated city, designated as highest resource. In contrast, the adjacent City of Clovis is designated high resource with pockets identified as moderate resource. Two cities to the south along State Route 99 (SR 99), Fowler and Kingsburg, are designated as high resource, while Selma is designated an area of high segregation and poverty adjacent to SR 99, with moderate and high resource designations identified in the eastern portion. Additionally, the eastern cities of Sanger and Reedley all contain areas identified as high segregation and poverty in addition to moderate and high resource designations. Both Parlier and Orange Cove east of SR 99 are identified as predominantly areas of high segregation and poverty and low resource, as well as Mendota, Firebaugh, San Joaquin, and Huron in the eastern portion of the county. The City of Kerman, just east of the City of Fresno, and the City of Coalinga at the western edge of the county, are designated moderate and high resource. In the unincorporated county, high and highest resource areas are generally in the northeast and eastern portions of the county, including the unincorporated community of Squaw Valley, although most of the land is included within the Sequoia and Kings Canyon National Parks and is predominantly rural and sparsely inhabited, with pockets of higher resource designations in the unincorporated communities of Caruthers and Riverdale along State Route 41 (SR 41). Lower resource and areas of high segregation and poverty are identified in the western unincorporated areas of the county. Moderate-resource areas elsewhere, concentrated west of Fresno and within the triangle formed by SR 41, the southern boundary of the county, and SR 99. Given that much of unincorporated Fresno County is sparsely populated, with large agricultural and natural open space areas, the low- and moderate-resource areas may not accurately represent the access to opportunities for residents of unincorporated communities, where there is typically a concentration of resources.

FIGURE 3-6 REGIONAL TCAC/HCD OPPORTUNITY AREAS



Source: TCAC/HCD, 2021

Patterns of Integration and Segregation

Segregation exists when there are concentrations of a population, usually a protected class, in a certain area. Segregation can result from local policies, to the availability and accessibility of housing that meets the needs of that population, or a community culture or amenity that attracts the population. In the context of fair housing, segregation may indicate an issue where it creates disparities in access to opportunity, is a result of negative experiences such as discrimination or disproportionate housing need, or other concerns. Integration, in contrast, usually indicates a more balanced representation of a variety of population characteristics and is often considered to reflect fair housing opportunities and mobility.

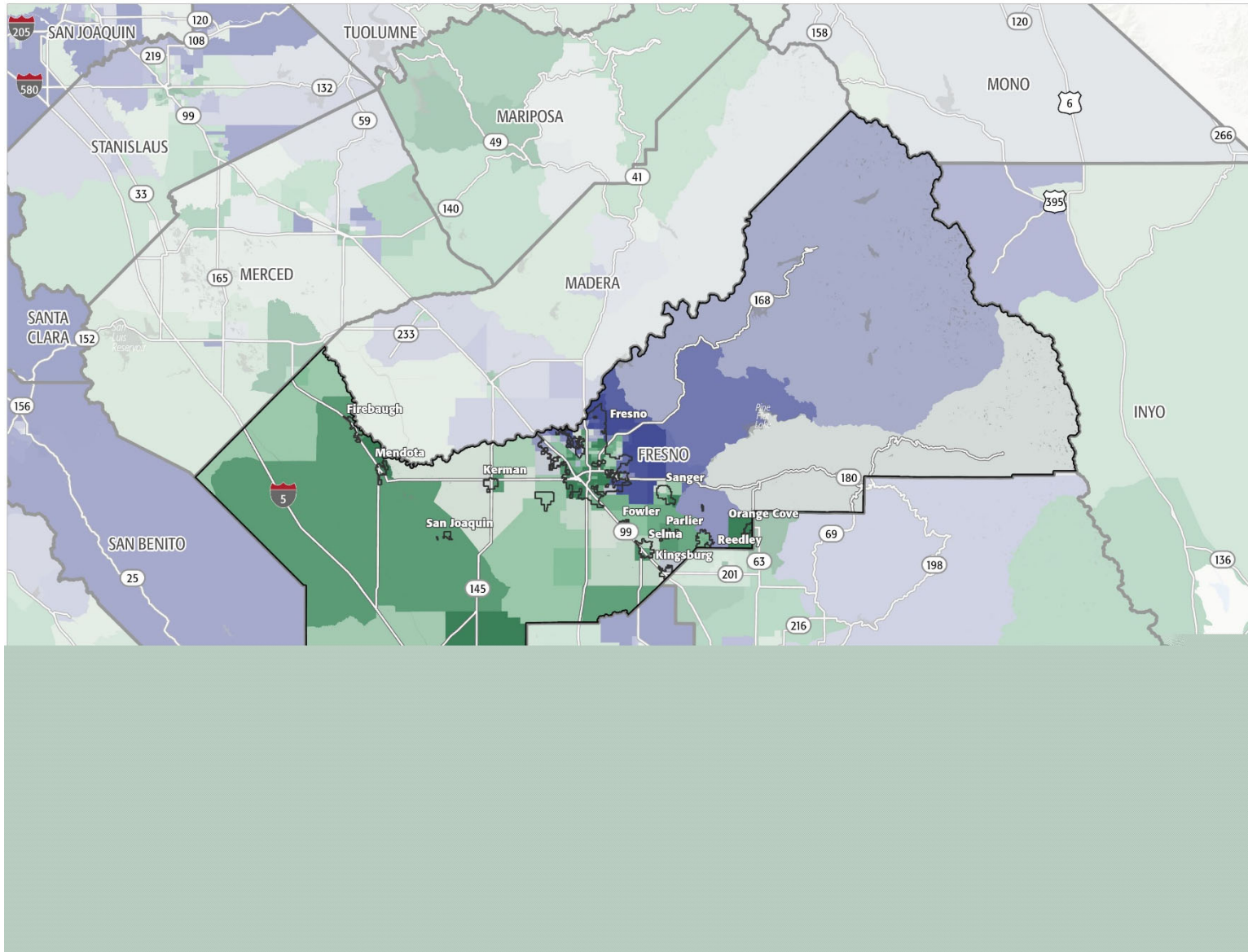
As identified in the previous discussion, a large portion of the City of Fresno; the rural area around the unincorporated community of Raisin City; a rural and agricultural tract north of Huron and one east of the Riverdale unincorporated community; the unincorporated area between, and including tracts within the cities of Sanger, Parlier, Orange Cove, and Mendota; and the unincorporated area north of the City of Mendota to the edge of the City of Firebaugh, are designated as areas of high segregation and poverty.

This analysis assesses four characteristics that may indicate patterns of integration or segregation throughout the region and local Fresno County jurisdictions: income distribution, racial and ethnic characteristics, familial status, and disability rates.

Income Distribution

At the regional level, income distribution can be measured between jurisdictions. **Figure 3-7, Income Patterns in the Region**, presents the spatial distribution of income groups in Fresno County and surrounding San Joaquin Valley jurisdictions. There are concentrations of higher-income households in the City of Clovis, in the northern and southern portions of the City of Fresno (inclusive of unincorporated county islands, which are unincorporated neighborhoods surrounded by the incorporated municipality, and unattached to other unincorporated areas). On maps, these geopolitical anomalies will form jagged or complex borders and 'holes' in the city limits), in the eastern portion of the county, and in unincorporated areas surrounding the cities of Kingsburg, Selma, and Sanger. In surrounding counties, concentrations of higher-income households are found in the portion of Kings County northeast of the City of Hanford and in Tulare County in northern Visalia, north of the community of Woodlake, east of the City of Tulare, and in the sparsely populated Sequoia National Park area in the eastern portion of Tulare County. The neighboring Merced, San Benito, Monterey, and Madera Counties to the north and west generally reflect moderate and lower median incomes.

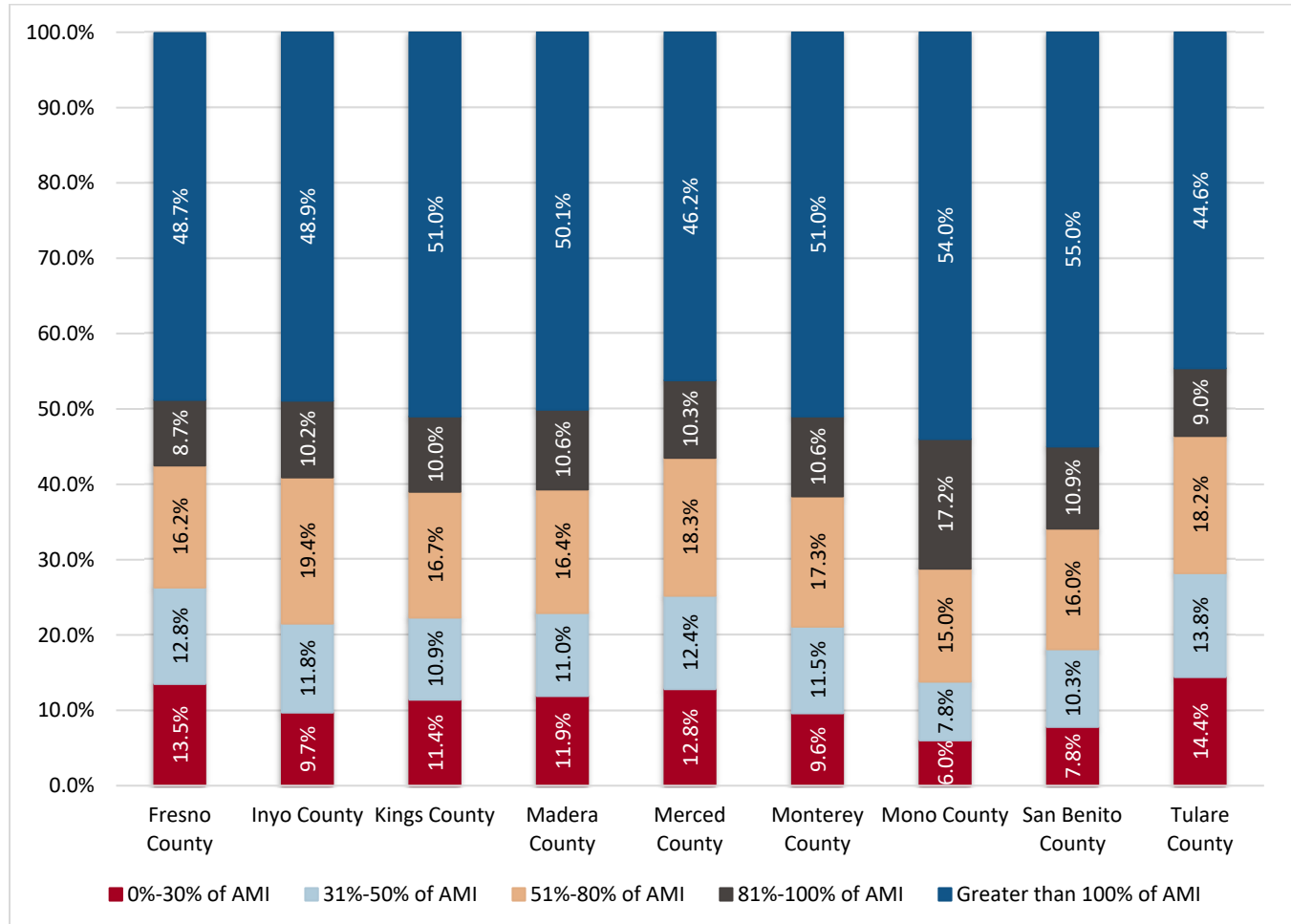
FIGURE 3-7 INCOME PATTERNS IN THE REGION



Source: 2015-2019 ACS

When comparing income groups between San Joaquin Valley counties, patterns in Fresno County closely mirror many of the San Joaquin Valley counties, supporting the patterns shown in **Figure 3-7, Income Groups in the Region**. **Figure 3-8, Regional Median Incomes**, presents the geographic patterns of median income in Fresno County compared to the region.

FIGURE 3-8 REGIONAL MEDIAN INCOMES



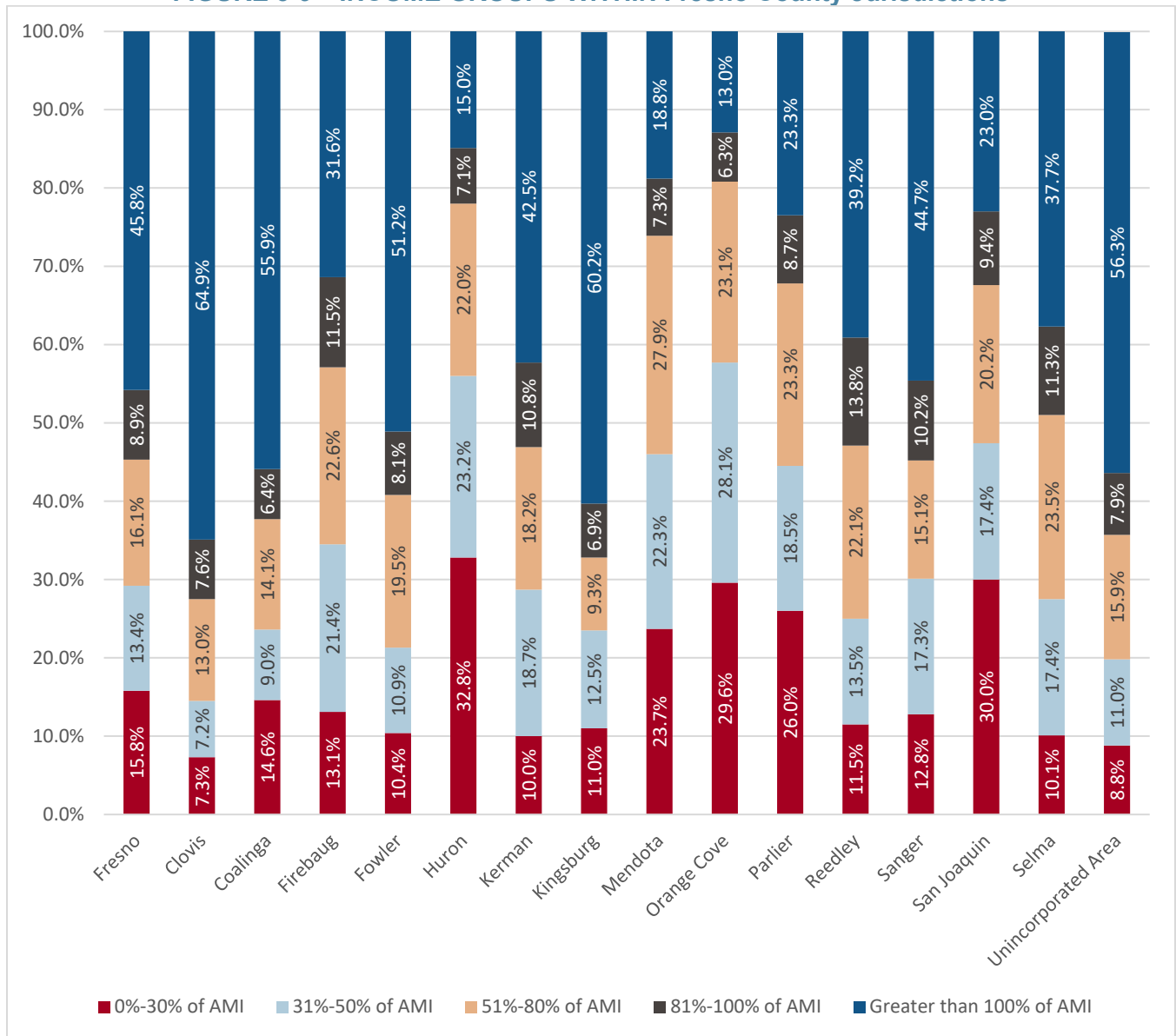
Source: 2016 – 2020 ACS

Throughout the region, the highest median income is often found in medium-density urban areas, outside of the central core of the cities in the suburban residential developments, as is the pattern in the incorporated cities of Fresno and Clovis in Fresno County, and Visalia and Tulare in Tulare County, as well as unincorporated areas outside of these cities and in the vicinity of the national forest areas in the eastern portions of these counties. Lower-income concentrations are found within older city cores in the larger jurisdictions. However, in contrast to areas in the state with higher-density populations and uses, the San Joaquin Valley counties are not heavily populated and are instead heavily agricultural, and unincorporated areas are where more lower-income households are located. As shown in **Figure 3-8, Regional Median Incomes**, Fresno County reflects income distribution trends found in the region, with between 46.2 percent and 51.0 percent of the households with incomes 100 percent above the County median in Fresno, Inyo, Kings, Madera, and Monterey Counties. Additionally, the proportion of lower-income households hovers around 40.0 percent in these same counties. Lower-income households comprise between 30.0

and 35.0 percent in Mono and San Benito Counties, and higher proportions of lower-income households, between 43.5 and 46.4 percent, are reported in Merced and Tulare Counties, respectively. Conversely, Merced and Tulare Counties had lower proportions of households with incomes above 100 percent of the median, and Mono and San Benito Counties had higher proportions of above median incomes. However, Mono and San Benito Counties are not comparable to the other San Joaquin Valley counties, as Mono County contains a significant portion of Mammoth Mountain recreational area and higher-income retirement residents, and San Benito County more closely reflects adjoining higher-income Santa Clara and Santa Cruz Counties.

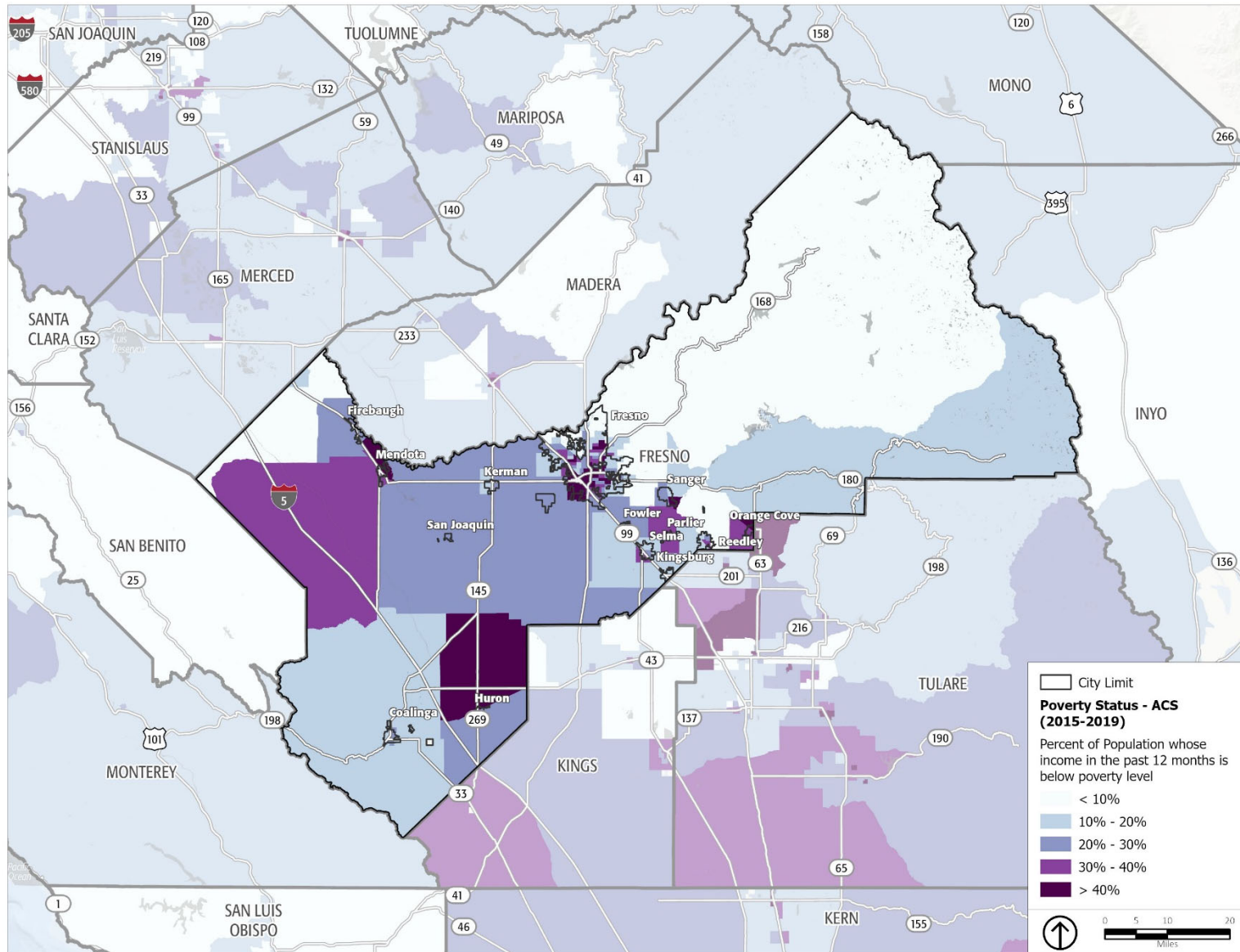
Within Fresno County, the City of Clovis, followed by the City of Kingsburg and unincorporated area, has the largest proportion of moderate- and above moderate-income households earning more than 100.0 percent of the Area Median Income (AMI) at 64.9, 60.2, and 56.3 percent, respectively (**Figure 3-9, Income Groups within Fresno County Jurisdictions**). Conversely, the cities of Huron, San Joaquin, Orange Cove, and Parlier have the highest percentage of households with extremely low incomes below 30.0 percent of the AMI, at 32.8, 30.0, 29.6, and 26.0 percent respectively. Overall, the City of Orange Cove has the highest percentage of lower-income households, constituting 80.8 percent of the total households, followed by the City of Huron at 78.0 percent of the total households, the City of Mendota at 73.9 percent of total households, and the cities of Parlier and San Joaquin at 67.8 and 67.6 percent. The distribution of income groups within Fresno County may be representative of the availability of affordable housing, the historic development patterns, and the employment opportunities in the San Joaquin Valley.

As shown in **Figure 3-9, Income Groups within Fresno County Jurisdictions**, over half of the households in the cities of Huron and Orange Cove have incomes falling into the extremely low- and very low-income categories. In the cities of Mendota and San Joaquin, just over 46.0 percent of total median household incomes fall in the extremely low- and very low-income categories, corresponding with high rates of poverty shown in **Figure 3-10, Regional Poverty Rates**. While all jurisdictions in Fresno County, with the exception of the City of Clovis and the unincorporated county, have areas in which at least 10.0 percent of the population falls below the poverty line, the cities of Kerman, Selma, and Fowler have the lowest representation of population with incomes below 30.0 percent AMI, at 10.0, 10.1, and 10.4 percent, respectively.

FIGURE 3-9 INCOME GROUPS WITHIN Fresno County Jurisdictions

Source: San Joaquin Valley (SVJ) Regional Early Action Project (REAP) 2022

FIGURE 3-10 REGIONAL POVERTY RATES



Source: 2015-2019 ACS

Racial and Ethnic Characteristics

The Othering and Belonging Institute developed the Divergence Index tool that compares the relative proportions of racial groups (or any other groups) at smaller and larger geographies, looking for the degree of “divergence” between the two geographies, such as between a census tract and a county.² The lowest possible value of the Divergence Index is 0, when the demographics of a smaller geography does not differ, or diverge, from that of the larger geography, suggesting minimal segregation, whereas higher values suggest higher divergence, and hence higher segregation. For example, if the population within an overall jurisdiction of two census tracts is predominantly Hispanic at 91.0 percent, and one census tract is 95.5 percent Hispanic, the Divergence Index in that tract would be low, as the tract does not differ significantly from the larger geographical unit. However, if the other census tract is primarily Hispanic at 74.0 percent and has higher proportions of other racial and ethnic groups, the Divergence Index would be higher, as that tract differs from overall geographical demographic patterns, and the Non-Hispanic residents would be the populations that are considered segregated. The mapping designation in that tract would be Low-Medium Segregation. In this case, a predominantly Hispanic community is not considered “segregated” as the majority of the population is homogeneous – it is the presence of other races/ethnicities within a smaller geographic unit where segregation, which may include White Non-Hispanic, Asian, Other, or any combination of racial/ethnic affiliation, that are actually the “segregated” populations within an area that is overall representative of Hispanic populations. The Divergence Index reveals patterns between racial and ethnic concentrations that may indicate segregation, such as “between-place” (or inter-municipal or regional segregation) and “within-place” (or intra-municipal) segregation. In other words, the Divergence Index measures the degree of segregation between neighborhoods within a city compared to the degree that it exists between cities within a metropolitan region.

While the Divergence Index indicates the separation of groups across space, it cannot, by itself, indicate if a place is truly “integrated.” A place could have a low level of segregation and yet not reflect what we would intuitively describe as “integrated.” This is because some places with little racial segregation may be racially homogeneous, with little underlying diversity that would result in segregation. Some communities and regions may appear to have relatively little racial residential segregation, but that may be a result of low diversity. The determination of high or low-medium segregation designations at the larger county level, for example, is not predicated solely on a predominance of one race or another. The distribution of population within racial/ethnic groups at the overall county level is established as a baseline. The Segregation/Integration designation is then determined on how each of the racial/ethnic populations are distributed proportionally at the jurisdictional level, compared to the percentage of the population in each racial/ethnic group at the baseline county level.

As shown in **Figure 3-11, Segregation and Integration, Regional Divergence, 2020**, there is a mix of High and Low-Medium Segregation designations among the counties surrounding Fresno County. There are no counties identified as Racially Integrated. Fresno County has been identified as highly segregated, with a baseline distribution of 54.0 percent Hispanic, 24.0 percent White Non-Hispanic, 11.0 percent Asian, and 8.0 percent Other. Although the representation of the racial and ethnic populations in the City of Fresno closely correspond to the county baseline, eight of the jurisdictions in the county have Hispanic populations over 80.0 percent, thereby

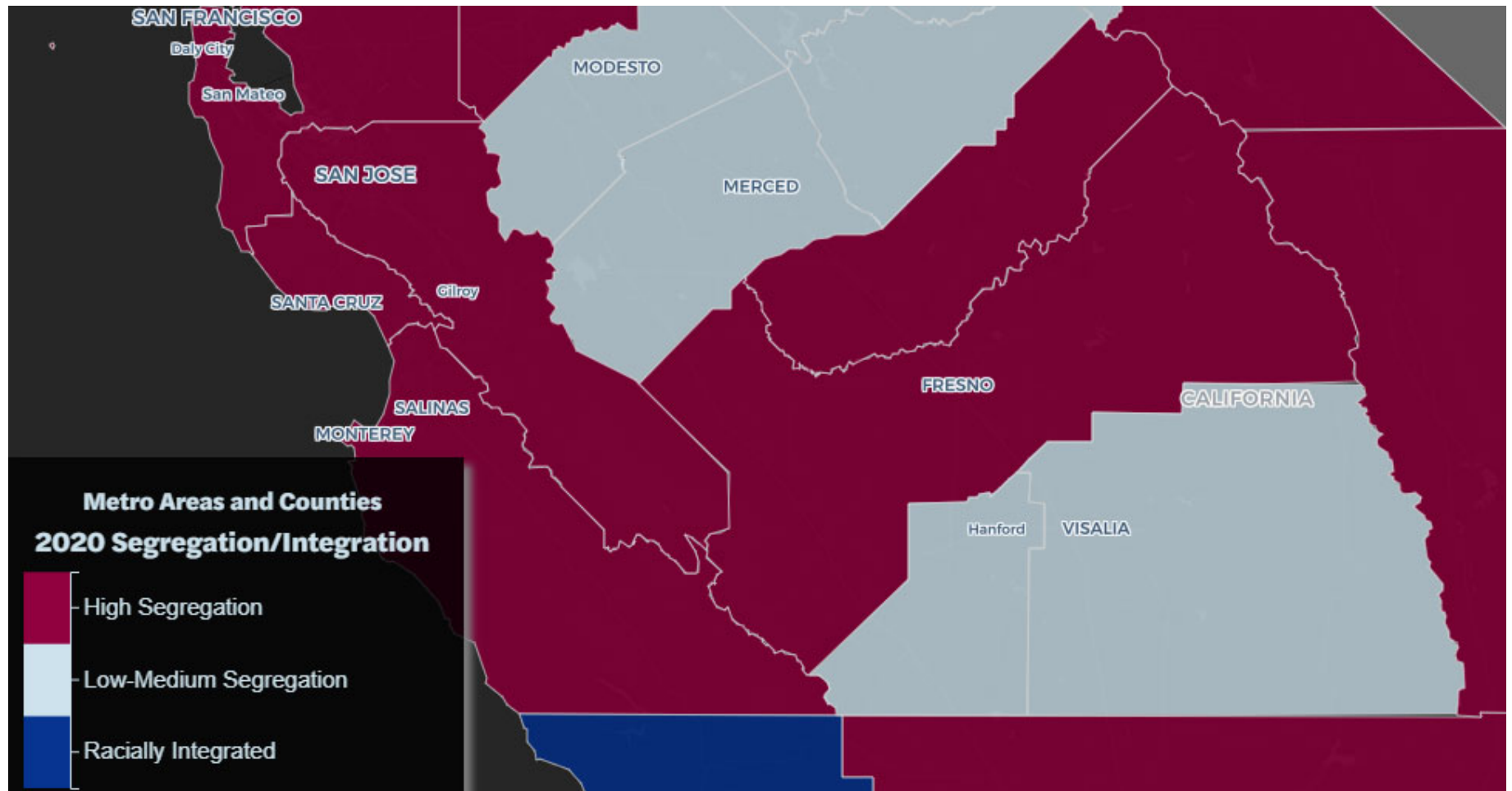
² Othering and Belonging Institute, 2022, “Technical Appendix” in *The Roots of Structural Racism Project*, accessed October 5, 2022. <https://belonging.berkeley.edu/technical-appendix>.

“diverging” from the county baseline and indicating a segregated population of color. In contrast, the City of Clovis has a White population that is almost double that of the overall county, and conversely the proportion of Hispanic residents is 31.0 percent compared to 54.0 percent per the county baseline, again indicating a divergence from the countywide racial and ethnic population distribution. The three remaining jurisdictions have proportional representations of racial and ethnic populations that generally diverge less than approximately 20 percentage points from the baseline and are designated low-medium segregation. However, the High Segregation allocation results from the prevalence of jurisdictions within the county that differ so significantly from the baseline.

Similar patterns of jurisdictions diverging from the county level racial and ethnic baseline occur in Monterey, Madera, Inyo, and Mono Counties, with associated High Segregation designations. Madera and Monterey Counties experience the divergence primarily within the Hispanic and Other populations. In Madera County, the racial and ethnic distribution is 60.0 percent Hispanic, 31.0 percent White Non-Hispanic, and 9.0 percent Other. However, Madera has a distribution that diverges from the baseline with 80.0 percent Hispanic, 13.0 percent White Non-Hispanic, and 8.0 percent Other, and Chowchilla has a lower proportion of Hispanic residents, a comparable White Non-Hispanic representation, yet a higher proportion of Black and Other residents at 15.0 percent. Monterey County’s High Segregation designation is attributed to the extreme divergence of racial and ethnic representation in the coastal cities from the baseline of 60.0 percent Hispanic, 27.0 percent White Non-Hispanic, and 12.0 percent Other, with White Non-Hispanic populations more than double the county baseline and Asian and Other proportions almost double the county baseline. In contrast, the inland jurisdictions along Interstate (I-) 5 in the rural agricultural portions of the county have high proportions of Hispanic communities between 20 and 33 percentage points from the baseline, with corresponding low White Non-Hispanic and Other populations.

In contrast, in Mono and Inyo Counties, the High Segregation designation is based on the predominance of a countywide White population at 66.0 and 58.0 percent, respectively, and although there is a comparable racial and ethnic composition in the single incorporated jurisdiction in each, the remainder of each of the counties’ census designated places (CDPs) have proportional representations of racial and ethnic groups that are divergent from the county baseline, and therefore have been identified as a High Segregation statistical area. The remaining adjacent Merced, Tulare, and Kings Counties are considered Low-Medium Segregation, with the proportions of Hispanic, White Non-Hispanic, Asian, and Other communities of color more closely correlating with the baseline distributions of racial/ethnic populations. San Benito County is included in the San Jose/Sunnyvale, Santa Clara Metropolitan Statistical Area (MSA) and therefore not comparable in this analysis.

FIGURE 3-11 SEGREGATION AND INTEGRATION, REGIONAL DIVERGENCE, 2020

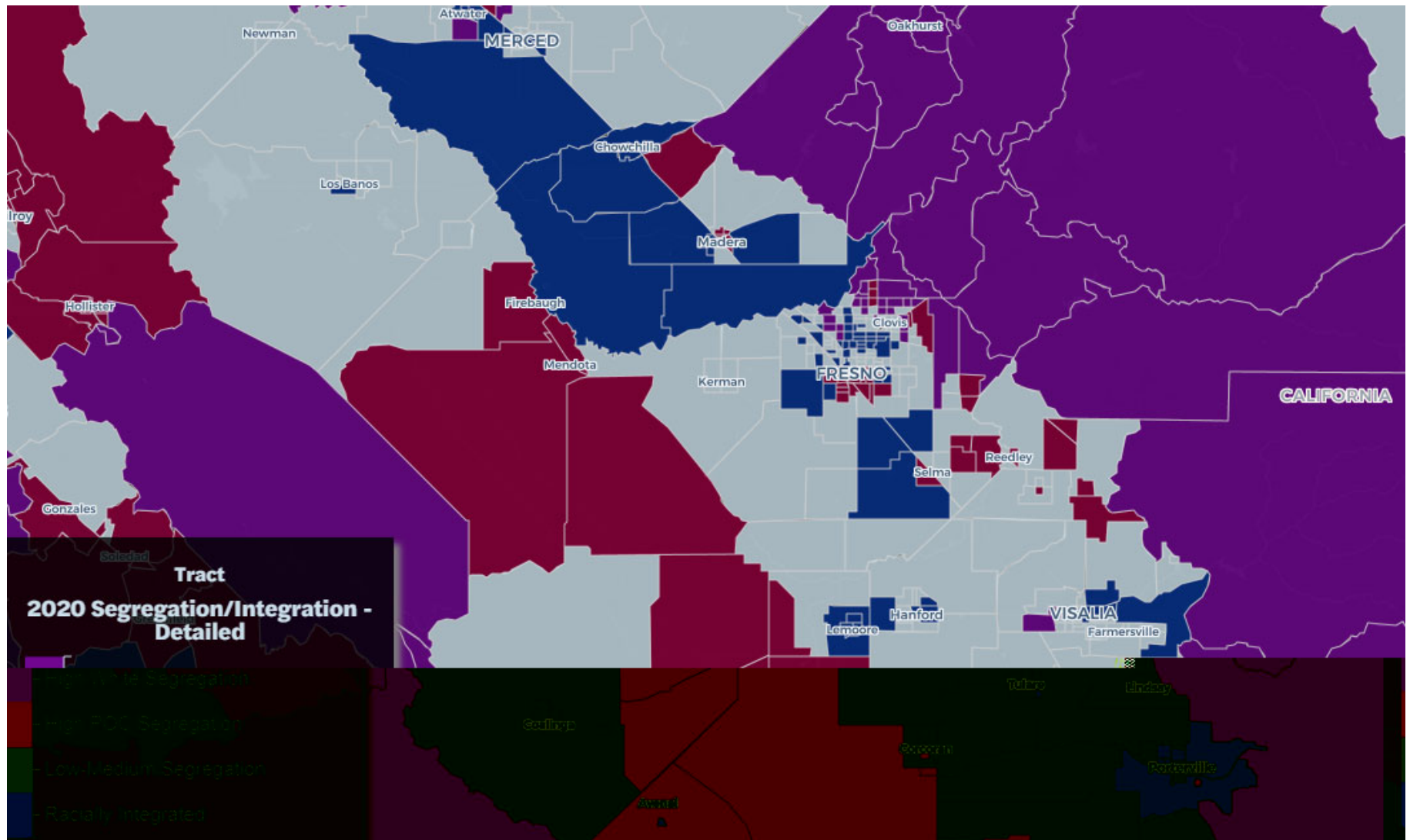


Source: *Othering and Belonging Institute*, 2020

As shown in **Figure 3-12, Racial and Ethnic Divergence, Fresno County Region**, the detailed Segregation and Integration Index is an alternative measurement of segregation and integration from a more qualitative perspective, although the categories are based on quantitative proportions, classified as high white segregation (more than 51 percent White population); high People of Color (POC) segregation (above 75 percent total Non-White populations); low-medium segregation (between 50 and 74 percent predominant population and 25 to 50 percent White populations); and racially integrated (below 50 percent representation of all racial and ethnic groups). Within Fresno County, there are pockets of high POC segregation correlating to many of the eastern jurisdictions, within and around the cities of Fresno and Clovis, and large areas of high POC segregation in the western portion of the county, correlating to a predominance of Hispanic populations. Conversely, there are no areas of high White segregation west of SR 99 in Fresno County, although the eastern portion of Fresno County, as well as Mono and Inyo Counties, are identified as high White segregation areas, correlating to the predominantly White, non-Hispanic population. In contrast, the high White segregation designation is also found in San Benito and Monterey Counties, which were, at the MSA level, considered highly segregated, yet this designation is due to the physical concentrations of predominantly White, non-Hispanic populations along the coast in Monterey County and more sizeable non-Hispanic White representation in San Benito County.

At the census tract level, many of the jurisdictions in Fresno County designated as High Segregation at the higher level include census tracts (comprising the entire city or a majority of the census tracts in the city) designated as High POC Segregation, including Mendota, Selma, Reedley, Sanger, Parlier, Orange Cove, and Huron, as well as census tracts in the western unincorporated county, as they are predominantly Hispanic, which is divergent from the county baseline (although internally the level of segregation is low). These designations are often reflective of the intra-city relationships between racial and ethnic groups and high representations of Hispanic populations. In the City of Clovis, as well as unincorporated county islands in the City of Fresno, and eastern census tract adjacent to the national forest areas, also designated as High Segregation at a broader level, the majority of census tracts are identified as High White Segregation. Those census tracts that are identified as High POC in the City of Clovis reflect a high concentration of Asian residents in combination with an average of 20.0 percent Hispanic and Other at approximately 6.0 percent. A large portion of the census tracts within the cities of Fresno, Kerman, Kingsburg, Clovis, and Coalinga, as well as unincorporated suburbs of the City of Fresno, are designated as areas of Low-Medium segregation, which relate to intra-city distribution of racial and ethnic populations within the total city composition. While there are no jurisdictions in Fresno County designated as racially integrated in their entirety, Racially Integrated designations exist at the census tract level in the cities of Fresno and Clovis and south along SR 99 that correspond to Diversity Index percentiles not reflected at the jurisdictional-level profile.

FIGURE 3-12 RACIAL AND ETHNIC DIVERGENCE, FRESNO COUNTY REGION

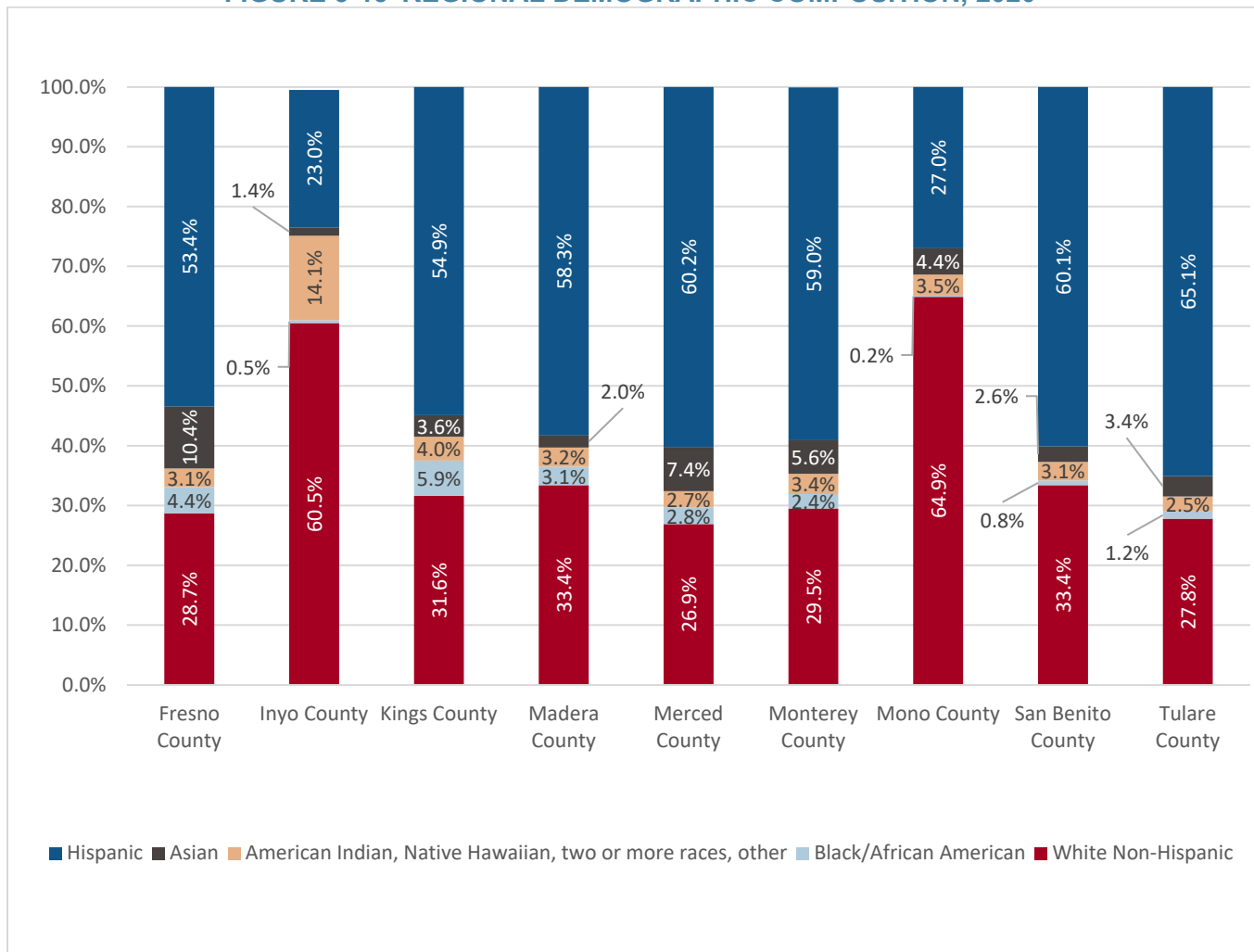


Source: Othering and Belonging Institute, 2020

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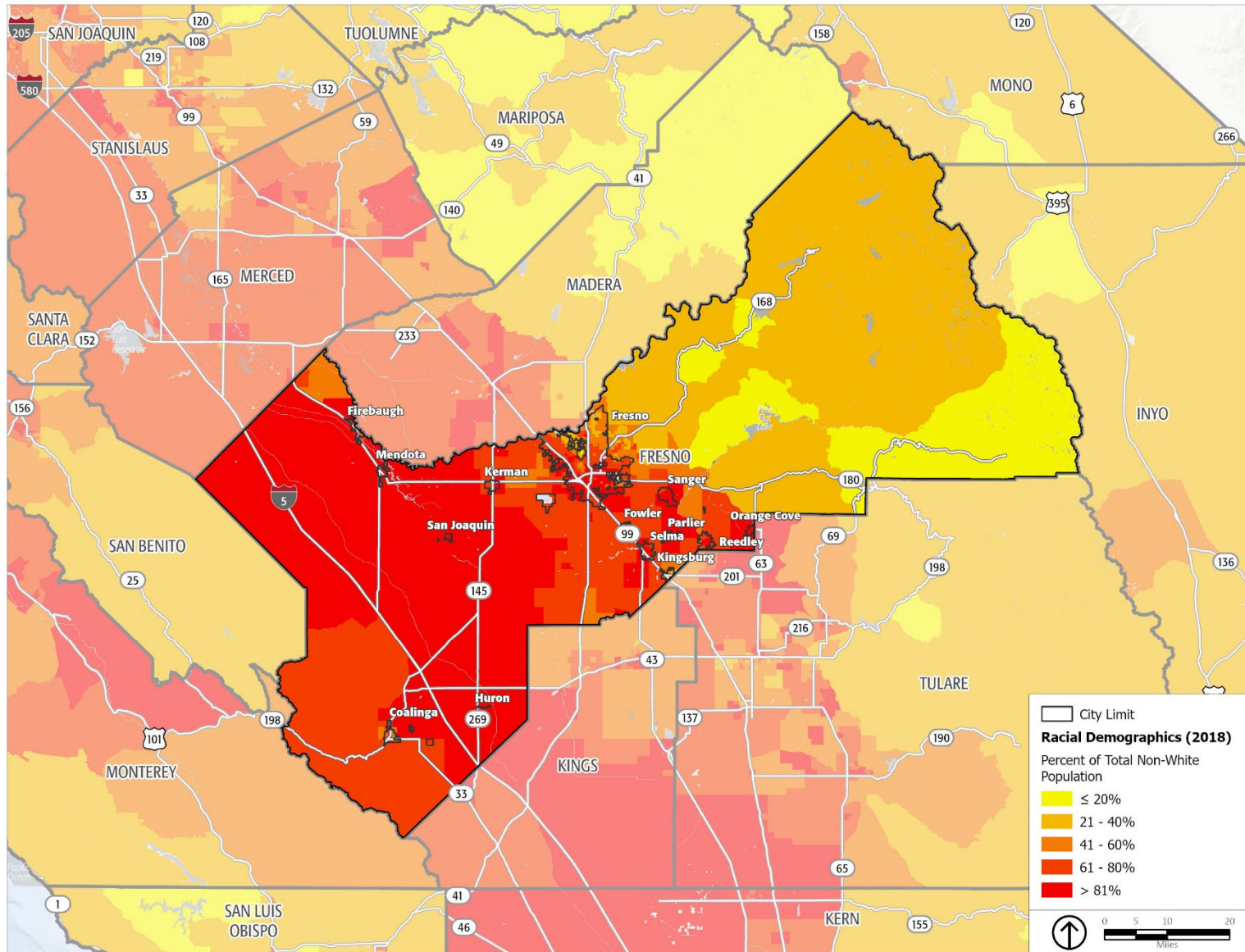
In Fresno County, as in much of the surrounding San Joaquin Valley region following SR 99 and to the west, the population is primarily Non-White, (**Figure 3-13, Regional Demographic Composition, 2020**, and **Figure 3-14, Regional Racial Demographics**) with the predominant population identifying as Hispanic, with the exception of portions of Clovis and pockets of unincorporated areas. The northern portion of the San Joaquin Valley region has similar racial and ethnic patterns, with most of Merced, Madera, and Tulare Counties being 61.0 to 81.0 percent Non-White with predominantly Hispanic populations, with concentrations of Non-White populations above 81.0 percent in the core areas of jurisdictions. San Benito County has a slightly less diverse population, with 41.0 to 60.0 percent of the population identifying as Non-White and a sizeable White population. In the eastern Inyo and San Joaquin Counties, the population is predominantly White Non-Hispanic, with communities of color comprising less than 40.0 percent of the population. These racial and ethnic trends in the flatland areas of the San Joaquin Valley reflect patterns of the historical agricultural economy and associated lower-income distribution with higher rates of poverty.

FIGURE 3-13 REGIONAL DEMOGRAPHIC COMPOSITION, 2020



Source: 2016-2020 ACS

FIGURE 3-14 REGIONAL RACIAL DEMOGRAPHICS



Source: Esri, 2018

Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by the United States Department of Housing and Urban Development (HUD) as an area in which 50.0 percent or more of the population identifies as non-White and 40.0 percent or more of households are earning an income below the federal poverty line. Although the regional 2021 Tax Credit Allocation Committee (TCAC)/California Department of Housing and Community Development (HCD) Opportunity Map methodology was used during the preparation of this Regional Assessment of Fair Housing (AFH) chapter, as described previously, the data that methodology relied on for the United States Department of Housing and Urban Development's (HUD's) Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) designation is from 2013 and prior. Therefore, the 2023 COG Geography TCAC/HCD Opportunity Map - High Segregation and Poverty indicator is used instead. It uses the same methodology for measuring high segregation and poverty areas as the 2023 TCAC/HCD Opportunity Map. The 2023 TCAC/HCD Opportunity Map includes a poverty concentration and racial segregation filter that aligns with HUD's R/ECAP methodology but is intended to more effectively reflect the level of racial and ethnic diversity unique to many parts of California.

The 2023 methodology identifies areas of concentrated poverty where at least 30 percent of the population is living below the poverty line. The filter relies on a measure of racial segregation to capture the block groups and/or tracts that have a disproportionate share of households of color. The HUD R/ECAP metric sets an absolute threshold that does not account for substantial variation in the racial and ethnic population across California's counties. To reflect unique racial and poverty interrelationships unique to the jurisdiction, a relative segregation measure is calculated at the block group/census tract level in the 2023 methodology to identify how much more segregated that area is relative to Fresno County overall. Local geographical areas that have both a poverty rate of over 30 percent and are designated as being racially segregated are filtered into the "High Segregation Poverty" category, as shown in **Figure 3-15 (Areas of High Segregation and Poverty, 2023)**.

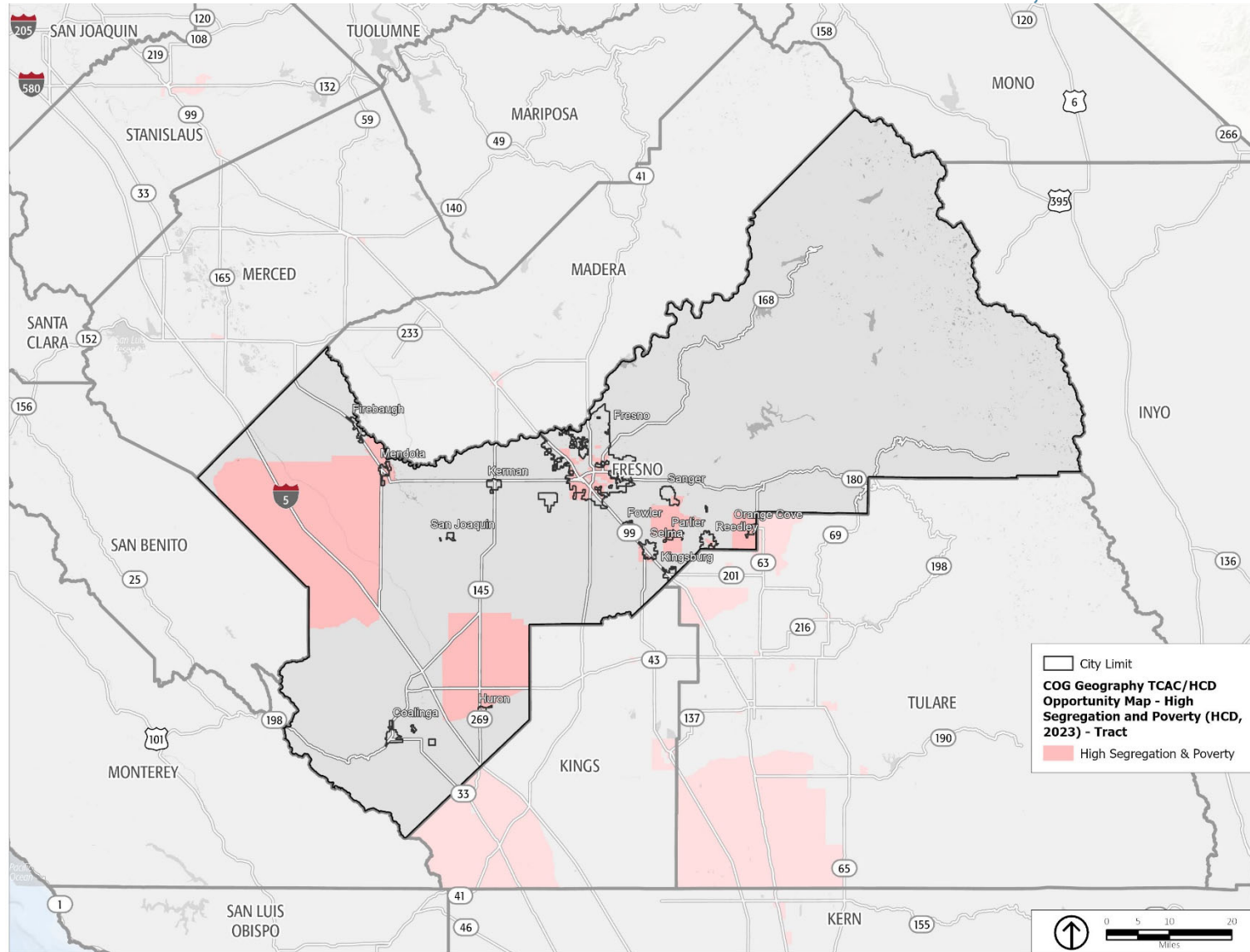
HCD has also identified racially concentrated areas of affluence (RCAAs) in California as census tracts in which the total population that identifies as White is 1.25 times higher than the average percentage of the total White population in the local COG (60.3 percent in FCOG) and a median income that is 1.5 times higher.

There are 36 tracts identified as areas of high segregation and poverty in the City of Fresno; one within the limits of the City of Sanger and surrounding unincorporated areas; two within the limits of the City of Parlier, two within the limits of the City of Orange Cove and surrounding unincorporated areas; two within the limits of the City of Mendota, including the surrounding unincorporated areas; one within the limits of the City of Reedley; and one within the limits of the City of Huron, including the surrounding unincorporated areas; all of which are discussed in more detail in their respective jurisdictional analysis. There are several other areas of high segregation and poverty in the southern San Joaquin Valley region in Tulare County, and in San Benito County, while there are several in the cities of Merced and Madera (see **Figure 3-15, Regional Areas of High Segregation and Poverty, 2023**). However, the incidence of areas of high segregation and poverty is far greater in the larger, more urbanized jurisdiction of Fresno. In

contrast, there are several RCAAs in Fresno County (see **Figure 3-16, Regional RCAAs**), in the cities of Clovis and Fresno, including unincorporated islands and unincorporated areas east of Clovis and Fresno. RCAAs are also evident throughout the southern and eastern portions of the region, including portions of the cities of Visalia, Tulare, and Hanford and adjacent unincorporated area, and the Sequoia National Forest communities.

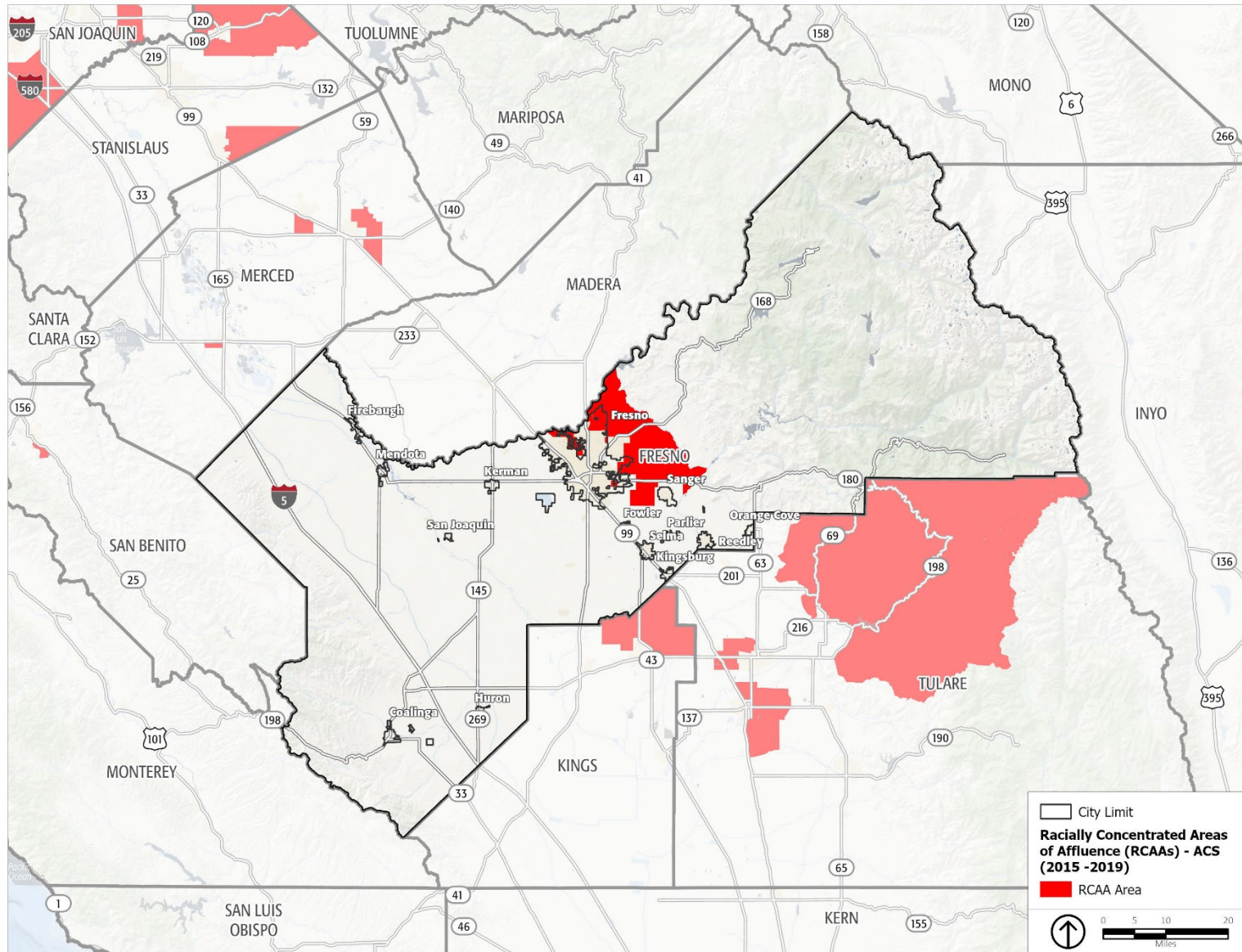
At the local level, the AFFH diversity data map provides a current reflection of local integration. As shown in **Figure 3-17, Diversity Index for Fresno County**, the Diversity Index percentile closely corresponds to the racial demographics data presented in **Figure 3-18, Fresno County Jurisdiction Racial Demographics**. Areas with the lowest diversity indices are found in Clovis and the unincorporated island in northern Fresno, as well as the eastern communities of Squaw Valley and Aubrey. The majority of cities fall within the 70.0 to 85.0 percent diversity percentile, with the highest diversity scores above the 85th percentile found in and surrounding the City of Fresno, in the City of Fowler, west and south in the unincorporated county towards the cities of Caruthers, Huron, and Coalinga, and also in portions of the City of Mendota and the City of Kerman. In some jurisdictions, the percentage of the population that identifies as other Non-White (including Black/African American, Native American, Asian, and Multiple Race) is so low, as shown in the Figure 2-1, Race and Ethnicity (2020), in the Needs Assessment, that diversity indices may not accurately represent their distribution.

FIGURE 3-15 REGIONAL AREAS OF HIGH SEGREGATION AND POVERTY, 2023



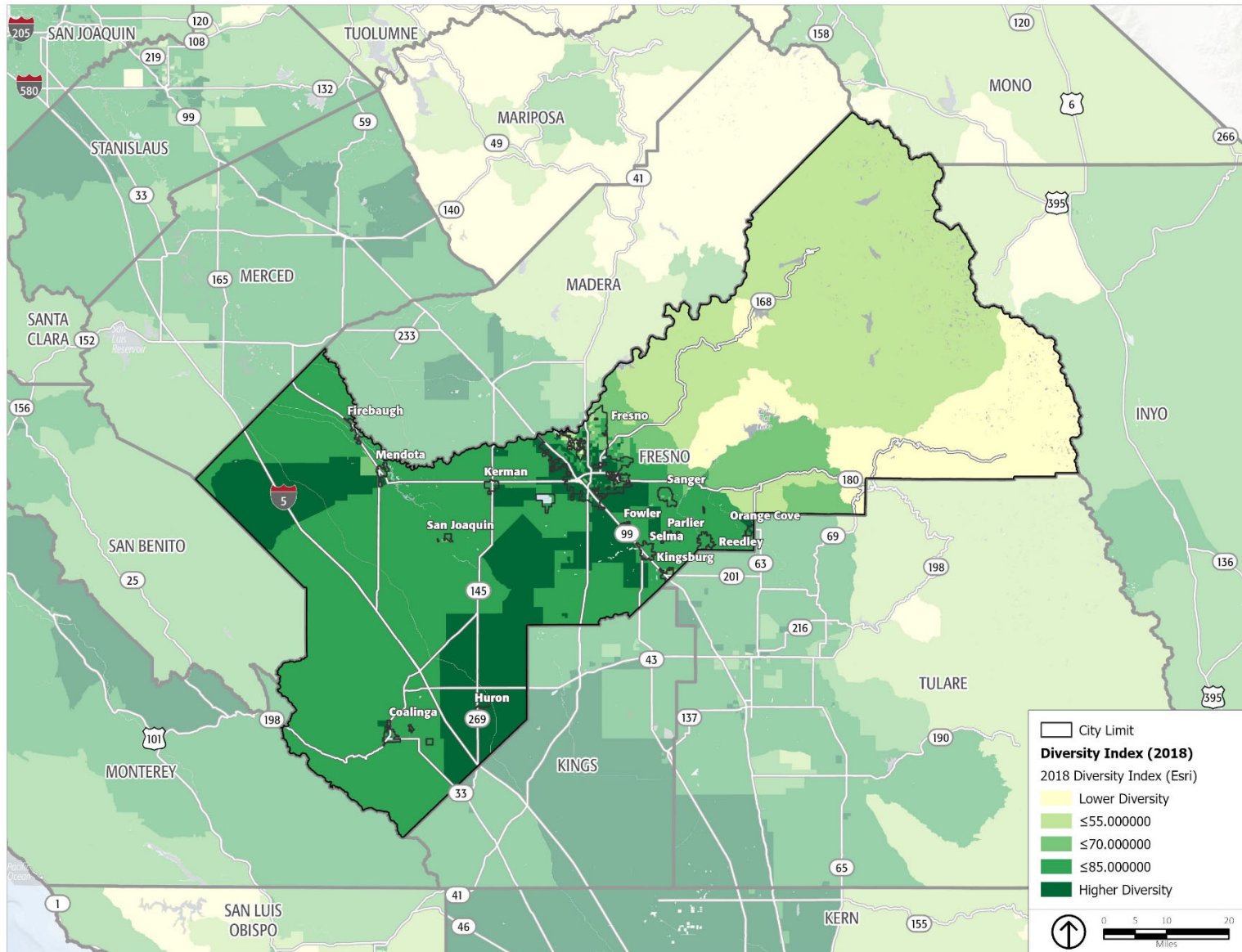
Source: California Tax Credit Allocation Committee and HCD, 2023

FIGURE 3-16 REGIONAL RCAAS

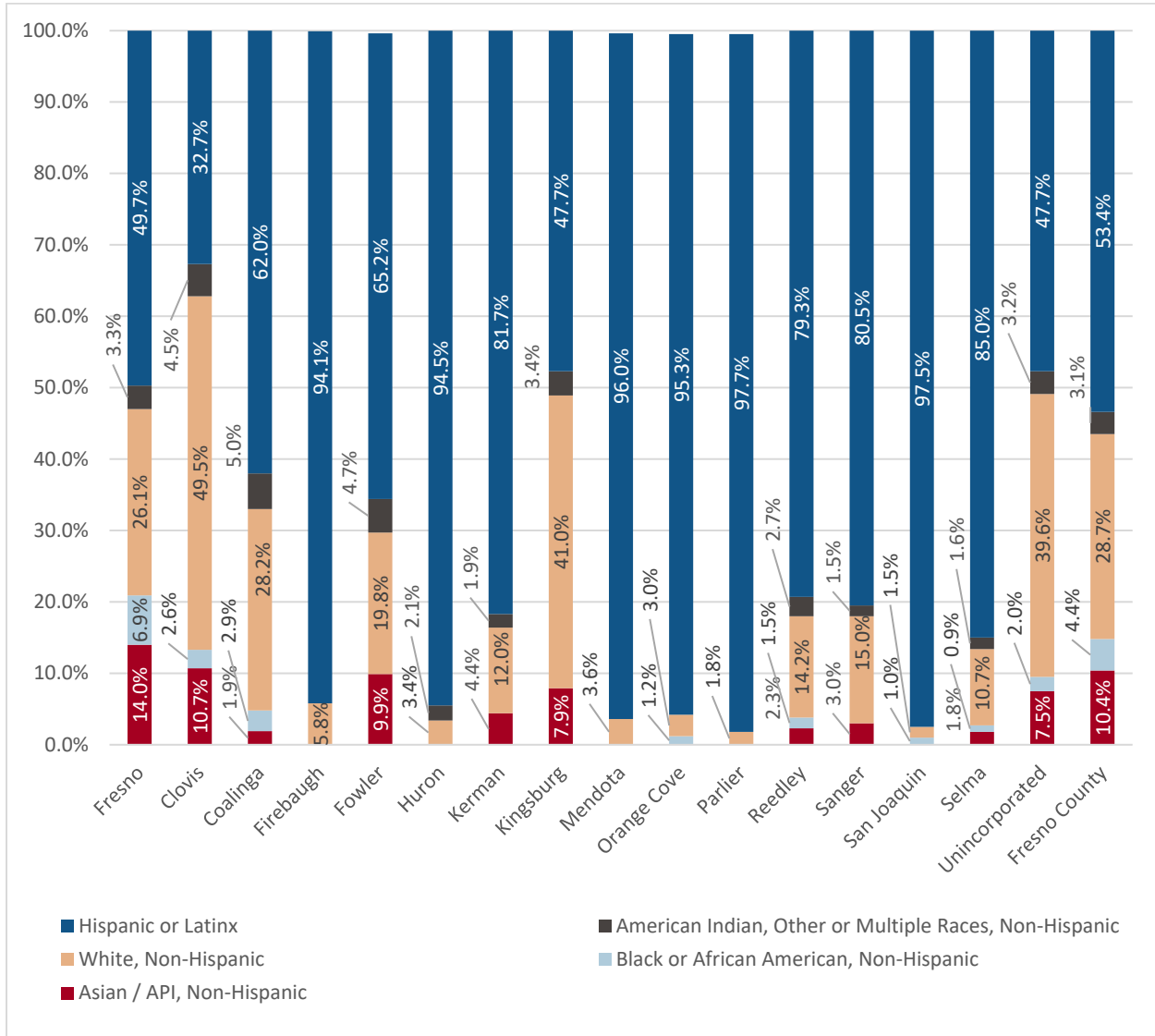


Source: 2015-2019 ACS, HCD 2022

FIGURE 3-17 DIVERSITY INDEX WITHIN FRESNO COUNTY



Source: Esri, 2018

FIGURE 3-18 FRESNO COUNTY JURISDICTION RACIAL DEMOGRAPHICS

Source: 2016-2020 ACS

Familial Status

Patterns of familial status present a potential indicator of fair housing issues, as it relates to availability of appropriately sized or priced housing when certain family types are concentrated. As a protected characteristic, concentrations of family types may also occur as a result of discrimination by housing providers, such as against families with children or unmarried partners. Furthermore, single-parent, female-headed households are considered to have a greater risk of experiencing poverty than single-parent, male-headed households due to factors including the gender wage gap and difficulty in securing higher-wage jobs.

In 2021, the HUD Office of Fair Housing and Equal Opportunity (FHEO) reported the number of housing discrimination cases filed with HUD since January 2013. Of the 140 cases in Fresno County, approximately 9.3 percent (13 cases) alleged familial status discrimination (**Table 3-1, Regional Familial Status Discrimination, 2013-2021**). According to the FHEO, six cases were filed in Fresno County in 2020, none

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of which were familial status related. While it is important to note that some cases may go unreported, 13 cases in 8 years reflects fairly low rates of familial status discrimination in Fresno County. Further, the incidence of discrimination against familial status in Fresno County is relatively low compared to the region, with three counties having lower rates, and two counties having rates approaching 30.0 percent.

Table 3-1 Regional Familial Status Discrimination, 2013-2021

County	Total Cases*	Cases Alleging Familial Status Discrimination	
		Number	Percentage of Total Cases
Fresno County	140	13	9.3%
Inyo County	N/A	N/A	N/A
Kings County	14	4	28.6%
Madera County	11	0	0%
Merced County	27	3	11.1%
Mono County	2	0	0%
Monterey County	98	18	18.4%
San Benito County	10	3	30.0%
Tulare County	47	4	8.5%

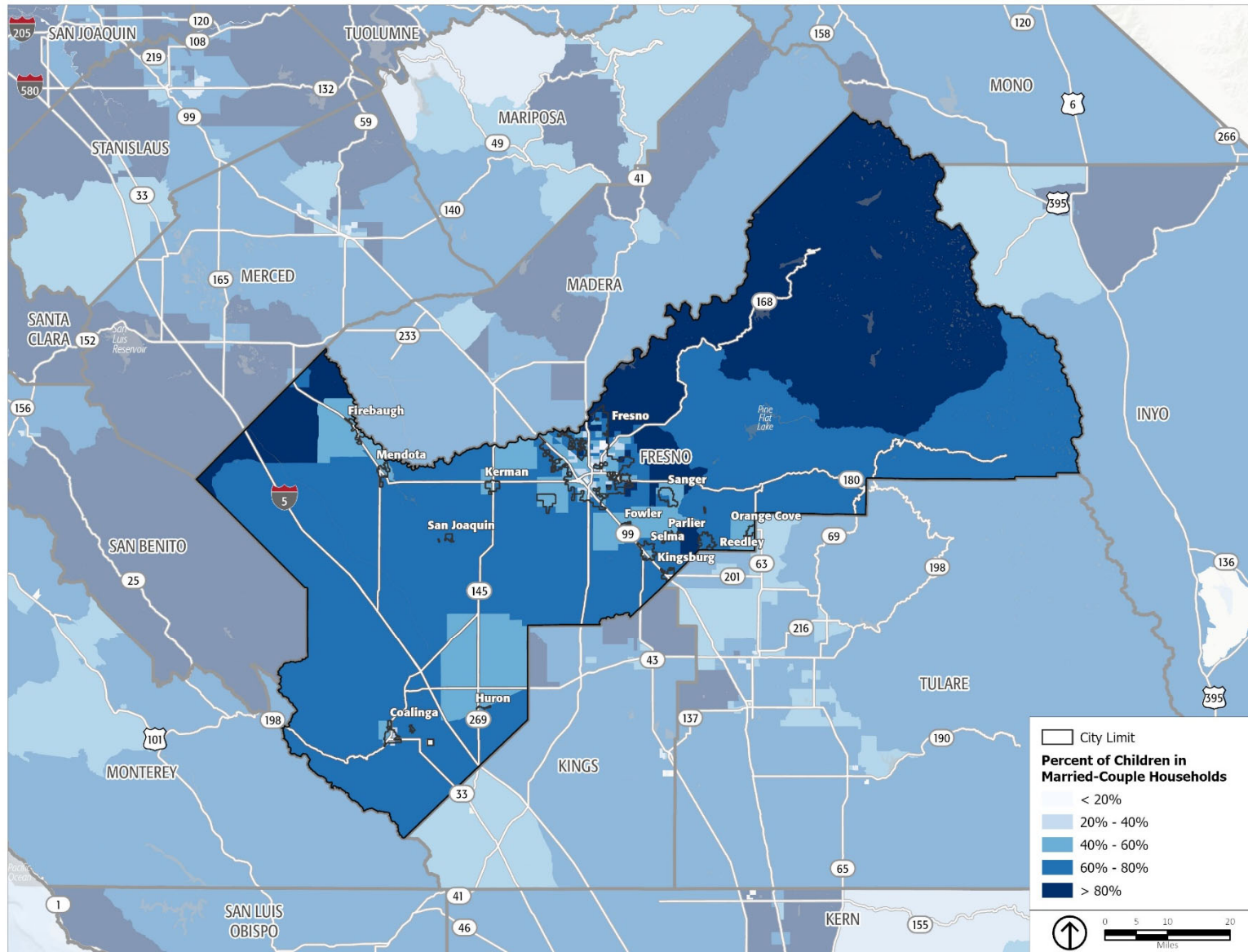
**Cases that were withdrawn by the complainant without resolution, resulted in a no-cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total.*

Source: HUD, 2021

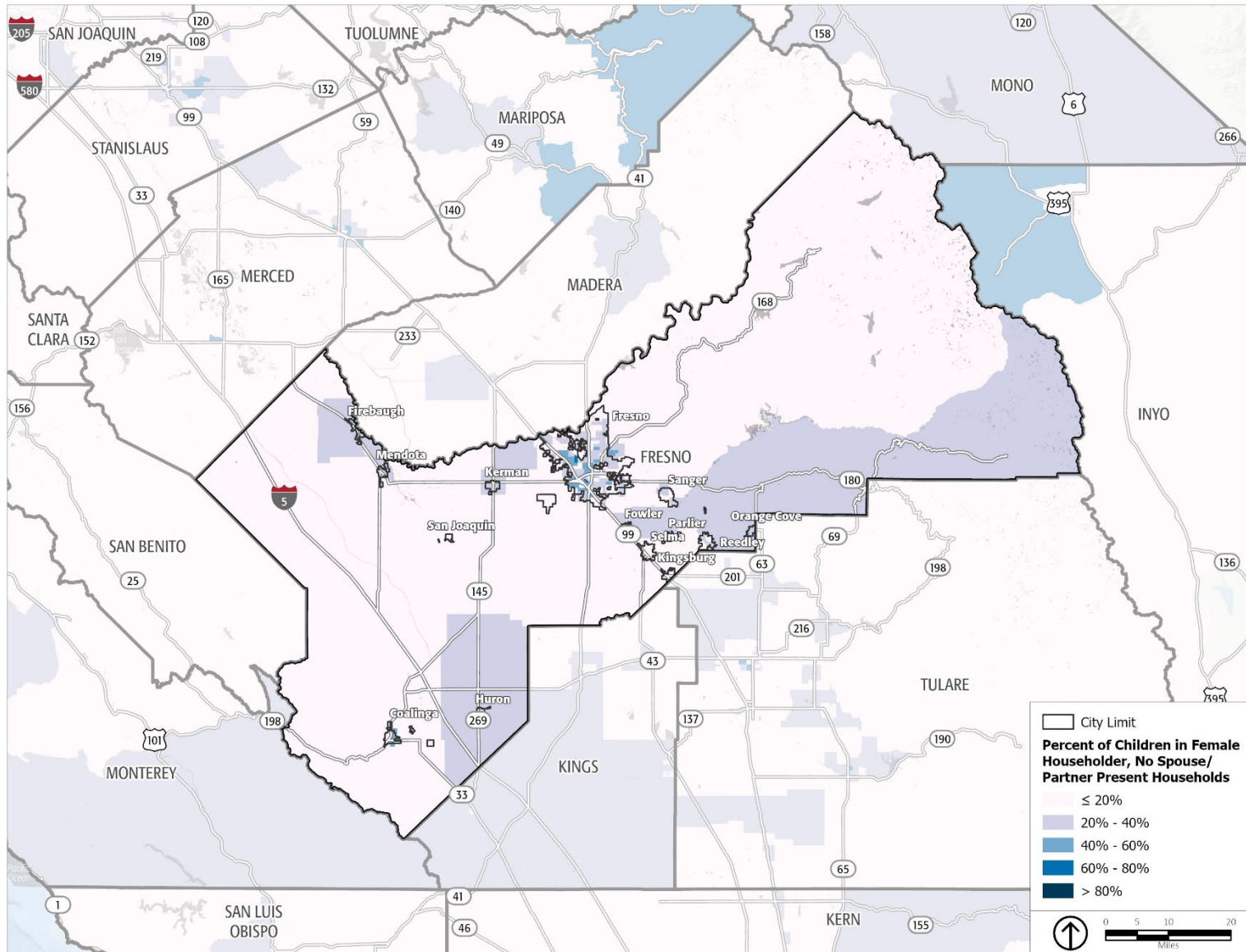
While discrimination against familial status does not appear to pose a fair housing issue in Fresno County, particularly compared to the region, there are still notable patterns of distribution for varying family types. As seen in **Figure 3-19, Percentage of Children in Married-Couple Households in the Region**, most of Fresno County has moderate to high rates of this family type, comparable to surrounding San Joaquin Valley jurisdictions. In the San Joaquin Valley, in areas where residences are typically more dispersed and uses are more agricultural or limited by topography, there is a higher incidence of families with children than is found in the central and southern neighborhoods of the City of Fresno, as well as portions of the cities of Coalinga, Kerman, Mendota, Firebaugh, Fowler, Parlier, Orange Cove, and Sanger, inclusive of adjacent unincorporated areas. This trend is also present in the more urbanized areas of Tulare, Merced, and Madera Counties. In contrast, Inyo, Mono, the eastern portion of Monterey, and San Benito Counties, which have relatively few pockets of urbanization, have the highest rates of married-family households with children. The highest rates of female-headed households with children in Fresno County, between 20.0 and 40.0 percent, are in, or immediately adjacent to, incorporated cities, likely where there is better access to schools, transit, services, and jobs, as well as a greater range of housing types to meet a variety of needs (**Figure 3-20, Percentage of Children in Female-Headed Households in the Region**). This pattern is seen throughout the San Joaquin Valley region, with greater concentrations of female-headed households in and near cities, as well as in the eastern areas of Fresno and Tulare Counties, and throughout Mono and Inyo Counties. Higher rates of married-couple households are found further from urban centers, west of SR 99, in higher-income communities, and also in the eastern areas of Fresno, Madera, Merced, and Tulare Counties, and throughout Mono and Inyo Counties.

Within Fresno County, the highest concentration of female-headed households, 60.0 to 80.0 percent of total households, is evident in two census tracts in the City of Fresno. There are several tracts in Fresno, predominantly along SR 99 and SR 41, with proportions of female-headed households comprising 40.0 to 60.0 percent of the total households, as well as two tracts in the City of Clovis. In line with this, Fresno has tracts with lower concentrations of married-couple households with children, which is the dominant family type in the remainder of the county and nearby areas of the unincorporated county. In other jurisdictions in the county, there is a more balanced representation of a variety of family types, though married couples are still the primary family type throughout Fresno County and the region.

FIGURE 3-19 PERCENTAGE OF CHILDREN IN MARRIED-COUPLE HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

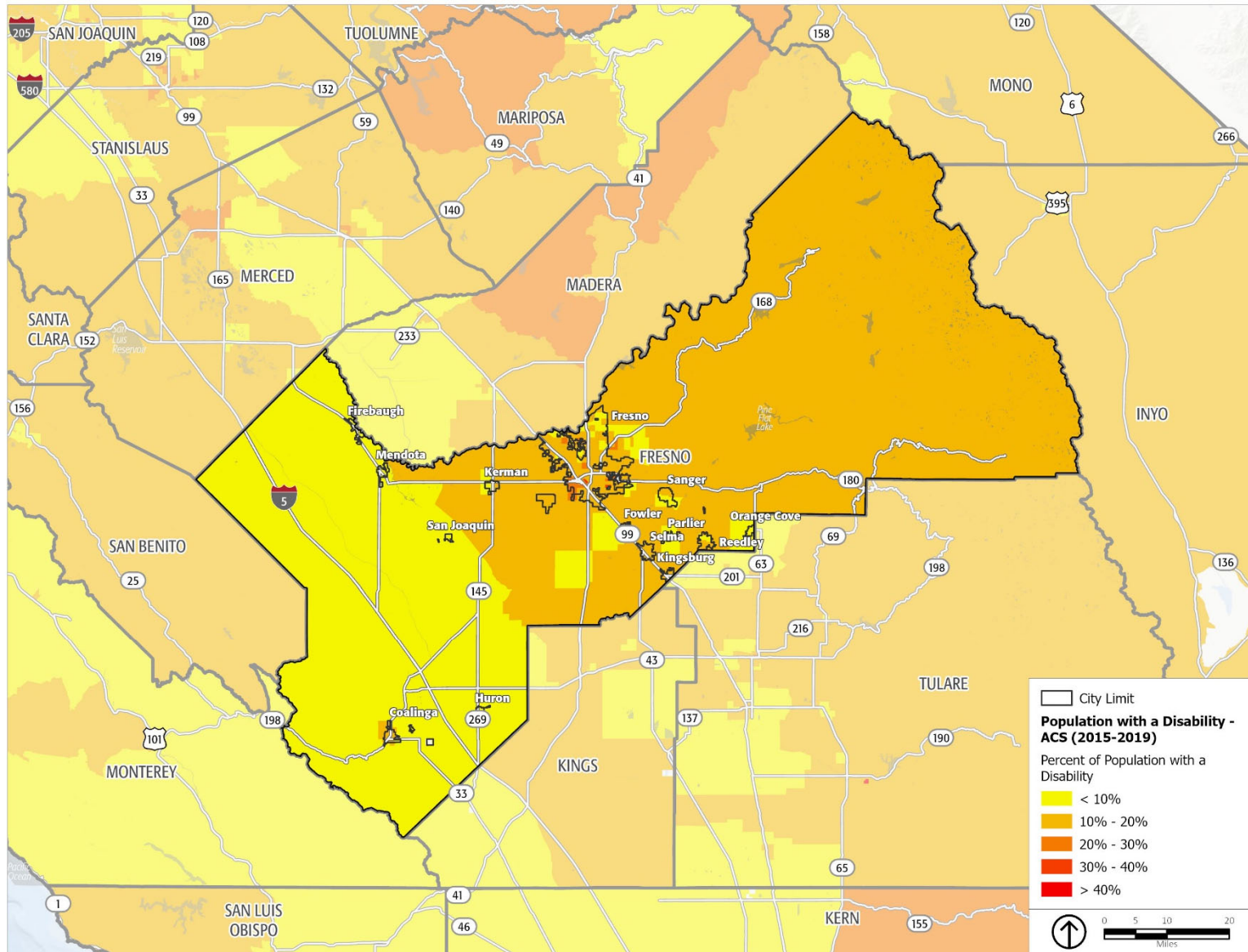
FIGURE 3-20 PERCENTAGE OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS IN THE REGION

Source: 2015-2019 ACS

Disability Rates

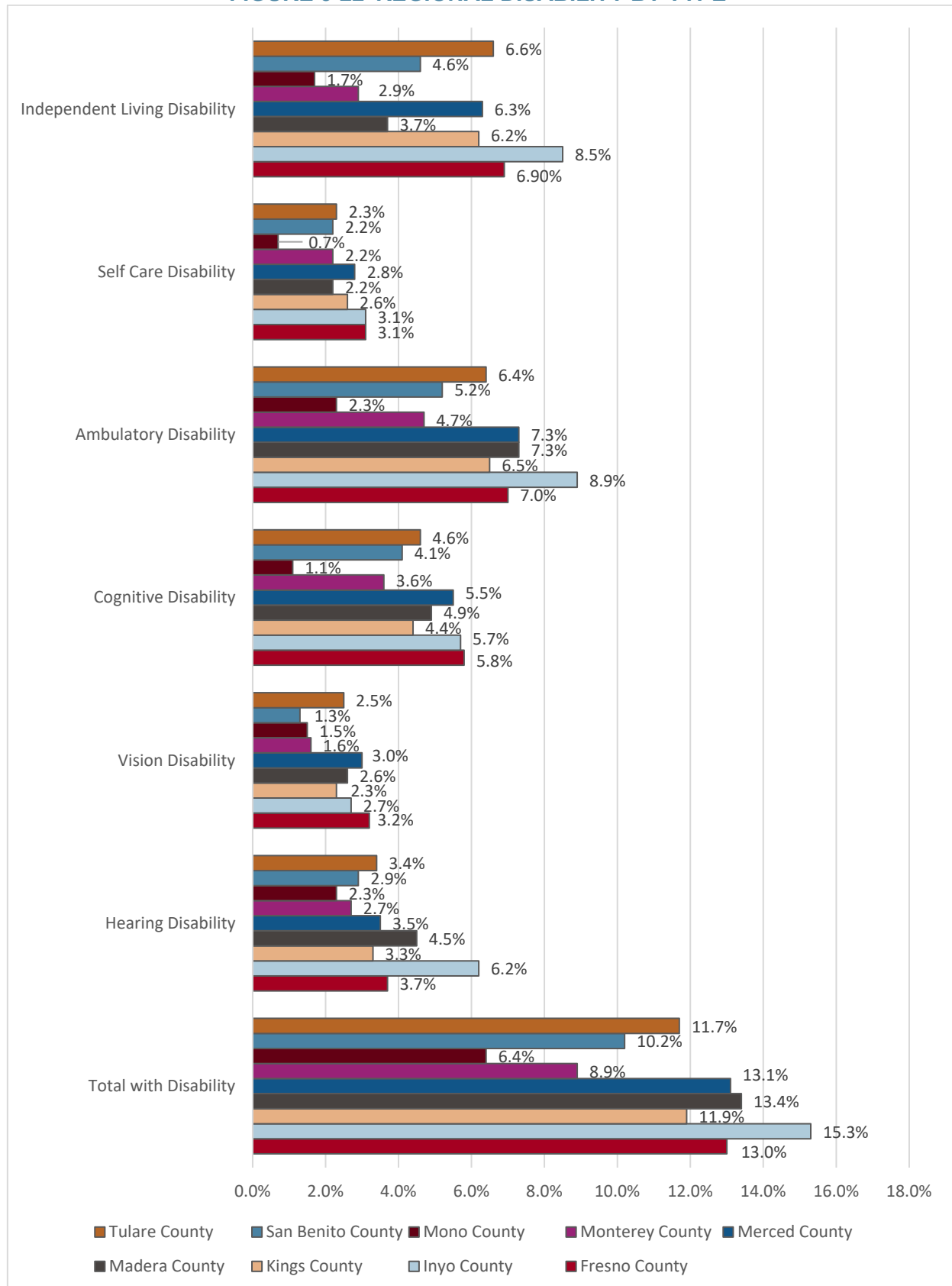
Figure 3-21, Population with a Disability in the Region, and **Figure 3-22, Regional Disability by Type,** identify that a majority of Fresno County has a disability rate of 13.0 percent. The proportion of the population with disabilities range from a low of 6.4 percent in Mono County to a high of 15.3 percent in Inyo County, with the rates in Merced and Madera Counties slightly exceeding that of Fresno County. Monterey County and San Benito County to the west report a lower incidence of persons with disabilities than Fresno County and the remainder of the region. Overall, independent living and ambulatory disability are the most common types of disability experienced, with the highest incidence of cognitive and vision problems found in Fresno County. Inyo County reports the highest proportion of persons experiencing independent living problems, followed by Fresno County and then Tulare County, reflecting the more urban opportunities found in the cities of Fresno, Clovis Visalia, and Tulare.

FIGURE 3-21 POPULATION WITH A DISABILITY IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-22 REGIONAL DISABILITY BY TYPE



Source: 2016-2020 ACS

In Fresno County, the only areas having a concentration of persons with a disability over 20.0 percent are in the cities of Fresno and Clovis, suggesting a correlation between housing opportunities for seniors in more urbanized areas with access to public transportation, services, and amenities. The other jurisdictions in Fresno County either contain a population of which less than 10.0 percent of the population reports a disability, or the jurisdiction is split between areas of less than 10.0 percent, and 10.0 to 20.0 percent of the households experiencing one or more disabilities.

As shown in **Table 3-2, Regional Demographic Characteristics of the Population with a Disability**, 41.6 percent of the population in Fresno County with a disability falls into the over 65 age group, suggesting that the higher rate of disability in the Fresno/Clovis area is likely due to the concentration of seniors. With the exception of these two areas of senior populations, disability rates in Fresno County largely reflect patterns seen throughout the San Joaquin Valley, with slightly higher rates of disability in the more urbanized areas in Tulare and Madera Counties. This is likely due to proximity to services and accessible housing options that are often desirable to persons with disabilities. Regional service providers indicate that residents living with disabilities prefer to live independently but limited housing options may restrict options to care facilities. Additionally, senior residents typically make up a substantial share of residents living with disabilities.

Table 3-2 Regional Demographic Characteristics of the Population with a Disability

Disability Characteristic	Jurisdiction								
	Fresno County	Inyo County	Kings County	Madera County	Merced County	Monterey County	Mono County	San Benito County	Tulare County
Race and Ethnicity									
White Non-Hispanic	17.1%	19.2%	14.7%	20.0%	18.2%	14.1%	8.2%	14.6%	17.3%
Black or African American	19.5%	29.3%	16.5%	16.2%	19.7%	15.3%	0.0%	14.3%	14.9%
Alaska Native	18.7%	11.7%	17.6%	14.0%	19.0%	14.9%	6.2%	11.0%	17.0%
Asian	10.4%	8.3%	15.2%	12.2%	10.5%	12.2%	1.1%	7.4%	14.6%
Native Hawaiian/Pacific Islander	16.9%	0.0%	4.1%	0.0%	1.2%	13.8%	0.0%	11.1%	9.0%
Some other race or multiple races	10.6%	6.2%	9.3%	11.5%	12.5%	4.9%	4.8%	8.5%	9.0%
Hispanic or Latino	10.8%	7.2%	9.3%	9.3%	10.6%	5.7%	1.6%	7.2%	9.0%
Age									
Under 18 years	4.5%	3.0%	3.7%	4.1%	4.9%	3.3%	1.4%	4.0%	4.7%
18 to 34 years	7.3%	11.0%	6.4%	7.8%	5.8%	4.0%	4.8%	5.2%	5.9%
35 to 64 years	14.6%	10.0%	13.9%	14.0%	15.7%	7.6%	4.8%	10.3%	12.8%
65 years and over	41.6%	38.5%	40.8%	39.8%	44.1%	31.0%	19.6%	31.6%	41.0%

Note: As a percentage of race/ethnic category

Source: 2016-2020 ACS

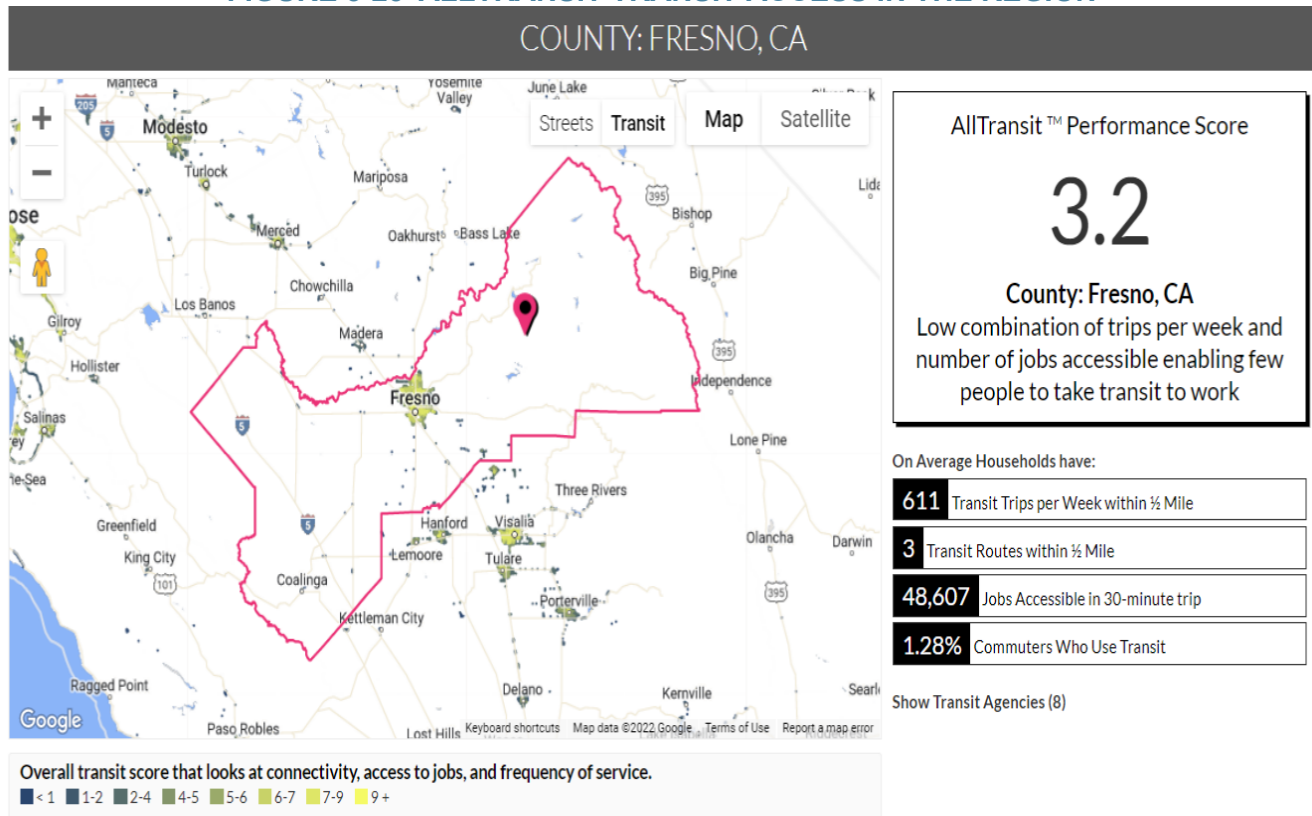
Access to Opportunity

Transit Mobility

Transit mobility refers to an individual's ability to navigate a region daily to access services, employment, schools, and other resources. Indicators of transit mobility include the extent of transit routes, proximity of transit stops to affordable housing, and frequency of transit.

AllTransit is a transit and connectivity analytic tool developed by the Center for Neighborhood Technology for the advancement of equitable communities and urban sustainability. The tool analyzes the transit frequency, routes, and access to determine an overall transit score at the city, county, and regional levels. AllTransit scores geographic regions (e.g., cities, counties, MSAs) on a scale of 0 to 10. **Figure 3-23, AllTransit Transit Access in the Region,** depicts where in Fresno County transit is available and areas with higher connectivity scores. Although it appears public transit in Fresno County is largely isolated within incorporated jurisdictions, with little to no available transit between cities or within unincorporated areas with the exception of cities along SR 99 and SR 41, the AllTransit methodology does not take into account the Fresno County Rural Transit Agency services (described herein), which include 25 local transit operators providing both intra- and inter-city services within and to outlying communities. Therefore, the scores identified at the jurisdictional level may not accurately reflect the transit opportunities available through public service providers. AllTransit ranks the lowest scores in Fresno County in the cities of San Joaquin (0.0), Kerman (0.1), Caruthers (0.5), Selma and Kingsburg (0.7), and higher scores are found in the cities of Clovis (1.1), Coalinga (1.1), Huron (1.2), Reedley (2.2), and Fresno (5.0). Amtrak offers the San Joaquins route with connections from Bakersfield to Oakland or Sacramento, and the Amtrak Thruway system offers city to city connections throughout California that has stops along the SR 99 corridor.

FIGURE 3-23 ALLTRANSIT TRANSIT ACCESS IN THE REGION



As shown in **Table 3-3, Regional AllTransit Performance Scores**, transit accessibility in Fresno County reflects the scores of neighboring counties with large agricultural industries and a few principal jurisdictions, such as Kings, Tulare, and Merced Counties, which also have county-wide, commuter and intercity transit systems, and is somewhat more limited than Monterey County, which, while primarily a rural county, includes the City of Monterey, which is more urban in character. Although in Mono County the AllTransit Score is comparable to Fresno County, the ranking appears to be linked to the regional connectivity of the Eastern Sierra Transit system, which aligns with I-395 between Reno and Lancaster, with a concentration of multiple route systems between Lone Pine, Bishop, and Mammoth Lakes, reflecting the recreational-based character of the county. Overall, in the San Joaquin Valley region, public transit mobility opportunities are typically available in the more urban areas, while in more rural areas there is more limited public transit mobility, with private contracted or individually managed jurisdictional-level services providing intercity and rural area connectivity, reflecting the AllTransit scores below those found throughout Fresno County, and likely below the actual levels of service available.

Table 3-3 Regional Alltransit Performance Scores

Jurisdiction	AllTransit Score
Fresno County	3.2
Inyo County	0.4
Kings County	3.0
Madera County	1.2
Merced County	2.4
Monterey County	4.2
Mono County	3.5
San Benito County	1.7
Tulare County	4.1

Source: AllTransit.cnt.org, 2022

In Fresno County, there are several transit options available to residents that do not appear to have been included in the AllTransit methodology, depending on where they live within the county. The Fresno County Rural Transit Agency (FCRTA) operates 25 transit subsystems that operate in 13 rural incorporated cities throughout the Valley (**Table 3-4, Fresno County Rural Transit Agency Intercounty Connections**, and **Figure 3-24, Fresno County Rural Transit Agency Intercounty Routes**). Several of the connections operate on fixed-route schedules, although most are on demand or require reservations. None of the services are available on Sunday, while Sanger Transit, Rural Transit, Reedley Transit, and Coalinga Inter-City Transit offer Saturday service. The FCRTA's transit services are available to the elderly (60+), disabled, and veterans at no charge and to the general public within each of the 13 rural incorporated cities of Fresno County.

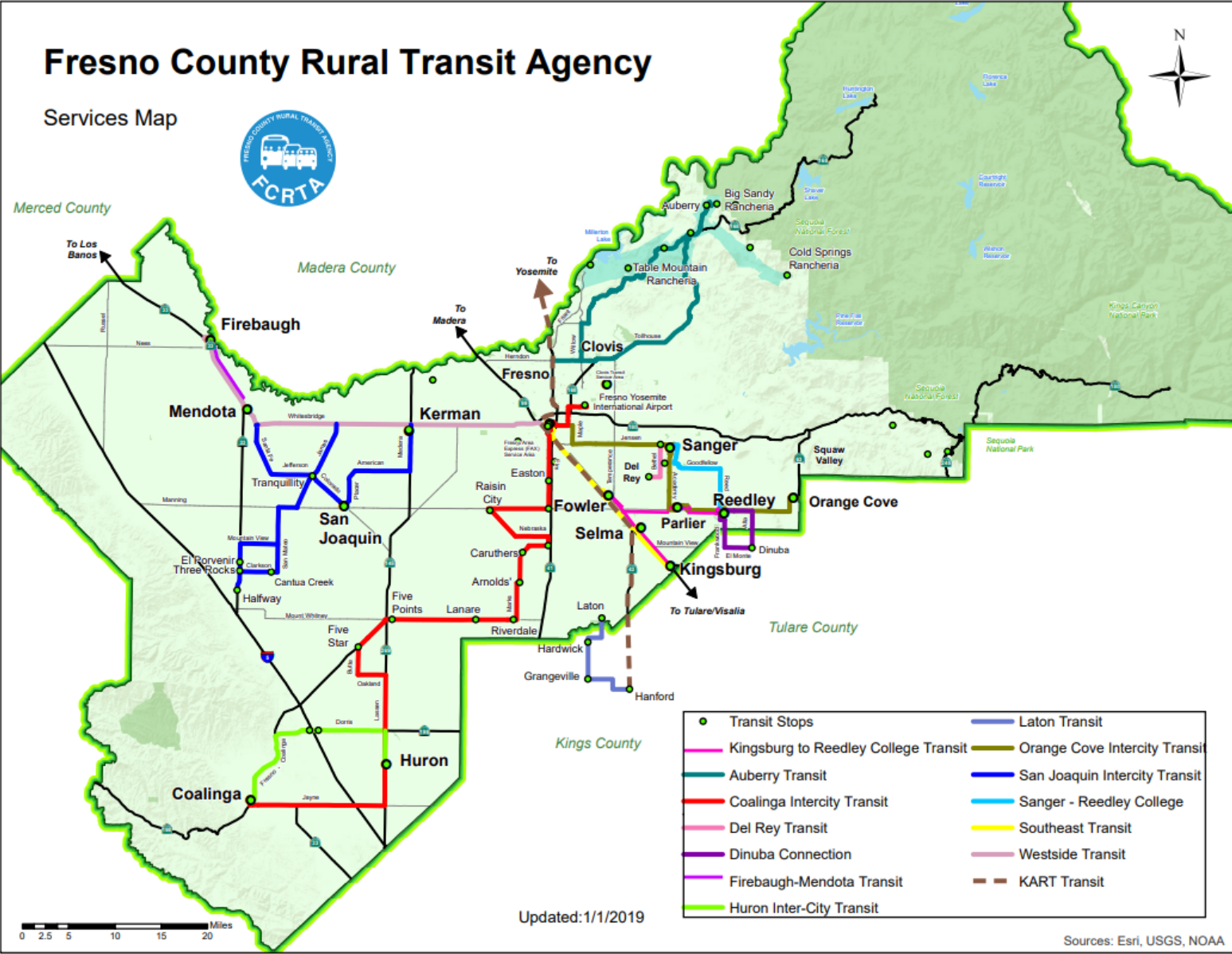
Table 3-4 Fresno County Rural Transit Agency Intercounty Connections

Fixed Route/ On Demand	Fresno County Rural Transit Agency Services	
	SubSystem Provider	Transit Service Routes
On Demand	Auberry Transit	Provides transit service between the foothill communities and the Big Sandy and Cold Springs Rancherias, inter-city service to the Fresno-Clovis area is available Tuesdays and requires 24-hour advance reservation.
On Demand	Coalinga Transit	Provides Dial-A-Ride service within the City of Coalinga.
Fixed Route	Coalinga Intercity Transit	Provides scheduled round-trip service from Coalinga to the Fresno-Clovis Metropolitan Area with stops in Huron, 5-Points, Lanare, Riverdale, Caruthers, Raisin City, Easton.
On Demand	Del Rey Transit	Provides service within the Community of Del Rey and to and from City of Sanger.
Fixed Route	Dinuba Connection	Travels from Dinuba in Tulare County to Reedley in Fresno County. Transfers to Cutler-Orosi, Orange Cove, Parlier, Sanger, and the Fresno-Clovis Metropolitan Area are available. Stops include the Dinuba Vocational Center, Adventist Medical Center, Reedley College, Palm Village Retirement Community, and Walmart.
On Demand	Firebaugh Transit	Provides local intracity transit service.
On Demand	Firebaugh-Mendota Transit	Provides local intercity transit service between Firebaugh and Mendota.
On Demand	Fowler Transit	Provides local intracity transit service.
On Demand	Huron Transit	Provides local intracity transit service.

Fixed Route/ On Demand	Fresno County Rural Transit Agency Services	
	SubSystem Provider	Transit Service Routes
Fixed Route	Huron Inter-City Transit	Scheduled round-trip service between Huron and Coalinga.
On Demand	Kerman Transit	Dial-A-Ride provides (demand responsive) curb-to-curb service to the general public.
Fixed Route	Kings Area Regional Transit (KART) – Hanford Fresno Transit	Provides transportation from Hanford in Kings County to the Fresno-Clovis Metropolitan Area. Stops include Valley Children’s Hospital, the Veteran’s Hospital, and Kaiser Hospital.
Fixed Route	Kingsburg to Reedley College Transit	Provides scheduled round-trip service between Kingsburg, Selma, Fowler, and Parlier to Reedley College.
Fixed Route	Laton Transit	Operated by KART with scheduled round-trip intercity service between Laton and Hanford with stops in Grangeville and Hardwick.
On Demand	Mendota Transit	Provides local intracity transit service.
On Demand	Orange Cove In-City Transit	Provides local intracity transit service.
Fixed Route	Orange Cove Intercity Transit	Scheduled round-trip inter-city service through Orange Cove, Reedley, Parlier, Sanger to the Fresno-Clovis Metropolitan Area.
On Demand	Parlier Transit	Provides local intracity transit service.
On Demand	Reedley Transit	Provides local intracity demand responsive service.
On Demand	Rural Transit	Addresses the previously unmet transit needs of truly rural area residents living beyond the existing transit service areas, which is considered outside the city limits and Spheres of Influence (SOIs) of the 15 incorporated cities in Fresno County. Requires 24-hour advance notice.
On Demand	Sanger Transit	Local intracity transit service.
Fixed Route	Sanger Express to Reedley	Service from the Sanger Community Center to Reedley College.
On Demand	San Joaquin Transit	Intracity and inter-city service from San Joaquin to Tranquility, Cantua Creek, Halfway, El Porvenir, and Three Rocks. Requires reservations or Dial-A-Ride is available with reservations and limited on-call availability.
On Demand	Selma Transit	Local intracity transit service.
Fixed Route	Southeast Transit	Round-trip inter-city service between Kingsburg, Selma, and Fowler to the Fresno-Clovis Metropolitan Area.
Fixed Route	Westside Transit	Round-trip inter-city service between Firebaugh, Mendota, and Kerman to the Fresno-Clovis Metropolitan Area.

Source: Fresno County Rural Transit Agency, 2022

FIGURE 3-24 FRESNO COUNTY RURAL TRANSIT AGENCY INTERCOUNTY ROUTES



Source: Fresno County Rural Transit Agency, 2019

FCRTA offers connections to the Fresno-Clovis Metropolitan Area through the following area transportation providers:

- Fresno Area Express (FAX) with 16 scheduled, fixed-route service with connections to Valley Children’s Hospital in Madera County
- FAX’s Handy Ride Americans with Disabilities Act (ADA) demand-responsive services
- Clovis Transit’s Stageline with two scheduled, fixed-route services
- Clovis Transit’s Round-Up’s demand-responsive ADA services
- Kings Area Rural Transit (KART) scheduled, fixed-route service to Fresno and Hanford
- Dinuba Connection scheduled fixed-route travels from Dinuba to Reedley with transfers to Cutler-Orosi, Orange Cove, Parlier, Sanger, and Fresno
- Yosemite Area Regional Transit System offers a fixed-route system from Fresno to the Yosemite Valley with options for commuter passes, and reduced fares for seniors, veterans, and persons with disabilities
- ValleyRides rideshare matching service for commuters within the San Joaquin Valley region

While there are a variety of transit options available in Fresno County, residents in many smaller incorporated jurisdictions, agricultural, and rural communities are more limited than elsewhere in the region to demand-responsive transit options that do not offer weekend service, which may limit employment opportunities for those employed in certain occupations, such as retail, medical/hospital, or restaurant services, and present a barrier to housing mobility for those households reliant on transit.

Since January 26, 1992, in compliance with requirements of the ADA, FCRTA’s fixed-route service has been able to deviate from its specified route on a demand-responsive basis up to a 0.75 mile in either direction (1.5-mile path) to pick-up or drop-off a disabled passenger. As such, the FCRTA is exempt from the requirement to prepare a “Comparable Service Paratransit Plan” for implementing the ADA.

In 2023, FCRTA released a public draft of its 2024-2028 Short Range Transit Plan (SRTP). As part of the plan’s public outreach process, members of the public expressed concerns they had about the current state of the transit network and suggested possible changes to the transit and transportation system that would benefit them. Two of the primary comments received as part of the agency’s workshops were a desire to see extended weekend and evening service to support farmworkers and an interest in seeing better collaboration between the County and FCRTA. The latter is addressed by many programs in individual jurisdiction’s Housing Element Action Plans. In an online survey for the same study, many expressed a desire to see demand-response transit expanded to better serve rural areas that are not well served by fixed-route transit. The SRTP noted that the Measure C sales tax measure indicated that providing funding for expanded rural fixed-route service was an approved funding goal, along with providing free transit service for seniors.

SECTION 3: REGIONAL ASSESSMENT OF FAIR HOUSING

In 2018, FCRTA successfully applied to FCOG for a Regional Sustainable Infrastructure Planning Grant and was awarded \$160,000 to fund a study analyzing the feasibility of expanding FCRTA's Rural Transit service and creating new service regions for FCRTA's Rural Transit service throughout Fresno County. As identified in the *FCRTA Electric Vehicle Rideshare/Carshare/Rural Transit Expansion Plan*, December 2020, social service organizations have voiced the concern that many of their clients have limited or no access to a vehicle and reside outside of a one-half-mile service area of an existing transit stop, which can negatively impact their quality of life. In October 2022, FCRTA launched a pilot of an electric car-based carshare program in Biola, where subsidized rides would be provided in electric vehicles driven by professional drivers hired through MV Transportation.³ The project is funded by Measure C sales tax funds and a donation from the League of Women Voters, and the agency hopes to expand to other parts of Fresno County as drivers are hired and trained. However, at the time of the project's launch, FCRTA noted that the project was having a hard time hiring enough qualified drivers for the program.

Community groups have also organized to address gaps in fixed-route rural service. Green Raiteros is an indigenous, community-led rideshare service based in Huron that serves Fresno, Madera, Kings, and Kern Counties. The group is part of the Latino Equity Advocacy & Policy Institute (LEAP Institute), a 501(c)3 nonprofit public benefit organization. The service is funded by both public and private grants and was initially built on the existing network of retired farmworkers that had been providing transportation services on an informal basis. The group owns 10 electric vehicles that are used to provide the service, and was able to secure four high-speed chargers. The program expressly includes in its mission dual goals of improving local health outcomes by connecting rural residents with health services and providing quality transportation services for farmworkers. Other community-based rideshare programs were forced to close during the pandemic, such as the Van y Viene service in Cantua Creek.⁴ However, the success of Green Raiteros suggests that there is a demand for this type of service in more rural areas that could be met with community leadership.

Vanpool services are also available to farmworkers in the county, who may not reside in proximity to a bus stop that provides a connection to employment sites, as their work sites may change depending on the crop harvest schedule. The California Vanpool Authority is a public transit agency governed by a consortium of public agency board members, including Fresno County COG. The California Vanpool (CalVans) program provides qualified agricultural workers with safe, affordable vans they can use to drive themselves and others to work. A one-time start-up grant provided money to set-up the CalVans program and to purchase the 15-passenger vans, which have since been remodeled to carry eight passengers and the driver. The money to sustain and expand the program comes from the riders themselves, who generally pay less than \$2.00 to ride in a CalVans vanpool. The fee covers the agency's cost of maintaining and insuring the vans, as well as the cost of replacing vehicles based on established safety criteria. Drivers receive no compensation or training and operate their vanpool on a voluntary basis.

³ Diaz, L.S. (2017, October 17). *EV Ride-Sharing Coming to Rural Fresno County, Calif.* GovTech.com. <https://www.govtech.com/fs/ev-ride-sharing-coming-to-rural-fresno-county-calif>

⁴ Ortiz-Briones, M. G. and Garibay, C. 2022, February 06. "Fresno County's rural residents face transportation gaps. How electric rideshare programs help." *Freno Bee*. <https://www.fresnobee.com/fresnoland/article255313821.html>

As of 2020, FCRTA is the Consolidated Transportation Services Agency (CTSA) for the rural areas of Fresno County and administers funding for these services. In 2021, Fresno Economic Opportunities Commission was awarded a contract to provide transit services in coordination with local human services agencies. As of August 2023, a joint request for proposals (RFP) has been issued by FCRTA and the City of Fresno to provide social services and transportation services in both the rural areas of Fresno County and the Fresno metropolitan area. Additionally, the Fresno COG is currently updating the Fresno County Coordinated Human Services Transportation Plan, which will identify strategies for improving transportation options for seniors, persons with disabilities, low-income individuals, veterans, unhoused persons, and youth. Housing Mobility

Housing mobility refers to an individual's or household's ability to secure affordable housing in areas of high opportunity, move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of Housing Choice Vouchers (HCVs), availability of rental and ownership opportunities throughout the jurisdiction, and vacancy rates. As shown in **Figure 3-25, Percentage of Renters Using Housing Choice Vouchers**, the highest rates of HCV use occur within the City of Fresno, particularly in the central, north, and east sides of the city. Some areas of the City of Fresno have HCV use rates up of to 52.2 percent of households in tracts along SR 41 (1,800 HCVs in four tracts) and a concentration of areas with rates between 15.0 and 30.0 percent of households in the central portion of the city and along the SR 99 corridor. The higher rates of HCV use also tend to correspond to, or are adjacent to, census tracts where public housing or subsidized housing is located. Although there are pockets of HCV use between 15.0 and 30.0 percent in the surrounding San Joaquin Valley region, within the cities of Tulare and Merced in the vicinity of SR 99, Fresno County is the only jurisdiction within the greater San Joaquin Valley region with such a high concentration of HCVs. The Cities of Selma, Orange Cove, and Sanger each have areas where up to 15 percent of renter households use HCVs. The Cities of Coalinga, Kerman, Kingsburg, Fowler, Parlier, Firebaugh, and Reedley also have areas where up to 5 percent of renter households use HCVs. This indicates that while many HCVs are used within the City of Fresno, HCVs have also supported housing mobility across the cities of Fresno County without creating an overconcentration in any one city.

As of the 2017-2021 ACS, 24.8 percent of Hispanic or Latino households of any race in Fresno County had incomes under the poverty line, as did 29.5 percent of Black or African-American families, compared to 11.1 percent of White, non-Hispanic households. Therefore, encouraging housing mobility through the use of HCVs can also help to mitigate the potential for any racial and ethnic isolation that could result from overconcentration of lower-income households in any one area.

HCVs, or Section 8 vouchers, provide assistance to lower-income households to secure housing in the private market that might otherwise be unattainable. In Fresno County, vouchers are allocated by the Fresno Housing Authority to residents throughout the county, including both incorporated and unincorporated areas. Section 8 participants can use their voucher to find the housing unit of their choice that meets health and safety standards established by the local housing authority. The housing authority will then subsidize an amount up to the fair-market rent (FMR) established by HUD toward the contract rent, with any remainder to be paid by the participant. The subsidy increases housing mobility opportunities for Section 8 participants and ensures that they are provided safe housing options. Fresno County falls within the Fresno MSA, for which HUD establishes FMRs annually to be used as the baseline for Section 8 subsidies (**Table 3-5, Fresno MSA Fair-Market Rents, 2022**).

Table 3-5 Fresno MSA Fair-Market Rents, 2022

Unit Size	FMR
Studio	\$899
1-bedroom	\$904
2-bedroom	\$1,137
3-bedroom	\$1,607
4-bedroom	\$1,847

Source: HUD, 2022

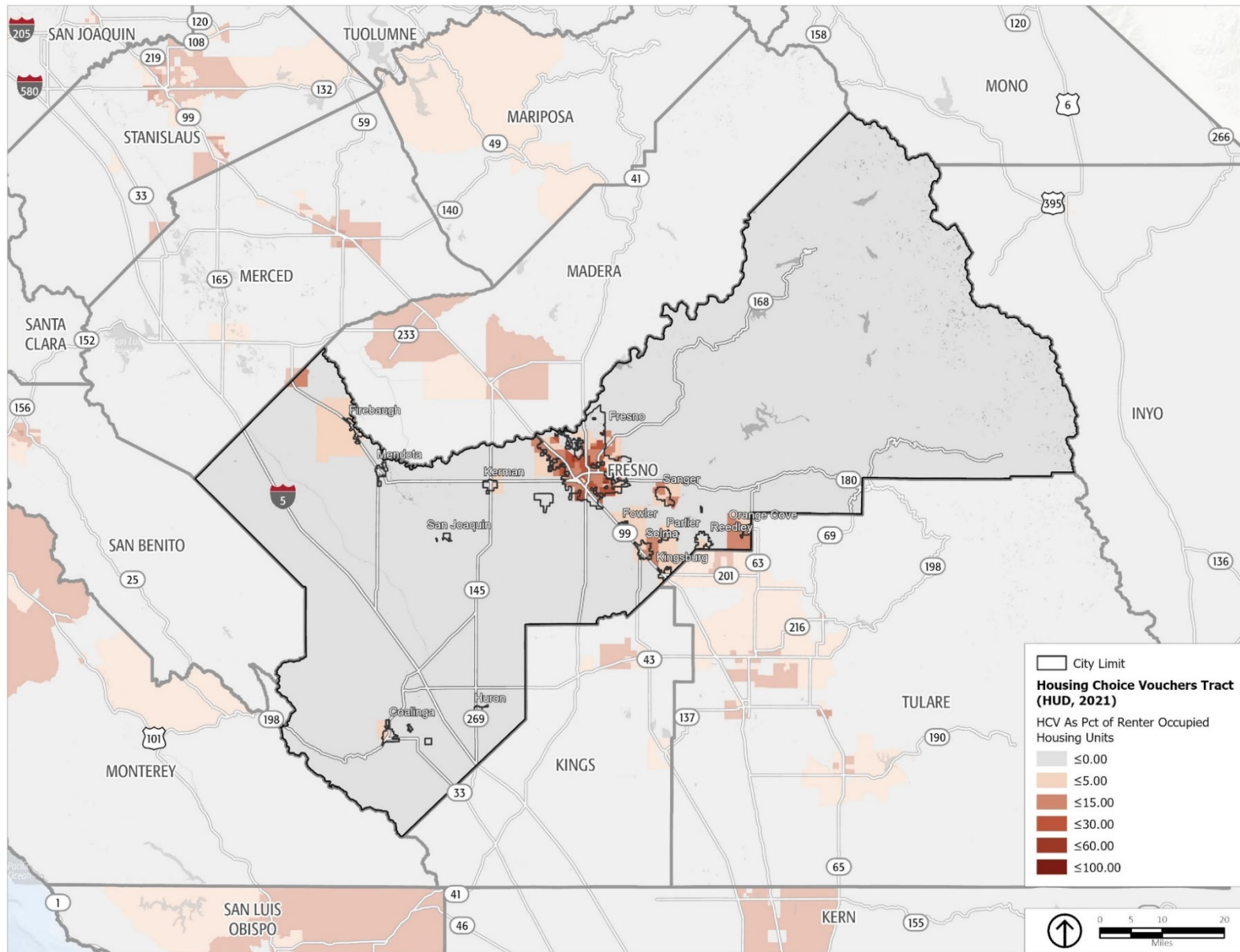
A “healthy” vacancy rate is considered to be approximately 5.0 percent, indicating that there are available housing units for those seeking housing, but not an oversaturated market that results in homes left unused. In Fresno County, the vacancy rate in 2020 was approximately 5.7 percent, indicating a relatively “healthy” vacancy rate, reflecting a fairly similar rate as most primarily agricultural counties in the surrounding region (**Table 3-6, Regional Vacancy Rates**). This suggests that residents living in Fresno County, or seeking to live in Fresno County, have similar mobility options overall compared to most of the region, with the more tourism and recreational/natural resource-based counties, Mono and Inyo, having higher proportions of vacancies based likely on the seasonal rental nature of their economies. Mobility based on vacancy varies within Fresno County by jurisdiction is discussed further herein.

Table 3-6 Regional Vacancy Rates

Jurisdiction	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Percentage Occupied	Percentage Vacant
Fresno County	338,441	319,296	19,195	94.3%	5.7%
Inyo County	9,469	8,046	1,423	85.0%	15.0%
Kings County	46,287	44,100	2,987	95.3%	4.7%
Madera County	49,572	45,607	3,965	92.0%	8.0%
Merced County	87,783	83,464	4,319	95.1%	4.9%
Monterey County	143,631	131,789	11,842	91.8%	8.2%
Mono County	13,589	5,474	8,115	40.3%	59.7%
San Benito County	20,365	19,484	826	95.7%	4.3%
Tulare County	150,562	141,987	8,575	94.2%	5.8%

Source: Department of Finance E-5 City/County Population and Housing Estimates, 2022

FIGURE 3-25 PERCENTAGE OF RENTERS USING HOUSING CHOICE VOUCHERS



Source: HUD, 2021

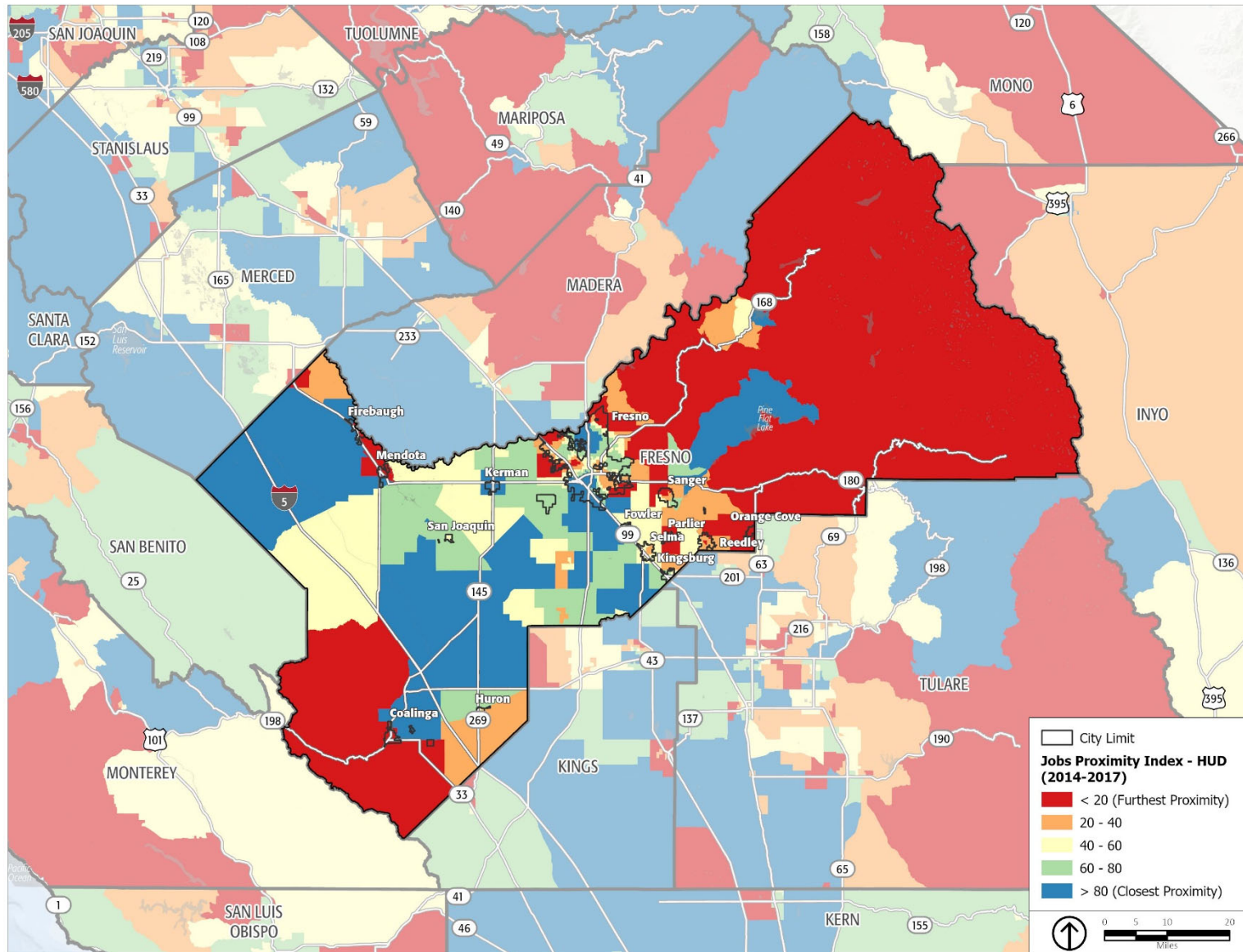
Employment Opportunities

HUD developed two indices to analyze access to employment opportunities: the jobs proximity index and the labor market engagement index. The jobs proximity index identifies census tracts based on their proximity to employment opportunities and the labor market engagement index scores labor force participation and human capital in each tract, with consideration of unemployment rates and educational attainment. For both indices, a higher score indicates stronger job proximity or labor force participation.

According to these indices, Fresno County has fairly comparable proximity to jobs as the adjacent Madera and Tulare Counties. In Fresno County, stronger proximity scores are found to the west of SR 99 and lower proximity scores are found to the east towards the Sierra Nevada range and rural western edges of the counties. However, much of the land that identifies as having the closest job proximity in these eastern areas and counties to the north of Fresno County is rural farmland or open space, which suggests that the property owner lives and works on-site, compared to residents' access to employment opportunities within incorporated jurisdictions. Labor force engagement patterns in Fresno County more closely reflect the neighboring Madera and Tulare Counties, where population distribution and industries are similar to most of Fresno County.

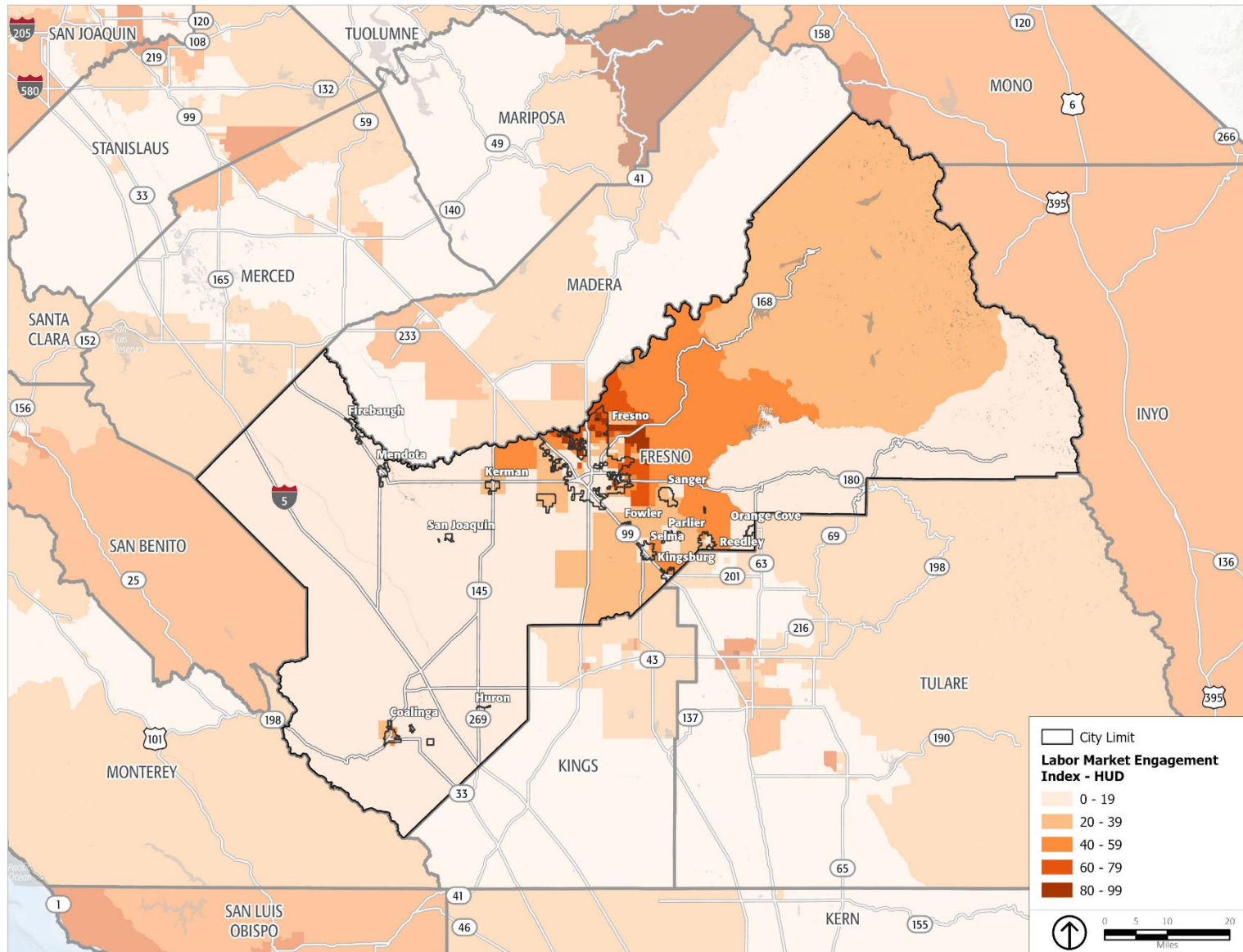
Higher labor force engagement scores are evident in the western side of Fresno, including the unincorporated county islands in northern Fresno, and the majority of Clovis and unincorporated area immediately adjacent to Clovis on the east, as well as in the more urbanized jurisdictions found within Fresno County and in adjacent Madera and Tulare Counties along SR 99 and SR 41 (**Figure 3-26, Regional Jobs Proximity**, and **Figure 3-27, Regional Labor Market Engagement**). The area with the lowest labor force engagement in Fresno County is in the furthest western tract that includes the cities of Mendota and Firebaugh adjoining San Benito County. In Firebaugh, there is a sizable senior population (22.0 percent of the total households), a population more likely to be retired, although this does not apply to Mendota. However, given that there remains a sizeable working force in these cities, other factors are likely to influence the low labor force engagement scores.

FIGURE 3-26 REGIONAL JOBS PROXIMITY



Source: HUD, 2017

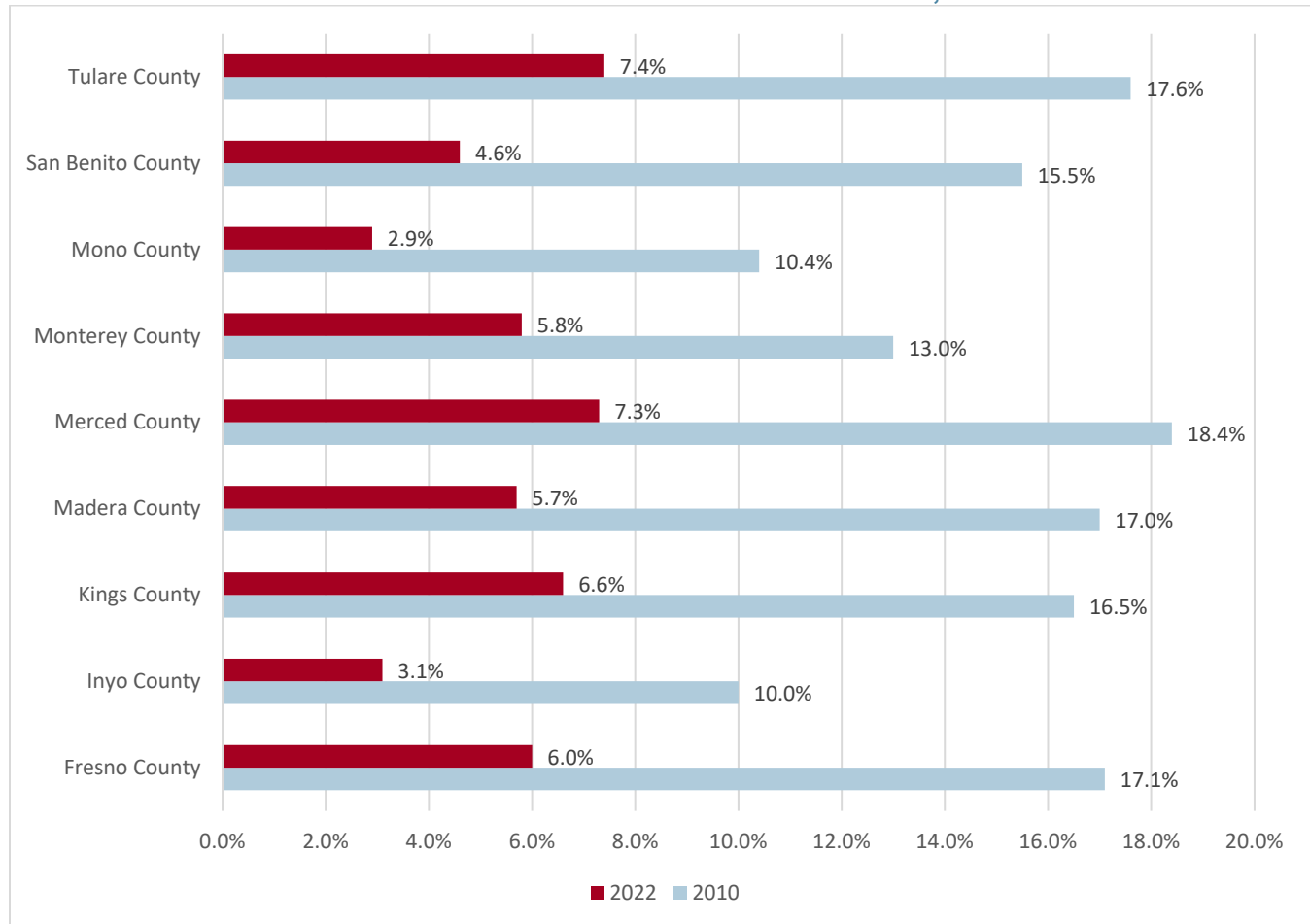
FIGURE 3-27 REGIONAL LABOR MARKET ENGAGEMENT



Source: HUD, 2017

As shown in **Figure 3-28, Regional Unemployment Rates, 2010-2022**, the unemployment rate in Fresno County in 2022 is moderate at 6.0 percent, in comparison to other counties in the adjacent counties region, including Tulare, Merced, and Kings Counties at 7.4 percent, 7.3 percent, and 6.6 percent, respectively. The lowest unemployment rates correspond to the least urbanized counties, Inyo and Mono, which are largely sportsmen based-tourism economies associated with travelers to the Mammoth Lakes recreation area, with ranching as the local industry. However, Fresno County saw one of the largest decreases in unemployment since 2010, surpassed only by Madera and Merced Counties, and closely followed by Tulare, San Benito, and Kings County.

FIGURE 3-28 REGIONAL UNEMPLOYMENT RATES, 2010-2022



Source: California EDD, 2022

The U.S. Census Longitudinal Employer-Household Dynamics (LEHD) reports the distance and direction between home and work for residents of each jurisdiction and the ratio between jobs and households. According to LEHD, approximately 72.8 percent of Fresno County's labor force works within the county and 27.2 percent work outside Fresno County. In comparison, 37.7 percent of the Tulare County workforce, 52.7 percent of the Kings County workforce, and 56.7 percent of the Madera County workforce work outside of the county in which they reside. Of the 27.2 percent of the Fresno County labor force that commutes outside of the county, 4.2 percent travel to destinations within adjacent Tulare County, 3.8 percent travel to adjacent Madera County, and 1.6 percent travel to Kings County. Approximately 2.7 percent commute into Los Angeles County and 1.5 percent into Santa Clara County. Overall, approximately 27.2 percent of the individuals that work in Fresno County commute in from areas

outside of the county, with the largest shares coming in from Tulare County (4.8 percent), Madera County (3.8 percent), and Kings County (2.2 percent).

The greatest concentration of jobs are in the City of Fresno (71.2 percent of Fresno County jobs), City of Clovis (10.6 percent), City of Reedley (2.8 percent), City of Sanger (2.5 percent), and the City of Kerman (2.1 percent). Approximately 57.3 percent of Fresno County residents live within 10 miles of their job. Of those residents commuting 10 to 24 miles, 24.6 percent commuted northwest into the City of Fresno from the southern jurisdictions of Fowler, Selma, Parlier, and Kingsburg, whereas 24.0 percent traveled south or southwest from the City of Fresno and Clovis towards the jurisdictions along SR 99. Approximately 17.6 percent of Fresno County residents report commuting more than 50 miles to their job, with 35.5 percent commuting northwest into the Bay Area, and 29.2 percent into Tulare County and towards Bakersfield. In comparison, 34.7 percent of residents in Madera County live within 10 miles of their job, and 21.7 percent live more than 50 miles from their job; in Tulare County, 45.7 percent of residents live within 10 miles of their job, and 25.0 percent live more than 50 miles from their job; and in Kings County, 38.7 percent of residents live within 10 miles of their job, with 24.5 percent living more than 50 miles from their job.

In Fresno County, the jobs-household ratio, which is an indicator of whether there is a balance between the number of jobs and the number of households, was 1.23 in 2020 according to 2016-2020 American Community Survey (ACS). This ratio suggests that there was a surplus of jobs in Fresno County to support the number of households, which may partially contribute to the number of commuters coming from outside of the county for work. This also indicates that there is a shortage of housing to support the job base in this region. Generally, Fresno County appears to have sufficient housing for those jobs in the county filled by residents, as 72.8 percent of the jobs in the county are filled by residents according to U.S. Census LEHD data. However, Fresno County still has a higher rate of unemployed persons than the overall rate of unemployment in the state regardless of the job opportunities, which also suggests that there is a lack of correlation between the types of employment opportunities in the region and the job qualifications and experience of the residents in Fresno County.

Educational Opportunities

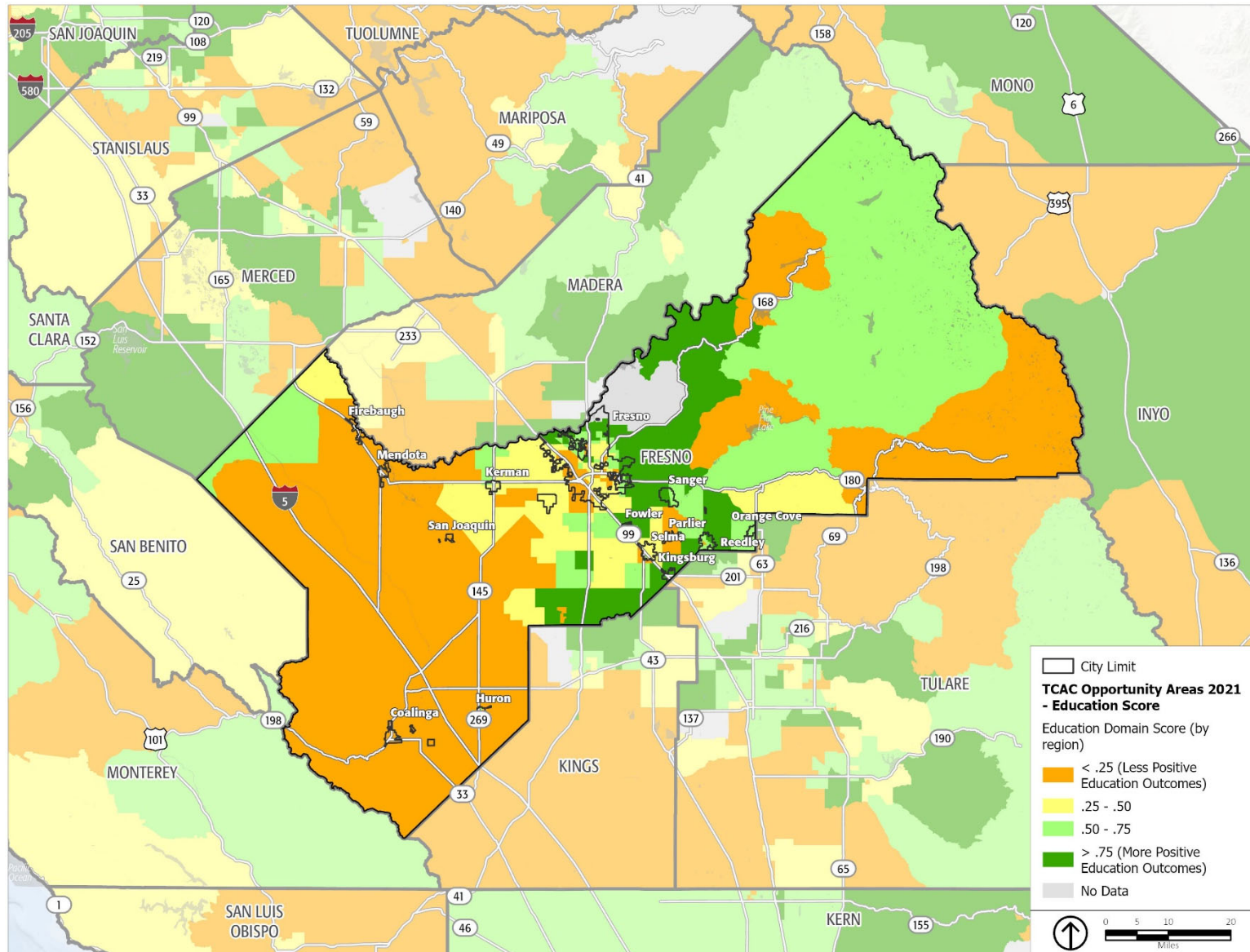
School quality is often tied to housing, with neighborhoods or communities with higher median incomes and home values often having access to higher-performing schools than residents of lower-income neighborhoods. Income distribution influences home values and property taxes, and therefore funding for public schools. As such, school districts with higher concentrations of affordable housing typically have lower test scores in schools, creating a cyclical problem of not offering these students equal educational opportunities. Therefore, disparities in access to strong school opportunities serves as an indicator of fair housing and equal access to opportunities.

Each year, the California Department of Education (DOE) publishes performance metrics for public schools in the state, including student assessment results for English Language Arts and Mathematics as they compare to the state grade-level standards and demographic characteristics of each school's student population. The characteristics reported on include rates of chronic absenteeism and suspension, percentage of students that are socioeconomically disadvantaged, percentage of students that are in foster care, percentage of students learning the English language, and the percentage of high school students that are prepared for college. Chronic absenteeism refers to the percentage of students who are absent for 10.0 percent or more of instructional days that they were enrolled at the

school, with the state average being 10.1 percent of students. Students who are eligible for free or reduced-priced meals, or who have parents or guardians who did not receive a diploma, are considered socioeconomically disadvantaged. TCAC and HCD rely on this data from DOE to determine the expected educational outcome in each census tract and block group within the state. TCAC and HCD's educational domain score reflects mathematics proficiency, reading proficiency, high school graduation rates, and student poverty rates of all schools for which this data is available, culminating in a score ranging from 0 to 1, with higher values being the most positive expected educational outcome.

In 2021, TCAC/HCD reported the strongest projected educational outcomes for students in the cities of Clovis, Kingsburg, Sanger, and the unincorporated communities of Riverdale, Auberry, and Caruthers as well as the unincorporated areas east of Clovis and west of Sanger as well as portions of the county along the southern boundary from Riverdale to east of Reedley (**Figure 3-29, Regional TCAC/HCD Educational Domain Scores**). However, the unincorporated county areas with the highest educational scores according to TCAC/HCD, also have the lowest population density in the county, and likely either attend the higher-performing schools in adjacent jurisdictions or are home schooled. As such, for a regional analysis, the TCAC/HCD map may not accurately compare educational opportunity in Fresno County to the surrounding region. However, similar TCAC/HCD Educational Domain patterns are seen in adjacent Tulare, Merced, and Madera Counties. At the local level, data based on school performance is more readily available and likely more accurate.

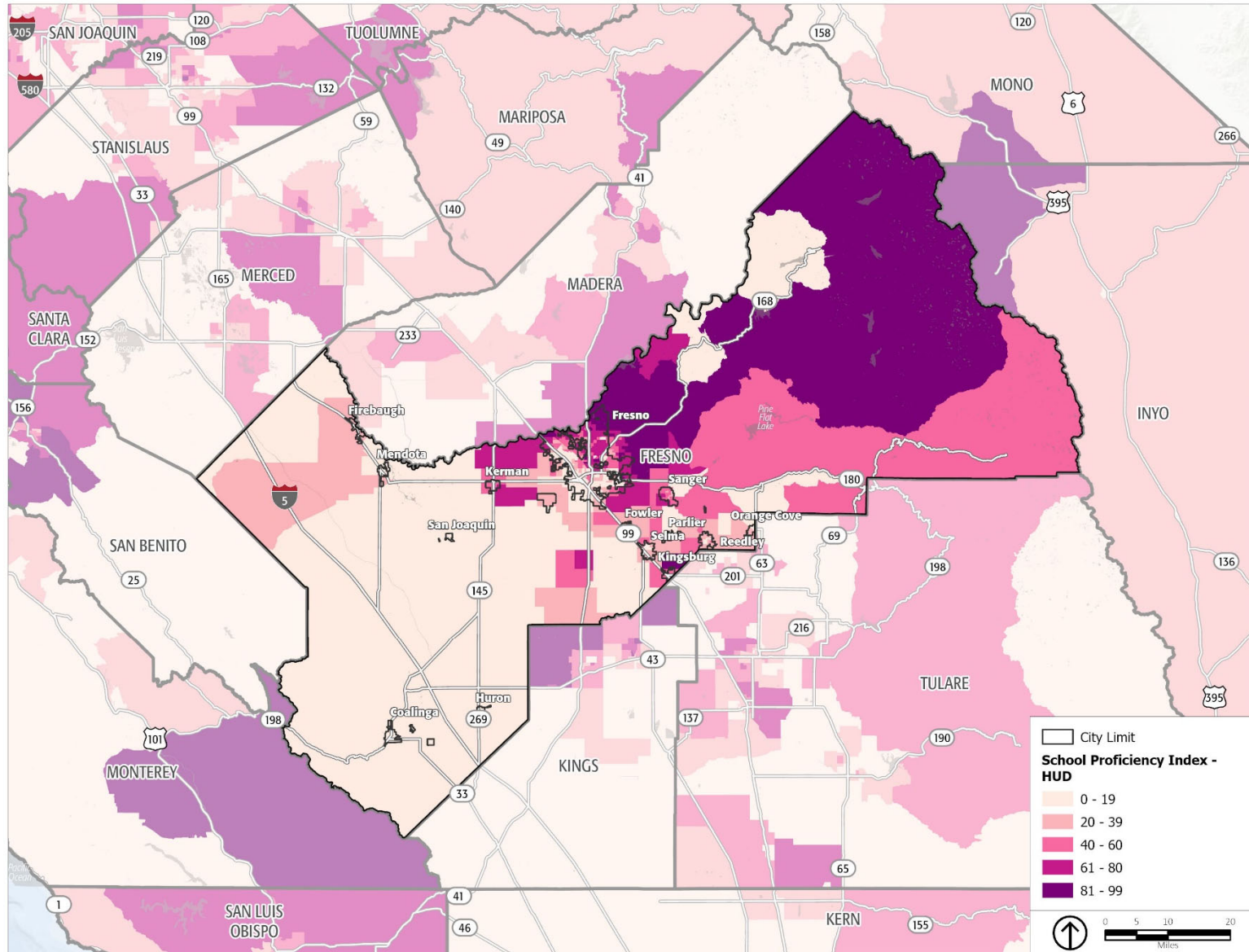
FIGURE 3-29 REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



Source: TCAC/HCD, 2021

The HUD School Proficiency Index more accurately reflects school performance by residential living patterns in the region. The HUD School Proficiency Index ranges from 0 to 100, with higher values indicating better school performance. Though demographic patterns have changed throughout the region slightly since 2010, as discussed in the local assessment, typically schools in Fresno County and throughout the region are more proficient in areas of increased population density and affluence or in affluent unincorporated areas, particularly in the portions of the county east of the Cities of Clovis and Fresno (see **Figure 3-30, HUD School Proficiency Index**). Although residents of Fresno County in the vicinity of Fresno and particularly Clovis have access to higher-performing schools than the western portion of the county, schools throughout the remainder of Fresno County generally score lower than those in much of Monterey County, and portions of Tulare County, which correspond to higher-income areas. To ensure all students have access to a quality education, the local assessment identifies appropriate programs.

FIGURE 3-30 HUD SCHOOL PROFICIENCY INDEX



Source: HUD, 2020

Environmental Health

A disadvantaged community or environmental justice community (EJ Community) is identified by the California Environmental Protection Agency (Cal EPA) as “areas that are disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation,” and may or may not have a concentration of low-income households, high unemployment rates, low homeownership rates, overpayment for housing, or other indicators of disproportionate housing need. In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare community environmental scores. In the CalEnviroScreen tool, communities that have a cumulative score in the 75th percentile or above (25.0 percent highest score census tracts) are those that have been designated as disadvantaged communities under Senate Bill (SB) 535. The cumulative score that can result in a disadvantaged community designation is calculated based on individual scores from two groups of indicators: Pollution Burden and Population Characteristics. Pollution Burden scores exposure to negative environmental hazards, such as ozone concentrations; fine inhalable particles, with diameters that are generally 2.5 micrometers and smaller (PM_{2.5}) concentrations; drinking water contaminants; lead risk from housing; traffic impacts; and more. Population Characteristics scores the rate of negative health conditions and access to opportunities, including asthma, cardiovascular disease, poverty, unemployment, and housing cost burden. For each indicator, as with the cumulative impact, a low score reflects positive conditions.

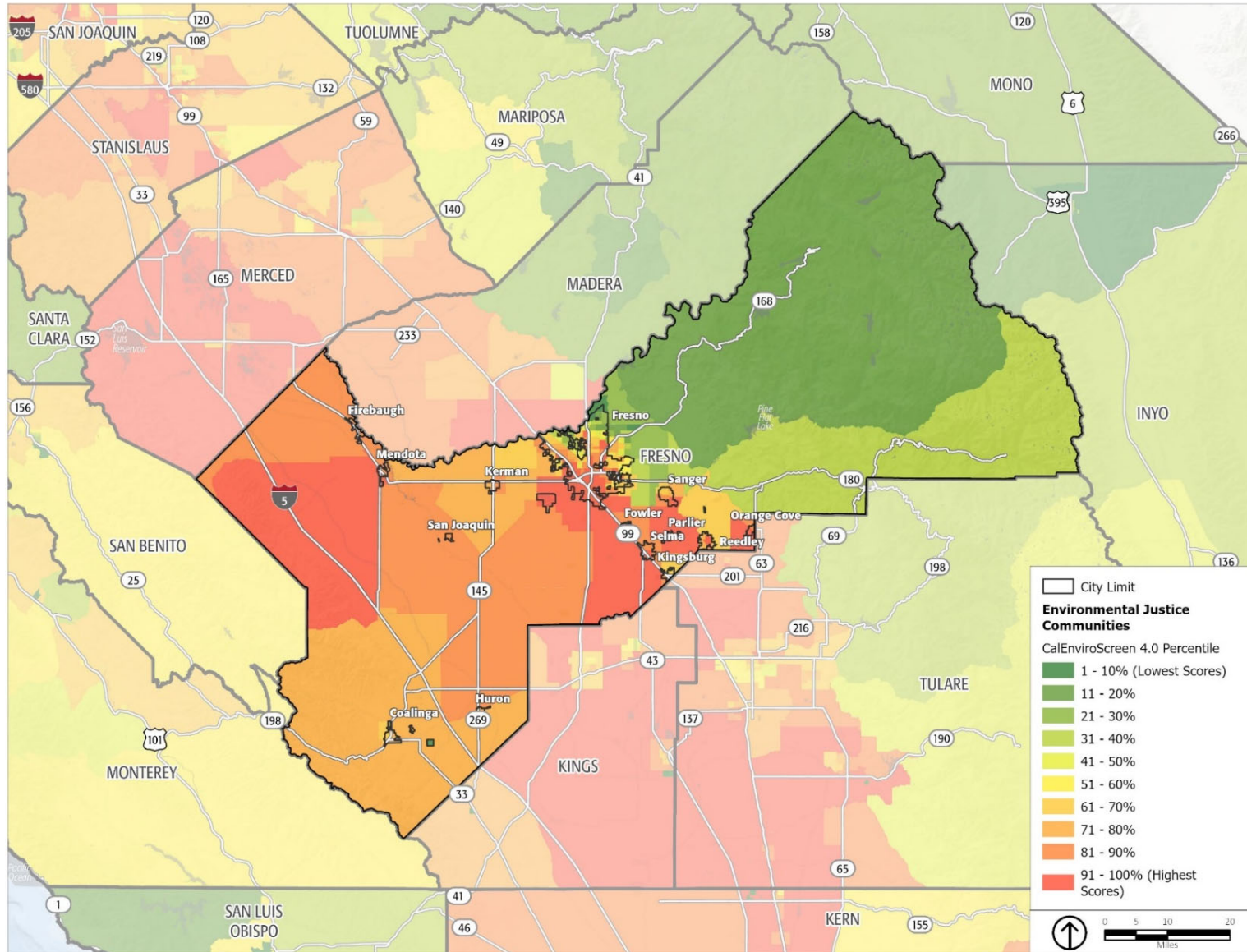
Much of Fresno County, particularly the western area and the cities along the SR 99 corridor, have high cumulative scores, as shown in **Figure 3-31, Regional CalEnviroScreen Percentiles**. This is a result of high scores for indicators of pollution burden, primarily pesticides, drinking water contaminants, particulate matter, and ozone, although the western portion of the county is primarily agricultural land with limited residential development, so these scores are likely a result of agricultural industry practices. In the surrounding region, high percentiles are mostly concentrated in the urbanized communities along SR 99 and prevalent in the rural agricultural areas. Fresno County closely reflects the agricultural areas of Merced, Madera, Tulare, and Kings Counties. Within each jurisdiction of Fresno County, patterns differ as a result of level of urbanization and socioeconomic population characteristics; however, regionally, Fresno County reflects jurisdictions to the north and south rather than the eastern Mono and Inyo County and western San Benito and Monterey County jurisdictions.

The Public Health Alliance of Southern California developed the Healthy Places Index (HPI), a supplemental data tool, in partnership with the Virginia Commonwealth University’s Center on Society and Health. The tool maps an index of characteristics linked to more positive health outcomes. Community condition indicators include economic stability, neighborhood and built environment, health and access to health care, education, social and community context. Housing conditions discussed elsewhere in this analysis, such as rates of overcrowding or housing cost burden, are also included in the HPI. The HPI provides a single health metric for each Census tract using 25 community characteristics. Higher HPI values indicate healthier conditions. As shown in **Figure 3-32, Healthy Places Index Percentile**, the HPI also reflects agricultural areas as least healthy due in part to pesticides, dust, and agricultural runoff, as well as exposure to industrial and road pollution. Similar pollution sources also contribute to low (unhealthy) scores

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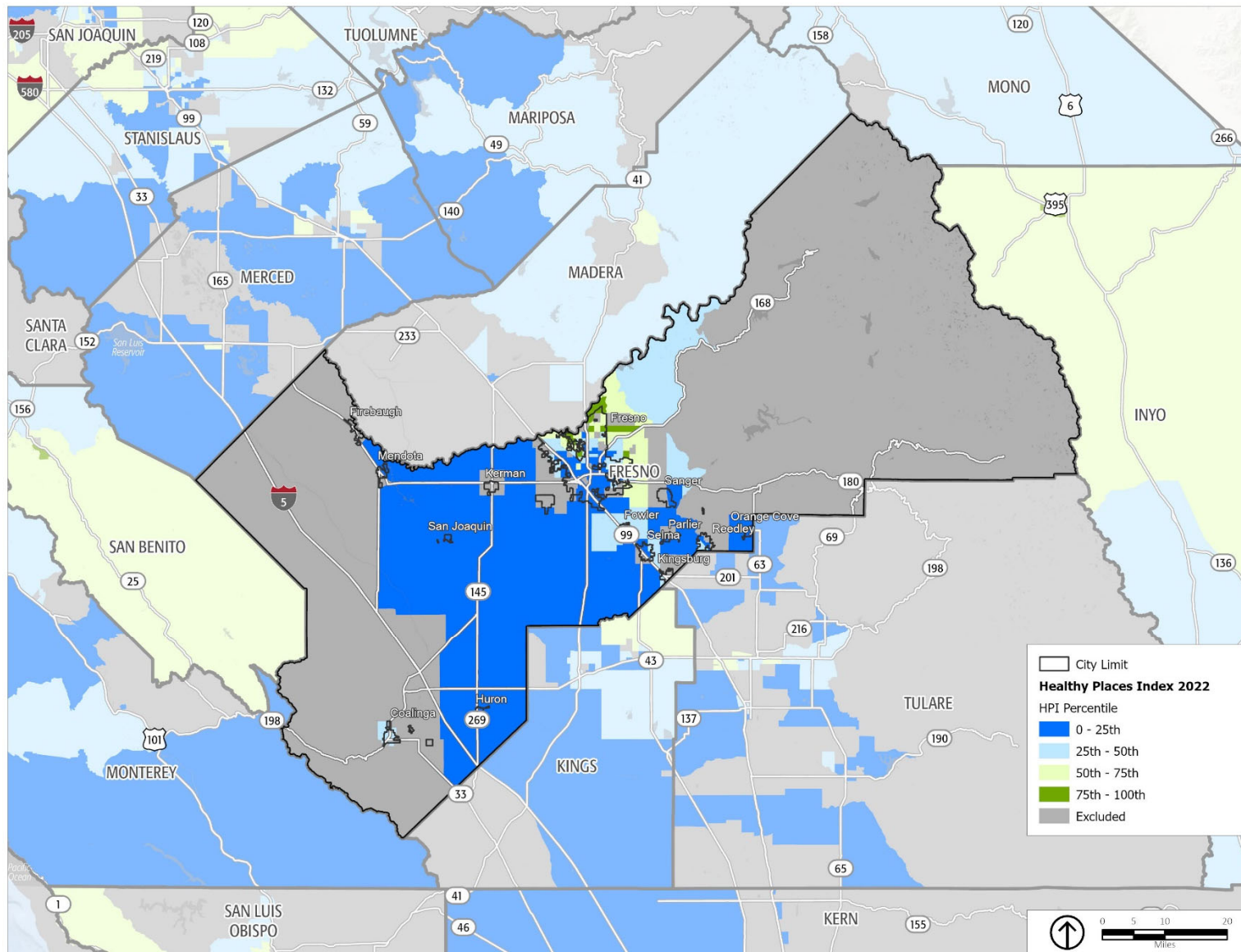
in the more urbanized areas, particularly those along the SR 99 and SR 41 corridors in Tulare, Madera, Kings, and Merced Counties. The percentage of adults with health insurance is an important factor that drives lower HPI scores in Fresno County's more rural areas, especially in the south and west parts of the county. Facets of the urban form, such as lack of park access, minimal active transportation use, and limited tree cover also contribute to lower scores throughout the county but particularly in its rural areas, which could be mitigated through park planning, landscaping as part of housing site plans, or local safe streets investments.

FIGURE 3-31 REGIONAL CALENVIROSCREEN PERCENTILES



Source: COEHHA, 2021

FIGURE 3-32 HEALTHY PLACES INDEX PERCENTILE



Source: PHASC, 2022

The counties within San Joaquin Valley and surrounding jurisdictions to the east and west in the Fresno County region have a challenging environmental context as a major agricultural producer and part of the San Joaquin Valley air basin, raising serious air and water quality concerns. Agricultural production can harm water quality by discharging fertilizer contaminants into the groundwater via runoff. Over time, the region's water supply has contended with a wide range of contaminants, including nitrates, arsenic, and pesticides. Due to geographic, topographic, meteorologic, and environmental conditions, the region's air basin has particular challenges for air quality. Given the regional context, the local assessment places an emphasis on assessing disproportionate impacts pollutant exposure has on disadvantaged communities or lower-income housing sites in their purview.

Disproportionate Housing Need and Displacement Risk

Overcrowding

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways, and kitchens, and severely overcrowded when there are more than 1.5 occupants per room. A typical home might have a total of five rooms that qualify for habitation under this definition (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. A small percentage of overcrowded units is not uncommon, and often includes families with children who share rooms or multi-generational households. However, high rates of overcrowding may indicate a fair housing issue resulting from situations such as two families or households occupying one unit to reduce housing costs (sometimes referred to as “doubling up”). Situations such as this may indicate a shortage of appropriately sized and affordable housing units as overcrowding is often related to the cost and availability of housing and can occur when demand in a jurisdiction or region is high.

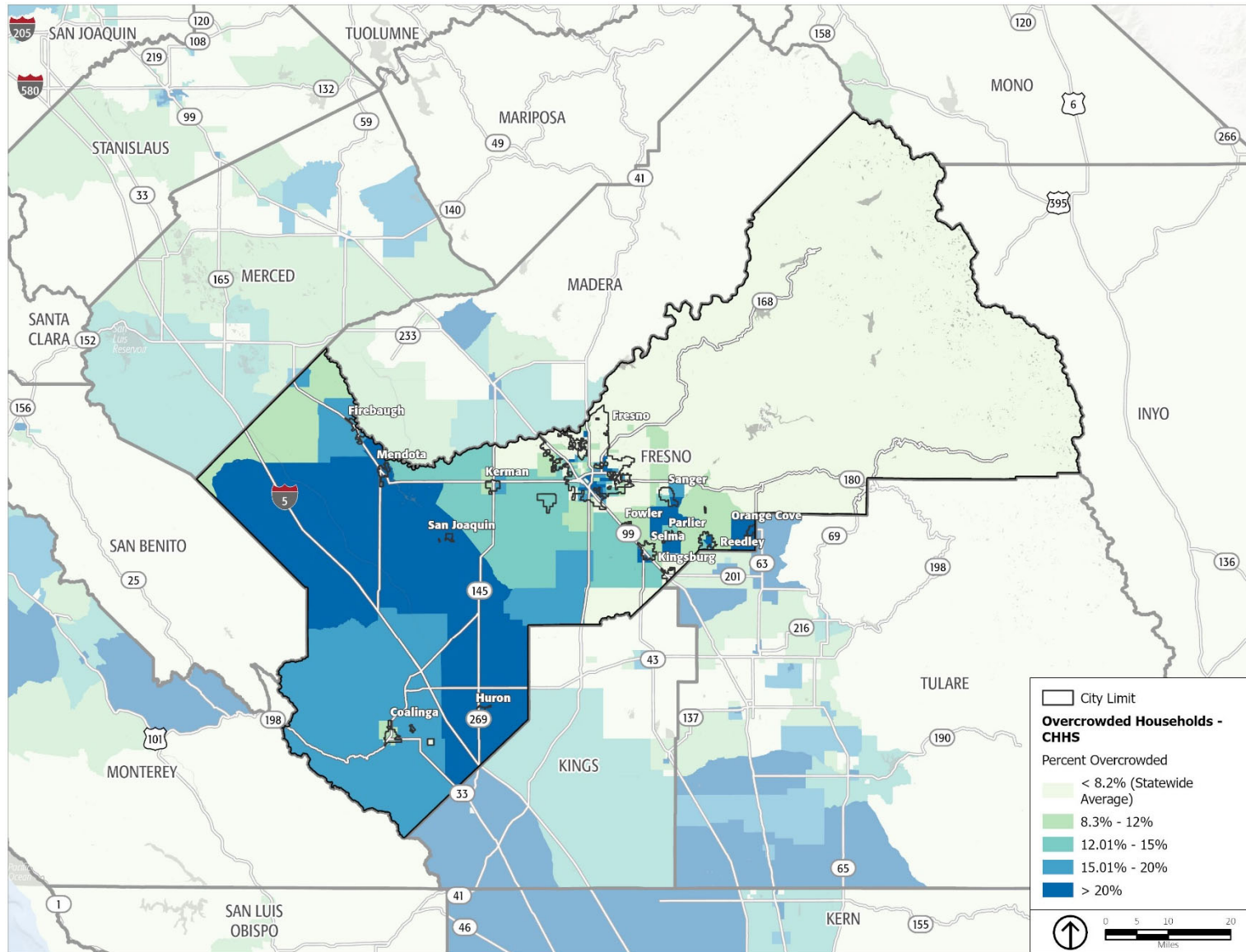
In Fresno County, approximately 6.1 percent of households experience overcrowding and 3.6 percent experience severe overcrowding, as presented in Table 2-21, *Overcrowding by Tenure* (2020), in the Needs Assessment. Overcrowding is a greater problem among renter-occupied households, at 8.6 percent of households, which exceeds the statewide average of 5.2 percent compared to 3.9 percent of owner-occupied households, which falls below the statewide average.

As shown in **Figure 3-33, Overcrowded Households in the Region**, Fresno County has some areas in the City of Fresno, jurisdictions to the south along SR 99, and in the western jurisdictions with higher incidence of overcrowding, including concentrations above 20.0 percent of households. The overall rate of overcrowding countywide is lower compared to some of the counties in the region to the north and south along SR 99, and fairly equivalent to Merced and Kings Counties. Following the trends of several other fair housing indicators in the region, the overall rate of overcrowding is lower in Inyo, Mono, and San Benito Counties, although each has a particular tenure population experiencing a higher incidence of overcrowding. Among renter households, Fresno County has significantly lower overcrowding rates than Madera, Monterey, San Benito, and Tulare Counties (**Figure 3-34, Reginal Overcrowded Households by Tenure**), although the rates of severely overcrowded renters in Fresno County is higher than all counties except for Monterey County. Typically, areas with higher rates of lower-income households and more dense housing types have higher rates of overcrowding, as is seen in census tracts within or

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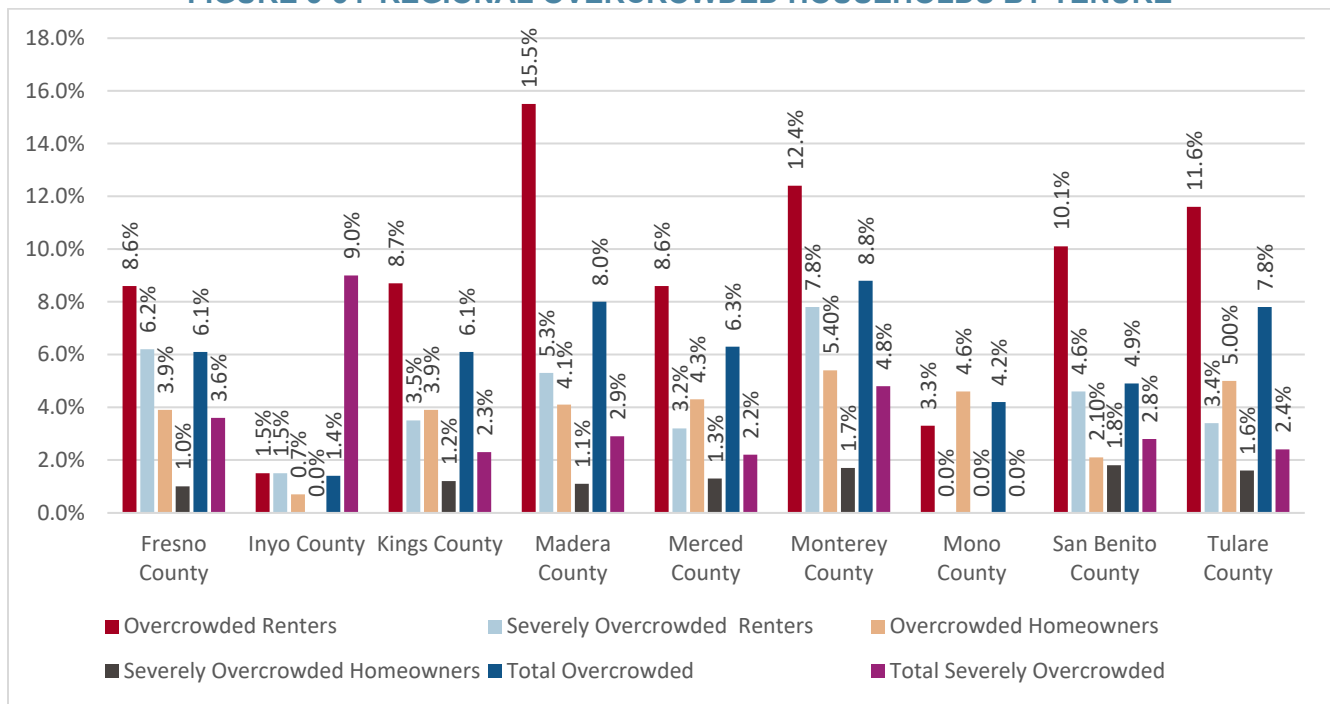
adjacent to the incorporated jurisdictions in the region, although overcrowding also is shown in some of the agricultural areas, suggesting the presence of extended or large families or lack of appropriately sized housing units. Many farmworkers pay market rates for their housing, since most farm owners do not provide housing for their workers, and many publicly owned or managed housing complexes are restricted to families. Because market-rate housing may be unaffordable, workers may share a housing unit with other workers to afford housing costs, resulting in severely overcrowded living situations. The rate and pattern of overcrowding in Fresno County generally reflects the communities in the immediate region, with higher rates of renter overcrowding, although homeowner overcrowding rates are lower in Fresno County than the majority of jurisdictions in the region. The relatively lower rates of overcrowding in Fresno County may indicate that there are more appropriately sized housing opportunities at a range of price points to meet housing demand than is found in other areas of the region, although concentrations of overcrowding are more prevalent in the more densely developed City of Fresno.

FIGURE 3-33 OVERCROWDED HOUSEHOLDS IN THE REGION



Source: CHHS, 2021

FIGURE 3-34 REGIONAL OVERCROWDED HOUSEHOLDS BY TENURE

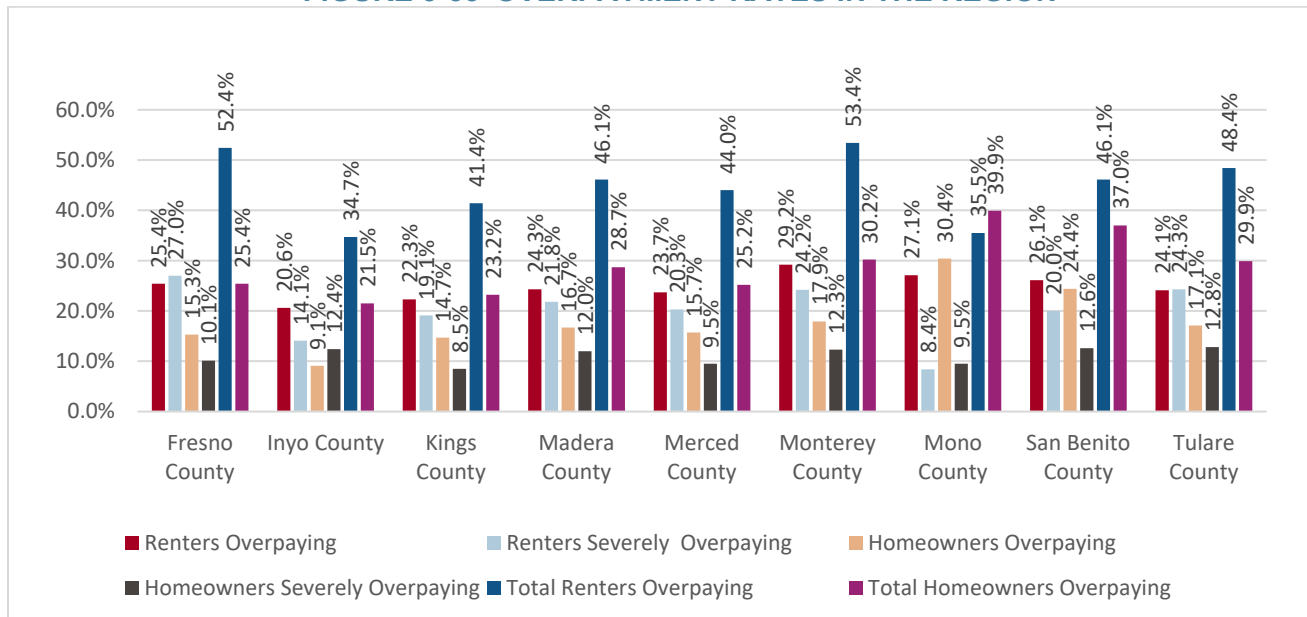


Source: 2016-2020 ACS

Overpayment

HUD considers housing to be affordable for a household if the household spends less than 30.0 percent of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30.0 percent of its monthly income on housing costs, while those who spend more than 50.0 percent of their income on housing costs are considered “severely cost-burdened.” In Fresno County, approximately 25.4 percent of all households were cost-burdened in 2020, and 16.3 percent were severely cost-burdened (**Figure 3-35, Overpayment Rates in the Region**). Of these households, a significantly larger proportion of renters experienced overpayment than owners. This trend can be seen throughout both the region, on average over 15.0 percent of owners and over 22.0 percent of renters are cost burdened, and generally over 25.0 percent of homeowners and 20.0 percent of renters are severely cost burdened. Fresno County is comparable to surrounding counties, with 15.3 percent of owners and 25.4 percent of renters cost burdened and 10.1 percent of owners and 27.0 percent of renters severely cost burdened. While owner overpayment rates in Fresno County are comparable or slightly lower than the region overall (with the exception of Kings and Inyo Counties), renter overpayment rates are slightly higher (with the exception of Monterey County). This reflects feedback from stakeholders and service providers received for the San Joaquin Valley REAP, *Taking Stock: A Comprehensive Housing Report for the San Joaquin Valley*, in 2022. Stakeholders throughout the region reported a shortage of rental opportunities resulting in disproportionately high prices for tenants.

FIGURE 3-35 OVERPAYMENT RATES IN THE REGION

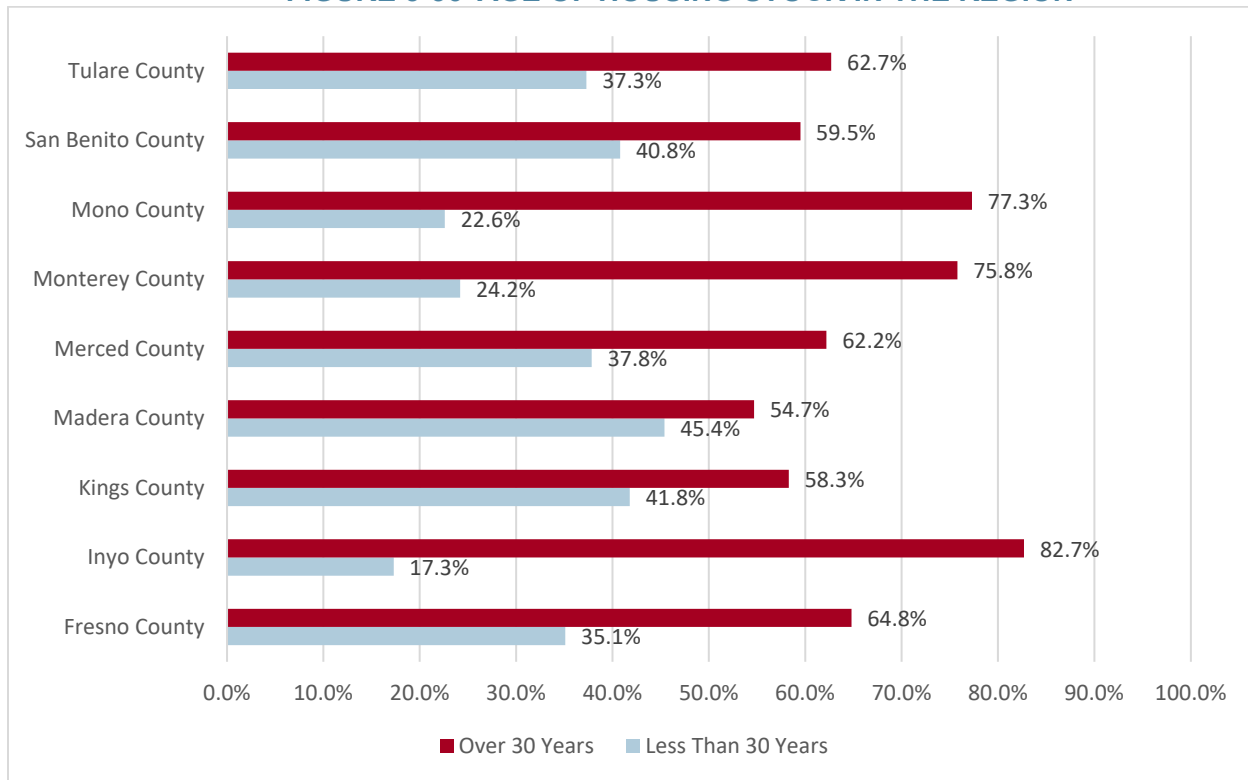


Source: HUD, CHAS 2014-2018

Substandard Housing

As discussed in the Housing Needs Assessment, housing condition can be an indicator of quality of life. Substandard conditions present a barrier to fair housing as occupants are susceptible to health and safety risks associated with poor housing conditions, as well as at risk of displacement if conditions make the unit uninhabitable or if property owners must vacate the property to conduct repairs. As housing units age, they deteriorate without ongoing maintenance, which can present a fair housing issue for occupants, reduce property values, and discourage private reinvestment in neighborhoods dominated by substandard conditions. Typically, housing over 30 years is more likely to need repairs or rehabilitation than newer units. As shown in **Figure 3-36, Age of Housing Stock in the Region**, approximately 64.8 percent of housing units in Fresno County are older than 30 years and may need repairs. This is relatively comparable to adjacent Merced and Tulare Counties, at 62.2 and 62.7 percent, respectively, yet higher than Madera, Kings, and San Benito Counties, at 54.7, 58.3, and 59.5 percent respectively. However, Mono, Inyo, and Monterey Counties have a higher proportion of older housing than Fresno County, with the largest proportion of homes built during the 1970s. This may indicate a fairly comparable or slightly greater need for rehabilitation in Fresno County compared to the greater region with the exception of the counties that are at the eastern and western edges of the more centralized counties in the valley region.

FIGURE 3-36 AGE OF HOUSING STOCK IN THE REGION



Source: 2016-2020 ACS

Farmworkers

According to the 2014 San Joaquin Valley Fair Housing and Equity Assessment, Fresno County and adjacent counties have the highest farmworker population compared to other regions in California. Farmworkers often face unique challenges locating affordable housing due to a combination of a higher rate of this population having limited English language proficiency, very low incomes, challenges securing home loans, and barriers to qualifying for rental units. Additionally, USDA data collected at the state and national level indicates that familial composition of farmworkers has changed since 1996 to include more families and fewer individuals; therefore, farmworker housing needs have likely also shifted from primarily seasonal housing for migrant workers to more permanent affordable housing for low wage working families. Although housing for all household types of farmworkers must be accommodated, much of the housing need for family households is best met near services, educational facilities, amenities and other resources that are more readily available in suburban and urban areas.

The Association of Bay Area Governments has identified three types of farmworkers in the state:

- **Permanent Residents:** Permanent residents of the county in which they work and may require housing which accommodates families and may fall into the extremely low-income category for seasonal workers who do not work in the off-season.
- **Migrant Farmworkers:** Perform agricultural labor on a seasonal or temporary basis and typically need housing for individuals, such as single occupancy rooms, bunkhouses, or dormitory style living.

- H-2A Visa Workers: Enter the U.S. under a federal guest worker program for a limited term and require a sponsor employer who provides housing, meals, and transportation to the job site.

The California Institute for Rural Studies (CIRS) reports that an estimated 85.0 percent of farmworkers in the state are from various regions in Mexico, and 5.0 percent from Central America, largely depending on which immigration period they entered the United States. An Indigenous Farmworker Study conducted in 2010 by California Rural Legal Assistance and other private parties estimated that approximately 25.0 percent of farmworkers statewide speak non-Spanish native languages of Mexico (including Zapoteco, Triqui and Mixteco), with significantly higher concentrations (up to one-third of farmworkers) in the Central Valley and Central Coast regions.

History of Farm Working

A history of farm working in the United States prepared by the National Farm Worker Ministry, an organization that advocates for and represents farmworkers, reports that following the Civil War, the gold rush and concurrent expansion of the railroad system led to California becoming a major agricultural center, in particular Fresno, Tulare, and Kern counties in the San Joaquin Valley. Initially, immigrants from China turned to agricultural labor as rail work diminished, followed by a wave of immigrants from elsewhere in Asia, primarily from Japan, the Philippines, and the Punjab province of India. According to federal law at the time, these newer immigrants were not allowed to own property or become citizens. During WWI, with most local American farm laborers engaged in the war, the demand for farmworkers increased. The Youth and Young Adults (YAYA) Timeline for Agricultural Labor in the U.S.A. reports that the first guestworker program was initiated in 1914 for Mexican labor to meet the need, ending in 1921. Following this, a combination of the Dust Bowl and the Depression brought a surge of migrant workers from the central states to California, as farmers were forced to sell their farms and travel west in search of work. Concurrently, the population of Mexican migrant workers decreased, as pressure increased for this population to leave or be deported during what was called the Mexican Repatriation.

The 2014 San Joaquin Valley Fair Housing and Equity Assessment found that White Dust Bowl farm laborers lived in shacks, tent camps, trailers, even their vehicles, as the Farm Security Administration established only eight farm labor camps in the entire San Joaquin Valley region. Where camp accommodations were provided for non-White farmworkers, they were segregated from the White camps and typically substandard in comparison. Most farmworkers had to find lodging in less desirable neighborhoods in cities or rural settlements, many of which were largely devoid of infrastructure improvements. Labor laws that were passed in the 1930s did not apply to farm workers, excluding them from protections such as worker's compensation, child labor, unionizing and collective bargaining, and overtime pay.

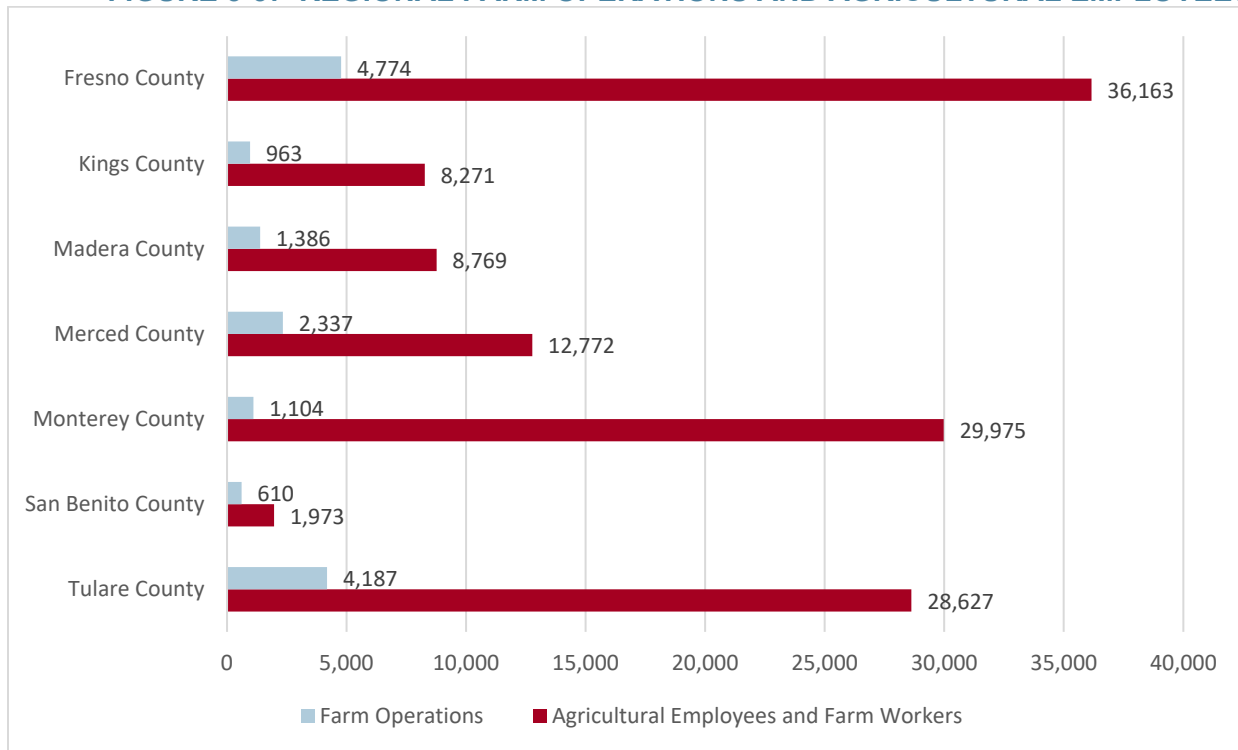
In August 1942, due to labor shortages associated with WWII, and six months after the start of the internment camps and the forced relocation of Japanese farmworkers, the federal government allowed for temporary contract laborers from Mexico as part of the Emergency Farm Labor Relief, or Bracero program. Although the Bracero program was initially established as a temporary wartime measure, Congress extended it through the late 1940s until it was ended in 1964. By the late 1950s, it is estimated that up to 200,000 of the laborers that migrated to the United States as part of this program worked in the San Joaquin Valley, many living in the vacated redlined urban neighborhoods left behind as previous immigrants integrated into the communities and were able to relocate, or within the post-

Depression farm labor camps that had been inhabited by the White Dust Bowl migrant laborers. These communities expanded as immigrants from Mexico and Central America continued to fill cheap labor positions.

Many farmworker communities developed in rural areas, just outside of, or within, jurisdictions' spheres of influence in the late 1900s, and often were not included in governmental investment of basic infrastructure as they generally were considered temporary accommodations. Additionally, many of these neighborhoods were exposed to higher rates of environmental pollution due to adjacency of major circulation routes, contaminated water systems associated with pesticides and agricultural runoff, and heavy industrial uses. Many of these neighborhoods have grown into established communities such as Del Rey, Cantua Creek, Easton, Five Points, Tranquility, and Raisin City, as well as others, yet continue to be underserved. These areas are analyzed in more detail in the local assessments of fair housing.

Key Housing Issues and Trends

The 2017 USDA Census of Agriculture reported 4,774 farms in Fresno County, a reduction from 5,683 in 2012. Although the 2022 Census of Agriculture has not yet been released, it is likely that this trend that has continued as development occurs at the periphery of jurisdictions, as well as the effect of the drought. As shown in **Figure 3-37, Regional Farm Operations and Agricultural Farmworkers**, Fresno County has the largest number of agricultural operations in the region and 89.5 percent of its land designated for agriculture, followed by Tulare County with 4,187 farms and 81.8 percent of land designated for agriculture. North of Fresno County, both Madera and Merced Counties have fewer agricultural operations, with 1,386 and 2,337 farms, respectively, but a higher proportion of land designated for agriculture (88.2 percent in Madera County and 91.1 percent in Merced County). Similarly, while Kings County only has 968 reported farm operations, 91.8 percent of its land is designated for agriculture. In contrast, counties west of Fresno County are less agriculturally oriented. Although there are 1,104 farms in Monterey County, only 61.3 percent of the land is designated for agriculture, and there are 610 farms in San Benito County with 75.6 percent of acreage designated for agriculture. Both Mono and Inyo Counties have fewer than 100 farms each, and therefore are not reflected on **Figure 3-37**.

FIGURE 3-37 REGIONAL FARM OPERATIONS AND AGRICULTURAL EMPLOYEES

Source: 2016-2020 ACS and U.S. Census of Agriculture, USDA, 2017

Note: Inyo and Mono Counties are not included in chart as the proportion of persons employed in agriculture, forestry, fishing and wildlife was below 4.0 percent

Local stakeholders estimate that official counts of farmworkers significantly underestimate the true numbers, as undocumented residents often do not participate in traditional data collection methods. Further, farmworkers may be difficult to count due to their mobility, shared housing situations, and distrust of authorities. According to the 2016-2020 ACS, the largest concentration of farmworkers in the region are in Fresno County, although this population comprises only 8.8 percent of employed residents in Fresno County. Following Fresno County, Monterey and Tulare Counties have comparable numbers of farmworkers, but the population represents a notably higher proportion of the employed persons population in each county, at 15.8 and 15.6 percent of the labor force, respectively. Further, 15.0 percent of the labor force in Madera County, 15.4 percent in Kings County, and 11.7 percent in Merced County are employed in agricultural operations. Only San Benito (6.7 percent), Mono (2.0 percent), and Inyo Counties (3.7 percent) have lower proportional representations of farmworkers than Fresno County.

As discussed previously, farmworkers face unique housing challenges due to low wages, high poverty rates, linguistic isolation, and, in many cases, citizenship status. The composition of farmworker households is shifting from primarily migrant individual males to more family households, including a growing number of single female-headed households with children according to the CIRS COVID-19 Farmworker Survey. The combination of socioeconomic characteristics of farmworkers, in Fresno County suggest that the conventional housing resources generally available to such lower-income households often correspond to TCAC/HCD Areas of High Segregation and Poverty. Further, due to housing costs, multiple families or individuals may share a single-family unit, converted garages, or accessory structures. The correlation between potential areas where farmworkers may access

affordable housing opportunities is discussed in more detail in each of the individual jurisdictions' assessments of fair housing.

According to the State of California's Analysis of Impediments to Fair Housing, privately owned employee housing licensed by the State of California has been steadily diminishing and currently only accommodates a small fraction of agricultural workers in the state. According to HCD's Employee Housing Facilities database, there are 562 units of farmworker employee housing throughout Fresno County with potential to house approximately 1,260 persons, including 6 set-aside units in Parlier Apartments in Parlier and Maldonado Plaza in Firebaugh. There are 645 units for H-2A workers, which can accommodate approximately 2,540 workers, which often are bunkhouses, dorms, or motel rooms. An additional 261 farmworker housing resources, including beds in the Parlier Migrant Center, single units, apartment complexes managed by the Fresno Housing Authority for seasonal and permanent occupancy, and 60 units of farmworker housing in Mendota, developed as part of the USDA Rural Area Development Program.

Between September 2021 and January 2022, the Fresno County conducted a Farmworker Survey and a Farmworker Employer Survey. A second round of each survey was conducted between February 2022 and July 2022. In total, the County surveyed 240 farmworkers, of whom 100 were homeowners, and 170 farm employers. Overall, less than 1 percent of all farmworkers surveyed desired to live in some type of farm labor housing, and 47.0 percent of non-homeowner households desired homeownership opportunities for single-family units. Of farm employers, 25 currently have some type of farm labor housing on-site. Of those that do not have on-site farm labor housing, 28 reported that they would consider adding labor housing as single houses or cottages and 1 specified that they would consider adding apartment style farm labor housing. Based on phone conversations, dairy farmers were most interested in providing on-site housing due to the 24-hour staffing required. All employers indicated that they would consider adding housing if financing was provided by the government or through grants.

Housing Need

The surveys conducted by CIRS and Fresno County indicate that traditional farm labor and worker camp housing is not desired by most Fresno County farmworkers and laborers, and only a small number of Fresno County farm employers are interested in providing on-site housing if government subsidies were available. Further, based on survey results farmworkers expressed greater interest in off-site housing options, reflecting the concerns of farm employers of finding farmworkers to live in on-site units.

While many of the farmworkers in Fresno County may reside in communities where affordable housing resources are available, and some permanent residents may be eligible for HCVs, they must compete with other lower-income households, often resulting in overcrowding, substandard conditions, and overpayment. Often, particularly for single laborers, dwellings are converted garages, vehicles, farm buildings, or tents. Undocumented laborers face even greater challenges in securing housing. The shortage of affordable housing for the farmworker community represents a significant barrier to fair housing for this population in Fresno County, as well as the region and statewide. Throughout Fresno County, farmworkers face a disproportionate need for safe and affordable housing options that provide access to jobs as well as other resources and amenities. This need is analyzed locally to inform each jurisdiction's Action Plan in the local Assessment of Fair Housing.

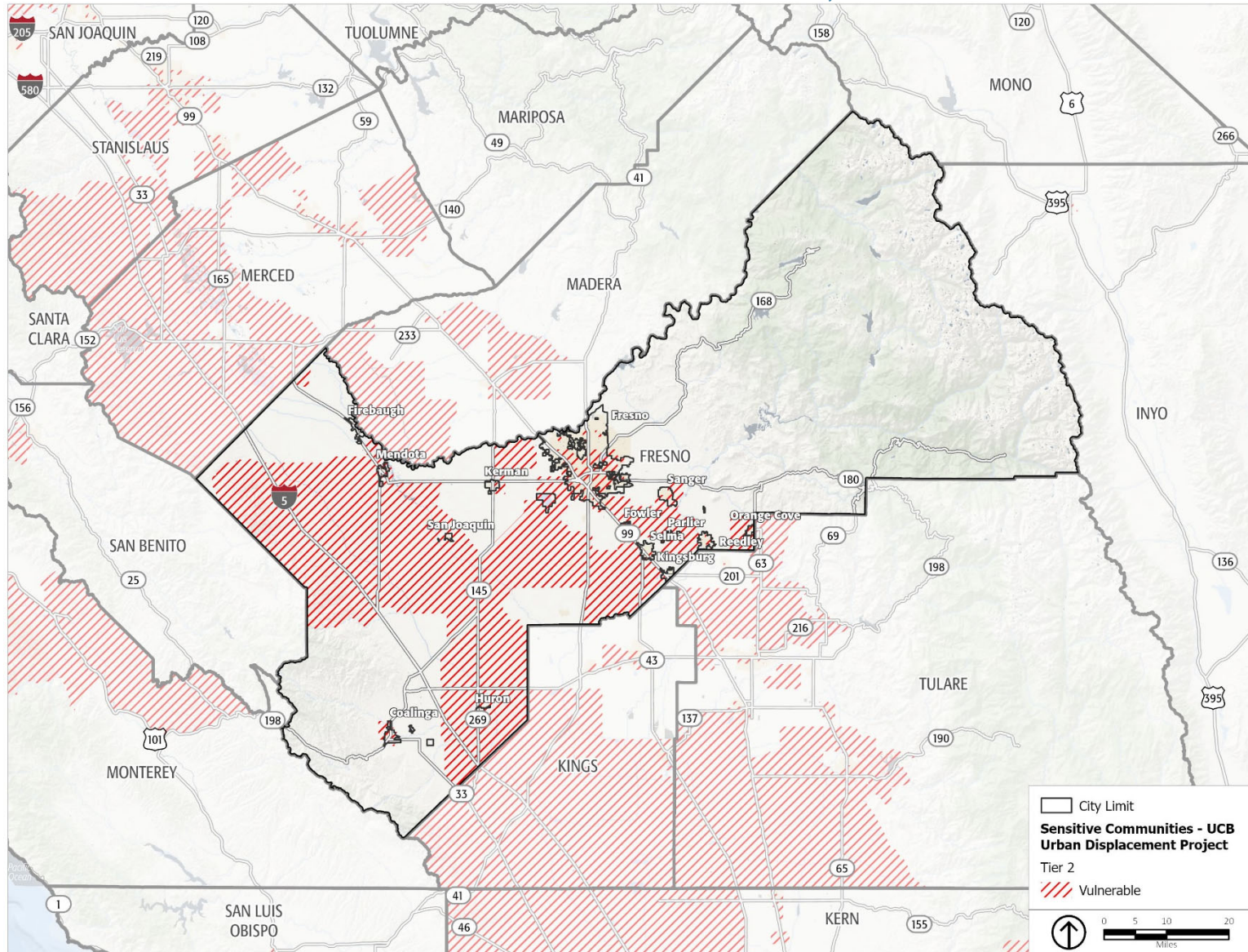
Displacement Risk

A combination of factors can result in increased displacement risk, particularly for lower-income households. Displacement risk increases when a household is paying more for housing than their income can support, their housing condition is unstable or unsafe, and when the household is overcrowded. Each of these presents barriers to stable housing for the occupants. As discussed in the analyses of Patterns of Integration and Segregation, Overcrowding, and Overpayment, there are disproportionate patterns of concentrated poverty in the county that may correlate with increased displacement risk. The identification of over 40 areas of high segregation and poverty in the county is also a significant factor in the potential for displacement, particularly in the incorporated areas of Fresno, Sanger, Reedley, Orange Cove, Mendota, Huron, and San Joaquin, and unincorporated areas east and west of I-5 in the western portion of the county. Other factors contributing to the risk of displacement include those previously discussed, as well as vacancy rates, availability of a variety of housing options, and increasing housing prices compared to wage increases. Additionally, the increase in the incidence of both sheltered and unsheltered homelessness points to the correlation between housing affordability, income, and, in many cases, racial and ethnic characteristics. According to the Urban Displacement Project (**Figure 3-38, Sensitive Communities, 2020**), a large portion of Fresno County, largely corresponding to census tracts with low median incomes and high diversity and/or concentrations of populations of color, have been identified as sensitive communities, which are susceptible to changes if housing prices increase.

The annual rate of increase in average home value or rental prices compared with annual changes in the average income in the county may also indicate an increased risk of displacement due to housing costs outpacing wage increase, a trend that is felt throughout the region, state, and nation. Dramatic increases in home and rental prices have impacted residents throughout the county, though renters are typically disproportionately burdened by housing market increases in annual rate increases, compared to homeowners who have fixed-rate mortgages. For households attempting to enter the homeowner market for the first time, however, the cost of homes and rising interest rates present a barrier for lower-income households to attain homeownership.

According to Zillow and Redfin (July 2022), the average home value in Fresno County has increased 122.6 percent since 2013, an average of 15.3 percent annually. However, the annual average increase in home prices between 2013 and 2020 pre-pandemic was 7.6 percent, while the median home cost increased 12.7 percent during the height of the pandemic between 2020 and 2021, and 28.9 percent between 2021 and 2022. According to Zillow and Redfin, the median sales price of a home in Fresno County jumped from \$291,409 in 2021 to \$375,000 in 2022. As shown in Table 2-22, Home Sales Recorded 2021-2022, in the Needs Assessment, the survey of home sales in each jurisdiction, with the exception of the City of Clovis as no data was available at the time of the survey, and unincorporated areas conducted in May 2022 by CoreLogic, the highest increases in housing costs were seen in Kingsburg, Coalinga, and City of Fresno, followed by Fowler, Kerman, and Selma, as well as the unincorporated communities of Shaver Lake and Caruthers.

FIGURE 3-38 SENSITIVE COMMUNITIES, 2020



Source: Urban Displacement Project, 2021

While housing costs have increased rapidly, wages have not kept pace. The average median household income in Fresno County has increased an average of 3.1 percent annually from \$45,741 in 2012 to \$57,109 in 2020 according to 2016-2020 ACS data. Until 2020, the annual rate of increase in income was keeping a fairly steady pace with rising housing prices. However, between 2020 and 2022, based on a 2022 HCD estimate of Fresno County median income at \$80,300, the annual rate of increase in household income was 6.8 percent, as compared to the rate of increase in housing prices discussed previously. The difference in these trends indicates growing unaffordability of housing in Fresno County.

In general, the Fresno County region has relatively low housing values and lower housing costs compared to many areas of the state; however, homeowners and renters experience housing cost burdens on par with state levels due to the region's comparatively lower incomes. According to the San Joaquin Valley REAP 2022, estimated home values are at their highest point in decades. The impact of demographic shifts since the start of the COVID-19 pandemic are noticeable in home values in the Fresno County region, with values in several counties having risen nearly \$100,000 since early 2020. As shown in Table 2-24, Fresno County Ability to Pay, in the Needs Assessment, the median home price in Fresno County is only affordable to moderate- and above moderate-income households, based on a family of four. Rent prices in Fresno County have also increased significantly and present a barrier to lower-income households at a comparable rate with home values, at 7.6 percent annually. Between 2014 and 2021, the average rent for a two-bedroom unit, for example, increased from \$1,200 to \$1,835 according to a Zillow 2021 survey, and was affordable only to moderate-income households and above.

Data from Rentcafe.com (2022) indicates that 7.0 percent of units in the City of Fresno rent for less than \$1,000 monthly, 54.0 percent rent for \$1,001 to \$1,500 monthly, 30.0 percent rent for \$1,501 to \$2,000 monthly, and 10.0 percent are above \$2,000 monthly. However, these rent ranges do not differentiate between studio units and three- to four-bedroom units, and therefore the median rent estimate of \$1,480 may not represent the overpayment and overcrowding challenges faced by special needs and larger households. Rentcafe.com also provides average rents for other jurisdictions in Fresno County and adjacent counties, with Clovis at \$1,588, Coalinga at \$1,114, Kerman at \$1,167, Hanford at \$1,581, Sanger at \$1,093, Tulare at \$1,787, Visalia at \$1,691, and Merced at \$1,262. The countywide rate of lower-income renter overpayment is 75.4 percent, with rates exceeding those in the cities of Fresno, Fowler, Reedley, Sanger, and Selma. As renter households within most of the Fresno County jurisdictions comprise between 40.0 and 60.0 percent of the total households, and lower-income renters tend to have higher rates of overpayment than moderate- and above moderate-income renter households, this constitutes a significant proportion of renter households. As discussed in the analysis of Patterns of Integration and Segregation, the highest rates of poverty along the SR 99 corridor are in the City of Fresno, Sanger, Selma, Parlier, and Reedley, corresponding to the highest rates of cost-burdened, low-income renter households. In comparison, the lower-income renter overpayment rate in the unincorporated county is 13.5 percent.

In Fresno County, overpayment is pervasive and is not necessarily linked to areas with a lower median income, although within the county, 60.2 percent of lower-income homeowner households overpay as compared to 25.0 percent of total homeowners; and 75.4 percent of lower-income renters overpay compared to 52.2 percent of total renter households. The highest rates of lower-income homeowner overpayment above the countywide rate are present in Fresno, Kerman, Kingsburg, Mendota, Parlier, Reedley, Sanger, San Joaquin, and Sanger, while the lowest rates are found in the unincorporated county, Coalinga, Fowler, Firebaugh, and Huron.

SECTION 3: REGIONAL ASSESSMENT OF FAIR HOUSING

Feedback received in response to the San Joaquin Valley REAP, *Taking Stock: A Comprehensive Housing Report for the San Joaquin Valley*, have identified that there is an overall lack of production at any price point, but particularly in multifamily construction and affordable units. For rentals, very low inventory and high cost to initiate tenancy (e.g., deposits, first and last month's rent) may result in the need for hundreds or thousands of dollars up front to secure the rental unit.

According to the California Housing Partnership, the average cost of living for a family of three in the San Joaquin Valley is about \$48,293. This regional cost of living is 14.0 percent below the regional median household income of \$56,247; however, it is 66.0 percent higher than the state minimum wage income of \$29,120.

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SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

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OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT



REGIONAL HOUSING NEEDS ALLOCATION

State law (California Government Code Section 65584) requires that each city and county plan to accommodate its share of the region's housing construction needs, called the Regional Housing Needs Allocation (RHNA). The RHNA is intended to promote an increase in the housing supply and mix of housing types, infill development, socioeconomic equity, and efficient development patterns; protect environmental and agriculture resources; and improve jobs/housing relationships.

The California Department of Housing and Community Development (HCD) is responsible for projecting the housing needs for each of the state's regional governing bodies, or councils of governments. This demand represents the number of additional units needed to accommodate the anticipated growth in the number of households within each region. State law provides for councils of governments to prepare regional housing allocation plans that assign a share of a region's housing construction need to each city and county.

In Fresno County, the Fresno Council of Governments (FCOG) is the entity authorized under state law to develop a methodology to distribute the future housing needs to the jurisdictions within the region. The jurisdictions and FCOG collaborated to determine how the regional need would be distributed among the jurisdictions. In October 2022, FCOG adopted its final Regional Housing Needs Allocation Plan for the June 30, 2023, through December 31, 2031, RHNA projection period. As required by state law, the Plan divides the allocation of projected housing demand into four income categories:

- Very low-income – Up to 50 percent of the area median income;
- Low-income – 51 to 80 percent of the area median income;
- Moderate-income – 81 to 120 percent of the area median income; and
- Above moderate-income – More than 120 percent of the area median income.

Adjusting the allocation by income category allows for a balanced distribution of lower-income households between jurisdictions. Based on the requirements of Assembly Bill (AB) 2634 (Statutes of 2006), each jurisdiction must also address the projected needs of extremely low-income households, defined as households earning less than 30 percent of the median income. The projected extremely low-income need can be assumed as 50 percent of total need for the very low-income households. **Table 4-1** shows the RHNA for all jurisdictions in Fresno County, adjusted to include the projected needs for extremely low-income households.

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

State law also requires all jurisdictions in Fresno County, including the County of Fresno, to demonstrate that they have or will make available adequate sites with appropriate zoning and development standards to accommodate the RHNA. The following section discusses the assumptions for this analysis and Section 2 of Appendix 2 shows how each jurisdiction will meet this requirement through units built or under construction, planned or approved projects, and vacant and underutilized sites.

Table 4-1 2023-2031 Regional Housing Needs Allocation by Jurisdiction

Jurisdiction	Housing Units by Income Level				Total Housing Units
	Very Low ¹	Low	Moderate	Above Moderate	
Clovis	2,926	1,549	1,448	3,054	8,977
Coalinga	157	96	89	224	566
Firebaugh	102	46	66	229	443
Fowler	94	57	47	141	339
Fresno	9,440	5,884	5,638	15,904	36,866
Huron	45	45	55	174	319
Kerman	285	134	168	476	1,063
Kingsburg	248	161	150	323	882
Mendota	129	68	97	348	642
Orange Cove	66	49	86	268	469
Parlier	147	94	108	384	733
Reedley	403	183	211	666	1,463
San Joaquin	39	193	245	644	1,121
Sanger	412	28	36	97	573
Selma	393	165	233	701	1,492
Unincorporated County	706	391	370	883	2,350
Total County	15,592	9,143	9,047	24,516	58,298

¹Adjusted to include extremely low-income units

Source: FCOG Regional Housing Needs Allocation Plan, October 2022.

ASSEMBLY BILL 1233 RHNA “CARRY-OVER” ANALYSIS

AB 1233, passed in 2005, amended State Housing Element law (Government Code Section 65584.09) to promote the effective and timely implementation of local housing elements. This bill applies to jurisdictions that included programs in their previous housing elements to rezone sites as a means of meeting their previous RHNA, as well as jurisdictions who failed to adopt a State-certified housing element in the previous housing element cycle. Key provisions of Government Code Section 65584.09 state that where a local government failed to identify or make adequate sites available in the prior planning period, the jurisdiction must zone or rezone adequate sites to address the unaccommodated housing need within the first year of the new planning period. In addition to demonstrating adequate sites for the new planning period, the updated housing element must identify the unaccommodated housing need from the previous planning period.

These jurisdictions must identify their unaccommodated housing need from January 1, 2013, through December 31, 2023, RHNA projection period. Where applicable, an analysis has been included in the local jurisdictions section in Appendix 1.

The methodology used to calculate the unaccommodated need starts with the 2006-2013 RHNA and subtracts:

- The number of units approved or constructed (by income category) since the beginning of the previous RHNA projection period start date (i.e., January 1, 20013);
- The number of units that could be accommodated on any appropriately zoned sites available during the previous RHNA projection period;
- The number of units accommodated on sites that have been rezoned for residential development pursuant to the site identification programs in the element adopted for the previous planning period (if applicable); and
- The number of units accommodated on sites rezoned for residential development independent of the sites rezoned in conjunction with the element’s site identification programs, as described previously.

If this analysis reveals an unaccommodated need (in any income category) from the 2013-2023 RHNA, the jurisdiction must adopt a program to rezone sites within the first year of the new planning period to meet the housing need pursuant to Government Code Sections 65584.09 and 65583(c)(1).

AVAILABILITY OF LAND AND SERVICES

The State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element contain “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites” (Government Code Section 65583(a)(3)).

Units Built or Under Construction and Planned or Approved Projects

Jurisdictions can credit units from approved or projects pending approval to meet a portion of the RHNA. Each jurisdiction's Housing Element includes a list of all residential projects that are planned or approved and scheduled to be built by the end of the current RHNA projection period (December 31, 2023).

Accessory Dwelling Unit Potential

California Government Code Section 65583.1(a) states that a town, city, or county may identify sites for accessory dwelling units (ADUs) based on the number of ADUs developed in the prior Housing Element planning period, whether the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors. Based on recent changes in state law reducing the time to review and approve ADU applications, requiring ADUs that meet requirements to be allowed by right, eliminating discretionary review for most ADUs, and removing other restrictions on ADUs, it is anticipated that the production of ADUs will increase in the 6th cycle Housing Element planning period.

Vacant and Underutilized Land Inventory

The residential land inventory is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). The phrase “land suitable for residential development” includes vacant and underutilized sites zoned for residential use as well as vacant and underutilized sites zoned for nonresidential use that allow residential development. All parcels (or portions of parcels) in the vacant and underutilized sites inventory were reviewed by local staff and the consultants to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints (e.g., flood zones and steep slopes), and other possible constraints to development feasibility.

Sites Identified in Previous Housing Element

Pursuant to California Government Code Section 65583.2(c), a nonvacant site identified in the previous planning period and a vacant site identified in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to an action in the Housing Element that requires rezoning within three years of the beginning of the planning period that will allow residential use by right for housing developments with at least 20 percent units affordable to lower-income households.

Affordability and Density

To identify sites that can accommodate a local government’s share of the RHNA for lower-income households, housing elements must include an analysis that demonstrates the appropriate density to encourage and facilitate the development of housing for lower-income households. The statute (Government Code Section 65583.2(c)(3)) provides two options for demonstrating appropriate densities:

- Provide a detailed market-based analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the “default density standards” that are “deemed appropriate” in state law to accommodate housing for lower-income households given the type of the jurisdiction. With the exception of the cities of Fresno and Clovis, all jurisdictions in Fresno County are considered “suburban jurisdictions” with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating a jurisdiction’s share of the regional housing need for lower-income households. The cities of Fresno and Clovis are considered metropolitan jurisdictions and have a default density of 30 units per acre.

Density is a critical factor in the development of affordable housing. In theory, maintaining low densities typically increases the cost of land per unit and increases the amount of subsidy needed to ensure affordability while higher-density development can lower per-unit land cost and facilitate construction in an economy scale.

Refer to each local jurisdiction’s Appendix 1 for a full sites analysis to meet the RHNA.

Adequacy of Public Facilities

One major constraint to new housing development is the availability and adequacy of infrastructure, including water and wastewater infrastructure. The unincorporated areas of the county are particularly constrained by a lack of infrastructure. The County of Fresno generally does not provide water and sewer services in existing unincorporated communities. These services are provided by independent community services districts. Most of the existing community services districts do not have excess capacity and would require significant expansion to accommodate any additional growth. For this reason, most new growth is directed to urban areas where infrastructure systems are more developed.

However, many of the cities also face infrastructure constraints. Water and sewer infrastructure needs to be extended into new-growth areas before development can occur, and existing infrastructure systems will require upgrades. Jurisdictions rely on development impact fees to cover the cost of infrastructure improvements as they grow. These costs are added to the cost of new housing units, impacting affordability.

Water supply is one of the most critical issues for Fresno County. Jurisdictions in the county rely on a combination of groundwater and surface water. While projects in the county are served by independent wells or community facilities districts, cities typically have independent water sources either from a third party or a municipally operated system. During drought years or other mandated reductions for environmental purposes, total water supply can fluctuate from year to year. In rural areas, groundwater levels are dropping, causing domestic wells to dry up.

Jurisdictions in Fresno County have and will continue to pursue grant funding to improve infrastructure availability and reliability. Furthermore, the jurisdictions may adopt, or work with local water providers to adopt, policies to

grant priority for water and sewer service to proposed developments that include housing units affordable to lower-income households.

Financial and Administrative Resources

Jurisdictions in Fresno County have access to a variety of existing and potential funding sources for affordable housing activities. These include programs from federal, state, local, and private resources. This section describes the key housing funding sources currently used in the city, which include Community Development Block Grant (CDBG) funds from the state and Section 8 rental assistance. **Table 4-3** lists a range of potential financial resources that may be used in these jurisdictions.

Table 4-3 Financial Resources

Program Name	Description	Eligible Activities
Federal		
Community Development Block Grant (CDBG)	Grants administered and awarded by the state on behalf of HUD to cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance Economic Development Infrastructure Improvements Homeless Assistance Public Services
HOME Investment Partnership Act Funds	Flexible grant program for affordable housing activities awarded by the state on behalf of HUD to individual cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance New Construction
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.	Rental Assistance
Section 203(k)	Single-family home mortgage program allowing acquisition and rehabilitation loans to be combined into a single mortgage.	Land Acquisition Rehabilitation Relocation of Unit Refinancing of Existing Indebtedness
State Programs		
Emergency Shelter Grant Program	Program funds to rehabilitate and operate emergency shelters and transitional shelters, provide essential social services, and prevent homelessness.	Support Services Rehabilitation Transitional Housing Supportive Housing
Rural Development Loans and Grants	Capital financing for farmworker housing. Loans are for 33 years at 1 percent interest. Housing grants may cover up to 90 percent of the development costs of housing. Funds are available under the Section 515 (Rental Housing), Section 502 (Homeownership Loan Guarantee), Section 514/516 (Farm Labor Housing), and Section 523 (Mutual Self-Help Housing) programs.	Purchase Development/Construction Improvement Rehabilitation
Multifamily Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing.	New Construction Rehabilitation Acquisition Preservation

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Program Name	Description	Eligible Activities
California Housing Finance Agency (Cal HFA) Residential Development Loan Program	Low interest, short-term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Down Payment Assistance Program to provide subordinate loans to first-time buyers. Two funding rounds per year.	New Construction Rehabilitation Acquisition
California Housing Finance Agency (Cal HFA) Homebuyer's Down Payment Assistance Program	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	Homebuyer Assistance
California Housing Finance Agency (Cal HFA)	The Forgivable Equity Builder Loan gives first-time homebuyers a head start with immediate equity in their homes via a loan of up to 10% of the purchase price of the home. The loan is forgivable if the borrower continuously occupies the home as their primary residence for five years.	Homeowner Assistance
Low-Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	New Construction Rehabilitation
California Self-Help Housing Program	State program that provides technical assistance grants and loans as well as deferred payment conditionally forgivable mortgage assistance loans for the rehabilitation or construction of new affordable housing.	New Construction Rehabilitation
CalHOME	Grants to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment, and construction period expenses for homeownership projects	Predevelopment, Site Development, Site Acquisition Rehabilitation Acquisition/rehab Down Payment Assistance Mortgage Financing Homebuyer Counseling
Tax Exempt Housing Revenue Bond	Supports low-income housing development by issuing housing tax-exempt bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	New Construction Rehabilitation Acquisition
Affordable Housing Sustainable Communities Program	This program provides grants and/or loans, or any combination, that will achieve GHG emissions reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation.	New Construction
Local		
First Time Homebuyer Assistance Program (HAP)	The First Time Homebuyer Assistance Program (HAP) offers no-interest loans of up to 20 percent of a home's sale price to income-qualifying first-time home buyers. The buyer must contribute at least 1.5 percent of the sale	Down Payment Assistance Mortgage Financing

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Program Name	Description	Eligible Activities
	price and must purchase the house as their primary residence.	
Housing Assistance Rehabilitation Program (HARP)	This program provides no-interest loans to income-qualifying households for moderate to substantial home reconstruction/rehabilitation projects. Code deficiencies, as well as owner-requested non-luxury improvements, are addressed. HARP loans are funded by various federal and state agencies and are specifically designed to assist low-income families make such improvements.	Rehabilitation
Rental Rehabilitation Program (RRP)	This program offers zero-interest loans to repair rentals in unincorporated areas and participating cities. Loans cover the entire cost of rehabilitation and are repaid over 20 years.	Rehabilitation
Habitat for Humanity – Greater Fresno Area	Homeownership through sweat equity. Homeowners also receive counseling and training on homeownership and maintenance. Homeowners buy their completed homes from Habitat for Humanity and repay them over 30 years through an affordable mortgage	Homebuyer Assistance
Private Resources/Lender/Bank Financing		
Federal National Mortgage Association (Fannie Mae) Community Homebuyers Program	Fixed rate mortgages issued by private mortgage insurers.	Homebuyer Assistance
	Mortgages that fund the purchase and rehabilitation of a home.	Homebuyer Assistance Rehabilitation
	Low down payment mortgages for single-family homes in underserved low-income and minority cities.	Homebuyer Assistance
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable rental housing. Nonprofit and for-profit developers contact member banks.	New Construction Rehabilitation Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to nonprofit and for-profit developers and public agencies for affordable low-income ownership and rental projects.	New Construction
Freddie Mac	Home Works – Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% Median Family Income (MFI) qualify.	Homebuyer Assistance Combined with Rehabilitation
Bay Area Local Initiatives Support Corporation (LISC)	Provides recoverable grants and debt financing on favorable terms to support a variety of community development activities including affordable housing.	Acquisition New Construction Rehabilitation
Northern California Community Loan Fund (NCCLF)	Offers low-interest loans for the revitalization of low-income communities and affordable housing development.	Acquisition Rehabilitation New Construction
Low-Income Investment Fund (LIHF)	Provides below-market loan financing for all phases of affordable housing development and/or rehabilitation.	Acquisition Rehabilitation New Construction

Program Name	Description	Eligible Activities
Administrative Resources		
RH Community Builders	RH Community Builders is a nonprofit housing developer active in the region. The organization develops cost effective, high quality, permanently affordable housing throughout the Central Valley and beyond. RH Community Builders is focused on building a multi-faceted approach to ending homelessness in the Central Valley. By assisting community members in accessing needed services and increasing the inventory of affordable housing.	New Construction Rehabilitation Acquisition

Administrative Capacity

Beyond local city and county staff that administer housing programs, there are a number of agencies and organizations that are important in the overall delivery system of housing services in the region, including new construction, acquisition and rehabilitation, and preservation of affordable housing.

Fresno Economic Opportunities Commission

The Fresno Economic Opportunities Commission (Fresno EOC) is a private nonprofit corporation governed by a 24-member tripartite Board of Commissioners. The Fresno EOC provides services that include energy services such as the weatherization program for both homeowners and renters in Fresno County who are income eligible.

Fresno Housing Authority

The Fresno Housing Authority provides affordable housing to over 50,000 residents throughout Fresno County, either through Housing Choice Vouchers (HCV) or in Housing Authority-owned complexes. Specifically, the HCV program is assisting 12,000 households. As of October 2015, there are 42,587 residents outside the City of Fresno on the waitlist for HCVs. Applicants are randomly selected through a lottery system.

Table 4-3 shows the subsidized rental units owned and/or managed by the Fresno Housing Authority throughout the county.

Table 4-3 Fresno Housing Authority Properties

Community/ Apartment Complex	Location	Number of Units
<i>Biola</i>		
Biola Apartments	4955 North 7th Avenue	12
<i>Del Rey</i>		
Del Rey Apartments	5662 South Oak Lane Avenue	30
<i>Firebaugh</i>		
Cardella Courts	419 P Street	32
La Joya Commons (Firebaugh Family Apartments)	1501 Clyde Fannon Road	34
Firebaugh Elderly	1662 Thomas Conboy Avenue	30
Maldonado Plaza	1779 Thomas Conboy Avenue	64
Mendoza Terrace	1613 Mendoza Drive	50
Mendoza Terrace II	1661 Allardt Drive	40
Rio Villas	1238 P Street, Firebaugh	30
<i>Fowler</i>		
Magnolia Commons (Magill Plaza)	325 East Vine Street	60
<i>Fresno</i>		
541 (South Tower)	541 South Tower, North Fulton Street	14
Alegre Commons	130 West Barstow Avenue	42
Bridges at Florence	649 East Florence Avenue	34
Brierwood	4402 West Avalon Avenue	74
Cedar Courts	4430 East Hamilton Avenue	119
Cedar Courts II	4430 East Hamilton Avenue	30
City View at Van Ness	802 Van Ness Avenue	45
Dayton Square	3050 East Dayton Avenue	66
DeSoto Gardens	640 East California Avenue	40
DeSoto Gardens II	640 East California Avenue	28
El Cortez Apartments	4949 North Gearhart Avenue	48
Fairview Heights Terrace	2195 South Maud	74
Fenix at Calaveras	250 North Calaveras Street	22
Fenix at Glenn	172 North Glenn Avenue	8
Garland Gardens	3726 North Pleasant Avenue	51
Golden State Triage Center	1415 West Olive Avenue, Fresno	48
Inyo Terrace	510 South Peach Avenue	44
Marcelli Terrace	4887 North Barcus Avenue	24

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Community/ Apartment Complex	Location	Number of Units
Mariposa Meadows	1011 West Atchison Avenue	40
Monte Vista Terrace	North 1st Street and East Tyler Avenue	44
Pacific Gardens	5161 East Kings Canyon Road	56
Parc Grove Commons South	2674 East Clinton Avenue	363
Pinedale Apartments	160 West Minarets Avenue	50
Renaissance at Alta Monte	205 North Blackstone Avenue	30
Renaissance at Santa Clara*	t 1555 Santa Clara Street	70
Renaissance at Trinity	524 South Trinity Street	21
San Ramon	1328 East San Ramon Avenue	32
Sequoia Courts	515 South Modoc Street	60
Sequoia Courts Terrace	549 S. Thorne Avenue	78
Sierra Plaza	838 Tulare Street	70
Sierra Pointe**	1233 West Atchison Avenue	53
Sierra Terrace	937 Klette Avenue	72
Step Up 99	1240 North Crystal Avenue	99
Sun Lodge	1101 North Parkway Drive	98
The Arthur at Blackstone	3039 North Blackstone Avenue	41
The Monarch at Chinatown	1101 F Street	57
The Villages at Broadway	1828 Broadway Street	26
The Villages at Paragon	4041 Plaza Dr E	28
Viking Village	4250 North Chestnut Avenue	40
Villa del Mar	3950 North Del Mar Avenue	48
Woodside Apartments	3212 East Ashcroft Avenue	76
Yosemite Village	709 West California Avenue	69
<i>Huron</i>		
Cazares Terrace	36487 O Street	24
Cazares Terrace II	36333 Mouren Street	20
Corazon Del Valle Commons	17053 12th Street	61
Parkside Apartments	36200 North Giffen Avenue	50
<i>Kerman</i>		
Granada Commons	14570 California Avenue	16
Helsem Terrace	938 South 9th Street	40
<i>Kingsburg</i>		
Linnaea Villas	2530 Sierra Street	47
Marion Villas	1600 Marion Street	48

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Community/ Apartment Complex	Location	Number of Units
<i>Laton</i>		
Laton Apartments	6701 East Latonia Street	20
<i>Mendota</i>		
Mendota RAD Apartments	778 Quince Street	60
Esperanza Commons	241 Tuft Street	60
Rios Terrace	424 Derrick Avenue	24
Rios Terrace II	111 Straw Street	40
<i>Orange Cove</i>		
Citrus Gardens	201 Citrus Avenue and 452 10th Street	30
Kuffel Terrace	791 I Street	60
Mountain View Apartments	1270 South Avenue	30
<i>Parlier</i>		
Oak Grove	595 Bigger Street	50
Orchard Commons*	295 South Newmark Avenue	41
Parlier Migrant Center*	8800 South Academy Avenue	131
<i>Reedley</i>		
Sunset Terrace	629 East Springfield Avenue	20
Sunset Terrace II	806 Lingo Avenue	20
Kings River Commons	2020 E. Dinuba Avenue	60
<i>Sanger</i>		
Blossom Trail Commons	285 J Street	48
Elderberry at Bethel	2505 5th Street	74
Wedgewood Villas	2415 5th Street	64
<i>San Joaquin</i>		
San Joaquin Apartments	8610 South Pine Avenue	20
Taylor Terrace	8410 5th Street	28
<i>Selma</i>		
Cueva De Oso (William Shockley Plaza)	1445 Peach Street	48
TOTAL		4,048

Source: Fresno Housing Authority, 2022.

Notes:

* Including one manager's unit

** Single-family homes

Nonprofit Housing Providers

There are numerous nonprofit organizations that are active in constructing, managing, and preserving affordable housing in the region. According to Affordable Housing Online, there are 12,585 units of affordable housing in 138 properties throughout the county, including those operated by the Housing Authority. More than half of these affordable units are in the City of Fresno; however, every city and several unincorporated communities also contain affordable housing units. Within the smaller cities and unincorporated areas, one of the more active nonprofit

housing providers has been Self-Help Enterprises. Self-Help Enterprises focuses on providing self-help housing, sewer and water development, housing rehabilitation, multifamily housing, and homebuyer programs in the San Joaquin Valley of California. They currently assist the City of Coalinga to oversee their housing rehabilitation and down payment assistance programs.

OPPORTUNITIES FOR ENERGY CONSERVATION

State law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing since higher energy bills result in less money available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserved to absorb cost increases and many times must choose between basic needs, such as shelter, food, and energy.

California Building Code, Title 24

California Title 24 regulations require higher energy-efficiency standards for residential and nonresidential buildings. The building code provides a great deal of flexibility for individual builders to achieve a minimum “energy budget” through the use of various performance standards. These requirements apply to all new residential construction, as well as all remodeling and rehabilitation construction.

Utility Programs

Pacific Gas and Electric Company (PG&E), which provides electricity service in Fresno County, provides a variety of energy conservation services for residents as well as a wealth of financial and energy-related assistance programs for low-income customers:

- **The Budget Billing Program (BPP).** Designed to eliminate big swings in customer monthly payments by averaging energy costs over the year.
- **CARE (California Alternate Rates for Energy).** PG&E provides a 20 percent discount on monthly gas and energy bills for low-income households.
- **Energy Savings Assistance Program:** Provides low-income customers with energy-efficiency upgrades such as attic insulation, caulking, weather stripping, water-saving devices, and energy-efficient lighting.
- **Multifamily Energy Savings Program:** Offers cash incentives on the installation of new, energy-efficient equipment or systems.
- **The Family Electric Rate Assistance (FERA) Program.** PG&E provides a rate reduction program for low-income households of three or more people.
- **REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who

SECTION 4: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

have experienced unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to \$200.

The Fresno Economic Opportunities Commission (FEOC) operates over 35 human service programs designed to reduce poverty, increase self-sufficiency, and build stronger communities. The agency budget is approximately \$100 million annually with funding from private, local, regional, state, and federal sources. One of the programs includes energy services such as free solar panel installation and weatherization programs:

- **Free Home Solar Program:** The Transform Fresno Project provides up to a 6,000 Watts solar system for homes in the designated project area. The solar system and installation are 100 percent free. Homeowners will own the system free and clear. A limited number of systems are available.
- **Low-Income Home Energy Assistance Program (LIHEAP):** Provides financial assistance to help offset an eligible Fresno County household's home energy cost.
- **Weatherization services:** Homeowners and renters in Fresno County who are income-eligible can qualify for weatherization services with qualified mobile homes, apartments, houses, and condos. Weatherization measures include:
 - Weather-stripping doors and caulking windows or gaps around home
 - Testing, repairing, or replacement of refrigerators, water heaters, heating and/or cooling systems, and cooking appliances
 - Insulating exterior walls, ceilings, and floors
 - Installing low-flow shower heads
 - Upgrading interior and exterior lighting services to LED
 - Duct repair and replacement

HOUSING CONSTRAINTS



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SECTION 5: HOUSING CONSTRAINTS

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HOUSING CONSTRAINTS



Actual or potential constraints to the provision of housing affect the development of new housing and the maintenance of existing units for all income levels. State housing element law requires cities and counties to review both governmental and nongovernmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the housing element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)). The housing element must also analyze potential and actual constraints on the development, maintenance, and improvement of housing for persons with disabilities.

Nongovernmental constraints are not specific to each community and are described in this section at the regional level. Governmental constraints, on the other hand, are specific to each local government and are described only generally in this section. The appendices contain a more detailed governmental constraints analysis for each local government.

GOVERNMENTAL CONSTRAINTS

Local governments have little or no influence on the national economy or the federal monetary policies that influence it. Yet, these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. One purpose of the housing element is to require local governments to evaluate their past performance in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect public health and safety without unduly adding to the cost of housing production.

It is in the public interest for a local government agency to accommodate development while protecting the general welfare of the community, through a regulatory framework/environment. At the same time, government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers.

Land Use Controls

Land use controls provided in the general plan and the zoning ordinance influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how vacant land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the city or the county.

General Plan

Each city and county in California must prepare a comprehensive, long-term general plan to guide growth and development. The land use element of the general plan must contain land use designations, which establish the basic allowed land uses and density of development for the different ranges and areas within the jurisdiction. Under State law, the zoning districts must be consistent with the general plan land use designations. The general plan land uses must provide suitable locations and densities to accommodate each jurisdiction's regional housing needs allocation (RHNA) and implement the policies of the housing element. Appendix 2 provides a description of each jurisdiction's general plan land use designations.

Zoning Ordinance

Land use controls provided in the zoning ordinance influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how vacant land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the jurisdiction.

Local governments regulate the type, location, and scale of residential development primarily through the zoning ordinance. The zoning ordinance implements the general plan. It contains development standards for each zoning district consistent with the land use designations of the general plan. Appendix 2 provides a description of each jurisdiction's zoning districts and development standards.

Residential Development Standards

Each jurisdiction's zoning ordinance contains development standards for each zoning district. These standards vary by jurisdiction, but typically include density, parking requirements, lot coverage, height limits, lot size requirements, setbacks, and open space requirements. The Housing Element must analyze whether development standards impede the ability to achieve maximum allowable densities.

Parking

Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot areas for residential development. Most of the participating jurisdictions require two parking spaces per single-family dwelling unit. Several, but not all jurisdictions, have reduced parking standards for multifamily and elderly housing.

Open Space and Park Requirements

Open space and park requirements can decrease the affordability of housing by increasing developer fees and/or decreasing the amount of land available on a proposed site for constructing units. All jurisdictions require that park space is set aside in new subdivisions, or that developers pay a fee in lieu of providing parks.

Density Bonus

Under current state law (Government Code Section 65915), cities and counties must provide a density increase up to 80 percent over the otherwise maximum allowable residential density under the Municipal Code and the Land Use Element of the General Plan (or bonuses of equivalent financial value) when builders agree to construct housing developments with 100 percent of units affordable to low- or very low-income households.

Density bonus law also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. These parking standards are summarized in Table 5-1. These numbers are the total number of parking spaces, including guest parking and handicapped parking. The developer may request these parking standards even if they do not request the density bonus. Appendix 2 provides a description of whether or not individual jurisdictions comply with California’s density bonus law.

Table 5-1 Statewide Density Bonus Parking Standards

Number of Bedrooms	Required On-Site Parking
Studio/1 bedroom	1 space
2 to 3 bedrooms	1.5 space
4 or more bedrooms	2.5 spaces

Source: Government Code Section 65915 (9)(p)(1)

Growth Control

Growth-control ordinances or policies are designed to limit the amount or timing of residential development. Since growth-control policies, by definition, constrain the production of housing, local governments must analyze whether or not local growth-control policies limit the ability to meet the RHNA. Most jurisdictions have not adopted growth-control policies. Appendix 2 describes which jurisdictions have other growth-control policies or ordinances.

While not a form of growth control, all jurisdictions in Fresno County are subject to the City/County memorandum of understanding (MOU), which establishes procedures for annexation of land to cities. The City/County MOU encourages urban development to take place within cities and unincorporated communities where urban services and facilities are available or planned to be made available in an effort to preserve agricultural land. The MOU standards for annexation require that a minimum of 50 percent of annexation areas have an approved tentative subdivision map or site plan. Therefore, cities must wait for private developers to request an annexation before initiating an annexation. In cities that are mostly built out within their current city limits, the MOU limits the cities’ ability to accommodate future housing needs. While cities can take certain steps to “prezone” land in advance of annexation, the annexation of land into the city limits is not entirely within the cities’ control.

Airport Land Use Compatibility

State law requires each local agency having jurisdiction over land uses within an Airport Influence Area (AIA) to either: (1) modify its general plan, zoning ordinance, or other applicable land use regulation(s) to be consistent with the Airport Land Use Compatibility Plan (ALUCP); or (2) overrule all or part of the ALUCP within 180 days of its adoption. If a city or county fails to take either action, the agency is required to submit all land use development proposals to the Airport Land Use Commission (ALUC) for consistency review until such time as the ALUC deems their general plan consistent with the ALUCP. The Fresno Council of Governments (COG) Airport Land Use Commission has completed ALUCPs for airports within its jurisdiction. The following are the most recently adopted plans for public airports in Fresno County.

- Coalinga Airport Land Use Plan
- Fresno County Airports Land Use Policy Plan
- Fresno-Chandler Executive Airport Land Use Plan
- Fresno Yosemite International Airport Airport Land Use Compatibility Plan
- Harris Ranch Land Use Plan
- Reedley Airport Land Use Plan
- Selma-Reedley-Firebaugh-Mendota Airports Land Use Plans
- Sierra Sky Park Land Use Plan

The ALUCP has the potential to constrain residential development, if deemed incompatible with the ALUCP. No incompatibility has been identified with existing General Plan land uses and none is anticipated in the future. Sites identified in the residential sites inventory are not constrained by the land use compatibility requirements of any ALUCP. As such, the ALUCP is not considered a significant constraint in Fresno County and is not addressed in Appendix 2.

Zoning for a Variety of Housing Types

State Housing Element law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile homes, housing for farmworkers and employees, emergency shelters, transitional and supportive housing, single-room occupancy (SRO) units, group homes and residential care facilities, and second dwelling units.

Multifamily

Multifamily housing includes duplexes, apartments, condominiums, or townhomes, and is the primary source of affordable housing. Appendix 2 provides descriptions of the restrictions on multifamily housing units in each jurisdiction.

Manufactured Housing

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multifamily residential units is not allowed or not feasible because of infrastructure constraints. California Government Code Sections 65852.3 and 65852.4 specify that a jurisdiction must allow manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Permanently sited manufactured homes built to the United States Department of Housing and Urban Development (HUD) Code are subject to the same rules as site-built homes, except architectural requirements concerning the manufactured home’s roof overhang, roofing materials, and siding materials.

The only two exceptions that local jurisdictions are allowed to make to the manufactured home siting provisions are if: (1) there is more than 10 years’ difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or (2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

Appendix 2 provides descriptions of the allowances and restrictions on manufactured homes in each jurisdiction and whether the zoning ordinances in the jurisdictions comply with State law requirements for manufactured homes.

Farmworker Housing/Employee Housing Act

The Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6) requires jurisdictions to permit employee housing for six or fewer employees as a single-family use. The California Department of Housing and Community Development (HCD) also indicates that employee housing shall not be included within the zoning definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. Jurisdictions cannot impose a conditional use permit, zoning variance, or other zoning clearance of employee housing that serves six or fewer employees that are not required of a family dwelling of the same type in the same zone. In addition, in any zone where agriculture is permitted or allowed by a conditional use permit, employee housing containing up to 36 beds and 12 units must be treated as an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required for this type of employee housing that is not required of any other agricultural activity in the same zone.

Appendix 2 provides an analysis of whether or not each jurisdiction complies with the Employee Housing Act.

Emergency Shelters

Emergency shelters are defined by the California Health and Safety Code (Section 50801) as:

Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay”

Senate Bill (SB) 2 (Government Code Section 65583) was enacted in 2008 to support the needs of the homeless by removing barriers to and increasing opportunities for development of emergency shelters. SB 2 requires every jurisdiction in California to identify a zone (or zones) where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit. To address this requirement, a local government may amend an existing zoning district, establish a new zoning district, or establish an overlay zone. The zone(s) must provide sufficient opportunities for new emergency shelters to meet the homeless need identified in the analysis and must in any case accommodate at least one year-round emergency shelter. SB 2 requires that emergency shelters only be subject to those development and management standards that apply to residential or commercial use within the same zone, except the local government may apply certain objective standards, as follows:

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

Assembly Bill (AB) 2339 (Government Code Section 65583 (a)(4)) requires jurisdictions provide a calculation methodology for determining the sufficiency of sites available to accommodate emergency shelters in the identified zoning designation.

Appendix 2 analyzes each jurisdiction’s compliance with State law requirements for emergency shelters.

Low-Barrier Navigation Centers

Government Code Section 65662 requires that the development of low-barrier navigation centers be developed as a use by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing. For a navigation center to be considered “low barrier,” its operation should

incorporate best practices to reduce barriers to entry, which may include, but are not limited to, the following:

- Permitting the presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth
- Pets
- Ability to store possessions
- Providing privacy, such as private rooms or partitions around beds in a dormitory setting or in larger rooms with multiple beds

Appendix 2 analyzes each jurisdiction's compliance with State law requirements for low-barrier navigation centers.

Transitional and Supportive Housing

Pursuant to Government Code Section 65583, transitional and supportive housing shall be treated as a residential use and allowed in all zones that allow residential uses, subject only to those restrictions that apply to other residential uses of the same type in the same zone.

According to recent changes in State law, Government Code Sections 65650 and 65583 (AB 2162), states that the City must also allow 100 percent affordable projects that include 25 percent, or 12 units of supportive housing, by right where multi-unit and mixed-use development is permitted. The Housing Element includes an implementation program to comply with this new provision of State law. Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single-family homes, and multifamily apartments; and typically offers case management and support services to help return people to independent living (often six months to two years).

The State defines transitional housing as:

“Transitional housing” shall mean buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance (Health and Safety Code Section 50675.14).

Supportive housing links the provision of housing and social services for the homeless, people with disabilities, and a variety of other special-needs populations. Similar to transitional housing, supportive housing can take several forms, including group quarters with beds, single-family homes, and multifamily apartments. The State defines supportive housing as:

“Supportive housing” shall mean housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community (Health and Safety Code Section 50675.2(h)).

The State defines the target population as:

“Target population” shall mean persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people (Health and Safety Code Section 53260(d)).

Appendix 2 analyzes compliance with State law requirements for transitional and supportive housing in each jurisdiction.

Single-Room Occupancy Units

Single-room occupancy (SRO) unit means a living or efficiency unit, as defined by California Health and Safety Code Section 17958.1, intended or designed to be used, as a primary residence by not more than two persons for a period of more than 30 consecutive days and having either individual bathrooms and kitchens or shared bathrooms and/or kitchens. SRO units can provide affordable private housing for lower-income individuals, seniors, and persons with disabilities. These units can also serve as an entry into the housing market for formerly homeless people. Appendix 2 provides descriptions of the allowances and restrictions for SRO units in each jurisdiction.

Group Homes/Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Lanterman Act) and Health and Safety Code Sections 1267.8, 1566.3, and 1568.08 sets out the rights and responsibilities of persons with developmental disabilities. A State-authorized, certified, or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis must be considered a residential use that is permitted in all residential zones. Local agencies must allow these licensed residential care facilities in any area zoned for residential use and may not require licensed residential care facilities for six or fewer persons to obtain conditional use permits or variances that are not required of other family dwellings.

Appendix 2 provides descriptions of the restrictions on group homes in each jurisdiction.

Accessory Dwelling Units

Accessory dwelling units (ADUs), also called “second units” or “granny flats” are attached or detached residential dwellings that provide complete, independent living facilities for one or more persons. That is, they include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as a single-family dwelling and must be permitted ministerially subject to objective design standards (Government Code Section 65852.2).

Junior accessory dwelling units (JADUs) are ADUs of less than 500 square feet and must be permitted within the walls of the proposed or existing single-family dwelling. An existing bedroom or interior entry into the single-family home is not required for JADUs.

Appendix 2 analyzes compliance with State law requirements for ADU/JADUs in each jurisdiction.

On-/Off-Site Improvement Standards

On/off-site improvement standards establish infrastructure or site requirements to support new residential development, such as streets, sidewalks, water and sewer, drainage, curbs and gutters, street signs, park dedications, utility easements, and landscaping. While these improvements are necessary to ensure public health and safety and that new housing meets the local jurisdiction’s development goals, the cost of these requirements can sometimes represent a significant share of the cost of producing new housing.

Appendix 2 describes specific site improvement standards for each jurisdiction. Although improvement requirements and development fees increase the cost of housing, jurisdictions have little choice in establishing such requirements due to the limitations on property taxes and other revenue sources needed to fund public improvements.

Fees and Exactions

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Local governments charge various fees and assessments to cover the costs of processing permit applications and providing services and facilities, such as parks and infrastructure. Almost all of these fees are assessed based on the magnitude of a project’s impact or on the extent of the benefit that will be derived. Additional fees and/or time may be necessary for required environmental review, depending on the location and nature of a project.

In 2019, National Impact Fees Survey examined 37 jurisdictions in California. The study reports average impact fees of \$37,471 per single-family unit and \$21,703 per multifamily unit in California.

Appendix 2 provides an analysis of permit and processing and development impact fees in each jurisdiction. In addition to the fees shown in Appendix 2, jurisdictions in Fresno County are subject to two regional impact fees, including Regional Transportation Mitigation fees and San Joaquin Valley Air Pollution Control District fees.

Regional Transportation Mitigation Fees

In addition to local planning and development impact fees, Regional Transportation Mitigation Fees, shown in Table 5-2, are payable to the Fresno COG as a part of “Measure C,” approved by Fresno County voters in 2006. Jurisdictions have no control of these fees, which are paid to ensure that future development contributes toward the cost to mitigate cumulative, indirect regional transportation impacts. These fees are the same throughout the county and fund important improvements needed to maintain the transportation system.

Table 5-2 Fresno COG Transportation Impact Fee

Residential Developments (\$/Dwelling Unit)	Fee
Single-Family Dwelling (Market-Rate)	\$2,118
Single-Family Dwelling (Affordable)	\$1,059
Multifamily Dwelling (Market-Rate)	\$1,642
Multifamily Dwelling (Affordable)	\$821

Source: Fresno Council of Governments, 2020.

San Joaquin Valley Air Pollution Control District Fees

Fresno County is within the regulatory jurisdiction of the San Joaquin Valley Air Pollution Control District (SJVAPCD). The air basin as a whole does not meet ambient air quality standards set at the state and federal levels and is within a “non-attainment” area for ozone, particulate matter with a diameter of 10 microns or less (PM₁₀; state), and particulate matter with a diameter of 2.5 microns or less (PM_{2.5}).

As a consequence of these conditions, the SJVAPCD has implemented an Indirect Source Review (ISR) process to reduce the impacts of growth in emissions from all new land development. An Air Impact Assessment (AIA) and potential mitigation fees are required for residential projects that contain 50 or more units and when there is a discretionary approval required. Fees are also exacted by the SJVAPCD to offset emissions created by typical operational sources. These fees can add hundreds of dollars to the cost of development. However, the cost is applied to all jurisdictions in the air basin and may be eliminated for a lesser number of units or reduced with additional mitigation measures.

Processing and Permit Procedures

Jurisdictions have various procedures that developers must follow for processing development entitlements and building permits. Processing times vary and depend on the size and complexity of the project. Appendix 2 provides more information on the processing and permit procedures in each jurisdiction.

Senate Bill 35

SB 35 requires jurisdictions that have failed to meet their RHNA to provide a streamlined, ministerial entitlement process for housing developments that incorporate affordable housing.

Appendix 2 analyzes each jurisdiction's compliance with State law requirements.

Senate Bill 330

SB 330, the Housing Crisis Act of 2019, established specific requirements and limitations on development application procedures. Housing developments for which a preliminary application is submitted that complies with applicable general plan and zoning standards is subject only to the development standards and fees that were applicable at the time of submittal. This applies to all projects unless the project square footage or unit count changes by more than 20 percent after the preliminary application is submitted. The developer must submit a full application for the development project within 180 days of submitting the preliminary application.

Appendix 2 analyzes each jurisdiction's compliance with State law requirements.

Building Codes and Enforcement

Building codes and their enforcement can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

The California Building Standards Code, Title 24, serves as the basis for the design and construction of buildings in California. State law prohibits the imposition of additional building standards that are not necessitated by local geographic, climatic, or topographic conditions, and requires that local governments making changes or modifications in building standards must report such changes to HCD and file an expressed finding that the change is needed. Appendix 2 provides more information on building codes and enforcement by jurisdiction.

Constraints on Housing for Persons with Disabilities

In accordance with SB 520 (Chapter 671, Statutes of 2001), jurisdictions must analyze the potential and actual governmental constraints on the development of housing for persons with disabilities. Appendix 2 contains a detailed review of zoning laws, policies, and practices in each jurisdiction to ensure compliance with fair housing laws.

California Building Code

The 2019 California Building Code, Title 24 regulations, provide for accessibility for persons with disabilities. The Housing Element must identify the version of the Building Code adopted in each jurisdiction and whether or not a jurisdiction has adopted any amendments to the Code that might diminish the ability to accommodate persons with disabilities. Appendix 2 provides information on which

jurisdictions have adopted the 2019 California Building Code, including Title 24 regulations of the code concerning accessibility for persons with disabilities.

Definition of Family

There are a number of state and federal rules that govern the definition of family, including the Federal Fair Housing Amendments Act of 1988, the California Fair Housing and Employment Act, the California Supreme Court case *City of Santa Barbara v. Adamson* (1980), and the California Constitution privacy clauses. The laws surrounding the definition of family have a few primary purposes: to protect people with disabilities, to protect nontraditional families, and to protect privacy. According to HCD and Mental Health Advocacy Services, there are three major points to consider when writing a definition of family:

- Jurisdictions may not distinguish between related and unrelated individuals.
- The definition may not impose a numerical limit on the number of persons in a family.
- Land use restrictions for licensed group homes for six or fewer individuals must be the same as those for single families.

Appendix 2 analyzes whether or not the zoning ordinances in each jurisdiction contain restrictive definitions of “family.”

Zoning and Land Use Policies

Restrictive land use policies and zoning provisions can constrain the development of housing for persons with disabilities. The Housing Element must analyze compliance with fair housing laws, provisions for group homes, and whether or not jurisdictions have adopted any minimum distance requirements or other zoning procedures or policies that would limit housing for persons with disabilities. Appendix 2 provides information on zoning and land use policies.

Reasonable Accommodation Procedure

Both the federal Fair Housing Amendment Act (FHAA) and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. It may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standard of the zoning ordinance to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances and must be decided on a case-by-case basis. Appendix 2 provides information on reasonable accommodation policies and procedures in each jurisdiction.

NONGOVERNMENTAL CONSTRAINTS

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, State law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary nongovernmental constraints to the development of new housing are land costs, construction costs, and availability of financing. This section also discusses environmental constraints that might affect housing development in the region.

Land Costs

The cost of land can be a major impediment to the production of affordable housing. Land costs are influenced by many variables, including scarcity and developable density (both of which are indirectly controlled through governmental land use regulations), location, site constraints, and the availability of public utilities. For example, available land parcels in downtown Fresno are small in size due to limited available land. The range is from \$375,000 to \$495,000, less than the high county average. This is often because sites are smaller and/or occupied by existing uses that generate revenue to property owners. As shown in Table 5-3 and Table 5-4, smaller sites (under 10 acres) have a smaller cost-per-acre in both the cities and unincorporated area.

As shown in Table 5-3, in August 2022, land was listed for more in the incorporated area. Excluding the City of Fresno, whose land costs are not reflective of the rest of the county, seven properties were listed for sale in the incorporated cities (three in Clovis, and one each in Kerman, Orange Cove, Parlier, and San Joaquin). The properties ranged in size from 1.7 acres for \$499,000 (\$297,024 per acre) to 20 acres for \$358,000 (\$17,900 per acre). The average list price per acre was \$282,686.

As shown in Table 5-4, in the unincorporated area (Auberry, Squaw Valley, Wonder Valley outside of Sanger), eight properties were listed for sale in August 2022. The properties ranged from 4.7 acres for \$80,000 (\$17,021 per acre) to 25 acres for \$199,000 (\$7,960 per acre). The average list price per acre was \$18,048.

Table 5-3 Listed Land Prices, Incorporated Cities (2022)

Lot Size	Incorporated		
	Average Per-Acre Cost	Average Range Per-Acre Cost	Number of Listings
Less than 10 acres	\$383,601	\$40,379 – \$1,269,430	5
10 or more acres	\$30,398	\$17,900 – \$42,895	2
Average \$/acre	\$282,686	\$17,900 – \$1,256,410	7

Source: Redfin, August 2022.

Table 5-4 Listed Land Prices, Unincorporated Areas (2022)

Lot Size	Unincorporated		
	Average	Average Range	Number of Listings
Less than 10 acres	\$23,325	\$17,021 – \$36,853	5
10 or more acres	\$9,253	\$7,800 – \$12,000	3
Average \$/acre	\$18,048	\$7,800 – \$36,853	8

Source: Redfin, August 2022.

As shown in Table 5-5, in August 2022, land sold for less in the incorporated area. Excluding the City of Fresno, whose land costs are not reflective of the rest of the county, eight properties were sold in cities (two in Sanger, three in Clovis, one each in Selma, Coalinga, and Firebaugh). The properties ranged from 0.5 acres for \$135,000 (\$6 per acre) to 160.0 acres for \$1,559,396 (\$9,746 per acre). The average sale price per acre was \$67,582.

As shown in Table 5-6, in the unincorporated area, 13 properties were sold in August 2022, ranging from 4.1 acres for \$35,000 (\$8,495 per acre) to 54.3 acres for \$215,000 (\$3,959 per acre). The average cost per acre of all sold properties in Fresno County was \$13,907.

Table 5-5 Land Sale Prices, Incorporated Cities (August 2022)

Lot Size	Incorporated		
	Average	Range	Number of Listings
Less than 10 acres	\$85,152	\$6–\$236,666	6
10 or more acres	\$14,873	\$9,746–\$20,000	2
Average \$/acre	\$67,582	\$6–\$236,666	8

Source: Redfin, August 2022.

Table 5-6 Land Sale Prices, Unincorporated Areas (August 2022)

Lot Size	Unincorporated		
	Average	Range	Number of Listings
Less than 10 acres	\$19,924	\$6,237 – \$44,291	8
10 or more acres	\$4,280	\$2,563 – \$5,338	5
Average \$/acre	\$13,907	\$2,563 – \$44,291	13

Source: Redfin, August 2022.

Construction Costs

Construction costs for a single-family home are approximately \$143 per square foot. This is based on costs calculated for a 2,000-square-foot, wood-framed, single-story, four-cornered home of good quality construction and including a two-car garage and forced-air heating and cooling in Fresno County. Estimated total construction costs for such a home are \$286,664. These construction costs include labor, materials, and equipment but do not include costs of buying land.¹

Costs for multifamily construction are approximately \$95 per square foot. This is based on costs calculated for a three-story building in Fresno County with 30 units and an average unit size of 800 square feet each. The calculation is for a wood or light steel frame structure, including forced-air heating and cooling and constructed of good-quality materials. The estimated total construction costs for each unit are \$71,736, and total construction costs for the building are \$2,294,428. These construction costs include labor, materials, and equipment but do not include costs of buying land.²

The availability and demand for materials, such as asphalt, roofing, and pipes, affect prices for these goods. Another major cost component of new housing is labor. The cost of labor in Fresno County is comparatively low because the area's cost of living is relatively low compared to other areas in California.. According to a 2020 study of project costs in TCAC project application budgets, construction worker compensation only represents 14 percent of the total per-unit cost for a multifamily project. White collar labor costs, including developer fees, contractor income, and architecture and engineering fees, represent a combined 19 percent of per-unit costs. While prevailing wage requirements do add to project costs, low construction worker wages can create negative externalities by requiring construction workers to enroll in public safety net programs such as Temporary Aid for Needy Families (TANF), Earned Income Tax Credit (EITC), and Supplemental Nutrition Assistance Program (SNAP). Additionally, construction workers not receiving adequate pay could experience the same challenges of housing cost burden that affordable housing programs seek to address. Therefore, there is a regional benefit in maintaining livable wages for construction workers. There is little that municipalities can do to mitigate the impacts of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality. Because construction costs are similar across jurisdictions in Fresno County, the cost of construction is not considered a major constraint to housing production.

Dry Utilities

Dry utilities, including cable, electricity, and telephone service, are available to all areas in the city. There is sufficient capacity to meet the current need and any future need. Service providers for Fresno County are:

- Electricity: Pacific Gas and Electric Company (PG&E)

¹ 2022 National Building Cost Manual and 2022 15 zip code modifiers, Craftsman Book Company.

² 2022 National Building Cost Manual and 2022 15 zip code modifiers, Craftsman Book Company.

SECTION 5: HOUSING CONSTRAINTS

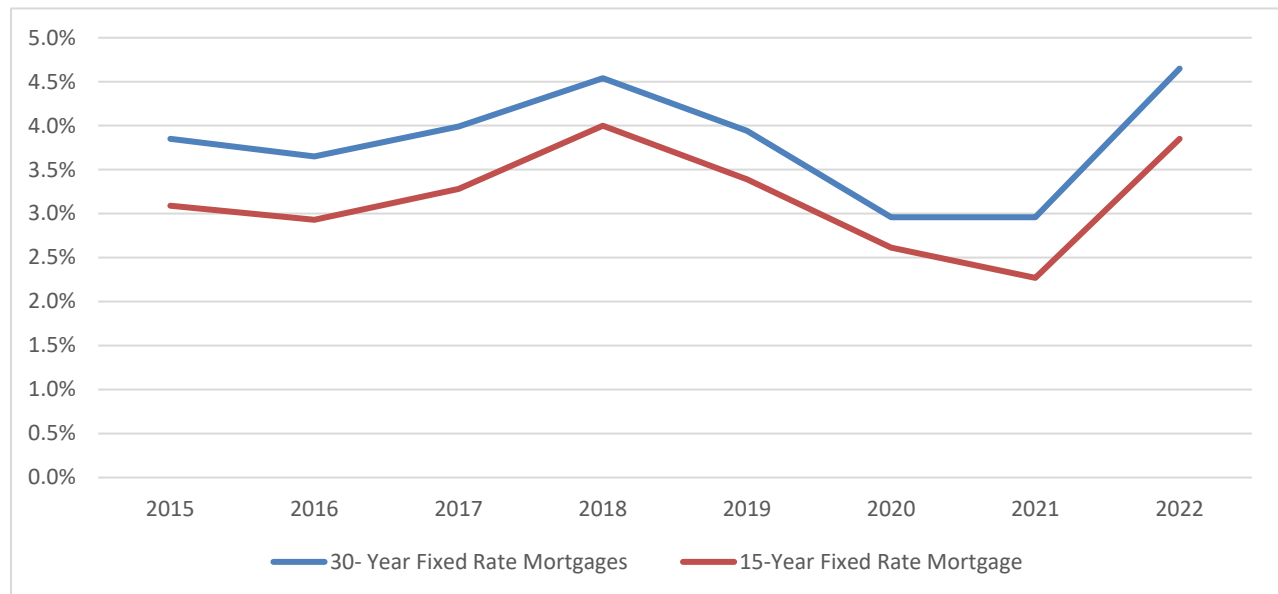
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Availability of Financing

Mortgage interest rates have a large influence over the affordability of housing. Higher interest rates increase a homebuyer's monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer. When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this time period.

As shown in Figure 5-1, the interest rate on a 30-year fixed-rate mortgage was an average of 3.85 percent in 2015. Interest rates hit a historic low in 2020 at 2.96 percent for a 30-year fixed-rate mortgage. As of August 2022, rates remain near average rates around 4.3 percent.

FIGURE 5-1. HISTORICAL MORTGAGE INTEREST RATES, UNITED STATES
2015-2022



Source: Freddie Mac Primary Mortgage Market Survey, August 2022.

Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates. However, to extend homebuying opportunities to lower-income households, jurisdictions can offer interest rate write-downs. Additionally, government-insured loan programs may be available to reduce mortgage down payment requirements.

Homebuyer assistance programs that provide mortgage assistance can be useful tools for helping lower-income residents with down payment and closing costs, which are often significant obstacles to homeownership. There are also areas of the county where housing is deteriorating. Residents in these areas are often unable to qualify for home improvement loans because of their low income. Housing rehabilitation programs can help these low-income residents with meeting their home improvement needs.

Environmental Constraints

Typical environmental constraints to the development of housing in Fresno County include physical features such as floodplains, sensitive biological habitat, and seismic zones. In many cases, development of these areas is constrained by state and federal laws (e.g., Federal Emergency Management Agency [FEMA] floodplain regulations, the Clean Water Act and the Endangered Species Act, and the California Fish and Game Code and Alquist-Priolo Earthquake Fault Zoning Act), Agricultural Mitigation, Sustainable Groundwater Management, and California Environmental Quality Act (CEQA) preparation timelines.

Floodplains

Official floodplain maps are maintained by FEMA. FEMA determines areas subject to flood hazards and designates these areas by relative risk of flooding on a map for each community, known as the Flood Insurance Rate Map (FIRM). The 100-year flood is defined as the flood event that has a 1 percent chance of occurring in any given year.

Principal flooding problems lie along the San Joaquin and Kings Rivers, smaller perennial streams in the Sierra Nevada foothills, and to areas in western Fresno County. This area includes the cities of Huron and Mendota that become flooded from streams flowing east from the Coast Range. Friant and Pine Flat Dams, upstream reservoirs, and stormwater detention/retention facilities operated by the Fresno-Clovis Metropolitan Flood Control District have minimized flooding problems in highly urbanized areas in the valley.

Development within a flood zone typically is required to be protected against flood damage. FEMA requires developers to obtain a flood zone elevation certificate when they apply for their permit. These certificates require elevating the developed area (i.e., house pad) above the known flood level of that particular flood zone. The sites in the inventory must obtain a flood zone elevation certificate, which may increase the cost of a development but is necessary nation-wide to protect against flood risks.

Each sites inventory provides parcel-specific environmental constraints, including whether or not the site is within the FEMA 100-year flood zone. While residential development can certainly occur within these zones, it has the potential to add an additional constraint.

Seismic Zones

There are a number of active and potentially active faults within and adjacent to Fresno County. Two of the active faults in western Fresno County have been designated Alquist-Priolo Earthquake Hazard Zones. No structure for human occupancy may be built within an Earthquake Hazard Zone (EHZ) until geologic investigations demonstrate that the site is free of fault traces that are likely to rupture with surface displacement. Special development standards associated with Alquist-Priolo requirements would be necessary for development in those areas.

Although all development must consider earthquake hazards, there is no specific threat or hazard from seismic ground shaking to residential development within the county, and all new construction will comply with current local and State building codes. Between the minimal historical hazard of earthquakes in the county and the use of the most current building codes and construction techniques, earthquakes pose a less-than-significant danger to residential development.

Biological Resources

A large percentage of Fresno County is occupied by orchard-vineyard habitat that grows crops such as almonds, nectarines, figs, and table wine and raisin grapes. Cultivated vegetable, fruit, and grain crops are also grown on cropland in Fresno County and can consist of corn, cotton, or grapes in this part of the valley. Urban development occurs mostly in the valley floor and Sierra Nevada foothill regions.

Fresno County supports a large diversity of habitats for vegetation and wildlife in four generalized biotic regions. Approximately one-third of the county lies within land under federal jurisdiction. The United States Forest Service and National Park Service manage these lands for recreation, biology, wilderness, tourism, timber, and mining under guidelines, policies, and laws separate from local government. Areas that are outside of federal ownership and, therefore, most subject to development include the Coast Range, valley floor, and lower Sierra Nevada foothill biotic regions. Sensitive biological resources are associated with specific habitat types (natural habitat areas not intensively farmed, wetlands, riparian, vernal pools, etc.) or habitat elements such as specific soil types (clay, alkaline, serpentine). The western valley floor and Coast Range biotic regions, in particular, have special planning concerns because of the San Joaquin kit fox (*Vulpes macrotis mutica*), San Joaquin kangaroo rats (*Dipodomys nitratoides*), and blunt-nosed leopard lizard (*Gambelia silus*). Regional habitat planning efforts can be used as the basis for addressing sensitive biological resources in the area.

HOUSING PLAN



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SECTION 6: HOUSING GOALS AND POLICIES

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HOUSING PLAN



This eight-year housing plan sets forth a comprehensive strategy and program of actions to address housing issues identified within the participating jurisdictions in Fresno County. The first section contains the shared goals and policies that the County of Fresno and the cities of Coalinga, Firebaugh, Fowler, Fresno, Huron, Kerman, Kingsburg, Mendota, Orange Cove, Parlier, Reedley, San Joaquin, Sanger, and Selma will all strive to achieve. Appendix 1 contains the specific programs to be implemented by each of the jurisdictions over the eight-year planning period.

GOALS AND POLICIES

1. New Housing Development

Every jurisdiction in Fresno County must plan to accommodate its agreed upon fair share of the regional housing needs. As a region, the total housing needed over the 2023-2031 Regional Housing Needs Allocation (RHNA) projection period is 58,298 units. For the jurisdictions participating in the Multijurisdictional Housing Element, the total RHNA is 49,321 units. This includes 12,666 very low-income units, 7,595 low-income units, 7,599 moderate-income units, and 21,462 above moderate-income units. This housing element reflects the shared responsibility among the cities and the unincorporated County to accommodate the housing needs of all economic segments of the community.

Goal 1 **Facilitate and encourage the provision of a range of housing types to meet the diverse needs of residents.**

Policy 1.1 Provide adequate sites for new housing development through appropriate planned land use designations, zoning, and development standards to accommodate the regional housing needs for the 2023-2031 planning period.

Policy 1.2 Facilitate development of new housing for all economic segments of the community, including extremely low, very low-, low-, moderate-, and above moderate-income households.

Policy 1.3 Continue to direct new growth to urban areas in order to protect natural resources.

Policy 1.4 Promote balanced and orderly growth to minimize unnecessary development costs adding to the cost of housing.

Policy 1.5 Encourage infill housing development on vacant, by-passed, and underutilized lots within existing developed areas where essential public infrastructure is available.

Policy 1.6 Promote development of higher-density housing, mixed-use, and transit-oriented development in areas located along major transportation corridors and transit routes and served by the necessary infrastructure.

SECTION 6: HOUSING GOALS AND POLICIES

- Policy 1.7** Ensure the adequate provision of water, sewer, storm drainage, roads, public facilities, and other infrastructure necessary to serve new housing.
- Policy 1.8** Approve new housing in accordance with design standards that will ensure the safety, quality, integrity, and attractiveness of each housing unit.
- Policy 1.9** Encourage development around employment centers that provides the opportunity for local residents to live and work in the same community by balancing job opportunities with housing types.
- Policy 1.10** Encourage developers and contractors to evaluate hiring local labor, hiring from, or contributing to apprenticeship programs, increasing resources for labor compliance and providing living wages.

2. Affordable Housing

The shortage of affordable housing is an issue facing most communities in California. In Fresno County, nearly half of all households are considered “cost burdened,” paying more than 30 percent of their income on housing costs. For lower-income households, this rate is even higher – nearly three-quarters of lower-income households are cost-burdened. Building affordable housing has become even more challenging after the State eliminated redevelopment agencies, depriving jurisdictions of the largest source of local funding for affordable housing. At the same time, State and Federal funding for affordable housing has also been reduced. While the region faces many challenges in meeting their housing needs for lower-income residents, there are several actions jurisdictions can take to facilitate affordable housing.

Goal 2 Encourage and facilitate the development of affordable housing.

- Policy 2.1** Support innovative public, private, and nonprofit efforts in the development of affordable housing, particularly for the special needs groups.
- Policy 2.2** Continue to support the efforts of the Fresno Housing Authority in its administration of Section 8 certificates and vouchers, and the development of affordable housing throughout the County.
- Policy 2.3** Encourage development of affordable housing through the use of development incentives, such as the Density Bonus Ordinance, fee waivers or deferrals, and expedited processing.
- Policy 2.4** Provide technical and financial assistance, where feasible, to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for Federal and State financing.
- Policy 2.5** Pursue grant funding to subsidize the development of affordable housing for low- and very low and extremely low income households through new construction, acquisition, and/or rehabilitation.
- Policy 2.6** Encourage the development of second dwelling units to provide additional affordable housing opportunities.

- Policy 2.7** Work to ensure that local policies and standards do not act to constrain the production of affordable housing units.
- Policy 2.8** Expand homeownership opportunities to lower- and moderate-income households through downpayment assistance and other homeownership programs.
- Policy 2.9** Encourage sweat equity programs as a means for increasing homeownership opportunities for lower-income residents.

3. Housing and Neighborhood Conservation

The existing affordable housing stock is a valuable resource and conserving and improving the existing affordable housing stock is a cost-effective way to address lower-income housing needs. Actions are needed to monitor the status of these units and work with non-profits and the private sector to preserve affordable housing. In addition, improvements are needed to maintain existing ownership housing and the quality of residential neighborhoods.

Goal 3 **Improve and maintain the quality of housing and residential neighborhoods.**

- Policy 3.1** Preserve the character, scale, and quality of established residential neighborhoods by protecting them from the encroachment of incompatible or potentially disruptive land uses and/or activities.
- Policy 3.2** Assist low income homeowners and owners of affordable rental properties in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.
- Policy 3.3** Continue code enforcement efforts to work with property owners to preserve the existing housing stock.
- Policy 3.4** Encourage and facilitate the improvement or replacement of unsafe, substandard dwellings that cannot be economically repaired.
- Policy 3.5** Invest in public service facilities (streets, curb, gutter, drainage and utilities) to encourage increased private market investment in declining or deteriorating neighborhoods.
- Policy 3.6** Preserve assisted rental housing for long-term occupancy by low- and moderate-income households.

4. Special Needs Housing

Within the general population there are several groups of people who have special housing needs. These special needs can make it difficult for members of these groups to locate suitable housing. Special needs groups include persons experiencing homelessness; single-parent households; seniors; persons with disabilities including developmental disabilities; farmworkers; and large households.

- Goal 4** **Provide a range of housing types and services to meet the needs of individuals and households with special needs.**
- Policy 4.1** Encourage public and private entity involvement early and often through the design, construction, and rehabilitation of housing that incorporates facilities and services for households with special needs.
- Policy 4.2** Assist in local and regional efforts to secure funding for development and maintenance of housing designed for special needs populations such as the senior and persons with disabilities.
- Policy 4.3** Support the use of available Federal, State, and local resources to provide and enhance housing opportunities for farm workers.
- Policy 4.4** Encourage development of affordable housing units to accommodate large households (three and four bedroom).
- Policy 4.5** Ensure equal access to housing by providing reasonable accommodation for individuals with disabilities.
- Policy 4.6** Working in partnership with the other jurisdictions and the private/non-profit sectors in Fresno County, facilitate the provision of housing and services for persons experiencing homelessness and those at-risk of becoming homeless.

5. Fair and Equal Housing Opportunities

Federal and State laws ensure all persons, regardless of their status, have equal opportunities to rent or purchase housing without discrimination. Mediating tenant/landlord disputes, investigating complaints of discrimination, providing education services, and improving public awareness are all part of a comprehensive program.

- Goal 5** **Affirmatively Furthering Fair Housing (Government Code Section (65583(C)(C)(5) & (10) by securing safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other factors.**
- Policy 5.1** Collaborate with state and federal agencies and local fair housing agencies to enforce fair housing laws addressing discrimination in the building, financing, selling or renting of housing based on race, religion, family status, national origin, disability, or other protected class.
- Policy 5.2** Collaborate with local and regional agencies to provide multilingual fair housing education services and regional efforts to affirmatively further fair housing.
- Policy 5.3** Work with federal, state, local and private entities to identify funding, financing and assistance programs throughout the planning period.

6. Energy Conservation and Sustainable Development

High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy. While new construction can help achieve energy conservation goals, more than half of the housing stock in the region was built before California's energy code was adopted in the 1980s. Consequently, the existing building stock offers considerable opportunity for cost-effective energy efficiency retrofits to decrease energy consumption.

Goal 6 **Encourage energy efficiency in all new and existing housing.**

Policy 6.1 Encourage the use of energy conserving techniques in the siting and design of new housing.

Policy 6.2 Actively implement and enforce all State energy conservation requirements for new residential construction.

Policy 6.3 Promote public awareness of the need for energy conservation.

SECTION 6: HOUSING GOALS AND POLICIES

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