



APPENDIX 1G: CITY OF KERMAN

Fresno Multi-Jurisdictional 2023-2031 Housing Element

*HCD Submittal Draft 1 - July 2023
Revised September 2023*



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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SECTION 1G-0: SUMMARY OF NEEDS AND CONDITIONS

Housing Needs Assessment

As part of the Housing Element, the City prepared a detailed Regional Housing Needs Assessment (Section 2) analyzing Kerman's demographics. The Needs Assessment identified a number of trends that informed the goals and policies of the updated Housing Element, including:

- The city's population increased by 4.3 percent on average between 2000 and 2022, while the countywide average annual growth rate was 2.0 percent. The number of households in Kerman grew by 1.1 percent between 2010 and 2020, higher than the countywide average growth of 0.7 percent.
- Approximately equal shares of residents in Kerman are either school-age students (5 to 17 years, 31.9 percent of residents) or young adults (25 to 44 years, 29.6 percent of residents). The city's median age is 28.8 years.
- Over three-quarter of the residents of Kerman, 78.2 percent, identified as Hispanic or Latino of any race.
- The average number of persons per household in the city was higher than the countywide average (3.6 in Kerman compared to 3.1 countywide).
- The median household income in Kerman in 2020 was \$61,599, somewhat higher than the countywide median income of \$57,109.
- In 2020, the most common industry for employment in Kerman was educational services, and health care and social assistance, with 22.6 percent of employed residents working in this field.
- In 2022, 7.5 percent of Kerman residents were unemployed.
- Just over half of all households in Kerman (52.2 percent) were homeowners as of 2020.
- Kerman's vacancy rate in 2022 was 3.3 percent across all housing units, regardless of tenure. This was a decrease from its 2010 vacancy rate of 5.5 percent.
- Less than half of all housing units in Kerman (43.1 percent) were built more than 30 years ago, and 13.1 percent were built more than 50 years ago. Countywide, rates of housing stock in similar age brackets were 64.5 and 32.9 percent, respectively.
- Kerman had a slightly lower rate of households overpaying for housing in 2018 than the county as a whole, with 37.1 percent of all households overpaying for housing compared to 37.8 percent across the county. Similarly, the number of lower-income households overpaying for housing was slightly lower in Kerman (70.1 percent in Kerman compared to 70.6 percent countywide).
- The city had a higher rate of household overcrowding (7.5 percent of households) compared to the county as a whole (6.1 percent of households). However, the city had a slightly lower level of severe overcrowding (3.3 percent of households compared to 3.6 percent of households countywide).
- Kerman had a higher rate of large households, those with five or more members, compared to the county

as a whole (23.7 percent of households in Kerman compared to 18.1 percent countywide).

- Between 2021 and 2022, the average sale price of a home in Kerman increased by 11.2 percent. Average sale prices rose 15.4 percent in the county as a whole during the same period.
- In 2020, the percentage of Kerman's population that was aged 65 or older was lower than in the county as a whole (8.9 percent Kerman compared to 12.0 percent of the county). Over half (68.4 percent) of Kerman's senior households were homeowner households.
- Of the total number of seniors living in the city, 43.3 percent had a disability.
- The percentage of Kerman households with single female heads of household was lower than the countywide rate (6.7 percent in the city compared to 7.3 percent in the county). Additionally, 22.2 percent of single-female-headed households in Kerman were living under the poverty level, which is lower than the percentage countywide (34.0 percent countywide).
- Kerman had a lower rate of residents with disabilities than the county as a whole (10.2 percent compared to 12.9 percent across the county). Ambulatory difficulties were the most commonly reported disability.
- Estimates from the 2022 Point-in-Time count suggest that 7 persons in Kerman may have been experiencing homelessness. Local estimates suggest that the number of residents experiencing homelessness may be as high as 16.
- Of the 58,762 year-round and seasonal farmworkers across the county in 2017, 37,819 (64.3 percent) worked 150 days or more each year, and 35.7 percent worked less than 150 days per year. An estimated 17.2 percent of Kerman's employed population worked in agriculture, which is higher than the countywide rate (8.8 percent).
- Extremely low-income residents (those earning 30 percent or less of median income) made up 9.7 percent of the total households in Kerman, one of the lowest in the county. Of those, 85.7 percent were renter households.

Housing Constraints

While the City has made extensive efforts to encourage development of affordable and market-rate housing, there are many governmental and nongovernmental constraints that can make housing development more difficult. Governmental constraints are typically rules that apply to all development and are intended to meet other community interests.

- The City will add parking standards for emergency shelters and may revise parking standards for projects catering to seniors or low-income groups.
- The City's Zoning Code provides for a range of housing options. Zoning Code updates that will be required to bring the code in line with State law include changes to the zones that permit group homes, single-room occupancy units, farmworker, and employee housing, transitional and supportive housing, and ADUs.
- The City's Affordable Housing Density Bonus will need to be updated to be consistent with State law.

- Since the City has adequate capacity within current city limits to meet its Regional Housing Needs Allocation (RHNA), the Growth Boundary Line is not a constraint to meeting the city's housing needs.
- Fees charged by the City as part of the development process, along with fees charged by regional agencies, are not considered a constraint to development. The City makes every effort to work with developers to offset the cost of fees.
- Current standards for off-site improvements are not considered a barrier to housing production.
- The City will establish formal procedures for permit processing consistent with the requirements of SB 330 and will establish an application process related to SB 35.
- The City does not currently have a formal process to grant reasonable accommodation requests.

Nongovernmental constraints include challenges such as water access, the desire to preserve land for agricultural use, availability of financing, and the high cost of land in the city and across the region. A number of the goals and policies in the Housing Element are aimed at eliminating or lessening constraints to development of housing.

Housing Resources

A major component of the Housing Element is an analysis of sites that are available for the development of housing to meet the City's RHNA. The Housing Element identifies sites in Kerman where zoning is in place to allow for housing development, including higher-density housing (20+ units per acre) that is suitable for affordable housing development.

- The City has identified sufficient housing sites to meet its lower-, moderate- and above-moderate housing allocation.
- The City partners with Fresno County to provide several programs designed to help residents find affordable housing. These programs include the Fresno County Housing Assistance Rehabilitation Program (HARP), the Fresno County Rental Rehabilitation Program (RRP), and the Fresno County Homebuyer Assistance Program (HAP).
- The City will encourage the development of ADUs by educating the public about this housing type and providing informational materials to all discretionary land use applicants.
-

Kerman's population has had slower annual growth with a predominately Hispanic or Latino population. The younger population is likely the primary driver of the higher rate of larger households which results in unique housing needs in Kerman. Younger residents often need multi-family options and homes with three or four bedroom units and ownership opportunities. Kerman households can afford the maximum affordable purchase price for existing and newly constructed homes. However, lower income households are barely within reach of an affordable option. Due to lower-income households' limited income, these households would require assistance through City, County, state, or federal homebuyers' programs. For example, a down payment assistance loan program can help a household that can afford monthly mortgage payments and other housing related costs but due to their limited income, has difficulty saving enough money for a down payment. In response to this need the City has included the

following programs to increase housing mobility for lower income households: Program 26 to promote the availability of Fresno County's Homebuyer Assistance Program to connect 10 prospective homebuyers with the County program and Program 14: Housing for a Variety of Needs which will explore the use of land trusts tiny homes or other alternative housing types to diversify the housing stock in predominantly single-family homes areas.

Extremely low-income households, while only 10 percent of total households in Kerman comprise 8.6 percent of all renter households and 1.4 percent of all owner households. This indicates a greater need for rental housing to support extremely low-income households. Further, 61.7 percent of low-income households are overpaying for housing, followed by 57.1 percent of all extremely low-income households and lastly by 86.8 percent of very low-income households. As stated, a total of 37.2 percent of households in the city are overpaying. Given the significantly higher rates of overpayment among low-income households, there is a great need for financial support and affordable units to meet the needs of this population as well as other extremely low, lower- and moderate-income households. In response to these needs, the City has included Program 20 to incentivize and support construction of 100 multi-family units encouraging at least 50 of the units to be affordable to lower-income households, Program 7 to work with public or private sponsors to identify candidate sites for new construction of housing for special needs populations, Program 28 to increase the availability of information and access to Section 8 rental assistance and units, and Program 10 to incentivize and encourage construction of units specifically targeting extremely low-income households to reduce displacement.

As stated, it is estimated that approximately 7 residents in Kerman were unsheltered in 2022, accounting for approximately 0.2 percent of the total homeless population in Fresno County at the time. Although this population is not significant in Kerman, several services are available to homeless residents locally and in the region, including those provided by Catholic Social Services, Emergency Housing Center (Plaza Terrace), Evangel Home, Inc., United Way, Fresno Rescue Mission, and Marjaree Mason Center. A comprehensive list and description of resources is included in Appendix 2 and the City has included Program 3 to cooperate with neighboring cities, the County, and other agencies in the development of programs aimed at providing homeless shelters and related services.

Given the significant size of the farmworker population in Kerman, the housing needs for this group are significant. The City has included Program 8 to support funding for farmworker housing through technical support and incentives to housing developers including the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, for HCD and USDA Rural Development loans. In addition,

Of Kerman's total population, approximately 8.9 percent of the population were seniors. When looking at homeownership, 68.4 percent of seniors in Kerman are homeowners while 31.1 percent are renters. In Kerman 43.2 percent of seniors had a disability. Currently, the Fresno Housing Authority owns and manages 4,000 housing units that are available to seniors. The City has included Program 7 to support applications for funding affordable housing for lower-income households that include seniors and Program 30 to connect seniors to resources by advertising services provided by the Fresno County Rural Transit Agency.

Other special needs groups within Kerman include large households and female headed households. Of total

households in Kerman, approximately 28.1 represent large households. It is estimated that of total large households, 14.3 percent were owner-occupied, and 9.3 percent were renter-occupied. Large households may experience difficulty finding housing that is affordable and has more than 3 bedrooms, as a result overcrowding may occur. Similarly, for female-headed households affordability limits the choice of housing for this group. In Kerman, about 6.7 percent of all households were female-headed households with children and of total households in poverty 22.2 percent were female headed. Although this population is not significant in Kerman, several services are available to meet the needs of female headed households including 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. The City has also included Program 16 to monitor the use of a CUP for multi-family projects with 41 or more to remove any potential constraints for the construction of affordable multi-family units.

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. In Kerman, 10.2 percent of households had a disability. The most common disability in Kerman was identified as cognitive disability. The City of Kerman has one licensed residential care facility and the Central Valley Regional Center. As of 2022, 220 Kerman residents received assistance from the Department of Developmental Services. A comprehensive list of Residential Care Facilities in Fresno County is located in Appendix 2 and the City has included Program 7 to cooperate with neighboring cities, the County, and other agencies in the development of programs aimed at expanding affordable housing and related services.

Overcrowding rates are high citywide, with about 9.9 percent of renters experiencing overcrowding and 5.3 percent of homeowners experiencing overcrowding, overpayment rates are higher. Approximately 40.7 percent of renters are overpaying for housing, compared to 33.9 percent of owners. When considering overpayment rates, unit type by tenure, and recent development trends, renters appear to have a disproportionate housing need for adequately sized and priced housing opportunities in the city. In response to this need, the City has included Program to encourage construction of ADUs as a potential future affordable housing opportunity, Program 12 to support affordable development in a range of income, Program 26 to assist low-income first-time homebuyers, Program 28 improve access to Section 8 housing opportunities for renters, and Program 15 to promote the use of density bonuses to expand the affordable housing supply, among other programs.

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SECTION 1G-1: ACTION PLAN

Regional Collaboration

Program 1: Regional Collaboration on Housing Opportunities

The Multi-Jurisdictional Housing Element provides an opportunity for countywide housing needs and issues to be more effectively addressed at the regional level rather than just at the local level, and the 15 participating jurisdictions are committed to continuing the regional collaboration in the implementation of the Housing Element. By working together, the jurisdictions can share best practices, explore opportunities for further collaboration, and make the best use of limited resources. The following efforts will be made to further regional collaboration:

- The City will continue to participate in the countywide Housing Element Technical Committee to collaborate on housing program implementation and regional issues, including disadvantaged unincorporated communities (Senate Bill [SB] 244), infrastructure challenges, farmworker housing, homelessness, and fair housing.
- The countywide Housing Element Technical Committee will meet at least biannually to evaluate successes in implementation of programs and to identify gaps and additional needs.
- The County of Fresno Public Works and Planning Department, with assistance from the Fresno Council of Governments (FCOG), will take the lead in coordinating biannual committee meetings.
- The Housing Element Technical Committee will meet annually with the California Department of Housing and Community Development (HCD) to discuss funding opportunities and challenges in implementation of programs and seek technical assistance from HCD and other State agencies in the implementation of housing programs and the pursuit of grant funding.
- The Housing Element Technical Committee will advocate on behalf of the Fresno region for more grant funding for affordable housing and infrastructure improvements.
- The City will continue to seek partnerships with other jurisdictions in the region and other agencies (such as the Housing Authority), housing developers, community stakeholders, and agricultural employers/employees to explore viable options for increasing the availability of farmworker housing in suitable locations in the region.
- The City will develop a directory of services and resources for lower-income households available in the region, and review and update it annually. The directory will be available on City/County websites and at City/County offices.
- The City will encourage hiring local labor by establishing and posting a local labor unions and apprenticeship programs resources list on City's website that is made available to developers and contractors.

Financing:	General Fund
Time Frame:	Continue to meet with the Housing Element Technical Committee twice per year; meet with HCD annually. Develop a directory of services and resources, and a list of local developers and contractors by December 2025; update annually as needed.
Implementation Responsibility:	Community Development Department (Planning Division), City Attorney
Relevant Policies:	Policy 1.3, Policy 1.4, Policy 2.1, Policy 4.2

Program 2: Review Annexation Standards in Memorandum of Understanding

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 to preserve agricultural land. The MOU standards for annexation require that a minimum of 25 percent of annexation areas have an approved tentative subdivision map or site plan. While cities can take certain steps to “prezone” land in advance of annexation, the annexation of the land into city limits depends on private developers requesting an annexation. In cities that are mostly built out within their current city limits, the MOU may limit the cities’ ability to accommodate future housing needs.

The County of Fresno and cities within the county shall work together at least once during the planning period to review and revise, as deemed appropriate by all parties, the standards for annexation in the City/County MOU.

Financing:	General Fund
Time Frame:	Meet with the County by December 2026 to review the MOU standards, and update within a year if changes are needed.
Implementation Responsibility:	Community Development Department (Planning Division)
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.3, Policy 1.4

Program 3: Homeless/Unhoused Needs

The City will cooperate with neighboring cities, the County, and other agencies in the development of programs aimed at providing homeless shelters and related services. During this coordination, the City will monitor the demographic composition of the unhoused population to identify needs for targeted resources and determine what efforts to make, such as providing education on financial assistance and programs available. The City will also support local homeless service providers, agencies, and other community organizations to pursue funding from available sources for homeless services.

Financing:	General Fund
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Time Frame:	Coordinate annually
Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	Assist with program development and funding identification that will assist at least five homeless persons.
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 4.6

Adequate Sites

Program 4: Annexation and Provision of Adequate Sites

The City of Kerman will provide for a variety of housing types and ensure that adequate sites are available to meet its Regional Housing Needs Allocation (RHNA) of 1,063 units. As part of this Housing Element update, the City has developed a parcel-specific inventory of sites suitable for future residential development. The suitability of these sites has been determined based on the development standards in place and their ability to facilitate the development of housing to meet the needs of the City's current and future residents, pursuant to State laws. The City will:

- Complete the following annexations ~~to meet a shortfall in the moderate and above-moderate income RHNA based on sites within the current city limits. If annexations are not completed within the three-year period, the City will identify alternative land to rezone in order to meet the required moderate-income and above moderate-income need, which will permit owner-occupied and rental multifamily uses by right pursuant to Government Code section 65583.2(i) for developments in which 20 percent or more of the units are affordable to lower income households, see Figures 1G-5 and 1G-6 in the Sites Inventory section. Each area has the capacity to accommodate at least 16 units and will be available for development in the planning period where water, sewer, and dry utilities can be provided.~~
 - Annex 60 acres of vacant county land, of which 15 acres will have a General Plan designation of MDR, allowing 12 units to the acre, and 5 acres will have a General Plan designation of HDR, allowing 24 units to the acre. (See Figure 1-G-5 in the Sites Inventory Section).
 - Annex 9.6 acres of vacant county land for single-family homes consistent with the General Plan designation of MDR (Figure 1-G-6 in the Sites Inventory Section).
- Maintain and annually update the inventory of residential land resources for internal purposes.
- Monitor the availability of sites appropriate for lower-income housing in keeping with state "no net loss" provisions (Government Code Section 65863), if development projects are approved at densities lower than anticipated in the sites inventory, and, if necessary, rezone sufficient sites to accommodate the RHNA within 180 days, ensuring that there is sufficient higher-density residential land available in areas throughout the city to deconcentrate poverty.

- Monitor and report residential development through the HCD annual report process.
- Actively participate in the development of the next RHNA Plan to ensure that the allocations are reflective of the regional and local land use goals and policies.

Financing:	General Fund
Time Frame:	Annually monitor as projects are processed, complete annexations within 3 years and 120 days of Housing Element due date. <u>If annexation is not completed within this period, identify alternative rezone sites to meet unaccommodated need and complete rezone within one year.</u>
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.3, Policy 1.4, Policy 1.5, Policy 1.6, Policy 1.7, Policy 1.8, Policy 1.9

Program 5: Water and Wastewater Service

The development viability of the vacant sites in the inventory is directly linked to the availability and capacity of public facilities and services. As the water and wastewater provider in the city, the City will adopt a written policy with specific objective standards for meeting the priority requirement for proposed developments that include housing units affordable to lower-income households, consistent with the provisions of California Government Code Section 65589.7.

Financing:	General Fund
Time Frame:	Adopt a policy by July 2025.
Implementation Responsibility:	Community Development Department and Public Works Department
Relevant Policies:	Policy 1.7

Program 6: Use of Sites in Previous Cycles

Pursuant to Government Code Section 65583.2(c), any non-vacant sites identified in the prior 5th Housing Element Cycle or vacant sites identified in two or more consecutive planning periods shall be provided by-right development when at least 20 percent of the units in the proposed development are affordable to lower-income households. Three parcels in site U-1 (APNs 02303039, 02303041, and a portion of 02303044S) will be rezoned to allow projects by right when at least 20 percent of the units proposed are affordable to lower income households within six months of Housing Element adoption.

Financing:	General Fund
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Time Frame:	Within six months of adoption of the Housing Element.
Implementation Responsibility:	Community Development Department (Planning Division)
Relevant Policies:	Policy 1.1, Policy 1.2

Affordable Housing Development and Preservation

Program 7: Affordable Housing Incentives

The City continues to need affordable housing for lower-income households, especially for seniors, persons with disabilities (including persons with developmental disabilities), farmworkers, female-headed and single-parent households, persons experiencing homelessness, and extremely low-income households. The City will continue to work with housing developers to expand affordable housing opportunities by doing the following:

- Continue to seek partnerships and meet at least every other year with other agencies (such as the Housing Authority), housing developers, community stakeholders, and employers to discuss and pursue viable opportunities for providing affordable housing, with an emphasis on housing opportunities for very low- and extremely low-income households, as well as special-needs populations, such as seniors, persons with disabilities (including developmental disabilities), farmworkers, female-headed and single-parent households, and persons experiencing homelessness. Meet more frequently if development rates increase.
- Work with public or private sponsors to identify candidate sites for new construction of housing for special needs populations and take all actions necessary to expedite processing of such projects.
- Pursue partnerships with the Central Valley Regional Center to identify funding opportunities and promote housing for persons with disabilities.
- Continue to offer fee reductions and deferral of development impact fee payments to facilitate affordable housing development and special-needs projects, particularly those on infill sites.
- Continue to promote the State density bonus and provide streamlined processing to facilitate affordable housing development and provide for additional flexibility for affordable housing and special-needs housing through the minor deviation process. The City will promote this program by publicizing the incentives on the City website and by conducting pre-application consultation with developers regarding available incentives. Examples of flexible development standards include reduced parking requirements; reduced requirements for curb, gutter, and sidewalk construction; common trenching for utilities; and reduced water and wastewater connection fees.
- Provide incentives to builders to provide housing with multiple bedrooms affordable to lower- and moderate-income households, aiming for construction of at least 20 units that meet these sizes, to meet the needs of female-headed, single-parent, and large-family households of all income levels (possible incentives will include reduced setbacks, reduced parking requirements, and technical assistance with

applications for funding).

- Continue to streamline the environmental review process for housing developments to the extent possible, using available State categorical exemptions and federal categorical exclusions, when applicable.
- Monitor HCD's website annually for Notices of Funding Ability (NOFA) and, where appropriate, prepare or support applications for funding for affordable housing for lower-income households (including extremely low-income households), such as seniors, disabled (including persons with developmental disabilities), the homeless, and those at risk of homelessness.
- Facilitate the approval process for land divisions, lot line adjustments, and/or specific plans or master plans resulting in parcel sizes that enable affordable housing development, and process fee deferrals related to the subdivision for projects affordable to lower-income households.
- Work with developers of multifamily and affordable housing projects to identify site opportunities in higher-resource areas, such as the area west of South Madera Avenue, and areas with higher median incomes to reduce potential for future concentrations of poverty and to improve access to resources.
- When affordable projects in higher-resource areas become available, require expanded marketing activities that include areas outside the neighborhood and in lower-resource areas to facilitate housing mobility for lower-income households.
- Reach out to religious institution site owners or operators within one year following Housing Element adoption to inform them of their reduced development barriers under AB 1851 to encourage the development of new affordable housing and promote housing mobility. Following this outreach, the City will provide mailed notifications to the owners within six months of the adoption of any new State legislation that reduces barriers to development of religious institution sites.

Financing:	HOME, CDBG, Low-Income Housing Tax Credit (LIHTC), Multifamily Housing Revenue Bond, and other funding sources, as available.
Time Frame:	Ongoing, as projects are processed by the City. Annually apply for funding and engage with Central Valley Regional Center at least every two years. <u>Targeted marketing in lower-resource areas when affordable projects in higher-resource are being leased up. Outreach to religious institution site owners regarding AB 1851 within one year of adoption, and additional outreach within six months of the adoption of any relevant State legislation.</u>
Implementation Responsibility:	Community Development Department
Quantified Objective:	Expand the City's affordable housing inventory by 419 units over the next eight years, 142 extremely low-income, 143 very low-income, and 134 low-income units, at least 30 of which include accessibility modifications to facilitate housing mobility for lower-income households and special-needs groups.

Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.3, Policy 2.4, Policy 2.5, Policy 2.7, Policy 4.3, Policy 4.4, Policy 5.2
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Program 8: Support Funding for Farmworker Housing

The farming industry is the foundation of the county's economy. According to the United States Department of Agriculture (USDA) 2017 Census of Agriculture, about 37,819 workers were employed in farm labor throughout the county, indicating a significant need to provide housing for farmworkers and their families, particularly during peak harvest seasons.

The City will provide technical support and offer incentives to housing developers, such as the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, including HCD and USDA Rural Development loans and grants and other funding sources that may become available. The City will also continue to offer incentives such as density bonuses, streamlined processing, and the minor deviation process to facilitate development of farmworker housing.

The City will also identify potential funding opportunities to provide housing vouchers or other forms of rental assistance with an emphasis on addressing housing needs during the off-season for seasonal workers.

The City will also provide information on its website related to the Low-Income Weatherization Program (LIWP) of the California Department of Community Services and Development, and specifically its Farmworker Housing Energy Efficiency & Solar PV program. This program provides eligible low-income farmworker households with solar photovoltaic (PV) systems and energy efficiency upgrades at no cost to residents.

The City will annually monitor the status of farmworker housing as part of their annual report to HCD on Housing Element progress and evaluate if City ~~efforts~~ incentives are effective in facilitating the provision of farmworker housing. ~~If appropriate, the~~ The City will make necessary changes to enhance opportunities and incentives for farmworker housing development as needed.

Financing:	General Fund, <u>Fresno COG, Joe Serna Farmworker Grant Program</u>
Time Frame:	Meet with farmworker housing developers and advocates on a biannual basis to discuss their needs and offer assistance in the form of letters of recommendation for grant applications, assistance with site identification and grant opportunities, and discuss incentives for constructing farmworker housing. <u>Annually review the availability of funding opportunities to provide housing vouchers or other forms of rental assistance and apply as opportunities arise. Put LIWP information on the City website by June 2024.</u>
Implementation Responsibility:	Community Development Department
Quantified Objective:	20 lower-income units set aside for farmworkers and their families to reduce

	displacement risk for this population.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.4, Policy 2.5, Policy 4.2, Policy 4.3

Program 9: Farmworker Preference in New Affordable Housing

For new affordable housing projects developed with City assistance, incentives, and/or subject to City requirements, the City will require that the developer give qualified farmworker households a preference for 15 percent of the new units. Should demand from farmworker households be insufficient to fill the set-aside units, then the units will be made available to other qualified households. The City will annually reach out to affordable housing developers to gather interest and input on how to best implement this program and will provide information on available funding.

Financing:	General Fund, CDBG, HOME, USDA Rural Development
Time Frame:	Ongoing, as projects are processed through the Planning Division and Community Development Department; annually reach out to developers and determine next steps within six months.
Implementation Responsibility:	Community Development Department
Quantified Objective:	80 lower-income units set aside for farmworkers or other qualified households to reduce displacement risk.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.2, Policy 4.3

Program 10: Extremely Low-Income Households

Assembly Bill (AB) 2634 requires the quantification and analysis of existing and projected housing needs of extremely low-income households. As part of Program 15, City will define and permit single-room occupancy (SRO) units, which are often more affordable to those with extremely low incomes. To further support the development or rehabilitation of SRO units and/or other units affordable to extremely low-income households, such as supportive and multifamily units, the City will continue to seek and pursue state and federal funds to offer a variety of incentives or concessions, such as:

- Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, to mitigate risk of displacement and support housing stability for extremely low-income households, persons with disabilities, farmworkers, and persons experiencing homelessness.
- Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing.

- Encourage the provision of affordable housing for young adults, particularly former foster youth and young mothers, through planning consultations, streamlined permit processing, and funding assistance.
- Encourage the development of SRO facilities, transitional and supportive housing, and other special housing arrangements, including committing City funds to help affordable housing developers provide SRO facilities consistent with the SRO Ordinance.

Financing:	General Fund, CDBG, HOME
Time Frame:	Ongoing, as projects are processed by the Planning Division. By December 2024, conduct outreach to organizations that support extremely low-income residents to understand funding needs; review and prioritize local funding at least twice in the planning period; and support expediting applications on an ongoing basis.
Implementation Responsibility:	Community Development Department
Quantified Objective:	419 lower-income units, including 142 units for extremely low-income households to prevent displacement and provide housing mobility opportunities.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.2, Policy 4.6

Program 11: Preservation of At-Risk Housing Units

Preserving the existing affordable housing stock is a cost-effective approach to providing affordable housing in Kerman. The City must guard against the loss of housing units available to lower-income households. As of September 2022, there are no affordable that are considered at risk of conversion to market rate in the next 10 years. For complexes at risk of converting to market rate, the City shall:

- Contact property owners of units at risk of converting to market-rate housing within one year of affordability expiration to discuss the City's desire to preserve complexes as affordable housing.
- Coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out at 3 years, 12 months, and 6 months.
- Reach out to agencies interested in purchasing and/or managing at-risk units.
- Work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.

Financing:	General Fund, LIHTC, Multifamily Housing Revenue Bond, and other funding sources as available.
Time Frame:	Annually monitor units at risk of converting; coordinate noticing as required per California law.
Implementation	Community Development Department

Responsibility:	
Relevant Policies:	Policy 3.6

Program 12: Promote and Facilitate Accessory Units

An accessory dwelling unit (ADU), sometimes called a “granny flat,” is an additional self-contained living unit either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. ADUs can be an important source of affordable housing given that they typically are smaller and have no associated land costs. The City will encourage the construction of ADUs, particularly in predominantly single-family neighborhoods with higher median incomes, such as the area south of West Kearney Boulevard and west of South Madera Street, through the following actions, which are aimed at providing an increased supply of affordable units throughout the city, thereby increasing access to resources and facilitating housing mobility opportunities for lower-income households:

- Provide pre-approved ADU plans at varying square footages (two plans are under 500 square feet), which will limit or eliminate fee costs.
- Continue to implement the public education program advertising the opportunity for ADUs by annually updating informational handouts and brochures about ADUs that are available on the City’s website and at the public counter, or as needed to reflect changes in State law.
- Continue to provide standard plans for streamlined permitting.
- Provide informational materials on ADU opportunities to all discretionary land use applicants.
- At least annually, publish informational materials pertaining to ADUs through a combination of media, including the City’s social media accounts, newsletter, and direct mailing.
- By December 2024, identify additional incentives for construction of ADUs with new development, which may include differing collection times for impact fees for the square footage associated with the ADU.

Financing:	General Fund
Time Frame:	Advertise pre-approved plans annually, update ADU materials annually, or as needed to reflect changes in State law, and identify incentives for construction by December 2024.
Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	4 ADUs for lower-income households, 2 for moderate-income households, and 2 for above moderate-income households to improve housing mobility opportunities and reduce displacement risk.
Relevant Policies:	Policy 1.3, Policy 2.1, Policy 2.6

Program 13: Replacement Units

To reduce displacement risk and in accordance with California Government Code Section 65583.2(g), the City will require replacement housing units subject to the requirements of California Government Code Section 65915(c)(3) on sites identified in the sites inventory when any new development (residential, mixed-use, or nonresidential) occurs on a site that has been occupied by or restricted for the use of lower-income households at any time during the previous five years.

This requirement applies to:

- Non-vacant sites.
- Vacant sites with previous residential uses that have been vacated or demolished.

Financing:	General Fund
Time Frame:	Ongoing; the replacement requirement will be implemented immediately and applied as applications on identified sites are received and processed.
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 3.3, Policy 3.6

Program 14: Housing for a Variety of Needs

The City will encourage a variety of housing types to address the housing needs of a variety of household types, sizes, and incomes. This could include duplexes, townhomes, apartment buildings, and condominiums in neighborhoods and new subdivisions and will identify innovative and alternative housing options that provide greater flexibility and affordability in the housing stock while promoting mixed-income development. This may include consideration for further reduction in regulatory barriers for community land trusts, tiny houses, microhomes, cottage homes, small lot subdivisions, and other alternative housing types, as well as exploration of a variety of densities and housing types in all zoning districts.

The City will use the findings of this program to target development of a variety of housing types in areas of predominantly single-family development and of concentrated overpayment to reduce displacement risk, promote inclusion, and support integration of housing types based on income.

Financing:	General Fund
Time Frame:	Identify innovative and alternative housing options to help further housing production by December 2025; amend the Zoning Ordinance as needed.
Implementation Responsibility:	Community Development Department (Planning Division)

Quantified Objective:	10 lower-income units, 10 moderate-income units, and 5 above moderate-income units to reduce displacement risk for all residents and facilities in income-integrated neighborhoods.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.4

Removal of Governmental Constraints

Program 15: Zoning Code Amendments

The City will amend the Municipal Code to address the following development standards and barriers to special-needs housing opportunities:

- **Density Bonus:** Adopt a Density Bonus provision in 2023 to comply with California's density bonus law (California Government Code Section 65915, as revised) and promote the use of density bonuses for lower-income units by providing information through a brochure in City buildings and on the City's website.
- **Accessory Dwelling Units:** Amend the Zoning Code to be consistent with the latest State legislation related to ADUs, ensuring that ADUs are permitted in all zones that permit single-family or multifamily uses, and permit the construction of a junior accessory dwelling unit (JADU) on each lot in addition to an ADU, in accordance with California Government Code Section 65852.2. Streamline ADU development processes. Amend the Zoning Code to clarify existing language to ensure consistency between "secondary residential unit" and "accessory dwelling unit" regulations, and ensure use of the term "accessory dwelling unit" throughout the Zoning Code.
- **Emergency Shelters:** Develop managerial standards for emergency shelters and define parking standards that will allow sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone, in compliance with Government Code Section 65583(a)(4)(A)(ii)). Additionally, amend the definition of emergency shelters to include interim interventions and allow emergency shelter uses by right in the R-3 zone without a conditional use permit or other discretionary permit pursuant to Government Code Section 65583(a)(4).
- **Low-Barrier Navigation Centers:** Permit low-barrier navigation centers, defined as low-barrier, temporary, service-enriched shelters to help homeless individuals and families quickly obtain permanent housing by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662; AB 101).
- **Residential Care Facilities:** Allow residential care facilities for six or fewer persons, in accordance with Health and Safety Code Section 1568.0831, and allow residential care facilities, regardless of size, in all zones that permit residential uses of the same type, in accordance with the City's definition of family.
- **Employee and Farmworker Housing:** Permit employee housing that serves six or fewer persons in the MU, OD, and GC zones in the same manner as other single-family structures of the same type (Health and

Safety Code Sections 17021.5, 17021.6, and 17021.8).

- **Single-Room Occupancy Units:** Define single-room occupancy units in compliance with Government Code Section 65583(c)(1) and identify at least one zone where they will be permitted.
- **Transitional and Supportive Housing:** Ensure consistency across the Zoning Code to permit transitional housing and supportive housing as residential uses only subject to the restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)). Additionally, allow supportive housing in multifamily and mixed-use zones (Government Code Section 65651).
- **Multifamily Projects:** Clarify permit requirements for multifamily projects with 41 or more units and without 20 percent of units affordable to lower-income households.

Financing:	General Fund
Time Frame:	Complete remaining Zoning Ordinance amendments by December 2024. Annually review the effectiveness and appropriateness of the Zoning Ordinance and process any necessary amendments to remove or mitigate potential constraints to the development of housing.
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 1.1, Policy 2.7, Policy 5.2

Program 16: CUP Requirement for Multifamily and Mixed-Use Developments

The City requires a conditional use permit for mixed-use developments, all multifamily residential developments larger than 40 units, and all multifamily developments in the MU, PA, GC, and –SD zones. While this has not been seen as a constraint on the development of housing in recent years, and several affordable multifamily projects have been approved, the City will continue to monitor the CUP requirement for multifamily development with 41 units or more, including tracking the time and cost associated with processing use permits for housing projects., and Additionally, the City will remove the CUP requirement in the MU and GC zones to ensure it does not constrain mixed-use and multifamily development, including tracking the time and cost associated with processing use permits for housing projects.

Financing:	General Fund
Timeline:	Ongoing. Report on the monitoring program annually in the annual report to the City Council and HCD. If the CUP is identified as a constraint to housing development proposed with 41 units or more, identify ways to streamline the approval process or remove the CUP within six months. <u>Remove</u> <u>Additionally, remove</u> the CUP requirement in the MU and GC zones by December 2024.

Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	268 lower-income units and 43 moderate income units to reduce displacement risk.
Relevant Policies:	Policy 2.7

Program 17: Reasonable Accommodations and Universal Design

The City will develop and formalize a general process that a person with physical and developmental disabilities can use to make a reasonable accommodation request to accommodate the needs of persons with disabilities and streamline the permit review process. The City will provide information to individuals with disabilities regarding reasonable accommodation policies, practices, and procedures based on the guidelines from HCD. This information will be available through postings and pamphlets at the public counter and on the City's website.

The City will also implement State requirements (Sections 4450 to 4460 of the California Government Code and Title 24 of the California Code of Regulations) to include accessibility in housing and public facilities for persons with disabilities:

- Encourage housing developers to include mobility-impaired accessibility in their project designs and prioritize these types of projects to increase housing mobility opportunities for seniors and persons with disabilities.
- Review regulations and procedures for City-funded or -operated housing programs to ensure that they do not exclude participation by persons with disabilities.
- Include accessibility considerations in the preparation of the City's capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods for persons with physical or developmental disabilities.
- Consider adopting an Administrative Modification process to accommodate a minor reduction in required parking standards for senior-citizen and other qualified multifamily development projects as an incentive to encourage and allow nonprofit developers to construct more affordable units or deeper affordability. Moreover, by allowing such modifications through an administrative process, the requirement for making variance findings and conducting a public hearing would be eliminated, thereby reducing the time and cost for project processing.

Financing:	General Fund, SB 2 Grant Funding, LEAP Grant Funding
Time Frame:	Develop and adopt a reasonable accommodations ordinance by December 2024; create brochures on universal design and the reasonable accommodations ordinance by July 2025 and update biannually, or as needed.
Implementation Responsibility:	Community Development Department

Quantified Objective:	Assist five residents with reasonable accommodation requests to reduce displacement risk and encourage three accessible units to improve housing mobility.
Relevant Policies:	Policy 4.1, Policy 4.5

Program 18: Lot Consolidation

To create additional opportunities for infill development and affordable housing, the City will help to facilitate lot consolidations to combine small lots identified as part of a larger site in the Housing Element into larger developable lots for housing. The City will meet with local developers and property owners to discuss development opportunities and incentives for lot consolidation to accommodate affordable housing units and consider additional incentives for developers. As developers and owners approach the City with interest in lot consolidation for the development of affordable housing, the City could defer certain fees, allow more height or additional stories, waive lot merger fees for certain small contiguous lots, and provide concurrent/fast tracking of project application reviews to developers who provide affordable housing. By 2026, the City will review the effectiveness of this program and revise as appropriate. The City will also evaluate grant funding for parcel assemblage land banking when it is available.

Financing:	General Fund (legislative efforts); grant funding (implementation)
Timeframe:	Meet with developers and property owners starting in 2024 and annually thereafter. Based on the meetings with developers and property owners, add incentives as appropriate within six months, and again each year after every annual meeting occurs. Ongoing: Support consolidation as applicable housing applications are received; pursue grant funding during planning period if California legislation and/or programs enable a tax-increment or similar program that leads to funding for site assembly.
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.4, Policy 1.5, Policy 2.4
Quantified Objective:	Support three or more lot consolidations during the planning period to improve housing mobility, reduce displacement risk, and increase the supply of affordable housing in higher opportunity areas. Approval of more applications to merge parcels that result in feasible sites for multifamily housing during the planning period.

Program 19: Lot Splits

To create additional opportunities for infill development and affordable housing, the City will help to facilitate lot splits to divide lots identified as part of a larger site in the Housing Element into smaller developable lots for housing, enabling more projects to reach the City's maximum of 100 units per project. The City will meet with local developers and property owners to discuss development opportunities and incentives for lot splits to accommodate affordable housing units and consider additional incentives for developers. As developers and owners approach the

City with interest in lot splits for the development of affordable housing, the City could defer certain fees, allow more height or additional stories, and provide concurrent/fast tracking of project application reviews to developers who provide affordable housing. By 2026, the City will review the effectiveness of this program and revise as appropriate.

Financing:	General Fund (legislative efforts); grant funding (implementation)
Timeframe:	Meet with developers and property owners starting in 2024 and annually thereafter. Based on the meetings with developers and property owners, add incentives as appropriate within six months, and again each year after every annual meeting occurs. Ongoing: Support lot division as applicable housing applications are received; pursue grant funding during planning period if California legislation and/or programs enable a tax-increment or similar program that leads to funding for site assembly.
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.4, Policy 1.5, Policy 2.4
Quantified Objective:	Support one or more lot splits during the planning period to improve housing mobility, reduce displacement risk, and increase the supply of affordable housing in higher opportunity areas. Approval of more applications to divide parcels that result in feasible sites for multifamily housing during the planning period.

Program 20: Monitoring of Planning and Development Fees

The City charges various fees to review and process development applications. Such fees may add to the cost of housing development. The City will analyze housing-related development fees, particularly for multifamily housing, on an annual basis to ensure they do not unduly constrain development. As part of the analysis process, meet with multifamily developers at least once by December 2024 to request input regarding constraints associated with fees. Based on feedback received, reduce fees if found to be a constraint. Further, the City will offer deferred or reduced fees to facilitate affordable housing development, as appropriate.

Financing:	General Fund
Time Frame:	Meet with multifamily developers by December 2024 and revise fees, if necessary, by December 2025. Review fees annually.
Implementation Responsibility:	Community Development Department
Quantified Objective:	Facilitate construction of 100 multifamily units during the planning period, targeting missing-middle development in higher-resource areas and encouraging at least 50 of the units to be affordable to lower-income households.

Relevant Policies:	Policy 1.2, Policy 1.4
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Program 21: Preliminary Applications (SB 330) and Streamlined Approval (SB 35)

The City will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD, pursuant to SB 330. The City will also establish a written policy and/or procedure, and other guidance as appropriate, to specify the SB 35 streamlining approval process and standards for eligible projects under Government Code Section 65913.4. The applications will be available on the City's website for developers interested in pursuing the streamlined process or vesting rights.

Financing:	General Fund
Time Frame:	Develop or adopt HCD's SB 330 preliminary application form by December 2024. Develop an SB 35 streamlined approval process by June 2025 and implement as applications are received.
Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	Facilitate construction of 10 very low-income units and 10 low-income units to increase housing mobility opportunities, prioritizing new opportunities in higher-resource areas.
Relevant Policies:	Policy 1.4, Policy 2.3, Policy 2.4

Program 22: Objective Design Standards

The City will develop objective design guidelines and standards to provide clear and objective standards related to single-family, multifamily, and mixed-use residential developments.

Financing:	General Fund
Time Frame:	Adopt objective design standards by December 2025 and implement thereafter.
Implementation Responsibility:	Community Development Department
Quantified Objective:	50 units over the planning period; of these, 25 units in higher-opportunity areas to promote access to resources and mobility for target households.
Relevant Policies:	Policy 1.8, Policy 2.7

Housing Quality

Program 23: Fresno County Housing Assistance Rehabilitation Program (HARP)

This program provides loans to qualifying homeowners, including owners of mobile or manufactured homes, in the unincorporated county and participating cities for the improvement of their homes. The City of Kerman is a participating jurisdiction. Eligible improvements include energy-efficiency upgrades and installations, health and safety and hazard corrections, and accessibility modifications to reduce displacement risk and facilitate place-based revitalization. Loan terms under this program vary according to household income and the improvements and repairs that are needed. The City will:

- Promote available housing rehabilitation resources on the City's website and at public counters.
- Conduct targeted outreach to inform property owners of rehabilitation assistance in neighborhoods with older housing units, such as the neighborhood south of W. Kearney Boulevard between S. Del Norte Avenue to the west and S. 9th Street to the east.
- Refer interested households to County program.
- Target promotion in areas of need to assist in reducing displacement risk for residents by improving living conditions and enabling them to stay in their home and community, including through the City's newsletter.

Financing:	CDBG and HOME funds
Time Frame:	Update materials every other year, or as new information is provided by the County, and send out targeted promotion annually.
Implementation Responsibility:	Fresno County Public Works and Planning Department, Community Development Division, and City of Kerman Community Development Department (Planning Division)
Quantified Objective:	Connect at least 10 lower-income households with rehabilitation resources during the planning period. Facilitate rehabilitation of five housing units, three of these in areas of concentrated poverty or areas with older housing stock.
Relevant Policies:	Policy 3.2, Policy 3.4, Policy 4.1

Program 24: Fresno County Rental Rehabilitation Program (RRP)

This program provides no-interest loans to qualifying property owners in the unincorporated county and participating cities for making improvements to their rental properties to reduce displacement risk for renters. The City of Kerman is a participating city in the RRP and provides information to property owners. Eligible improvements include repairing code deficiencies; completing deferred maintenance; lead-based paint and asbestos abatement; heating, ventilation, and air conditioning (HVAC) repairs; energy-efficiency upgrades; accessibility modifications; and kitchen and bathroom upgrades. The City will:

- Promote available housing rehabilitation resources on the City's website and at public counters.
- Refer interested property owners to County program.
- Target promotion in areas of concentrated renter households or older housing stock to assist in reducing displacement risk for residents by improving living conditions and enabling them to stay in their home and community. Promotion will include mention in the City's newsletter.

Financing:	HOME funds
Time Frame:	Update materials every other year, or as new information is provided by the County, and send out targeted promotions annually.
Implementation Responsibility:	Fresno County Public Works and Planning Department, Community Development Division, and City of Kerman Community Development Department (Planning Division)
Quantified Objective:	Connect at least 10 property owners with rehabilitation resources during the planning period. Facilitate rehabilitation of five rental units, three of these in areas with a concentration of renters and high rates of renter cost burden, such as the west side of the city, to facilitate place-based revitalization.
Relevant Policies:	Policy 3.2, Policy 4.1

Program 25: Code Enforcement

The Community Development Department's Code Enforcement Division with assistance from the Building Division and the Fire District will continue to use code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with City codes. The Code Enforcement Division will also refer income-eligible households to County housing rehabilitation programs for assistance in making the code corrections. Targeted efforts to improve housing conditions in areas of need will facilitate place-based revitalization and assist in reducing displacement risk for residents by improving living conditions and enabling them to remain in their home and community.

Financing:	General Fund
Time Frame:	Make informational materials on rehabilitation assistance programs available by January 2024, to be provided on an ongoing basis when violations are confirmed; conduct code enforcement as complaints are received.
Implementation Responsibility:	Community Development Department (Code Enforcement Division)
Quantified Objective:	Reduce displacement risk and encourage place-based revitalization by facilitating rehabilitation of 10 units by providing informational materials to owners in violation of City codes on available assistance programs and annually promote available assistance programs in areas of concentrated lower-income households.
Relevant Policies:	Policy 3.1, Policy 3.3

Housing Assistance

Program 26: Fresno County Homebuyer Assistance Program

City of Kerman participates in the County's Homebuyer Assistance Program (HAP), which is administered through the Fresno County Housing Authority. To reduce displacement risk of homeowners being priced out of the community and to facilitate housing mobility opportunities, this program assists lower-income families with purchasing their first home by providing a zero-interest, deferred payment loan that does not exceed 20 percent of the purchase price of the single-family residence (plus loan closing costs). Households earning up to 80 percent of the area median income (AMI) in unincorporated Fresno County and participating cities are eligible for this program. The City will:

- Promote available homebuyer resources on the City's website and at public counters.
- Refer interested households to the County program with the goal of assisting four households.
- Promote the availability of this program, particularly in areas with concentrations of renters, particularly lower-income renters, by providing multilingual informational materials at public buildings and community locations, and post the program on the City's website.

Kerman residents also have access to a number of homebuyer assistance programs offered by the California Housing Finance Agency (CalHFA), through the Fresno County Public Works and Planning Department, Community Development Division.

- Mortgage Credit Certificate (MCC): The MCC Tax Credit is a federal credit that can reduce potential federal income tax liability, creating additional net spendable income that borrowers may use toward their monthly mortgage payment. This MCC Tax Credit program may enable first-time homebuyers to convert a portion of their annual mortgage interest into a direct dollar-for-dollar tax credit on their U.S. individual income tax returns.

- CalPLUS Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalPLUS Conventional is fixed throughout the 30-year term. The CalPLUS Conventional is combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of 3 percent of the first mortgage loan amount, for down payment assistance.
- CalHFA Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalHFA Conventional is fixed throughout the 30-year term.

The City will promote all available homebuyer resources on the City's website and at public counters and will annually review funding resources available at the state and federal levels and pursue as appropriate to provide homebuyer assistance.

Financing:	General Fund, HOME funds
Time Frame:	Ensure informational materials on all homebuyer resources are on the City's website and available at public counters by June 2024. Update materials annually, or as new information is provided by the County, and send out targeted promotion at least every other year.
Implementation Responsibility:	Fresno County Public Works and City of Kerman Community Development Department
Quantified Objective:	Connect 10 prospective homebuyers with the County program to facilitate housing mobility opportunities in the city.
Relevant Policies:	Policy 2.8

Program 27: Energy Conservation

The City will continue to promote energy conservation in housing development and rehabilitation:

- Promote and support Pacific Gas and Electric Company programs that provide energy-efficiency rebates for qualifying energy-efficient upgrades by providing a link on the City website and making brochures available at City counters.
- Expedite review and approval of alternative energy devices (e.g., solar panels).
- Assist lower-income households with energy efficiency through the County's Housing Assistance Rehabilitation Program.
- Encourage developers to be innovative in designing energy-efficient homes and improving the energy efficiency for new construction.

Financing:	General Fund
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Time Frame:	Make information easily available on the City's website and at public facilities by June 2025.
Implementation Responsibility:	Community Development Department
Quantified Objective:	Assist five low-income residents annually in need of assistance with energy-efficiency improvements to reduce displacement risk due to housing costs.
Relevant Policies:	Policy 6.1, Policy 6.2, Policy 6.3

Program 28: Housing Choice Vouchers

The Housing Choice Voucher (HCV) Program extends rental subsidies to extremely low- and very low-income households, including families, seniors, and the disabled. The program offers a voucher that pays the difference between the current fair market rent (FMR) as established by the United States Department of Housing and Urban Development (HUD) and what a tenant can afford to pay (i.e., 30 percent of household income). The Fresno Housing Authority administers the HCV program in Fresno County.

- Provide a link to the Fresno Housing Authority's HCV program web page on the City's website by February 2024.
- Meet with the Fresno Housing Authority by June 2024 to discuss the process of developing printed informational materials, with the goal of making materials available at public counters by June 2025.
- Work with the Housing Authority to disseminate information to landlords and property owners on incentives for participating in the HCV program throughout the city to promote housing opportunities for all residents. Additionally, provide information on source of income discrimination as part of this outreach. Target outreach in higher-opportunity areas, such as the city's west side, to promote mobility for lower-income households.
- Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs.

Financing:	HUD Section 8
Time Frame:	Provide information on the City's website by February 2024. Meet with the Housing Authority by June 2024 and develop informational materials by June 2025. <u>Target Conduct</u> outreach to property owners and landlords at least annually.
Implementation Responsibility:	Fresno Housing Authority
Quantified Objective:	50 lower-income units in high-opportunity areas to promote access to resources and mobility for target households. <u>Target outreach in higher-opportunity areas, such as the eCity's west side, to promote mobility for lower-income households.</u>

Relevant Policies:	Policy 2.2
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Program 29: Housing Discrimination Monitoring and Referral

The Fresno Housing Authority publicizes all information related to housing opportunities, programs, fair-housing information, and assistance in English, Spanish, Hmong, French, German, Chinese, Arabic, Dutch, Italian, Korean, Portuguese, and Russian. However, while all public notices and information on the Housing Authority website are translated to all of the previously mentioned languages, general circulation of information and secondary links, such as applications, are available only in English. The City will coordinate with the Housing Authority, Fresno Council of Governments (FCOG), and other Fresno County jurisdictions to develop Spanish-language printed materials to improve accessibility to fair housing resources for residents. If additional languages become more prevalent in the county, materials will be translated into those languages as needed.

The City will also:

- Establish a procedure to refer residents with fair housing questions or issues to the Fair Housing Council of Central Valley (FHC-CC), California Rural Legal Aid (CLRA), and other fair housing organizations.
- Provide fair housing information on the City's website and in printed materials available in public buildings in both English and Spanish.
- Coordinate with local fair housing service providers to conduct biannual trainings for landlords and tenants on fair housing laws, rights, and responsibilities and ongoing access to legal counseling.

Financing:	General Fund, grant funding
Time Frame:	Either individually or as part of the Countywide Housing Element Technical Committee (Program 1), meet annually with FC-CC to discuss fair housing issues and opportunities for education. Assist the Housing Authority to translate fair housing materials and resources into Spanish by December 2024. Make fair housing information available on the City's website and in public buildings by June 2025. Coordinate with fair housing providers to conduct biannual trainings for landlords and property owners.
Implementation Responsibility:	City of Kerman, Fresno Housing Authority
Quantified Objective:	Reduce displacement risk for 10 individuals or families resulting from language barriers and 5 from discrimination by landlords or property owners.
Relevant Policies:	Policy 5.1, Policy 5.2

Program 30: Improve Access to Resources

The City shall take the following actions to improve access to resources and opportunities citywide, but with a

particular emphasis on neighborhoods with a concentration of lower-income residents who often face additional barriers to accessing resources:

- Work with Fresno County Rural Transit Agency (FCRTA) and other jurisdictions in the county to develop a fact sheet, or similar informational materials, of FCRTA programs to be posted on the City's website, social media, and in public buildings by January 2026, and advertised annually in the City's newsletter to help connect seniors and other residents to services in the city and throughout the county.
- Prioritize projects that facilitate place-based revitalization through the City's Capital Improvement Plan, such as projects that improve public infrastructure in deteriorating or underserved areas.
- Post information about flood-related resources on the City's website and provide public notices in utility bills or other direct methods to neighborhoods at risk of flooding.
- Ensure program availability and funding announcements are made available in Spanish, and translation is available at public meetings.
- Facilitate place-based revitalization and promote healthy environments for new housing by evaluating transitional buffers between residential and agricultural uses and highways; working with developers as projects are proposed to mitigate impacts associated with emissions from agricultural industries and traffic; and facilitating access to healthy outdoor spaces.
- Meet with school district representatives by June 2025 to analyze whether housing security poses a barrier. Work with the school district to assist in securing grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers to facilitate positive learning environments citywide.

Financing:	General Fund
Time Frame:	Refer to each bulleted action for specific time frames.
Implementation Responsibility:	Community Development Department
Quantified Objective:	Improve access to resources and reduce displacement risk resulting from a variety of factors for at least 30 residents.
Relevant Policies:	Policy 3.1, Policy 3.5, Policy 5.1, Policy 5.2

Program 31: Environmental Hazard Mitigation

The City will investigate the availability of additional funds and programs to mitigate risks related to flooding due to dam failure, such as funds to elevate houses above 100-year flood level, particularly for low-income households, or to provide information to homeowners about potential flooding risks. The City will apply for funds as funding opportunities become available.

<u>Financing:</u>	<u>Community Development Block Grants, CDBG Program, Technical Assistance Grants, OES Flood Mitigation Funds.</u>
<u>Time Frame:</u>	<u>Annually review funding opportunities. Apply as funding opportunities become available.</u>
<u>Implementation Responsibility:</u>	<u>City of Kerman</u>

Quantified Objectives

Quantified objectives estimate the number of units likely to be constructed, rehabilitated, or conserved/preserved by income level during the planning period based on optimal implementation of each program. The quantified objectives do not set a ceiling on development; rather, they set a target goal for the jurisdiction to achieve based on needs, resources, and constraints. Each quantified objective is detailed by income level, as shown in **Table 1G-1**.

Table 1G-1: Quantified Objective Summary

Program	Extremely Low	Very Low	Low	Moderate	Above Moderate
RHNA	142	143	134	168	476
New Construction					
Program 7 – Affordable Housing Incentives	142	143	134		
Program 8 – Support Funding for Farmworker Housing	5	5	10		
Program 9 – Farmworker Preference in New Affordable Housing	80				
Program 10 - Extremely Low-Income Households	142	143	134		
Program 12 – Promote and Facilitate Accessory Units			4	2	2
Program 14 – Housing for a Variety of Needs			10	10	5
Program 16 – CUP Requirements	134	134	43		
Program 17 – Reasonable Accommodations			5		
Program 18 – Lot Consolidation			50	50	
Program 19 – Lot Splits		10	10		
Program 20 – Monitoring of Planning and Development Fees			25	25	
Program 21 – Preliminary Applications and Streamlined Approval					
Program 22 – Objective Design Standards					
Rehabilitation					
Program 23 – Fresno County Housing Assistance Rehabilitation Program	2	3	5		
Program 24 – Fresno County Rental Rehabilitation Program	2	3	5		
Program 25 – Code Enforcement		5	5		
Conservation					
Program 26 – Fresno County Homebuyer Assistance Program			10		

Program	Extremely Low	Very Low	Low	Moderate	Above Moderate
Program 27 – Energy Conservation			5		
Program 28 – Housing Choice Vouchers	25	15	10		
Program 29 – Housing Discrimination Monitoring and Referral			15		
Program 30 – Improve Access to Resources			30		

Source: City of Kerman, April 2023.

Note: In some cases, quantified objectives overlap and therefore identify multiple strategies to achieve the RHNA.

APPENDIX 1G: CITY OF KERMAN

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SECTION 1G-2: SITES INVENTORY

California law (Government Code Section 65583 (a)(3)) requires that the Housing Element contain an inventory of land suitable for residential development, including vacant sites that can be developed within the planning period and nonvacant (i.e., underutilized) sites having potential for redevelopment. State law also requires an analysis of the relationship of zoning and public facilities and services to these sites.

Rezoning During Fifth Cycle

Assembly Bill (AB) 1233 was signed into law on October 5, 2005, and applies to housing elements due on or after January 1, 2006. Specifically, the law states that if a jurisdiction fails to provide adequate sites in the prior planning period, within one year of the new cycle, the jurisdiction must rezone/upzone adequate sites to accommodate the shortfall. This requirement is in addition to rezoning/upzoning that may be needed to address the Regional Housing Needs Allocation (RHNA) for the new cycle. As part of its 2015-2023 Housing Element, the City was required to rezone a total of 8.4 acres to accommodate lower-income and moderate-income housing to meet this requirement. This rezone was completed in 2016, as discussed in Section 5 – Review of Previous Housing Element. As a result, no carryover of units from the 5th cycle housing element period is required during the 6th cycle.

Regional Housing Needs Allocation

The RHNA is the State of California-required process that seeks to ensure cities and counties are planning for enough housing to accommodate all economic segments of the community. The process is split into the following three steps.

1. **Regional Determination:** The California Department of Housing and Community Development (HCD) provides each region with a Regional Determination of housing need, which includes a total number of units split into four income categories. The City of Kerman is in the region covered by the Fresno Council of Governments (FCOG). HCD allocated FCOG a Regional Determination of 58,298 units for the 6th cycle RHNA (2023-2031). This is the total number of units that the cities and counties in the FCOG region must collectively plan to accommodate.
2. **RHNA Methodology:** Councils of Governments (COG), including FCOG, are responsible for developing an RHNA methodology for allocating the Regional Determination to each city and county. This methodology must further specific State objectives, including, but not limited to, promoting infill, equity, and environmental protection; ensuring jobs-housing balance; and affirmatively furthering fair housing.
3. **Housing Element Updates:** Each city and county must then adopt a housing element that demonstrates how the jurisdiction can accommodate its assigned RHNA through its zoning. HCD reviews each jurisdiction's housing element for compliance with State law.

The City of Kerman's share of the regional housing need was determined by a methodology prepared by FCOG as part of the Regional Housing Needs Plan, adopted in October 2022. In accordance with FCOG's Regional Housing Needs Plan, the City must accommodate a total of 1,063 housing units between July 30, 2023, and December 31,

2031. **Table 1G-2** shows the City's RHNA by income category. Of the 1,063 total units, the City must plan to accommodate 285 units for very low-income households, 134 units for low-income households, 168 units for moderate-income households, and 476 units for above moderate-income households.

Table 1G-2: Regional Housing Needs Allocation, 2023-2031

Income Category	Allocation	Percentage
Very Low*	285	27%
Low	134	12%
Moderate	168	16%
Above Moderate	476	45%
Total	1,063	100%

Source: FCOG, 2022.

*It is assumed that 50 percent of the very low-income units are allocated to address extremely low-income need.

Availability of Land

State Housing Element law emphasizes the importance of adequate land for housing and requires that each Housing Element “...identify adequate sites ... to facilitate and encourage the development of a variety of housing types for all income levels...” (California Government Code Section 65583(c)(1)). To allow for an adequate supply of new housing, land must be zoned at a variety of densities to ensure that development is feasible for a wide range of income levels. The identified land must also have access to appropriate services and infrastructure, such as water, wastewater, and roads.

To demonstrate the City’s capacity to potentially meet its RHNA, an adequate-sites inventory was conducted. The inventory must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

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.

There are three parcels on one site (site U-[21](#)) in the underutilized portions of the inventory that have been identified to accommodate the lower-income RHNA in the previous Housing Element. Therefore, the City has included Program 6, which commits the City to allowing residential use by right on sites consistent with Government Code Section 65583.2(c) for housing developments in which at least 20 percent of the units are affordable to lower-income households. There are also two vacant sites in the inventory (sites 32 and 58) that were identified in two previous cycles. These sites are planned to accommodate moderate and above moderate-income RHNA units in the 6th cycle.

Zoning to Meet the RHNA

The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could actually be constructed on those sites in the current planning period.

As shown in **Tables 1G-5 and 1G-6**, Kerman has capacity for 1,060 units on vacant and underutilized land, including 552 lower-income units, 127 moderate-income units, and 381 above moderate-income units. The Kerman Housing Element sites inventory uses the following assumptions:

- Relation of density to income categories. The following assumptions were used to determine the income categories according to the allowed densities for each site:
 - **Lower-income (LI) Sites.** Sites at least 0.5 acres in size that allow at least 20 units per acre were inventoried as feasible for lower-income (low- and very low-income) residential development. This includes sites zoned R-3, which allows up to 24 dwelling units per acre; and Mixed-Use (MU); and General Commercial (GC), which also allow up to 20-24 units per acre. In the R-3 zone, residential development on parcels of more than 0.08 acres requires a minimum density of 20 dwelling units per acre unless it can be demonstrated that affordability can be achieved with a lesser density. While the zone allows up to 24 dwelling units per acre, site capacity was based on the minimum density allowed to avoid over-projection of units.
 - **Moderate-Income (MI) Sites.** Sites that are zoned R-2 allow for up to 12.44 dwelling units per net acre. Sites that are zoned SD-R-3.5 allow 12.44 units per net acre. These areas were inventoried as feasible for moderate-income residential development. Typical dwelling units include small- and medium-sized apartments and other attached units. Sites that are less than 0.5 acres in size and zoned for GC and MU were deemed too small to be inventoried as lower income and were instead inventoried as moderate income. One parcel in SD-R 4.5, which allows eight units per acre, was inventoried with both moderate- and above moderate-income units with the assumption that a large project might be developed for multiple income levels.
 - **Above Moderate-Income (AMI) Sites.** Sites within zones that allow only single-family homes at lower densities were inventoried as above moderate-income units. This includes sites zoned for R-1, R-1-7, R-1-12, and SD-R-5.0. As stated previously, one parcel in SD-R 4.5, which allows eight units per acre, was inventoried with both moderate- and above moderate-income units with the assumption that a large project might be developed for multiple income levels.
- **Development Potential.** The inventory assumes build-out of 80 percent of the maximum permitted density for all residentially zoned sites. This estimate is fairly consistent with suburban development and the City's development standards are not considered excessive to preclude development at the higher end of the density range. However, The City's Zoning Code caps multifamily residential development at 100 units per parcel. Therefore, in the zones where multifamily is permitted (i.e., R-3, M-U, and GC), parcel splits may be required to meet the required number of units. As part of Program 19, the City will assist development projects that require lot splits to develop at their maximum capacity.

- **Assumptions for Mixed-Use Zoning.** The MU zoning district allows for both residential and commercial uses. The MU district allows for any use permitted within the R-3 zone and therefore could allow up to 20 24 units per acre. Sites in the MU district were inventoried as lower-income sites based on the maximum density of 2024 units per acre except where parcel sizes were smaller than 0.5 acres. The realistic capacity on sites zoned MU is assumed to be 50 percent of maximum capacity. This estimate is fairly consistent with suburban development and the City's development standards are not considered excessive to preclude development at the higher end of the density range. The GC district also allows R-3 uses with a conditional-use permit. Sites in the GC district were inventoried as lower income based on the maximum density of 20 24 units per acre except where parcel sizes were smaller than 0.5 acres. In this case, the units were inventoried for moderate-income households. In the R-3 zone, residential development on parcels of more than 0.08 acres requires a minimum density of 20 dwelling units per acre unless it can be demonstrated that affordability can be achieved with a lesser density. While the zone allows up to 24 dwelling units per acre, site capacity was calculated based on the minimum density allowed to avoid over-projection of units. The realistic capacity on sites zoned GC is assumed to be 50 percent of the maximum capacity to account for the potential for nonresidential uses on these parcels.
- **Assumptions for Underutilized Sites.** The inventory includes three underutilized sites zoned R-3, made up of seven total parcels. For each site, the City has evaluated overall site potential, potential for lot consolidation, and the status of existing uses. The sites are all mostly vacant with marginal uses, and it is reasonable to assume that if there was interest in developing these sites, the existing uses would be removed and replaced with higher-density housing and mixed uses. Images of the underutilized sites, along with descriptions of the existing uses, are shown in **Figures 1G-1 through 1G-3** in the order that they appear in **Table 1G-3**. Site U-1 was inventoried as serving above moderate income households due to its proximity to existing single family homes. Sites U-2-1 and U-3-2 were inventoried as serving lower-income households due to the permitted density of 20 units per acre. All sites are assumed to develop at 80 percent of the maximum density for the zone. Site U-2-1 was also evaluated as part of an Infill Study in 2023 and was deemed to have development potential.

Realistic Development Potential

In determining the realistic capacity for the City's inventory of sites, the City considered land use controls and site improvements and assumed an 80 percent adjustment to the maximum number of units on the site to reflect developable acreage due to on-site improvements, including sidewalks, utility easements, and infrastructure improvements (roadway access, water, sewer, and stormwater). All sites are served by or planned to be served by infrastructure, with no constraints identified that would reduce capacity beyond the 80 percent adjustment. To further determine an appropriate realistic capacity assumption, the City considered and evaluated the implementation of its current multifamily development standards (e.g., setbacks, building height, parking, density requirements, land use controls, water and wastewater access, and open space requirements), as well as project examples from Kerman and other nearby cities to determine approximate density and unit capacity so as to not over-project unit potential. Though local examples from 2010 and 2016 show development at lower than the maximum, recent trends regionally have been to maximize available density in higher-density zones; see for example the recent projects in Reedley and Sanger in Table 1G-3. Additionally, while single-family uses are

permitted in the R-3 zone, during the past planning period no single-family developments have been proposed in R-3. After considering the 80 percent adjustment factor and the average 67-79 percent buildout of all project examples in **Table 1G-3** and considering local knowledge, the City decided it was appropriate to assume an 80 percent capacity on all sites in residential areas in the sites inventory.

While Kerman has not had any recent mixed-use development projects, recent mixed-use projects in Reedley and Kingsburg all developed at more than 100 percent of the maximum number of dwelling units based on zoning, with an average of 127 percent unit capacity (**Table 1G-4**). Additionally, the City is working on a mixed-use conceptual site plan to help streamline project approval. To ensure not to over project capacity, the City has decided to take a more conservative approach and assume a 50 percent capacity on sites in commercial or mixed-use zones that allow residential uses based on the existing land use controls.

Table 1G-3: Realistic Capacity Project Examples

Project Name	Affordability	Acres	Project Status	General Plan/Zoning	Max. Allowable Density	Total Project Units	Max. Allowable Units	Realistic Capacity
<u>City of Kerman</u>								
Gateway Villas	Lower	4.43	Completed - 2016	HDR/R-3	<u>24</u>	61	<u>106</u> ⁸⁹	69%
Hacienda Heights	Lower	5.37	Completed - 2010	HDR/SD-R-2.5	<u>20</u>	69	<u>107</u> ¹⁰⁷	64%
<u>City of Sanger</u>								
<u>Sanger Crossing 1 and 2</u>	<u>Lower</u>	<u>4.96</u>	<u>Constructed 2021</u>	<u>Residential Medium Density/ RM-2.5</u>	<u>17.4</u>	<u>81</u>	<u>86</u>	<u>94%</u>
<u>City of Reedley</u>								
<u>Reedley Family Apartments</u>	<u>100% AMI</u>	<u>3.66</u>	<u>Phase 1 Constructed 2014</u> <u>Phase 2 Constructed 2021</u>	<u>HDR/RM-2</u>	<u>21.78</u>	<u>7980</u>	<u>71</u>	<u>101%</u>
<u>Average</u> <u>Average</u>								<u>7967%</u>

Source: City of Kerman, 2023.

Table 1G-4: Mixed Use Project – Other City Examples

Project Name	Affordability	Acres	Project Status	General Plan/Zoning	Total Project Units	Max. Allowable Units	Realistic Capacity
<u>City of Reedley</u>							
Paseo 55	100% AMI	1.76	Constructed 2016	CC/CC	55	51	108%
Reedley I Mixed-	Lower	4.25	Approved	LI/ML	80	63	127%

Project Name	Affordability	Acres	Project Status	General Plan/Zoning	Total Project Units	Max. Allowable Units	Realistic Capacity
Use	Income		2022				
City of Kingsburg							
Stone Plaza Mixed Use Project	Market Rate	0.28	Under Construction 2023	CC/CC	10	6	145%
						Average	127%

Source: Cities of Reedley and Kingsburg, 2023.

Land Inventory

The City prepared an inventory of vacant and underutilized sites available to accommodate the City's RHNA. **Tables 1G-5** and **1G-6** provide the characteristics of each site, including zoning, General Plan designation, acreage, and realistic capacity for the sites currently zoned for housing at varying densities. **Figure 1G-4** maps the location of each site in the city and **Figures 1G-1, 1G-2, and 1G-3** provide additional site detail on the underutilized sites. The underutilized site (U-21) that was included in the previous Housing Element inventory is noted with an asterisk in **Table 1G-5**.

Underutilized Land

Table 1G-5 identifies ~~three~~two sites (U-1 through U-32) made up of seven parcels that can accommodate an estimated 187 lower-income units. Existing uses of each site are described in **Figures 1G-1** ~~through and~~1G-32.

Table 1G-5: Underutilized Sites

Site	APN	Acres	General Plan Land Use	Zoning	Maximum Density (du/acre)	Realistic density (du/acre)	Units by Income Level			Environmental Constraints
							LI	MI	AMI	
U-1*	02303039	0.27	High-Density Residential	R-3	20	16	4			None
	02303041	0.2	High-Density Residential	R-3	20	16	3			
	02303044S (portion)	0.64	High-Density Residential	R-3	20	16	10			
U-2	02313032 (portion)	3.87	High-Density Residential	R-3	20	16	62			None
	02313033 (portion)	3.50	High-Density Residential	R-3	20	16	56			
	02313034 (portion)	3.26	High-Density Residential	R-3	20	16	52			
Total Lower Income							187			
Total Moderate Income								0		
Total Above Moderate Income									0	

Source: City of Kerman, 2023

*Indicates that the site has been continued from the previous planning period.

Figure 1G-1: Underutilized Site 1

APNs: 02303039, 02303041, 02303044S (portion)

Zoning: R-3

Existing Use: One parcel is vacant; storage building on half of remaining parcels. The property owner also owns adjacent restaurant and has expressed interest in the past regarding redevelopment of the site. Development of the site will require soil sampling and a compaction test due to past use as a ponding basin. These parcels are near the corner of W. Whitesbridge Avenue and S. Madera Avenue, between a commercial area and existing multifamily housing. *(note: parcel lines do not match aerial photo)*



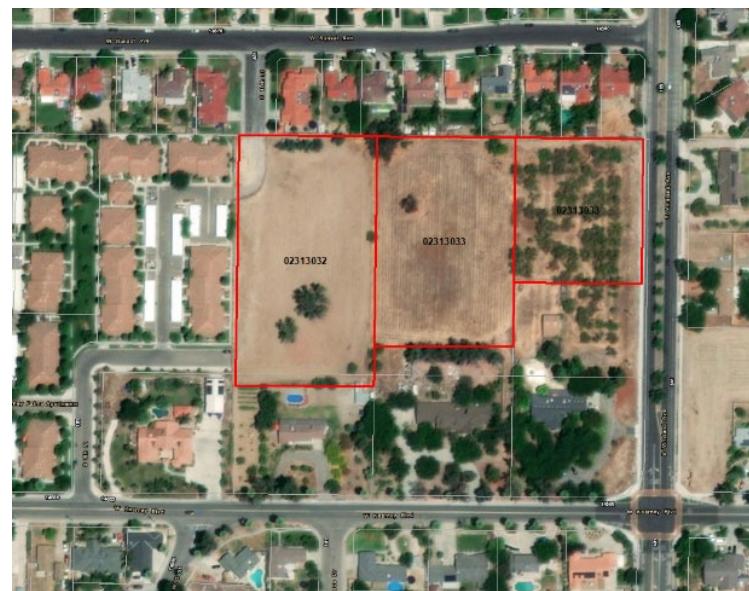
Source: City of Kerman, 2023

Figure 1G-2: Underutilized Site 2

APNs: 02313032 (portion), 02313033 (portion), 02313034 (portion)

Zoning: R-3

Existing Use: Three adjacent parcels each with existing housing units on the south side. They have no environmental constraints at present and have existing improvements, such as sidewalks, gutters, curbs, and street trees. Road access would need to be installed for the middle parcel. *(note: parcel lines do not match aerial photo)*



Source: City of Kerman, 2023

Vacant Sites

Table 1G-6 identifies vacant sites that are presently zoned for residential or mixed use and suitable for residential development in Kerman. The locations of these sites are shown on **Figure 1G-4**. Based on permitted densities and the assumptions described, the sites identified in **Table 1G-6** can accommodate an estimated 848 units, including 364 lower-income units, 127 moderate-income units, and 357 above moderate-income units. All of these sites are outside of the Federal Emergency Management Agency (FEMA) 100-year flood zones and are not in a liquefaction zone or landslide zone. Approximately half of the inventory is within a dam inundation zone. However, this is not reflective of over-concentration of inventory sites, but instead is because a large percentage of the city's total area is part of the inundation zone of the Friant Dam.

The City participated in the Fresno County Multi-Jurisdictional Hazard Mitigation in 2018. Though the County's risk for dam inundation was considered high, the risk level for the City of Kerman was considered low, as there are no dams within Kerman. There are at present no additional residential development requirements for properties in the dam inundation zone. Through Program 31, the City will identify funding sources to assist affected homeowners in mitigating the effects of future flooding due to dam failure.

Table 1G-6: Vacant Sites

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
1	02038101S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038102S	0.18	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038103S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038104S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038105S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038106S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038107S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038108S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038109S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038110S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038111S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038112S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038113S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
1	02038201S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038202S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038203S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038204S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038205S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038206S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038207S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038208S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038209S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038210S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038211S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038212S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038213S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038214S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

APPENDIX 1G: CITY OF KERMAN

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
1	02038215S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038216S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038217S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038218S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038219S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038220S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038221S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038222S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038223S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038224S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038225S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038226S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038227S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038228S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
1	02038229S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038230S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038231S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038232S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038301S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038302S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038303S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038304S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038305S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038306S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038307S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038308S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038401S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038402S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
1	02038403S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038404S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038405S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038406S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038510S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038511S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038512S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038513S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038514S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038515S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038516S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038517S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038518S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038601S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
1	02038602S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038603S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038604S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039101S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039102S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039103S	0.18	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039104S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039105S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039106S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039107S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039108S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039109S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039110S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039111S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
1	02039112S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039201S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039202S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039414S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039415S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039416S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02039417S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
1	02038X0A	0.92	Medium-Density Residential	SD-R-5.0	7	5.6			5	Dam Inundation Zone
1	02038X0E	0.10	Medium-Density Residential	SD-R-5.0	7	5.6			1	Dam Inundation Zone
2	02038519S	4.42	High-Density Residential	R-3	20	16	71			Dam Inundation Zone
3	02302068ST	0.99	General Commercial	GC	20	10	10			Dam Inundation Zone
4	02339018S	1.20	General Commercial	GC	20	10	12			Dam Inundation Zone
5	02339019S	0.43	General Commercial	GC	20	10		4		Dam Inundation Zone
6	02339020S	0.42	General Commercial	GC	20	10		4		Dam Inundation Zone

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
7	02339021S	0.53	General Commercial	GC	20	10	5			Dam Inundation Zone
8	02303070	0.49	Regional Commercial	GC	20	10		5		Dam Inundation Zone
8	02303071	1.04	Regional Commercial	GC	20	10	10			Dam Inundation Zone
8	02303072	1.36	Regional Commercial	GC	20	10	14			Dam Inundation Zone
9	02303073	0.98	Regional Commercial	GC	20	10	10			Dam Inundation Zone
10	02513058	4.78	Service Commercial	GC	20	10	48			Dam Inundation Zone
11	02303007S	0.20	Mixed Use	MU	20	10		2		
11	02303008S	1.39	Mixed Use	MU	20	10	14			
11	02303045S	2.23	Mixed Use	MU	20	10	22			
11	02303046S	0.17	Mixed Use	MU	20	10		2		
12	02322078S	5.40	General Commercial	GC	20	10	54			
13	02322079S	1.51	General Commercial	GC	20	10	15			
14	02322080S	1.41	General Commercial	GC	20	10	14			
15	02322081S	1.07	General Commercial	GC	20	10	11			
16	02322082S	1.23	General Commercial	GC	20	10	12			
17	02322036ST	0.20	Medium-Density Residential	R-2	12	9.6		2		

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
17	02322083S	0.56	Medium-Density Residential	SD-R-5.0	7	5.6			3	
17	02375001S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375002S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375003S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375004S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375005S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375006S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375007S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375008S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375009S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375010S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375011S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375012S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375013S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
17	02375014S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375015S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375016S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375017S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375018S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375019S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375020S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375021S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375022S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375023S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375024S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375025S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375026S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375027S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
17	02375028S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375029S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375030S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375031S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375032S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375033S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375034S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375035S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375036S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375037S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375038S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375039S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375040S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375041S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
17	02375042S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375043S	0.13	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375044S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375045S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375046S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375047S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02375048S	0.20	Medium-Density Residential	R-2	12	9.6		2		
17	02375049S	0.19	Medium-Density Residential	R-2	12	9.6		2		
17	02376001S	0.18	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376002S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376003S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376004S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376005S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376006S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
17	02376007S	0.29	Medium-Density Residential	SD-R-5.0	7	5.6			2	
17	02376008S	0.20	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376009S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376010S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376011S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376012S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376013S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376014S	0.32	Medium-Density Residential	SD-R-5.0	7	5.6			2	
17	02376015S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376016S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376017S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376018S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376019S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376020S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
17	02376021S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376022S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376023S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376024S	0.16	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376025S	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376026S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376027S	0.24	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376028S	0.18	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376029S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376030S	0.15	Medium-Density Residential	R-2	12	9.6		1		
17	02376031S	0.14	Medium-Density Residential	R-2	12	9.6		1		
17	02376032S	0.13	Medium-Density Residential	R-2	12	9.6		1		
17	02376033S	0.16	Medium-Density Residential	R-2	12	9.6		2		
17	02376034S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
17	02376035S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376036S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376037S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376038S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376039S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376040S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376041S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376042S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376043S	0.12	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376044S	0.15	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376045S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376046S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376047S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376048S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	

Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
17	02376049S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376050S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376051S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376052S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376053S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376054S	0.11	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376055S	0.14	Medium-Density Residential	SD-R-5.0	7	5.6			1	
17	02376X0B	0.17	Medium-Density Residential	SD-R-5.0	7	5.6			1	
18	02310024S	0.33	High-Density Residential	R-3	20	16		5		Dam Inundation Zone
19	02310025S	0.33	General Commercial	GC	20	10		3		Dam Inundation Zone
20	02310005S	0.10	General Commercial	GC	20	10		1		Dam Inundation Zone
21	02310004S	0.21	General Commercial	GC	20	10		2		Dam Inundation Zone
21	02310007S	0.13	General Commercial	GC	20	10		1		Dam Inundation Zone
21	02310008S	0.31	General Commercial	GC	20	10		3		

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
22	02310029S	0.09	General Commercial	GC	20	10		1		
23	02330213S	0.21	Medium-Density Residential	R-1	1/parcel	1			1	Dam Inundation Zone
24	02340502S	0.62	High-Density Residential	R-3	20	16	10			
25	02340301ST	0.18	High-Density Residential	R-1	1/parcel	1			1	
26	02340302ST	0.17	High-Density Residential	R-1	1/parcel	1			1	
27	02312320	0.15	General Commercial	GC	20	10		2		
28	02312345	0.11	General Commercial	GC	20	10		1		
29	02336018T	1.69	Mixed Use	MU	20	10	17			
30	02337301ST	0.48	Public	R-1	1/parcel	1			1	Dam Inundation Zone
31	02345313S	0.29	Medium-Density Residential	R-1	1/parcel	1			1	Dam Inundation Zone
32	02014023S	18.43	Medium-Density Residential	R-1-7	9	7.2			133	Dam Inundation Zone
33	02034016S	0.35	Medium-Density Residential	R-1-7	9	7.2			2	Dam Inundation Zone
34	02346211S	0.18	Medium-Density Residential	R-1	1/parcel	1			1	Dam Inundation Zone
35	02347126S	0.24	Medium-Density Residential	R-1	1/parcel	1			1	Dam Inundation Zone
36	02347203S	0.19	Medium-Density Residential	R-3	20	16		3		Dam Inundation Zone

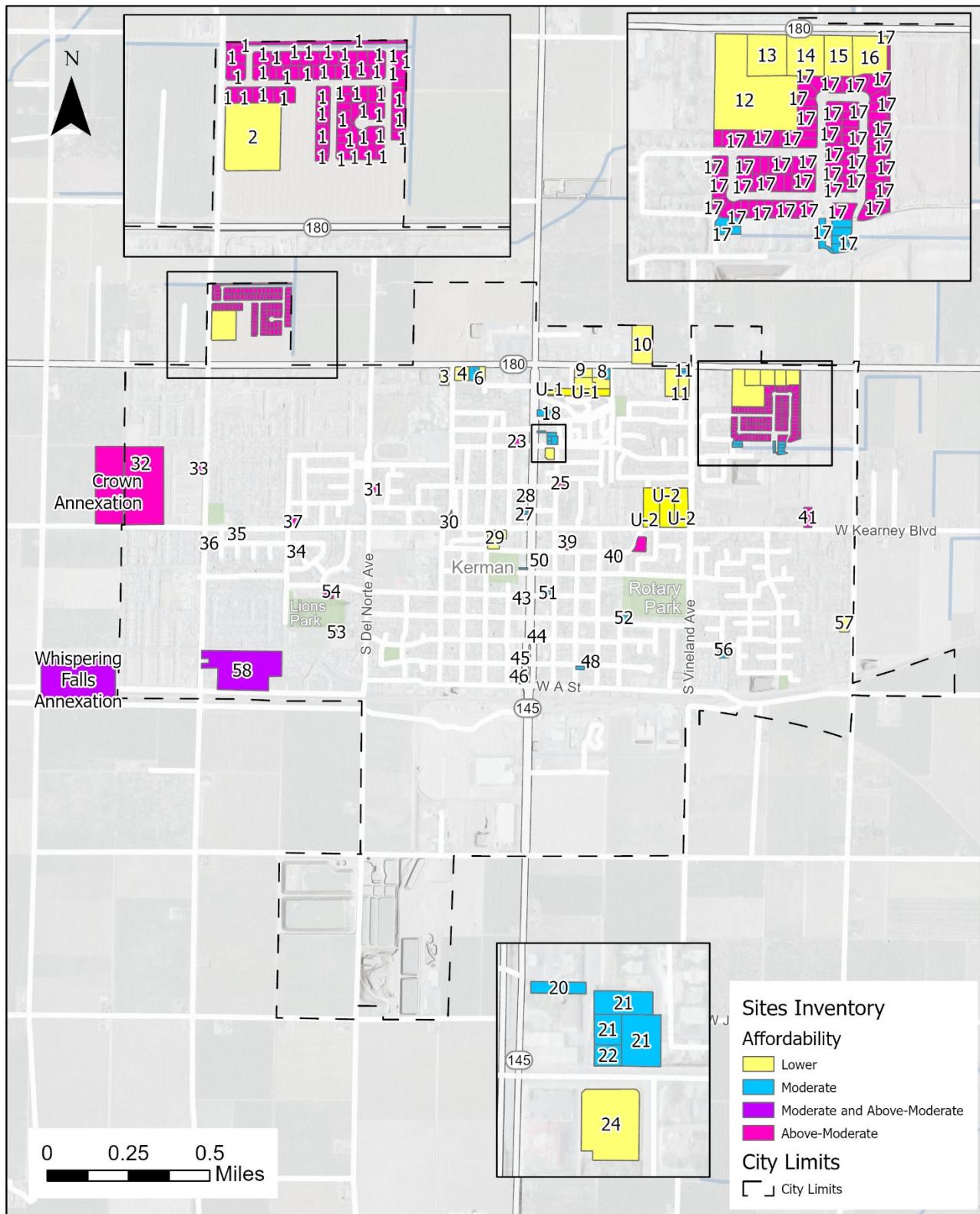
Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
37	02351304S	0.33	Medium-Density Residential	R-1-12	2	1.6			1	Dam Inundation Zone
38	02323216	0.10	Medium-Density Residential	R-1	1/parcel	1			1	
39	02323217	0.05	Medium-Density Residential	R-1	1/parcel	1			1	
40	02323602S	0.16	Medium-Density Residential	R-1	1/parcel	1			1	
41	02335017ST	0.97	Medium-Density Residential	R-1-12	2	1.6			2	
42	02314406S	0.10	General Commercial	GC	20	10		1		
42	02341055ST	0.93	Public	R-1	1/parcel	1			1	
43	02317415	0.10	General Commercial	GC	20	10		1		
44	02318505	0.19	General Commercial	GC	20	10		2		
45	02320409	0.14	General Commercial	GC	20	10		1		
46	02320504S	0.14	General Commercial	GC	20	10		1		
47	02320505S	0.21	General Commercial	GC	20	10		2		
48	02321307S	0.16	Medium-Density Residential	R-2	12	9.6		2		
49	02321701S	0.17	Medium-Density Residential	R-2	12	9.6		2		
50	02323311S	0.10	General	GC	20	10		1		

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Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower- Income Capacity	Moderate- Income Capacity	Above Moderate- Income Capacity	
			Commercial							
51	02324106S	0.15	General Commercial	GC	20	10		2		
52	02332121ST	0.32	Medium-Density Residential	R-2	12	9.6		3		
53	02348101S	0.24	Medium-Density Residential	R-1	1/parcel	1			1	
54	02353129S	0.46	Medium-Density Residential	R-1	1/parcel	1			1	Dam Inundation Zone
55	02305041ST	0.35	Medium-Density Residential	R-3	20	16		6		Ponding Basin
56	02344307ST	0.31	Medium-Density Residential	R-2	12	9.6		3		Ponding Basin
57	02359041S	0.98	Medium-Density Residential	R-3	20	16	16			
58	02304090S	15.69	Medium-Density Residential	SD-R-4.5	8	6.4		50	50	Dam Inundation Zone
Total Lower-Income Capacity							364			
Total Moderate-Income Capacity								127		
Total Above Moderate-Income Capacity									357	

Source: City of Kerman, 2023

Figure 1G-3: Kerman Sites Inventory



Source: City of Kerman, 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.

The City issued one building permit for ADUs in 2018, two in 2019, and two in 2022, for a total of five ADU building permits during the previous planning period. However, the City has started to provide pre-approved standard ADU plans that range in size from 386 to 749 square feet to encourage and streamline ADU development. These plans are available in three different architectural styles: Ranch/Early Century, Mediterranean/Mission, and Cottage. The City will continue to promote the development of ADUs through these plans. Based on these trends, the City anticipates that 16 ADUs will be built by December 2031.

ADUs are seen as an appropriate housing type for a primary residence for low-income households. Because regional affordability analysis of ADUs was not available for Fresno County, the City relied on rental rates for one- and two-bedroom units as a proxy for ADU rental rates. According to 2016-2020 American Community Survey (ACS) five-year estimates, the median gross rent for one-bedroom units in Kerman is \$455 per month, and for two-bedroom units it is \$869 per month. **As shown in Table 2-24, Fresno County Ability to Pay (2022), in Section 2, Regional Housing Needs Assessment**, low-income households can afford between \$1,091 (one-person households) and \$1,558 (four-person households) in monthly housing costs without being cost burdened. Comparing rental rates with the affordability of low-income households demonstrates that ADUs are appropriate to credit toward the City's lower-income RHNA, based on the median price of one- and two-bedroom units in Kerman. However, of the five ADUs developed during the previous planning period, two were developed at a rate affordable to moderate-income households, two were developed at a rate affordable to low-income households, and one was developed at a rate affordable to very low-income households. Therefore, the City has decided to take a conservative approach and assume that 50 percent of ADUs will be affordable to lower-income households, 25 percent affordable to moderate-income households, and 25 percent affordable to above moderate-income households.

Annexations

Annexations in Prior Cycle

Two annexations were completed during the 5th cycle period, including one of residential land on the northwest side of the city. The annexation was successfully developed for residential use during the planning period, suggesting recent precedent for successful annexation and development of residential projects on annexed land.

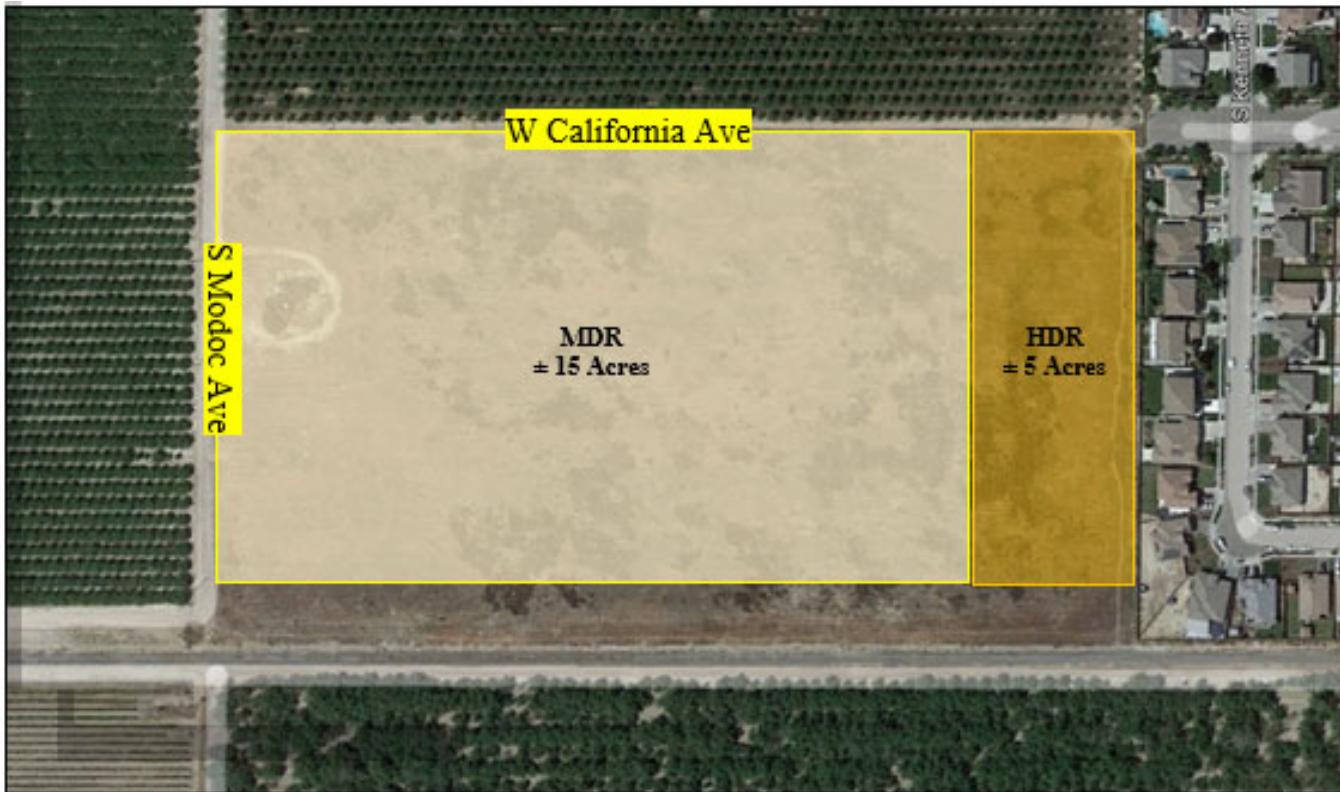
Annexations to Meet the 6th Cycle RHNA

Boyd Annexation – Phase 1 Whispering Falls

In January of 2023, the City received a request for an annexation of approximately 60 acres of county land into the city. Though, in order to ensure contiguous boundaries, the annexation boundary may include an additional 20 acres. It is anticipated that the annexation process will be complete in late 2023. The proposed development plan for Phase 1 of the project is a 20-acre site on which an estimated 174 units could be developed. It is anticipated that development of Phase 1 will occur during the planning period. Of the 20 acres, 15 acres will be developed for single-family homes, and multifamily buildings will be developed on the remaining 5 acres. Tentatively, the HDR will be an SD-R-2.5 zoning and the MDR will be an SD-R-5 zoning. This project will have a blended density design concept, and the General Plan will be amended to allow for the SD-R-5 zoning as compatible zone in the MDR land use. The boundaries of the proposed annexation are shown in **Figure 1G-4**.

Though units and affordability counted toward the RHNA from this annexation are based on the proposed units and affordability of the project, the project has not yet been entitled by the City. If the annexation is completed but the project is not approved, based on the general plan designation and acreage identified as part of the annexation process this site could have capacity for 180 medium-density units (15 acres of MDR at a maximum of 12 dwelling units per acre) and 120 high-density units (5 acres of HDR at maximum of 24 dwelling units per acre).

Figure 1G-4: Whispering Falls



Source: City of Kerman, 2023

Crown|Schaad Proposed Annexation

In March 2023, the City received a second application for an annexation of 9.69 acres on the west side of the city limits, on both sides of West Kearney Boulevard. The project associated with this annexation is expected to produce 65 single-family homes. The project is adjacent to existing single-family development. The boundaries of the proposed annexation are shown in Figure 1G-5.

Though units and affordability counted toward the RHNA from this annexation are based on the proposed units and affordability of the project, the project has not yet been entitled by the City. If the annexation is completed but the project is not approved, based on the general plan designation assigned by the 2040 General Plan and acreage identified as part of the annexation process this site could have capacity for 116 medium-density units (9.69 acres of MDR at a maximum of 12 dwelling units per acre).

Figure 1G-5: Crown|Schaad Proposed Annexation



Source: City of Kerman, 2023

Summary

Annexation of the two project sites were contemplated well in advance to a formal application. The City completed the Sphere of Influence (SOI) update in June of 2022 as part of the 2040 General Plan update. Subsequent to

updating the SOI, developers within the City's SOI were advised that development within the SOI would be subject to reorganization including detachment from the King River Water Commission and annexation into the city. Annexation into the city will include connecting to the Fresno Irrigation District. This complies with the following LAFCo policies:

- Policy 101: Encourage orderly, logical, and efficient development of local agencies in their sphere of influence.
- Policy 103: Local agencies are responsible for annexation planning in their sphere of influence.
- Policy 105: Cities should be the provider of municipal services within their sphere of influence.
- Policy 107: The Commission encourages annexation of development and developing land within cities' sphere of influence.
- Policy 108: encourage orderly urban development and preservation of open space.

Annexation of the project sites does not leapfrog any unincorporated County areas and annexation boundaries will be contiguous as to not create County islands, coves, or peninsulas. Development of the project sites will have access to municipal services via extension and/or tying into existing services.

Additionally, annexation of both projects will be in conformance with the following General Plan's policies:

- LU- 3.1 Strong Community Edge: The City shall develop and maintain a strong community edge that clearly separates urban and agricultural uses, including through the use of man-made or natural barriers such as streets, railroads, and canals.
- LU- 3.2 Urban Form: To maintain the City's compact form, the City shall maintain growth management controls by managing changes to the City's Sphere of Influence and incorporated City limits. Future changes to the City's Sphere of Influence will be managed by two growth lines, shown on Figure 3-2 in the Land Use Element.
- LU- 3.3 Prevent Sprawl Development: The City shall direct new development to areas that are contiguous to existing or approved development and prevent sprawl development.

The Growth Boundary line established by the 2040 General Plan divided the residential areas within the City's proposed sphere of influence into two areas, illustrated on Figure 3-2 in the Land Use Element of the 2040 Kerman General Plan. The City's growth policy states that the city may consider requests to amend the current Sphere of Influence and City limits into Area 2 only if Area 1 has reached the 80 percent infill criteria (for residentially designated lands). The City Council may, at that time, consider allowing development beyond the Area 1 Growth Boundary Line. Both annexations are within Area 1 and so are not constrained by the Growth Boundary.

As of May 2023, projects are undergoing technical review for CEQA analysis. Technical studies have begun for the Boyd project. Technical studies for the Crown project have been scoped and will commence in summer of 2023. The City anticipates beginning pre-zone proceeding for both projects late fall or early winter of 2023.

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The City has distributed the project application to Fresno County Department of Public Works and Planning as well as LAFCO. The City intends to meet and confer with Fresno County as required by the City/County MOU.

Both projects are targeting a mid-range density for their respective land use densities. The Boyd project in particular will be incorporating a mixed density concept via, multi-family (apartment complex [presumably market-rate]), townhomes, and SFR all in 20-acres. The Boyd project does not follow traditional development standards. However, the City supports developments that incorporate a mixture of development styles e.g. architecture, building foot prints, and community amenities. Though this project would typically require a Variance, under the proposed updated zoning ordinance, the City will seek to provide more flexible development opportunities for projects like this.

The Crown project is a traditional SFR project. This project will primarily emphasize creating a three-tier mix of lot sizes with mixed floor plan sizes, more conducive to the housing market. As an example, smaller lots will accommodate smaller floor plans marketed to first time home buyers or individuals within the low to moderate income bracket.

Both projects are expected to incorporate connecting trails into existing and future developments with the intent to allow for intermodal access throughout the community. This is to prevent segregation and reduce VMT.

Project Areas have submitted formal entitlement applications and are undergoing planning review. The City anticipates both annexations to be completed by November/December 2023, with the LAFCO (Local Agency Formation Commissions) process being finalized by Summer 2024.

Summary of Capacity to Accommodate the RHNA

Table 1G-7 provides a summary of Kerman's ability to meet the 2023-2031 RHNA. After accounting for capacity on vacant/underutilized sites, projected ADUs, and pending annexations, Kerman has a surplus of unit capacity in all income categories. If either proposed annexation is not finalized during the first two years of the Housing Element period, the City will be responsible for identifying additional sites within the existing city limits to accommodate the 263 units that the annexations are planned to accommodate as part of **Program 4**.

Table 1G-7: Summary of Residential Capacity Compared to the 6th Cycle RHNA

Income Category	RHNA	Vacant Sites	Underutilized Sites	ADUs	Annexation	Total Capacity	Unit Surplus
Very Low	285						
Low	134	364	187	8	0	559	140
Moderate	168	127	0	4	56	181	19
Above Moderate	476	357	0	4	183	544	68
Total	1,063	848	188	16	239	1,290	227

Source: City of Kerman, 2023.

Adequacy of Public Facilities

Domestic water in the Kerman area is provided by the City of Kerman. The Public Works Department is responsible for maintaining the existing wells and distribution system. The water system is operated as a municipal enterprise, meaning that the revenue generated through user's fees must be sufficient to meet the operation, maintenance, and capital costs of the system. The City of Kerman draws local groundwater to meet all domestic, commercial, and industrial water demands, and does not purchase water from any other entities.

The City's distribution system consists of a looped water system using mains ranging from 4 to 12 inches. Growth of the system to serve new development will require continued looping of lines and expansion of fire flow reserve capacities. As of 2021, the City provided potable water service to 3,326 single-family households and 199 units of multifamily housing. It is projected that by 2035, the City's demand for water service will include 4,163 single-family households and 254 units of multifamily housing. According to the City's 2020 Urban Water Management Plan, anticipated groundwater supplies are sufficient to meet all demands through the year 2045, even under drought conditions. The City continuously addresses water supply and infrastructure capacity limits and grants priority to affordable housing units.

The City of Kerman provides sewer service to the community. The city's wastewater treatment plant (WWTP) is south of Church Avenue on Del Norte Avenue. According to the City's 2020 Urban Water Management Plan, the existing plant currently has a capacity of 2.0 million gallons per day (MGD) after receiving upgrades in 2011. Treated effluent from the plant is discharged into disposal ponds where it is allowed to evaporate and percolate to recharge the groundwater table.

The system currently receives an average daily dry weather flow of 946,000 gallons per day, and approximately 1 MGD in remaining capacity. This is sufficient to accommodate the housing unit growth anticipated in the RHNA.

SECTION 1G-3: LOCAL ASSESSMENT OF FAIR HOUSING

Introduction

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 (R/ECAP), disparities in access to opportunity, and disproportionate housing needs, including displacement risk. Although this is the Housing Element for the City of Kerman, 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 Multi-Jurisdictional Housing Element was completed for the cities of 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. For each topic, the regional assessment is first, followed by the local assessment. Strategies to address the identified issues are included throughout the section. Through discussions with housing service providers, fair housing advocates, and preparation of this AFH, the City of Kerman identified factors that contribute to fair housing issues. These contributing factors are included in **Table 1G-6, Factors Contributing to Fair Housing Issues**, with associated actions to meaningfully affirmatively further fair housing related to these factors. Additional programs to affirmatively further fair housing are included in **Section 1G-1, Action Plan**.

This section also includes an analysis of the Housing Element’s sites inventory as compared with fair housing factors. The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for housing elements to analyze the distribution of projected units by income category and access to high-resource areas and other fair housing indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing.

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.

Outreach

Community Workshop

On October 5, 2022, the City of Kerman held an in-person Community Workshop to provide information on the Housing Element and solicit input from the community. The City notified the community of this meeting with flyers distributed in English and Spanish through the FCOG listserv of regional stakeholders and community based organizations (CBOs), contacted the Fresno County Authority to post and distribute flyers to affordable housing residents, shared flyers with community partners and Kerman Unified School District, and posted to Facebook event page with a link to English and Spanish versions of the Eventbrite registration page, which advertised that the meeting would provide Spanish language interpretation, refreshments, and activities for children.

The workshop was attended by five participants, including Kerman's Chief of Police, Public Works Department staff, and a resident and former City Council member currently running for Mayor. The primary concern discussed was affordability in the current market. It was noted that single-family homes are the preference in the city, and the need for entry level single-family housing to foster housing mobility opportunities is evident. Participants also expressed interest in ADUs as a potential development type, as well as getting more information from the California Coalition for Rural Housing (CCRH) inclusionary zoning database to learn more about other inclusionary housing program models in California as a model for a potential for ordinance in the city. Following this, participants discussed opportunities for additional flexibility in the zoning code to increase the available land for new affordable housing development.

Following the workshop, the City posted English and Spanish copies of the workshop presentation on the Fresno County Multi-Jurisdictional Housing Element Update website for residents to access at their convenience. Feedback received during this workshop was used to inform this AFH as well as associated programs, as identified in **Table 1G-6, Contributing Factors to Fair Housing Issues**.

Study Session

A City Council study session was held virtually on August 24, 2022, to discuss the Housing Element Update and process. The study session was open to the public and held in person. Commentary was limited and no public comment related to fair housing was received at the meeting.

Consultations

During the Housing Element update process, staff reached out to stakeholder organizations to offer the opportunity for each to provide one-on-one input on housing needs and programs in Kerman and received responses from one. A representative from the Building Industry Association (BIA) of Fresno/Madera Counties was interviewed on November 22, 2022.

The stakeholder described the rising cost of housing, the shortage of affordable housing available in the city, multifamily or single-family unit types, as well as the economic disadvantages to market rate developers to build affordable housing. They noted that although a shortage of housing can cause housing mobility problems for current

and future residents of the city, the demand for new housing resources is considered by BIA as positive. This is particularly true in Kerman, which has easy access to the City of Fresno's employment opportunities, essential services, commercial resources, and public facilities as well as major transportation routes. To meet this demand, BIA identified a need for a variety of affordable housing types and additional funding to provide down payment and rehabilitation assistance.

Barriers to the construction of affordable housing the housing industry is facing include prevailing wage requirements, infrastructure costs, lack of interest from the developer costs to construct infill units on underutilized properties due to costs of demolition of existing structures. The stakeholder also emphasized the impact of the state's VMT regulations on market rate development, but noted that water supply in Kerman area does not constrain new residential development as significantly as it does in the jurisdictions in the western part of the county. The main concern of the stakeholder was that there is not an adequate understanding of what it takes to build affordable housing in the current market.

Fair Housing Issues

Since 2017, the Tax Credit Allocation Committee (TCAC) and California Department of Housing and Community Development (HCD) have developed maps on an annual basis showing 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 20.0 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 top 30.0 percent of the remaining census tracts in the region 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 in the bottom 30.0 percent of census tracts 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 (\$27,750 annually for a family of four in 2022).

As seen in Figure 3-1, Regional TCAC/HCD Opportunity Areas, in Section 3: Regional Assessment of Fair Housing, 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 Kerman is designated moderate and high resource.

Patterns of Integration and Segregation

At the time of this writing (Summer 2022), HCD’s AFFH Data Viewer included the 2021 TCAC/HCD Opportunity Map. Therefore, the following assessment of fair housing is based on data from 2021. However, since the time of writing, the AFFH Data Viewer was updated with the 2022 TCAC/HCD Opportunity Map followed by the subsequent 2022 COG Geography TCAC/HCD Opportunity Map, which is based on a similar formula but compares each tract to those within the COG region rather than regions defined by TCAC. In the case of Fresno County, the comparison region changed from the Central Valley Region to the boundaries of Fresno COG, resulting in internal comparisons of Fresno County cities and communities.

At the COG level, the data for Fresno County presents a potentially skewed perspective as most cities in the county have small populations, housing stocks, and employment centers compared to the cities of Fresno and Clovis. Fresno and Clovis, as the two largest cities in the county and among the largest in the region, provide access to educational and economic opportunities that are not typically found outside of large cities. Further, both, though particularly Clovis, include affluent neighborhoods that influence TCAC scores. Therefore, access to resources using this methodology appears to weigh proximity to Fresno and Clovis more heavily than local resources. For example, in the 2021 TCAC/HCD Opportunity Map, the community of Biola and the City of Kingsburg are both designated as moderate to highest resource areas based on local context. However, in the 2022 COG Geography TCAC/HCD Opportunity Map, both are designated as low resource areas. The number of jobs, school performance, environmental conditions, median incomes, and other factors that are included in the Opportunity Map methodology did not change significantly between 2021 and 2022 in these communities. The primary driver of the change in resource area designation is likely based on proximity to resources and opportunities in the major cities of Fresno County. As many communities in the county are largely rural and agricultural in nature, most local resources have more limited capacity, but do serve the local population.

Given the potential limitations of an internal comparison, FCOG opted to maintain the analysis based on a larger geographic comparison to other jurisdictions in the Central Valley Region to reflect the interconnectedness of economies in this region, and similarities between the size and nature of many communities. Further, no significant changes were made to resource designations in Kerman between the 2021 TCAC/HCD Opportunity Map and 2022 COG Geography TCAC/HCD Opportunity Map.

Income Distribution

For the purpose of this analysis, the City of Kerman consisted of two census tracts, both of which include unincorporated county land outside of city boundaries. The City also contains six block groups, three of which include adjacent unincorporated county areas. These are based on the 2010 Census tract and block group boundaries. South Madera Avenue divides the city into its western and eastern sections, while West Kearney Boulevard divides the city into northern and southern sections. TCAC/HCD Opportunity Area Map designates the western half of the city as high resource, and the eastern half as moderate resource (**Figure 1G-6, Local TCAC/HCD Opportunity Map**). There are no low-resource designated areas, nor any areas of high segregation and poverty in the city. According to 2016-2020 American Community Survey (ACS) data, the citywide median household income is \$61,599, which is below the statewide median of \$78,672, yet above the 2020 Fresno County median of \$57,109.² Only the City of Kingsburg and unincorporated county have median incomes higher than the City of Kerman. The lowest median income by block group in Kerman, \$26,435, is found the northeast Kiwanis neighborhood block group, where five of the eight affordable housing complexes are located, as well as the Golden West Kerman mobile home park, all of which likely contribute to the lower median income in this area and the moderate-resource designation. Both block groups in the southeast quadrant have median incomes above \$30,000 and below \$55,000. The median income in the furthest southeastern block group, designated as moderate resource, is \$45,956, encompassing the California-Kearney neighborhood, Kerman Rotary Park, Kerman Floyd Elementary School, Sutherland Special Education Center, and Kerman Senior Center. In the area adjacent to the South Madera Avenue commercial corridor, the Fresno County Housing Authority provides 40 units within the Helsem Terrace public housing complex and 8 units in the Granada Commons complex in addition to the affordable Kerman Acres Apartments. The median income for this area is \$35,148. The two block groups directly west of and adjacent to the South Madera Avenue commercial corridor also have median incomes below \$55,000 and a high-resource designation. The median income is \$47,083 in the 1st/C Street neighborhood south of West Kearney Boulevard, and \$50,966 in the northwestern Central Kerman neighborhood. There are two affordable housing complexes in this area along with the market-rate Kerman Plaza Apartments and the Kerman High School. This block group also encompasses several relatively newer (built after 2000), larger-unit subdivisions along the northern edge. While residents of the larger-unit subdivision may be assumed to have higher incomes, the affordable housing complexes may have influenced the median income. The highest median income (\$74,375) is found in the southwest portion of the city, an area that includes of Kerman Middle School, Liberty Elementary School, and the Del Noseys and Lions Park neighborhoods. A number of newer, larger home subdivisions and upper market-rate multifamily developments are at the perimeter of the block group (**Figure 1G-7, Local Median Income**).

² California Department of Housing and Community Development (HCD), 2020

Figure 1G-6: Local TCAC/HCD Opportunity Areas

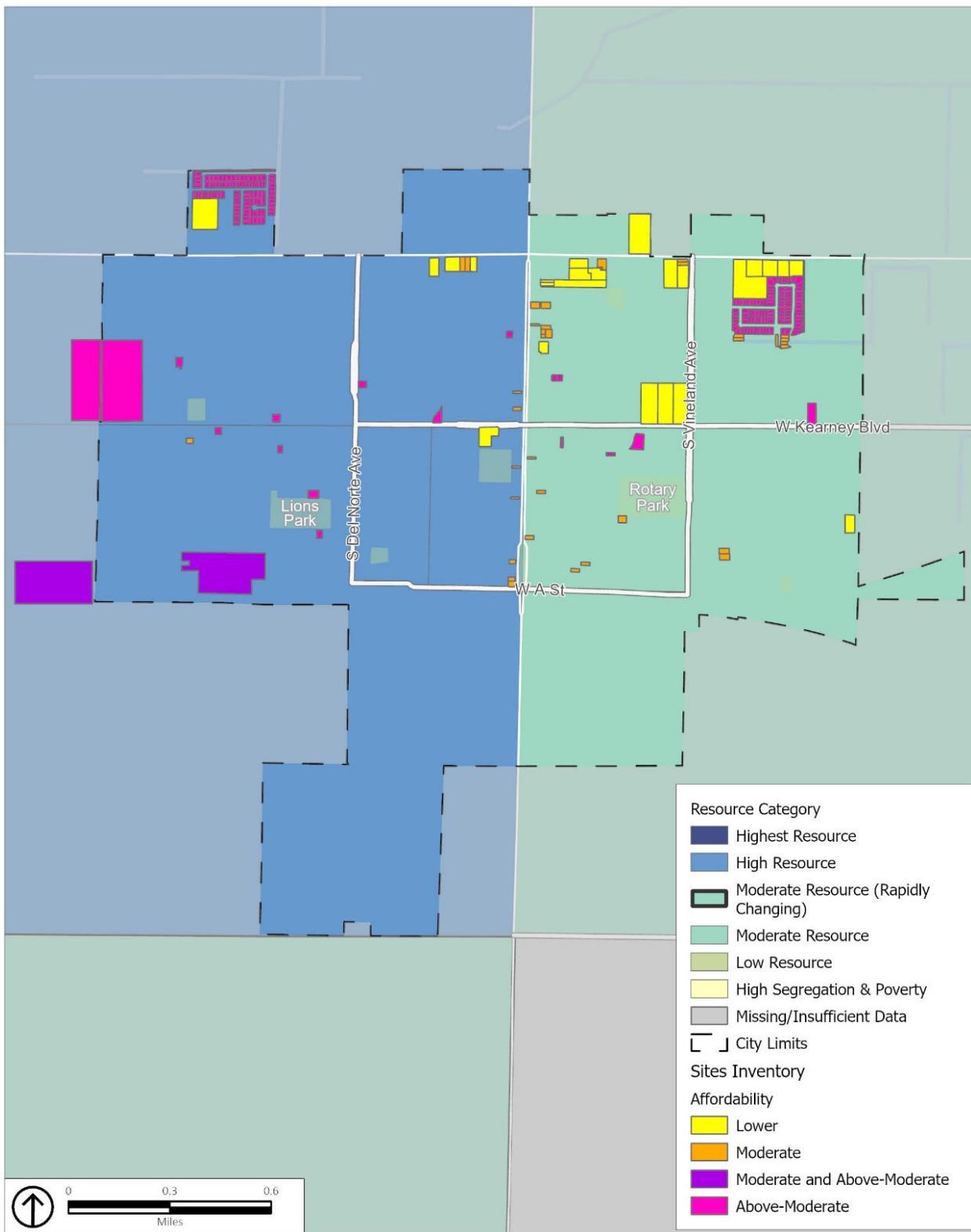
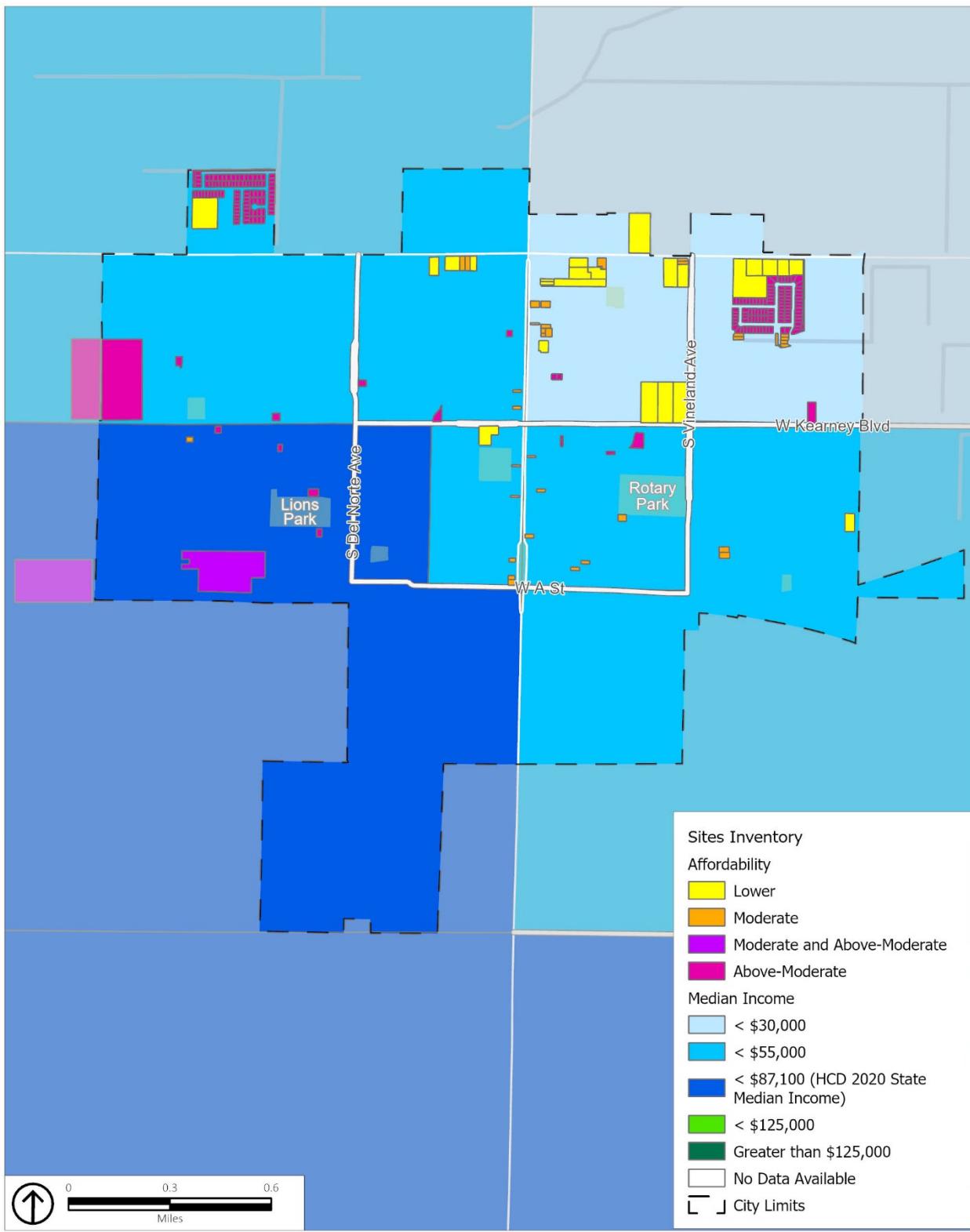


Figure 1G-7: Local Median Income

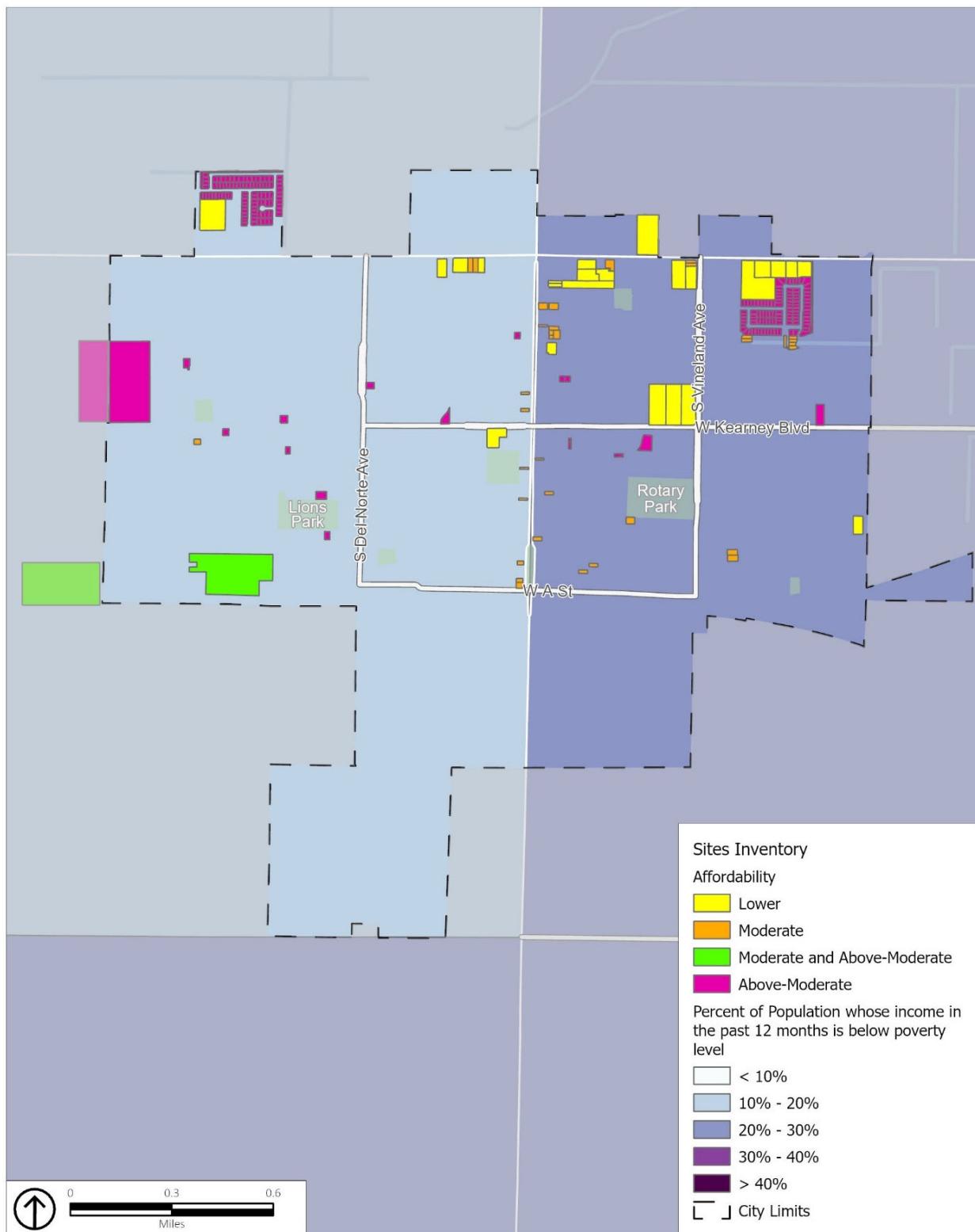


Like the majority of jurisdictions in Fresno County, the City of Kerman's residential mix is primarily single-family and duplex homes, which make up 78.5 percent of the housing stock. Mobile homes comprise 6.3 percent of houses in the city. Smaller, multifamily complexes (less than 10 units) make up 10.7 percent of the housing stock, and the remaining 4.5 percent of the stock are larger, multifamily developments. Multifamily units appear to be more prevalent in the northern half of the city, with the highest concentration of affordable developments in the northeastern quadrant. However, new market-rate residential development with prices primarily affordable to above moderate-income households has been constructed over the past five years along the eastern and northern edges of the city. This recent growth was not included in the 2016-2020 ACS data and, therefore, median incomes in these block groups may have increased. Nonresidential uses, primarily commercial corridors, are along South Madera Avenue, both north and south of West Kearney Boulevard, surrounded by generally older residential stock. Single-unit homes in older residential neighborhoods are typically single-story and small in scale and character, while the newer subdivisions contain larger units on more sizeable lots. This indicates that the City of Kerman has positive resource opportunities. Kerman also has one of the highest median incomes among Fresno County jurisdictions, likely due to its proximity to employment opportunities, a range of commercial businesses and services, and new market-rate housing developments at the perimeter of the city. However, based on the concentration of high-density zoning, affordable housing complexes, and Fresno Housing Authority units on the east side, there may be a shortage of affordable rental units available in a range of sizes in the higher-resource areas on the west side.

In the City of Kerman, 11.8 percent of households have incomes less than 30.0 percent of the area median income (AMI), which is considered extremely low income, corresponding to the poverty threshold, as compared to 16.7 percent in Fresno County and 9.0 percent statewide, according to the 2016-2020 ACS. (**Figure 1G-8, Local Poverty Rate**). In the moderate-resource portion of the city east of South Madera Avenue, the percentage of population (inclusive of children within the household unit) with an income below the poverty rate is 20.9 percent, a decrease from the 2014 rate of 29.1 percent. In the high-resource designated area west of South Madera Avenue, the rate of poverty has also declined from 22.5 percent in 2014 to 19.8 percent in 2020. These fairly comparable rates throughout the city indicate that there is not a concentration of persons earning an income below the poverty line in any specific area in the city. However, although data is not available at the block-group level, Comprehensive Housing Affordability Strategy (CHAS) data indicates that 85.7 percent of persons in households with incomes under the poverty level are renters, and therefore a higher number of persons in poverty may be present in the vicinity of the affordable housing developments throughout the city and Helsem Terrace public housing complex.

The median household income in the City of Kerman has increased between 2014 and 2020. Citywide median household income in 2014 was \$41,820, while in 2020, citywide median household income was \$61,599. In 2020, the median household income had increased in the eastern census tract from \$42,321 in 2014, and the western census tract had a median income of \$51,028. It is worth noting that both census tracts include a large area outside of the city boundary and therefore may not be reflective of conditions specifically for the City of Kerman residents. However, this supports the trend that the City of Kerman is a low- to moderate-income community overall but a higher-income community within the county, and that income has shifted upward locally over time.

Figure 1G-8: Local Poverty Rate



Source: U.S. Census (American Communities Survey, 2015-2019); City of Kerman, 2023; Placeworks, 2023

Racial and Ethnic Characteristics

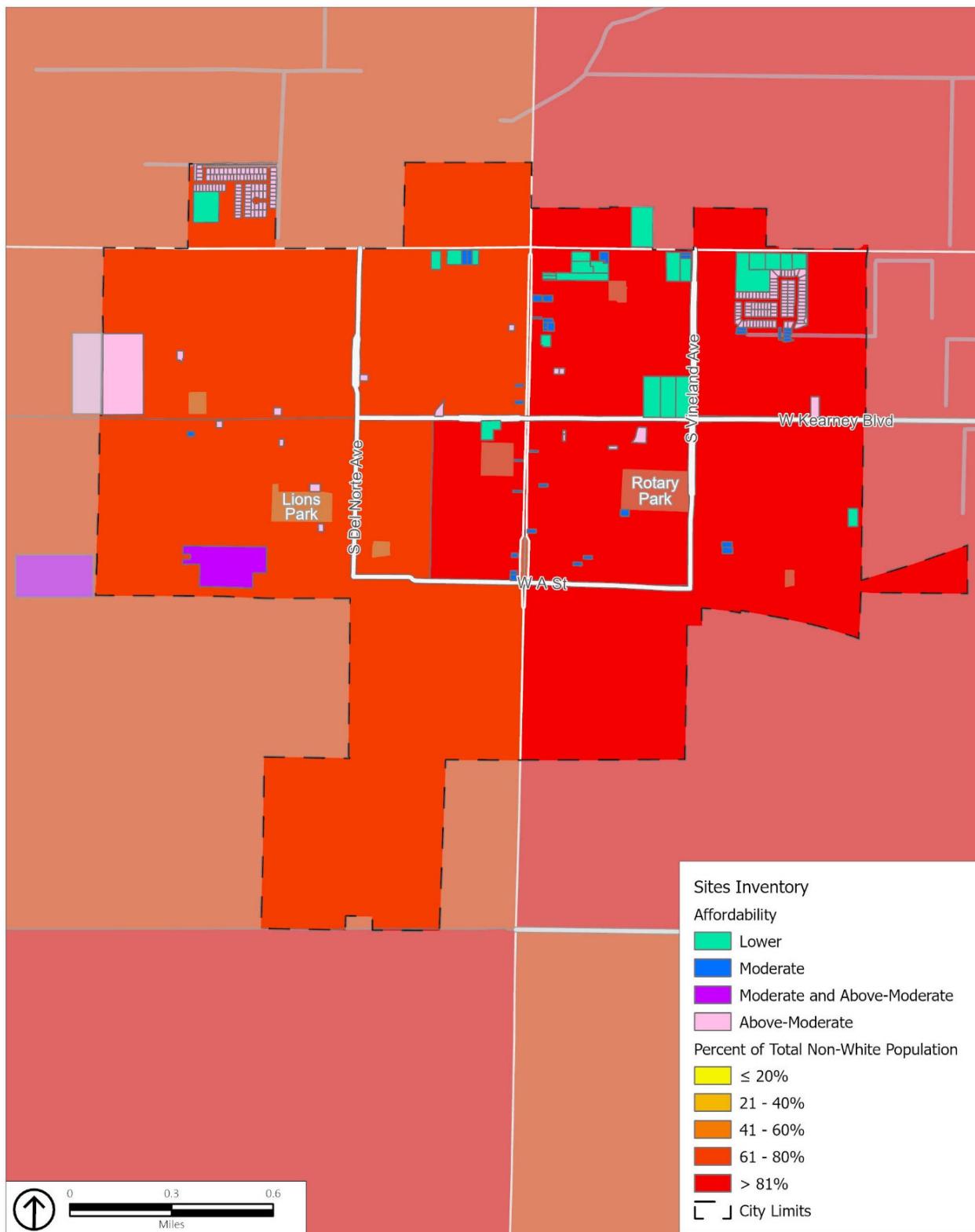
Kerman's largest demographic group is Hispanic, comprising 78.2 percent of the city's population. Compared to other Fresno County jurisdictions, the City of Kerman has a moderate proportion of Hispanic residents. Overall, non-White-only residents, including Hispanic residents, comprise 88.0 percent of the city's population. In contrast, White non-Hispanic residents comprise 11.9 percent, followed by Asian residents at 7.5 percent, those who selected "Other Race" at 1.7 percent, with all other racial and ethnic groups represented by smaller populations, each comprising less than 1.0 percent of the city's population.

As seen in **Figure 1G-9, Local Racial Demographics**, most residents of the city identify as non-White. The southeast California/Kearney neighborhood block group has a higher concentration of non-White residents (91.6 percent of the population), primarily Hispanic, and the highest representation of Asian residents in the city (14.1 percent of the population). However, as much of this block group consists of agricultural lands in the unincorporated county, it is not possible to definitively spatially identify the distribution of non-White population. High concentrations of non-White populations (91.8 percent) are also found in the generally older central area east of and adjacent to the South Madera Avenue commercial corridor and in the central area west of the South Madera Avenue commercial corridor at 89.3 percent non-White. The central area is the area of town where the Kerman Acres Apartments affordable housing project is located and where Fresno County Housing Authority provides 40 units in the Helsem Terrace public housing complex and 8 units in the Granada Commons complex. The northeastern Kiwanis and Golden West Mobile Home Park neighborhood has a slightly less diverse population (85.9 percent non-White), with the lowest proportions of non-White residents in the northwestern Central Kerman and southwestern Del Noseys and Lions Park portions of the city, at 79.3 and 76.5 percent, respectively.

There is not a consistent correlation between diversity and income throughout the city. The three block groups with the highest representation of non-White populations generally correlate to block groups with incomes between \$30,000 and \$55,000. However, the high resource-designated northwestern Central Kerman block group, with a less-diverse neighborhood composition, also correlates with median incomes between \$30,000 and \$55,000. The northeastern Kiwanis and Golden West Mobile Home Park neighborhoods (in which five affordable housing complexes are located) with non-White populations representing 85.9 percent of the residents, correlates with the lowest median income and potentially the highest proportion of persons in poverty, generally below \$30,000. The southwest Lions Park and Del Noseys neighborhoods have the least-diverse population and the highest median income in the city.

The proportion of non-White groups in Kerman, particularly the Hispanic population, has increased significantly between 2010 and 2020. Conversely, the proportion of White non-Hispanic residents dropped from 18.2 to 12.0 percent in 2020 and the Asian population has also decreased slightly from 7.9 percent in 2010 to 4.4 percent in 2020. Although Kerman's housing stock is predominantly single-family units, the City of Kerman does have eight affordable housing complexes, a number of Fresno Housing Authority public housing units, and a large mobile home park, which are typically more affordable housing options, which may contribute to the increased diversity due to affordability and rental opportunities in a relatively high-resource area compared to other jurisdictions.

Figure 1G-9: Local Racial Demographics



Familial Status

Like several other jurisdictions in Fresno County, a majority of households in the City of Kerman are considered family households (82.1 percent). Family households are defined by California law as a household of two or more persons, regardless of relationship status. The City of Kerman's rate of married-couple households is 55.6 percent, and 9.1 percent of households are unmarried couples. Approximately 46.7 percent of the population in the eastern census tract live in married-couple households and 3.5 percent are unmarried couples. In contrast, east of South Madera Avenue, approximately 41.1 percent of the population are married-couple families and 9.2 percent are unmarried couples. Approximately 17.4 percent of Kerman households are family households headed by single adults, lower than both the Fresno County rate of 22.2 percent and 21.0 percent in California. There does not appear to be a distinct correlation between TCAC designations and married or unmarried couple household family composition, with both showing approximately 50.0 percent of the total population. The east side has a slightly higher proportion of married-couple families compared to the west side and a slightly lower proportion of unmarried couples than the west side.

Kerman's proportion of single, female-headed households is 19.9 percent of total households. Of these, 42.1 percent live alone, 33.8 percent have their own children, 19.9 percent live with other related children or relatives, and 4.2 percent live with housemates. Single male-headed householders comprise 15.4 percent of total households. Of these households, 61.7 percent live alone, 8.5 percent live with their own children, 22.0 percent live with other related children or relatives, and 7.8 percent with housemates. Relative to the lower representation of married- and unmarried-couple households in the central portion of the city, between 20.0 and 40.0 percent of children in both tracts reside in a female-headed household. A slightly higher proportion (39.9 percent) of children with a female-headed household live in the high-resource designation western tract, which has three schools. Of the total population of children residing east of South Madera Avenue, 37.8 percent live in households headed by single females. Conversely, a larger proportion of persons living alone (7.3 percent) reside on the east side of South Madera Avenue, compared to 5.0 percent residing on the west side of the city. This may be related to the greater number of affordable rental properties, the Golden West Mobile Home Park, and other multifamily rental opportunities on this side of the city.

The rate of female-headed households with household incomes below the poverty line, at 22.2 percent of the population, is below the Fresno County rate of female-headed households with children with household incomes below the poverty line, yet comparable to the statewide rate of 21.5 percent. The proportion of the population residing in single, female-headed households in the eastern side of the city corresponds to a poverty rate of 20.9 percent, overlaid with the lower incomes in the Kiwanis and Golden State Mobile Home Park neighborhoods and the presence of the majority of affordable housing complexes in this area of the city suggests that a concentration of single-parent households in poverty may reside in these neighborhoods. While single-parent, female-headed households may generally have more of a challenge finding affordable housing, lower-income neighborhoods in the eastern side of the city have moderate-resource opportunity designations, and the older, lower-income neighborhoods surrounding the city core to the west have high-resource designations; therefore, proximity to these opportunities may offer benefits to single, female householders with children if housing opportunities are available.

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Single-person households constitute 17.9 percent of total households, compared to 29.1 percent of households in Fresno County overall, and 23.7 percent of households statewide. Seniors living alone, comprising 9.6 percent of households both county- and statewide, constitute 7.4 percent of Kerman's households. Of the seniors living alone, 68.4 percent are homeowners, and the remaining 31.6 percent are renters. This lower representation of seniors living alone in Kerman reflects the low to moderate presence of seniors in the city, comprising 8.9 percent of the population and 19.6 percent of total households, lower than 10 of the other jurisdictions in the county. These findings suggest that although Kerman may be an attractive place for senior couples to retire, or that senior couples have aged in place and remain in their homes to access services and amenities in the city catering to senior needs, there may not be an adequate stock of rental units accessible to seniors living alone, or that seniors who rent must compete for the rental properties in the city, as Kearney Palms Phases I, II, and III are the only senior-restricted apartment complexes in the city, providing 143 deed-restricted units.

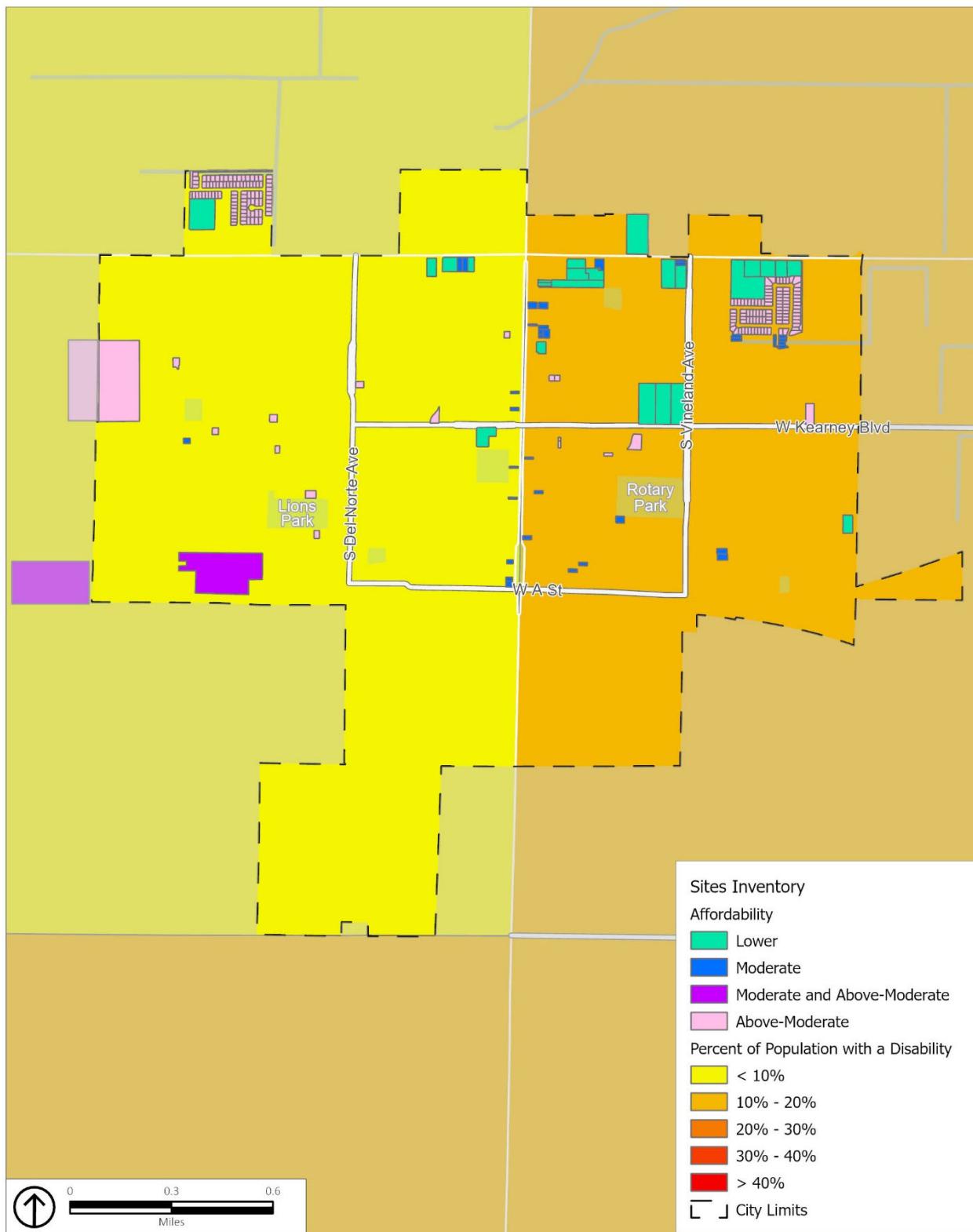
Several Housing Element Programs were included to promote construction of a variety of housing types and sizes for a range of family types. Through **Program 7** the City will incentivize the development of affordable housing across the city to serve a range of family types. The City will continue to promote the development of accessory dwelling units (ADUs) in **Program 12**. As part of **Program 14**, the City will identify innovative and alternative housing options, such as duplexes or townhomes, to help further the production of housing to serve a range of family types.

Disability Rates and Services

Persons with disabilities typically have special housing needs due to physical or developmental capabilities, fixed or limited incomes, and higher health costs associated with disabilities. Seniors typically experience disabilities at higher rates. Approximately 10.2 percent of the City of Kerman's population lives with one or more types of disabilities, slightly below both the Fresno County average of 12.9 percent but similar to the state average of 10.7 percent, and approximately midway between the highest rate in the City of Fowler and the lowest rate in the City of San Joaquin. Although there is a fairly low population of older residents in the city (8.9 percent), 43.3 percent of the senior population in the City of Kerman experiences one or more disabilities, one of the higher rates in the county after the cities of Fowler, Coalinga, Fresno, and Kingsburg at 51.3, 51.0, 44.5, and 43.9 percent, respectively.

The spatial distribution of residents living with disabilities within each of the two census tracts in the city is difficult to specify. However, at the census-tract level, a general pattern can be established and the distribution of the senior population within block groups may provide insight into which neighborhoods might have higher rates of disability. Within the eastern tract, 14.8 percent of the population experiences one or more disabilities. Seniors comprise 11.0 percent of the population, with a disability rate of 57.1 percent. Seniors represent 42.5 percent of the total disabled population on the east side, which is equivalent to 6.3 percent of the total east side population. Within the western census tract, the disability rate is 8.9 percent. Seniors comprise 8.9 percent of the population. Of these seniors, 21.1 percent experience disabilities. This represents 20.3 percent of the total population with disabilities, which is equivalent to just 1.8 percent of the total population in the west side of the city, (**Figure 1G-10, Percentage of the Population with a Disability in Kerman**).

Figure 1G-10: Percentage of the Population with a Disability in Kerman



Source: U.S. Census (American Communities Survey, 2015-2019); City of Kerman, 2023; Placeworks, 2023

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The distribution of City of Kerman residents living with disabilities has shifted between 2014 and 2020, slightly decreasing throughout the city. This change may be associated with a shift in the senior population. In 2014, the citywide disability rate was 11.0 percent, compared to 10.2 percent in 2020. Seniors represented 31.1 percent of total disabilities, and 45.6 percent of all seniors experienced a disability, slightly higher than in 2020. In the eastern census tract, 10.6 percent of the population experienced a disability in 2014, of which 33.8 percent were seniors. Approximately 44.7 percent of the senior population in the tract experienced a disability, which was equivalent to 3.6 percent of the total population. This data indicates that the rate of persons with disabilities in the eastern side of the city has increased over this time period, particularly among seniors.

Within the western census tract, 9.9 percent of the population experienced a disability in 2014, of which 29.8 percent were seniors. Approximately 44.3 percent of the senior population in this tract experienced a disability, which was equivalent to 2.9 percent of the total population in the west side. These statistics indicate a decline in the proportion of persons with disabilities on the west side of Kerman in 2020, particularly among the senior population.

While there was a slight decrease in the overall disability rate in Kerman, stakeholders identified that barriers to housing accessibility for this population remain a concern. However, moderate and high TCAC/HCD designations in the city may indicate more positive access to services and amenities for persons with disabilities than in other jurisdictions throughout Fresno County.

As shown on **Table 2-32, Disability by Type (2020) in Section 2: Regional Housing Needs Assessment**, ambulatory disabilities were the most prevalent type of disability, at 59.6 percent of the population with a disability reporting this challenge, followed by cognitive difficulties at 51.5 percent, independent living problems at 31.7 percent, and hearing difficulties at 23.3 percent. Approximately 17.9 percent of the population with a disability reported vision and 11.0 percent reported self-care challenges. While regulations adopted by the State require all ground-floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single-family units have no accessibility requirements. In a community where over 75.0 percent of housing stock consists of single-family units, with an additional 6.6 percent of tri-and four-plex units, the availability of homes that meet the needs of physically disabled persons may be a significant constraint. Residents with disabilities may require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. The City of Kerman also has a small population of residents with developmental disabilities (1.5 percent of the total population), of which approximately 55.5 percent are under 18 years of age and live at home with parents or a caregiver.

Residents with disabilities in the city are served by the Fresno County Senior Resource Center, which operates an Adult Protective Services program, assisting 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. The Fresno/Madera Area Agency on Aging (FMAAA) provides connections to programs, services, and resources that elderly residents can use to maintain and improve their quality of life as they age. Kerman residents also have access to the Dial-A-Ride program, operated by the local Fresno County Rural Transit Agency (FCRTA) subsystem, which offers transportation services to the elderly (age 65 and older), disabled, low-income, and general public. Dial-A-Ride services are wheelchair equipped and operate Monday through Friday

between 8:30 a.m. and 4:15 p.m., with fares priced at \$1.00 one way or \$2.00 round trip.

For ongoing care, there is one adult residential care facility in Kerman with 6 beds, and one elderly assisted living facility with 34 beds. However, it is likely that this is insufficient to meet the need of persons with disabilities and seniors in Kerman.

The Housing Element includes several programs through which the City will facilitate construction of supportive housing facilities, accessible housing, and services for persons with disabilities. As part of **Program 15**, the City will amend its zoning code to ensure compliance with State law regarding permitting transitional and supportive housing as well as residential care facilities, either of which can serve residents with disabilities. In **Program 10** the City will apply for funds and expand regulatory incentives to encourage the development of SRO facilities, transitional and supportive housing, and other special housing arrangements. The City will develop and formalize a process for providing reasonable accommodations for persons with disabilities as a part of **Program 17**. In this program the City will also implement State requirements to encourage the development of housing accessible to residents with mobility impairments and will review regulations and procedures for City-funded or City-operated housing to ensure they do not exclude persons with disabilities. In **Program 7** the City will incentivize the development of affordable housing, including housing for persons with disabilities.

Access to Opportunity

Transit Mobility

Transit mobility refers to an individual's ability to navigate the city and region on a daily basis 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.

Kerman residents are primarily served by the FCRTA providing fixed-route service between Firebaugh, Mendota, Kerman, and Fresno on the Westside Line (see Figure 3-19, Fresno County Rural Transit Agency Intercounty Routes, in Section 3, Regional Assessment of Fair Housing). The location of the route and its stops within Kerman is shown in Figure 1G-11, Transit Stops and Route in Kerman. Buses originating from Firebaugh stop in Kerman on weekdays at 7:49 a.m. and 2:16 p.m., terminating in Fresno after approximately 20 to 25 minutes. Return service departs from Fresno at 9:40 a.m. and 4:12 p.m., arriving in Kerman after 15 to 20 minutes before continuing to Mendota and terminating in Firebaugh. Service is provided on 30-passenger, Americans with Disability Act (ADA) wheelchair-accessible buses. Monthly passes for general service between Kerman and Fresno are priced at \$80.00, with discounted fares available for senior, youth, and disabled residents at \$60.00 monthly. FCRTA Westside Line service stops within Kerman include Me-n-Ed's and Walmart. With daily access to the City of Fresno, the FCRTA Westside Line also provides access to employment opportunities and connections to regional transit services, including Amtrak, Greyhound, and Fresno Area Express (FAX), which in turn provide connections within the metropolitan Fresno area and between Stockton, Bakersfield, and other regional hubs. Additionally, San Joaquin Intercity Transit provides inter-city service by reservation between San Joaquin, Tranquillity, Three Rock, Halfway, Porvenir, Cantua Creek, and Kerman on weekdays between 6:30 a.m. and 5:30 p.m. Transfer locations are limited to specific days of the week.

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 the Transit agency. 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.

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 route, thereby impacting their quality of life. In October 2022, FCRTA³ 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. 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.

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 non-profit 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 ten 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. 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

³ Diaz, L.S. (2022 October 17). *EV Ride-Sharing Coming to Rural Fresno County*, Calif. Government Technology. <https://www.govtech.com/fs/ev-ride-sharing-coming-to-rural-fresno-county-calif>

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, training and operating their vanpool on a voluntary basis. This program can provide workers opportunities to live in one residence throughout the season regardless of where they are needed to work in the fields or packing plants.

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 RFP has been issued by FCRTA and the City of Fresno to provide social services 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.

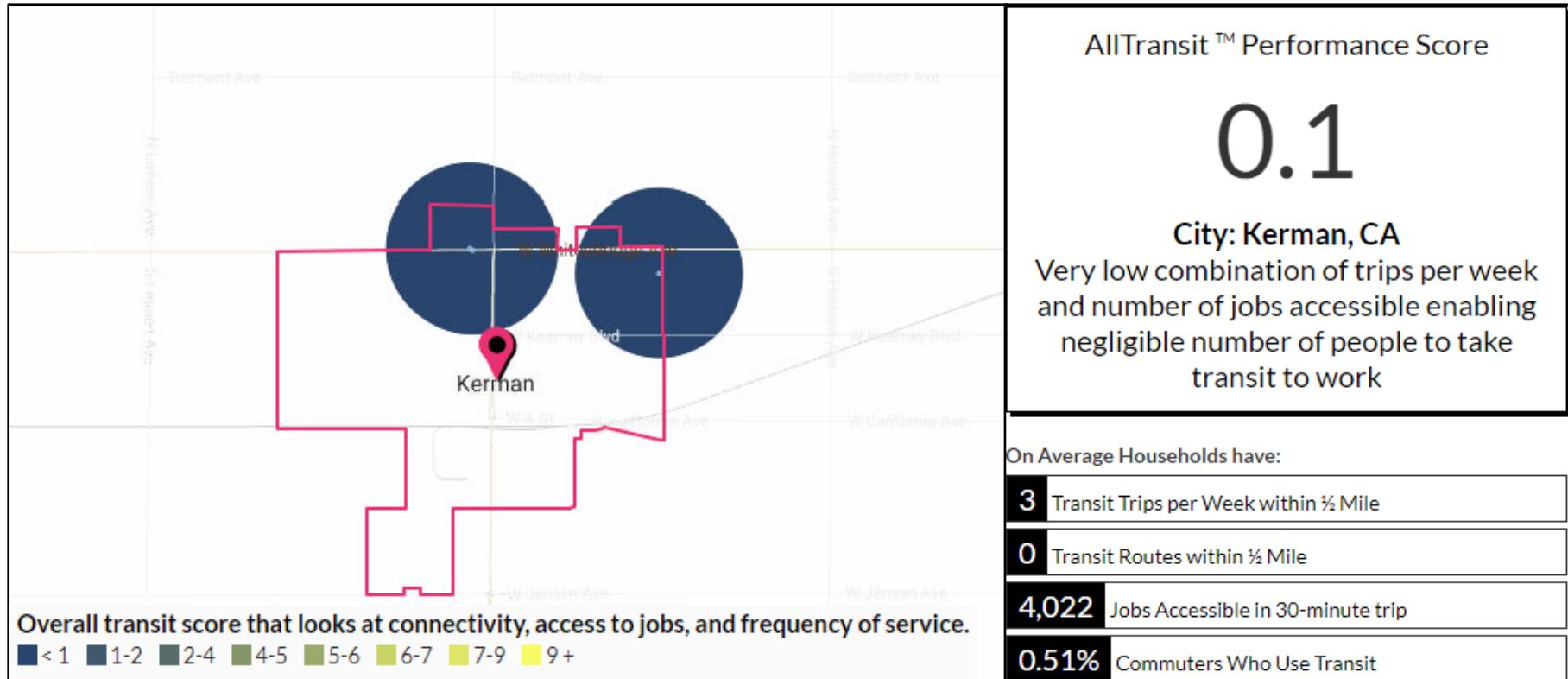
AllTransit is a transit and connectivity analytic tool developed by the Center for Neighborhood Technology for the advancement of equitable communities and urban sustainability. The tool analyzes the transit frequency, routes, and access to determine an overall transit score at the city, county, and regional levels. AllTransit scores geographic regions (e.g., cities, counties, Metropolitan Statistical Areas [MSAs]) on a scale of 0 to 10, with 10 being complete transit connectivity. **Figure 1G-412, Kerman AllTransit Performance Score**, shows Kerman's AllTransit Performance score, including metrics representing average household transit access. Kerman's score is 0.1, demonstrating "very low" connectivity. **Table 1G-8, Fresno County Jurisdictions AllTransit Performance Scores**, shows transit accessibility in Kerman relative to other Fresno County jurisdictions. San Joaquin is the only city in Fresno County with a lower score, reflecting Kerman's character as a rural agricultural community. However, as discussed in Section 3: Regional Assessment of Fair Housing, the AllTransit methodology may not fully capture FCRTA services, and therefore may not accurately reflect the transit opportunities available through private service providers. Among Fresno County jurisdictions, the City of Fresno represents an outlier both in terms of population size, degree of urbanization, and transit accessibility.

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Kerman All Transit Performance ScoreTransit Routes and Stops in Kerman



Source: Caltrans, 2022; City of Kerman, 2023; Placeworks, 2023; FCRTA 2019

Figure 1G-11: Kerman AllTransit Performance Score

Source: AllTransit.cnt.org, 2022

Table 1G-8: Fresno County Jurisdictions AllTransit Performance Scores

Jurisdiction	Score
City of Fresno	5.0
Fresno County	3.2
Reedley	2.2
Fowler	1.5
Huron	1.2
Clovis	1.1
Coalinga	1.1
Parlier	1.0
Firebaugh	1.0
Mendota	0.9
Sanger	0.9
Selma	0.7
Kingsburg	0.7
Kerman	0.1
San Joaquin	0.0

Source: AllTransit.cnt.org, 2022

Housing Mobility

Approximately 47.8 percent of occupied households in Kerman are renting, with renter-occupied households found at a higher rate to the east of South Madera Avenue (54.2 percent) as compared with the area to the west of South Madera Avenue (37.8 percent). A healthy housing market is generally considered to have a 5.0 percent vacancy rate. As shown in Section 2: Housing Needs Assessment, Table 2-18, the California Department of Finance (DOF) reported an overall vacancy rate of 3.3 percent in Kerman in 2022. Vacancy data is not available by tenure through the DOF; however, the 2020 ACS 5-year estimate indicates a rental vacancy rate of 0.0 percent and an ownership unit vacancy rate of 0.0 percent, with an overall vacancy rate of 2.2 percent. ACS 5-year estimate vacancy rates draw on large sample sizes and may not precisely represent vacancy on the ground. Instead, these rates are presented as general estimates indicating approximate conditions in the local housing market. Based on the number of accounts closed in the City's utility management system it is estimated that at any given time there may be between 10 to 25 vacant units in the city. As of April 2023, there were 13 closed residential accounts. However, this may be an underestimate of the number of vacancies at any given time, as tenants do not always terminate their accounts before vacating their rental homes.

The 2020 ACS reported all 92 vacant units in Kerman under the category of "For Seasonal, Recreational, Or Occasional Use," a shift from prior years, which resulted in no vacant units being recorded under renting or ownership categories. This category of vacancy is accounted for in the overall vacancy rate estimate but is not included in the rental and ownership vacancy rate estimates, which only consider those units immediately available

for rent or purchase.

Kerman's very low rental vacancy rate indicates a tight rental market with few housing mobility opportunities for current and prospective renters. Similarly, the very low ownership unit vacancy rate indicates an absence of available homes for sale in Kerman for prospective homebuyers.

The 2020 ACS 5-year estimate indicates that median gross rent is \$1,025 in Kerman, close to the median gross rent of \$1,029 reported for Fresno County (see Section 2: Housing Needs Assessment). Based on HCD's "ability to pay" calculator, Kerman's median gross income makes it one of Fresno County's moderately affordable jurisdictions, although rent increases since 2020 exceed increases in income. However, limited to no available vacant units suggests that residents living in Kerman, or seeking to live in Kerman, have a shortage of options. In the census tract to the east of South Madera Avenue, approximately 4.0 percent of renters use Housing Choice Vouchers (HCVs). No HCV holders were reported to reside in the census tract west of South Madera Avenue. Several affordable apartment complexes and a mobile home park are found to the east of South Madera Avenue, and this side of the city also has a higher rate of renter tenure, which supports data indicating a higher rate HCV use in this area.

Median rent in Kerman increased by 40.6 percent between 2010 (\$729) and 2020 (\$1,025), indicating that renting costs have risen by an annual average of 4.1 percent in recent years. In addition, as found in Section 2: Housing Needs Assessment, Table 2-22, Home Sales Recorded in 2021-22, home prices in Kerman have increased by 11.2 percent between 2021 and 2022. While rent is relatively affordable in Kerman, a shortage of available housing units both for rent and for sale may indicate limited mobility options for prospective renters and homebuyers.

Several Housing Element programs seek to promote housing mobility for lower-income households. Through **Program 7**, the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households. As part of **Program 11**, the City will work to ensure the preservation of existing affordable units that are at risk of converting to market-rate housing. The City will also encourage the development of ADUs through **Program 12**. The City will continue its partnership with Fresno County to promote the Homebuyer Assistance Program and other County-based homebuyer assistance loans and tax credits (**Program 26**). The City will also continue to provide information about and referrals to the Housing Choice Voucher program to interested applicants as part of **Program 28**.

Employment Opportunities

The United States Department of Housing and Urban Development (HUD) jobs proximity index measures employment accessibility in residential neighborhoods by calculating distances to potential job locations within the area, with larger employment centers weighted more heavily, and factoring in the population size of the local workforce. According to this index, all residential areas in Kerman score "closest proximity" (**Figure 1G-1213, Jobs Proximity Index**). A small section of the city with fewer residential uses are found in block groups also determined to have "closest proximity." This is likely due to Kerman's close proximity to Fresno, the region's primary employment center.

SECTION 1G: CITY OF KERMAN

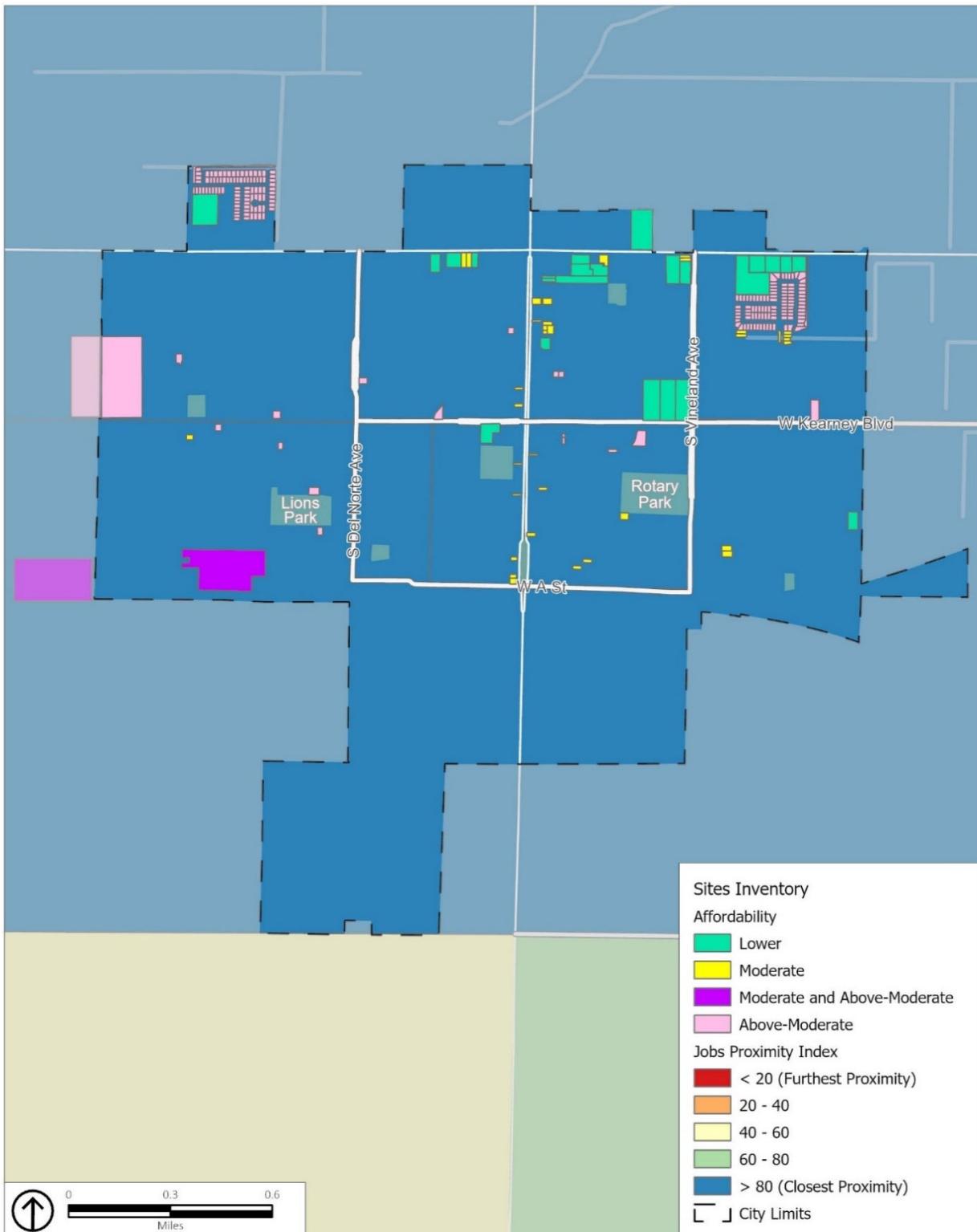
The largest employers in Kerman include the Kerman Unified School District, Walmart, Panoche Creek Packing (almond industry), and MEC (industrial equipment manufacturer). Approximately 84.8 percent of Kerman residents commute outside of the city for work, with 15.2 percent of residents both living and working within city limits. This figure has remained consistent over time – in 2010, 82.4 percent of Kerman residents commuted outside of the city for work.⁴ Kerman residents primarily work in the industries of Agriculture, Forestry, Fishing and Hunting (20.7 percent); Health Care and Social Assistance (13.1 percent); Educational Services (10.6 percent); and Retail Trade (8.9 percent).⁵ In total, approximately 22.9 percent of Kerman residents live within 10 miles of their place of employment, and 47.0 percent live 10 to 24 miles from their job. This suggests that most residents of Kerman that are commuting outside of the city for work are traveling to surrounding areas and the City of Fresno for work.

The ACS estimates that, since 2010, the jobs-housing ratio in Kerman has increased from 0.81, indicating a shortage of jobs for the number of housing units, to 1.05 in 2020, indicating a relatively balanced number of jobs and housing units. As shown in **Figure 1G-1314, Zoning in Kerman**, commercial activity in Kerman is focused along South Madera Avenue. However, given the nature of the city's main industries, many Kerman residents will likely continue to work outside of the city. The city's strong access to Fresno's job market is central to the city's relatively high scores for HUD's jobs proximity index.

⁴ U.S. Census Bureau, 2022, Longitudinal Employer Household Dynamics (LEHD) Origin-Destination Statistics (2002-2019). Washington, DC: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, accessed September 2022.

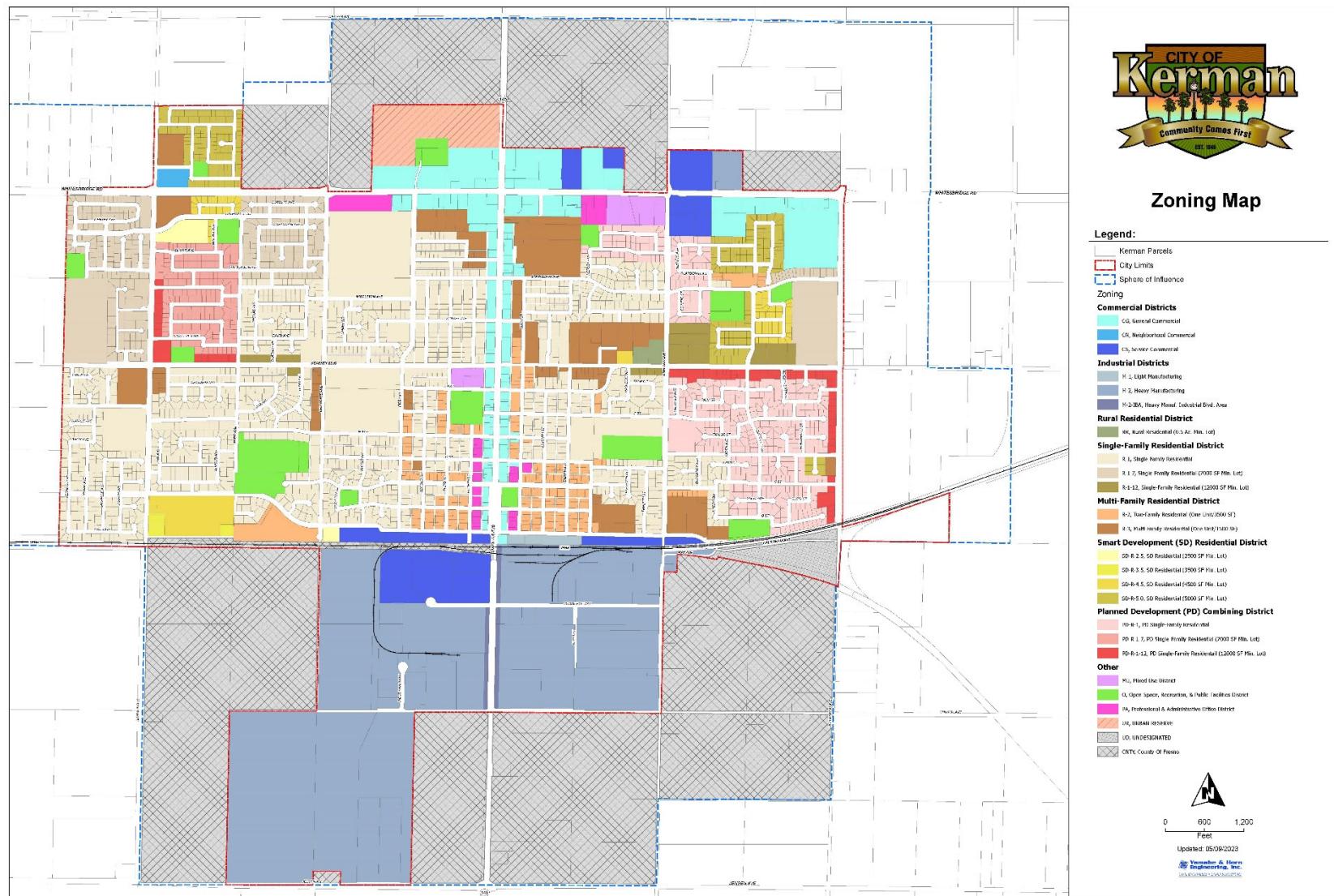
⁵ U.S. Census Bureau, 2022, Longitudinal Employer Household Dynamics (LEHD) Origin-Destination Statistics (2002-2019). Washington, DC: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, accessed September 2022.

Figure 1G-12: Jobs Proximity Index



SECTION 1G: CITY OF KERMAN

Figure 1G-13: Zoning in Kerman



Source: City of Kerman, May 9, 2023

Educational Opportunities

Kerman students are served by the Kerman Unified School District (KUSD), which has seven public schools reported on by the California Department of Education (CDE), including four elementary schools, one middle school, one high school, one online school, and one alternative school. Parents have a choice of sending their children to the Kerman Unified Online School instead of sending them in person. Availability of performance scores for the alternative high school program, Enterprise High, is limited, as are scores for the online program. Enterprise High typically serves students who have experienced challenges in traditional school environments. While these schools have limited data on performance scores for English language arts (ELA) and mathematics, this program offers a valuable resource for students to continue their education in a supportive environment.

Of the six schools for which ELA and mathematics performance scores were available in 2019, CDE reported that Kerman High School and Sun Empire Elementary are above the state grade-level standards for ELA, and that Sun Empire Elementary is also above the state grade-level standards for mathematics. The remaining schools in the district are below the state grade-level standards for ELA, mathematics, or both (see **Table 1G-9, School Performance Scores in Kerman, 2019**).

In Kerman, the spatial distribution of schools in relation to household median income is consistent with school performance. Kerman-Floyd Elementary is in an area with a median household income of \$35,148 and where the TCAC/HCD Educational Domain Score, or projected educational outcome, is in the 45th percentile. Kerman High School is in an area where median household income is \$50,966, and the TCAC/HCD Educational Domain Score is in the 47th percentile. Sun Empire Elementary, which lies just outside the Kerman city limit, is in an area of unincorporated Fresno County with a relatively higher median income of \$74,792. However, the relatively low ELA and math scores among all schools indicates that students generally have access to similarly performing schools within city limits. Including KUSD schools outside of city limits, it is apparent that students living in higher-income areas may have closer access to higher-performing schools. The proportion of each school's population that was considered socioeconomically disadvantaged in 2019 was generally high, ranging from 78.9 percent of the student population at Kerman High School to 93.2 percent of students at Kerman-Floyd Elementary School. Anticipated educational outcomes, according to TCAC and HCD, do not vary substantially within the city, with the entirety of Kerman having TCAC/HCD Educational Domain scores between the 45th and 47th percentiles (**Figure 1G-1415, Local TCAC/HCD Educational Domain Score**). This uniform score, along with the relatively low ELA and math scores among KUSD schools, indicate that students in different parts of Kerman generally have access to similarly performing schools.

As part of Housing Element **Program 30**, the City will meet with school district representatives by June 2025 to analyze whether housing security poses a barrier. The City will also work with the school district to assist in securing grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers to facilitate positive learning environments citywide.

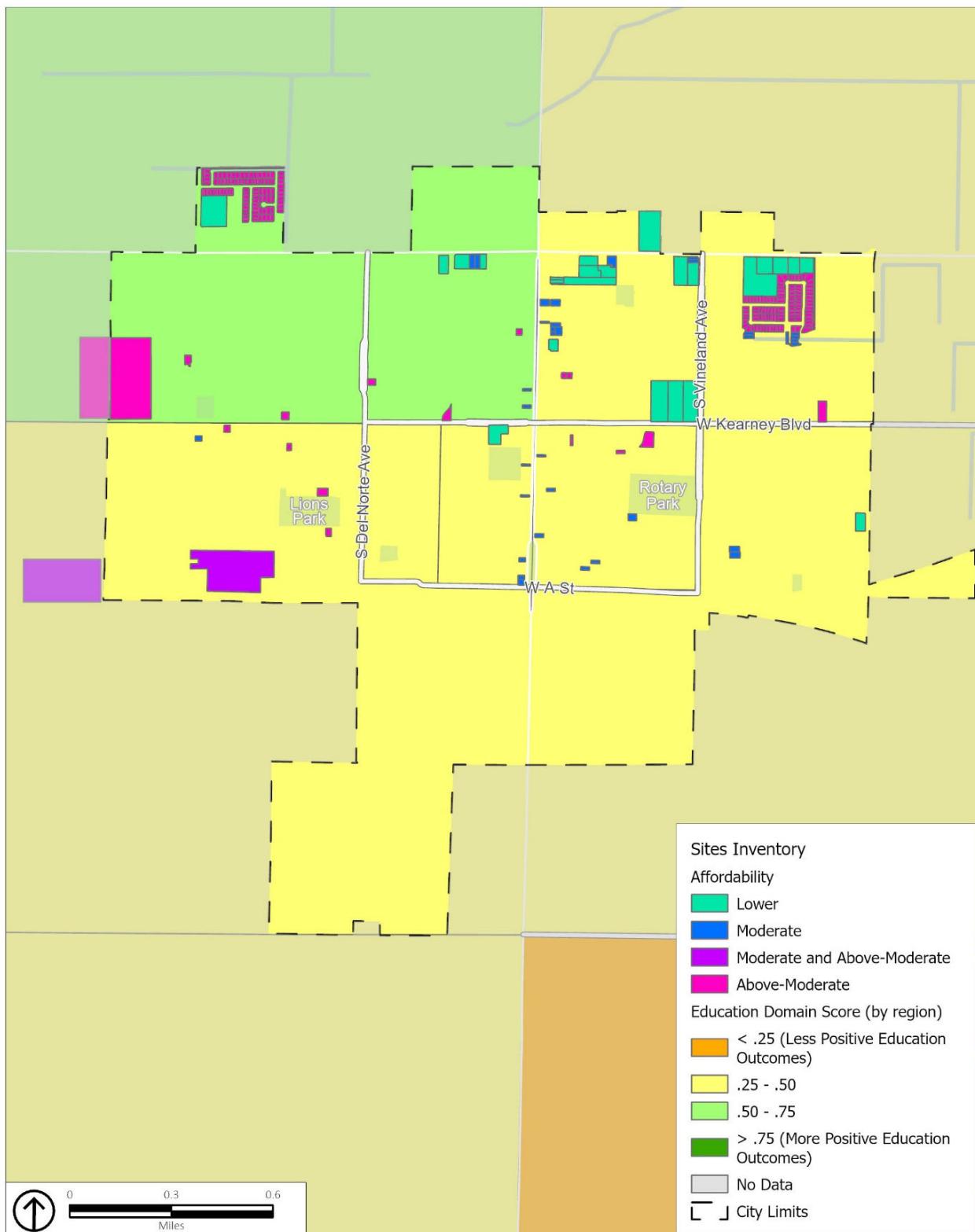
Table 1G-9: School Performance Scores in Kerman, 2019

School Name	ELA Score	Math Score	Chronic Absenteeism Rate	Suspension Rate	Socioeconomically Disadvantaged	Foster Youth	English Learners
Enterprise High	-	-	-	10.2%	85.2%	0.0%	37.7%
Goldenrod Elementary	-10.8	-27.7	5.9%	1.6%	88.2%	0.4%	45.6%
Kerman High	+27.0	-85.4	-	4.8%	78.9%	0.2%	16.3%
Kerman Middle	-22.4	-66.6	6.3%	5.7%	80.9%	0.2%	22.4%
Kerman-Floyd Elementary	-17.6	-38.9	8.5%	2.2%	93.2%	0.6%	53.0%
Liberty Elementary	-2.0	-12.8	3.9%	0.6%	75.5%	1.3%	33.9%
Sun Empire Elementary *	+5.8	+10.6	6.3%	0.3%	82.1%	0.3%	43.2%

*Outside of city limits.

Source: California Department of Education, 2019

Figure 1G-14: Local TCAC/HCD Educational Domain Score



Source: California Tax Credit Allocation Committee, 2021; City of Kerman, 2023; Placeworks, 2023

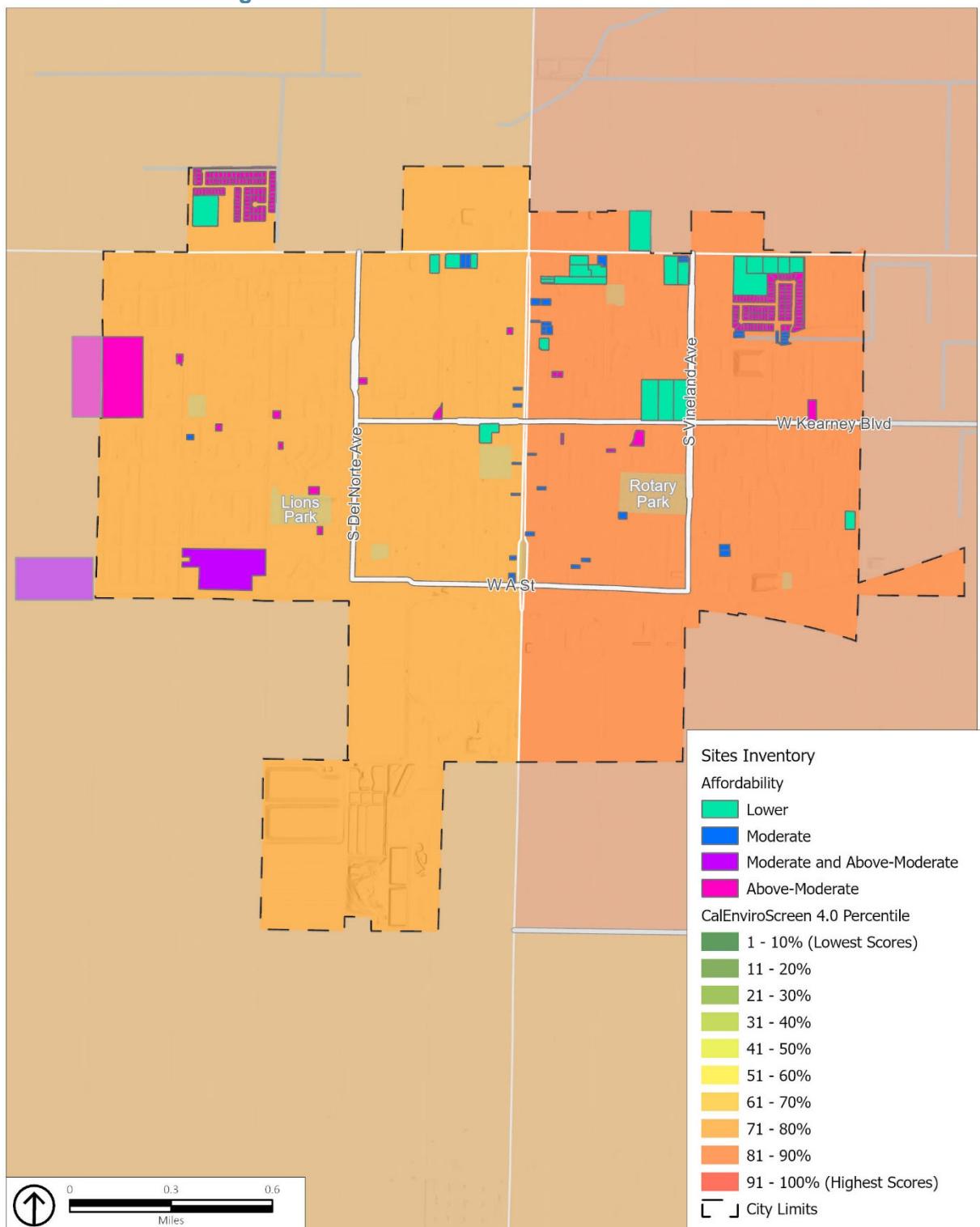
Environmental Health

The Office of Environmental Health Hazard Assessment (OEHHA) reports CalEnviroScreen 4.0 scores for Kerman demonstrating relatively adverse environmental conditions citywide, with census tracts in and around Kerman scoring between the 79th and 88th percentiles (**Figure 1G-1516, CalEnviroScreen Scores**). In Kerman, areas east of South Madera Avenue see more adverse impacts than areas to the west, consistent with other opportunity access indicators.

The primary indicators leading to high scores as reported by OEHHA's CalEnviroScreen, are, in order of significance, pesticides, hazardous waste, drinking water contaminants, ozone, fine inhalable particles less than 2.5 micrometers (PM_{2.5}), and solid waste. Kerman is in a sparsely populated area, with few industrial uses and relatively low pollution from vehicular emissions. However, commercial agriculture and natural resource extraction occurring close to Kerman may contribute to adverse environmental conditions. The entirety of Kerman falls within the boundaries of an area considered to be a Senate Bill (SB) 535-qualifying disadvantaged community, representing the 25.0 percent of highest-scoring census tracts in CalEnviroScreen 4.0, census tracts previously identified in the top 25.0 percent in CalEnviroScreen 3.0, and census tracts with high amounts of pollution and low populations. This indicates that, as compared with statewide averages, Kerman represents an area of potential concern regarding fair housing and disproportionate exposure to environmental hazards and a concentration of vulnerable populations.

Several policies and related implementation measures from Kerman's 2040 General Plan intend to improve access to healthy outdoor spaces and to reduce exposure to pollutants. In **Policy Implementation Measure LU-5.5**, the City will consider and mitigate potential adverse health and safety impacts associated with the establishment of new residential land uses near a variety of potentially harmful land uses, including agricultural operations that spray pesticides. Through **Policy Implementation Measure PH-7.6**, the City will provide incentives for new projects, particularly new multifamily residential projects, to incorporate design features that achieve good indoor air quality. In **Policy Implementation Measure PH-6.1** the City will require that uses generating hazardous materials and wastes do not contaminate air, water, or soil resources.

Figure 1G-15: CalEnviroScreen Score Percentile



Source: CalEnviroScreen 4.0; City of Kerman, 2023; Placeworks, 2023

Disproportionate Housing Need and Displacement Risk

Overcrowding

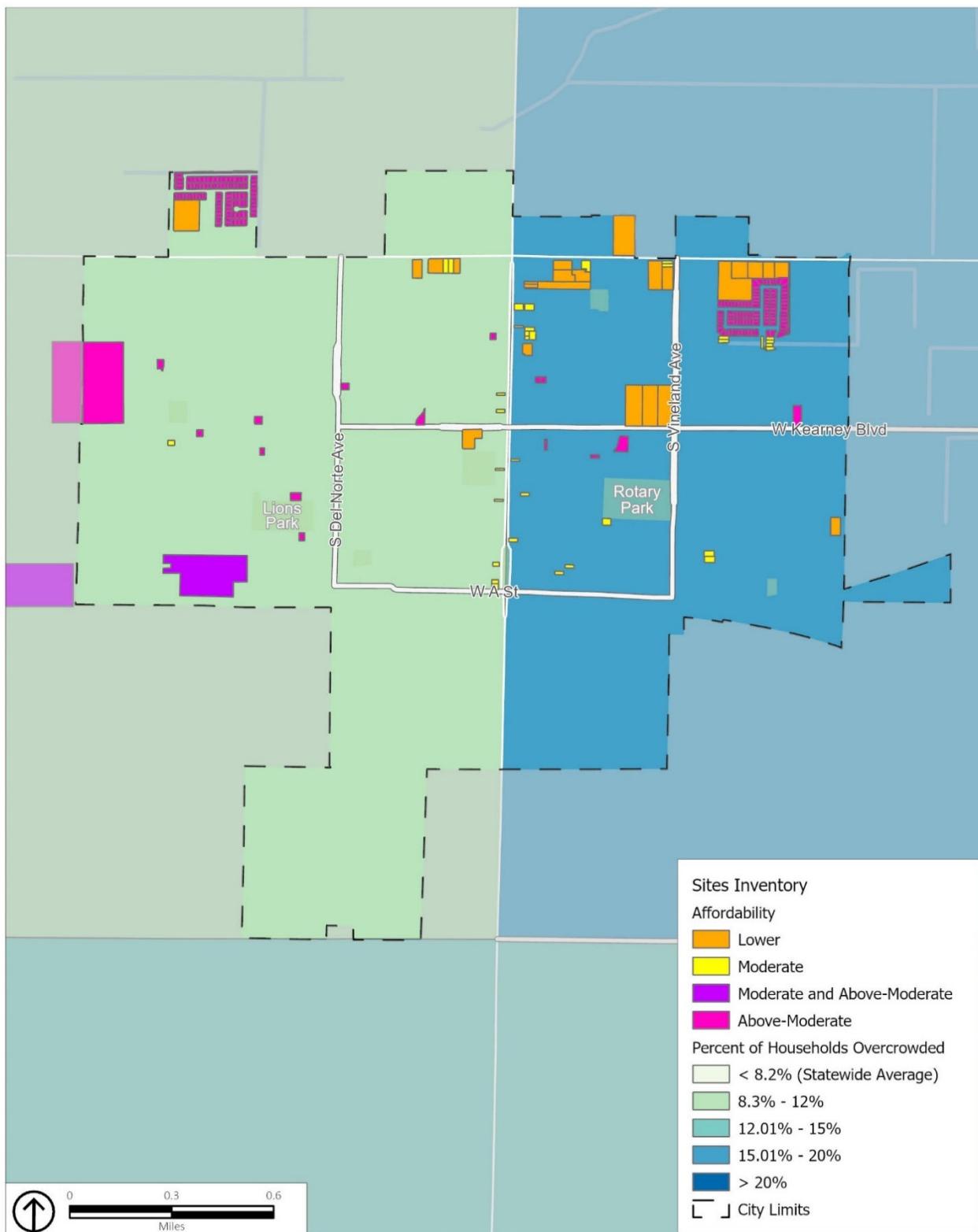
Overall, approximately 7.5 percent of households in Kerman are considered overcrowded, which is slightly higher than the percentage of overcrowding in Fresno County as a whole (6.1 percent). However, approximately 3.3 percent of Kerman households are considered severely overcrowded, which is lower than the 3.6 percent of households in Fresno County. Overcrowding is higher among renters in Kerman, of whom, 9.9 percent are overcrowded, than among homeowners, of whom 5.3 percent are overcrowded.

Despite the relatively low rates of overcrowding estimated by the 2016-2020 ACS, **Figure 1G-1617, Overcrowding in Kerman**, shows that approximately 19.4 percent of households east of S. Madera Avenue are overcrowded, compared to 8.8 percent of households to the east. The significantly higher concentration of overcrowding in the eastern portion of the city may be attributed to the higher proportion of households occupied by renters (54.2 percent) compared to the western portion of the city (37.8 percent of households). Despite the potential concentration of overcrowding, Kerman has a lower rate of overcrowding than most other Fresno County jurisdictions.

On average, there are approximately 3.6 persons per household in Kerman and 23.7 percent of households are considered “large” with 5 or more persons. Typically, these households require units with at least three bedrooms in order to not be overcrowded. According to the 2016-2020 ACS, approximately 64.3 percent of housing units in Kerman meet this size. Therefore, the rate of overcrowding may be attributed to the cost of housing rather than the availability of larger units. High costs may prevent lower-income households from securing larger units, which are often more expensive due to size, even when available.

Since 2010, the rate of overcrowding has decreased among Kerman households overall, from 7.5 percent in 2010 to 5.3 percent in 2020. The rate of severe overcrowding overall has decreased to a lesser degree, decreasing from 3.7 percent in 2010 to 3.3 percent in 2020. However, this decrease in severe overcrowding appears to only have benefited renter households. Severe overcrowding among renters dropped from 5.5 to 4.2 percent, while severe overcrowding among homeowners increased from 0.7 to 2.5 percent. This may be as a result of multiple families, or multiple generations within a single family, living together in a family-owned home to afford housing costs or for other conveniences.

Figure 1G-16: Overcrowding in Kerman



Source: U.S. Department of Housing and Urban Development, 2020; City of Kerman, 2023; Placeworks, 2023

Overpayment

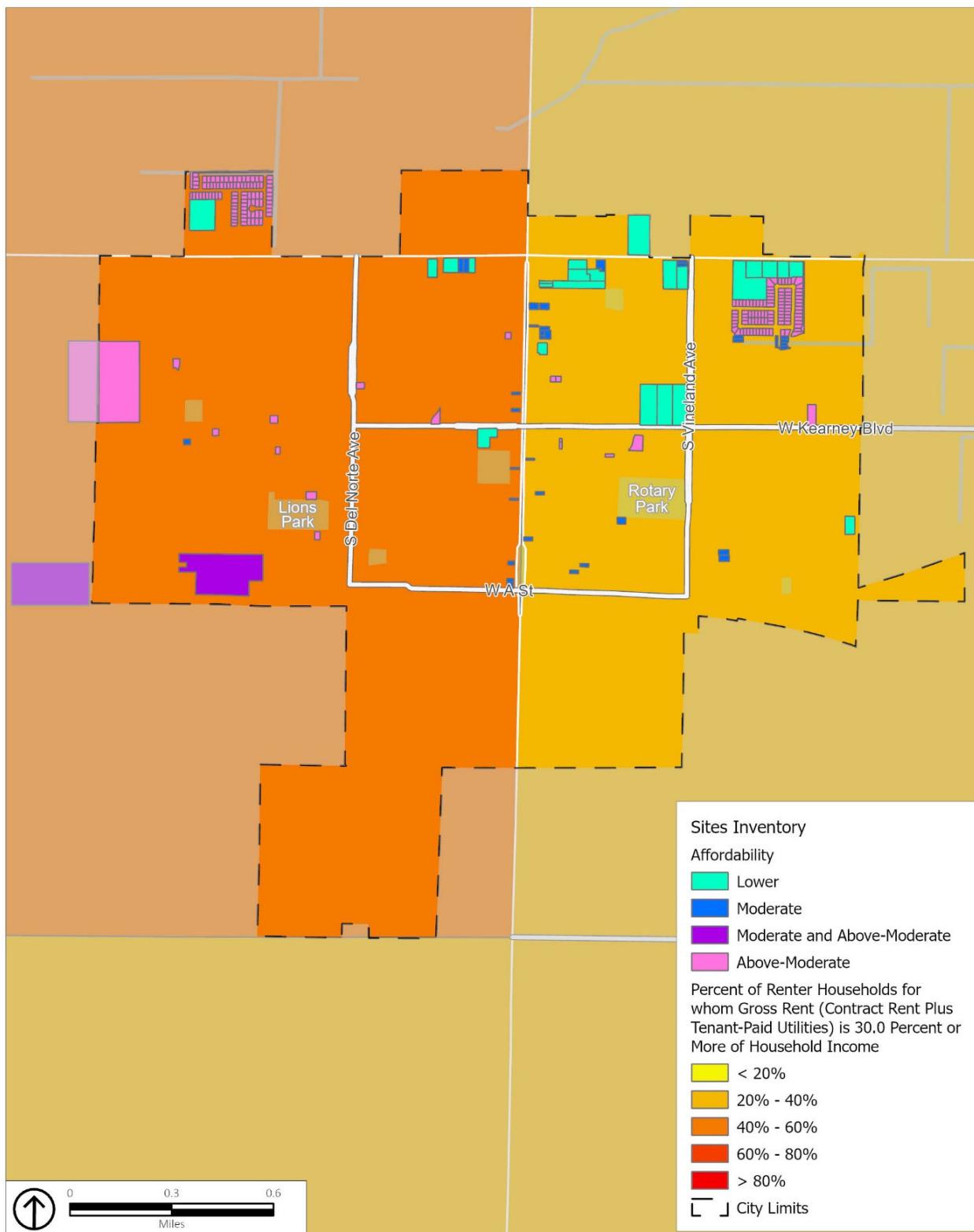
In Kerman, 22.0 percent of households were cost burdened in 2018, and 15.2 percent were severely cost-burdened, for a total of 37.2 percent of all households (**Table 1G-10, Cost Burden in Kerman, 2010-2018**). Of these households, approximately 51.2 percent were renters. In total, 23.0 percent of renters were cost burdened, and 17.7 percent were severely cost burdened, compared to 21.0 percent and 12.9 percent of homeowners, respectively. While the rate of overpayment is relatively similar between renters and homeowners, **Figure 1G-1718, Percentage of Renters Overpaying**, and **Figure 1G-1819, Percentage of Homeowners Overpaying**, show the distinct geographic patterns of overpayment by tenure according to the ACS. East of S. Madera Avenue, overpayment is more prominent among homeowners, where approximately 54.1 percent are paying more than 30.0 percent of their income on housing costs. In contrast, 35.7 percent of renters in this area are overpaying. West of S. Madera Avenue, the rate of overpayment by tenure is reversed, with 41.6 percent of renters and 29.3 percent of homeowners overpaying. The higher rate of renter overpayment in the western portion of the city may be indicative of rental prices in the city overall, as there is a higher proportion of renters west of S. Madera Avenue than to the east.

Table 1G-10: Cost Burden in Kerman, 2010-2018

Household Type	Cost Burdened			Severely Cost Burdened		
	2010	2018	Percentage Change	2010	2018	Percentage Change
All Households	24.5%	22.0%	-2.5%	16.9%	15.2%	-1.7%
Renters	28.5%	23.0%	-5.5%	22.2%	17.7%	-4.5%
Homeowners	22.2%	21.0%	-1.2%	13.4%	13.4%	0.0%
Lower-Income Households	30.2%	38.5%	8.3%	35.8%	31.9%	-3.9%
Renters	37.0%	32.6%	-4.3%	37.1%	28.6%	-8.5%
Homeowners	19.2%	40.1%	20.9%	41.3%	37.2%	-4.1%
Moderate-Income Households	17.6%	14.5%	-3.2%	17.6%	2.4%	-15.2%
Renters	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Homeowners	21.1%	27.3%	6.2%	21.1%	4.5%	-16.5%
Above Moderate-Income Households	21.0%	5.8%	-15.2%	0.0%	0.0%	0.0%
Renters	12.0%	0.0%	-12.0%	0.0%	0.0%	0.0%
Homeowners	23.7%	0.0%	-23.7%	8.3%	0.0%	-8.3%

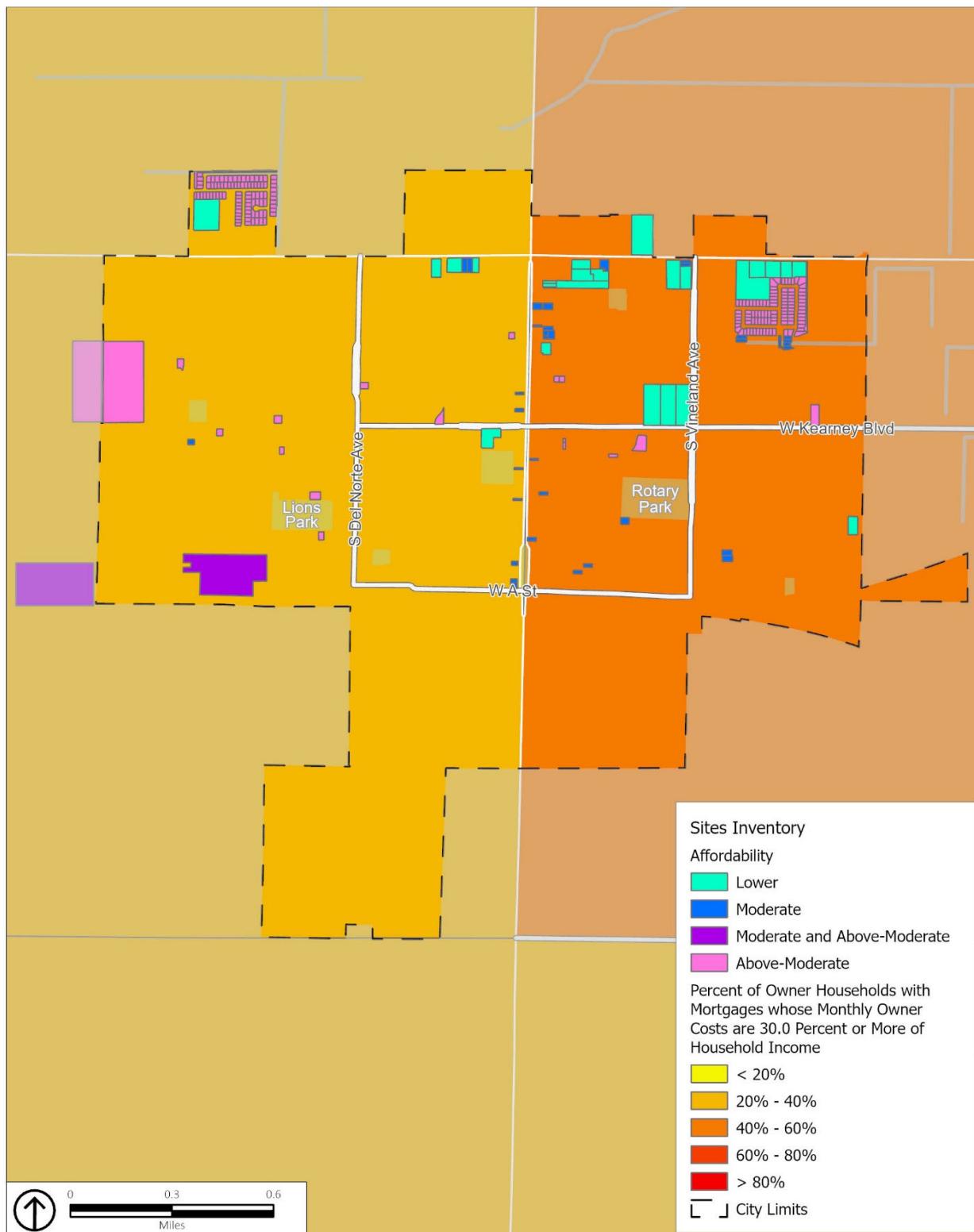
Sources: CHAS 2006-2010 and 2014-2018

Figure 1G-17: Percentage of Renters Overpaying



Source: U.S. Census (American Communities Survey 2015-2019); City of Kerman, 2023; Placeworks, 2023

Figure 1G-18: Percentage of Homeowners Overpaying



Source: U.S. Census (American Communities Survey 2015-2019); City of Kerman, 2023; Placeworks, 2023

Since 2010, overpayment rates have decreased for lower-income renters and all above moderate-income households, as seen in **Table 1G-10**. In contrast, lower- and moderate-income homeowners have experienced an increase in the rate of overpayment, but a decrease in severe overpayment. According to the ACS, the median home value in Kerman in 2010 was \$269,000. By 2020, this had decreased to \$237,700, for an annual average decrease of approximately 1.2 percent. In total, Kerman's housing stock increased from 3,908 to 4,781 units during this time, suggesting that a portion of the new units increased housing supply to meet or exceed demand overall, resulting in lower home prices. While median gross rent data is not available from 2010, it increased from \$807 in 2015 to \$1,025 in 2020, for an annual average increase of 5.4 percent, in contrast to the decrease in ownership unit home values. Despite the decrease in lower-income renter overpayment, the rising rental prices continue to present a displacement risk for any household overpaying for their unit.

The City will work to address high housing costs for lower-income households in the city through several Housing Element programs. In **Program 28** the City will provide information and referrals to the Housing Authority's Housing Choice Voucher program to potentially eligible households, as well as providing program information to landlords. Through **Program 24** the City will partner with the County to help to lower downpayment costs and overall mortgage payments of first-time homebuyers by providing zero-interest, deferred-payment second mortgages along with other tax credits and low-interest loan programs. The City will continue to promote and facilitate the development of ADUs, which can be a more affordable housing option, through **Program 12**. Through **Program 11** the City will work to preserve existing affordable units that are at-risk of converting to market-rate housing to prevent displacement. As part of **Program 7** and **Program 10**, the City will incentivize and facilitate the development of affordable housing, including housing for extremely-low income households.

Substandard Housing Conditions

Approximately 43.7 percent of Kerman's housing units are over 30 years old, and just 13.1 percent are over 50 years old, suggesting that Kerman's housing stock is relatively new (**Table 2-19, Age of Housing Stock [2020], in Section 2: Housing Needs Assessment**). However, while older units make up less than half of the housing stock, these units are generally subject to more frequent maintenance issues than newer housing stock. Even units that are not urgently in need of repair may benefit from energy-efficiency improvements to reduce energy usage and related climate impacts. The City's oldest housing is largely concentrated south of W. Kearney Boulevard between S. Del Norte Avenue to the west and S. 9th Street to the east, where many homes were built prior to the 1960s. While this area is considered moderate- to high-resource by TCAC, the median incomes here, and throughout Kerman, are at or below the state median. Therefore, households throughout the city may not have the financial capacity to complete needed repairs on aging homes.

Another measure of substandard housing conditions is the presence of kitchen and plumbing facilities. The 2015–2019 ACS estimated that there were 15 renter-occupied units in Kerman that lack a complete kitchen or plumbing as of 2019, all of which were very low-income households. The ACS also estimated that there were 20 owner-occupied substandard units over the same time period, all of which were owned by moderate- to above moderate-income households. These units account for approximately 0.9 percent of the total housing stock, 0.8 percent of rental units, and 0.5 percent of ownership units.

SECTION 1G-6: CITY OF KERMAN

Several Housing Element programs will work to address the affordability of home rehabilitation for both owners and renters. In **Program 23** the City will promote the County's Housing Assistance Rehabilitation Program, which provides loans to qualifying homeowners to complete repairs, accessibility modifications, or energy-efficiency upgrades. The City will also promote the County's Rental Rehabilitation Program, a similar loan program for owners of rental properties, through **Program 24**. Additionally, in **Program 25** the City will continue to use code enforcement and processes for substandard housing abatement to bring substandard housing units into compliance with City codes.

Homelessness

In January 2022, the Fresno-Madera Continuum of Care (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] in Section 2: Housing Needs Assessment). Of this population, 3,397 individuals were counted in the City of Fresno and the remaining 541 in the remainder of the county.

Throughout the FMCOC area, which includes Madera County, approximately 60.0 percent of the homeless population identified as male, 29.0 percent as female, and 1.0 percent as transgender. Approximately half of the population identified as Hispanic, 6.0 percent identified as Native American or Alaska Native, 3.7 percent as Asian, 15.6 percent as Black or African American, 0.8 percent as Native Hawaiian or Pacific Islander, 60.6 percent as White, and 12.8 percent as multi-racial or belonging to another race. Additionally, 205 people, or 4.9 percent of the homeless population, were veterans; 15.0 percent were survivors of domestic violence; and 19.0 percent had a serious mental illness. While the age of homeless persons was reported generally, it did not identify the senior population. The PIT report does not distinguish the characteristics of the homeless population in Fresno County, so it is assumed that these statistics generally represent the Fresno County population. Further, the 2022 PIT does not identify the locations of those individuals in the remainder of the county. However, in 2021, the County of Fresno released a Homelessness Update that identified 8 homeless persons in the City of Kerman, approximately 4.1 percent of the homeless population in the "rural informal county," which includes the cities of Coalinga, Firebaugh, Fowler, Huron, Kerman, Kingsburg, Mendota, Orange Cove, Parlier, Reedley, Sanger, and Selma, and the unincorporated communities of Raisin City and West Park.

Table 1G-11, Demographic Characteristics of the Homeless Population, 2022, identifies the proportion of each of the protected characteristics identified in the 2022 PIT compared to the proportion of each Fresno County jurisdictions' population, to identify whether any protected classes are disproportionately represented as part of the homeless population. The percentages for a protected characteristic population in **bold** are overrepresented in the homeless population compared to that jurisdiction's total population. It is worth noting that, given the small size of the homeless population in Kerman, it is unlikely that all protected characteristics are represented. However, without data available at the jurisdiction level, it is assumed that the percentages of each protected class apply to the local homeless population.

Table 1G-11: Demographic Characteristics of the Homeless Population, 2022

Jurisdiction	Veteran	Mental Disability	Hispanic	Native American/Alaska Native	Asian	Black/African American	Native Hawaiian/Pacific Islander	White	Other/Multiple Races
Total Homeless	4.9%	19.0%	50.0%	6.0%	3.7%	15.6%	0.8%	60.6%	12.8%
Clovis	7.0%	4.7%	32.7%	0.2%	10.7%	2.6%	0.2%	49.5%	4.0%
Coalinga	4.4%	5.1%	62.0%	2.0%	1.9%	2.9%	0.5%	28.2%	2.6%
Firebaugh	1.3%	2.2%	94.1%	0.0%	0.1%	0.0%	0.0%	5.8%	0.1%
Fowler	6.4%	3.9%	65.2%	0.3%	9.9%	0.4%	0.0%	19.8%	4.4%
Fresno	5.1%	6.3%	49.7%	0.5%	14.0%	6.9%	0.1%	26.1%	2.7%
Huron	1.1%	1.8%	94.5%	1.8%	0.0%	0.3%	0.0%	3.4%	0.0%
Kerman	3.9%	5.7%	81.7%	0.0%	4.4%	0.3%	0.0%	12.0%	1.4%
Kingsburg	7.0%	4.0%	47.7%	0.0%	7.9%	0.3%	0.0%	41.0%	2.7%
Mendota	0.5%	2.2%	96.0%	0.1%	0.0%	0.0%	0.0%	3.6%	0.3%
Orange Cove	7.0%	2.6%	95.3%	0.0%	0.0%	1.2%	0.3%	3.0%	0.1%
Parlier	1.1%	2.4%	97.7%	0.0%	0.2%	0.0%	0.0%	1.8%	0.2%
Reedley	4.1%	4.0%	79.3%	0.2%	2.3%	1.5%	0.1%	14.2%	2.4%
Sanger	3.6%	3.6%	80.5%	0.5%	3.0%	0.0%	0.3%	15.0%	0.7%
San Joaquin	0.8%	1.5%	97.5%	0.0%	0.0%	1.0%	0.0%	1.5%	0.0%
Selma	3.6%	3.5%	85.0%	0.1%	1.8%	0.9%	0.0%	10.7%	1.6%
Unincorporated County	5.7%	4.8%	47.7%	0.6%	7.5%	2.0%	0.1%	39.6%	2.5%

Sources: FCOG Data Packet, 2022; Fresno/Madera Continuum of Care, 2022; 2016-2020 ACS

As seen in **Table 1G-11, Demographic Characteristics of the Homeless Population, 2022**, all protected groups are overrepresented in the majority of Fresno County jurisdictions, with individuals with mental disabilities and residents that identify as Native American, Alaska Native, Black, African American, Native Hawaiian, Pacific Islander, White, or Other/Multiple Races being overrepresented in all Fresno County jurisdictions. Homelessness is often a cross-jurisdictional issue; therefore, the City participates in, and offers, several homelessness resources and programs that are available regionally, identified in **Table 1G-12, Services to Address Homelessness**.

Table 1G-12: Services to Address Homelessness

Service/Resource	Description	Operator	Location
Multi-Agency Access Program (MAP Point)	Traveling food truck and fixed locations that provide linkage to government resources and services (housing, behavioral health, physical health, food linkages, and transportation) at no cost to all residents of Fresno County	Fresno County Department of Behavioral Health (funding)/ Kings View Corporation (operation)	Countywide Physical locations: Firebaugh, Fowler, Fresno, Huron, Kerman, Mendota, Parlier, and Reedley
Fresno County Behavioral Health WARM Line	Available during weekday business hours for non-emergency emotional and coping support for residents throughout the county	Fresno County Department of Behavioral Health	Countywide
Multi-Agency Response to Community Homelessness (MARCH)	Countywide collaboration to address homelessness through coordination of resources regionally and cross-jurisdictionally, engagement of the community, attracting private funding to support community-specific programs, and inclusion of rural representatives selected by FCOG	FCOG/Jurisdictions	Countywide
Turning Point of Central California	Mental health services including a full-service partnership program	Contracted by Fresno County Department of Behavioral Health	Countywide
Fresno County Department of Social Services Homeless Assistance	Temporary housing, permanent housing, or arrears payments for families eligible for CalWorks once during a 12-month period	Fresno County Department of Social Services	Countywide
Catholic Charities	Clothing, shelter, diapers, a food pantry, rent and mortgage assistance, DMV ID vouchers, application assistance for CalFresh and food stamps, application assistance for PG&E discounts, assistance with immigration services, and senior companionship assistance. Also has a Rural Outreach Program to serve residents throughout the region and	Catholic Charities	Countywide Physical location: City of Fresno

Service/Resource	Description	Operator	Location
	work with migrant farmworkers.		
Emergency Housing Voucher	Assist persons experiencing, at-risk of becoming, or recently homeless and those fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking	Fresno Housing and FMCOC	Countywide
United Way	Emergency informational services to connect persons in need with Homeless Prevention Programs, food and shelter assistance, help with landlord-tenant issues, legal services referrals, and more	United Way	Countywide
Groceries2Go	Provides grocery boxes of shelf-stable food items through an appointment-based system.	Central California Food Bank	Countywide
CalFresh Enrollment Assistance	Application assistance and assistance navigating the CalFresh process.	Central California Food Bank	Countywide
Fresh Produce Distribution	Mobile Pantry Program and Neighborhood Markets operating out of self-contained vehicles that travel to rural and remote areas throughout the county. A schedule of distribution locations is available online.	Central California Food Bank	Countywide
Senior Hunger Program	Food boxes to senior-serving partners tailored to the dietary needs of seniors.	Central California Food Bank	Countywide
Partner Feeding Sites	Provides food to over 220 sites including churches, community centers, and other organizations to feed hungry residents in local neighborhoods	Central California Food Bank	Countywide
USDA Partnership	Distribute food acquired by the USDA to 47 organizations in Fresno County.	Central California Food Bank	Countywide
Fresno County Food Map	Online service mapping locations of feeding sites, food banks, etc.	Fresno County	Countywide
Projects for Assistance in Transition from Homelessness (PATH)	Street outreach for people experiencing or at risk of homelessness and referrals to housing resources, medical care, mental health counseling, and social services.	Fresno County Department of Behavioral Health (funding)/ Kings View Corporation (operation)	Countywide
Kerman Community Food Bank	Provides food to residents in need.	Kerman Community Food Bank	Kerman

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Emergency shelters also include Marjaree Mason Center, Fresno Rescue Mission, Evangel Home Inc., and Plaza Terrace.

Several Housing Element programs will work to address the needs of homeless community members. Through **Program 1** the City will continue to collaborate with neighboring jurisdictions to collaborate on implementation of Housing Element programs, including those to address homelessness. In **Program 3** the City will monitor the demographic composition of homeless community members living in the city and will pursue funding as available to provide support for local homeless services programs. Through **Program 7** the City will incentivize the development of affordable housing to prevent future homelessness and create housing opportunities for those experiencing homelessness. As part of **Program 15**, the City will amend its zoning code to permit low-barrier navigation centers, which can provide temporary, low-barrier, service-enriched shelter to those experiencing homelessness.

Farmworkers

As discussed in the Regional Assessment of Fair Housing, farmworkers are considered a special needs group because they traditionally earn low wages and often migrate between farms, resulting in many farmworkers living in overcrowded and substandard housing conditions. Although Fresno County's overall economy has historically been largely based on agricultural operations, the number of farmworkers living in each of the jurisdictions in the county in more recent years varies depending on location, size, and diversification of their individual economic base. Further, prior to the COVID-19 pandemic, the industry started shifting toward recruiting and employing H-2A visa workers, many of whom are from Mexico and Central America. However, farmworkers are essential to Fresno County's and Kerman's economies as well as to local and national food supplies, and their needs for safe and affordable housing resources must be addressed.

The 2017 Census of Agriculture identified 365 farm operations within the 93630 zip code, which includes Kerman and unincorporated Fresno County. In addition, there are 34 farm operations in the adjacent 93668 zip code to the west of Kerman; 425 farm operations in the 93706 zip code east of Kerman; and 201 farm operations in the 93723 zip code to the northeast, which includes the Biola community. While the farm operations in these zip codes are outside of the city of Kerman, it is possible that some of these facilities, particularly those closest to Kerman, employ farmworkers that reside or use resources in the city.

According to the 2016-2020 ACS, 17.2 percent of the labor force in Kerman is employed in agriculture, forestry, fishing and hunting, and mining, a higher proportion than in the cities of Fresno, Clovis, Sanger, Selma, Kingsburg, Fowler, Coalinga and Kingsburg (see **Table 2-39, Estimated Farmworkers 2020, in the Regional Housing Needs Assessment**). While it is possible that not all the workers in Kerman are engaged in farm labor, the data allow comparisons between jurisdictions and within Kerman to gauge segments of the population at risk of overpayment, overcrowding, substandard housing conditions, or displacement.

Based on the most recent (2022) farmworker employment figures collected by the California Employment Development Department (EDD), there are 96,300 farmworkers employed throughout the county. Housing facilities for only 2,540 H2-A farmworkers were contracted by H2-A employers and farm operators, according to the HCD

Employee Housing Facilities Permit Services database. Although this is equivalent to only about 2.6 percent of farmworker employment countywide, it is important because H2-A workers must be provided with housing accommodations. The seasonal and often migrant nature of farm labor, and accounting for undocumented workers, suggest that these data likely underrepresent the actual farmworker population, because undocumented residents do not often participate in traditional data collection.

The Phase 1 COVID Farmworker Survey Report by the California Institute for Rural Studies, published in February 2021, estimates that undocumented farmworkers workers comprise approximately 50 percent of farmworkers statewide. They are predominantly Mexican, and the majority are Mixteco and Trique, that is, indigenous non-Spanish-speaking people. According to Michael Greenberg in “In the Valley of Fear,” published in December 2018, most of the farmworkers in the San Joaquin Valley have been working the fields for at least a decade and have established families in the vicinity of their workplace.

Between September 2021 and January 2022, 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. The County surveyed 240 farmworkers and 170 farm employers. Four of the farmworkers surveyed (1.7 percent) resided in Kerman. According to the countywide survey, 37.0 percent of respondents reported being citizens, 38.2 percent reported being permanent residents, 16.0 percent identified their status as undocumented workers, 6.3 percent did not respond, and 1.3 percent had H-2A visa status. Of the farmworkers in Kerman, 1 reported being undocumented, 1 reported being a citizen, and the other 2 declined to respond. None of the four respondents were H-2A visa workers. Due to the small representation of respondents residing in or near Kerman, a definitive determination of the proportion of undocumented workers cannot be made; therefore, it is likely that the survey’s representation of undocumented workers throughout Fresno County may apply to the farmworker population in Kerman and surrounding communities.

According to the EDD, the most recent data from 2014 measured median wage for farmworkers at \$13.44 per hour, or approximately \$25,804 per year for full-time work, which is considered extremely low income, correlating with the 2019 poverty threshold of \$25,750. Seasonal workers without a year-round income could have lower incomes. The median income in Kerman is \$61,599, and 11.8 percent of the population live below the poverty threshold. While 81.7 percent of the households in the city are Hispanic, 83.0 percent of the total households in poverty are Hispanic households. The findings from the Fresno County Farmworker Survey indicate that 99.6 percent of farmworkers surveyed countywide are Hispanic. It is likely that many of these workers have incomes below the poverty threshold.

The HCD Employee Housing Facilities Permit Services database, as shown on **Table 1G-13, Farmworker Housing Resources in Kerman**, reports that there are 26 units of farm housing in the unincorporated area surrounding Kerman, but only one H-2A visa housing facility with capacity for 24 occupants within the city boundaries. Based on the 2016-2020 ACS estimates of persons engaged in agricultural-related occupations in the city, the lack of farmworker housing, particularly for families, suggests that the farmworkers residing in the city may have difficulty finding affordable, appropriately sized housing. Given this, many farmworkers are likely forced to pay market rate for their housing or find other options, such as sleeping in vehicles or garages. In Kerman, the

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on-site farmworker facilities are not suitable for families, based on unit size. Farmworkers that are citizens and permanent residents may have access to the additional 414 HUD, USDA, or locally assisted opportunities in Kerman, although they must compete with other lower- affordable housing income households for the limited number of units. For undocumented workers, options are more limited, and a large portion of farmworkers, even permanent residents, may live in spaces not intended for human habitation, such as shacks, outbuildings and sheds, and converted garages, often in severely overcrowded conditions.

Table 1G-13: Farmworker Housing Resources in Kerman

Name of Facility	Location	# of Rooms	Maximum Occupancy
On-Site Farmworker Housing Facilities			
The Double E	3130-3138 N Vineland -Unincorporated County	2	12
Larry Shehadey Farms	24500 W. McKinley – Unincorporated County	6	6
Biola Camp	3940 N. Biola Ave – Unincorporated County	2	20
Coyula Housing	19135 W Central Ave-Unincorporated County	4	8
Lanfranco Ranch	1221 N. Bishop – Unincorporated County	8	16
Pacini Ranch	17750 W. Dakota – Unincorporated County	4	8
H-2A Visa Farmworker Housing Facilities			
Kerman Inn Hotel	990 South Madera Ave. - Kerman	12	24

Source: HCD Employee Housing Facilities Permit Services database, January 2023.

Note: Facilities reported in operation as of 12/31/2022.

Permanent resident farmworker households are included in the ACS estimates and therefore part of the CHAS housing need estimates. Consequently, the housing needs of lower-income farmworker households are not differentiated from other lower-income households experiencing overpayment, overcrowding, and substandard housing. With 17.2 percent of the labor force in Kerman reported to be employed in agricultural operations and similar fields, farmworkers may comprise a portion of extremely low- and very low-income households experiencing one or more of these housing problems. Based on the Fresno County Farmworker Survey, 81.7 percent of total respondents from throughout the county reported an income below \$2,500 per month, which corresponds to an extremely low-income household of four. Of the three respondents from Kerman that answered the income question, all reported incomes below \$2,000 monthly. Based on these incomes, it is likely that farmworkers earn similar wages countywide and those local to Kerman would have similar challenges securing affordable housing.

Based on socioeconomic and demographic characteristics of the farmworker community in Fresno County, it is possible that a portion of lower-income farmworker households reside in the Kiwanis neighborhood in the northeast quadrant of the city that has a poverty rate of 28.3 percent, median incomes of \$26,435, and five of the eight affordable multifamily complexes in the city.

Citizens, noncitizens with permanent status, and H-2A visa workers are eligible for public housing, HCVs, USDA rural rental assistance, and Section 8 project-based rental assistance. Section 214 of the Housing and Community Development Act of 1980, as amended, makes certain categories of noncitizens eligible for assistance, including most categories of immigrants, but excludes unauthorized immigrants (e.g., undocumented) and those in temporary status (e.g., tourists and students). Section 214 applies to specific programs, primarily federal rental assistance programs administered by HUD and the USDA, including Public Housing, Housing Choice Voucher, Section 8 project-based rental assistance programs, and rural rental assistance. Undocumented residents are subject to eligibility requirements based on whether Section 214-covered programs are administered by HUD or USDA, which implement different regulatory treatment for mixed-status households depending on householder status. For HUD Section 214 projects, an ineligible noncitizen may reside with family members who are eligible to qualify for affordable housing (such as an undocumented single parent with U.S. citizen children or an undocumented worker married to an eligible householder), although Section 8 benefits are prorated depending on the number of undocumented household members. For USDA Section 214 projects, an undocumented householder would not be eligible to participate in the HCV program, and therefore would not qualify to live in any USDA-assisted affordable multifamily housing complexes (i.e., Kerman Garden Apartments and Sunset Apartments). However, a family with an eligible householder that includes undocumented household members (such as a U.S. citizen householder married to an undocumented worker) would qualify to reside in these properties and receive full HCV benefits. This assistance-ineligible population is considered underserved and at higher risk of overpayment, overcrowding, and displacement compounded by the legal complexities of eligibility and language barriers.

Similar to most jurisdictions in Fresno County, the majority of the residential opportunities in Kerman are single-family detached and attached units, which comprise 74.5 percent of the housing stock. Multifamily units comprise 19.2 percent of the housing stock, of which 50.0 percent are deed-restricted or subsidized affordable units, although the restrictions on head of household eligibility for USDA-assisted units may limit affordable housing opportunities for farmworkers. Kerman has a large proportion of mobile homes (6.3 percent of the housing stock), which are typically more affordable than single-family residential units and may serve as a valuable housing resource for workers unable to qualify for market rate or affordable rental housing, or other accommodations. The majority of households are homeowners, at 52.2 percent, although the high proportion of single-family housing stock suggests that a proportion of single-family units and mobile homes are renter-occupied.

Higher proportions of households that are renters are found in the lower income neighborhoods, including those that do not have affordable housing complexes. The high renter rate in the older single-family neighborhoods may support findings of the Farmworker Survey, where respondents countywide indicated that their preference for single-family units regardless of owner or renter status. Of the survey respondents living in Kerman, three are renters (75.0 percent) but reported wishing to own their home.

According to the Fresno County Farmworkers Survey, 95.6 percent of the renters responded that they desired to be homeowners. Further, 78.4 percent of the farmworker renter households consisted of three or more persons, of which 93.6 percent had resided in the U.S. for 10 or more years, 3.7 percent had resided in the U.S. for less than 10 years, and 2.7 did not respond. The prevalence of households with three or more persons, coupled with the longevity in the U.S. of the majority of renter farmworker households and the preference for single family unit type, further

substantiate the need for housing to accommodate families. The lower proportion of owner-occupied housing units correspond to neighborhoods with lower incomes, higher representation of non-White population, and higher rates of poverty, suggesting that the cost of homeownership, with a median home price of \$328,000, is more than the majority of farmworker households can afford to pay. For this reason, farmworkers seeking homeowner opportunities may choose to live in communities where the cost of housing is lower.

The average household size in Kerman (3.6 persons) is higher than in the county and state overall, and 23.7 percent of households in the city have more than five persons. However, the Farmworker Survey found that the average household size of respondents among farmworkers was 3.9 persons. In the neighborhoods where the affordable housing complexes are located, the average household sizes are smaller. However, overcrowding is more prevalent on the east side of the city (at 19.4 percent) where the majority of affordable housing complexes are located, suggesting that although farmworkers might be able to find affordable housing in this portion of the city, it might not have adequate bedrooms to accommodate household size, or housing is not affordable unless multiple households share a dwelling or multiple family members share rooms. Survey results indicated that 58.4 percent of the farmworkers in the county were living in overcrowded conditions, with renter households finding units large enough to accommodate household size more of a challenge. Although a limited number of three- and four-bedroom units are available in the affordable rental complexes, much of the older housing stock have two and three bedrooms; it is likely that farmworker renter households would have difficulty finding appropriately sized affordable housing in Kerman.

In response to the observed need for continued support and housing resources for local farmworkers, the City has included **Program 8** to offer technical support in applications for funding construction of farmworker housing.

Displacement Risk

The Urban Displacement Project, a joint research and action initiative of the University of California, Berkeley, and the University of Toronto, analyzes income patterns and housing availability to determine the level of displacement risk at the census-tract level. Levels of displacement risk range from “probable displacement risk” to “extreme displacement risk,” with four total levels of displacement risk, if displacement risk is present. The Urban Displacement Project has not identified any areas of elevated risk in Kerman, though the eastern portion of the city has been identified as a “vulnerable community” (**Figure 1G-1920, Vulnerable Community Designation**). Vulnerability is defined as areas in which the share of very low-income residents is above 20.0 percent, and the tract meets at least two of the following criteria:

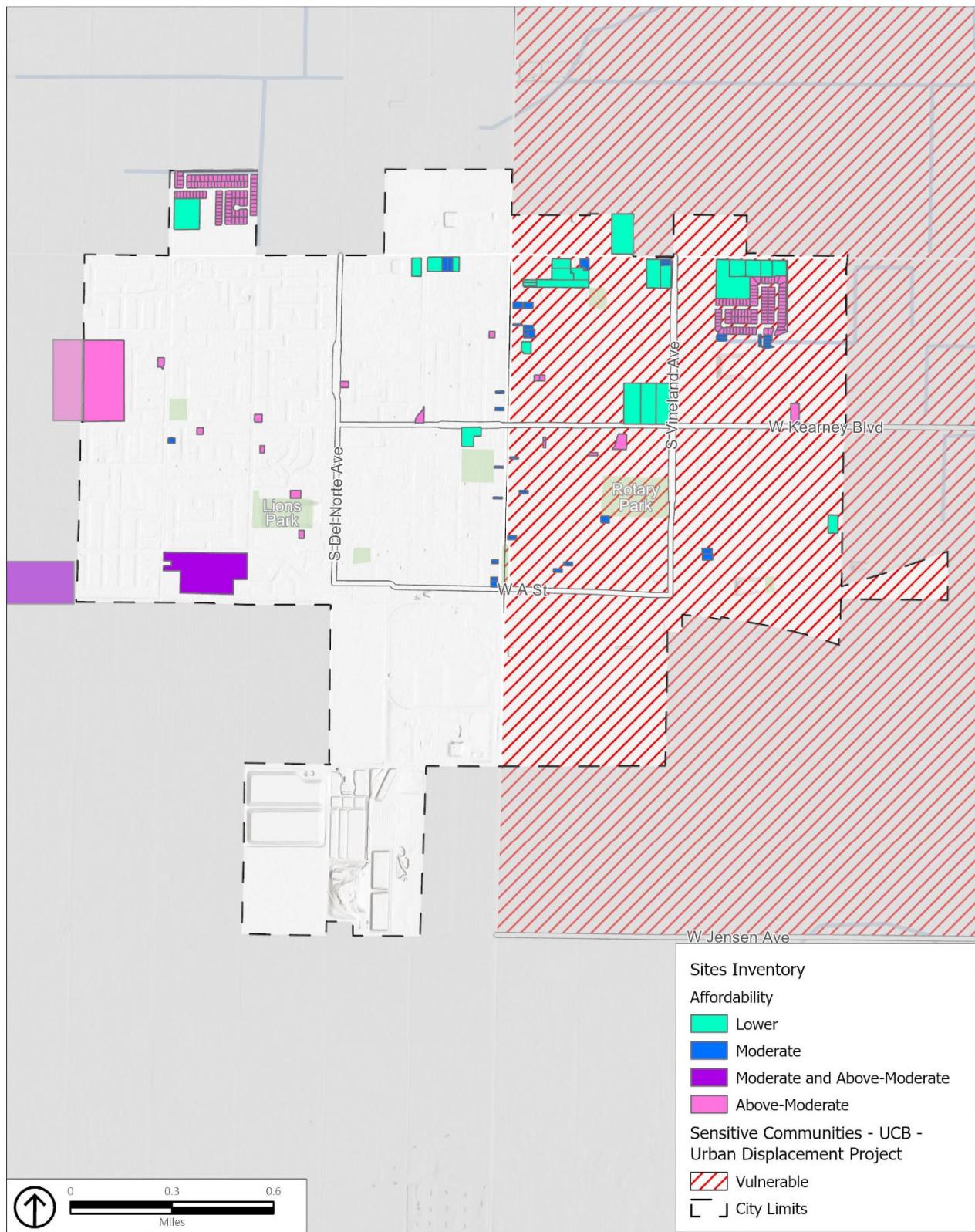
- Share of renters is above 40.0 percent,
- Share of people of color is above 50.0 percent,
- Share of very low-income households that are severely rent burdened households is above the county median, or
- They or areas in close proximity have been experiencing displacement pressures.

The Urban Displacement Project defines displacement pressures as a percentage change in rent greater than the county median for rent increases. While the Urban Displacement Project does not specify the conditions that led to

the vulnerability determination for Kerman, it can be assumed that residents of eastern Kerman experience heightened displacement risk compared to residents elsewhere in the county due to a combination of incomes and housing prices.

As found in the analysis of overpayment, for-sale home costs have increased by an average of 1.2 percent annually since 2014, and rental costs have increased by an average of 5.4 percent annually since 2015. The ACS estimates that, since 2014, the median income in Kerman increased by an average of 5.9 percent annually, which is also reflected by a decrease in poverty from 23.5 percent of the population to 11.8 percent since 2015. When comparing change in median income to change in home prices, it appears that wage increases have exceeded increases in both home values and rental costs, though rental costs to a lesser extent, suggesting that some renters may face slightly higher displacement risk due to challenges affording housing than prospective or current homeowners. In comparison, countywide, median incomes have increased by approximately 4.4 percent annually and rents have increased by 3.2 percent on average. While Zillow does not report countywide home values, the ACS estimates that these have increased by 3.9 percent annually, on average.

Figure 1G-19: Vulnerable Community Designation



Source: UC Berkeley - Urban Displacement Project; City of Kerman, 2023; Placeworks, 2023

As stated in the housing mobility analysis, a higher proportion of households in eastern Kerman are renters, approximately 4.0 percent of households in this area are Housing Choice Voucher (HCV) holders compared to no households in the western portion, and citywide, the vacancy rate for rental units is less than 1.0 percent. Given this, it can be assumed that renters in Kerman have a higher rate of displacement risk due to a combination of a shortage of available rental units and rapidly increasing rents. Further, there may be higher displacement risk in eastern Kerman due to the concentration of renters in this area, which aligns with the Urban Displacement Project vulnerability findings.

Several Housing Element Programs were included to support the development of affordable rental units and implement other strategies for affordable housing mobility. Through **Program 7** the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households. As part of **Program 11**, the City will work to ensure the preservation of existing affordable units that are at risk of converting to market-rate housing. The City will also encourage the development of ADUs through **Program 12**. The City will continue its partnership with Fresno County to promote the Homebuyer Assistance Program and other County-based homebuyer assistance loans and tax credits (**Program 26**). The City will also continue to provide information about and referrals to the Housing Choice Voucher program to interested applicants as part of **Program 28**.

Other Relevant Factors

In addition to the indicators analyzed previously, there are several other factors that can influence housing mobility and access to opportunity in a jurisdiction. For example, historical development patterns may have resulted in neighborhoods that are largely or exclusively made up of single-family homes, or historical discrimination may have influenced a city's racial and ethnic composition. Further, given current market trends, newer market-rate neighborhoods may not be financially accessible to lower-income households without overpayment or overcrowding. Other factors may include public and private investment, local regulatory or economic development plans, and historical policies. Those factors that are considered relevant vary between jurisdictions and are described at the local level subsequently.

Land Use and Zoning Patterns

According to the 2016-2020 ACS, 74.5 percent of the housing stock in the City of Kerman is made up of single-family units, inclusive of single-family attached units, indicating a higher proportion of single-family units relative to Fresno County. Duplex, triplex, and fourplex unit types make up approximately 10.6 percent of the city's housing units. Conversely, only 8.6 percent of the housing stock consists of multifamily units in structures of five or more units. Mobile homes comprise 6.3 percent of the housing stock, with the majority of the units in the Golden West Mobile Estates. While single-family zoning can create highly desirable places to live, higher entry costs associated with this housing type can pose a barrier to access for lower- and moderate-income households, restricting access to economic, educational, and other opportunities that may be available in single-family communities. In the City of Kerman, the residential neighborhoods on the east side of South Madera Avenue are designated as TCAC/HCD moderate resource, whereas those on the west side of South Madera Avenue have been designated by TCAC/HCD

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as high resource and therefore may offer more positive access to education, services, employment, and business resources.

As shown in **Figure 1G-13, Zoning in Kerman**, there are five base residential zones: Rural Residential (RR), Single-Family Residential Estate (R-1-12), Single-Family Residential (R-1), Two-Family Residential (R-2), and Multiple-Family Residential (R-3). Additionally, the Planned Development Combining District allows for single-family residential development; and the Smart Development (SD) Residential District, which focuses on increasing walkability and connectivity with attention to greater design details and a mix of single-family and multifamily residential housing types and sizes. Residential uses are also permitted in the Mixed-Use (MU) zone, which allows for R-3 residential uses and senior citizen housing projects not exceeding 40 units subject to a conditional use permit (CUP); and R-2 and R-3 uses are allowed within the General Commercial (C-2) zone, also subject to a CUP. Affordable housing developments often require high-density zones to support construction. Therefore, zones limited to single dwelling units on each lot do not support affordable development, although multifamily zones are scattered throughout the city rather than being concentrated in a single area of the city. However, the zoning map of Kerman shows that there are fewer R-3 high-density residential properties on the west side of the city than the east side, and although there are a few larger R-2 and SD parcels on the west side. This indicates that there may be some opportunities for housing mobility on the west side, but that there is a need for additional lower-income housing mobility resources on the west side.

The majority of lower-density R-2 duplex residential zones are found in the older central downtown area of the city adjacent to small-scale general commercial uses along South Madera Avenue, in the vicinity of the original Veterans Plaza Park and service commercial and light manufacturing uses along California Avenue and San Joaquin Valley Railroad in the southern end of the city. The majority of R-3 high-density residential zoning is found within the eastern half of the city. The largest R-3 parcel, Golden West Mobile Estates, is found behind the general commercial uses at the corner of Whitesbridge Road and South Madera Avenue. The affordable Kearney Sunset Apartments, Kearney Palms Phase II Apartments, Kearney Palms Senior Apartments, and Kearney Palms Senior Apartments Phase III multifamily apartment complexes front West Kearney Boulevard and are located behind the general commercial uses on South Madera Avenue north of the Kerman Sunset Apartments. Two large R-3 zoned parcels are sited on the north side of California Avenue/San Joaquin Valley Railroad within the southern portion of the city at the corner of Ninth Street. This area includes the affordable Kerman Acres Apartments, the Fresno Housing Authority Granada Commons public housing complex, Helsem Commons public housing duplex units, and the Golden Meadows Apartments at the corner of Vineland Avenue. An additional vacant R-3 lot is at the eastern edge of the city at the corner of Goldenrod Avenue and E Street.

Within the western portion of the city, existing R-3 uses include the Kerman Plaza Apartments south of the big-box general commercial uses along West Whitesbridge Avenue and an adjacent smaller multifamily complex south of the commercial shopping center on the corner of West Whitesbridge Avenue and South Madera Avenue, and Pebblebrook Village adjacent to Lions Park and the Liberty Elementary School within the western edge of the city south of West Kearney Boulevard. Two affordable housing properties have been developed under the SD designations along Gateway Boulevard in the northwest corner of the city with connections to Katey's Kids Park - the Gateway Villas and Hacienda Heights Apartments.

There is a slightly higher concentration of high-density residential housing in TCAC/HCD moderate resource designations correlating with a countywide pattern finding multifamily housing primarily in low- and moderate-resource areas, as seen Figure 3-1, Regional TCAC/HCD Opportunity Areas, in Section 3, Regional Assessment of Fair Housing. Although higher-density multifamily housing types and the majority of affordable housing complexes, including the Golden West Kerman Mobile Home Park, are largely in the moderate-resource areas of the city, areas zoned for high-density housing, including two affordable complexes, as well as Smart Development-zoned parcels, have been integrated into the TCAC/HCD high-resource designated side of the city, providing housing mobility opportunities.

Several Housing Element Programs were included to help the City to expand access to affordable options in higher opportunity areas. As part of **Program 15** the City will amend its zoning code to address potential barriers to the development of affordable housing, including clarifying permitting requirements for multifamily housing and adopting a Density Bonus program that is compliant with California Government Code Section 65915. The City will consider further reduction of regulatory barriers for innovative housing types as part of **Program 14**, which could allow for higher-density development within existing low or medium-density zones. As part of **Programs 18** and **19** the City will create additional opportunities for multi-family housing development by facilitating lot consolidation and lot splits. Through **Program 7** the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households.

Historical Development Patterns

The City of Kerman, originally named Collis after the president of the railroad, Collis P. Huntington, was established in 1891 by the Southern Pacific Railroad Company as a watering station. As irrigation projects brought water to the area, primarily from the Kings River to the south, land could be cultivated, attracting settlers through the turn of the century. In 1900, two prominent landowners, William G. Kerckhoff and Jacob Mansar, purchased 3,027 acres of land from the liquidated land from the recently insolvent Bank of California, forming the Fresno Irrigated Farms Company. With a water supply and electrical power being brought to the area from the newly constructed Enterprise Canal sourced by the Kings River, the town quickly grew.

In 1906, the city was renamed Kerman from the combination of the men's last names Kerckhoff and Mansar. The Fresno Irrigated Farms Company began promoting land sales in the vicinity of the city, attracting primarily German and Scandinavian immigrants from the Midwest. The original townsite subdivision map was filed with Fresno County, laying out a street grid bound by California Avenue to the south, G Street to the north, First Street to the west, and Ninth Street to the east. This area retains its' commercial character today, serving as the southern entry to the city with Veterans Memorial Park running through the center of the original downtown, surrounded by older single-family, duplex and small multifamily housing stock, a portion of which are available at market-rate pricing affordable to lower- and moderate-income households. As the city grew northward, and towards the east and west, the demographics of the original town subdivision area also changed. This area currently has the highest rates of racial and ethnic diversity, approximately 58.0 percent of the population has incomes in the very low-income

category, and over 50.0 percent of the households are renters.

By 1914, the City of Kerman's population had grown to about 400 persons. The small city was surrounded by thousands of acres of dairy farms and active crop land. Madera Avenue, the main commercial thoroughfare, was paved in 1921 from the Southern Pacific Railroad tracks northward to the Madera County line, which is defined by the San Joaquin River. Streetlights were installed from California Avenue up to Whitesbridge Road and the northern boundary of the city. The city's commercial uses and businesses grew northward along South Madera Avenue, including public/institutional facilities, and construction of Kerckhoff Park was begun in 1936. Surrounding residential neighborhoods expanded east and west as oil and gas exploration activities were occurring several miles south of town, bringing in new residents.

In 1946, the residents of Kerman, then with a population totaling 1,050, voted to incorporate, and the City of Kerman was officially established. Although the City of Kerman's economic base remains predominantly agricultural, the city is attracting more technical business ventures through the development of industrial parks in the portions of the city south of California Avenue and the San Joaquin Valley Railroad.

Public Investment Patterns

Public and private investment typically includes construction, maintenance, and improvements to public facilities, including infrastructure, acquisition of land, and major equipment. Historically, investment in the City of Kerman has been prioritized based on need and available funding, which has prevented disinvestment in any particular area of the city. However, any infrastructure or facilities in need of improvement are identified for investment in the City's annual Capital Improvement Plan (CIP). The CIP is funded from a variety of sources that can each be used for specific purposes. These funds are allocated to improve roadways and other transportation infrastructure, improve the water and wastewater systems, improve or construct city facilities, and other projects, including:

- **Vineland Avenue Roadway Improvements.** To improve pedestrian mobility and safety, the City will widen Vineland Avenue from California Avenue to West Kearney Avenue, repair sidewalks, and restripe and pave alleys.
- **Water and Sewer Infrastructure Improvements.** To improve and expand existing water and sewer infrastructure systems for existing and future development throughout the city, the City will complete: water distribution system improvements for several wells; install new water meters for city facilities and commercial services; replace pipelines; initiate fixed network metering; rebuild the Biolac System sewer network, including sludge dredging; and initiate the Wastewater Treatment Plant Improvements planning process to accommodate existing and future residential mobility opportunities and commercial development.
- **Park Facilities Improvements.** To increase public recreation resources for existing and future residents within the lower-resource opportunity area, the City will acquire a site and construct a new 25-acre East Side Community Park with soccer fields, as well as renovate the Community Center parking lot, replace the Coleman grandstand in Kerckhoff Park for place-based revitalization in the vicinity of downtown, and install cameras citywide for increased public safety.

- **New Public Facilities.** To increase resource opportunities for all residents, the City has completed construction of new city facilities, including the animal shelter. The City continues to leverage funds for the development of a multigenerational center, police station, and Eastside park – a regional park for the community.

Priority is based on projects that will result in the greatest community benefit, mitigate existing issues, and address public demand and need. Priority projects are focused on creating more public facilities, public safety, and recreational amenities for residents of the city, expanding the capacity of the water, sewer, and roadway infrastructure network, and prepare for expansion of the city's development within, and at the perimeter, of the city. There has not been any disproportionate investment, or conversely, disinvestment in any particular area of the city. The annual CIP provides funding for new facilities to handle expanding growth, as well as targeting the central older core of the city, with roadway improvements and rehabilitation throughout the city.

Local Knowledge

The City of Kerman primarily processes entitlements to develop property based on the 2040 General Plan and the Zoning Ordinance. The Community Character and Design Chapter of the General Plan (Section 3.3) establishes the objective that the City is dedicated to restoring Kerman's original townsite (bounded by Kearney Avenue on the north, California Avenue on the south, First Street on the west, and Ninth Street on the east) as the community's focal point for events, shopping, leisure, and recreation. Policies to implement streetscape improvements in the historical townsite and develop gateway features at the four major entryways to boost city identity are identified. However, there are no other redevelopment plans, economic revitalization plans, or master planned communities in place, nor are there any regional growth plans that apply to the city.

New growth continues along the perimeter of the city, including a large mixed-use project just outside the northwest corner of the city (to be annexed into city). This project includes single-family residential, multifamily residential, a commercial component, and neighborhood park. Other new growth includes a 16.8-acre small-lot single-family residential site under the SD zoning at the southwestern corner of the city bound by West California Avenue and South Siskiyou Avenue, which is completing the entitlement process. Other new growth also includes a 20.4-acre single-family residential site at the northeast corner of the city bound by West Stanislaus Avenue to the south, South Vineland Avenue to the west, and South Goldenrod Avenue to the east. In addition, Gateway Villas affordable housing complex has recently been completed in the northwest corner of the city as a component of the Hacienda Heights mixed residential project.

Although the city has not adopted local plans besides the Kerman Commercial Specific Plan, the General Plan and zoning designations have fostered several income-integrated mixed residential neighborhoods in both the high and moderate resource designations. These designations have also fostered investment in the revitalization of the historical town center area where there are more concentrated populations of color; lower-income households; and older, more affordable housing stock.

Enforcement and Outreach Capacity

Compliance with Fair Housing Laws

In addition to assessing demographic characteristics as indicators of fair housing, jurisdictions must identify how they currently comply with fair housing laws or identify programs to become in compliance. The City of Kerman enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with state law, and referral of fair housing complaints to appropriate agencies. The following identifies how the City complies with fair housing laws:

- **Density Bonus Law (Government Code Section 65915).** The City has included **Program 15** to amend the density bonus ordinance to allow up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with state law.
- **No-Net-Loss (Government Code Section 65863).** The City has identified a surplus of sites available to meet the Regional Housing Needs Assessment allocation. In total, the City's surplus unit capacity is 227, composed of 140 lower-income units, 19 moderate-income units, and 68 above moderate-income units.
- **Housing Accountability Act (HAA) (Government Code Section 65589.5).** The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households, or emergency shelters unless specific written findings are made. Further, the City currently allows emergency shelters by-right, without limitations, in the C-S and M-1 zoning districts.
- **Senate Bill 35 (Government Code Section 65913.4).** The City will comply with SB 35 by establishing a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects by September 2023 (**Program 21**).
- **Senate Bill 330 (Government Code Section 65589.5).** The City complies with SB 330, relying on regulations set forth in the law for processing preliminary applications for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project. The City has included **Program 21** to formalize this process by establishing a written procedure to be made available on the City's website and at public counters.
- **California Fair Employment and Housing Act (FEHA) and Federal Fair Housing Act.** The City provides protections to residents through referrals to legal assistance organizations, such as Fair Housing Council of Central California and California Rural Legal Assistance (CRLA) and has included **Program 27** to meet with local fair housing and legal aid organizations, and other interested cities in Fresno County, to develop materials or biannual training for landlords on fair housing rights and responsibilities with the intent of reducing or eliminating discrimination.
- **Review Processes (Government Code Section 65008).** The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment, including, but not limited to, on residential sites subject to AB 1397.

- **Assembly Bill 686 (Government Code Section 8899.50).** The City has completed this AFH and identified programs to address identified fair housing issues in Table 1G-6, Factors Contributing to Fair Housing Issues.
- **Equal Access (Government Code Section 11135 et seq.).** The City offers translation services for all public meetings and offers accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of membership or perceived membership in a protected class.

Fair Housing Outreach

Regional outreach efforts for the Multi-Jurisdictional Housing Element included interviewing Fair Housing of Central California (FHCC) for feedback on housing need, fair housing concerns, and opportunities to affirmatively further fair housing throughout the county. FHCC is a non-profit, civil rights organization dedicated to the elimination of discrimination in housing and the expansion of housing opportunities for all persons. They accomplish this through advocacy, assistance for victims of discrimination, and enforcement of fair housing laws.

In response to the request for input, FHCC noted that the most common fair housing issues reported throughout Fresno County are discrimination on the bases of disability and race. Further, they expressed concern about the aging multifamily housing stock becoming uninhabitable due to physical conditions. However, given the shortage of affordable housing in the region, FHCC noted that many units that have already physically deteriorated are still occupied, posing a risk to occupants. Discrimination by landlords or agents as well as deliberate segregation has resulted in fair housing concerns, particularly for protected and special needs populations, such as persons with disabilities and lower-income households.

FHCC emphasized a need for more government involvement in enforcement of fair housing laws. Currently, affordable housing options are often concentrated in specific neighborhoods. When developers are encouraged to continue to build affordable units in these areas as a result of zoning or other government regulations, this results in either intentional or unintentional segregation based on income. When asked about opportunities for local governments to actively improve outreach regarding fair housing and to combat existing issues, FHCC identified several opportunities including local rent controls to manage affordability and reduce displacement risk, code enforcement to ensure a safe and habitable housing stock, funding fair housing groups such as FHCC to enforce fair housing laws, and adjusting regulations or encouraging development of a variety of unit types and sizes throughout the jurisdiction to promote mobility and integration.

In response to the feedback received, the City has included **Program 29** to improve fair housing outreach capacity and multilingual accessibility to all public resources, information, and meetings, including fair housing resources. This program also includes steps to establish a procedure to connect residents with fair housing organizations, make information readily available and accessible on the City's website and in public buildings, and conduct biannual trainings for landlords on fair housing laws, rights, and responsibilities.

Discrimination Cases

In its 2020 Annual Report, the California Civil Rights Department (previously Department of Fair Employment and Housing) reported that it received nine housing complaints from residents of Fresno County, approximately 1.0 percent of the total number of housing cases in the state that year (880). As part of the Fair Housing Assistance Program (FHAP), the Civil Rights Department also dual-files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), reporting them by the origin of the issue.

HUD FHEO reported that there was one case filed by a resident of the City of Kerman between January 13 and April of 2021. However, the case was closed following a no-cause determination by HUD. Three inquiries were made: one regarding discrimination on the basis of race that was determined to have no valid basis, one that had no basis but was not pursued as the claimant failed to respond to HUD, and a third without a basis that reached an informal resolution prior to filing a formal case. While there were few formal cases in Kerman, this does not necessarily mean that there is no discrimination. In some cases, residents may be hesitant to report discrimination, such as in the case of undocumented residents that fear retaliation or may not be aware of fair housing legal assistance available to them.

Through Housing Element **Program 29**, the City will establish a procedure to refer residents with fair housing questions or issues to the Fair Housing Council of Central Valley (FHC-CC), California Rural Legal Aid (CLRA), and other fair housing organizations. Additionally, through this program the City will coordinate with fair housing organizations to conduct biannual fair housing trainings for landlords and tenants, and will provide fair housing materials online and in print in both Spanish and English.

Sites Analysis

The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of high opportunity.

Table 1G-14, RHNA Capacity by Census Tracts in Kerman, presents the RHNA capacity by census tracts in the city, and the existing conditions of each tract as they relate to indicators of fair housing. **Figure 1G-2021, Census Tracts in Kerman**, shows the location of the two census tracts in the city. Tracts include land in the city as well as land in adjacent unincorporated county to the north, west, and east. As shown, sites with units at varying income levels have been identified in both census tracts in Kerman.

Table 1G-14: RHNA Capacity by Census Tracts in Kerman

2010 Census Tracts	Existing HH	RHNA Capacity			AFFH Indicators												
					Integration and Segregation						Access to Opportunity			Displacement Risk			
		Low	Mod.	Above Mod.	Median Income	Poverty Rate	Low- to Moderate- Income Pop	Non-White Population (Percent)	Disability Rate	R/ECAP Status	Resource Designation	Jobs Proximity Index	CalEnviro Screen Percentile	Over- crowding Rate	Renter Overpayment Rate	Homeowner Overpayment Rate	% Renter HH
40.01	1,770	115	133	455	\$47,083 - \$74,375	19.8%	35.4%	76.5%-89.3%	8.9%	No	High Resource	86-99	78	8.8%	41.6%	29.3%	37.8%
40.02	1,945	437	50	85	\$26,435 - \$45,956	20.9%	53.4%	85.9%-91.8%	14.8%	No	Moderate Resource	81-98	85	19.4%	35.7%	54.1%	54.2%

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Figure 1G-20: Census Tracts in Kerman



Tract 40.01 is west of South Madera Avenue and was designated by TCAC/HCD as high resource in 2021. In this tract, approximately 35.4 percent of the population are lower- and moderate-income households, the median income is \$47,083 to \$74,375, depending on block group location, and the poverty rate is 19.8 percent. It also has a predominantly non-White population (76.5 to 89.3 percent of the population correlating to block group) and high proximity to jobs, the rate of overcrowding is 8.8 percent, renter overpayment rates are between 41.6 percent, and a CalEnviroScreen score (78th percentile) that qualifies it as a disadvantaged community with characteristics of vulnerability to displacement and disproportionate housing need.

The City has identified a total of 43.8 percent of the unit capacity in this tract. To reduce displacement risk for these households, the City proposes the integration of 20.7 percent of lower-income unit capacity to facilitate housing mobility, as well as 61.1 percent of moderate-income and 71.5 percent of above moderate-income unit capacity to facilitate mixed-income and more integrated, diverse neighborhoods, combat patterns of concentrated poverty, and foster improved access to resources and opportunities for lower-income households.

Tract 40.02 includes the portion of the city east of South Madera Avenue, and is designated as moderate resource by the 2021 TCAC/HCD designations. In this tract, the City has identified capacity for 56.2 percent of total unit capacity, including 79.3 percent of lower-income unit capacity, 38.9 percent of moderate-income capacity, and 28.5 percent of above moderate-income capacity. This tract has lower median incomes, ranging between \$26,435 and \$45,956, with a low- to moderate-income presence of 53.4 percent, and a poverty rate of 20.9 percent. The tract also has a high non-White population rate and a predominance of renter households, although renter overpayment is 35.7 percent, likely corresponding to the six deed-restricted housing complexes, and a mobile home park that provides more naturally affordable housing. The rate of cost-burdened homeowners is high, and 19.4 percent of households are overcrowded. These sites will include multifamily and single-family residential development as well as access to a variety of amenities, including parks, trails, open space, and commercial resources. The inclusion of lower-income unit capacity will foster improved housing mobility and access to opportunities for lower-income residents as well as reduce risk of displacement of cost-burdened households and/or households experiencing overcrowding, and the additional housing stock will provide mobility options for existing and future moderate- and higher-income households in a moderate-resource designated area.

The City has included **Programs 7, 10, and 14** to support construction of higher-density housing in areas with better access to opportunities and encourage integration of a variety of unit types to facilitate mixed-income neighborhoods, combat patterns of income segregation, and provide housing mobility opportunities for a range of households. The distribution of sites identified in **Section 1G-2** is based on the availability of sites and potential for development during the planning period.

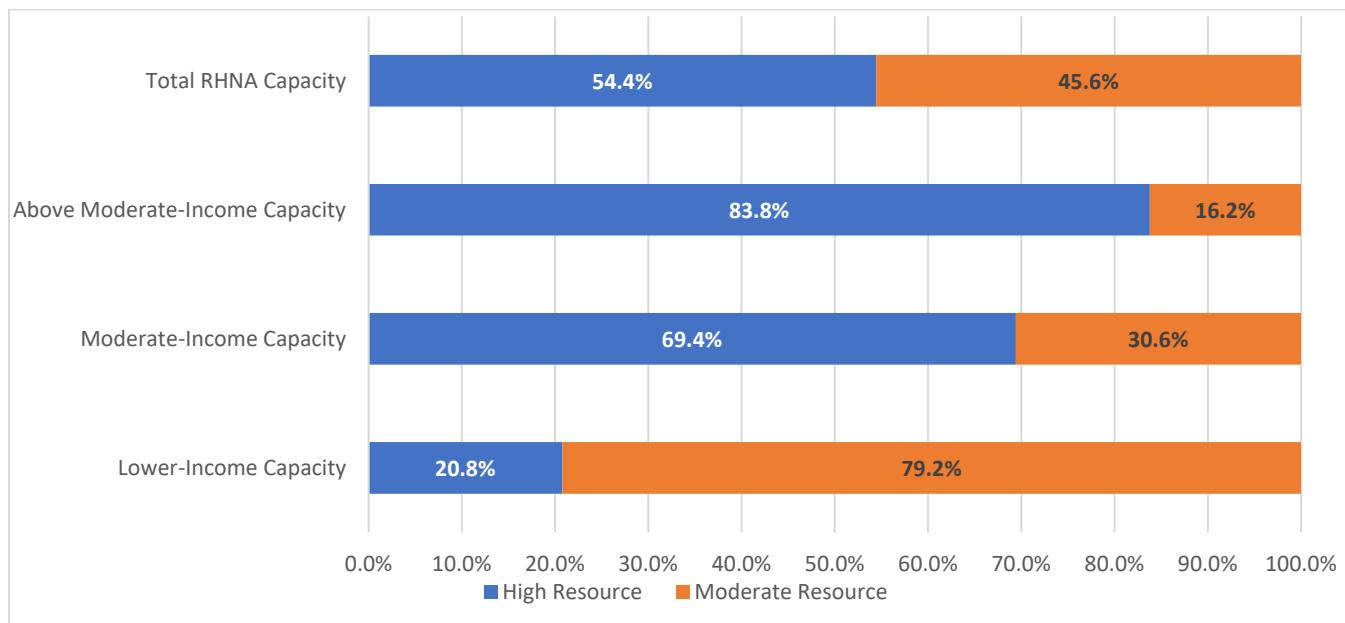
Figures 1G-23-22 through **1G-24-31** compare the distribution of projected units by income category of the following indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing: TCAC opportunity areas, median income, predominant population, disability rates, educational score, environmental health, and overpayment. The following sites inventory discussion includes an analysis of the number of projected units by income category, total RHNA capacity, and city acreage by income category to further assess the potential impacts of the sites inventory to affirmatively further fair housing.

Potential Effect on Patterns of Integration and Segregation

TCAC Resource Category

Figure 1G-21, Percentage of Unit Capacity by TCAC Resource Category, presents the breakdown of unit capacity in Kerman by resource opportunity designation compared to citywide patterns. The majority of the total unit capacity (57.1 percent) identified to meet the RHNAs is in moderate resource areas, and 42.9 percent are in the high resource designation. Because there are no Low Resource areas or Areas of High Segregation and Poverty designated in the city, nor areas considered a R/ECAP, they are not reflected on **Figure 1G-21**.

Figure 1G-21: Percentage of Unit Capacity by TCAC Resource Category



Source: 2016-2020 ACS and City of Kerman 2023

Kerman is designated by TCAC/HCD as high resource on the west side and moderate resource on the east side. It should be noted that the 2021 TCAC/HCD resource categories were developed based on a comparison of indicators between jurisdictions in the San Joaquin Valley region, many of which are lower income communities with higher rates of poverty. Therefore, while tracts may be designated high resource, this is in the context of opportunities and potential outcomes in the entire San Joaquin Valley region. Opportunity for all of the unit capacity has been identified on vacant and underutilized sites with no residential units, therefore not risking displacement of existing residents.

West of South Madera Avenue, 54.4 percent of the site potential is identified within the high resource area. Approximately 20.8 percent of the lower-income unit capacity is identified along West Kearny Boulevard and West Whitesbridge Avenue, providing access to commercial, services, employment opportunities, and other amenities; reducing the concentration of lower-income and segregated populations in the central area; and providing housing mobility opportunities for lower-income households in a high resource area. Further, 69.4 percent of the moderate-income unit capacity has also been identified in the high resource area, fostering income integration and housing

mobility opportunities for moderate-income households with access to commercial and employment resources. The greater proportion of above moderate-income unit capacity is also identified within the high resource designation of the city.

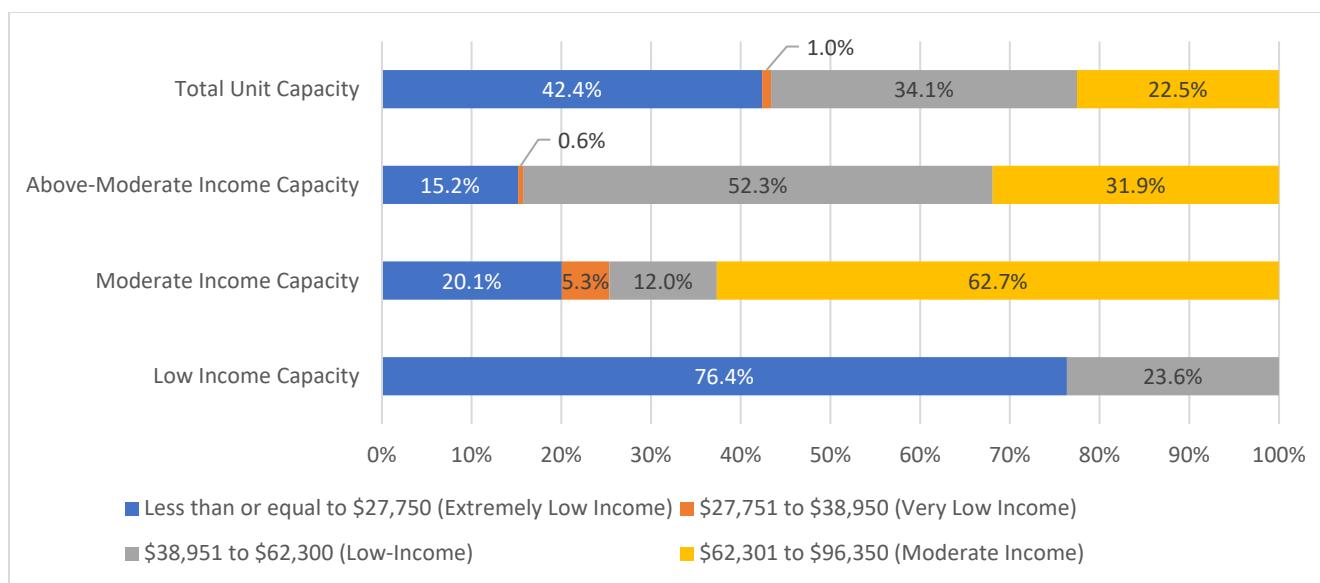
Sites with unit capacity for 45.6 percent of the total unit capacity have been identified within the east side of South Madera Avenue within a moderate resource designation. Within this portion of the city, 16.2 percent of above moderate-income unit capacity, 30.6 percent of moderate-income unit capacity, and 79.2 percent of lower-income unit capacity has been identified. In the Kiwanis Park neighborhood, in the northeastern corner of the city, a notable cluster of the total above moderate-income unit capacity is identified within site 17, located adjacent several sites with lower-income unit capacity. The combination of these two income levels in close proximity can encourage an income-integrated neighborhood. An additional 21.4 percent of the lower-income unit capacity is identified along West Whitesbridge Avenue between S. Vineland and South Madera Avenue (sites 8 and 11 co-site with moderate-income unit capacity), which expands the more affordable housing stock resources, fosters income integration, and provides mobility opportunities in proximity to commercial resources in the Walmart Supercenter commercial node. Two other notable clusters of the total low-income unit capacity has been identified on underutilized sites U-1 and U-2. Lower-income unit capacity within the moderate resource designation increases housing supply to meet demand. Site U-2 helps reduce displacement risk for lower-income households in the central core area and enables them to remain in their neighborhood. It also facilitates de-concentration of lower-income households from other parts of the city with more lower-income households and a higher poverty rate. The above moderate- and moderate-income unit capacity expands mobility opportunities for current and future residents and provides income-integrated neighborhoods, particularly in the Kiwanis Park neighborhood.

Income

Kerman is a community with a range of household income levels, with the highest median household income in the southwest Lions Park neighborhood at \$74,375. The lowest-income neighborhoods are found in the Kiwanis Park neighborhoods, include six housing complexes with deed restricted units, and the Golden West Mobile Estates, (which are naturally more affordable), suggesting that lower-income households may locate in these areas to access these more affordable options.

As shown in **Figure 1G-2223, Percentage of Unit Capacity by Median Income**, 42.4 percent of unit capacity has been identified on sites within extremely low-income neighborhoods in the Kiwanis Park area; 1.0 percent within very low-income neighborhoods in the central core east of South Madera Avenue; 34.1 percent in low-income neighborhoods in the northwest and southeast portions of the city, and 22.5 percent in moderate-income neighborhoods neighborhoods in the southwest corner of the city. The majority of lower-income unit capacity (76.4 percent) is identified on sites within extremely low-income areas in the Kiwanis Park neighborhoods. The inclusion of 20.1 percent of moderate-income unit capacity and 15.2 percent of above moderate-income unit capacity in this extremely low-income area fosters income integration, while the inclusion of lower-income unit capacity increases lower-income housing stock and reduces potential for displacement while allowing residents to remain in their neighborhood.

Figure 1G-22: Percentage of Unit Capacity by Median Income



Source: 2016-2020 ACS and City of Kerman 2023

A small proportion of unit capacity (1.0 percent) is identified in the very low-income Rotary Park neighborhood between South Vineland and South Madera Avenues, south of West Kearney Avenue, with 5.3 percent of moderate-income unit capacity and less than one percent of above moderate-income unit capacity. These are primarily individual site infill units that will potentially foster place-based revitalization in this older neighborhood.

Potential for 23.6 percent of lower-income, 12.0 percent of moderate-income, and 52.3 percent of above moderate-income unit capacity is identified on sites in low-income areas in the California-Kearney, Central Kerman, and western side of the older central core area. Above moderate-income capacity includes sites 1 and 32, both in the Central Kerman neighborhood, which account for a significant portion of the above moderate-income unit capacity in the city. Lower-income unit potential is identified on scattered sites in the low income neighborhoods, although primarily along more traveled roadways enabling access to resources, with the largest unit capacity potential identified in site 2 north of West Whitebridge and adjacent to above moderate-income unit capacity, which facilitates an income-integrated neighborhood in a high resource area while it expands more affordable housing stock resources and provides mobility opportunities for residents who want to move but stay in the same neighborhood, thereby reducing displacement risk. Moderate- and above moderate-income infill sites also have the potential to foster place-based revitalization in older portions of these low-income existing neighborhoods as well as provide mobility opportunities for moderate- and above moderate-income households.

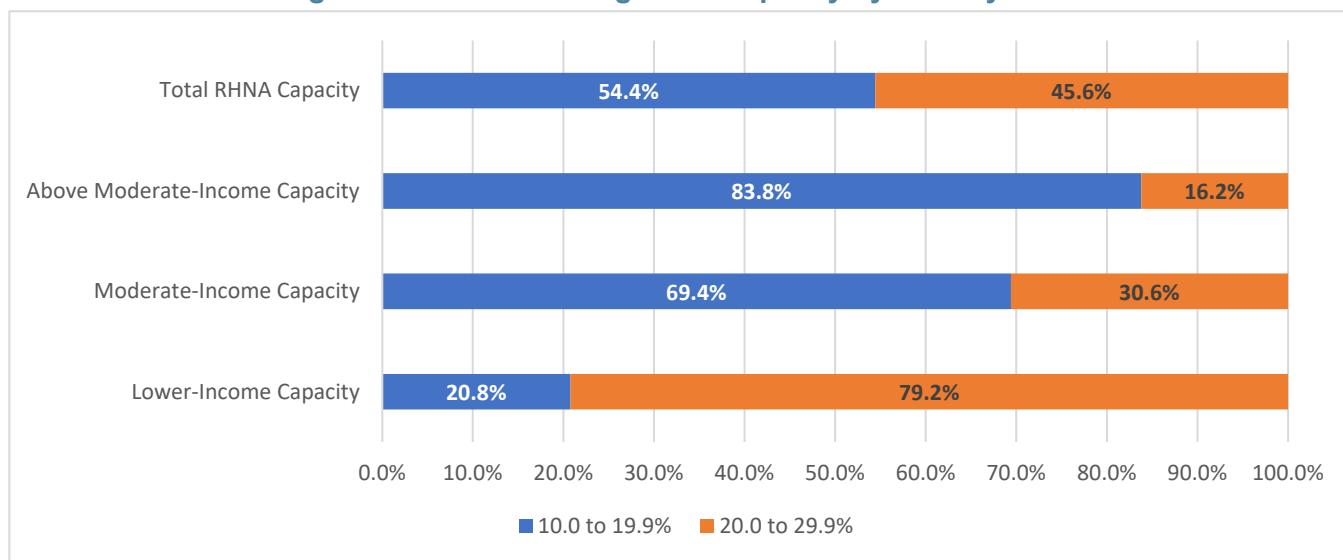
The moderate-income portion of the city, including the Lions Park neighborhood, includes 22.5 percent of the total number of units in the sites inventory. This represents 62.7 percent of moderate-income unit potential and 31.9 percent of above moderate-income unit potential. This will provide housing mobility opportunities for moderate- and higher-income households in a high resource designation. No lower-income unit potential is identified in this area.

Poverty

As presented in **Figure 1G-23**, **Percentage Unit Capacity by Poverty Rate**, approximately 45.6 percent of unit capacity is identified east of South Madera Avenue where poverty rates are 20.8 percent, and 54.4 percent of the unit capacity is identified west of South Madera Avenue where poverty rates are 19.8 percent. Although this is not a significant difference in the poverty rates, 79.2 percent of lower-income unit capacity is identified on the east side, primarily in the Kiwanis Park neighborhood, which has the lowest median income in the city. This encourages the development of housing mobility opportunities for lower-income households in mixed-income neighborhoods, and increases lower-income housing stock to address the need for affordable housing so that cost-burdened and overcrowded households can remain in their neighborhoods. Inclusion of 20.8 percent of lower-income units within the higher-median-income western side of the city (in the Central Kerman neighborhood) facilitates lower-income housing mobility opportunities in an income-integrated, high resource area and helps to reduce concentrations of poverty in other areas of the city.

In addition to these lower-income units, 30.6 percent of moderate-income units and 16.2 percent of above moderate-income units are projected in these higher poverty neighborhoods to affirmatively further fair housing through integrated-income development. The City has included **Program 12** to actively promote construction of ADUs in high resource and higher median income areas and monitor affordability of new ADUs to lower- and moderate-income households.

Figure 1G-23: Percentage Unit Capacity by Poverty Rate



Source: 2016-2020 ACS and City of Kerman 2023

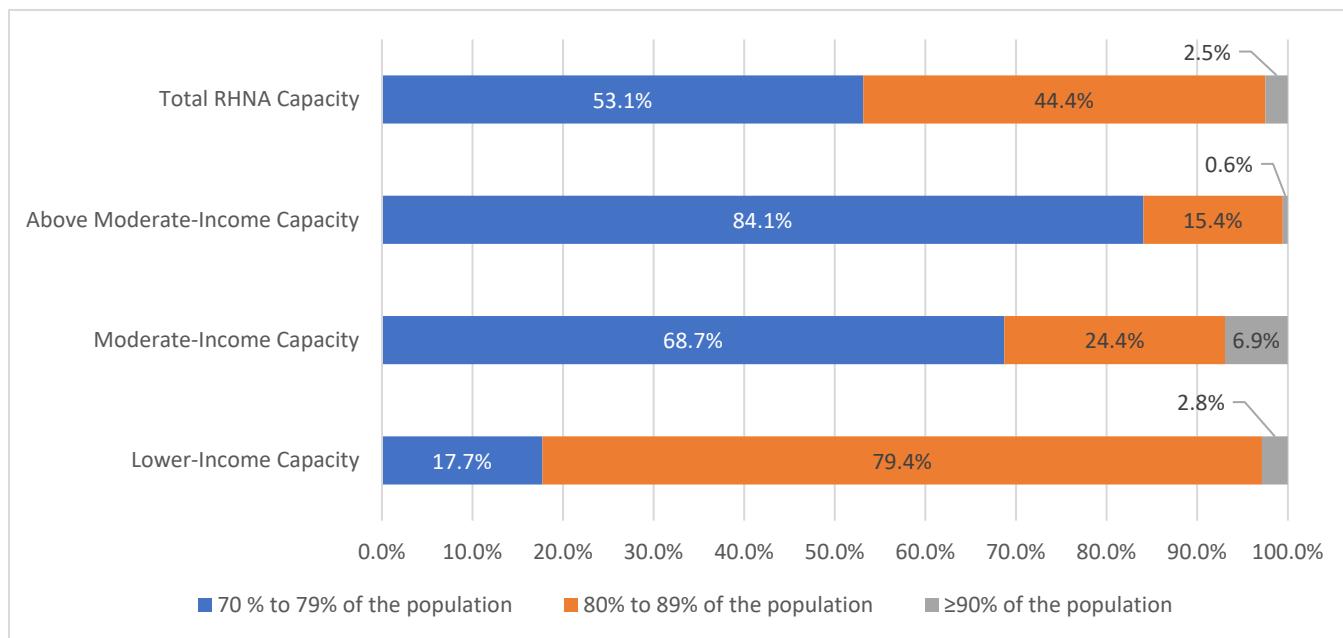
The combination of this program and facilitating the development of high-density housing in income-integrated developments, primarily with above moderate-income unit capacity, along primary commercial corridors and at the northern edge of the city that has historically been dominated by single-family units will help ameliorate patterns of segregation. The development of these sites will make Kerman more accessible to lower-income households while simultaneously increasing housing mobility opportunities accommodating a wider range of incomes.

Racial Demographics

Kerman is among Fresno County's more diverse jurisdictions, with communities of color comprising between 76.5 to 91.8 percent of the population within the various neighborhoods. As shown in **Figure 1G-9, Racial Demographics**, there is a pattern of lower concentration of non-White households on the western side of the city, coinciding with areas of relatively higher incomes and resources, and more racially segregated areas east of South Madera Avenue, with the highest concentration in the older central and California-Kearney neighborhoods of the city.

As shown in **Figure 1G-24**, **Percentage of Unit Capacity by Percentage of Non-White Population**, 53.1 percent of the total unit capacity is in neighborhoods where between 70.0 and 79.0 percent of the population are non-White, primarily in the Lions Park and Central Kerman neighborhoods on the west side. Another 44.4 percent of the capacity is in areas where 80.0 to 89.0 percent of the population identifies as non-White in the northeastern Kiwanis Park, and 1st/C Street central area west of South Madera Avenue, with 2.5 percent in areas where over 90.0 percent of the population identifies as non-White in the central and California-Kearney neighborhoods, both west of South Madera Avenue.

Figure 1G-24: Percentage of Unit Capacity by Percentage of Non-White Population



Source: 2016-2020 ACS and City of Kerman 2023

Of the lower-income unit capacity, 17.7 percent is projected in the area in which 79.3 percent of the population identifies as non-White. This offers an opportunity for lower-income households that may have been priced out and excluded from housing mobility opportunities to access resources in relatively less segregated neighborhoods in a high resource area adjacent to above moderate-income unit capacity.

The majority of lower-income units (79.4 percent) has been identified in areas in the east side of the city where 80.0 to 89.0 percent of the population identifies as non-White; in an income integrated neighborhood along West Whitesbridge Avenue between South Vineland and South Goldenrod; in site U-2 on the north side of West Kearney Boulevard at Vineland Avenue; and along the West Whitesbridge Avenue commercial corridor, increasing housing resources with access to transit, services, and commercial uses. This will also increase lower-income housing mobility opportunities for residents who may otherwise be priced out and are vulnerable to displacement in their own neighborhoods. A small proportion of lower-income unit capacity is identified in the southeast quadrant of the city, including the central core area and older California-Kearney neighborhood.

The majority of moderate-income unit capacity (68.7 percent) and above moderate-income unit capacity (84.1 percent) is identified in neighborhoods where 70.0 to 79.0 percent of the population identifies as non-White west of South Madera Avenue. These potential units will provide additional housing mobility opportunities for moderate- and above moderate-income households and facilitate income integrated neighborhoods by locating lower-income unit potential adjacent to them, or co-siting moderate- and above moderate-income units in a high resource designated area.

Additional capacity for moderate (24.4 percent) and above moderate-income (15.4 percent) units is distributed among areas with an 80.0 to 89.0 percent non-White population in the northeastern quadrant and 1st and C Streets central neighborhoods. The remaining 6.9 percent of above moderate-income and 0.6 percent of moderate-income unit capacity are identified in the central section and southeast corner of the city, with the highest proportion of communities of color (above 90.0 percent) and lower incomes, fostering income integration and potential place-based revitalization.

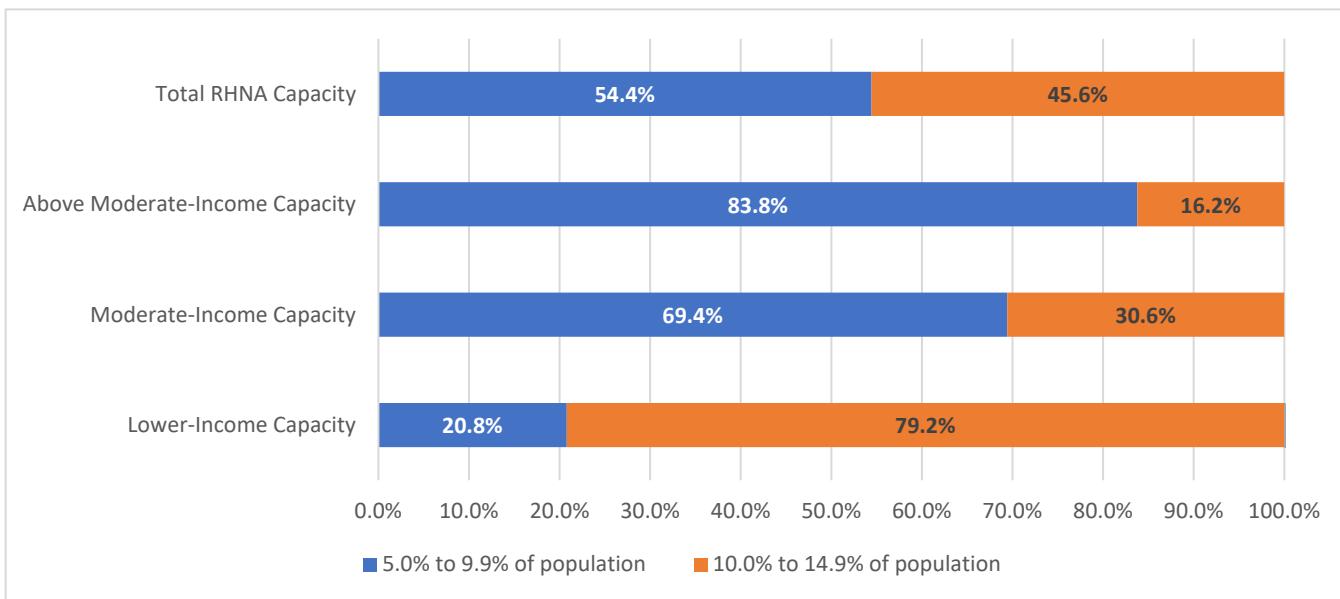
Disability

Approximately 10.2 percent of Kerman's population lives with one or more types of disability, as shown on **Figure 1G-10, Disability Rate in Kerman**. Within the eastern tract, 14.8 percent of the population experience one or more disabilities; within the western census tract, the disability rate is 8.9 percent. Therefore, as shown on **Figure 1G-2526, Percentage Unit Capacity by Disability**, providing 45.6 percent of unit capacity in the east side—including 79.2 percent of lower-income unit capacity, 30.6 percent of moderate-income unit capacity, and 16.2 percent of above moderate-income unit capacity—will provide new accessible housing mobility opportunities for persons with disabilities in locations close to commercial, services, bus stops, and primary transportation corridors to Fresno for additional amenities and resources. Unit capacity identified on the west side of the city—including 83.8 percent of the above moderate-income unit capacity, 69.4 percent of moderate-income unit capacity, and 21.0 percent of lower-income unit capacity—provides additional, affordable, accessible housing supply and mobility opportunities for persons with disabilities.

As stakeholders identified during regional outreach, high housing costs and a shortage of permanently supportive housing countywide has generally increased displacement risk for residents with disabilities and presents a barrier to persons with disabilities. Locating units affordable to lower- and moderate-income residents in and around major commercial centers will help to improve access for and accommodate the needs of persons living with disabilities,

who often benefit from close access to services and amenities as well as proximity to transit routes.

Figure 1G-25: Percentage of Unit Capacity by Disability Rate



Source: 2016-2020 ACS and City of Kerman 2023

Familial Status

Although the majority of households in the city are married couple families, 19.9 percent of total households are single-female-headed households, of which 33.8 percent have their own children. The rate of female-headed households with household incomes below the poverty line is 22.2 percent, which suggests that, although not a large proportion of the households in the city, single-parent, female-headed households may have more limited access to housing. The spatial distribution of children in single-parent, female-headed households as a percentage of total households is not readily visible with available data. Between 20.0 and 40.0 percent of all census tracts in the city are single-parent, female-headed households with children. However, a slightly greater proportion of lower-income single female-headed households may reside in the vicinity of the deed-restricted housing stock and Golden West Mobile Home Park as well as the lower-income neighborhoods in the central core. These housing stock resources would be more affordable to lower-income female headed-households without a cost burden, as well as to other lower-income households. The availability of 79.2 percent of the lower-income RHNA unit capacity on the east side increases the opportunities for female-headed households currently experiencing overpayment and/or overcrowding to acquire affordable and adequately sized housing with access to resources to help prevent displacement. The identification of 20.8 percent of the lower-income unit capacity on the west side increases the opportunities for female-headed households with children to obtain housing in a high resource area. Additionally, moderate- and above moderate-income unit capacity will increase housing mobility opportunities for higher income single, female-headed households, as well as all other household types, to find appropriate units within Kerman. Overall, female-headed households of any economic status will have access to new housing opportunities, as will other single-parent households, persons living alone, seniors, lower-income families, and other households.

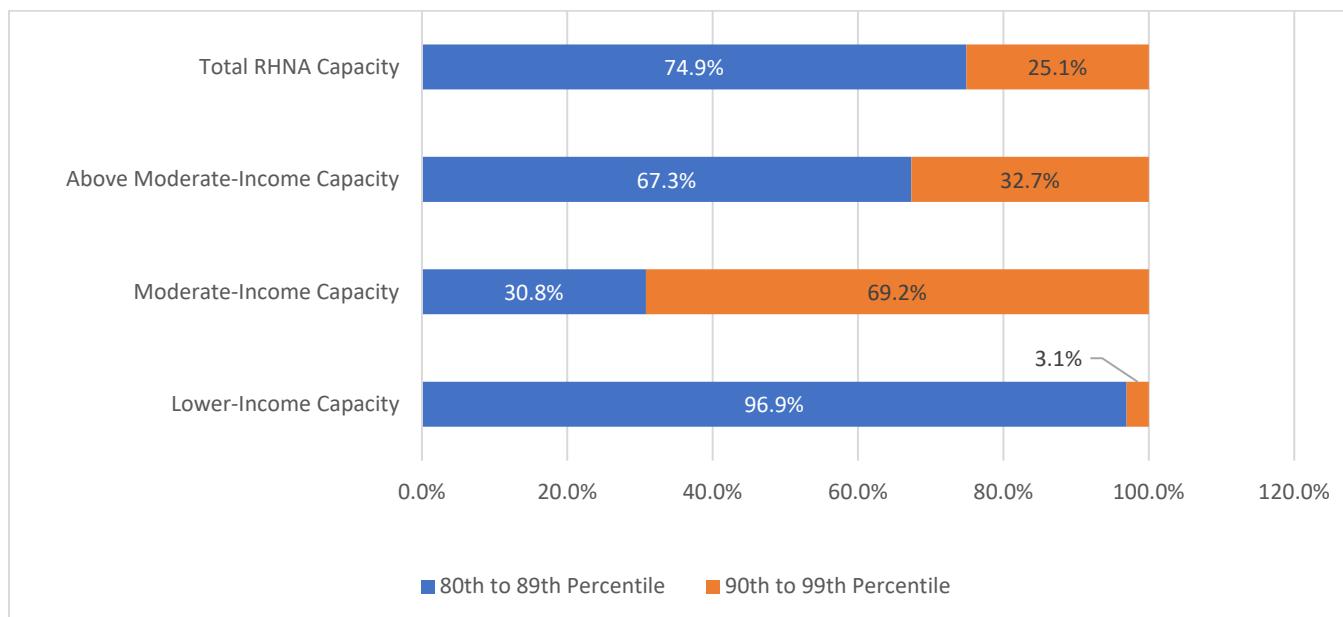
Potential Effect on Access to Opportunity

Job and Transit Proximity

All residential areas in Kerman score “closest proximity,” as shown on **Figure 1G-12, Jobs Proximity Index**, with scores above the 80th percentile, likely due to Kerman’s close proximity to Fresno, the region’s primary employment center. The older central neighborhoods along the South Madera Avenue commercial corridor and the Lions Park neighborhood are ranked “closest proximity” with rates in the 90th percentile.

As shown on **Figure 1G-2627, Percentage of Unit Capacity by Jobs Proximity Index Scores**, 25.1 percent of the unit capacity is sited in areas with the highest jobs proximity index score in the central portions and southwestern corner of the city—including 32.7 percent of above moderate-income unit capacity, 69.2 percent of moderate-income unit capacity, and 3.1 percent of lower-income unit capacity. This can provide housing mobility opportunities for all income levels, close proximity to employment in the central commercial area, and access to employment opportunities to the west toward Fresno. The majority of unit potential (74.9 percent) is in the remaining portions of the city, which also provide access to employment opportunities along the South Madera Avenue commercial area, to the Walmart center and Westside Transit (San Joaquin Transit) stop in the northeast corner of the city, and to jobs outside the city.

Figure 1G-26: Percentage of Unit Capacity by Jobs Proximity Index Scores



Source: 2016-2020 ACS and City of Kerman 2023

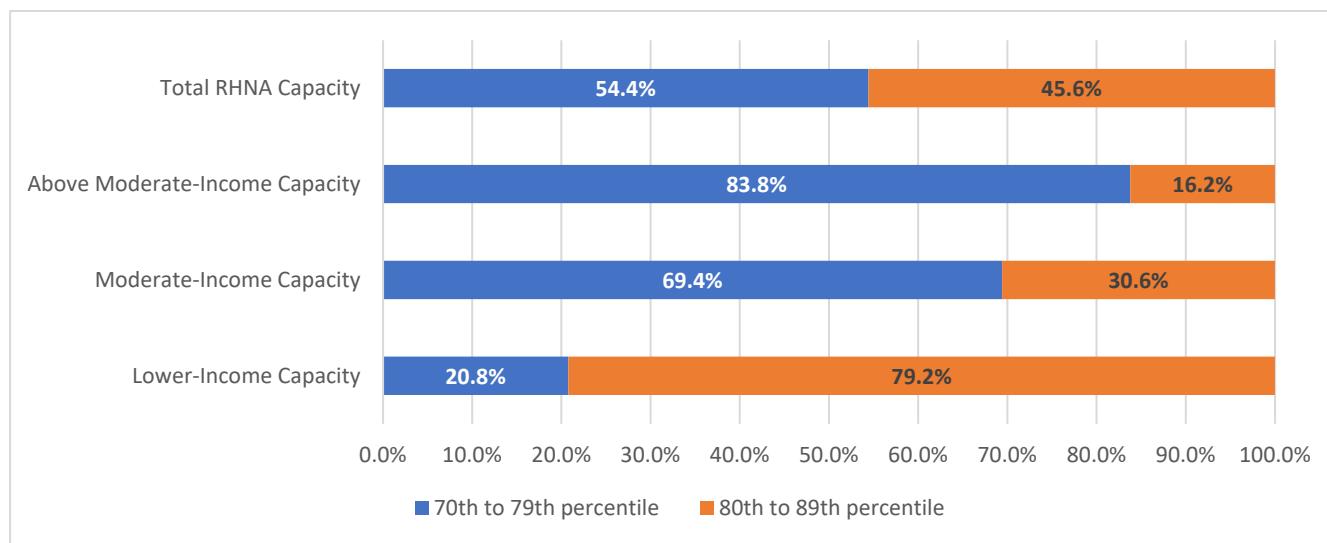
Development of these sites will help to further improve the jobs-housing ratio, with residential development in and near commercial and transit corridors as well as income-integrated and mixed-income development, thus improving jobs proximity for current and future residents of Kerman.

Environmental Health

CalEnviroScreen 4.0 scores for Kerman demonstrate relatively adverse environmental conditions citywide, with scores between the 79th and 88th percentiles (**Figure 1G-15, CalEnviroScreen Scores**). In Kerman, areas east of South Madera Avenue see slightly more adverse impacts than areas to the west, consistent with other opportunity access indicators. The entire city is considered an SB 535-qualifying disadvantaged community, representing areas of potential concern regarding fair housing, including disproportionate exposure to environmental hazards and a concentration of vulnerable populations. However, commercial agriculture and natural resource extraction close to Kerman may contribute to these adverse environmental conditions.

As presented on **Figure 1G-27**, **Percentage of Unit Capacity by CalEnviroScreen Percentiles**, approximately 54.4 percent of the sites inventory capacity has been identified in neighborhoods scoring below the 80th percentiles west of South Madera Avenue. These sites have capacity for 83.8 percent of above moderate-income unit capacity, 69.4 percent of the moderate-income capacity, and 20.8 percent of lower-income capacity. The majority of these sites are around the edges of the city, adjacent to agricultural uses, which suggests that these factors may influence the environmental scores. Site capacity for primarily lower- (79.2 percent), with moderate-income units (30.6 percent) and 16.2 percent above moderate-income units, is identified in areas scoring between the 80th and 89th percentile. Development potential throughout the community is envisioned to improve environmental conditions through incorporation of outdoor spaces, transitional buffers and screening between residential and nonresidential uses, and promotion of pedestrian and bicycle facilities, thus promoting environmental sustainability.

Figure 1G-27: Percentage of Unit Capacity by CalEnviroScreen Percentiles



Source: 2016-2020 ACS and City of Kerman 2023

Investment in the older central areas through development of vacant infill sites and underutilized sites U-1 and U-2 will facilitate place-based revitalization and will increase the supply of housing for all income levels in an area susceptible to displacement due to lower incomes and housing costs. At the same time, it will encourage income integration between and within new development sites. Lower- and moderate-income unit capacity identified in the

western sections of the city provide housing mobility opportunities in the higher resource area of the city—including siting lower-income unit capacity adjacent to above moderate-income unit capacity for increased income integration potential north of West Whitesbridge Avenue—and facilitate housing mobility opportunities in areas of the city with slightly more positive environmental scores.

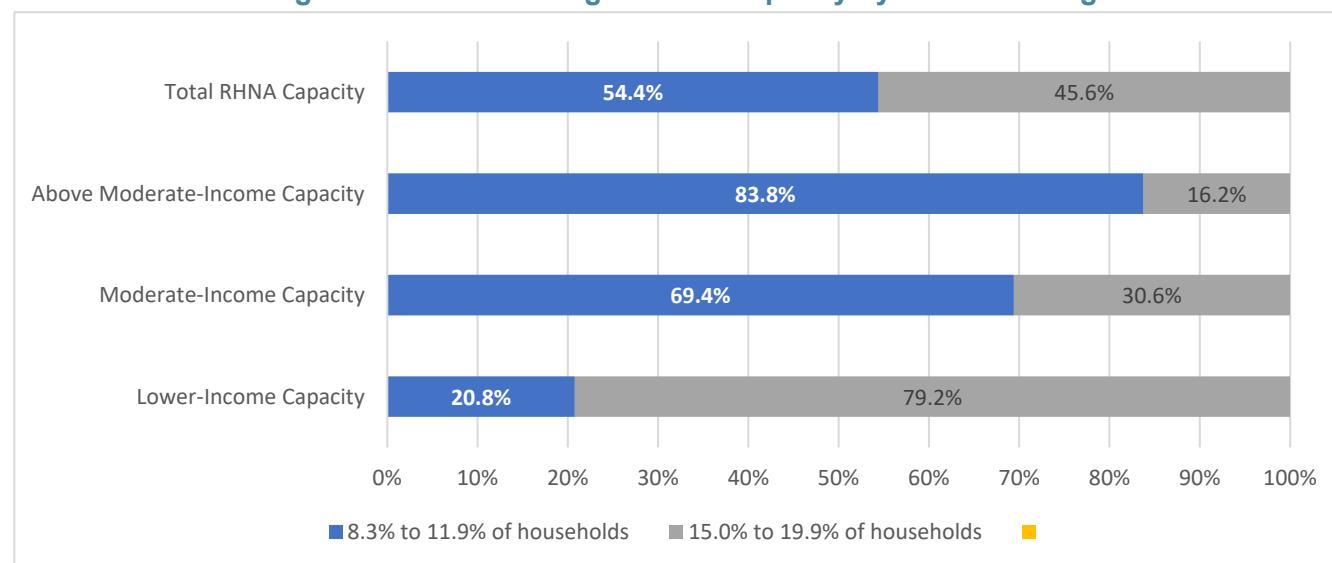
Potential Effect on Displacement Risk

Overcrowding

The overcrowding rate in Kerman is 7.5 percent, with 3.3 percent of Kerman households considered severely overcrowded. Overcrowding is higher among renters (9.9 percent) compared to homeowners (5.3 percent). As shown in **Figure 1G-16, Overcrowding in Kerman**, 19.4 percent of households east of South Madera Avenue are overcrowded, with 10.3 percent of the households severely overcrowded, compared to 8.8 percent of households to the west. The higher concentration of overcrowding in the eastern portion of the city may be attributed to the higher proportion of renters (54.2 percent), lower incomes, and slightly higher rate of poverty overall compared to the western portion of the city (37.8 percent of households).

As presented on **Figure 1G-28**, **Percentage of Unit Capacity by Overcrowding**, the smallest proportion of the unit capacity, 45.6 percent, is identified in the east side of the city, where overcrowding rates are above 15.0 percent. This unit capacity includes 79.2 percent of lower-income unit capacity and 30.6 percent of moderate-income unit capacity, which will help to alleviate overcrowding by increasing the affordable housing supply in a range of sizes. The remainder of the lower- and moderate-income unit capacity in the west side of the city will facilitate housing mobility opportunities and ease pressure on the housing stock, thus potentially reducing displacement risk and overcrowding for these households.

Figure 1G-28: Percentage of Unit Capacity by Overcrowding



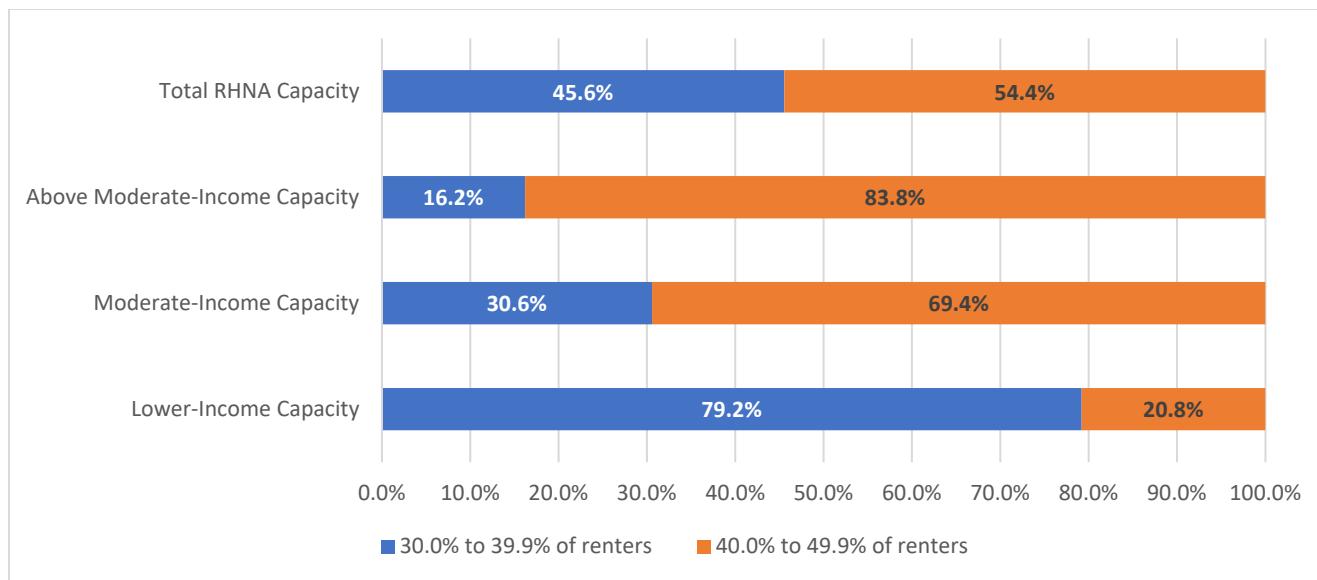
Source: 2016-2020 ACS and City of Kerman 2023

Overpayment

Owners and renters throughout Kerman are overpaying for housing, likely due to increases in housing costs that have outpaced wage increases, with 37.2 percent of all households experiencing some level of overpayment (**Table 1G-9, Cost Burden in Kerman, 2010-2018**). Of cost-burdened households, 51.2 percent are renters, and lower-and moderate-income households are most at risk of displacement due to overpayment. Geographically, although there is a higher proportion of renters east of South Madera Avenue, a higher rate of homeowners overpay. In comparison, west of South Madera Avenue a higher proportion of renters are cost burdened although homeowners are the predominant household tenure. Special-needs populations, including female-headed households, large families, persons with disabilities, and seniors often fall into the lower-income category and may be particularly at risk of displacement when housing opportunities at affordable costs, sizes, or access to resources are not available.

As shown on **Figure 1G-2930, Percentage of Unit Capacity by Rate of Renter Overpayment**, 54.4 percent of unit capacity has been identified in the west side of the city where renters comprise 37.8 percent of households, of whom 41.6 percent are cost burdened. It is likely that the rate of renter overpayment varies within the two neighborhoods north and south of West Kearney Avenue, and the older western side of the central core area (bounded by West Kearney Avenue to the north, West A. Street to the south, South 1st Street to the west, and South Madera Avenue to the east) based on income and proportion of renter occupied housing units, among other indicators.

The older central core area has the highest proportion of non-White population, the lowest income, over 40.0 percent poverty rate, and 57.2 percent of households are renters, compared to the Lions Park and Central Kerman neighborhoods, which have higher incomes, lower rates of segregation, predominantly homeowner tenure, and lower proportions of extremely low-income households. This suggests that there may be a greater need for affordable housing stock among households in the central core neighborhood. Further, 69.4 percent of moderate-income unit capacity. This increases the supply of lower- and moderate-income units throughout the western side of the city, with the majority of lower-income units in close proximity to commercial and retail services along South Madera Avenue and West Whitesbridge Avenue. This will help to alleviate conditions that contribute to overpayment by reducing the gap between supply and demand for this type of housing, help de-concentrate renter overpayment in the central core area, provide housing mobility opportunities for lower- and moderate-income households, and facilitate income-integration in higher income and high resource neighborhoods.

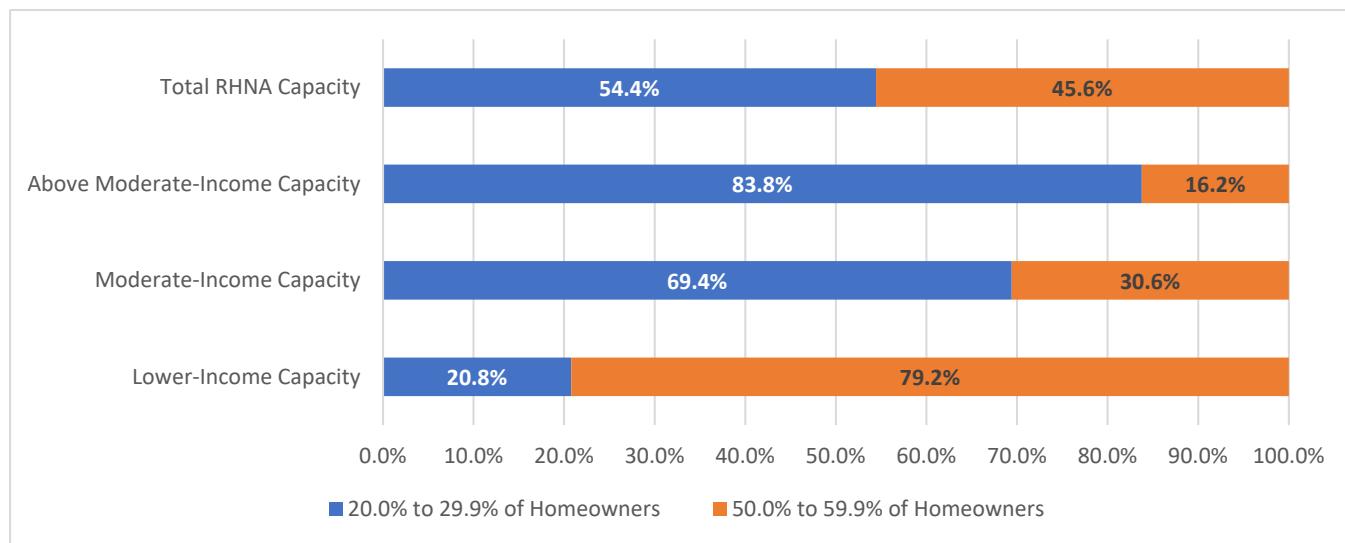
Figure 1G-29: Percentage of Unit Capacity by Rate of Renter Overpayment

Source: 2016-2020 ACS and City of Kerman 2023

Approximately 79.2 percent of lower-income unit capacity and 30.6 percent of moderate-income unit capacity is identified east of South Madera Avenue with the lower rate of renter overpayment, in addition to 16.2 percent of above moderate-income unit capacity. The inclusion of additional affordable housing stock in this area will provide housing mobility opportunities for lower-income households throughout the city, contribute to the reduction of households at risk of displacement within both east and west sides of the city, and increase accessibility to commercial uses, transit stops, and services along West Whitesbrige Avenue as well as in the commercial center of the city.

The rate of homeowner overpayment in Kerman varies widely between the two census tracts, with the highest rate of homeowner overpayment (54.1) in the east. Income, rate of poverty, tenure, and racial demographics may help to spatially suggest which neighborhoods have the greatest need for affordable housing stock. Because the area has a lower median income, a higher rate of extremely low-income households, and the highest proportion of communities of color in the city, the central core area may have the highest need for affordable ownership stock. To help meet this need, 45.6 percent of the unit capacity is identified in neighborhoods on the east side of the city. As shown on **Figure 1G-3031, Percentage of Unit Capacity by Rate of Homeowner Overpayment**, 79.2 percent of lower-income unit capacity, 30.6 percent of moderate-income unit capacity, and 16.2 percent of above moderate-income unit capacity is located in areas of the city with higher rates of homeowner cost burden. The lower- and moderate-income housing unit capacity is primarily identified north of Kearney Boulevard and can help de-concentrate rates of overpayment in this neighborhood while providing housing mobility opportunities for all lower and moderate-income households experiencing overpayment and risk of displacement. Above moderate-income unit capacity throughout the city facilitates more income-integrated neighborhoods, and provides additional housing stock for above moderate-income households, which may alleviate some homeowner overpayment among higher income households.

Figure 1G-30: Percentage of Unit Capacity by Rate of Homeowner Overpayment



Source: 2016-2020 ACS and City of Kerman 2023

Contributing Factors

Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the City identified factors that contribute to fair housing issues, as shown in **Table 1G-15, Factors Contributing to Fair Housing Issues**. While there are several strategies identified to address the fair housing issues, the most pressing issues are the concentration of lower-income households in the northeast area, which may reflect barriers to housing mobility opportunities, and disproportionate housing need for renters. Prioritized contributing factors are **bolded** in **Table 1G-15** and associated actions to meaningfully affirmatively further fair housing related to these factors are ***bold and italicized***. Additional programs to affirmatively further fair housing are included in **Section 1G-1, Action Plan**.

Table 1G-15: Factors Contributing to Fair Housing Issues

AFH Identified Fair Housing Issue	Contributing Factor	Meaningful Actions
Concentration of lower-income households in northeast area (Kiwanis neighborhood)	Location of 5 of 8 affordable housing complexes Concentration of HCV holders Location of Golden West Kerman mobile home park Limited alternative affordable options in the city	Program 7: Affordable Housing Incentives Program 10: Extremely Low-Income Households Program 12: Promote and Facilitate Accessory Units Program 28: Housing Choice Vouchers
Disproportionate displacement risk for persons with disabilities	Shortage of supportive units Limited transit connectivity High costs of accessibility modifications	Program 7: Affordable Housing Incentives Program 10: Extremely Low-Income Households Program 14: Housing for a Variety of Needs Program 17: Reasonable Accommodations and

AFH Identified Fair Housing Issue	Contributing Factor	Meaningful Actions
		Universal Design <i>Program 23: Fresno County Housing Assistance Rehabilitation Program</i> <i>Program 24: Fresno County Rental Rehabilitation Program</i> Program 30: Improve Access to Resources
Limited access to services and resources	Limited transit connectivity Low school performance scores	Program 30: Improve Access to Resources
Disproportionate housing need for renters	Low vacancy rates Shortage of rental options Rapidly increasing rental costs	<i>Program 7: Affordable Housing Incentives</i> Program 10: Extremely Low-Income Households <i>Program 12: Promote and Facilitate Accessory Units</i>

SECTION 1G-4: CONSTRAINTS

Land Use Controls

General Plan

Analysis

The 2040 Kerman General Plan includes five land use designations that allow residential development (**Table 1G-16, General Plan Land Use Designations**).

Table 1G-16: General Plan Land Use Designations

Designation	Maximum Density	Typical Uses	Compatible Zoning
Residential Designations			
Very Low Density Residential (VLDR)	2 du/acre	Single family detached dwellings Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	RR RR-43 RR-100
Low Density Residential (LDR)	9 du/acre	Single family detached dwellings Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-1-7 R-1-12 SD-R-5 SD-R-4.5 PD-R-7 PD-R-12
Medium Density Residential (MDR)	12 du/acre	Single family detached dwellings Small-lot multifamily dwellings, including duplexes, triplexes, fourplexes, and mobile homes Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-1-7 R-1-12 R-2 SD-R-5 SD-R-4.5 SD-R-3.5 PD-R-7 PD-R-12
High Density Residential (HDR)	24 du/acre	Large-lot multifamily dwellings, including apartment complexes, senior housing, and condominiums Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-3 SD-R-2.5 PD-R-2.5
Commercial Designation			
General Commercial	0.3 FAR	This designation identifies areas generally located along Madera and Whitesbridge Avenues that are appropriate for shopping centers, retail uses, and offices. Development with this designation will have the following distinguishing features: landscaping, construction of offstreet parking, regulated signs, and site plan review of new uses or extensive expansion of existing uses. Projects in these areas are required to comply with the design standards of the Kerman Zoning	GC

Designation	Maximum Density	Typical Uses	Compatible Zoning
		<u>Ordinance's design districts.</u>	
Office	<u>1.0 FAR</u>	<u>Attached or detached single-family dwellings</u> <u>Administrative and professional offices</u>	<u>CG, PA</u>
Mixed-Use Designation			
Mixed-Use (MU)	20 du/acre 1.0 FAR	<ul style="list-style-type: none"> Single- and multifamily dwellings Major retail stores and restaurants Personal service/repair, medical, and office uses Administrative and professional offices Central gathering places 	MU

Source: City of Kerman 2040 General Plan.

Conclusion

The General Plan land use designations offers a range of housing densities in the community.

Recommended Action

None required.

Zoning Ordinance

Analysis

The City's zoning ordinance contains the following zoning districts that allow for residential units (**Table 1G-17, Residential Zoning Districts**).

Table 1G-17: Residential Zoning Districts

Zoning District	Allowable Density (per General Plan)	Purpose
Residential Zones		
<u>Rural Residential (RR)</u> (RR, RR-43, RR-100) <u>Compatible with Very Low Density Residential (VLDR)</u>	<u>2 du/acre</u> N/A	To allow for low-density residential development on large lots in order to preserve the rural character of Kerman, allow for agricultural uses, and serve as a transition area between urbanizing lands and agriculture.
<u>Single-Family Residential (SFR)</u> (R-1-7, R-1-12) <u>Compatible with Low Density</u>	<u>9 du/acre</u> N/A	<u>The purpose of this district is to provide for residential areas within Kerman which allow a range of densities for single-family homes, and uses compatible with the single-family district.</u> This district shall promote an environment which is free of traffic and parking congestion, significant noise levels, and uses which are not

Zoning District	Allowable Density (per General Plan)	Purpose
<u>Residential (LDR)</u>		complementary to residential neighborhoods.
<u>Multiple Family Residential (MFR)</u> (R-2, R-3)	<u>12 du/acre</u> N/A	To provide for a range of multiple-family residential densities that are designated in a manner which do not conflict with surrounding residential uses and do not over burden local streets.
<u>Compatible with Medium Density Residential (MFR)</u>		
<u>High Density Residential (HDR)</u> (R-3)	<u>20 – 24 du/acre</u>	<p><u>This designation allows for residential development at a density of up to 20 units per gross acre of up to one residential unit per 1,500 square feet of gross area. For sites of at least 0.08 acres, minimum density is 20 dwelling units per acre. Development in this category could encompass apartment complexes, senior housing, and condominiums. Though single-family housing is permitted in this zone, no proposals to develop single-family housing in this zone have been made in the past ten years.</u></p> <p><u>This designation is applied to lands near, but not directly on, Madera and Whitesbridge Avenues.</u></p>
Nonresidential Zones Allowing Residential Uses		
Urban Reserve (UR) (RR, RR-43, RR-100)	<u>2 du/acre</u> 0.2 du/acre N/A	To preserve land for agriculture; serve as a holding zone for future urban development; and, prevent the encroachment of urban uses or incompatible agriculturally-related uses.
<u>Compatible with Urban Reserve (UR)</u>		
Mixed-Use (MU)	<u>20 du/acre</u> N/A	The district is intended to allow for a combination of residential, office and commercial uses. The district discourages uses of a service or industrial nature or those generating high volumes of vehicle traffic.
<u>Compatible with Mixed Use (MU)</u>		
General Commercial (GC)	<u>N/A</u> 0.3 FAR	This zone allows residential uses as part of commercial mixed-use developers as well as standalone residential uses, consistent with the standards in the R3 zone.
<u>Compatible with General Commercial (GC)</u>		
<u>Office Professional (OP)</u> <u>Professional and Administrative Office District (PA)</u>	<u>0.1 FAR</u> N/A	To provide areas in the community which are appropriate for office development and identify residential sites which, due to their location, are appropriate for transition to office use. Single family uses are allowed <u>by-right</u> , and multi-family uses are permitted.
<u>Compatible with Office (O)</u>		
Smart Development (SD)		To promote development designs that respond to significant planning-related issues facing the San Joaquin Valley, including urbanization of agricultural land, air pollution, housing affordability, traffic, aesthetics, and neighborhood deterioration.
SD-R-5	4 to 7 dwelling units per acre	
SD-R-4.5	5 to 8 dwelling units per acre	
SD-R-3.5	6.5 to 12.5 dwelling units per acre	
SD-R-2.5	8 to 20 dwelling	

Zoning District	Allowable Density <u>(per General Plan)</u>	Purpose
	units per acre	

Source: City of Kerman Municipal Code, 2022.

Conclusion

The City's Zoning Ordinance provides for a range of housing options.

Recommended Action

None required.

Residential Development Standards

Analysis

Table 1G-18, Residential Development Standards, lists and describes the residential development standards in Kerman. These development standards are typical and consistent with standards in surrounding communities. Consistent with Government Code Section 65940.1(a)(1) related to transparency requirements, zoning and development standards for all parcels in the city, and the City's fees are available on the City's website.

Table 1G-18: Residential Development Standards

Zoning District	Minimum Lot Size	Density ¹	Height (ft.)	Coverage	Minimum Lot Dimensions (ft.)		Minimum Setbacks (ft.)			Open Space
					Width	Depth	Front	Rear	Side	
RR	0.5 acre	2 du/acre	35	40%	120	n/a	35	25	15	n/a
RR-43	1 acre		35	40%	120	n/a	35	25	15	n/a
RR-100	2½ acres		35	40%	120	n/a	35	25	15	n/a
R-1-12	12,000 sq. ft.	2 du/acre	35	45%	120	100	35	15	12	n/a
R-1-7	7,000 sf.	9 du/acre	35	45%	75	n/a	25	15	5	n/a
R-2	7,000 sf.	12 du/acre	35	45%	70	n/a	20	15	5	5% net area ³
R-3	7,000 sf.	240 du/acre ²	35 ⁴	50%	70	n/a	15	15	5	5% net area ³
<u>GC</u>	<u>7,000 sf</u>	<u>24 du/acre 0.3 FAR</u>	<u>35⁴</u>	<u>50%</u>	<u>70</u>	<u>n/a</u>	<u>15</u>	<u>15</u>	<u>5</u>	<u>5% net area³</u>
<u>MU</u>	<u>3 acres</u>	<u>20 du/acre</u>	<u>35</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>10⁵</u>	<u>—</u>	<u>—</u>	<u>n/a</u>
SD-R-5	5,000 sf.	7 du/acre	35	45%	n/a	n/a	25	5	5	900 sq. ft.
SD-R-4.5	4,500 sf.	8 du/acre	35	50%	n/a	n/a	20	5	5	750 sq. ft.
SD-R-3.5	3,500 sf.	12.5 du/acre	35	60%	n/a	n/a	15	5	5	500 sq. ft.
SD-R-2.5	2,500 sf.	20 du/acre	35	70%	n/a	n/a	10	5	5	250 sq. ft.

Source: City of Kerman Municipal Code Sections 17.36, 17.40, 17.42, 17.58, and 17.74, Zoning Ordinance, 2022.

¹ Maximum density is defined by the Land Use designation, as defined by the General Plan. Zoning standards allow for the densities identified in General Plan.

² Residential development on parcels larger than 0.08 acres shall have a minimum density of 20 units per acre to ensure affordability standards, unless it can be demonstrated that affordability can be achieved with a lesser density.

³ Open space requirement of 5% of net site area only applies where there are 10 or more units proposed.

⁴ The maximum number of stories in this zone is one when the parcel is abutting a single-family residence, but in other areas is not specified.

⁵ There shall be a ten-foot landscaped setback where parcels abut on a street right-of-way, except that parcels fronting Whitesbridge Road shall have a front yard setback that is sixty feet from the centerline of Whitesbridge.

Parking

Table 1G-19, Residential Parking Standards, summarizes the residential parking requirements in Kerman.

Table 1G-19: Residential Parking Standards

Type of Residential Development		Required Parking Spaces	
Single family detached, duplexes, halfplexes, and mobile homes		Minimum of 2 covered spaces per unit	
Second unit		1 space/ bedroom or efficiency unit	
Apartments, condominiums, townhouses, rowhouses, and cluster development	1 BR ¹	1.5 spaces per unit	One of the required parking spaces per unit must be covered. At least 0.5 of the required parking spaces per unit shall be provided as guest parking
	More than 1 BR	2 spaces per unit	
Mobile home park		2 off-street spaces (one covered) per unit; one shall be covered. 1 supplemental space for boats, travel trailers, and other vehicles for each 10 mobile home lots. 1 guest space for every 5 mobile home sites.	

Source: Kerman Zoning Ordinance, 2014.

¹ Any room that could be converted to a bedroom (such as a den) will be considered a bedroom when computing required parking.

Parking requirements in Kerman are normal for city of its size—2 spaces per unit for single family residential, 1.5 spaces for one bedroom, and 2 spaces for two-or-more-bedroom multifamily dwelling units. Parking requirements for multifamily projects are similar to requirements for single family dwellings. For example, a subdivision of 10 single family homes would require 20 parking spaces. A 10-unit multifamily project (with 4 two-bedroom units and 6 three-bedroom units) would require 18 resident parking spaces plus 5 guest parking spaces for a total of 23 parking spaces. These parking requirements do not constrain the development of housing directly.

However, the requirement for 1.5 parking spaces for studio and one-bedroom multifamily units may be in excess of need, particularly projects catering to seniors or lower income households, which may be more transit dependent than other income groups. Moreover, by allowing such modifications through an administrative process, the requirement for making variance findings and conducting a public hearing would be eliminated, thereby reducing the time and cost for project processing.

Open Space and Park Requirements

As shown in **Table 1G-18, Residential Development Standards**, the City requires open space to be set aside in certain residential zones. For developments with 10 or more units in the R-2 and R-3 zones, 5 percent of the net area must be set aside as open space. Within the Smart Development Combining District, the zoning ordinance has

a minimum yard requirement ranging from 250 square feet in the SD-R-2.5 to 900 square feet in the SD-R-5.

Conclusion

The development standards are typical for most Central Valley and California communities and do not pose any potential constraints to the development of affordable housing in Kerman. However, parking standards will need to be amended to include parking standards for emergency shelters and may be amended to reflect lower parking needs for groups that make greater use of transit, such as seniors and lower-income households.

Recommended Action

Program 15 will add parking standards for emergency shelters in compliance with Government Code Section 65583(a)(4)(A)(ii) and will revise parking standards for studio and one-bedroom units.

Growth Management

Analysis

The City of Kerman General Plan Land Use Element has growth management policies that balance infill development with outward expansion into the sphere of influence. The goal is to promote an urban growth pattern that is compact, contiguous, and concentric. The General Plan establishes a 2040 Growth Boundary Line, and expansion beyond this line will not be considered unless the City's "80% Infill Policy" is fulfilled. The General Plan divided the residential areas within the City's proposed sphere of influence into two areas, illustrated on Figure 3-2 in the Land Use Element of the 2040 Kerman General Plan. Area 1 directly abuts the city on the east and west sides, and Area 2 represents an additional extension beyond Area 1 to the northwest and northeast of the city.

The City may consider requests to amend the current Sphere of Influence and City limits into Area 2 if Area 1 has reached the 80 percent infill criteria (for residentially designated lands). The City Council may, at that time, consider allowing development beyond the Area 1 Growth Boundary Line.

~~In order to consider growth beyond the 2040 Growth Boundary Line, one of the areas must have reached the 80 percent infill criteria, meaning 80 percent of the residential area has built out. Both annexations proposed to meet the RHNA are within Residential Area 1.~~ The City ~~will~~ is not relying on annexation to meet the unaccommodated need for lower-income units.

Conclusion

Since the City has adequate capacity within current city limits to meet its Regional Housing Needs Allocation (RHNA), the Growth Boundary Line is not a constraint to meeting the City's housing needs.

Recommended Action

None required.

Density Bonus

Analysis

Chapter 17.70 of the City's zoning ordinance implements State law requirements to receive density bonuses for residential developments providing moderate- and lower-income housing. The City grants at least a 35 percent density bonus over the housing unit density allowed by the existing zoning for housing developments consisting of five or more dwelling units. This requires the approval of the Kerman Planning Commission and City Council. The bonus is granted if the developer agrees to meet one of the following conditions:

- At least 10 percent of the units are for lower-income households.
- At least 25 percent of the units are for low- or moderate-income households.
- At least 50 percent of the units are for qualifying residents as defined in Section 51.2 of the Civil Code.

Only one of the density bonuses may apply to a qualifying project. The density bonus shall not be included when determining the number of housing units that equals 10 or 25 percent of the total. In addition, the ordinance provides a density bonus for a development with child-care facilities.

Under current State law (Government Code Section 65915), cities and counties must provide a density increase of 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.

Conclusion

Kerman's Density Bonus Ordinance does not comply with current State law because it does not allow for a density bonus of up to 80 percent of the otherwise maximum allowable residential density for developments with 100 percent of units affordable to lower-income households.

Recommended Action

The Housing Element includes Program 15 to update the density bonus ordinance to comply with State law.

Zoning for a Variety of Housing Types

Analysis

Title 17 (Zoning) of the City of Kerman Municipal Code describes the City's regulations for residential development. **Table 1G-20, Residential Uses Permitted by Zone**, summarizes the housing types permitted and conditionally permitted under the zoning ordinance.

Table 1G-20: Residential Uses Permitted by Zone

District Name	UR	OPR	RR	R-1	R-2	R-3	MHP	SD ¹	MU	OD	GC	C-S	M-1
Single Family Dwelling	P	P	P	P	P	P	-	P	C	P	C	-	-
Multifamily (40 or fewer units)	-	-	-	-	P	P	-	C	C	C	C	-	-
Multifamily (41 to 100 units)	-	-	-	-	C	C	-	C	C	C	C	-	-
Manufactured Housing	P	P	P	P	P	P	P	P	C	-	-	-	-
Mobile Home Park	-	-	C	C	C	C	C	C	C	-	-	-	-
Employee Housing ²	P	P	P	P	P	P	-	P	-	-	-	-	-
Farmworker Housing ³	P	P	P	P	P	P	-	P	-	-	-	-	-
Emergency Shelters (30 or fewer)	-	-	-	-	-	-	-	-	-	-	-	P	P
Transitional Housing	-	-	P	P	P	P	-	P	-	C	C	-	-
Supportive Housing	-	-	P	P	P	P	-	C	-	C	C	-	-
Single Room Occupancy	-	-	-	-	-	-	-	-	-	-	-	-	-
Community Care Facility (6 or fewer)	-	-	C	C	-	-	-	C	C	-	-	-	-
Community Care Facility (7 or more)	-	-	-	-	-	-	-	-	-	-	-	-	-
Licensed Group Care Home (6 or fewer)	-	-	C	-	-	-	-	-	-	-	-	-	-
Accessory Dwelling Unit	P	C	P/C	P/C	C	C	-	C	C	-	-	-	-

Source: City of Kerman Zoning Ordinance, 2017.

Notes: P: permitted, C: conditional use permit, “-“ no provisions.

¹ Permitted uses in SD are the same as those in R-1. Conditional uses are the same as those in R-1, R-2, and R-3.

² Defined as housing for 6 or fewer employees in a single-family dwelling in districts where single-family dwellings are allowed.

³ Defined as housing with up to 12 units or 36 beds designed for use by a single family or household.

Multifamily Residential Districts

The Kerman Zoning Ordinance expressly permits duplexes and up to 40 multiple-family dwelling units per site in the R-2 and R-3 zone districts. Multifamily developments exceeding 40 units up to a maximum of 100 units require a conditional use permit in these zones. Multifamily housing is also permitted subject to a conditional use permit in the MU, OP, GC, and –SD Combining districts.

The current maximum of 100 units per project is based on the City's experience with past projects. Kerman is a relatively small community, and the typical multifamily project has not exceeded 100 units due to market demand or project feasibility. The City has approved several affordable projects, and none of them came close to the 100-unit maximum. The Kerman Acre (Granada Commons) Apartments, built in 2010, was a small affordable apartment complex of only 16 units; the Kearney Palms Senior Apartments Phase III, built in 2012, included 44 affordable units; and the Hacienda Heights apartments included 68 affordable units. The City facilitated the development of these affordable projects with Redevelopment Agency funds ~~and fee waivers~~. None of these affordable projects were impacted by the zoning ordinance standard that limits multifamily to 100 units or the requirement for a conditional use permit for projects exceeding 40 units.

Manufactured Housing

In compliance with State law, the City's zoning ordinance expressly permits manufactured homes in all zones allowing single family homes.

Farmworker/Employee Housing

The zoning ordinance contains provisions that allow for farmworker and employee housing in all residential districts, in compliance with State law requirements.

In its Municipal Code the City describes employee housing and farmworker housing as follows:

Employee housing means “housing for six or fewer employees in a single-family dwelling in districts where single-family dwellings are allowed. Employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory or other similar term that implies the employee housing differs in any way from a family dwelling and shall not constitute a change in occupancy for purposes of local building codes. Additionally, employee housing shall not be subject to any fees to which other family dwellings of the same type in the same zone are not likewise subject.”

Farmworker housing is defined as “housing with up to twelve units or thirty-six beds designed for use by a single family or household, and which is considered an agricultural use of land per Health and Safety Code Section 17021.6.”

The Employee Housing Act (California Health and Safety Code Section 17021.5) requires employee housing for six or fewer employees to be treated as a single-family use and permitted in the same manner as other dwellings of the same type in the same zone. California Health and Safety Code Section 17021.6 requires farmworker and

employee housing up to 12 units or 36 beds to be considered an agricultural use and permitted in any zone that permits agricultural uses. Employee and farmworker housing are currently permitted in all residential zones, but the zoning code does not currently permit employee housing for six or fewer employees in the MU, OP, and GC zones, as would be required to comply with the Employee Housing Act.

Emergency Shelters

In May 2015 the City amended the zoning ordinance to comply with State law requirements for emergency shelters. The zoning ordinance defines emergency residential shelter as:

“Emergency residential shelter” means housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person, where no individual or household may be denied emergency shelter because of an inability to pay; as defined and used in Section 508019 of the California Health and Safety Code.

However, recent state law (AB 2339) expands the definition of “emergency shelters” to include other interim interventions, including but not limited to, navigation centers, bridge housing, and respite or recuperative care.

Emergency shelters are allowed by right in the C-S (Service Commercial) and M-1 (Light Manufacturing) zones subject to development standards that are allowed per State law. The City had previously limited occupancy in emergency shelters to 6 or fewer, but amended the ordinance in May 2015 to increase the occupancy limit to 30 beds. **Table 1G-21, Potential Emergency Shelter Sites**, shows the parcels that are vacant and zoned C-S and M-1.

In accordance with AB 2339 (2022) the Housing Element must identify potential sites for emergency shelters in residential areas. Zones C-S and M-1 do not currently allow other residential uses. The City has identified the R-3 zone as appropriate to accommodate a year round emergency shelter. Sites in the R-3 are identified in Table 1G-6. There are 12 parcels totaling 34.8 acres that are zoned C-S or M-1 or R-3 and could potentially accommodate an emergency shelter by right. The 2022 Point-in-Time Count estimated that there were 541 homeless individuals within Fresno County but outside of the City of Fresno. As a percentage of the total population, it is estimated that the number of community members who are experiencing homelessness in Kerman may be seven, but based on local experience, the number could be as high as sixteen. The C-S, M-1, or R-3 zones provide more than enough capacity to accommodate the City’s need for homeless shelters. Given that the city is about one mile long from north to south, these zones are within walking distance of the downtown where services are available.

Table 1G-21: Potential Emergency Shelter Sites

APN	Acreage	Land Use Plan Designation	Zone
02038519S	4.42	High Density Residential	R-3
02305041ST	0.35	Medium Density Residential	R-3
02310024S	0.33	High Density Residential	R-3
02340502S	0.62	High Density Residential	R-3

APN	Acreage	Land Use Plan Designation	Zone
02347203S	0.19	Medium Density Residential	R-3
02359041S	0.98	Medium Density Residential	R-3
02307302S	2.78	Service Commercial	M-1
02322005S	0.78	Service Commercial	CS
02307111S	0.62	Service Commercial	CS
02306139S	6.13	General Commercial	CS
02306138S	8.29	Industrial	CS
02306137S	9.29	Industrial	CS

Source: Fresno County and City of Kerman, 2023.

Transitional and Supportive Housing

The City has adopted the following definitions that ensure compliance with State law.

“Transitional housing”: 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. Transitional housing units are residential uses allowed in all zones that allow residential uses, subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.

“Supportive housing”: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to on-site or off-site 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. Supportive housing units are residential uses allowed in all zones that allow residential uses, subject only to the requirements and restrictions that apply to other residential uses of the same type in the same zone.

“Target populations”: 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 include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

The City also added Section 17.92.030 to read: “Transitional housing and supportive housing shall be considered a residential use of property and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.”

Low Barrier Navigation Centers

The zoning ordinance does not currently contain provisions for low-barrier navigation centers.

Single Room Occupancy Units

The zoning ordinance does not currently contain provisions for SRO housing.

Group Homes

The zoning ordinance makes some provisions for group homes but does not fully comply with State law requirements. Group homes fall under two defined land uses in the zoning ordinance: "community care facility" and "group home" (or "group housing facility"). The definitions are as follows.

"Community care facility" means any facility, place or building which is maintained and operated to provide nonmedical residential care, emergency shelters, adult day care, or home-finding agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, or incompetent persons. "Community care facility" shall include residential facility, residential care facility for the elderly, adult day care facility, home finding agency, and social rehabilitation facility, as defined in Section 1502 of the Health and Safety Code, and includes the following:

- A. Adult Residential Facility. Provides twenty-four-hour-a-day nonmedical care and supervision to adults who are mentally disordered or otherwise handicapped except elderly persons, who are in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual.
- B. Residential Care Facility for the Elderly. A group housing arrangement chosen voluntarily by residents who are at least sixty-two years of age and who are provided varying levels of supportive services of care, as agreed upon at the time of admission, based upon their varying needs.
- C. Rehabilitation Facility. Provides twenty-four-hour-a-day nonmedical care and supervision in a group setting to adults and/or emancipated minors recovering from alcohol and/or drug misuse, who are currently or potentially capable of meeting their life support needs independently; but who temporarily need assistance, guidance, and counseling.
- D. Foster Family Home. Any residential facility providing twenty-four-hour care for six or fewer foster children which is owned, leased or rented and is the residence of the foster parent or parents, including their family, in whose care the foster children have been placed. Such placement may be by a public or private child placement agency or by a court order, or by voluntary placement by a parent, parents or guardian.

"Group home" or "group housing facility" means any building, facility, premises, house, structure, dwelling unit, multiple dwelling unit, apartment house, or portion thereof, at which persons reside in a group occupancy setting, but not including a hotel, motel, fraternity, sorority, rooming and/or boarding house, rest home or family. This facility is generally characterized by the provision of pre-arranged or organized household structure or program. Residents of a facility may also receive medical treatment in addition to any nonmedical supportive services in a residential or congregate care setting, as opposed to a hospital. Group housing facilities, except

those located in a single family dwelling with six or fewer persons, are subject to the provisions of Chapter 17.12.

While the definition for “group home” implies that group housing facilities with six or fewer persons in a single-family dwelling are not subject to a conditional use permit, the zoning code does not clearly allow them in all zones allowing single family residential uses. In fact, licensed group care homes are identified specifically as a conditional use in the RR zone. This is the only reference to licensed group care homes in the zoning code. There are no provisions for group homes of seven or more in any of the zones.

Accessory Dwelling Units

The zoning ordinance is internally inconsistent in its treatment of second residential and accessory dwelling units. Chapter 17.66, Accessory Residential Units, explains that accessory residential units shall be permitted in all single-family or multifamily residential districts; however, second residential units (with reference to Chapter 17.66) are also listed as conditionally permitted within the UR, OPR, RR, R-1, R-2, and R-3 zones. Accessory dwelling units are permitted ministerially and by a building permit or zoning certification to establish its compliance. The City currently provides pre-approved standard ADU plans that range in size from 386 to 696 square feet. These plans are available in three (3) different architectural styles: Ranch/Early Century, Mediterranean/Mission, and Cottage.

Conclusion

In summary, amendments to the City’s zoning ordinance are required to address the provision of a variety of housing types:

- **Farmworker/Employee Housing:** The zoning ordinance does not fully comply with the Employee Housing Act in that employee housing for six or fewer is not expressly permitted in all zones allowing single family uses.
- **Single Room Occupancy:** Single room occupancy facilities are not defined in the zoning ordinance.
- **Group Homes:** The provisions for group homes should be clarified and amended to fully comply with State law, including allowing residential care facilities, regardless of size, in all zones that permit residential uses of the same type, in accordance with the City’s definition of family.
- **Second Units:** The zoning ordinance should be amended to remove inconsistencies and clarify that second units are permitted in all zones allowing single family uses.
- **Accessory Dwelling Units (ADU):** continue to incentivize and promote ADU development that can be offered at affordable rent for very low- to moderate-income households to be consistent with State law. The zoning ordinance must also specify streamlining ADU developments by easing restrictions and requirements and reducing fees, limiting the processing timeline to 60 days, and easing parking requirements. Amend the zoning code to be consistent with the latest State legislation related to ADUs, ensuring that ADUs are permitted in all zones that permit single-family or multifamily uses, and permit the construction of a junior accessory dwelling unit (JADU) on each lot in addition to an ADU, in accordance with California Government Code Section 65852.2.

- **Transitional and Supportive Housing:** Amend individual zone sections to include transitional and supportive housing as a permitted use subject to the same standards as other residential buildings of the same type and to allow supportive housing in multifamily and mixed-use zones.
- **Emergency Shelter:** Amend R-3 zone to permit emergency shelters by-right and amend the definition of emergency shelter to include other interim interventions.

Recommended Action

The Housing Element includes **Program 15** to amend the zoning ordinance to address farmworker and employee housing, transitional and supportive housing, emergency shelters, single room occupancy units, group homes, and second residential and accessory dwelling units; and Program 16 to remove the CUP requirement in the MU and GC zones to ensure it does not impact mixed-use and multifamily development.

On- and Off-Site Improvement Standards

Analysis

The City of Kerman requires that developers complete certain site improvements in conjunction with new housing development. The following improvements are required for residential subdivisions according to Title 16 of the municipal code:

- Streets and highways must be graded and surfaced prior to the issuance of any building permit. This includes the extension of all subdivision streets, highways, or public ways to the intercepting paving line of any county road, city street, or State highway.
- All underground utilities, sanitary sewers, and storm drains in streets, service roads, alleys, or highways must be constructed prior to the surfacing of such streets.
- Street infrastructure including curb and gutters, sidewalks, streetlights, street signs, and fire hydrants must be installed.

Local streets make up the majority of the residential street network in Kerman, rather than major and secondary arterial and collector streets. The City's standards for local street right-of-way is 60 feet, with a curb-to-curb pavement width of 36 to 40 feet, two lanes, and on-street parallel parking on both sides of the street. Residential projects in the Smart Development Combining District may reduce local street right-of-way to 50 feet with a curb-to-curb pavement width of 32 feet. This reduces the cost of street infrastructure and provides more buildable area in a subdivision. Several existing single family residential projects were developed with this reduced standard, and the City has approved several subdivision maps in the SD Zone.

Conclusion

These off-site standards do not act as an impediment to the production of housing for lower-income households. Installation of these off-site improvements is considered a "cost of doing business." From the City's vantage point, these improvements are necessary to ensure that Kerman is built in a manner that benefits residents of the subdivision and the city as a whole.

Recommended Action

None required.

Fees and Exactions

Analysis

Various fees and improvements are charged by the City to cover costs of processing permits and providing services and facilities, such as utilities, parks, and infrastructure. Almost all of these fees are charged on a pro-rata share system based on the magnitude of the project's impact or the extent of benefit. **Table 1G-22, Typical Processing and Permitting Fees**, shows the typical planning fees for market-rate residential development in Kerman.

Table 1G-22: Typical Processing and Permitting Fees

Type	Fee
<i>Planning and Application Fee</i>	
Site Plan Review (major)	\$11,345
Site Plan Review (minor)	\$7,088
Variance Review	\$2,835
Conditional Use Permit (major)	\$5,670
Conditional Use Permit (minor)	\$2,835
General Plan Amendment	\$7,500
Specific Plan	Consultant Cost + 15%
Lot Line Adjustment	\$1,134
Minor Deviation	\$333
Fire Department Review	Determined by Fire District
<i>Environmental Fees</i>	
Categorical Exemption	\$189
Negative/Mitigated Negative Declaration	Consultant Cost + 15%
Environmental Impact Report	Consultant Cost + 15%
<i>Subdivision Fees</i>	
Tentative Parcel Map (1–4 Lots)	\$2,268
Tentative Tract Map (5+ Lots)	\$5,670 (+\$26/lot if over 100 lots)
Smart Development (SD)	\$4,725
Rezone/Prezone Map Amendment	\$7,500
Annexation	\$10,000
Development Agreement	\$7,500

Source: *City of Kerman Development Fee Schedule, 2023*.

In addition to the typical planning fees, several regional fees are also charged for residential development: Regional Transportation Mitigation and Indirect Source Review. For school fees, the Kerman Unified School District assesses a school impact fee of \$4.08 per square foot on all new residential development. Currently, there are no exemptions from the school impact fee, but the school board will review and consider requests for exemption from the fee.

The City also charges development impact fees for all new residential projects. **Table 1G-23, Typical Fees for Single Family and Multifamily Developments**, shows typical planning, environmental, and development impact fees for two prototypical projects: a 100-unit single family subdivision and a 40-unit multifamily development. The estimated construction cost for the single family prototype unit before permit fees is about \$286,664. The plan check, permit, and impact fees account for an additional sum of \$27,782, or approximately 10 percent of the estimated construction cost. The multifamily prototype is a 40-unit, two-story multifamily housing development. The estimated construction cost for the multifamily prototype before permit and impact fees is roughly \$71,736 per unit. The fees for plan check, permits, and development impact total \$19,682 per multifamily unit. This constitutes approximately 27 percent of the estimated construction cost.

Table 1G-23: Typical Fees for Single Family and Multifamily Developments

Type of Fee	Single Family Subdivision (100 units)		Multifamily Development (40 units)	
	Total	Per Unit	Total	Per unit
Planning Fees				
Tentative Tract Map	\$5,670	\$57	-	-
Conditional Use Permit	-	-	-	-
General Plan Amendment	-	-	-	-
Rezone	-	-	-	-
<i>Subtotal</i>	<i>\$5,670</i>	<i>\$57</i>	<i>\$0</i>	<i>\$0</i>
Environmental Fees				
Categorical Exemption	-	-	\$189	\$5
Mitigated Negative Declaration	\$1,000+	\$10+	-	-
<i>Subtotal</i>	<i>\$1,000+</i>	<i>\$10+</i>	<i>\$189</i>	<i>\$5</i>
Impact Fees				
Administrative	\$50,000	\$500	\$19,000	\$475
Public Building Facilities	\$132,400	\$1,324	\$25,160	\$629
General Plan Fee	\$29,600	\$296	\$11,840	\$296
Fire Station and Equipment	\$73,000	\$730	\$17,680	\$442
Storm Basin Acquisition	\$25,200	\$252	\$6,160	\$154
Storm Drain Facilities	\$104,300	\$1,043	\$25,480	\$637
Water Front Footage	\$39,600	\$396	\$11,240	\$281
Water Oversize	\$30,400	\$304	\$11,520	\$288
Water Major Facilities	\$212,600	\$2,126	\$80,800	\$2,020
Sewer Front Footage	\$42,200	\$422	\$12,000	\$300
Sewer Oversize	\$55,400	\$554	\$21,040	\$526
Sewer Major Facilities	\$234,900	\$2,349	\$93,960	\$2,349

Type of Fee	Single Family Subdivision (100 units)		Multifamily Development (40 units)	
	Total	Per Unit	Total	Per unit
Parks Development	\$270,600	\$2,706	\$108,240	\$2,706
Parks Quimby	\$75,900	\$759	\$30,360	\$759
School District (\$4.47 sq. ft.)	\$894,000	\$8,940	\$178,800	\$4,470
Major Streets	\$154,500	\$1,545	\$41,960	\$1,049
Street Signals	\$31,000	\$159	\$8,440	\$211
Railroad Crossing	\$26,300	\$263	\$5,000	\$125
Outside Travel Lane	\$31,000	\$310	\$12,400	\$310
<i>Subtotal</i>	\$2,512,900	\$24,978	\$721,080	\$18,027
<i>Regional Impact Fees</i>				
Regional Transportation Mitigation Fee	\$163,700	\$1,637	\$46,000	\$1,150
Indirect Source Review	\$110,000	\$1,100	\$20,000	\$500
<i>Subtotal</i>	\$273,700	\$2,737	\$66,000	\$1,650
Total	\$2,793,270	\$27,782	\$787,269	\$19,682

Source: City of Kerman, 2023 and 2014.

Note: Assumes an average 2,000 s.f. single family unit and average 1,000 s.f. multifamily unit.

In creating a development fee structure, Kerman carefully balanced the need to offset the cost of public services with a level of fees that does not inhibit residential development. As a means of reducing the cost of paying these fees up front, the City allows deferred payment of fees—including Quimby/Park Development and Parking In-Lieu Fees—at the time a certificate of occupancy is issued for any of the residential units. **The City has also provided fee waivers for several affordable housing developments.**

Conclusion

City development impact fees are an estimated 10 to 27 percent of the total development costs for both single family and multifamily development. These fees are similar to or lower than many other communities in the region. The City makes every effort to work with developers to offset the cost of fees.

Recommended Action

None required.

Processing and Permit Procedures

Analysis

The development review process in the City of Kerman is governed by three levels of decision-making bodies: the Community Development Department, the Planning Commission, and the City Council.

Single family, multifamily, and mixed-use residential projects are reviewed by the Community Development Department through the site plan review process using applicable development standards, design guidelines, and the City's General Plan. The Community Development Department reviews development proposals for land-use

applicability, environmental impacts, aesthetic value, architectural style, and landscape to ensure a quality physical and environmental design. Any required environmental assessment is conducted concurrent with the planning analysis.

State law requires a jurisdiction's legislative body to make project decisions. In Kerman this body is the City Council. The City Council can adopt ordinances to delegate authority to other review bodies such as the Planning Commission. Approval of minor land use permits was delegated to the Community Development Director (e.g., Site Plan Permits). A site plan permit is approved by the Community Development Director at an administrative level. A hearing before the Planning Commission will only occur when a hearing is requested by the applicant or other interested persons. If no hearing is requested, the decision of the Community Development Director approving the site plan permit is final.

The Planning Commission reviews all discretionary projects that require an entitlement for a general plan amendment, zone change, variance, conditional use permit, subdivision, and/or specific plan. The Commission acts as an advisory body to the City Council as well as a final decision-making body. The City Council acts as the appellate body for any decisions made by the Planning Commission.

The permit requirements for residential uses depend on the type of project and the land use category. In the Multifamily land use category, projects with 40 or fewer units can be approved with only ministerial review (i.e., site plan review). Projects with a minimum of 20 percent of units affordable to lower-income households can also be approved ministerially. Projects with 41 or more units that do not meet the affordability threshold require a conditional use permit (CUP) and are reviewed by the Planning Commission. Currently, multifamily developments in the MU, OD, GC, and SD zones require a CUP. The purposes of discretionary review (CUP) are:

- To enable design review in accordance to community design plans and guidelines.
- To allow the City to modify development standards for housing development when necessary and appropriate.
- To mitigate potential environmental impacts of development.
- To ensure that the development will not adversely impact existing water supplies and sewer treatment capacity.

The Planning Commission's approval of a CUP must be based on the following findings:

1. That the proposed establishment, maintenance, and operations of the use applied for will not be detrimental to the public health, safety, and welfare of the persons residing or working in the neighborhood of such proposed use, or whether it will be injurious or detrimental to property and improvements in the neighborhood or the city.
2. That the proposed use is consistent with the Kerman general plan.
3. That the environmental document prepared as per the California Environmental Quality Act (CEQA) has

been considered prior to a decision,

4. That the site for the proposed use is adequate in size, shape, and location to accommodate the use as it relates to the district for which the use is proposed.

While larger multifamily projects could be constrained by the requirement of a CUP, recent affordable housing project approvals show that the CUP requirement is not overly burdensome. One affordable multifamily housing project was approved by the Planning Commission within six months from the date the application was deemed complete. This was a 60-unit project (Gateway Villas), which required a General Plan amendment, a rezone, and a CUP. The project application was received in January 2016 and was approved in June of the same year.

The discretionary process allows Planning Commissioners to review site layout and design and project features in accordance with design standards. In 2014 the City adopted residential design guidelines to help streamline and clarify the review and evaluation of project proposals. The City encourages applicants to contact the Community Development Department early in the project planning and design process to discuss key issues of their specific site. The City encourages applicants to submit a conceptual site plan to Planning staff prior to submittal of a formal application to assess the project for conformance with the guidelines before formal consideration by the Planning Commission and City Council. Decision makers use the guidelines as a framework for evaluating the design of development proposals. The City provides clear guidance to project applicants. The design review is limited to the design of the project and not the underlying land use. It is not considered a constraint on development.

Permit processing times vary depending on whether the project is ministerial (staff approval without a public hearing) or discretionary (public hearing required). In 2022, the typical processing time for housing development projects requiring more complex review or outside agency participation (e.g. Caltrans or Fresno Irrigation District, Fresno Local Agency Formation Commission) was between 10 and 18 months. All ministerial and discretionary residential projects are reviewed by several City departments prior to staff approval or a public hearing.

The Community Development Department reviews projects for compliance with the General Plan and the State Subdivision Map Act and the California Environmental Quality Act (CEQA). The Engineering Division reviews the project for its effect on roads, drainage, and City water and sewer capacity and supply. The North Central Fire Protection District ensures that fire safety standards are met.

The typical timeframe from project approval to issuance of a building permit will vary anywhere from 3 and 6 months.

Table 1G-24, Local Processing Times, describes typical permit processing timelines for projects. Each of these approvals or permit processes may happen concurrently.

Table 1G-24: Local Processing Times

Type of Approval or Permit	Typical Processing Time
Site Plan Review	45–60 days
Conditional Use Permit	60–90 days
General Plan Amendment/Zone Change	180–240 days
Tract Maps	120–180 days
Parcel Maps	60–90 days

Source: City of Kerman, 2023.

Smart Development projects are processed under a Development Plan (residential site plan review) process concurrently with tentative subdivision maps and zoning ordinance amendments outlined above. This is not considered an official entitlement, but is reviewed as part of a tentative site map review. These types of projects are typically processed within a six- to seven-month time period, and are subject to set development standards under the Smart Development Zone. With a robust review by staff, Commission, and Council, the community gets a better-designed residential product. This review benefits the community in the long-term.

Mixed-Use projects are processed as a conditional use permit. This procedure is also outlined above. A master plan of development is required for review in addition to a conditional use permit for all projects proposed in the M-U district. The procedure for a CUP is outlined above. The master plan must demonstrate that the proposed project conforms with the objectives of the mixed-use designation under the Kerman general plan. The master plan must include a detailed review of the following items:

- Buildings and structures, including architectural design, colors and materials. Architectural renderings and exterior elevations shall be submitted.
- Yards and spaces between buildings, including proposed surface materials.
- Proposed landscaping, including location and plant types.
- Proposed signs, including location, size, height and type of illumination.
- Proposed lighting, including location and fixture type.
- Walls and fences, including location, height, proposed materials and colors.
- Off-street parking, including the location, number of spaces and dimensions of parking, landscaping features and internal circulation patterns.

As with Smart Development projects, the staff and Commission's review of mixed-use projects usually takes longer because there is more extensive review of the design details in the submittal package. However, with the additional review by staff, Commission, and Council, the community gets a better-designed development product, which will

benefit the community in the long-term.

The above discussion of cost and time necessary to process and approve City discretionary permits shows that the CUP process is reasonable. However, the Housing Element includes a program to track the time and cost associated with processing use permits for housing projects to monitor the impact of these processes and look for ways to streamline permits for housing. The Housing Element also includes a program to modify the use permit findings to remove the reference to “morals.”

Applicability of Design Guidelines

Most residential developments must submit a conceptual site plan, elevations, and landscape plans to Planning staff prior to submittal of formal land use application. This is consist for all proposed projects. The Development Review reviews and provides comments and conditions on proposed development projects and is composed of staff from the departments of Planning and Development, Public Works, Police, Parks and Recreation, Fire and other outside agencies.

The following principles have been used as a guide for the development of individual residential design guidelines. In the event that the specific guidelines do not clearly address a given condition, the Basic Design Principles should be consulted for general direction. The Basic Design Principles are used by the planning staff and Planning Commission/City Council when evaluating all residential projects in the City, and when considering the acceptability of unique proposals that vary from the specific guidelines.

- Design to reflect the uniqueness of Kerman and the site.
- Integrate new development into the surrounding city fabric.
- Design projects with internal continuity.
- Minimize the impact of garages and driveways along street frontages.
- Provide visual variety in new residential developments.
- Design buildings with strong architectural integrity.
- Integrate substantial landscaping into all projects.
- Respect adjacent neighbors.
- Use quality materials and craftsmanship.

All guidelines listed above are design guidelines and may pose a constraint to the development of housing. As part of the upcoming Zoning Ordinance update, the City plans to establish objective design standards (see Program 22).

Senate Bill 330

The City does not currently have a process in place to address SB 330.

Senate Bill 35

The City does not currently have a process in place to address SB 35.

Conclusion

As a small city with limited development, Kerman does not experience the backlogs in development typical in many larger jurisdictions. In most cases, even when Planning Commission or City Council review is required, approval can be obtained in about three to five months. Small projects, such as single family units, may receive over-the-counter approval with a simple site plan. While larger multifamily projects could be constrained by the requirement of a CUP, recent affordable housing project approvals show that the CUP requirement is not overly burdensome. One recent multifamily housing project, Gateway Villas, was approved by the Planning Commission within six months from the date the application was deemed complete.

Recommended Action

Through **Program 19** the City will establish formal procedures for permit processing consistent with the requirements of SB 330 and SB 35.

Building Codes

Analysis

The City of Kerman has adopted the 2022 California Building Code. The City has not made any local amendments that impact residential development. The City established the Housing Appeals Board, as required by California Building Code Section 113, to hear, affirm, modify, and rule on decisions rendered by the building officials regarding the purposes of the building code. The City of Kerman Code Enforcement Division works with the Police Department, Fire Department, Planning Division, and Building Division to investigate reported violations of laws relating to nuisances and zoning. Such investigations typically include unpermitted home occupations, unpermitted units, dangerous structures, fence violations, unpermitted signs, graffiti, debris and weeds, and inoperable and illegal vehicles. The code enforcement process is typically initiated in three ways: 1) observation by City staff, 2) as a consequence of an action (i.e., application for permit); or 3) in response to a complaint by an individual. The City relies on residents to help identify the majority of the code violations, particularly with the budget cuts and reduced staffing and resources.

Conclusion

The City has not made any local amendments to the code that would impact the cost of housing.

Recommended Action

None required.

Constraints on Housing for Persons with Disabilities

Analysis

California Building Code

As previously stated, the City follows the 2022 California Building Code. The City established the Access Appeals Board as required by California Health and Safety Code Section 19757.5 to hear, affirm, modify, and rule on decisions rendered by the building officials regarding the American with Disabilities Act and California Access Code. The California Access Code provides the minimum standards for accessibility. There are currently no amendments to the building codes that would diminish the ability to accommodate persons with disabilities or effect accessibility.

Definition of Family

The Kerman Zoning Ordinance defines family as:

"Family" means one or more persons occupying a premises and living as a single housekeeping unit as distinguished from a group occupying a hotel, club, fraternity or sorority house. The family shall be deemed to include necessary servants.

This definition complies with State law.

Zoning and Land Use Policies

As described above, the provisions for group homes in the zoning ordinance should be clarified and amended to fully comply with State law.

Reasonable Accommodation

The City does not currently have a formal process to grant reasonable accommodation requests. The zoning ordinance must be amended to establish a formal reasonable accommodations process.

Conclusion

Amendments to the City's zoning ordinance are required to address group homes and provide for reasonable accommodation procedures.

Recommended Action

The Housing Element includes an action to amend the zoning ordinance to address group homes and adopt a reasonable accommodation ordinance. Additionally, the City has included **Program 17** to provide information about the reasonable accommodation ordinance on its website and at the Planning counter.

At Risk Analysis

As required by California Government Code Section 65583, the Housing Element must analyze the extent to which

below-market rate units are at risk of converting to market-rate housing. If there are at-risk units, the Element should include programs to encourage preservation of these units or to replace any that are converted to market rate. The units to be considered are any units that were constructed using federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Housing is considered to be “at risk” if it is eligible to be converted to non-low-income housing due to: (1) the termination of a rental subsidy contract, (2) mortgage prepayment, or (3) the expiration of affordability restrictions. The time period applicable in making this determination is the 10-year period following the last mandated update of the Housing Element, which, in the case of all Fresno County jurisdictions, is December 31, 2023.

There are 414 assisted affordable units in Kerman and none are at risk of expiring in the next 10 years, see **Table 1G-25, Assisted Housing Developments**. The City assisted in the development of several new affordable units using former Redevelopment Agency funds. The City also offers Development Impact Fee waivers upon request from the project applicant prior to the issuance of the building permit. In these cases, fees can be deferred until the issuance of the Certificate of Occupancy by Council decision, and by providing fee waivers.

Table 1G-25: Assisted Housing Developments

Name	Address	Target Population	Funding Source	# of Units	# of Affordable Units	Affordable Units Expiration	Risk Level
Kerman Sunset Apartments	430 S. Sixth Street	Non-targeted	LIHTC, USDA	36	35	2059	Not at risk
Kearney Palms Senior Apartments	14608 W. Kearney Street	Senior	LIHTC	81	80	2060	Not at risk
Kearney Palms, Phase II	14606 W. Kearney Blvd.	Senior	LIHTC	20	20	2063	Not at risk
Kerman Garden Apts.	166 S. Madera Ave	Non-targeted	USDA	93	89	2037	Not at risk
Kearney Palms Senior Apartments, Phase III	14644 W. Kearney Blvd	Senior	LIHTC, HOME	44	43	2063	Not at risk
Hacienda Heights	15880 W. Gateway	Non-targeted	LIHTC, HOME, RDA	69	68	2066	Not at risk
Kerman Acre Apartments	14570 California Avenue	Non-targeted	Public Housing	16	16	2064	Not at risk
Helsem Terrace	938 South 9th Street	Non-targeted	Public Housing	40	40	In perpetuity	Not at risk
Gateway Villas	S. Siskiyou & Gateway Blvd.	Large Family	LIHTC	61	60	2073	Not at risk
Total				420	414		
Total At Risk				--	0		

Source: California Housing Partnership Corporation, 2022. Note: *At-risk year is estimated based on year built and funding programs. Actual affordable expiration date is not confirmed.

Though no units are considered to be at risk during the next ten years, should one of the above affordable projects convert affordable units to market-rate unexpectedly through termination of a rent subsidy contract, or mortgage prepayment , there would be three methods to preserve the at-risk units: acquisition and rehabilitation, replacement, or a rent subsidy.

Acquisition and Rehabilitation

The factors that must be used to determine the cost of preserving low-income housing include property acquisition, rehabilitation, and financing. Actual acquisition costs depend on several variables, such as condition, size, location, existing financing, and availability of financing (governmental and market). Looking at multifamily buildings throughout Fresno County, prices ranged from \$72,916 per unit for a 48-unit complex building in Fresno to \$300,000 per unit for a 15-unit complex.

Replacement

Another alternative to preserve the overall number of affordable housing units in the county is to construct new units to replace other affordable housing stock that has been converted to market-rate housing. Multifamily replacement property would be constructed with the same number of units, with the same number of bedrooms and amenities as the one removed from the affordable housing stock.

The cost of new affordable housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, type of construction (fair/good), and on- and off-site improvements. According to a local developer, projects in the City of Kerman average at \$240 per square foot. For an example 1000 square foot apartment unit, the estimated per-unit cost to replace affordable housing would be \$240,000 per unit. For a twenty-unit building with units of 1000 square feet each, total construction costs for the building would be \$4,800,000. These construction costs do not include costs of buying land, which could add significant costs depending on the number of units that needed to be replaced.

Rent Subsidy

Housing affordability can also be preserved by seeking alternative means of subsidizing rents, such as the Tenant Protection Vouchers which is a subset of the housing choice voucher (HCV) program described previously. Under HCVs, the United States Department of Housing and Urban Development (HUD) pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair-market rent on the unit. Based on HUD's 2022 fair-market rents, the subsidy needed to preserve a unit in Fresno County at an affordable rent for a four-person, extremely low-income household would be an estimated \$443 per month for a two-bedroom unit, or \$5,319 per year. Over 30 years, this would amount to a total subsidy of \$159,570, not including inflation. The subsidy needed to preserve a unit at an affordable rent for very low-income households

would be an estimated \$163 per month, or \$1,959 per year. For 30 years, the subsidy would be about \$58,770 for a four-person household. A four-person, low-income household's ability to pay exceeds the fair-market rent for a two-bedroom unit.

Conclusion

Though no units are considered to be at-risk during the next ten years, rent subsidy would potentially present the most cost-effective means of preserving affordability.

Recommended Action

The City has included Program 11 to maintain contact with owners of at-risk units as the use restriction expiration dates approach. The City will communicate to the owners the importance of the units to the supply of affordable housing in the county as well as its desire to preserve the units as affordable.

SECTION 1G-5: REVIEW OF PAST ACCOMPLISHMENTS

Per California Government Code Section 65588,

Each local government shall review its housing element as frequently as appropriate to evaluate all of the following: (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal. (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives. (3) The progress of the city, county, or city and county in implementation of the housing element. (4) The effectiveness of the housing element goals, policies, and related actions to meet the community's needs, pursuant to paragraph (7) of subdivision (a) of Section 65583.

Progress Toward Meeting the RHNA

Each jurisdiction in California is responsible for accommodating its share of the region's housing needs. The process of determining each jurisdiction's share of housing needs is called the Regional Housing Needs Assessment (RHNA). The RHNA projection period for the previous Housing Element was from January 31, 2015, to December 31, 2023. The City of Kerman was assigned a RHNA of 909 units divided into four income categories:

- Very Low-Income (less than 50 percent of the Area Median Income): 238 units
- Low-Income (50 to 80 percent of the Area Median Income): 211 units
- Moderate-Income (80 to 120 percent of the Area Median Income): 202 units
- Above Moderate-Income (greater than 120 percent of the Area Median Income): 258 units

Table 1G-26, Units Built During the 5th Cycle RHNA Period, summarizes the City's accomplishments in meeting the RHNA during the previous RHNA projection period. A total of new units have been constructed in Kerman since January 31, 2015. The City met its fair share of the lower-income housing need during the planning period.

Table 1G-26: Units Built During the 5th Cycle RHNA Period

Income Category	2015–2023 RHNA	2015–2022 Building Permits Issued	Percentage of RHNA Accomplished
Very Low	238	1	<1%
Low	211	39	18%
Moderate	202	439	217%
Above Moderate	258	80	31%
Total	909	478	53%

City of Kerman, April 2023.

Efforts to Address Special Housing Needs

California Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs. As shown in the Review of Previous 2015-2023 Housing Element Programs matrix (**Table 1G-27, Evaluation of the 2015- 2023 Housing Element**), the City worked diligently to promote housing for special-needs groups in a variety of ways. Some of these accomplishments are:

- The City waived development impact fees purchased land and made a land donation for to facilitate the Gateway Villas project, which included 60 units of affordable housing. The Gateway Villas Apartments provides housing to low-income residents with incomes at or below 60% the average median income for Fresno County.
- In partnership with Fresno County, the City continued to offer the Housing Assistance Rehabilitation Program (HARP) and Rental Rehabilitation Program (RRP) for housing rehabilitation, along with USDA Home Repair loans and grants, which can support housing affordability for seniors, people with disabilities, and extremely-low income households. The City of Kerman posts the information on their website and in the beginning of the 5th cycle mailed the fliers to the families in their water bill or include in their monthly newsletter.
- The City provided information on the Housing Choice Voucher, which can assist extremely low-income households. As of 2023, 32 Housing Choice Vouchers are allocated to households/individuals in the City of Kerman and 17 landlords are registered and participating in the HCV program.
- Lower-income homebuyers were able to access Fresno County's First-Time Homebuyer Assistance Program as a result of an ongoing partnership between the City and County. A total of six applications were received for downpayment assistance, and three families were assisted in Fresno County.
- The City secured \$889,302 in CDBG funds between 2019 and 2022, which can fund programs such as the HARP program, incentives for providing farmworker housing, and subsidies for housing affordable to extremely low-income households and other special needs groups. Four HARP applications were received, but no loans were awarded due to incomplete applications or applicant withdrawal.

Progress Toward Meeting Housing Element Programs

Table 1G-27, Evaluation of the 2015- 2023 Housing Element, summarizes the programs from the 2015-2023 Housing Element. To the degree that such programs are recommended to be continued in the current Housing Element, they are reorganized and presented in **Section 1G-1, Action Plan**.

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Table 1G-27: Evaluation of 2015-2023 Housing Element

Program	Evaluation	Recommendation
<p>Program 1: Regional Collaboration on Housing Opportunities</p> <ul style="list-style-type: none"> ▪ The County of Fresno Public Works and Planning Department, with assistance from the Fresno COG, will take the lead in coordinating Committee meetings. ▪ Continue to participate in the Countywide Housing Element Technical Committee to collaborate on housing program implementation and regional issues including, disadvantaged unincorporated communities (SB 244), infrastructure challenges, farmworker housing, homelessness, and fair housing. ▪ The Countywide Housing Element Technical Committee will meet at least biannually to evaluate successes in implementation of programs and to identify gaps and additional needs. ▪ The Committee will meet annually with the California Department of Housing and Community Development (HCD) to discuss funding opportunities and challenges in implementation of programs and seek technical assistance from HCD and other State agencies in the implementation of housing programs and the pursuit of grant funding. ▪ The Committee will meet periodically with Fair Housing of Central California to discuss fair housing issues and opportunities for education. ▪ The Committee will advocate on behalf of the Fresno region for more grant funding for affordable housing and infrastructure improvements. ▪ Continue to seek partnerships with other jurisdictions in the region and other agencies (such as the Housing Authority), housing developers, community stakeholders, and agricultural employers/employees to explore viable options for increasing the availability of farmworker housing in suitable locations in the 	<p>The City of Kerman continued to actively participate in the MJHE committee. During the 2019, 2020, and 2022 fiscal years, the County deferred the following Community Development Block Grant (CDBG) funding to the City of Kerman:</p> <p>2019-2020: \$49,952</p> <p>2020-2021: \$882,248</p> <p>2021-2022: \$7,054</p> <p>Additionally, the City was awarded Senate Bill (SB) 2 funds for a Zoning Ordinance update to update housing sections. The City was also awarded LEAP funds to develop an accessory dwelling unit (ADU) program and REAP funds for a Master Infrastructure Plan within the sphere of influence (SOI) to ensure feasible development. When possible, the City refers residents to services provided by the County.</p>	<p>Modify. New Program 1.</p>

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Program	Evaluation	Recommendation
<p>region.</p> <ul style="list-style-type: none"> ▪ Develop a directory of services and resources for lower-income households available in the region, and review and update it annually. Make the directory available on City/County websites and at City/County offices. 		
<p>Program 2: Review Annexation Standards in Memorandum of Understanding</p> <ul style="list-style-type: none"> ▪ The County of Fresno and the cities within the County shall work together to review and revise, as deemed appropriate by all parties, the standards for annexation contained in the Memorandum of Understanding between the County and the cities. 	<p>The City continued to review annexation standards with annexation requests to ensure the feasibility and viability of urban development as part of the annexation and pre-zoning process. The City is currently working with two applicants for two sites for possible annexation. The City is expecting at least one of the annexations to be completed by spring 2023.</p>	<p>Modify. New Program 2.</p>
<p>Program 3: Rezone and Provision of Adequate Sites</p> <ul style="list-style-type: none"> ▪ Maintain and annually update the inventory of residential land resources; ▪ Provide the inventory on the City website and make copies available upon request; ▪ Rezone enough land to cover the unaccommodated need from the Fourth Cycle of 168 lower-income units within one year of the Housing Element due date (i.e., December 31, 2016). ▪ Monitor development and other changes in the inventory to ensure the City has remaining capacity consistent with its share of the regional housing need; and ▪ Actively participate in the development of the next RHNA Plan to better ensure that the allocations are reflective of the regional and local land use goals and policies. 	<p>Since 2016, the City has rezoned an accumulated total of 14.62 acres for multifamily residential (R3 zone), and a 61-unit affordable housing complex was developed. The associated APN was APN 023-700-04, and the site area was 4.38 acres. To assist developers, the City waived and deferred certain fees.</p> <p>Other projects include Resolution 2020-01 and General Plan Amendment (GPA) 2020-02 that rezoned approximately 18.24 acres from general commercial and R2 zoning to medium density. This change allowed for 104 single-family residential units, which are mostly built out. The APNs for the site were 023-220-51S, 023-220-23S, 023-220-34S, and 023-220-35S. Additionally, GPA 18-02 Transit Systems Management (TSM) added 1.25 acres of high-density development from an 8.79-acre, medium-density property. This project</p>	<p>Modify, combine with Program 4. New Program 4.</p>

Program	Evaluation	Recommendation
	<p>was associated with APN 020-120-31S. Though currently undeveloped, 144 units are in development per TSM.</p> <p>To ensure consistency with the 2027 General Plan, a rezone increased density from 1 dwelling unit per 4,500 square feet to 1 dwelling unit per 3,000 square feet. Associated APNs are 023-130-32, 023-130-033, and 023-130-034.</p> <p>The City also rezoned a total of 20 acres for single-family residential. The City continued to work with property owners and developers to maximize the development capacity of land through the rezoning process. As part of this work, the City has created an entitlement hierarchy, annexation, and rezoning process. As of 2022, the City is preparing documents to assist with long-range planning.</p>	
<p>Program 4: Monitoring of Residential Capacity (No Net Loss)</p> <ul style="list-style-type: none"> ▪ Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863 by 2016. ▪ Monitor and report through the HCD annual report process. ▪ If rezoning/upzoning is required to replenish the sites inventory for meeting the RHNA shortfall, the sites shall be large enough to accommodate at least 16 units per site at a minimum density of 20 units per acre and shall be rezoned within two years 	<p>The City prepared and adopted an ordinance to increase the minimum density in the multifamily zone to 20 units per acre in 2019. In 2020, the City initiated an ordinance to add "Multiple Family Projects with a Minimum 20 Percent of the Units Affordable to Lower Income Household" to Chapter 17.42, Multiple Family Residential Districts, and Section 17.42.020, Permitted Uses, in the City code. The City also rezoned a property site within city limits from Rural Residential (RR) to Multifamily Residential to provide more opportunities for affordable housing options.</p>	<p>Modify, combine with Program 3.</p> <p>New Program 4.</p>

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Program	Evaluation	Recommendation
<p>Program 5: Water and Wastewater Service</p> <ul style="list-style-type: none"> Continue to monitor water and wastewater capacity and make improvements, as appropriate and feasible, to better serve existing development and strive to accommodate the RHNA. Establish procedures by the end of 2016 for granting priority water and sewer service to developments with lower-income units in compliance with California Government Code Section 65589.7. 	<p>The City continuously addresses water supply and infrastructure capacity limits and grants priority to affordable housing units.</p>	<p>Modify. New Program 5.</p>
<p>Program 6: Affordable Housing Incentives</p> <ul style="list-style-type: none"> Continue to seek partnerships and regularly meet, at least annually, with other agencies (such as the Housing Authority), housing developers, community stakeholders, and employers to discuss and pursue viable opportunities for providing affordable housing, particularly on underutilized sites included in the Housing Element sites inventory. Continue to offer incentives such as density bonus and streamlined processing (such as pre-application consultation to identify potential issues early on and concurrent processing of required permits to the extent feasible) to facilitate the development of affordable housing, with an emphasis on housing opportunities for very low and extremely low income households, as well as special needs populations, such as the elderly, disabled (including developmentally disabled), farmworkers, the homeless, and those at risk of becoming homeless. Continue to promote the State density bonus, flexible development standards, and other incentives to facilitate affordable housing development, by publicizing the incentives on the City website and by conducting pre-application consultation with developers regarding incentives available. Continue to streamline the environmental review process for housing developments to the extent possible, using available state categorical exemptions and federal categorical exclusions, when 	<p>In 2017, the City adopted an ordinance to increase the City's density bonus from 25 to 35 percent, provide courtesy reviews on all applications, and streamline all housing applications. In 2019, the City adopted Ordinance 19-02 for density from 2,500 to 1,500 square feet and streamlined all applications through the streamlining ordinance. In 2016, the City <u>received streamlined</u> an application for a 60-unit affordable housing project, <u>Gateway Villas</u>. <u>In order to facilitate the project, the City purchased the land and donated it to the project.</u></p>	<p>Modify. New Program 7.</p>

Program	Evaluation	Recommendation
<p>applicable.</p> <ul style="list-style-type: none"> Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in Kerman for lower income households (including extremely low income households), such as seniors, disabled (including persons with developmental disabilities), farmworkers, the homeless, and those at risk of homelessness. Expand the City's affordable housing inventory by 226 units over the next eight years – 40 extremely low income, 80 very low income, and 106 low income units. 		
<p>Program 7: Farmworker Housing</p> <ul style="list-style-type: none"> Continue to support and encourage other agencies and housing developers, such as the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, including State HCD and USDA Rural Development loans and grants and other funding sources that may become available. Continue to offer incentives such as density bonus and streamlined processing to facilitate the development of farmworker housing. Annually monitor the status of farmworker housing as part of the City's annual report to HCD on Housing Element progress and evaluate if City efforts are effective in facilitating the provision of farmworker housing. If appropriate, make necessary changes to enhance opportunities and incentives for farmworker housing development. 	<p>To ensure compliance with state law, the City adopted an ordinance permitting farmworker/employee housing by right in all residential zones in 2019. <u>No additional units of farmworker housing were produced in Kerman during the planning period.</u></p>	<p>Modify. New Programs 8 and 9.</p>

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Program	Evaluation	Recommendation
<p>Program 8: Preservation of Assisted Housing at Risk of Converting to Market Rate</p> <ul style="list-style-type: none"> ▪ Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units. ▪ Identify non-profit organizations as potential purchasers/ managers of at-risk housing units. ▪ Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. ▪ Ensure the tenants are properly noticed and informed of their rights and eligibility to obtain special Section 8 vouchers reserved for tenants of converted HUD properties. 	<p>The City continuously contacted property owners and sent notices to tenants of their rights and eligibility to obtain special Section 8 vouchers reserved for tenants of converted United States Department of Housing and Urban Development (HUD) properties.</p>	<p>Modify. New Program 11.</p>
<p>Program 9: Encourage and Facilitate Accessory Units (Second Units)</p> <ul style="list-style-type: none"> ▪ By 2018, consider fee reductions for second units. ▪ By 2019, implement a public education program advertising the opportunity for second units through the City website and at the planning counter. 	<p>The City adopted an ordinance to allow second units and ADUs in all residential zone districts by right and streamline permit processing in 2017. Through LEAP funds, the City has developed preapproved plans that are cost efficient for builders. From 2018-2022 the City permitted, two moderate-income ADU's, two low-income ADU's and one very -low-income ADU. ADU affordability was determined by factors such as project value.</p>	<p>Modify. New Program 12.</p>
<p>Program 10: Zoning Code Amendments</p> <ul style="list-style-type: none"> ▪ Amend Zoning Code within one year of Housing Element adoption for consistency with State law. ▪ The City Council shall consider amending the Zoning Code within one year of adoption of the Housing Element to accommodate a minor reduction in parking standards for senior citizen and other qualified multifamily development projects, as described above. 	<p>To ensure compliance with state law, the City adopted ordinances 2019-01 and 2021-02 to address Farmworker and Employee Housing, ADUs, and Density Bonus. The City is working with a consultant to update the municipal code to ensure compliance with State standards for single-room occupancy units (SRO), group homes, and</p>	<p>Modify. New Program 15.</p>

Program	Evaluation	Recommendation
<ul style="list-style-type: none"> Annually review the effectiveness and appropriateness of the Zoning Code and process any necessary amendments to remove or mitigate potential constraints to the development of housing. 	reasonable accommodation provisions.	
Program 11: Lot Consolidation and Lot Splits <ul style="list-style-type: none"> Assist interested developers/property owners in identifying opportunities for lot consolidation or lot splitting. Process requests for lot consolidation and lot splitting concurrent with other development reviews. Offer incentives to developers to promote parcel consolidation, such as priority permit processing and deferred development improvements. Encourage the use of master plans/specific plans to provide a cohesive development strategy for large lots 	As development occurred, the City continued lot consolidation and lot splitting as needed to promote the efficient use of land for residential development pursuant to the Subdivision Map Act.	Modify. New Programs 18 and 19.
Program 12: Monitoring of Planning and Development Fees <ul style="list-style-type: none"> Continue to monitor the various fees charged by the City to ensure they do not unduly constrain housing development. As appropriate, consider incentives such as deferred or reduced fees to facilitate affordable housing development. 	The City will monitor fees for housing developments and consider incentives to facilitate affordable housing on a case-by-case basis. In 2017, the City waived development impact fees for the Gateway Villa Apartments project (61 units), an affordable housing apartment project.	Modify. New Program 18.
Program 13: Monitor CUP Requirement for Multifamily and Mixed Use Developments <ul style="list-style-type: none"> Track the time and cost associated with processing use permits for housing projects to monitor the impact of the CUP process. Report on the monitoring program annually in the annual report to the City Council and HCD. If the CUP is identified as a constraint to housing development, identify ways to streamline the approval process within one year. 	The City is monitoring Conditional Use Permit (CUP) requirements to ensure they do not impact mixed-use or multifamily developments.	Modify. New Program 16.
Program 14: Housing Rehabilitation Programs <ul style="list-style-type: none"> Promote available housing rehabilitation resources on City website and public counters. 	The City actively participates with the Fresno County Housing Assistance Rehabilitation Program (HARP) and United States Department of Agriculture (USDA) Home Repair loans/grants.	Modify. New Program 21.

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Program	Evaluation	Recommendation
<ul style="list-style-type: none"> ▪ Refer interested households to County program with the goal of assisting four low income households during the planning period. ▪ Continue to promote the USDA single family housing home repair loan/grant program with the goal of assisting 10 households each year. 	<p>The City has USDA loan/grant packages available and promotes the program via periodic utility newsletters, counter brochures, and the City's website. <u>However, no USDA loans were issued for Kerman households during the planning period.</u></p> <p><u>No HARP or RRP loans in Kerman were issued during the planning period. Four applications were received, but applications were determined to be incomplete or the applicant withdrew. COVID-19 also limited applications, as community members did not want inspectors or contractors in their home during this period.</u></p>	
<p>Program 15: Fresno County Rental Rehabilitation Program (RRP)</p> <ul style="list-style-type: none"> ▪ Promote available housing rehabilitation resources on City website and public counters. ▪ Refer interested property owners to County program. 	<p>The City continues to provide rehabilitation program resources via periodic utility newsletters, counter brochures, and referrals to Fresno County.</p> <p><u>No HARP or RRP loans in Kerman were issued during the planning period. Four applications were received, but applications were determined to be incomplete or the applicant withdrew. COVID-19 also limited applications, as community members did not want inspectors or contractors in their home during this period.</u></p>	<p>Modify, combine with Program 17.</p> <p>New Program 22.</p>
<p>Program 16: Code Enforcement</p> <ul style="list-style-type: none"> ▪ Continue to use code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with city codes. ▪ Refer income-eligible households to County housing rehabilitation programs for assistance in making the code corrections. 	<p>The City continues to use reactive code enforcement and abatement processes to bring substandard housing units into compliance. The City refers income-eligible households to the County housing rehabilitation program. In addition, City staff loan officers assist the elderly and</p>	<p>Modify, combine with Program 16.</p> <p>New Program 23.</p>

Program	Evaluation	Recommendation
	persons with disabilities with their applications.	
Program 17: Fresno County Homebuyer Assistance Program (HAP) <ul style="list-style-type: none"> Promote available homebuyer resources on City website and public counters. Refer interested households to County program with the goal of assisting four households. 	City staff continues to participate in the Fresno County's Homebuyer Assistance Program (HAP). The City makes this information available to the public via brochures and the utility newsletter. The City refers all inquiries to Fresno County. <u>Six applications were received from Kerman residents and three households were assisted.</u>	Modify. Combine with program 18. New Program 24.
Program 18: First-Time Homebuyer Resources <ul style="list-style-type: none"> Promote available homebuyer resources on City website and public counters in 2016. Annually review funding resources available at the state and federal levels and pursue as appropriate to provide homebuyer assistance. 	The City's staff participates in Fresno County's First-Time Homebuyer Assistance Program. The City makes this information available to the public via brochures and periodic utility newsletters,. The City refers all inquiries to Fresno County.	Modify. Combine with program 17. New Program 24.
Program 19: Energy Conservation <ul style="list-style-type: none"> Consider incentives to promote green building techniques and features in 2017, and as appropriate adopt incentives by 2018. Continue to promote and support Pacific Gas and Electric Company programs that provide energy efficiency rebates for qualifying energy-efficient upgrades by providing a link on the City website and making brochures available at City counters. Expedite review and approval of alternative energy devices (e.g., solar panels). 	In 2015, the City adopted an expedited solar permitting ordinance. The City also adopted 2016 building codes, including Green Building Standards.	Modify. New Program 25.
Program 20: Housing Choice Vouchers <ul style="list-style-type: none"> Provide information on the HCV program on City website and public counters in 2016. Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs. Work with the Housing Authority to disseminate information on incentives for participating in the HCV program throughout city 	The City has developed a Housing Choice Voucher brochure that is available at the City's counter and on its website. The City refers interested parties to appropriate Housing Authorities. <u>As of 2023, 32 Housing Choice Vouchers are allocated to households/individuals in the City of Kerman and 17 landlords are registered and participating in the HCV program.</u>	Modify. New Program 26.

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Program	Evaluation	Recommendation
neighborhoods with varying income levels to promote housing opportunities for all city residents.		
<p>Program 21: Fair Housing</p> <ul style="list-style-type: none"> ▪ Participate in the Fresno Urban County's efforts in updating the Analysis of Impediments to Fair Housing Choice required by the CDBG program. ▪ Work collaboratively with other jurisdictions in the region to provide education to lenders, real estate professionals, and the community at large. ▪ Actively advertise fair housing resources at the public counter, community service agencies, public libraries, and City website. ▪ Refer fair housing complaints to HUD, DEFH, Fair Housing Council of Central California, and other housing agencies, as appropriate. 	The City is developing an informational fair housing resources brochure for the City's counter, public library, and website.	Modify. New Programs 27 and 28.

SECTION 1G-6: PUBLIC OUTREACH AND ENGAGEMENT

State law requires cities and counties to make a diligent effort to achieve participation from all segments of the community in preparing a Housing Element. Section 65583[c][6] of the California Government Code specifically requires that “[t]he local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element, and the program shall describe this effort.”

The diligent effort required means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and racial and ethnic households that might otherwise not participate in the process. Spanish-language materials were available, and Spanish translation was made available by request.

To meet the requirements of state law, the City of Kerman completed the public outreach at both the local level and as part of the regional Fresno County Multi-Jurisdictional Housing Element effort to encourage community involvement. These efforts included:

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

Regional efforts included three sets of community workshops, consultations, and a community survey, all of which are discussed in detail in **Appendix 1: Regional Housing Element Public Outreach**.

Joint Planning Commission/City Council Study Session

On August 24, 2022, a Joint Planning Commission/City Council Study Session was held to introduce the 2023-2031 Housing Element update and to review new State laws. The public was also invited to attend and participate in this event. Staff presented an overview of the Housing Element update process and the required contents of the element, discussed early strategies and possible sites to meet the City's RHNA, reviewed new state laws, and solicited feedback from the City Council, Planning Commission, and community members on these strategies and other housing needs in Kerman. Council members expressed concern over local water supply and the City's ability to meet its RHNA. No comments or questions were received during the study session.

Community Workshop

A community workshop was held on October 5, 2022, from 6:00 to 7:30 pm. To invite the community to the event, the following outreach efforts were conducted:

- Flyers in English and Spanish were distributed through the Fresno COG email list and a list of regional

stakeholders and CBOs.

- Eventbrite registration pages were created in both English and Spanish along with a Facebook event.
- The Eventbrite and Facebook pages advertised that Spanish language interpretation, refreshments, and activities for kids would be provided.
- The Facebook event was posted to City's Facebook Page.
- Flyers were sent out through the Fresno Housing Authority to send to residents of affordable housing.
- Flyers were sent to the Kerman school district and were posted at City Hall.

In the presentation, members of the public were introduced to the process of developing the Housing Element both for the region and for the City of Kerman. They were also given information about current housing conditions in the region and in Kerman and were invited to participate in a discussion about local housing needs. The discussion was prompted by the following questions:

- What do you think are the most critical housing issues in your community?
- What do you think are the housing types most needed in the community?
- When assessing new housing developments that might be built in the next 8 to 10 years, what should be the community's most important consideration?
- Is there anything else that you can share regarding additional housing opportunities in the community?
- Any suggestions for soliciting additional Housing Element feedback?

Five community members attended the workshop. Participants expressed concerns about affordability and a need for entry-level ownership housing. City staff expressed an interest in seeing more flexibility in the City's zoning code in order to make more land available for new affordable housing developments. Some participants expressed that they felt that market-rate developers were held to lower standards than affordable housing developers working in the area. Community members were interested in hearing more about inclusionary housing policies as well as accessory dwelling units (ADUs).

Stakeholder Interviews

Throughout the summer and fall of 2022, several interviews were conducted with stakeholders who work in areas such as housing, homelessness, and other social services in Kerman and throughout the Fresno County area. Summaries of their responses are below.

BIA of Fresno/Madera Counties

The president of the Building Industry Association of Fresno/Madera Counties (BIA), Mike Prandini, was interviewed in November 2022. The BIA is an industry organization that represents builders, developers, subcontractors, and affiliated businesses in the residential, commercial, and industrial building industry throughout the region.

The current shortage of housing has created demand, which can be a positive for BIA's members. Most jurisdictions have sufficient available land to build new housing. Kingsburg was identified as an outlier in this, as they have a growth limitation ordinance, so the two builders that work in the area have been able to work but at a slower pace. The statewide move to require all-electric utilities rather than gas is a concern. For market-rate housing, the State's vehicle miles traveled (VMT) regulations are a large barrier, as transit isn't reliable, and a car is necessary to get around. Builders have to pay a fee to get around the cost of mitigating car miles unless City Councils can make a finding of an unavoidable impact. For affordable housing, the prevailing wage requirements are a barrier to development due to the increased cost. Infrastructure costs also affect both types of projects. Streamlining tools help with increasing costs, but not enough. A lack of local water access is also a barrier to development. He expressed concern that the State assigned the RHNA without this in mind. There may not be enough water access to support the housing development that the State is looking to see.

In his experience, single-family homes are in greatest demand. There is a lot of demand for low-income housing projects, but these aren't financially viable for developers without government subsidy. However, including government subsidy in projects increases the overall cost to build, as it triggers prevailing-wage requirements. A recent affordable development in the City of Fresno cost around \$400,000 per unit to build. Condo-style projects are also a possibility, but in his experience, they don't tend to be successful in this region. To keep prices within reach of local residents, recent projects have needed to be built at higher densities. A typical project is between 8 and 15 units per acre on small lots, with single-family homes built as two-story structures in order to reach 1,200 or 1,300 square feet. Developers need to build higher-density projects to spread out the cost of infrastructure among a larger number of units. Demand isn't as high in smaller communities as it is in the cities of Fresno and Clovis. These cities have better access to jobs, education, and medical centers. VMT mitigation costs increase in communities that are far from these economic centers, so it's less of an issue in closer communities like Sanger, Reedley, Kingsburg, Fowler, and Kerman. Coalinga is too far away from the economic center of the region, which causes challenges. Many residents of Mendota and San Joaquin have incomes that are too low to afford development at its current costs. He indicated that more downpayment assistance and maintenance programs are needed throughout the region. Fresno Housing Authority has some, but they're limited.

Fair Housing of Central California

A representative of Fair Housing of Central California (FHCCC) was interviewed on September 27, 2022. The organization works to eliminate housing discrimination and expand housing opportunities to all persons. The FHCCC receives fair housing complaints and tracks them by location, zip code, gender, race or ethnicity, and type of complaint. The most common fair housing issue that clients report is discrimination related to disability or race. She expressed concern that fair housing practices are not really embraced by local government, and that cities should avoid promoting the development of new housing in neighborhoods where segregation is deliberately continued by landlords and real estate agents. Her clients prefer decent, affordable, and accessible housing, but as the cost of purchasing a home increases, opportunities decline. She feels there is adequate rental housing in the community, including for seniors and persons with disabilities, but affordability and accessibility remain barriers.

Fresno Madera Continuum of Care

As a representative for the Fresno Madera Continuum of Care (CoC), Laura Moreno was interviewed in October 2022. Ms. Moreno is a program manager for Fresno County's Department of Social Services (DSS). The CoC does not provide direct services, but instead is a collaborative of agencies that work together to provide homeless services. At present, there is insufficient low-income housing for those who are homeless. Many people in the region are on a fixed income, including disability or social security, and cannot afford housing.

Law Office of Patience Milrod

Fresno-area civil rights attorney Patience Milrod was interviewed on October 31, 2022. While Ms. Milrod supports the continued attention to inclusionary housing, she has concerns about the passive language of "facilitate" and "encourage" that has been common in past Housing Elements. She identified code enforcement as a strategy for improving housing quality that could be strengthened. At present, rents are increasing while the quality of housing is decreasing and there isn't a lot of energy locally to correct that imbalance. This particularly hurts lower-income households. With more aggressive code enforcement in place, she suggested that some landlords may decide that the cost of maintaining their property isn't worthwhile and may choose to sell to a community land trust or Habitat for Humanity rather than entering receivership. She would like to see that as a specific goal. The biggest barrier to finding affordable, decent housing in the region that she identified was that lower-cost housing tends to also be low quality or ill maintained. However, she cautioned that the supply problem won't be solved with suburban or exurban single-family dwelling units. There's also local disinclination to build lower-income housing in areas of opportunity. She suggested that cities should ask for affordability covenants in perpetuity and highlighted the land trust model as a way to enable that.

Central Valley Urban Institute

On September 7, 2022, Eric Payne, the executive director of the Central Valley Urban Institute (CVUI), was interviewed. The CVUI is an advocacy organization working throughout the Fresno area. He indicated that there may be opportunities to increase affordable housing stock production, particularly in infill areas and brownfields, as well as to increase homeownership through programs like the downpayment assistance program. However, he expressed concerns about high building costs, lack of financing, and poor leadership in the area. Community members would like to see intergenerational housing, middle-income housing, and "missing-middle" sized housing as well as housing to end homelessness, particularly among college-aged youth. At present, he does not believe that there are adequate opportunities for homeownership or adequate rental housing. The largest barriers are access to credit, lack of financial education, and existing housing cost burden. There is a lack of investment in programs that serve low- to moderate-income communities.

Resources for Independence Central Valley

On November 1, 2022, a representative from the organization Resources for Independence Central Valley was interviewed. The representative expressed concern about laws in the City of Fresno that prevent homeless community members from camping or living in their cars. Homelessness is increasing, but the City is investing resources in enforcing these laws rather than providing assistance. There is funding to move homeless people

around, but not to improve anyone's living situation. Access to Section 8 can be a challenge, as the waiting list can be four or five years long. Additionally, rental housing can require incomes of two to three times the rent, which can be a barrier to some who need to access rental housing. For those who may be able to access housing, some landlords levy additional fees during the application process that can present a prohibitive cost. Credit checks are becoming a barrier for residents to get into housing. Community members with disabilities can experience additional challenges trying to find homes that have necessary accessibility features. Homeowners with disabilities end up needing to make expensive home improvements in order to make their homes accessible for themselves. For renters, these improvements may be more challenging to implement, and those who use service or support animals may experience discrimination against pets. There isn't enough higher-density housing, housing near transit or major transportation corridors, or housing in good repair.

Llaves de tu Casa Iniciativa

As a follow-up to the region-wide stakeholder focus groups held in October and November 2022, a collection of members from the Llaves de tu Casa Iniciativa (LDTC) met on December 13, 2022, to respond to several stakeholder interview questions. The initiative is a financial education program open to all County of Fresno residents but with a focus on increasing Latino homeownership rates. Eight initiative members represented organizations and companies including Envision Fresno (Mirna Garcia), Self Help Enterprises (Rick Gonzales, Alicia Bohigian), CORE Home Loans (Pablo Estrada), Union Bank (Reyes Ruiz), the California Association of Realtors (Sabrina Brown), and the National Association of Hispanic Realtors (Aldiva Rubalcava, Lucy Sandoval). The group collectively serves Fresno County, and members also serve other counties in the Central Valley.

The opportunities for future housing in the region that the initiative members identified included LTDC's ability to provide homeownership education virtually and in partnership with other local organizations. There has been a lack of financial literacy in the community along with challenges in using technology and language barriers.

The initiative members expressed concerns about affordability, including the location of affordable housing in undesirable areas. Upzoning single-family zoning would create more opportunities for the development of multifamily housing in more desirable locations. Some funding is only available in certain areas, which can exacerbate existing patterns of segregation and close proximity to industrial uses. They also expressed concern about investors displacing community members in order to establish short-term rentals while community members live in hotels. The State's mandate to install solar panels on new homes was also cited as an additional cost that will drive up the buyers' or renters' cost.

The gap between ownership housing affordability and program income limits was identified as a barrier to accessing housing. Moderate-income households earn too much to qualify for housing assistance, but those who qualify aren't able to afford the housing available. In addition to a lack of multifamily rental housing, there aren't many condo buildings in the region, which could present another affordable homeownership strategy. The establishment of land trusts was also identified as a potential strategy for increasing affordability, as well as donations of land from municipalities.

Self Help Enterprises has partnered with the City of Clovis on their recent accessory dwelling unit program and has

partnered with Salt + Light to develop tiny homes for transitional housing.

Fresno Housing Authority

Two representatives from the Fresno Housing Authority, Doreen Eley and Michael Duarte, were interviewed on January 11, 2023. The Fresno Housing Authority currently has housing projects in every jurisdiction participating in the Multi-Jurisdictional Housing Element except for Coalinga. The City of Fresno has a separate Housing Authority.

The representatives noted that there is tremendous demand for housing in all communities in Fresno County. The last time the Section 8 waiting list opened they received more than 50,000 applications. Recently, when a 60-unit development in Clovis opened, they received more than 10,000 applications. When a project in downtown Fresno opened, they received 4,000 applications within a two-week period. Rents are high, which is challenging for residents but good for developers. The region needs more housing opportunities for people experiencing homelessness.

In rural and unincorporated communities, lack of water and sewer capacity is a major concern. The Housing Authority can't build housing in areas with no services.

For local developers, state funding and streamlining programs trigger skilled, trained, and prevailing wage requirements, which can be a barrier. Entitlement processing timelines are a barrier to development for the Housing Authority. The representatives gave the example of a recent project in San Joaquin where streamlined initiatives were used, but the project still took a year to finish the project review process. Many communities don't have much staff capacity and have part-time consultants to complete the work.

There is also a lack of capacity among agencies that provide services in rural and unincorporated areas. This is especially challenging for special needs populations that need mental health services. There is a countywide Department of Behavioral Health, but no offices in smaller cities. The representatives gave the example of a Homekey project in Huron that the Housing Authority wanted to assist with, but there were no service providers available to serve the project.

While there is a lot of interest in the community for homeownership opportunities, more funding is available for multifamily rental projects. The Housing Authority is more focused on rental projects and arriving at deeper affordability levels.

The Housing Authority is following the State's lead in providing housing in high opportunity areas. There are lots of incentives to do this to compete for tax credits and other state funding programs. The representatives mentioned that they are trying to balance this need by also working to improve the lower-resource areas where folks are already living along with disadvantaged communities like Del Ray and Lenar.

The COVID-19 pandemic brought challenges for many residents of Housing Authority projects. There were increases in domestic violence, and it was challenging for property managers to enforce rules.

Public Comments

The City considered and incorporated public comments during the drafting of the Housing Element which helped to inform program development.

Noticing of Study Sessions and Community Workshops

Notice of the Joint Study Session was made available as part of the City's standard meeting notice process for City Council and Planning Commission meetings.

The Community Workshop was advertised to members of the public through multiple information channels. Flyers in English and Spanish were distributed through the Fresno COG email list and list of regional stakeholders and CBOs. Flyers were also sent to the Fresno Housing Authority and to the School District for them to post and distribute.

Noticing of the Draft Housing Element

Per California Government Code Section 65585, the draft Housing Element was made available for public comment for 30 days, from May 17, 2023 through June 16, 2023. Public comment was received, and an additional 10 business days was allowed to consider and incorporate public comments into the draft revision before submitting to HCD on July 5, 2023. The draft was made available on the City's website and was noticed to residents through the same methods as the Planning Commission and City Council meetings. Additional direct noticing was sent to local housing advocate groups and other stakeholders.



A Regional Plan for Addressing Housing Needs

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Kingsburg • Mendota • Orange Cove • Parlier • Reedley • San Joaquin • Sanger • Selma



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