

# Fresno Multi-Jurisdictional 2015-2023 Housing Element

## A Regional Plan for Addressing Housing Needs

Fresno County | Clovis | Coalinga | Fowler | Huron | Kerman | Kingsburg  
Mendota | Parlier | Reedley | San Joaquin | Sanger | Selma

*Public Review Draft  
May 2015*





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**May 22, 2015**

## Credits

### Participating Jurisdictions

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

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# INTRODUCTION

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California Housing Element law requires every jurisdiction to prepare and adopt a housing element as part of general plans. In California it is typical for each city or county to prepare and maintain its own separate general plan and housing element. However, Fresno County and 12 of the 15 cities in Fresno County, with the help of the Fresno Council of Governments (FCOG), are preparing a Multi-Jurisdictional Housing Element for the fifth round of housing element updates. The Multi-Jurisdictional Housing Element provides an opportunity for countywide housing issues and needs to be more effectively addressed at the regional level rather than just at the local level. Regional efforts also provide the opportunity for the local governments in the county to work together to accommodate the Regional Housing Needs Allocation (RHNA) assigned to the Fresno County region. In addition, economies of scale can result in significant cost savings to jurisdictions preparing a joint housing element.

The primary objective of the project is to prepare a regional plan addressing housing needs through a single certified housing element for all 13 participating jurisdictions. The Fresno County Multi-Jurisdictional Housing Element represents an innovative approach to meeting State Housing Element law and coordinating resources to address the region's housing needs. The regional housing element approach, while tested in a few counties with fewer jurisdictions, will be a major undertaking for FCOG and the 13 jurisdictions. The following jurisdictions are participating in the effort: Fresno County, Clovis, Coalinga, Fowler, Huron, Kerman, Kingsburg, Mendota, Parlier, Reedley, San Joaquin, Sanger, and Selma.

State Housing Element requirements are framed in the California Government Code, Sections 65580 through 65589, Chapter 1143, Article 10.6. The law requires the State Department of Housing and Community Development (HCD) to administer the law by reviewing housing elements for compliance with State law and by reporting its written findings to the local jurisdiction. Although State law allows local governments to decide when to update their general plans, State Housing Element law mandates that housing elements be updated every eight years. The Multi-Jurisdictional Housing Element will cover the planning period of December 31, 2015 through December 31, 2023, and must be adopted and submitted to HCD for certification by December 31, 2015. The Housing Element must include: 1) an identification and analysis of existing and projected local housing needs; 2) an identification of resources and constraints; and 3) goals, policies, and implementation programs for the rehabilitation, maintenance, improvement, and development of housing for all economic segments of the population.

## HOUSING ELEMENT PURPOSE

This document is the 2015-2023 Housing Element for 13 jurisdictions in Fresno County. The purpose of the housing element is to identify a community's current (2014) housing needs; state the region's goals and objectives with regard to housing production, rehabilitation, conservation to meet those needs; and define the policies and programs that the community will implement to achieve the stated goals and objectives.

## GENERAL PLAN CONSISTENCY

The housing element is a required element of the general plan. State law requires that the housing element be consistent with the other elements of the jurisdictions' general plan. The policies and implementation programs in this housing element are consistent with the policies and implementation programs in the other elements of each jurisdiction's general plan. However, if during the implementation of this housing element, any inconsistencies are identified, a local government would need to amend its general plan to maintain consistency with other elements of the general plan.

## HOUSING ELEMENT ORGANIZATION

The Housing Element is organized into the following major sections:

- **Section 1. Introduction:** An introduction, reviewing the purpose, process, and scope of the Housing Element;
- **Section 2. Housing Needs Assessment:** An analysis of the demographic profile, housing characteristics, and existing and future housing needs;
- **Section 3. Opportunities for Residential Development:** A summary of the land, financial, and organizational resources available to address the identified housing needs and goals. This section also includes an analysis of opportunities for energy conservation in residential development;
- **Section 4. Housing Development Constraints:** An analysis of the potential market, governmental, and environmental constraints in the region; and
- **Section 5. Housing Goals and Policies:** The regional goals and policies that will help meet diverse housing needs.

The Housing Element also includes two Appendices. Appendix 1 includes a summary of public input and a listing of the residential care facilities in Fresno County.

Appendix 2 is organized into separate appendices for each jurisdiction. The appendices are structured as follows:

1. **Implementation Programs and Quantified Objectives:** Details jurisdiction-specific implementation programs to be carried out over the planning period to address the regional housing goals;

2. **Sites Inventory:** Describes the jurisdiction-specific sites available to meet the RHNA;
3. **Constraints:** Identifies potential jurisdiction-specific governmental constraints to the maintenance, preservation, conservation, and development of housing; and
4. **Evaluation of Previous Housing Element:** When applicable, describes the progress implementing the previous housing element's policies and actions.
5. **At Risk:** An analysis of the at-risk units by jurisdiction as well as the preservation options.

## PUBLIC OUTREACH AND ENGAGEMENT

State law requires local governments to make a diligent effort to achieve public participation of all socioeconomic segments of the community in the development of the housing element. The public participation process for this Housing Element involved four major stages: All public comments are included in Appendix 1A.

1. Two stakeholder/community workshops during the preparation of the Draft Housing Element;
2. Publication of the Draft Housing Element and subsequent workshops with Planning Commissions and City Councils/Board of Supervisors in each jurisdiction;
3. Review by the California Department of Housing and Community Development (HCD);
4. Public hearings before the Planning Commission and City Council of each city and the Planning Commission and Board of Supervisors of Fresno County prior to adoption of the final Housing Element.

# HOUSING NEEDS ASSESSMENT

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This section provides a comprehensive assessment of housing needs as the basis for developing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the jurisdictions in Fresno County. The main source of the information is the pre-approved data package for Fresno County provided by the California Department of Housing and Community Development (HCD), which is noted in the sources for the data tables in this section. The pre-approved data package uses several data sources, including the 2010 U.S. Census, American Community Survey (ACS), and the California Department of Finance (DOF). Other sources of information in this section include the following: the Fresno County Council of Governments (FCOG), the California Employment Development Department (EDD), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities. Three jurisdictions (Fresno city, Orange Cove, and Firebaugh) did not participate in the multi-jurisdictional housing element, but are still presented in some of the tables and analysis to provide comparisons.

## POPULATION TRENDS AND CHARACTERISTICS

### Population Change

The Department of Finance (DOF) provides population estimates for each jurisdiction, shown in Table 2-1. Analyzing population change can help assess where there may be a need for new housing and services.

Fresno County had a total population of over 960,000 in 2014. More than half the countywide population resides in the city of Fresno. The unincorporated area has the next largest population of 169,500, followed by the city of Clovis with a population of 102,188. The remaining cities have populations of about 25,000 or less.

The countywide average annual growth was 1.3 percent between 2000 and 2014, compared to 0.9 percent statewide. The city with the greatest average annual population change from 2000 to 2014 was Kerman, with a 3.8 percent increase. Clovis and Fowler were second and third with about 3 percent average annual growth.

**Table 2-1 Change in Total Population (2000-2014)**

Jurisdiction	Total Population						2000-2014	
	2000	2010	2011	2012	2013	2014	Total Change	Average Annual Growth
<b>Fresno County</b>	<b>799,407</b>	<b>930,450</b>	<b>936,089</b>	<b>943,493</b>	<b>952,166</b>	<b>964,040</b>	<b>164,633</b>	<b>1.3%</b>
Clovis	68,516	95,631	96,848	98,377	99,983	102,188	33,672	2.9%
Coalinga	15,798	18,087	17,996	16,788	16,729	16,467	669	0.3%
Firebaugh	5,743	7,549	7,591	7,776	7,777	7,809	2,066	2.2%
Fowler	3,979	5,570	5,699	5,742	5,801	5,883	1,904	2.8%
Fresno	427,719	494,665	497,560	503,825	508,453	515,609	87,890	1.3%
Huron	6,310	6,754	6,765	6,770	6,790	6,843	533	0.6%
Kerman	8,548	13,544	13,699	13,908	14,225	14,339	5,791	3.8%
Kingsburg	9,231	11,382	11,465	11,509	11,590	11,685	2,454	1.7%
Mendota	7,890	11,014	11,038	11,141	11,178	11,225	3,335	2.6%
Orange Cove	7,722	9,078	9,163	9,297	9,353	9,410	1,688	1.4%
Parlier	11,145	14,494	14,601	14,791	14,873	15,019	3,874	2.2%
Reedley	20,756	24,194	24,407	24,563	24,965	25,122	4,366	1.4%
Sanger	18,931	24,270	24,391	24,580	24,703	24,908	5,977	2.0%
San Joaquin	3,270	4,001	4,010	4,021	4,029	4,056	786	1.6%
Selma	19,444	23,219	23,307	23,631	23,799	23,977	4,533	1.5%
Unincorporated County	164,405	171,705	167,549	166,774	167,918	169,500	5,095	0.2%

Source: Fresno Pre-Approved Data Package, State of California, Department of Finance, E-4 Population Estimates for Cities, Counties, and the State, 2011-2014, with 2010 Census Benchmark.

## Household and Group Quarters Population

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

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

Although the total population in Coalinga, shown in Table 2-1, appears to be decreasing between 2010 and 2014, this is due to the reduction in the group quarters population (at Pleasant Valley State Prison) as a result of recent changes to State and Federal policies. As shown in Table 2-2, the group quarters population in Coalinga decreased from 6,335 in 2010 to 4,538 in 2014, while the household population slightly increased.

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-2 Change in Household Population (2000-2014)

		2000	2010	2014	Change 2000-2014
Clovis	Household Population	67,988	95,243	101,800	33,812
	Group Quarters Population	480	388	388	-92
Coalinga	Household Population	10,448	11,752	11,929	1,481
	Group Quarters Population	5,350	6,335	4,538	-812
Firebaugh	Household Population	5,682	7,536	7,796	2,114
	Group Quarters Population	61	13	13	-48
Fowler	Household Population	3,930	5,523	5,836	1,906
	Group Quarters Population	49	47	47	-2
Fresno	Household Population	419,465	485,798	505,950	86,485
	Group Quarters Population	8,187	8,867	9,659	1,472
Huron	Household Population	6,134	6,754	6,843	709
	Group Quarters Population	172	0	0	-172
Kerman	Household Population	8,520	13,537	14,332	5,812
	Group Quarters Population	31	7	7	-24
Kingsburg	Household Population	9,108	11,300	11,603	2,495
	Group Quarters Population	91	82	82	-9
Mendota	Household Population	7,882	11,014	11,225	3,343
	Group Quarters Population	8	0	0	-8
Orange Cove	Household Population	7,722	9,078	9,410	1,688
	Group Quarters Population	0	0	0	0
Parlier	Household Population	11,043	14,492	15,017	3,974
	Group Quarters Population	102	2	2	-100
Reedley	Household Population	20,361	23,945	24,882	4,521
	Group Quarters Population	395	249	240	-155
Sanger	Household Population	18,791	24,136	24,774	5,983
	Group Quarters Population	140	134	134	-6
San Joaquin	Household Population	3,270	4,001	4,056	786
	Group Quarters Population	0	0	0	0
Selma	Household Population	19,314	23,054	23,812	4,498
	Group Quarters Population	130	165	165	35
Unincorporated	Household Population	161,667	159,429	167,517	5,850
	Group Quarters Population	7,016	1,234	1,983	-5,033
<b>Total</b>	<b>Household Population</b>	<b>781,740</b>	<b>912,927</b>	<b>946,782</b>	<b>165,042</b>
	<b>Group Quarters Population</b>	<b>17,667</b>	<b>17,523</b>	<b>17,258</b>	<b>-409</b>

Source: U.S. Census, 2000 and 2010; DOF E-5 Population and Housing Estimates, 2014.

## Age Characteristics

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

Table 2-3 shows a breakdown of each jurisdiction's population by age group and the median age. The age groups include school-age children (ages 5-17), college-age students (ages 18-24), young adults (ages 25-44), middle-age adults (ages 45-64), and seniors (ages 65+). A population with a large percentage of seniors may require unique housing, located near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-age adults, which make up the workforce, may need homes located near employment or transit centers.

San Joaquin, Huron, and Parlier have a large proportion of school-age populations and a lower percentage of the workforce populations and seniors. Parlier, Mendota, Huron, and Coalinga have a large percentage of college-age populations. Kingsburg has a significantly high percentage of seniors, followed by Clovis, Fresno County, and Reedley. Huron and San Joaquin have the lowest median age at about 23. Clovis and Kingsburg have the highest median age at about 33, ten years higher.

**Table 2-3 Population by Age Group (2013)**

Jurisdiction	5 to 17 years (School-age Students)	18 to 24 years (College-age Students)	25-44 (Young Adults)	45-64 (Middle-aged Adults)	65 years and over (Seniors)	Median Age
Fresno County	21.1%	11.5%	26.6%	21.8%	10.3%	30.9
Clovis	21.5%	10.6%	25.7%	24.4%	11.2%	33.9
Coalinga	18.2%	13.4%	29.2%	24.7%	7.2%	32.4
Firebaugh	23.0%	17.1%	23.0%	19.8%	5.8%	24.6
Fowler	23.0%	9.4%	26.7%	23.7%	9.8%	32.5
Fresno	28.0%	12.1%	28.0%	20.6%	9.3%	29.6
Huron	26.8%	13.6%	24.1%	15.4%	5.5%	22.9
Kerman	22.4%	9.8%	30.8%	17.9%	8.3%	28.5
Kingsburg	21.1%	11.6%	23.8%	22.9%	13.7%	33.2
Mendota	22.4%	13.8%	31.0%	17.3%	5.2%	26.9
Orange Cove	27.8%	10.6%	27.8%	17.3%	4.8%	25.0
Parlier	25.2%	13.2%	26.9%	17.9%	6.6%	25.5
Reedley	23.3%	11.3%	26.4%	19.7%	10.1%	29.4
Sanger	22.1%	12.1%	26.7%	19.8%	9.6%	29.2
San Joaquin	30.4%	10.8%	25.2%	16.9%	5.1%	22.6
Selma	22.1%	10.7%	29.1%	18.2%	11.2%	30.8

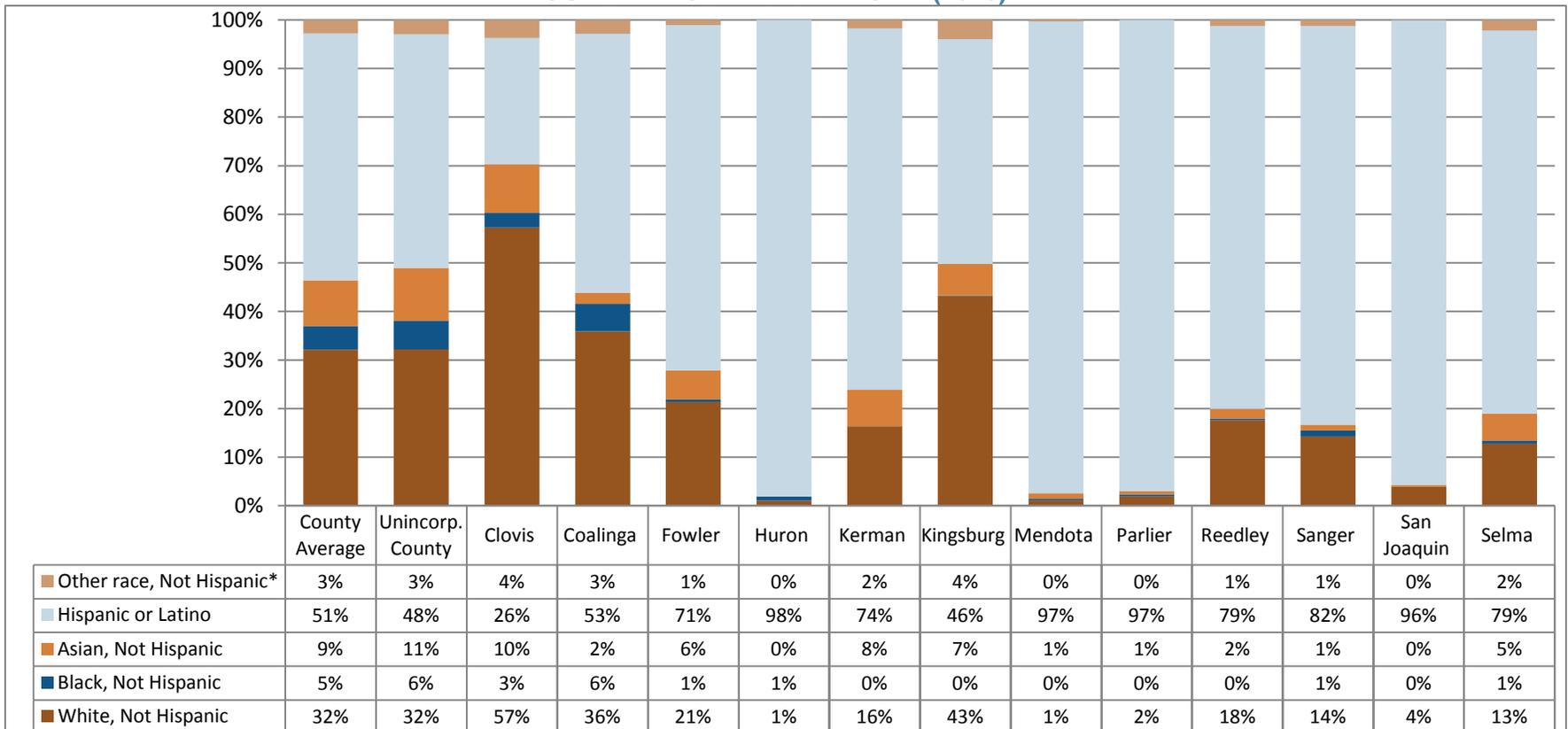
Note: Data not available for the unincorporated county.

Source: American Communities Survey (ACS), 2009-2013.

## Population by Race/Ethnicity

Figure 1 shows race and ethnicity of residents in Fresno County jurisdictions. The majority of the population in most jurisdictions – except for the unincorporated county, Clovis, and Kingsburg – is Hispanic (of any race). Countywide, more than half of the population identified as being of Hispanic or Latino origin. The populations of Huron, Mendota, Parlier, and San Joaquin City are all more than 95 percent Hispanic. Clovis has the lowest percentage at 26 percent. The second largest population group is White, Non-Hispanics, with a high of 57 percent in Clovis. The populations in the unincorporated county, Clovis, Kerman, Kingsburg, Fowler, and Selma are more than 5 percent Asian.

FIGURE 1 RACE AND ETHNICITY (2013)



Note: Other race includes American Indian and Alaskan Native, Native Hawaiian and Pacific Islander, Two or More Races, and Some Other Race.

Source: American Communities Survey, 2009-2013.

## HOUSEHOLD TRENDS AND CHARACTERISTICS

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

### Historical Growth

Table 2-4 shows the change in the number of households by jurisdiction between 2000 and 2010. Kerman had the most significant average annual growth in the number of households from 2000 to 2010 (4.4 percent) followed by Clovis, Firebaugh, and Fowler with just over 3 percent growth. The unincorporated area had the least amount of growth (0.1 percent) followed by Coalinga (1 percent).

**Table 2-4 Change in Households (2000-2010)**

Jurisdiction	2000	2010	Change 2000-2010	Percent Change 2000-2010	Average Annual Growth 2000-2010
<b>County Total</b>	<b>252,940</b>	<b>289,391</b>	<b>36,451</b>	<b>14.4%</b>	<b>1.4%</b>
Clovis	24,347	33,419	9,072	37.3%	3.2%
Coalinga	3,515	3,896	381	10.8%	1.0%
Firebaugh	1,418	1,920	502	35.4%	3.1%
Fowler	1,242	1,723	481	38.7%	3.3%
Fresno	140,079	158,349	18,270	13.0%	1.2%
Huron	1,378	1,532	154	11.2%	1.1%
Kerman	2,389	3,692	1,303	54.5%	4.4%
Kingsburg	3,226	3,822	596	18.5%	1.7%
Mendota	1,825	2,424	599	32.8%	2.9%
Orange Cove	1,694	2,068	374	22.1%	2.0%
Parlier	2,446	3,297	851	34.8%	3.0%
Reedley	5,761	6,569	808	14.0%	1.3%
San Joaquin	5,220	6,659	1,439	27.6%	2.5%
Sanger	702	882	180	25.6%	2.3%
Selma	5,596	6,416	820	14.7%	1.4%
Unincorporated County	52,102	52,723	621	1.2%	0.1%

Source: Department of Finance Estimates, 2000-2010.

## Household Formation and Composition

Table 2-5 shows the average household size for households in Fresno County. A higher persons-per-household ratio indicates a larger proportion of families, especially large families, and fewer single-person households. The Fresno region has larger households than the statewide average. Countywide, the average household size was 3.16 persons per household in 2010, compared to 2.90 statewide. The two cities with the largest average household size in 2010 were Mendota and Sanger (4.54), followed closely by Huron (4.41), Parlier (4.40), and Orange Cove (4.39). The city with the lowest persons per household ratio was Clovis (2.85), followed by Kingsburg (2.96) and Coalinga (3.02).

**Table 2-5 Persons per Household (2010)**

City	Average Persons Per Household
Fresno County	3.16
Clovis	2.85
Coalinga	3.02
Firebaugh	3.93
Fowler	3.21
Fresno	3.07
Huron	4.41
Kerman	3.67
Kingsburg	2.96
Mendota	4.54
Orange Cove	4.39
Parlier	4.40
Reedley	3.65
Sanger	3.63
San Joaquin	4.54
Selma	3.59
Unincorporated County	3.14

*Source: Fresno Pre-Approved Data Package, Department of Finance E8, 2010.*

## Household Income

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

## Income Definitions and Income Limits

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

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

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point. Income limits for larger or smaller households are calculated by HUD (See Table 2-6). According to HUD, the AMI for a four-person household in Fresno County was \$48,700 in 2014.

**Table 2-6 HUD Income Limits by Person per Household (2014)**

Fresno County Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income Household (30%*)	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910
Very Low-Income Household (50%*)	\$19,150	\$21,900	\$24,650	\$27,350	\$29,550
Low-Income Household (80%*)	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250
Median-Income Household (100%*)	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600

\*Percentage of 2014 Estimate of AMI: \$48,700

Source: U.S. Department of Housing and Urban Development (HUD), 2014.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table 2-7 to determine eligibility for state housing programs. HCD's methodology for calculating AMI is slightly different from HUD's methodology, and therefore the AMI and income limits vary.

**Table 2-7 State of California Income Categories**

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

Source: Section 50093 of the California Health and Safety Code.

**SECTION 2: HOUSING NEEDS ASSESSMENT**

The State income limits for Fresno County are shown in Table 2-8. The State 2014 AMI for a four-person household in Fresno County is \$57,900 (compared to the Federal estimate of \$48,700). A four-person household earning \$46,300 or less would be considered low-income.

**Table 2-8 State (HCD) Income Limits by Person per Household (2014)**

Fresno County Income Categories	Persons per Household							
	1	2	3	4	5	6	7	8
Extremely Low-Income Household (30%*)	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
Very Low-Income Household (50%*)	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250
Low-Income Household (80%*)	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
Median-Income Household (100%*)	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150	\$71,800	\$76,450
Moderate-Income Household (120%*)	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750

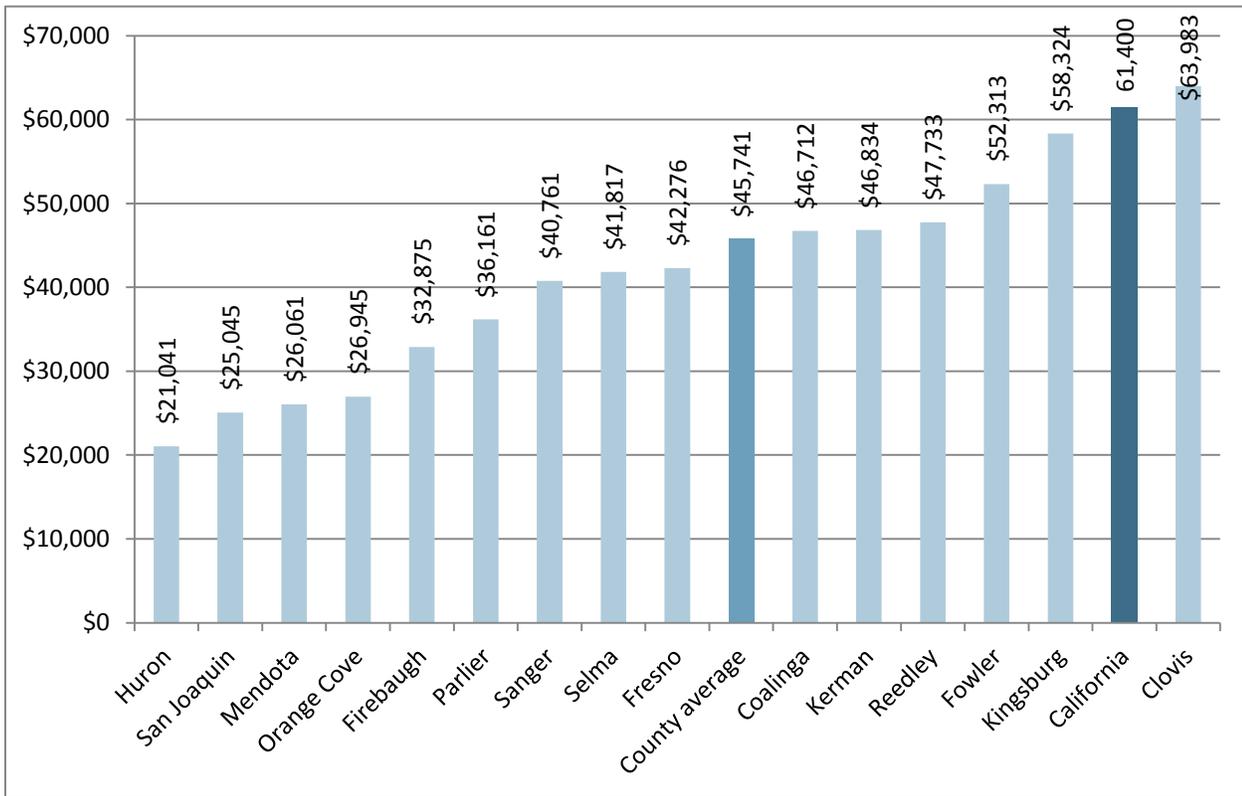
\*Percentage of 2014 Estimate of AMI: \$57,900

Source: California Department of Housing and Community Development (HCD), 2014.

**Median Household Income**

Figure 2 shows actual median household income for the jurisdictions in Fresno County as reported by the 2008-2012 ACS. This median income is for all households, regardless of household size. The median household income in the United States was \$53,046 in 2012, higher than the Fresno County median of \$45,741. The city with the highest median household income in 2012 was Clovis with \$63,983. The city with the lowest median income was Huron with \$21,041.

FIGURE 2 MEDIAN HOUSEHOLD INCOME (2012)



Note: Data not available for unincorporated area.

Source: American Communities Survey, 2008-2012.

According to the 2012 State of California Analysis of Impediments, Firebaugh, Huron, Orange Cove, Parlier, and San Joaquin all have a higher representation of very low-income households than the countywide average rate of 26.4 percent, as shown in Table 2-9.

Table 2-9 Jurisdictions with Over-Representation of Very Low-Income (VLI) Families (2012)

	Total Families	Estimated VLI Families	Jurisdiction VLI Rate
Fresno Countywide Average	201,585	53,185	26.4%
Firebaugh	1,561	702	45.0%
Huron	1,430	1,012	70.8%
Orange Cove	2,087	1,202	57.6%
Parlier	2,625	1,016	38.7%
San Joaquin	776	393	50.6%

Source: State of California Analysis of Impediments, 2012.

## EMPLOYMENT TRENDS AND CHARACTERISTICS

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

### Employment and Wage Scale by Industry

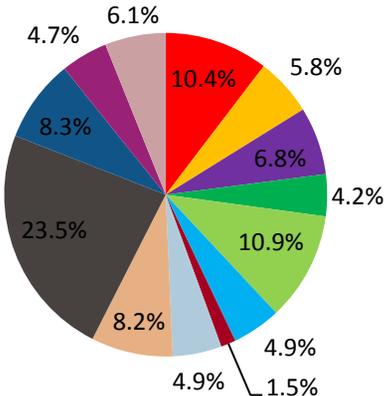
Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide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

Table 2-10 and Figure 2-3 show employment by industry for each jurisdiction. In Fresno County the most common industry is educational services, and health care and social assistance (shown in Figure 2-3 in grey) with 23.5 percent. This industry is also the most common in Clovis, Coalinga, Fowler, Fresno City, Kerman, Kingsburg, Sanger, Selma, and the unincorporated area.

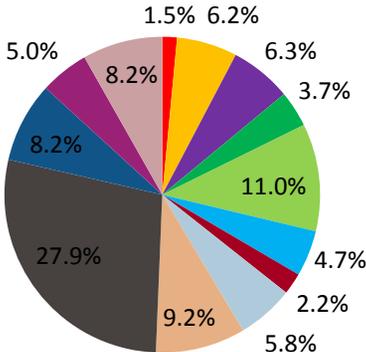
Agriculture, forestry, fishing and hunting, and mining (shown in Figure 2-3 in bright red) holds a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 67.6 percent. These areas are more rural and strongly based in agriculture.

FIGURE 3 EMPLOYMENT BY INDUSTRY (2011)

**Fresno Countywide**

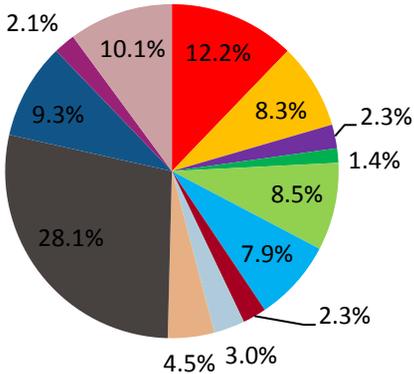


**Clovis**

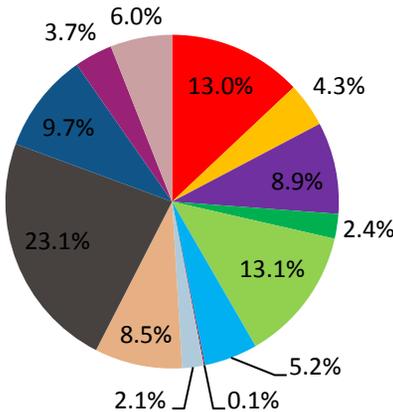


- Agriculture, forestry, fishing and hunting, and mining
- Construction
- Manufacturing
- Wholesale trade
- Retail trade
- Transportation, warehousing, and utilities
- Information
- Finance, insurance, and real estate
- Professional, scientific, and management, and administrative and waste management services
- Educational services, and health care and social assistance
- Arts, entertainment, and recreation, and accommodation and food services
- Other services, except public administration
- Public administration

**Coalinga**

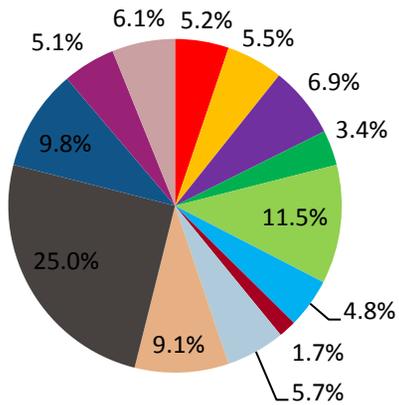


**Fowler**

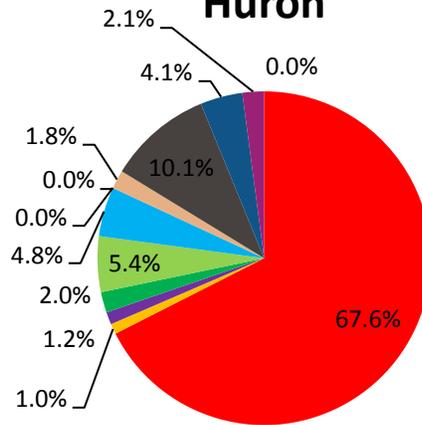


SECTION 2: HOUSING NEEDS ASSESSMENT

**Fresno City**

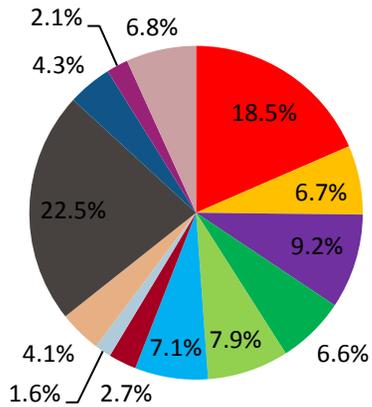


**Huron**

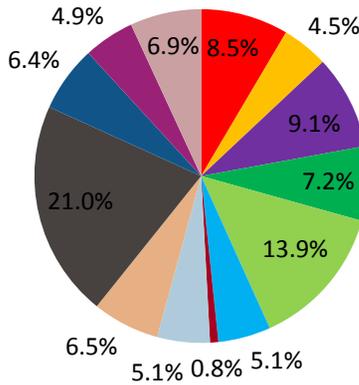


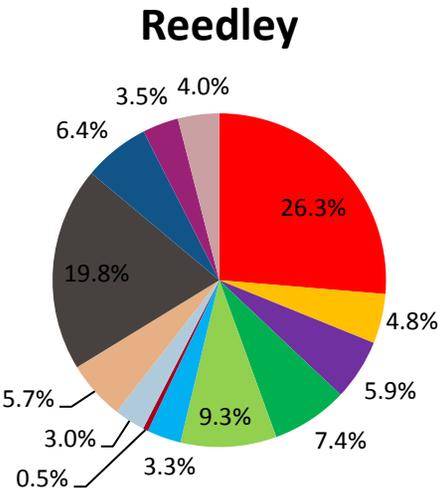
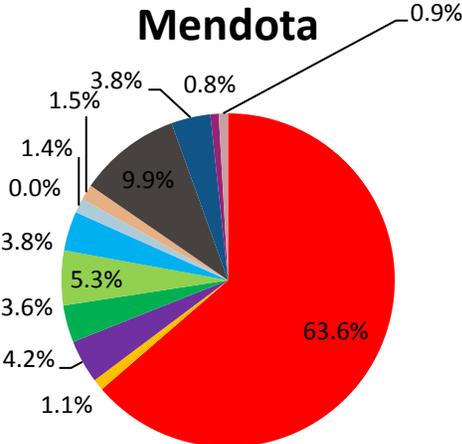
- Agriculture, forestry, fishing and hunting, and mining
- Construction
- Manufacturing
- Wholesale trade
- Retail trade
- Transportation, warehousing, and utilities
- Information
- Finance, insurance, and real estate
- Professional, scientific, and management, and administrative and waste management services
- Educational services, and health care and social assistance
- Arts, entertainment, and recreation, and accommodation and food services
- Other services, except public administration
- Public administration

**Kerman**

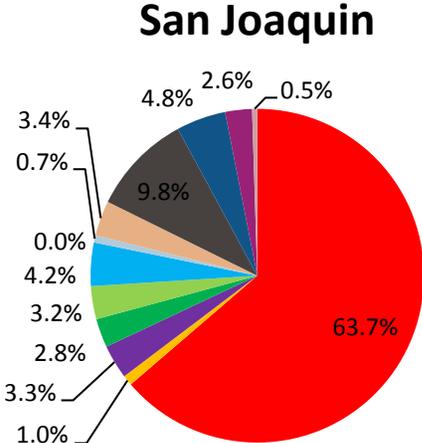
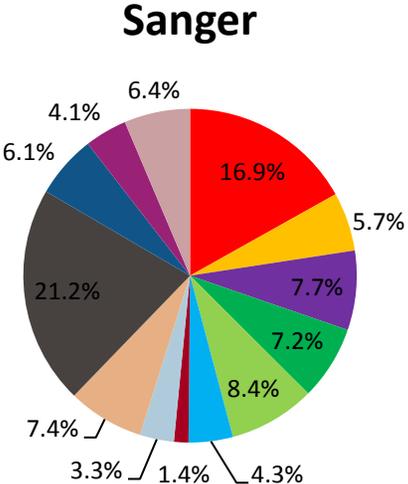


**Kingsburg**

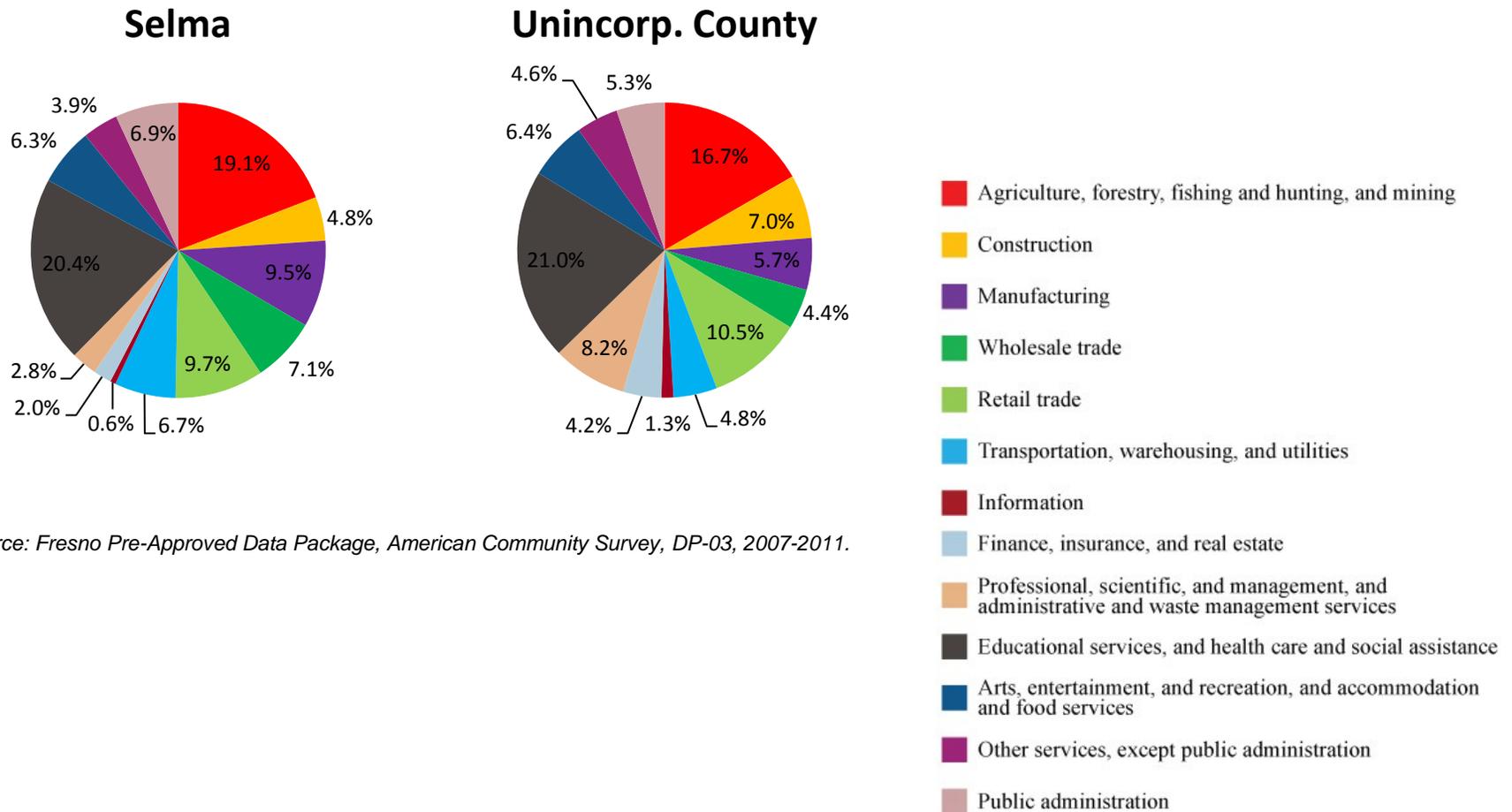




- Agriculture, forestry, fishing and hunting, and mining
- Construction
- Manufacturing
- Wholesale trade
- Retail trade
- Transportation, warehousing, and utilities
- Information
- Finance, insurance, and real estate
- Professional, scientific, and management, and administrative and waste management services
- Educational services, and health care and social assistance
- Arts, entertainment, and recreation, and accommodation and food services
- Other services, except public administration
- Public administration



SECTION 2: HOUSING NEEDS ASSESSMENT



Source: Fresno Pre-Approved Data Package, American Community Survey, DP-03, 2007-2011.

Table 2-10 Employment by Industry (2011)

		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Fresno County	#	364,567	37,966	21,075	24,667	15,142	39,650	17,782	5,580	17,876	29,900	85,576	30,253	16,995	22,105
	%	100%	10.4%	5.8%	6.8%	4.2%	10.9%	4.9%	1.5%	4.9%	8.2%	23.5%	8.3%	4.7%	6.1%
Clovis	#	42,024	643	2,593	2,662	1,575	4,638	1,978	919	2,422	3,875	11,721	3,428	2,107	3,463
	%	100%	1.5%	6.2%	6.3%	3.7%	11.0%	4.7%	2.2%	5.8%	9.2%	27.9%	8.2%	5.0%	8.2%
Coalinga	#	5,697	697	473	131	80	485	448	129	169	259	1,600	527	122	577
	%	100%	12.2%	8.3%	2.3%	1.4%	8.5%	7.9%	2.3%	3.0%	4.5%	28.1%	9.3%	2.1%	10.1%
Firebaugh	#	2,785	1,021	150	232	115	293	184	0	166	99	293	92	88	52
	%	100%	36.7%	5.4%	8.3%	4.1%	10.5%	6.6%	0.0%	6.0%	3.6%	10.5%	3.3%	3.2%	1.9%
Fowler	#	2,382	309	102	211	58	311	124	2	51	203	551	231	87	142
	%	100%	13.0%	4.3%	8.9%	2.4%	13.1%	5.2%	0.1%	2.1%	8.5%	23.1%	9.7%	3.7%	6.0%
Fresno	#	192,677	10,096	10,607	13,347	6,616	22,245	9,290	3,274	11,067	17,515	48,122	18,913	9,768	11,817
	%	100%	5.2%	5.5%	6.9%	3.4%	11.5%	4.8%	1.7%	5.7%	9.1%	25.0%	9.8%	5.1%	6.1%
Huron	#	1,957	1,323	19	23	40	105	94	0	0	35	197	80	41	0
	%	100%	67.6%	1.0%	1.2%	2.0%	5.4%	4.8%	0.0%	0.0%	1.8%	10.1%	4.1%	2.1%	0.0%
Kerman	#	5,358	993	361	491	351	422	381	147	85	217	1,206	228	110	366
	%	100%	18.5%	6.7%	9.2%	6.6%	7.9%	7.1%	2.7%	1.6%	4.1%	22.5%	4.3%	2.1%	6.8%
Kingsburg	#	4,992	426	227	456	361	694	253	42	253	323	1,049	319	246	343
	%	100%	8.5%	4.5%	9.1%	7.2%	13.9%	5.1%	0.8%	5.1%	6.5%	21.0%	6.4%	4.9%	6.9%

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-10 Employment by Industry (2011)

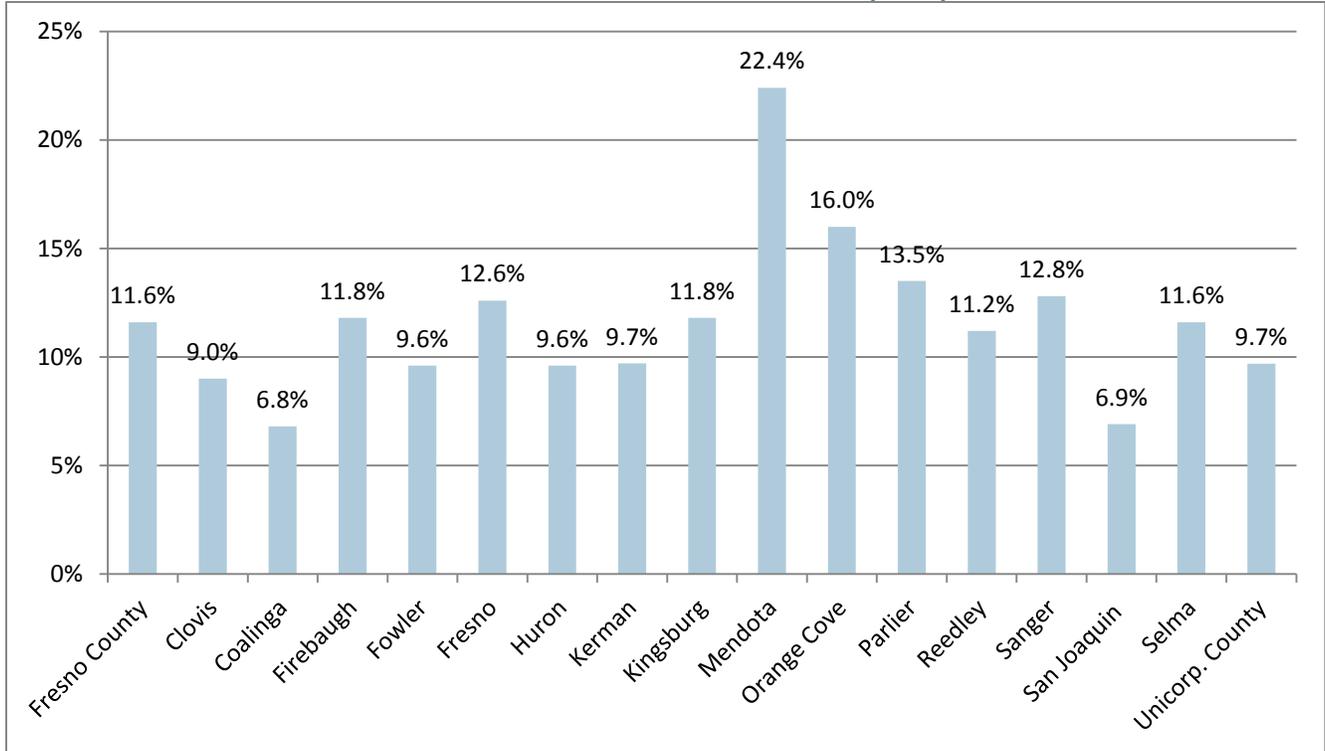
		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Mendota	#	3,591	2,285	39	151	128	191	136	0	52	55	354	137	29	34
	%	100%	63.6%	1.1%	4.2%	3.6%	5.3%	3.8%	0.0%	1.4%	1.5%	9.9%	3.8%	0.8%	0.9%
Orange Cove	#	2,920	1,068	255	163	294	232	115	0	16	155	221	154	200	47
	%	100%	36.6%	8.7%	5.6%	10.1%	7.9%	3.9%	0.0%	0.5%	5.3%	7.6%	5.3%	6.8%	1.6%
Parlier	#	5,368	1,600	202	842	585	530	234	0	60	287	636	163	101	128
	%	100%	29.8%	3.8%	15.7%	10.9%	9.9%	4.4%	0.0%	1.1%	5.3%	11.8%	3.0%	1.9%	2.4%
Reedley	#	9,548	2,509	457	567	710	890	315	48	291	546	1,887	612	335	381
	%	100%	26.3%	4.8%	5.9%	7.4%	9.3%	3.3%	0.5%	3.0%	5.7%	19.8%	6.4%	3.5%	4.0%
Sanger	#	9,817	1,660	555	760	702	826	419	134	327	723	2,085	597	398	631
	%	100%	16.9%	5.7%	7.7%	7.2%	8.4%	4.3%	1.4%	3.3%	7.4%	21.2%	6.1%	4.1%	6.4%
San Joaquin	#	1,085	691	11	36	30	35	46	0	8	37	106	52	28	5
	%	100%	63.7%	1.0%	3.3%	2.8%	3.2%	4.2%	0.0%	0.7%	3.4%	9.8%	4.8%	2.6%	0.5%
Selma	#	9,326	1,780	452	886	666	903	628	58	191	260	1,907	588	365	642
	%	100%	19.1%	4.8%	9.5%	7.1%	9.7%	6.7%	0.6%	2.0%	2.8%	20.4%	6.3%	3.9%	6.9%
Unincorp. county	#	65,040	10865	4572	3,709	2,831	6,850	3,137	827	2,718	5,311	13,641	4,132	2,970	3,477
	%	100%	16.7%	7.0%	5.7%	4.4%	10.5%	4.8%	1.3%	4.2%	8.2%	21.0%	6.4%	4.6%	5.3%

Source: Fresno Pre-Approved Data Package, American Communities Survey, DP-03, 2007-2011.

## Unemployment

According to the California Employment Development Department (EDD), in 2014 the statewide unemployment rate was 7.5 percent. The unemployment rate in Fresno County was significantly higher than the statewide rate at 11.6 percent. The unemployment rate in Fresno County was significantly higher than the statewide rate at 11.6 percent. Figure 4 shows unemployment in Fresno County by jurisdiction. The city with the highest unemployment rate was Mendota (22.4 percent), followed by Orange Cove (16.0 percent). Coalinga had the lowest unemployment rate (6.8 percent), followed by San Joaquin (6.9 percent).

**FIGURE 4 UNEMPLOYMENT RATE (2014)**



Source: California Employment Development Department, 2014.

## Labor Force Trends

Table 2-11 shows employment projections by industry sector in Fresno County from 2012 to 2022. According to EDD data, industry employment in Fresno County is expected to grow by 57,600 jobs between 2012 and 2022, to an estimated 426,900 by 2022. Total nonfarm employment is projected to gain approximately 52,400 jobs by 2022. The health care and social assistance; professional and business services; and trade, transportation, and utilities industry sectors are expected to account for more than 50 percent of all nonfarm job growth. The number of jobs in the health care and social assistance industry is expected to increase by 33.1 percent. Professional and business services employment is projected to grow by 31.4 percent.

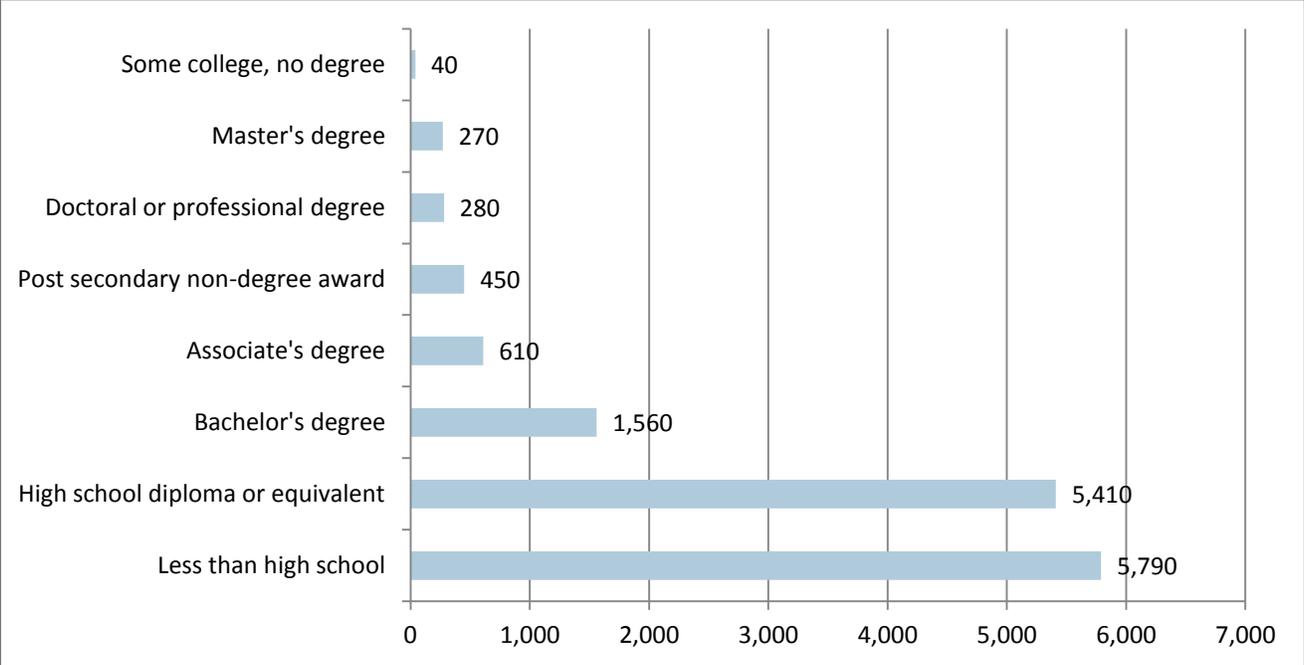
**Table 2-11 Fresno County Job Growth by Industry Sector (2012-2020)**

Industry Title	Estimated Employment 2012	Projected Employment 2022	Numeric Change 2012-2022	Percent Change 2012-2022
<b>Total Employment</b>	<b>369,300</b>	<b>426,900</b>	<b>57,600</b>	<b>15.6%</b>
Mining and Logging	300	200	-100	-33.3%
Construction	12,200	16,800	4,600	37.7%
Manufacturing	23,600	27,000	3,400	14.4%
Trade, Transportation, and Utilities	58,100	64,900	6,800	11.7%
Information	3,800	3,500	-300	-7.9%
Financial Activities	12,800	15,300	2,500	19.5%
Professional and Business Services	28,000	368,00	8,800	31.4%
Educational Services (Private)	5,200	63,00	1,100	21.2%
Health Care and Social Assistance	45,900	61,100	15,200	33.1%
Leisure and Hospitality	28,000	34,200	6,200	22.1%
Other Services (excludes Private Household Workers)	10,600	11,300	700	6.6%
Federal Government	10,200	9,500	-700	-6.9%
State and Local Government	53,900	58,100	4,200	7.8%
<b>Type of Employment</b>				
<i>Total Nonfarm</i>	<i>292,600</i>	<i>345,000</i>	<i>52,400</i>	<i>17.9%</i>
<i>Total Farm</i>	<i>48,900</i>	<i>53,700</i>	<i>4,800</i>	<i>9.8%</i>
<i>Self Employment</i>	<i>25,200</i>	<i>26,000</i>	<i>800</i>	<i>3.2%</i>
<i>Unpaid Family Workers</i>	<i>1,200</i>	<i>1,100</i>	<i>-100</i>	<i>-8.3%</i>
<i>Private Household Workers</i>	<i>1,400</i>	<i>1,100</i>	<i>-300</i>	<i>-21.4%</i>

Source: California Employment Development Department, 2012-2022 Fresno Industry Employment Projections, published February 2015.

Figure 5 shows the average annual job openings by entry level education. According to California EDD, most expected job openings between 2010 and 2020 will require a high school diploma or less. Registered nurses are the only occupation among the top ten occupations with the largest number of job openings that has an entry education level higher than a high school diploma. Thirteen of the top 20 occupations on the list of fastest growing jobs are in a construction related field due to the expected recovery in the construction industry over the projection period. Occupations requiring less education tend to be lower earning.

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



Source: California Employment Development Department, 2010-2020 Fresno County Projection Highlights. February 2013.

## POPULATION AND EMPLOYMENT PROJECTIONS

Tables 2-12 and 2-14 show population and employment forecasts used for the Fresno COG Regional Transportation Plan/Sustainable Communities Strategy, which are from the San Joaquin Valley Demographic Forecasts: 2010 to 2050 prepared March 2012. The forecast was part of a San Joaquin Valley demographic study commissioned by the eight metropolitan planning organizations (MPOs) of the valley, in an effort to obtain recently-prepared projections.

### Population Forecast

Based on the forecast shown in Table 2-12, countywide population will grow to an estimated 1,373,700 persons by the year 2040. This assumes an average annual growth rate of 1.8 percent between 2010 and 2040. In the past, County population has increased at rates of 2.4 percent a year from 1970 to 1990, and 1.7 percent a year from 1990 to 2010. During the next three decades (2010-2040) 443,229, or 48 percent, more people are expected to reside in Fresno County.

**Table 2-12 Fresno County Population Forecast (2008-2040)**

Year	Population
2008	912,521
2020	1,082,097
2035	1,300,597
2040	1,373,679

Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.

Fresno County's share of California's population is expected to steadily increase, as shown in Table 2-13. From 1970 to 2010, the County share of the State's population grew from 2.1 percent to 2.5 percent. By 2040, that share is expected to increase to 2.9 percent.

**Table 2-13 Population of Fresno County and California (1970-2040)**

Year	Fresno County Population	California Population	Fresno County Share of California Population
1970	413,053	19,053,100	2.2%
1980	514,621	23,667,900	2.2%
1990	667,490	29,760,000	2.2%
2000	799,407	33,871,648	2.4%
2010	930,450	37,253,956	2.5%
2020	1,082,097	40,643,643	2.7%
2030	1,227,649	44,279,354	2.8%
2040	1,373,679	47,690,186	2.9%

Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.

## Employment Forecast

Table 2-14 shows the employment forecast for Fresno County by 2040. The Fresno County employment level will increase during the period, 2010-2040 despite the recession that began in 2007. However the unemployment rate will continue to be higher than the California average.

**Table 2-14 Fresno County Employment Forecast (2008-2040)**

Year	Employment
2008	345,816
2020	363,581
2035	427,727
2040	449,111

*Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.*

## HOUSING INVENTORY AND MARKET CONDITIONS

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

### Housing Stock Profile

Table 2-15 shows estimates from the California Department of Finance (DOF) of the number of housing units by type for each jurisdiction based on reported building and demolition permits. DOF reported that Fresno County had 315,531 housing units in 2010. Of the total units, 69.5 percent were single family, 25.8 percent were multifamily, and 4.7 percent were mobile homes. The unincorporated area had the highest percentage of single family homes in 2010 (over 82 percent). Huron had the highest percentage of multifamily units (over 56 percent). Coalinga had a large percentage of mobile homes (11.6 percent), followed by the unincorporated area (11.3 percent).

Although the countywide proportion of multifamily units decreased in Fresno County, in several jurisdictions the proportion of multifamily units increased. For example, in smaller cities such as San Joaquin, Parlier, Orange Cove, Mendota, Huron, and Firebaugh, multifamily units as a proportion of all units increased by more than 30 percent between 2000 and 2010. These six jurisdictions also have the lowest median household incomes in the county.

Parlier, in particular, had the most multifamily units constructed during the period for any of the smaller cities (389), and also the highest percentage of multifamily construction at nearly 48 percent of all new construction. The three larger surrounding cities of Reedley, Selma, and Sanger, which together total about 75,000 residents, had a combined total of 435 multifamily units constructed during the period.

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-15 Housing Stock (2000-2010)

Jurisdiction	2000			2010		
	Single Family Units	Multifamily Units	Mobile Homes	Single Family Units	Multifamily Units	Mobile Homes
Fresno County	185,433	71,992	13,342	219,271	81,555	14,705
	68.5%	26.6%	4.9%	69.5%	25.8%	4.7%
Clovis	16,886	7,463	916	25,572	8,774	960
	66.8%	29.5%	3.6%	72.4%	24.9%	2.7%
Coalinga	2,567	829	318	2,874	967	503
	69.1%	22.3%	8.6%	66.2%	22.3%	11.6%
Firebaugh	1,165	330	86	1,443	578	75
	73.7%	20.9%	5.4%	68.8%	27.6%	3.6%
Fowler	918	313	46	1,349	370	123
	71.9%	24.5%	3.6%	73.2%	20.1%	6.7%
Fresno	92,640	52,489	3,924	108,889	57,651	4,748
	62.2%	35.2%	2.6%	63.6%	33.7%	2.8%
Huron	674	673	68	599	899	104
	47.6%	47.6%	4.8%	37.4%	56.1%	6.5%
Kerman	1,759	586	116	2,922	804	182
	71.5%	23.8%	4.7%	74.8%	20.6%	4.7%
Kingsburg	2,552	661	164	3,018	853	198
	75.6%	19.6%	4.9%	74.2%	21.0%	4.9%
Mendota	1,263	543	72	1,643	858	55
	67.3%	28.9%	3.8%	64.3%	33.6%	2.2%
Orange Cove	1,278	463	26	1,466	765	0
	72.3%	26.2%	1.5%	65.7%	34.3%	0.0%
Parlier	2,042	588	14	2,464	977	53
	77.2%	22.2%	0.5%	70.5%	28.0%	1.5%
Reedley	4,352	1,429	191	5,083	1,521	263
	72.9%	23.9%	3.2%	74.0%	22.1%	3.8%
Sanger	4,006	1,251	163	5,456	1,548	100
	73.9%	23.1%	3.0%	76.8%	21.8%	1.4%
San Joaquin	497	178	60	628	249	57
	67.6%	24.2%	8.2%	67.2%	26.7%	6.1%
Selma	4,395	998	422	5,379	1,044	390
	75.6%	17.2%	7.3%	79.0%	15.3%	5.7%
Unincorporated County	48,439	3,198	6,756	50,486	3,697	6,894
	83.0%	5.5%	11.6%	82.7%	6.1%	11.3%

Source: Fresno Pre-Approved Data Package, Department of Finance, E8, 2000-2010.

A large proportion of the multifamily development that has occurred after the boom of the 1980s was subsidized through a variety of public housing and tax credit programs targeted to low-income residents (i.e., non-market rate affordable housing). As summarized in Table 2-16, about 87 percent of the units developed during the 1980s were strictly market rate, compared to an estimated 69 percent in the 1990s and 65 percent between 2000 and 2013. When subsidized affordable units are excluded, the production of multifamily units after the mid-1980s has been even more limited.

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

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

Source: CoStar Group and Economic and Planning Systems, [http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis\\_Final%20Report\\_9-11-14.pdf](http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf), 2014.

## Housing Tenure

Housing tenure (owner vs. renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing turning over at a much lower rate than rental housing. For example, in Fresno County the median year that owners moved into their current unit was 2001 whereas the median year that renters moved into their current unit was after 2010 (2011-2013 ACS). **Error! Reference source not found.** Table 2-17 shows tenure by jurisdiction in 2010. Most jurisdictions have more owner-occupied units than renter-occupied units. The unincorporated county has the highest percentage of owner units at 67.1 percent, followed by Kingsburg at 66.4 percent. Huron has the lowest percentage of owner units at 32.2 percent.

According to the California Housing Partnership Corporation report in August 2014, while the county population increased by a moderate 5.4 percent between 2006 and 2012, the percentage of households in the rental market increased by 13.6 percent<sup>1</sup>, exacerbated by displacement caused by the foreclosure crisis. This indicates that more households are looking to rent, which can raise rental prices unless a significant number of rental units are added to the housing stock. Another trend in the region is the use of single family homes as rentals.

<sup>1</sup> California Housing Partnership Analysis of 2006 1-year American Communities Survey and 2012 1-year American Communities Survey

Table 2-17 Housing Tenure (2010)

	Total Households	Renter-occupied Units		Owner-occupied Units	
		Households	Percent	Households	Percent
Fresno County Average	289,391	130,700	45.2%	158,691	54.8%
Clovis	33,419	12,615	37.7%	20,804	62.3%
Coalinga	3,896	1,900	48.8%	1,996	51.2%
Fowler	1,723	621	36.0%	1,102	64.0%
Huron	1,532	1,039	67.8%	493	32.2%
Kerman	3,692	1,527	41.4%	2,165	58.6%
Kingsburg	3,822	1,286	33.6%	2,536	66.4%
Mendota	2,424	1,368	56.4%	1,056	43.6%
Parlier	3,297	1,773	53.8%	1,524	46.2%
Reedley	6,569	2,688	40.9%	3,881	59.1%
San Joaquin	882	476	54.0%	406	46.0%
Sanger	6,659	2,786	41.8%	3,873	58.2%
Selma	6,416	2,591	40.4%	3,825	59.6%
Unincorporated County	52,723	17,351	32.9%	35,372	67.1%

Source: U.S. Census, 2010.

## Vacancy Rate

Table 2-18 shows housing units and vacancies in unincorporated Fresno County and the cities according to the 2000 and 2010 U.S. Census. The vacancy rate indicates the match between the demand and supply of housing. Vacancy rates of 5.0 percent to 6.0 percent for rental housing and 1.5 percent to 2.0 percent for ownership housing are generally considered optimum. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

As Table 2-18 shows, the vacancy rate increased in all communities between 2000 and 2010 except in Firebaugh and Parlier. In 2000 the unincorporated area and the city of Firebaugh had the highest vacancy rate at 10.65 and 10.31 percent, respectively. The vacancy rate in the unincorporated area was still the highest in 2010, increasing to 13.68 percent. Coalinga had the second highest vacancy rate in 2010.

Table 2-18 Housing Stock and Vacancy Rate (2000-2010)

City	2000			2010		
	Total Housing Units	Vacant Units	Vacancy Rate	Total Housing Units	Vacant Units	Vacancy Rate
Clovis	25,265	903	3.57%	35,306	1,887	5.34%
Coalinga	3,714	333	8.97%	4,344	448	10.31%
Firebaugh	1,581	163	10.31%	2,096	176	8.40%
Fowler	1,277	35	2.74%	1,842	119	6.46%
Fresno	149,053	8,946	6.00%	171,288	12,939	7.55%
Huron	1,415	36	2.54%	1,602	70	4.37%
Kerman	2,461	73	2.97%	3,908	216	5.53%
Kingsburg	3,377	132	3.91%	4,069	247	6.07%
Mendota	1,878	53	2.82%	2,556	132	5.16%
Orange Cove	1,767	73	4.13%	2,231	163	7.31%
Parlier	2,644	198	7.49%	3,494	197	5.64%
Reedley	5,972	211	3.53%	6,867	298	4.34%
Sanger	5,420	200	3.69%	7,104	445	6.26%
San Joaquin	735	33	4.49%	934	52	5.57%
Selma	5,815	219	3.77%	6,813	397	5.83%
Unincorporated County	58,393	6,219	10.65%	61,077	8,354	13.68%

Source: Fresno Pre-Approved Data Package, Department of Finance, E8, 2000-2010.

## Housing Conditions

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

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1980), while still needing rehabilitation, will not require rehabilitation as substantial as what would be required for housing units older than 50 years old (i.e., built before 1960). Housing units older than 50 years are more likely to require complete rehabilitation of housing systems such as roofing, plumbing, and electrical.

Table 2-19 shows the age of the housing stock in Fresno County. In all jurisdictions more than half of the housing stock is over 30 years old. In Fowler almost 60 percent of the housing stock is over 30 years old. In the unincorporated county almost 70 percent is over 30 years. These units may require repairs or improvements. The city with the highest percentage of new housing is Clovis, followed by Parlier. Less than 30 percent of the housing stock in all jurisdictions, except unincorporated Fresno, is over 50 years old. Coalinga, Firebaugh, Fowler, Fresno, and Selma have the highest percentage (at a little more than 25 percent).

Table 2-19 Age of Housing Stock (2012)

	Total	Built 2010 or later	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier	Percent built before 1980	Percent built before 1960
Fresno County	315,544	1,435	48,518	46,361	46,817	61,244	35,550	37,744	18,320	19,555	54.6%	24.0%
Clovis	35,426	235	9,882	7,229	5,680	7,413	2,704	1,319	571	393	35.0%	6.4%
Coalinga	4,493	-	612	552	907	633	556	457	282	494	53.9%	27.4%
Firebaugh	2,191	9	360	379	244	471	156	474	59	39	54.7%	26.1%
Fowler	1,636	-	301	180	190	323	216	120	136	170	59.0%	26.0%
Fresno	171,841	743	23,048	25,015	26,823	33,873	18,760	21,887	10,870	10,822	56.0%	25.4%
Huron	1,698	-	357	403	290	228	82	133	15	190	38.2%	19.9%
Kerman	3,863	-	1,425	598	360	680	556	94	119	31	38.3%	6.3%
Kingsburg	3,897	-	633	814	734	537	336	244	335	264	44.0%	21.6%
Mendota	2,945	55	645	282	490	508	546	220	92	107	50.0%	14.2%
Orange Cove	2,284	29	760	244	132	191	454	159	74	241	49.0%	20.8%
Parlier	3,698	14	911	774	678	295	363	236	293	134	35.7%	17.9%
Reedley	6,616	49	985	1,194	1,194	1,016	624	683	344	527	48.3%	23.5%
Sanger	7,022	58	1,816	594	1,119	1,065	849	515	573	433	48.9%	21.7%
San Joaquin	1,017	-	80	325	123	246	65	94	63	21	48.1%	17.5%
Selma	6,815	107	1,065	1,486	723	1,109	570	805	284	666	50.4%	25.8%
Unincorporated County	60,102	136	5,638	6,292	7,130	12,656	8,713	10,304	4,210	5,023	68.1%	32.5%

Source: American Communities Survey, 2008-2012.

## Fair Housing

Fair housing means that all people regardless of their special characteristics have equal access to housing opportunities. The Federal Fair Housing Act 42 U.S.C. 3604(f) (1) and the State Fair Employment and Housing Act (FEHA) (Government Code Section 12955 et seq.) enforce fair housing for the protected classes. Between various Federal and State laws, the protected classes include race, color, religion, sex, national origin, familial status, physical/mental disability, sexual orientation, marital status, ancestry, age, source of income, gender identity/expression, genetic condition, or any other arbitrary factor.

According to the 2012 State of California Analysis of Impediments, between 2005 and 2010 there were 82 complaints filed with the California Department of Fair Employment and Housing (DFEH) that originated in Fresno County, with 32 percent of complaints based on disability, 32 percent based on race, and 12 percent based on familial status. Less than 20 percent of the complaints were based on sex, national origin, or retaliation; 42 (or 51 percent) complaints were closed due to lack of merit; and 29 (or 35 percent) complaints were settled. According to the same report, there were 18 complaints filed to HUD that originated in Fresno County. The majority of complaints were based on disability discrimination (67 percent), followed by race (22 percent), “other” (6 percent), and national origin (6 percent). Of the HUD complaints originating from Fresno County, 44 percent were settled and 39 percent were closed due to lack of merit.

## Overpayment (Cost Burden)

State and Federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses. As shown in Table 2-20, Huron has the highest percentage of total households overpaying for housing (61.3 percent), followed by Mendota (57.4 percent), Parlier (55.8 percent), and San Joaquin (55.5 percent).

Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses. A higher percentage of lower-income households are overpaying for housing. Fresno has the highest percentage of lower-income households overpaying for housing (74.4 percent), followed by Clovis (73.8 percent), Sanger (72.7 percent), and Fresno County (71.6 percent).

Generally, renters are more affected than owners. This is true in most jurisdictions except for Huron, Kerman, and San Joaquin. Reedley has the highest percentage of overpaying renters (68.3 percent), followed by Firebaugh (68.0 percent), Fresno (65.3 percent), and Huron (64.0 percent). Over 65 percent of lower-income renters are overpaying for housing in all jurisdictions; Reedley has the highest rate of lower-income renters overpaying (81.6 percent).

Table 2-20 Overpayment by Tenure (2011)

	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percent	Households	Overpaying	Percent	Households	Overpaying	Percent
Fresno County	Lower income	51,174	31,766	62.1%	85,669	66,280	77.4%	136,843	98,046	71.6%
	Total	142,895	56,371	39.4%	114,830	71,452	62.2%	257,724	127,823	49.6%
Clovis	Lower income	4,613	3,077	66.7%	6,860	5,394	78.6%	11,472	8,472	73.8%
	Total	19,140	7,581	39.6%	10,773	6,160	57.2%	29,913	13,741	45.9%
Coalinga	Lower income	817	442	54.1%	1,186	771	65.1%	2,003	1,214	60.6%
	Total	2,029	815	40.2%	1,802	827	45.9%	3,831	1,642	42.9%
Firebaugh	Lower income	515	336	65.1%	729	509	69.9%	1,244	845	67.9%
	Total	935	388	41.5%	812	552	68.0%	1,747	940	53.8%
Fowler	Lower income	248	121	48.9%	464	334	72.0%	712	455	63.9%
	Total	823	259	31.5%	678	344	50.7%	1,501	603	40.2%
Fresno	Lower income	25,702	16,029	62.4%	54,720	43,798	80.0%	80,422	59,827	74.4%
	Total	69,781	28,464	40.8%	72,180	47,103	65.3%	141,961	75,567	53.2%
Huron	Lower income	134	118	88.1%	1,066	724	67.9%	1,199	842	70.2%
	Total	275	138	50.2%	1,144	732	64.0%	1,419	870	61.3%
Kerman	Lower income	815	538	65.9%	970	631	65.1%	1,785	1,169	65.5%
	Total	1,881	809	43.0%	1,312	676	51.5%	3,192	1,485	46.5%
Kingsburg	Lower income	551	322	58.5%	953	695	73.0%	1,504	1,018	67.7%
	Total	2,035	594	29.2%	1,343	730	54.4%	3,378	1,324	39.2%
Mendota	Lower income	705	479	67.9%	1,229	852	69.3%	1,935	1,331	68.8%
	Total	1,070	555	51.9%	1,382	852	61.7%	2,452	1,407	57.4%

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-20 Overpayment by Tenure (2011)

	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percent	Households	Overpaying	Percent	Households	Overpaying	Percent
Orange Cove	Lower income	554	301	54.2%	959	666	69.4%	1,514	967	63.9%
	Total	840	329	39.2%	1,077	666	61.8%	1,917	995	51.9%
Parlier	Lower income	823	538	65.4%	1,401	1,018	72.6%	2,224	1,556	70.0%
	Total	1,377	687	49.9%	1,750	1,058	60.5%	3,127	1,745	55.8%
Reedley	Lower income	1,253	747	59.6%	1,700	1,388	81.6%	2,954	2,135	72.3%
	Total	3,403	1,084	31.9%	2,136	1,459	68.3%	5,539	2,543	45.9%
Sanger	Lower income	1,562	1,111	71.1%	1,923	1,424	74.0%	3,485	2,535	72.7%
	Total	3,313	1,545	46.6%	2,635	1,589	60.3%	5,948	3,134	52.7%
San Joaquin	Lower income	308	247	80.3%	383	176	46.0%	691	423	61.3%
	Total	407	272	66.9%	410	181	44.2%	816	453	55.5%
Selma	Lower income	1,554	883	56.8%	1,851	1,405	75.9%	3,405	2,288	67.2%
	Total	3,464	1,447	41.8%	2,347	1,476	62.9%	5,810	2,923	50.3%
Unincorporated County	Lower income	11,019	6,476	58.8%	9,275	6,494	70.0%	20,294	12,970	63.9%
	Total	32,122	11,404	35.5%	13,049	7,047	54.0%	45,171	18,451	40.8%

Source: Fresno Pre-Approved Data Package, American Communities Survey, B25106, 2007-2011.

## Overcrowding

State HCD defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably-sized housing. Overcrowding in households typically results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

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

Table 2-21 shows overcrowding by tenure for each jurisdiction in Fresno County. For comparison, the statewide overcrowding rate is 4.1 percent, or about one in 24. Fresno has a significantly high incidence of overcrowding (10.1 percent, or one in ten), more than twice the statewide rate. Huron, Orange Cove, Mendota, and San Joaquin have the highest rate of overcrowding; over a fifth of the units in each of these cities are overcrowded. Statewide, 1.0 percent of units are severely overcrowded compared to 3.2 percent in Fresno County. Clovis and Kingsburg have the lowest rates of overcrowding.

In Fresno County and statewide, overcrowding is typically more of a problem in rental units than owner units. The statewide rate for renter overcrowding is 12.3 percent, compared to 15.7 percent in Fresno County. Only in Kingsburg and San Joaquin is the incidence of overcrowding higher for owners than it is for renters.

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-21 Overcrowding by Tenure (2011)

	Owner-Occupied				Renter-Occupied				Total			
	Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Fresno County	8,332	5.4%	1,852	1.2%	20,644	15.7%	7,211	5.5%	28,976	10.1%	9,063	3.2%
Clovis	459	2.2%	46	0.2%	967	7.9%	170	1.4%	1,426	4.3%	216	0.7%
Coalinga	90	4.0%	31	1.4%	375	18.5%	105	5.2%	465	10.9%	136	3.2%
Firebaugh	108	10.4%	58	5.6%	222	25.3%	10	1.1%	330	17.2%	68	3.6%
Fowler	91	10.3%	36	4.1%	111	15.0%	8	1.1%	202	12.4%	44	2.7%
Fresno	4,123	5.4%	1,030	1.3%	12,173	15.0%	4,980	6.1%	16,296	10.3%	6,010	3.8%
Huron	38	11.7%	23	7.1%	396	32.4%	134	11.0%	434	28.0%	157	10.1%
Kerman	181	8.8%	0	0.0%	316	20.8%	157	10.3%	497	13.8%	157	4.4%
Kingsburg	145	6.7%	5	0.2%	75	5.1%	16	1.1%	220	6.0%	21	0.6%
Mendota	130	10.8%	0	0.0%	463	29.9%	207	13.4%	593	21.5%	207	7.5%
Orange Cove	159	17.3%	26	2.8%	357	28.0%	105	8.2%	516	23.5%	131	6.0%
Parlier	164	10.7%	27	1.8%	482	24.5%	105	5.3%	646	18.4%	132	3.8%
Reedley	333	8.9%	88	2.4%	749	30.8%	168	6.9%	1,082	17.6%	256	4.2%
Sanger	306	8.4%	21	0.6%	547	18.6%	260	8.9%	853	13.0%	281	4.3%
San Joaquin	96	21.4%	12	2.7%	94	20.1%	16	3.4%	190	20.8%	28	3.1%
Selma	407	10.8%	99	2.6%	659	25.3%	120	4.6%	1,066	16.7%	219	3.4%
Unincorporated County	1,502	4.3%	350	1.0%	2,658	15.8%	650	3.9%	4,160	8.1%	1,000	1.9%

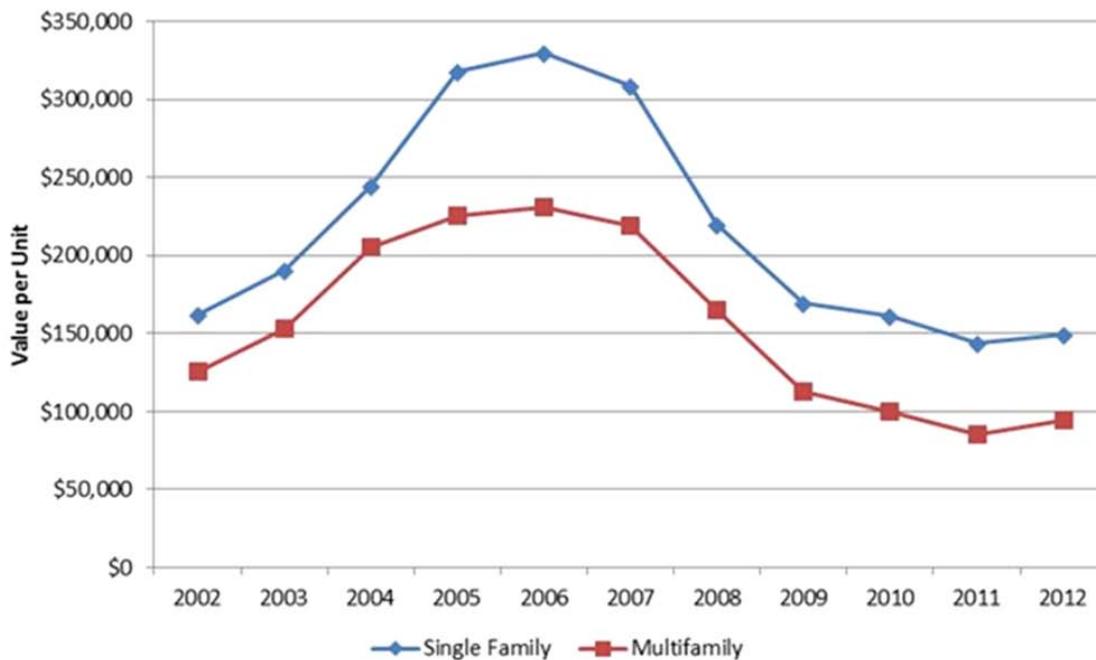
Source: Fresno Pre-Approved Data Package, American Communities Survey, Table B25014, 2007-2011.

## HOUSING COST AND AFFORDABILITY

### Home Price Trends

Housing values in Fresno County were hard hit by the 2008 housing market crash. The average single family home value peaked in 2006 at about \$325,000 and was at its lowest in 2011 at less than \$150,000. Similarly, the average condominium/townhome value, a small part of the market, peaked at about \$230,000 in 2006 and then sank to about \$90,000 in 2011. However, the market began to rebound in 2012 and more recent data suggests that this trend will continue, indicating that the market has weathered a cyclical low point.

**FIGURE 6 RESIDENTIAL SALE VALUE TREND (IN 2014 DOLLARS)  
FRESNO COUNTY**



Source: San Joaquin Valley Infill Viability Analysis; Research And Development Corporation (RAND); Department of Finance; and Economic and Planning Systems (EPS), 2014.

**SECTION 2: HOUSING NEEDS ASSESSMENT**

Table 2-22 shows the number of home sales and median price for each jurisdiction in Fresno County in 2014. According to DQNews, in 2014, 10,411 homes were sold countywide with a median price of \$209,000. This is a 13 percent increase from the 2013 countywide median price. More homes were sold in 2014 in the city of Fresno than in all other jurisdictions combined. Clovis had the highest median sale price of \$285,000, and San Joaquin had the lowest at \$72,000; however, the median in San Joaquin is based on a very small number of home sales.

**Table 2-22 Home Sales Recorded in 2014**

	<b>2014 Sale Counts</b>	<b>2014</b>	<b>2013</b>	<b>Percent Change Year to Year</b>
Fresno County	10,411	\$209,000	\$185,000	13.0%
Clovis	2,038	\$285,000	\$258,000	10.5%
Coalinga	137	\$140,000	\$110,000	27.3%
Firebaugh	37	\$118,000	\$100,000	18.0%
Fowler	75	\$237,000	\$216,000	9.7%
Fresno	6,431	\$190,000	\$173,000	9.8%
Huron	10	\$126,000	\$89,500	40.8%
Kerman	97	\$184,500	\$152,500	21.0%
Kingsburg	148	\$215,250	\$185,000	16.4%
Mendota	29	\$110,000	\$98,750	11.4%
Orange Cove	42	\$100,000	\$69,500	43.9%
Parlier	67	\$135,000	\$121,250	11.3%
Reedley	222	\$175,000	\$150,000	16.7%
San Joaquin	7	\$72,000	\$100,000	-28.0%
Sanger	343	\$195,000	\$165,000	18.2%
Selma	207	\$160,000	\$147,000	8.8%

Note: Data not available for unincorporated county.

Source: DQ NEWS, <http://www.dqnews.com/Charts/Annual-Charts/CA-City-Charts/ZIPCAR14.aspx>, 2015

In terms of single-family production housing, there are a variety of new home communities with a range of product types available throughout the county, according to the San Joaquin Valley Infill Viability Analysis from 2014. Homes range in size from 1,360 square feet to 3,490 square feet. Lots vary from 1,800 square feet to 16,000 square feet. Home prices start at about \$185,000 and go to \$630,000, with per-square-foot prices ranging from \$110 to \$200. Small-lot projects accounted for about 20 percent of sales during the first quarter of 2014. By comparison, about 60 percent of sales were in communities with more typical lot sizes, ranging from about 4,500 square feet to 7,500 square feet. Available data indicate that the small-lot products sell for less overall, but achieve higher prices on a per-square-foot basis than homes on typical lots.

## Rental Trends

Close to half of Fresno County households are renters. Although renters in general tend to live in multifamily units, about 42 percent of renter households in Fresno County live in single family homes compared to 37 percent statewide and about 34 percent nationally. Given that very few developers build single family units for rent, many single family units originally built as for-sale products have been converted to rental property over time. As a result of the foreclosure crisis, Fresno has a relatively large investor market where individuals (or partnerships) buy single family homes (or hold rather than sell when they move) for income property.

The median rent in Fresno County is well below the state average, especially when compared to urban areas where new rental products (e.g., multifamily apartments) are being developed. For example, based on data from Zillow.com, which has collected data on asking rents for most counties in the state for over four years, rents in Fresno County are about 70 percent of the state average and have remained relatively constant in real terms since 2010. Fresno County rents are about half those in Los Angeles County, a county that has experienced significant growth in apartment development.

**Table 2-23 Residential Rental Rate Comparison (2010-2014)**

Jurisdiction	Rental Rate	Year					Growth 2010-2014	
		2010	2011	2012	2013	2014	\$ Change	Percent Change
Fresno County	Average Rent	\$1,154	\$1,166	\$1,178	\$1,187	\$1,200	\$46	4%
	Average Rent/Sq. Ft.	\$0.76	\$0.78	\$0.76	\$0.77	\$0.78	\$0.02	3%
California	Average Rent	\$1,559	\$1,540	\$1,604	\$1,633	\$1,650	\$91	6%
	Average Rent/Sq. Ft.	\$1.07	\$1.05	\$1.07	\$1.08	\$1.10	\$0.03	4%
<i>Fresno County as a Percent of California</i>	<i>Average Rent</i>	<i>74%</i>	<i>76%</i>	<i>73%</i>	<i>73%</i>	<i>73%</i>	<i>N/A</i>	<i>-2%</i>
	<i>Average Rent/Sq. Ft.</i>	<i>71%</i>	<i>74%</i>	<i>71%</i>	<i>71%</i>	<i>71%</i>	<i>N/A</i>	<i>0%</i>
Los Angeles	Average Rent	\$2,115	\$2,121	\$2,139	\$2,211	\$2,239	\$125	6%
	Average Rent/Sq. Ft.	\$1.49	\$1.49	\$1.51	\$1.55	\$1.58	\$0.09	6%
<i>Fresno County as a Percent of Los Angeles</i>	<i>Average Rent</i>	<i>55%</i>	<i>55%</i>	<i>55%</i>	<i>54%</i>	<i>54%</i>	<i>N/A</i>	<i>-2%</i>
	<i>Average Rent/Sq. Ft.</i>	<i>51%</i>	<i>52%</i>	<i>51%</i>	<i>49%</i>	<i>49%</i>	<i>N/A</i>	<i>-3%</i>

Source: Zillow.com, Economic and Planning Systems, [http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis\\_Final%20Report\\_9-11-14.pdf](http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf), 2014.

The few market-rate projects that have been built in Fresno County (predominately in Fresno or Clovis) appear to target niche markets or premium locations, such as student housing for Fresno State, highly-amenitized complexes oriented towards seniors, and/or located in the Clovis Unified School District. It is also worth noting that institutional developers (e.g., REITS and other publicly-traded development companies) do not appear to be active in the Fresno multifamily market (although they are in a single family development market).

## Ability to Pay

Table 2-24 summarizes 2014 HCD-defined household income limits for very low-, low-, and moderate-income households in Fresno County by the number of persons in the household. The table also includes the maximum affordable monthly rents and maximum affordable purchase prices for homes. Households earning the 2014 area median income for a family of four in Fresno County (\$57,900) could afford to spend up to \$1,448 per month on rent without overpaying. A three-person household would be classified as low-income if its annual income was less than \$31,250. This household could afford a \$695 maximum monthly rent.

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

Housing is generally very affordable in Fresno County. The median home sale price countywide would be affordable to a four-person household earning the median income of \$57,900, as shown in Table 2-24. Even low- and very-low-income households can afford the median priced home in many communities in the county. For example, a very low-income four-person household making \$28,950 per year could afford an estimated maximum purchase price of \$116,936. Based on the median home sale prices reported in Table 2-22, a household earning this income could afford the median home sale price in Mendota, Orange Cove, and San Joaquin.

Table 2-24 Fresno County Ability to Pay (2014)

<b>Extremely Low-Income Households at 30% of 2014 Area Median Income (AMI)</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150
Max. Monthly Gross Rent <sup>1</sup>	\$304	\$348	\$391	\$434	\$469	\$504
Max. Purchase Price <sup>2</sup>	\$49,077	\$56,146	\$63,214	\$70,081	\$75,736	\$81,391
<b>Very Low-Income Households at 50% of 2014 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$20,250	\$23,150	\$26,050	\$28,950	\$31,250	\$33,600
Max. Monthly Gross Rent <sup>1</sup>	\$506	\$579	\$651	\$724	\$781	\$840
Max. Purchase Price <sup>2</sup>	\$81,795	\$93,509	\$105,223	\$116,936	\$126,227	\$135,719
<b>Low-Income Households at 70% of 2014 AMI For Sale and 60% of 2014 AMI for Rental</b>						
Number of Persons	1	2	3	4	5	6
Income Level for Sale (70% AMI)	\$28,350	\$32,400	\$36,500	\$40,550	\$43,750	\$47,000
Income Level for Rental (60% AMI)	\$24,300	\$27,800	\$31,250	\$34,750	\$37,500	\$40,300
Max. Monthly Gross Rent <sup>1</sup>	\$608	\$695	\$781	\$869	\$938	\$1,008
Max. Purchase Price <sup>2</sup>	\$114,513	\$130,872	\$147,433	\$163,792	\$176,717	\$189,845
<b>Median-Income Households at 100% of 2014 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150
Max. Monthly Gross Rent <sup>1</sup>	\$1,014	\$1,158	\$1,303	\$1,448	\$1,564	\$1,679
Max. Purchase Price <sup>2</sup>	\$163,792	\$187,018	\$210,445	\$233,873	\$252,656	\$271,236
<b>Moderate-Income Households at 110% of 2014 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$44,600	\$50,950	\$57,300	\$63,700	\$68,800	\$73,900
Max. Monthly Gross Rent/Payments <sup>1</sup>	\$1,301	\$1,486	\$1,671	\$1,858	\$2,007	\$2,155
Max. Purchase Price <sup>2</sup>	\$210,176	\$240,100	\$270,024	\$300,184	\$324,218	\$348,251

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

<sup>2</sup> Assumes 96.5 percent loan at 4.5 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

<sup>3</sup> 2014 State Area Median Income for Fresno County is \$57,900.

Source: California Department of Housing and Community Development, 2014, <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf>; Mintier Harnish, 2014.

## SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-25 shows HUD-defined fair market rent levels (FMR) for Fresno County for 2014. In general the FMR for an area is the amount needed to pay the gross rent (shelter rent plus utilities) of privately-owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

As shown in Table 2-24, a three-person household classified as low-income with an annual income of \$31,250 (60 percent of AMI) could afford to pay \$781 monthly gross rent (including utilities). As shown in Table 2-25, the 2014 FMR for a two-bedroom unit in Fresno County is \$827. Therefore, a low-income three-person household at the middle of the income range could not afford to rent a two-bedroom unit at the FMR level. A moderate-income three-person household with an income of \$57,300 could afford to pay \$1,671 in rent without overpaying. This is enough to pay the FMR for a four-bedroom apartment.

**Table 2-25 HUD Fair Market Rent by Bedroom<sup>1</sup> (2014)**

Bedrooms in Unit	2014 FMR
Studio	\$630
1 Bedroom	\$655
2 Bedrooms	\$827
3 Bedrooms	\$1,162
4 Bedrooms	\$1,356

<sup>1</sup> 50<sup>th</sup> percentile of market rents for Fiscal Year 2014 for Fresno MSA (Fresno County) and "Exception Rents."

Source: U.S. Department of Housing and Urban Development (HUD), 2014.

## SPECIAL NEEDS

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

## Elderly Persons

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal services. Various programs can help meet the needs of seniors including, but not limited to, congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitation also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

In 2012, 11.5 percent of the population statewide was over the age of 65. Each jurisdiction in Fresno County has a lower rate, except Kingsburg with 13.7 percent. San Joaquin and Huron are the lowest, with less than 5 percent of the population over 65.

**Table 2-26 Percent of the Population 65 and Over (2012)**

	Total Population	Seniors	Percent Seniors
Fresno County	939,605	96,779	10.3%
Clovis	97,100	10,875	11.2%
Coalinga	16,609	1,196	7.2%
Firebaugh	7,773	451	5.8%
Fowler	5,785	567	9.8%
Fresno City	500,819	46,576	9.3%
Huron	6,760	372	5.5%
Kerman	13,856	1,150	8.3%
Kingsburg	11,507	1,576	13.7%
Mendota	11,237	584	5.2%
Orange Cove	9,349	449	4.8%
Parlier	14,599	964	6.6%
Reedley	24,562	2,481	10.1%
Sanger	24,393	2,342	9.6%
San Joaquin	3,991	204	5.1%
Selma	23,538	2,636	11.2%
Unincorporated County*	167,727	24,357	14.5%

Note: The American Communities Survey provides an estimate of the percentage of the senior population. The estimated number of seniors was calculated using that percentage and the total estimated population.

\*The unincorporated area number of seniors is the total number of estimated seniors in the county less all the seniors in each jurisdiction.

Source: American Communities Survey, 2009-2013.

**SECTION 2: HOUSING NEEDS ASSESSMENT**

Table 2-27 shows elderly householders by tenure. Senior households have a high homeownership rate. In Fresno County 72.8 percent of senior householders were living in owner-occupied units in 2011, compared to 54.2 percent of all households.

**Table 2-27 Elderly Households by Tenure (2011)**

		All Households			Senior Households		
		Total Households	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied
Fresno County	Number	287,082	155,585	131,497	55,251	40,245	15,006
	Percent	100%	54.2%	45.8%	100%	72.8%	27.2%
Clovis	Number	32,915	20,598	12,317	5,944	4,188	1,756
	Percent	100%	62.6%	37.4%	100%	70.5%	29.5%
Coalinga	Number	4,259	2,237	2,022	509	382	127
	Percent	100%	52.5%	47.5%	100%	75.0%	25.0%
Firebaugh	Number	1,914	1,035	879	306	231	75
	Percent	100%	54.1%	45.9%	100%	75.5%	24.5%
Fowler	Number	1,625	884	741	275	203	72
	Percent	100%	54.4%	45.6%	100%	73.8%	26.2%
Fresno	Number	157,649	76,355	81,294	28,062	18,652	9,410
	Percent	100%	48.4%	51.6%	100%	66.5%	33.5%
Huron	Number	1,548	325	1,223	151	85	66
	Percent	100%	21.0%	79.0%	100%	56.3%	43.7%
Kerman	Number	3,589	2,068	1,521	593	442	151
	Percent	100%	57.6%	42.4%	100%	74.5%	25.5%
Kingsburg	Number	3,646	2,178	1,468	862	595	267
	Percent	100%	59.7%	40.3%	100%	69.0%	31.0%
Mendota	Number	2,753	1,204	1,549	424	344	80
	Percent	100%	43.7%	56.3%	100%	81.1%	18.9%
Orange Cove	Number	2,195	920	1,275	203	125	78
	Percent	100%	41.9%	58.1%	100%	61.6%	38.4%
Parlier	Number	3,508	1,538	1,970	406	251	155
	Percent	100%	43.8%	56.2%	100%	61.8%	38.2%
Reedley	Number	6,165	3,737	2,428	1,245	931	314
	Percent	100%	60.6%	39.4%	100%	74.8%	25.2%
Sanger	Number	6,559	3,626	2,933	1,272	809	463
	Percent	100%	55.3%	44.7%	100%	63.6%	36.4%
San Joaquin	Number	915	448	467	99	44	55
	Percent	100%	49.0%	51.0%	100%	44.4%	55.6%
Selma	Number	6,393	3,785	2,608	1,239	1,048	191
	Percent	100%	59.2%	40.8%	100%	84.6%	15.4%
Unincorp. County	Number	51,449	34,647	16,802	13,661	11,915	1,746
	Percent	100%	67.3%	32.7%	100%	87.2%	12.8%

Source: Fresno Pre-Approved Data Package, American Communities Survey, 5 Year (B25007), 2011.

As shown in Table 2-28, the population 65 years and over has the highest rate of disabilities. Countywide, an estimated 41.7 percent of seniors have a disability.

**Table 2-28 Seniors with Disabilities (2013)**

	Population 65 years and over		
	Total	With a Disability	Percent with a Disability
Fresno County	94,864	39,557	41.7%
Clovis	10,635	4,017	37.8%
Coalinga	1,099	509	46.3%
Firebaugh	452	179	39.6%
Fowler	519	255	49.1%
Fresno	45,279	19,841	43.8%
Huron	369	133	36.0%
Kerman	1,156	548	47.4%
Kingsburg	1,503	505	33.6%
Mendota	588	336	57.1%
Orange Cove	447	176	39.4%
Parlier	959	354	36.9%
Reedley	2,331	815	35.0%
Sanger	2,248	1,065	47.4%
San Joaquin	205	40	19.5%
Selma	2,554	855	33.5%
Unincorporated County	24,520	9,929	40.5%

Source: American Communities Survey, 2009-2013.

Currently, the Fresno Housing Authority owns and manages three senior housing complexes with 134 senior housing units. While nearly all of the 5,000 housing units managed by the Housing Authority are available to seniors, these three residential communities are designated specifically for those over the age of 62. The communities are located in the cities of Firebaugh (30 units), Kerman (Kearney Palms I–80 units, and Kearney Palms II–20 units), and Sanger (the Elderberry at Bethel–74 units, and Wedgewood Commons–30 units). The Housing Authority is also currently building a 45-unit senior apartment complex in Kingsburg called Marion Villas Apartments. The project is expected to be completed in 2015. The rent at these complexes is based on an amount no greater than 30 percent of the resident’s adjusted gross income. All senior units offer amenities and are maintained and upgraded by the Fresno Housing Authority regularly in order to ensure an attractive and safe setting. In addition, the Fresno Housing Authority provides numerous programs for residents at these complexes.

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The Fresno County Senior Resource Center operates a program, Adult Protective Services, which assists both disabled adults and seniors with all requests for assistance. The Fresno County Human Services System, Department of Adult Services also provides housing and basic needs assistance to elderly persons. Low-income elderly persons also are eligible to apply to the Housing Authority's Housing Choice Voucher Program. The Fresno/Madera Area Agency on Aging (FMAAA) provides connections to programs, services, and resources elderly residents can use to maintain and improve their quality of life as they age. The Agency provides housing assistance by compiling a list of apartments that cater to elderly needs. The Agency also offers a hot meal, served Monday through Friday. The FMAAA serves over 300,000 congregate meals and approximately 600,000 home-delivered meals annually throughout the Fresno and Madera area.

For seniors and other persons requiring a supportive housing setting, there are 120 licensed care facilities in Fresno County with 753 beds. The majority of these facilities are located in the city of Fresno. However, there are also 11 facilities in Clovis, four in Reedley, three in Sanger, two in Selma, and one in Parlier. These facilities are listed in Appendix 1B.

### **Large Households**

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

Table 2-29 shows large households by tenure. In Fresno County 18.8 percent of the households are large. The jurisdictions with the highest percentage of large households are Orange Cove and Parlier (both with 35.9 percent), Mendota (35.5 percent), and Firebaugh (34.7 percent). The city of Fresno has the lowest rate with 17.0 percent, still higher than the statewide rate of 14.3 percent.

In Fresno County a higher percentage of large households are renters. In Huron 74.2 percent of large households are renters. However, this is not the case in all jurisdictions. In Kingsburg two-thirds of large households are owners.

Table 2-29 Large Households by Tenure (2011)

		Total Households	Large Households		
			Total	Owner	Renter
Fresno County	Number	287,082	54,106	26,245	27,861
	Percent	100.0%	18.8%	48.5%	51.5%
Clovis	Number	32,915	4,450	2,860	1,590
	Percent	100.0%	13.5%	64.3%	35.7%
Coalinga	Number	4,259	859	367	492
	Percent	100.0%	20.2%	42.7%	57.3%
Firebaugh	Number	1,914	665	343	322
	Percent	100.0%	34.7%	51.6%	48.4%
Fowler	Number	1,625	445	209	236
	Percent	100.0%	27.4%	47.0%	53.0%
Fresno	Number	157,649	26,879	11,808	15,071
	Percent	100.0%	17.0%	43.9%	56.1%
Huron	Number	1,548	516	133	383
	Percent	100.0%	33.3%	25.8%	74.2%
Kerman	Number	3,589	1,056	629	427
	Percent	100.0%	29.4%	59.6%	40.4%
Kingsburg	Number	3,646	746	497	249
	Percent	100.0%	20.5%	66.6%	33.4%
Mendota	Number	2,753	978	415	563
	Percent	100.0%	35.5%	42.4%	57.6%
Orange Cove	Number	2,195	788	361	427
	Percent	100.0%	35.9%	45.8%	54.2%
Parlier	Number	3,508	1,259	536	723
	Percent	100.0%	35.9%	42.6%	57.4%
Reedley	Number	6,165	2,105	1,178	927
	Percent	100.0%	34.1%	56.0%	44.0%
Sanger	Number	6,559	1,867	985	882
	Percent	100.0%	28.5%	52.8%	47.2%
San Joaquin	Number	915	311	152	159
	Percent	100.0%	34.0%	48.9%	51.1%
Selma	Number	6,393	1,724	863	861
	Percent	100.0%	27.0%	50.1%	49.9%
Unincorporated County	Number	51,449	9,458	4,909	4,549
	Percent	100.0%	18.4%	51.9%	48.1%

Source: Fresno Pre-Approved Data Package, American Communities Survey, B25009, 2007-2011.

## Single Female-Headed Households

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

Table 2-30 shows the number of female-headed households in Fresno County. As shown in the table, 9.9 percent of households countywide were single females. This is higher than the statewide rate of 6.8 percent. In Huron, more than 16 percent of householders were single females. The unincorporated area had the lowest percentage of single-female headed households.

**Table 2-30 Single Female-Headed Households (2010)**

	<b>Total Households</b>	<b>Single Female-Headed Households with Own Children Under Age 18</b>	<b>Percent</b>
Fresno County	289,391	28,575	9.9%
Clovis	33,419	2,549	7.6%
Coalinga	3,896	465	11.9%
Fowler	1,723	160	9.3%
Fresno City	158,349	18,424	11.6%
Huron	1,532	247	16.1%
Kerman	3,692	377	10.2%
Kingsburg	3,822	287	7.5%
Mendota	2,424	300	12.4%
Mendota	2,424	300	12.4%
Orange Cove	2,068	298	14.4%
Parlier	3,297	421	12.8%
Reedley	6,569	522	7.9%
San Joaquin	882	124	14.1%
Sanger	6,659	729	10.9%
Selma	6,416	639	10.0%
Unincorp. County	52,219	2,733	5.2%

Source: U.S. Census, 2010.

Female-headed single-parent households often experience a high rate of poverty. Countywide 40.1 percent of the female single-parent households were living under the poverty level compared to 14.5 percent of all households (See Table 2-31). In Mendota 77.7 percent of female-headed households were living in poverty, followed by San Joaquin and Orange Cove with 68.2 percent and Huron with 65.3 percent. The poverty rate for all households is also high in these areas. Reedley has the lowest percentage of female-headed households in poverty (22.8 percent), but it is still higher than the rate for all families. Statewide 10.7 percent of families and 25.5 percent of female-headed households were in poverty.

**Table 2-31 Female-Headed Households in Poverty (2011)**

	Total Households in Poverty		Female-Headed Households in Poverty	
	Number	Percent	Number	Percent
Fresno County	41,637	14.5%	19,206	40.1%
Clovis	2,221	6.7%	1,035	23.3%
Coalinga	585	13.7%	368	45.4%
Firebaugh	503	26.3%	204	56.4%
Fowler	245	15.1%	87	39.4%
Fresno	24,387	15.5%	12,188	41.60%
Huron	658	42.5%	437	65.3%
Kerman	604	16.8%	260	39.6%
Kingsburg	364	10.0%	213	36.1%
Mendota	1,000	36.3%	580	77.7%
Orange Cove	747	34.0%	398	68.2%
Parlier	896	25.5%	355	45.8%
Reedley	1,084	17.6%	158	22.8%
Sanger	747	61.2%	348	28.5%
San Joaquin	78	30.2%	176	68.2%
Selma	575	55.7%	395	38.2%
Unincorporated County	1,106	20.0%	2,004	36.3%

*Source: Fresno Pre-Approved Data Package, American Communities Survey, B17012, 2007-2011.*

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

## Persons with Disabilities

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

Persons with disabilities have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all 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. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many disabled people rely solely on Supplemental Security Income (SSI), which is insufficient for market rate housing.

Severely mentally-disabled persons are especially in need of assistance. Mentally-disabled individuals are those with psychiatric disabilities that impair their ability to function in the community to varying degrees. The National Institute for Mental Health estimates that in 2010, 45.9 million adults age 18 and older (20 percent) suffered from mental illness. If this ratio holds true for Fresno County, an estimated 189,579 residents have some form of mental disability that requires special housing accommodations, medical treatment, and/or supportive services.

According to the 2009-2013 ACS, 12 percent of the population countywide age five and over is living with disabilities. This is slightly higher than the statewide rate of 10 percent. The population 65 years and over has the highest rate of disabilities. Table 2-32 provides information on the nature of these disabilities. The total disabilities number shown for all age groups exceeds the number of persons with disabilities because a person can have more than one disability. Among school age children the most frequent disability was cognitive. For persons age 18 to 64 years, the most frequent disabilities were ambulatory, cognitive, and independent living. Finally, for seniors ambulatory disabilities were the most frequent. The unincorporated area had the highest rate of disabilities for the total population with 13 percent. San Joaquin had the lowest rate at 4 percent.

Table 2-32 Disability by Type (2013)

	Fresno County	Clovis	Coalinga	Firebaugh	Fowler	Fresno	Huron	Kerman	Kingsburg	Mendota	Orange Cove	Parlier	Reedley	Sanger	San Joaquin	Selma	Unincorporated County
<b>Total population</b>	<b>927,913</b>	<b>96,652</b>	<b>14,087</b>	<b>7,773</b>	<b>5,730</b>	<b>496,343</b>	<b>6,760</b>	<b>13,852</b>	<b>11,387</b>	<b>11,237</b>	<b>9,349</b>	<b>14,599</b>	<b>24,337</b>	<b>24,184</b>	<b>3,991</b>	<b>23,399</b>	164,233
With a disability	107,708	10,367	1,421	669	552	61,252	470	1,267	1,195	796	641	1,127	2,258	2,319	174	2,231	20,969
Percent with a disability	12%	11%	10%	9%	10%	12%	7%	9%	10%	7%	7%	8%	9%	10%	4%	10%	13%
<b>Population under 5 years</b>	<b>79,480</b>	<b>6,608</b>	<b>1,203</b>	<b>756</b>	<b>430</b>	<b>44,631</b>	<b>989</b>	<b>1,486</b>	<b>802</b>	<b>1,157</b>	<b>1,178</b>	<b>1,502</b>	<b>2,259</b>	<b>2,417</b>	<b>461</b>	<b>2,008</b>	<b>11,593</b>
With a disability	551	35	0	24	0	246	38	0	17	10	0	0	6	46	0	30	99
Percent with a disability	1%	1%	0%	3%	0%	1%	4%	0%	2%	1%	0%	0%	0%	2%	0%	1%	1%
<i>With a hearing difficulty</i>	327	35	0	24	0	154	38	0	0	0	0	0	0	0	0	30	46
<i>With a vision difficulty</i>	248	0	0	0	0	97	19	0	17	10	0	0	6	46	0	0	53
<b>Population 5 to 17 years</b>	<b>197,682</b>	<b>20,807</b>	<b>3,015</b>	<b>1,921</b>	<b>1,330</b>	<b>104,625</b>	<b>1,813</b>	<b>3,103</b>	<b>2,425</b>	<b>2,519</b>	<b>2,512</b>	<b>3,692</b>	<b>5,724</b>	<b>5,373</b>	<b>1,214</b>	<b>5,204</b>	<b>32,405</b>
With a disability	9,358	900	137	39	8	5,871	45	116	57	40	31	92	278	135	17	48	1,544
Percent with a disability	5%	4%	5%	2%	1%	6%	2%	4%	2%	2%	1%	2%	5%	3%	1%	1%	5%
<i>With a hearing difficulty</i>	1,905	193	31	0	0	1,287	8	25	0	0	0	0	79	10	8	0	264
<i>With a vision difficulty</i>	1,945	235	65	0	0	1,197	0	13	10	21	25	47	0	33	4	0	295
<i>With a cognitive difficulty</i>	6,154	614	41	39	8	3,955	37	45	47	9	0	64	154	72	5	48	1,016
<i>With an ambulatory difficulty</i>	1,258	246	0	0	0	684	15	12	22	10	0	8	45	26	0	0	190
<i>With a self-care difficulty</i>	1,830	341	10	0	0	953	15	21	33	0	6	8	26	34	0	6	377
<b>Population 18 to 64 years</b>	<b>555,887</b>	<b>58,602</b>	<b>8,770</b>	<b>4,644</b>	<b>3,451</b>	<b>301,808</b>	<b>3,589</b>	<b>8,107</b>	<b>6,657</b>	<b>6,973</b>	<b>5,212</b>	<b>8,446</b>	<b>14,023</b>	<b>14,146</b>	<b>2,111</b>	<b>13,633</b>	<b>95,715</b>
With a disability	58,242	5,415	775	427	289	35,294	254	603	616	410	434	681	1,159	1,073	117	1,298	9,397
Percent with a disability	10%	9%	9%	9%	8%	12%	7%	7%	9%	6%	8%	8%	8%	8%	6%	10%	10%
<i>With a hearing difficulty</i>	11,871	994	140	45	82	6,831	66	109	84	93	43	126	243	155	11	337	2,512
<i>With a vision difficulty</i>	13,426	1,101	92	37	43	8,778	128	160	51	213	103	178	257	214	19	341	1,711
<i>With a cognitive difficulty</i>	24,479	1,973	160	160	117	16,053	88	175	297	66	204	241	450	338	34	454	3,669
<i>With an ambulatory difficulty</i>	29,550	3,091	591	148	124	17,712	73	304	339	140	241	408	423	606	71	757	4,522
<i>With a self-care difficulty</i>	11,460	1,285	214	72	47	6,954	35	113	99	31	200	110	200	202	6	213	1,679
<i>With an independent living difficulty</i>	22,224	2,103	263	194	94	14,177	35	244	315	74	211	262	409	348	22	456	3,017
<b>Population 65 years and over</b>	<b>94,864</b>	<b>10,635</b>	<b>1,099</b>	<b>452</b>	<b>519</b>	<b>45,279</b>	<b>369</b>	<b>1,156</b>	<b>1,503</b>	<b>588</b>	<b>447</b>	<b>959</b>	<b>2,331</b>	<b>2,248</b>	<b>205</b>	<b>2,554</b>	<b>24,520</b>
With a disability	39,557	4,017	509	179	255	19,841	133	548	505	336	176	354	815	1,065	40	855	9,929
Percent with a disability	42%	38%	46%	40%	49%	44%	36%	47%	34%	57%	39%	37%	35%	47%	20%	33%	40%
<i>With a hearing difficulty</i>	17,494	2,105	263	102	67	8,594	56	254	191	150	43	67	373	528	13	278	4,410
<i>With a vision difficulty</i>	8,290	773	126	12	64	4,588	53	83	32	88	76	39	121	302	0	177	1,756
<i>With a cognitive difficulty</i>	11,666	1,053	165	20	140	6,375	27	145	112	155	60	136	244	357	15	254	2,408
<i>With an ambulatory difficulty</i>	26,322	2,481	325	112	196	13,615	109	413	334	236	111	263	487	611	25	715	6,289
<i>With a self-care difficulty</i>	10,443	1,043	112	61	70	5,800	21	168	133	91	104	89	179	297	0	282	1,993
<i>With an independent living difficulty</i>	18,818	1,786	175	87	128	10,177	43	311	222	141	118	212	448	594	13	434	3,929

Source: American Community Survey, 2009-2013.

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## Developmental Disabilities

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

Table 2-33 shows the number of people in Fresno county jurisdictions receiving assistance in December 2014. The majority of these (more than 2,000 persons) lived in their own home and the rest lived in independent living or supportive living (about 200 persons), community care facilities (about 130 persons), foster or family homes (less than 140 persons), or an intermediate care facility (about 50 persons). The most common type of disability was intellectual: approximately 75 percent of clients. Approximately 20 percent had epilepsy and/or autism. The least common was cerebral palsy, with an estimated 15 percent. Clients may have more than one disability.

**Table 2-33 Clients in Fresno County with Developmental Disabilities by Age (2014)**

Jurisdiction	00-17 Years	18+ Years	Total
Clovis	232	398	630
Coalinga	34	36	70
Fowler	21	22	43
Huron	15	18	33
Kerman	74	75	149
Kingsburg	42	40	82
Mendota	27-37	27-37	54+
Parlier	83	41	124
Reedley	141	113	254
Sanger	120	162	282
San Joaquin	12	11	23
Selma	101	88	189
Unincorporated	280-410	315-435	595+

*Source: Department of Developmental Services, 2014.*

This is only a count of those developmentally disabled people receiving services from the Department of Developmental Services as of December 2014. It is likely that the actual count is higher.

## ***Licensed Care Facilities***

For persons requiring a supportive housing setting, Fresno County has 120 licensed care facilities with 753 beds. The majority of these facilities are located in the city of Fresno. However, there are also 11 facilities in Clovis, four in Reedley, three in Sanger, two in Selma, and one in Parlier. These facilities are listed in Appendix 1B.

## **Homeless**

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

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

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

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

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

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

The best estimate is the Homeless Census and Survey collected by FMCoC. In January 2014 the FMCoC published its Homeless Census and Survey report, which estimated Fresno County's homeless population at 2,597, of which 714 were considered sheltered and living in emergency shelters.

**Table 2-34 Total Unsheltered and Sheltered Homeless Count: Fresno County (2014)**

Population	2014 PIT Count
Unsheltered Homeless	1,883
Sheltered Homeless	714
<b>Total</b>	<b>2,597</b>

*Source: Fresno/Madera Continuum of Care, 2014.*

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

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

According to the Fresno Bee there were 6,738 homeless students in Fresno County in 2013, representing 3.4% of students in public schools. This figure is up from 5,960 students, or 3.1 percent, in 2012. The Fresno Unified School District, the state's fourth largest school district, had the county's highest number of homeless students at 3,729, a small increase from 2012 when 3,086 students were homeless.

**SECTION 2: HOUSING NEEDS ASSESSMENT**

It is difficult to accurately estimate the homeless in each jurisdiction. Due to limited resources, the PIT count did not count every rural community. Instead, the FMCoC separated the rural communities into three categories based on population. One representative community from each category (shown in bold in Table 2-35) was counted and that count was used for the other jurisdictions in each category. The high-population community, Reedley, had 16 persons counted. The medium-population community, Mendota, had eight persons counted. The low-population community, Firebaugh, had six persons counted.

**Table 2-35 High-, Medium-, and Low-Population Rural Communities (2014)**

<b>Low Population</b>	<b>2014 Population</b>	<b>2014 Estimated Homeless</b>
San Joaquin	4,029	6
Fowler	5,801	6
Huron	6,790	6
<b>Firebaugh</b>	<b>7,777</b>	<b>6</b>
Orange Cove	9,353	6
<b>Medium Population</b>	<b>2014 Population</b>	<b>2014 Estimated Homeless</b>
<b>Mendota</b>	<b>11,178</b>	<b>8</b>
Kingsburg	11,590	8
Kerman	14,225	8
Parlier	14,873	8
Coalinga	16,729	8
<b>High Population</b>	<b>2014 Population</b>	<b>2014 Estimated Homeless</b>
Selma	23,799	16
<b>Reedley</b>	<b>24,965</b>	<b>16</b>
Sanger	24,703	16
Clovis	98,632	16
Unincorporated County	166,774	67

Note: population was provided by the FMCoC and may differ from other estimates.

Source: Fresno/Madera Continuum of Care, 2014.

The 2013 Housing Inventory Narrative Report gives information on available shelters. Table 2-36 shows sheltered homeless persons residing in emergency shelters, transitional housing, and safe havens within Fresno County. Safe haven refers to a form of supportive housing that serves hard-to-reach homeless persons with severe mental illnesses that are on the streets and have been unwilling or unable to participate in supportive services. A total of 504 persons were sheltered in the Fresno area in 2013, the majority (72.5 percent) in transitional housing.

**Table 2-36 Sheltered Count of Homeless Persons (2013), Fresno County**

	<b>Number of Persons</b>
Emergency Shelter	115
Transitional Housing	367
Safe Haven	22
<b>Total Sheltered</b>	<b>504</b>

*Source: Fresno/Madera Continuum of Care, 2013.*

According to the FMCoC, there are several emergency shelters for homeless individuals. The majority of those shelters are located in the city of Fresno. Table 2-37 shows the number of beds and units available on the night of February 24, 2013, dedicated to serving homeless persons, per HUD's definition. There were a total of 1,466 beds available in Fresno County. Typically, the county's smaller cities and communities form alliances with agencies and organizations in the city of Fresno, and encourage homeless persons to seek assistance in the city of Fresno where services are most available.

**Table 2-37 Bed Inventory by Program Type (2013), Fresno County**

<b>Facility Type</b>	<b>Number of Beds</b>
Emergency Shelter	271
Transitional Housing	505
Safe Haven	24
Permanent Supportive Housing	666
Rapid Re-Housing	0
<b>Total</b>	<b>1,466</b>

*Source: Fresno/Madera Continuum of Care, 2013.*

Appendix 1B lists all emergency shelters, transitional housing, safe havens, permanent supportive housing, and rapid re-housing projects within Fresno County. However, most of these are located in the city of Fresno. There is one 18-bed transitional housing project located in the city of Clovis and one 17-bed transitional housing project in the unincorporated county. Both are run by the Marjaree Mason Center and are targeted towards single females with children and victims of domestic violence.

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

## SECTION 2: HOUSING NEEDS ASSESSMENT

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

### **Farmworkers**

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

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

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

Farmworkers have the lowest family income and the highest poverty rate of any occupation surveyed by the Census Bureau and, therefore, cannot afford to pay for adequate housing. According to California Employment Development Department, the median wage for farmworkers was \$9.02/hour in 2014 or approximately \$18,750 per year for full-time work, which is considered extremely low-income. Many farmworkers are forced to pay market rate for their housing, since most farm owners do not provide housing for their workers, and many publicly-owned or managed housing complexes are restricted to families. Because market rate housing may be more than they can afford, many workers are forced to share a housing unit with several other workers, causing a severely overcrowded living situation. Migrant and seasonal farmworkers face a number of housing challenges, but primarily substandard housing conditions.

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

The U.S. Census of Agriculture (2012) reported 2,897 farms with a total of 58,624 workers in Fresno County (Table 2-38). The majority of the farmworkers were seasonal, working fewer than 150 days per year.

**Table 2-38 Farmworkers by Days Worked (2012)**

<b>150 Days or More (Year-Round)</b>		
Total Farms	Farms	1,669
	Workers	17,751
Large Farms (10 or more workers per farm)	Farms	37
	Workers	1,389
<b>Fewer than 150 Days (Seasonal)</b>		
Total Farms	Farms	2,046
	Workers	40,873

Source: USDA Census of Agriculture, 2012.

The 2007-2011 ACS (Table 2-39) provides information on agriculture, forestry, fishing and hunting, and mining employment by jurisdiction. Although not all of these workers are farmworkers, it can provide an estimate. This category makes up a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 67.6 percent.

Table 2-39 Estimated Farmworkers (2011)

	Total Employment	Agriculture, forestry, fishing and hunting, and mining	
	Number	Number	Percent
Fresno County	364,567	37,966	10.4%
Clovis	42,024	643	1.5%
Coalinga	5,697	697	12.2%
Firebaugh	2,785	1,021	36.7%
Fowler	2,382	309	13.0%
Fresno	192,677	10,096	5.2%
Huron	1,957	1,323	67.6%
Kerman	5,358	993	18.5%
Kingsburg	4,992	426	8.5%
Mendota	3,591	2,285	63.6%
Orange Cove	2,920	1,068	36.6%
Parlier	5,368	1,600	29.8%
Reedley	9,548	2,509	26.3%
Sanger	9,817	1,660	16.9%
San Joaquin	1,085	691	63.7%
Selma	9,326	1,780	19.1%
Unincorporated County	65,040	10865	16.7%

Source: Fresno Pre-Approved Data Package, American Communities Survey, DP-03, 2007-2011.

The Fresno Housing Authority manages 194 units of seasonal farmworker housing for migrant farmworkers. This includes 130 housing units in Parlier owned by the State of California, Office of Migrant Services and 64 units in Firebaugh. These units are open about six months of the year, from April through October, to serve agricultural workers during planting and harvesting seasons when most workers are needed.

The Housing Authority also owns, manages, and maintains three year-round housing complexes, exclusively for farm laborers, including 60 units in Mendota, 30 units in Orange Cove, and 40 units in Parlier. Both the seasonal and year-round units are restricted to legal U.S. residents who earn at least \$5,752.50 annually from agriculturally-related work. The cost of managing and maintaining the complexes is subsidized by the State of California, Office of Migrant Services, and the U.S. Department of Agriculture-Rural Development. In addition, some private farmworker housing units are available, such as Willow Family Apartments in Clovis, which has 30 units set aside for farmworkers.

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

## **Extremely Low-Income Households**

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

For a family of four in Fresno County, a household making under \$18,750 in 2014 would be considered an extremely low-income household. The minimum wage in California is currently \$9.00, but will rise to \$10.00 by January 2016, well above the current Federal minimum wage of \$7.25 an hour. With a minimum wage of \$10.00, workers would receive an annual salary of \$20,000, which by today's income limits would be very low-income.

As shown in Table 2-40, an estimated 11.9 percent of households in Fresno County in 2011 were considered extremely low-income. Some jurisdictions have very high rates of extremely low-income households, including Huron (30.6 percent), Orange Cove (27.1 percent), Mendota (21.2 percent), and San Joaquin (20.2 percent). Clovis has the lowest percentage of extremely low-income households (6.5 percent). Typically, extremely low-income households are renters. Countywide, 79.7 percent of extremely low-income households rent, and only 20.3 percent own their homes.

Table 2-40 Extremely Low-Income Households by Tenure (2011)

Jurisdiction	Extremely low-income Owner Households		Extremely low-income Renter Households		Extremely Low-income as Percent of Total Households
	Number	Percent	Number	Percent	
Fresno County	6,930	20.3%	27,145	79.7%	11.9%
Clovis	715	34.0%	1,385	66.0%	6.5%
Coalinga	50	15.9%	265	84.1%	9.6%
Firebaugh	65	24.5%	200	75.5%	13.6%
Fowler	60	28.6%	150	71.4%	12.5%
Fresno	3,120	14.4%	18,515	85.6%	13.8%
Huron	35	7.4%	435	92.6%	30.6%
Kerman	80	27.6%	210	72.4%	8.5%
Kingsburg	135	30.0%	315	70.0%	12.8%
Mendota	140	25.7%	405	74.3%	21.2%
Orange Cove	160	27.4%	425	72.6%	27.1%
Parlier	105	20.8%	400	79.2%	15.2%
Reedley	180	28.3%	455	71.7%	10.0%
Sanger	215	31.6%	465	68.4%	10.4%
San Joaquin	25	13.9%	155	86.1%	20.2%
Selma	120	19.2%	505	80.8%	10.0%
Unincorporated County	1,725	37.6%	2,860	62.4%	8.7%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2007-2011.

Not surprisingly, extremely low-income households face a higher incidence of housing problems. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent. As shown in Table 2-41, extremely low-income households have a higher incidence of housing problems than total households, except in San Joaquin.

Table 2-41 Housing Problems for Extremely Low-Income Households (2011)

Jurisdiction	Income	Households	Household has 1 or more of 4 Housing Problems	Percent with 1 or more Housing Problems	Percent of Households Overpaying <sup>1</sup>
Fresno County	Extremely Low-Income	34,075	28,250	82.9%	87.0%
	Total	285,340	136,420	47.8%	49.6%
Clovis	Extremely Low-Income	2,100	1,695	80.7%	91.0%
	Total	32,540	13,785	42.4%	45.9%
Coalinga	Extremely Low-Income	315	200	63.5%	68.8%
	Total	3,290	1,345	40.9%	42.9%
Firebaugh	Extremely Low-Income	265	155	58.5%	79.0%
	Total	1,955	970	49.6%	53.8%
Fowler	Extremely Low-Income	210	180	85.7%	90.4%
	Total	1,675	750	44.8%	40.2%
Fresno	Extremely Low-Income	21,635	18,010	83.2%	88.2%
	Total	156,725	79,720	50.9%	53.2%
Huron	Extremely Low-Income	470	410	87.2%	81.8%
	Total	1,535	945	61.6%	61.3%
Kerman	Extremely Low-Income	290	290	100.0%	90.2%
	Total	3,425	1,755	51.2%	46.5%
Kingsburg	Extremely Low-Income	450	420	93.3%	85.1%
	Total	3,510	1,440	41.0%	39.2%
Mendota	Extremely Low-Income	545	445	81.7%	88.1%
	Total	2,575	1,620	62.9%	57.4%
Orange Cove	Extremely Low-Income	585	480	82.1%	86.8%
	Total	2,160	1,250	57.9%	51.9%
Parlier	Extremely Low-Income	505	400	79.2%	81.1%
	Total	3,315	1,945	58.7%	55.8%
Reedley	Extremely Low-Income	635	550	86.6%	86.2%
	Total	6,325	2,900	45.8%	45.9%
Sanger	Extremely Low-Income	680	85	12.5%	88.6%
	Total	6,540	550	8.4%	52.7%
San Joaquin	Extremely Low-Income	180	85	47.2%	54.6%
	Total	890	550	61.8%	55.5%
Selma	Extremely Low-Income	625	615	98.4%	87.1%
	Total	6,225	3,250	52.2%	50.3%
Unincorporated County	Extremely Low-Income	4,585	4,230	92.3%	83.3%
	Total	52,655	23,645	44.9%	40.8%

<sup>1</sup>Includes both ownership and renter households. Overpaying is defined as households paying in excess of 30 percent of income towards housing cost.

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%.

Source: *Comprehensive Housing Affordability Strategy (CHAS), 2007-2011.*

## INVENTORY OF AFFORDABLE RENTAL HOUSING AND AT-RISK STATUS

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

State law requires that housing elements include an inventory of all publicly-assisted multifamily rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential within 10 years from the Housing Element adoption deadline (i.e., by December 31, 2025).

In total, there are an estimated 4,612 assisted housing units in the participating jurisdictions in Fresno County. Of these 4,612 units, 444 are at-risk of converting to market rate within the next 10 years.

Appendix 2 includes an analysis of the at-risk units by jurisdiction.

### **Preservation Options for At-Risk Properties**

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

### ***Acquisition and Rehabilitation***

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

Actual acquisition costs depend on several variables such as condition, size, location, existing financing, and availability of financing (government and market). A recently acquired 81-unit affordable housing development in Coalinga (Tara Glenn) cost a total of \$9,495,277 to acquire and rehabilitate. The hard cost of the rehabilitation was an estimated \$35,000 per unit. This equals roughly \$117,225 per unit.

Based on this cost estimate, the total cost to acquire and rehabilitate all 444 at-risk units in the participating jurisdictions is roughly \$52 million.

### ***Replacement (New Construction)***

Another strategy is to replace the units by constructing new affordable units. This includes purchasing land and then constructing affordable units. This is generally the most expensive option. A recently built 81-unit multifamily development in Coalinga cost about \$13.8 million, or \$170,370 per unit.

At this cost per unit, it would cost an estimated \$76 million to replace all 444 at-risk units.

### ***Rent Subsidy***

Rent subsidies can also be used to preserve affordability of housing, although there are limited funding sources to subsidize rents. The amount of a rent subsidy would be equal to the difference between the HUD defined fair market rent (FMR) for a unit and the cost that would be affordable to a lower-income household based on HUD income limits. The exact amount is difficult to estimate because the rents are based on a tenant's income and, therefore, would depend on the size and income level of the household. Following are some general examples of expected subsidies:

An extremely low-income person can only afford up to \$304 per month and the fair-market rental rate in the county for a 1-bedroom unit is \$655 per month. The subsidy needed to preserve a unit at an affordable rent for extremely low-income households would be an estimated \$351 per month, or \$4,212 per year. For 30 years, the subsidy would be about \$126,360 for one household. Subsidizing all 44 units at an extremely low-income rent for 30 years would cost an estimated \$56 million.

A very low-income family of three can afford \$651 a month and the fair-market rent in the county for a 2-bedroom unit is \$827. The subsidy needed to preserve a unit at an affordable rent for very low-income households would be an estimated \$176 per month or \$2,112 per year. For 30 years, the subsidy would be about \$63,360 for one household. Subsidizing all 444 units at a very low-income rent for 30 years would cost an estimated \$46 million.

A lower-income family of four could afford up to \$869 per month, and the fair market rent for a three-bedroom unit is \$1,162. The subsidy needed to preserve a unit at an affordable rent for lower-income households would be an estimated \$293 per month, or \$3,516 per year. For 30 years, the subsidy would be about \$105,480 for one household. Subsidizing all 444 units at a low-income rent for 30 years would cost an estimated \$28 million.

### **Qualified Entities**

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

**SECTION 2: HOUSING NEEDS ASSESSMENT**

Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units. Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. Table 2-42 contains a list of qualified entities for Fresno County that could potentially acquire and manage properties if any were to be at risk of converting to market rate in the future.

**Table 2-42 Qualified Entities (2014)**

Organization	Phone Number
ACLC, Inc	(209) 466-6811
Affordable Homes	(805) 773-9628
Christian Church Homes of Northern California, Inc.	(510) 632-6714
Community Housing Developers, Inc.	(408) 279-7677
Fresno Co. Economic Opportunities Commission	(559) 485-3733
Fresno Housing Authority	(559) 443-8475
Housing Assistance Corp	(559) 445-8940
ROEM Development Corporation	(408) 984-5600
Self-Help Enterprises	(559) 651-1000
The East Los Angeles Community Union (TELACU)	(323) 721-1655

*Source: California Department of Housing and Community Development, 2014.*

# OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

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## REGIONAL HOUSING NEEDS ALLOCATION

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

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

In Fresno County, the Fresno Council of Governments (Fresno COG) is the entity authorized under State law to develop a methodology to distribute the future housing needs to the jurisdictions within the region. The jurisdictions and Fresno COG collaborated to determine how the regional need would be distributed among the jurisdictions. On July 31, 2014, Fresno COG adopted its final Regional Housing Needs Allocation Plan for the January 1, 2013, through December 31, 2023, RHNA projection period. As required by State law, the Plan divides the allocation of projected housing demand into four income categories:

- very low-income – up to 50 percent of the median area income;
- low-income – 51 to 80 percent of the median area income;
- moderate-income – 81 to 120 percent of the median area income; and
- above moderate-income – more than 120 percent of the median area income.

Adjusting the allocation by income category allows for a balanced distribution of lower-income households between jurisdictions. Based on the requirements of AB 2634 (Statutes of 2006), each jurisdiction must also address the projected needs of extremely low-income households, defined as households earning less than 30 percent of the median income. The projected extremely low-income need can be assumed as 50 percent of total need for the very low-income households. Table 3-1 shows the Regional Housing Needs Allocation for all jurisdictions in Fresno County, adjusted to include the projected needs for extremely low-income households.

### SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

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

**Table 3-1 2013-2023 Regional Housing Needs Allocation by Jurisdiction**

Jurisdiction	Housing Units by Income Level					Total Housing Units
	Extremely Low	Very Low <sup>1</sup>	Low	Moderate	Above Moderate	
Clovis	1,160	1,161	1,145	1,018	1,844	6,328
Coalinga	75	75	115	123	201	589
Firebaugh	64	64	169	204	211	712
Fowler	61	62	83	75	243	524
Fresno	2,833	2,833	3,289	3,571	11,039	23,565
Huron	43	44	107	106	124	424
Kerman	119	119	211	202	258	909
Kingsburg	56	57	70	60	131	374
Mendota	40	40	56	77	341	554
Orange Cove	55	56	86	105	367	669
Parlier	55	55	82	77	319	588
Reedley	196	197	204	161	553	1,311
San Joaquin	51	52	36	35	204	378
Sanger	156	156	175	163	568	1,218
Selma	70	70	115	69	281	605
Unincorporated County	230	230	527	589	1,146	2,722
<b>Total County</b>	<b>5,264</b>	<b>5,271</b>	<b>6,470</b>	<b>6,635</b>	<b>17,830</b>	<b>41,470</b>

<sup>1</sup>Adjusted to include extremely low-income units

Source: Fresno COG Regional Housing Needs Allocation Plan, July 31, 2014.

## AB 1233 RHNA “CARRY OVER” ANALYSIS

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

Some of the jurisdictions in Fresno County that did not adopt housing elements for the previous planning period or adopted a housing element and had a rezone program are affected by AB 1233. These jurisdictions must identify their unaccommodated housing need from the January 1, 2006, through June 30, 2013 RHNA projection period. Section 2 of Appendix 2 contains the RHNA Carryover analysis for these jurisdictions.

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

- The number of units approved or constructed (by income category) since the beginning of the previous RHNA projection period start date (i.e., January 1, 2006);
- The number of units that could be accommodated on any appropriately zoned sites available during the previous RHNA projection period;
- The number of units accommodated on sites that have been rezoned for residential development pursuant to the site identification programs in the element adopted for the previous planning period (if applicable); and
- The number of units accommodated on sites rezoned for residential development independent of the sites rezoned in conjunction with the element’s site identification programs as described above.

If this analysis reveals an unaccommodated need (in any income category) from the 2006-2013 RHNA, the jurisdiction must adopt a program to rezone sites within the first year of the new planning period to meet the housing need pursuant to Government Code 65584.09 and 65583(c)(1).

## AVAILABILITY OF LAND AND SERVICES

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

### Units Built or Under Construction and Planned or Approved Projects

Since the RHNA projection period starts on January 1, 2013, the number of units built since that date or under construction, planned, or approved after that date can be counted toward meeting a jurisdiction’s RHNA. Section 2 of Appendix 2 includes a table for each jurisdiction of all units built since January 1, 2013 or under construction as of December 2014. Section 2 of Appendix 2 also includes an inventory for each jurisdiction of all residential projects that are planned or approved and scheduled to be built by the end of the current RHNA projection period (December 31, 2023). For each of these projects, there is a table showing the name of the development, number of units by income category, the description of affordable units, and the current status of the project.

Table 3-2 compares the units built, under construction, or approved within the participating jurisdictions to the 2013-2023 RHNA. In total 2,764 units have been built or are under construction within the participating jurisdictions and there are 4,225 approved units that are expected to be built within the RHNA projection period. This leaves a remaining need for 9,535 units to be accommodated on vacant or underutilized land within the participating jurisdictions. The specific number of units to be accommodated by vacant and underutilized sites in each jurisdiction is addressed in Appendix 2.

**Table 3-2 Units Built, Under Construction, or Approved Within 2013-2023 RHNA Period**

	Extremely Low and Very Low <sup>1</sup>	Low	Moderate	Above Moderate	Total
2013-2023 RHNA for Participating Jurisdictions	4,630	2,926	2,755	6,213	<b>16,524</b>
Units Built or Under Construction	120	155	67	2,421	2,764
Units in Approved Projects	147	480	535	3,061	4,225
<b>Remaining RHNA</b>	<b>4,363</b>	<b>2,291</b>	<b>2,153</b>	<b>731</b>	<b>9,535</b>

## **Vacant and Underutilized Land Inventory**

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

## ***Affordability and Density***

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

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

The majority of jurisdictions in the Multi-Jurisdictional Housing Element have land use policies and zoning provisions that allow for residential development up to or exceeding 20 units per acre. However, development trends in the region have demonstrated that the default density of 20 units per acre is not necessary to support affordable housing construction, particularly within smaller cities and in the unincorporated areas of the County. In some cities, such as Selma, Parlier, and Reedley, some single family developments are affordable. Specifically, Valley View Village in Selma offers affordable rental housing for lower-income households and Parlier offers affordable ownership housing for lower income first-time homebuyers in two single-family tracts.

### SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Several affordable housing developers were contacted to provide input on their experience in Fresno County. Both Self-Help Housing and Habitat for Humanity focus on single-family products that are low density developments. The Fresno County Housing Authority, which funds and develops affordable housing throughout the County, was also contacted. According to the Housing Authority, typically the decision regarding the location of a specific affordable housing development is based primarily on where properties are available for sale. The County does not specifically seek sites that are zoned for high density residential. In fact, higher density development often results in higher development costs due to the price of land and the construction type. Most affordable housing projects funded or developed by the Housing Authority are within the range of 12 to 18 units per acre. Occasionally, higher density affordable housing projects are built, more as a response to the preference of specific funding programs, than as a result warranted by financial feasibility.

As part of the Housing Element update, over 50 affordable housing projects in throughout the region were reviewed. Over the 51 projects, 36 projects (70 percent) were developed at a density below 15 units per acre. Overall, the average density of development among these 51 projects was 12.6 units per acre with a median density of 13.1 units per acre. Table 3-4 provides a listing of affordable projects, along with the density and number of units for each project.

Based on this analysis, jurisdictions in this Housing Element have the option to utilize a density threshold of 15 units per acre for compiling the inventory of sites feasible for facilitating lower income housing.

#### ***Estimating Development Potential***

While the maximum allowed residential density was used to determine the inventoried income categories, realistic unit densities were used as the inventoried density. The inventoried density, which is used to calculate how many units each site can count towards the RHNA, reflects the typically built densities in each land use designation. Maximum allowable densities may not always be achievable in many jurisdictions due to various factors including environmental constraints and lack of infrastructure. The inventoried densities reflect these constraints. Assumptions for inventoried densities are described for each jurisdiction in Appendix 2.

### **Summary of Capacity to Accommodate the RHNA**

Table 3-3 summarizes the total RHNA for all participating jurisdictions compared to the capacity on vacant and underutilized sites of participating jurisdictions. At the regional level, the participating jurisdictions have a surplus for all income categories. The statistics provided below do not account for units built or under construction, planned or approved projects, or Fifth Cycle rezone/prezone programs.

**Table 3-3 Units Built, Under Construction, or Approved Within 2013-2023 RHNA Period**

	<b>Extremely Low and Very Low<sup>1</sup></b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total</b>
2013-2023 RHNA for Participating Jurisdictions	<b>4,630</b>	<b>2,926</b>	<b>2,755</b>	<b>6,213</b>	<b>16,524</b>
Vacant and Underutilized Capacity		12,573	8,480	12,299	33,352
<b>Surplus</b>		<b>5,017</b>	<b>5,725</b>	<b>6,086</b>	<b>16,828</b>

**Table 3-4 Average Densities for Existing Affordable Developments**

Jurisdiction	Name	Address	Gross Acres	Gross Density	# of Units	# of Affordable Units	Status
Clovis	Cottonwood Grove	732 N. Clovis Ave	11.63	12.9	150	30	Occupied
	Coventry Cove	190 N. Coventry	12.14	11.5	140	28	Occupied
	Hotchkiss Terrace	51 Barstow Ave	2.35	31.5	74	74	Occupied
	Roseview Terrace	101 Barstow Ave	2.00	29.5	59	59	Occupied
	Sierra Ridge	100 Fowler Ave	12.57	14.3	180	37	Occupied
	Silver Ridge	88 N. Dewitt Ave	10.72	9.3	100	100	Occupied
	The Willows	865 W. Gettysburg	5.20	14.8	77	77	Occupied
	Lexington	1300 Minnewawa	6.58	19.8	130	130	Occupied
Coalinga	Warthan Place Apartments		5.22	15.5	81	68	Approved
	Coalinga Senior Housing Project		1.28	31.2	40	39	Approved
	Pleasant Valley Pines	141 S 3rd St Apt 127	3.40	15.3	52	44	Occupied
	West Hills	500 Pacific St	4.05	16.0	65	65	Occupied
	Westwood I	301 W Polk St	5.12	19.9	102	88	Occupied
	Tara Glenn Apartments	550 E. Glenn Avenue	6.36	12.6	80	79	Occupied
	Ridgeview Apartment	400 W. Forest Ave.	4.79	8.8	42	8	Occupied
Sanger	Sanger Crossing		4.40	18.4	81	80	Approved
	Elderberry at Bethel	2505 Fifth Street	5.86	12.6	74	73	Occupied
	Unity Estates Apartments	1410 J Street	7.18	12.3	88	84	Occupied
Kerman	Kerman Sunset Apartments	430 S. Sixth Street	1.14	31.6	36	35	Occupied
	Vintage Apartments	14380 West California	7.99	12.5	100	100	Occupied
	Kearney Palms Senior Apartments	14608 W. Kearney Street	6.08	13.3	81	80	Occupied
	Kearney Palms, Phase II	14606 W. Kearney Blvd.	1.09	18.3	20	20	Occupied
	Kerman Garden Apts.	166 S. Madera Ave	7.10	13.1	93	89	Occupied
	Kerman Acre Apartments (Granada Commons)	14570 W California Ave	1.01	14.9	15	15	Occupied

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	Kearney Palms Senior Apartments, Phase III	14644 W. Kearney Blvd	2.10	21.0	44	43	Occupied
	Hacienda Heights	15880 W. Gateway	5.44	12.7	69	68	Occupied
Parlier	Parlier Plaza Apartments/Garden Valley Homes II	640 Zediker Ave	3.04	29.0	88	86	Occupied
	Parlier Garden Apartments	1105 Tulare Street	3.74	11.0	41	41	Occupied
	Salandini Villa Apartments	13785 East Manning Ave	8.55	17.3	148	146	Occupied
	Parlier Family Apartment	13600 E Parlier Ave	3.54	17.5	62	61	Occupied
	Tuolumne Village Apartments	13850 Tuolumne St	5.78	18.3	106	104	Occupied
	Bella Vista Apartments	8500 Bella Vista Ave	2.34	20.1	47	46	Occupied
	Avila Apartments	805 Avila St, Parlier, CA 93646	3.88	8.8	34	33	Occupied
	Avila Apartments II	Under construction	2.30	10.4	24	23	Approved
	Orchard Farm Labor Housing	295 S Newmark Ave	2.41	16.6	40	40	Occupied
	Parlier Plaza Apartments/Garden Valley Homes II	640 Zediker Ave	3.04	29.0	88	86	Occupied
	Parlier Garden Apartments	1105 Tulare Street	3.74	11.0	41	41	Occupied
	Salandini Villa Apartments	13785 East Manning Ave	8.55	17.3	148	146	Occupied
	Parlier Family Apartment	13600 E Parlier Ave	3.54	17.5	62	61	Occupied
	Tuolumne Village Apartments	13850 Tuolumne St	5.78	18.3	106	104	Occupied
	Bella Vista Apartments	8500 Bella Vista Ave	2.34	20.1	47	46	Occupied
	Avila Apartments	805 Avila St, Parlier, CA 93646	3.88	8.8	34	33	Occupied
	Avila Apartments II	Under construction	2.30	10.4	24	23	Approved
	Orchard Farm Labor Housing	295 S Newmark Ave	2.41	16.6	40	40	Occupied
Reedley	Kings River Commons	2020 E. Dinuba Avenue	4.19	14.3	60	60	Approved
	Kings River Village		37.98	9.0	341	80	Approved
	Trailside Terrace		2.00	27.6	55	55	Approved
	Mountain View Apartments	128 S. Haney Avenue	4.41	8.6	38	38	Occupied

**SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT**

	Springfield Manor Apartments	1463 E. Springfield Avenue	4.26	9.4	40	40	Occupied
	Riverland Apartments	990 East Springfield Avenue	5.03	15.1	76	76	Occupied
	Reedley Elderly	172 South East	0.95	24.2	23	23	Occupied
Mendota	Mendota Village Apartments	1100 Second Street	3.09	14.2	44	44	Occupied
	The Village at Mendota	647 Perez Avenue	6.22	13.0	81	80	Occupied
	Casa de Rosa Apartments	654 Lozano Street	7.95	10.2	81	80	Occupied
	La Amistad at Mendota	300 Rios Street	5.40	15.0	81	80	Occupied
	Lozano Vista Family Apartments	800 Garcia Street	5.85	13.8	81	80	Occupied
	Mendota Gardens Apartments	202 I Street	5.76	10.4	60	59	Occupied
	Mendota Portfolio (Site A)	570 Derrick Avenue	2.57	31.5	81	79	Occupied
Huron	Tierra Del Vista Apartments	16530 Palmer Avenue	6.98	7.7	54	54	Occupied
	Silver Birch Apts.	16800 Fifth Street	3.26	10.7	35	34	Occupied
	Porvenir Estates	36850 Lassen Avenue	2.71	14.8	40	39	Occupied
	Porvenir Estates II	16901 Tornado Ave	2.90	13.8	40	39	Occupied
	Palmer Heights Apartments	35820 South Lassen Avenue	5.65	10.8	61	60	Occupied
	Alicante Apartments	36400 Giffen Drive	6.74	12.0	81	80	Occupied
	Huron Plaza	16525 South 11th Street	4.87	13.1	64	63	Occupied
	Huron Portfolio	16201 Palmer Avenue	7.15	10.6	76	74	Occupied
	Conquistador Villa Apartments	16201 Palmer Ave	4.24	9.0	38	20	Occupied
County	Biola Village	4955 North 7th Ave.	4.84	9.1	44	44	Occupied
	Villa Del Rey	5622 South Oak Lane Ave.	5.27	9.1	48	48	Occupied
Selma	Valley View Village	Single-family homes	8.50	8.0	68	68	Occupied
Kingsburg	Marion Apartments	1600 Marion Street	1.38	33.3	46	45	Approved
<b>Average Density</b>				<b>15.6</b>			
<b>Median Density</b>				<b>13.8</b>			

Source: All participating jurisdictions (2015)

## ADEQUACY OF PUBLIC FACILITIES

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

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

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

Jurisdictions in Fresno County have and will continue to pursue grant funding to improve infrastructure availability and reliability. Furthermore, the jurisdictions may adopt, or work with local water providers to adopt, policies to grant priority for water and sewer service to proposed developments that include housing units affordable to lower-income households.

## FINANCIAL AND ADMINISTRATIVE RESOURCES

### Funding Programs for Affordable Housing

As the need in California for affordable homes has become more acute, the State has reduced its direct funding for affordable housing dramatically. State Housing Bonds funded by Propositions 1C and 46 are exhausted, meaning the elimination of tens of millions of dollars in investment to provide homes to low- and moderate-income households in Fresno County. The elimination of Redevelopment funds led to a loss of more than \$9.8 million annually in local investment in the production and preservation of affordable homes in Fresno County.

### SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

Exacerbating the State cuts is the simultaneous disinvestment in affordable housing by the Federal government. Cuts to HOME Investment Partnership Program (HOME) funds and Community Development Block Grants (CDBG) have resulted in the loss of another \$3.8 million in annual funding. Table 3-5 highlights the loss of State and Federal funding for affordable homes in the participating jurisdictions in Fresno County since 2008. There has been a 64 percent decrease in State and Federal funding for affordable housing in the participating jurisdictions in Fresno County between 2008 and 2013.

**Table 3-5 Changes to Major Affordable Housing Funding Sources in Fresno County**

Funding Sources	FY 2007-2008	FY 2012-2013	Percent Change
State Housing Bonds Prop. 46 and Prop. 1C*	\$329,950	\$0	-100%
Federal CDBG Funds	\$4,075,741	\$2,993,766	-27%
Federal HOME Funds	\$1,578,630	\$838,680	-47%
<b>Total</b>	<b>\$5,984,321</b>	<b>\$2,155,086</b>	<b>-64%</b>

Source: Fresno County, 2015

While funding for affordable housing has been significantly reduced, there are still several Federal, State, and local funding programs that can be used to assist with rehabilitation, new construction, infrastructure, mortgage assistance, and special needs housing. These possible funding sources include, but are not limited to, the following programs:

- **Drought Housing Rental Subsidies Program (SB104).** This program aims to provide rental subsidies “to persons rendered homeless or at risk of becoming homeless due to unemployment, underemployment, or other economic hardship or losses resulting from the drought.” In June 2014, HCD asked qualified local government agencies and nonprofit organizations to submit a Statement of Qualifications to administer \$10 million of State rental assistance funds.
- **Affordable Housing Program.** Provides, through a competitive application process, grants or subsidized interest rates on advances to member banks to finance affordable housing initiatives.
- **Affordable Housing and Sustainable Communities (AHSC) Program.** Administered by the California Strategic Growth Council, and implemented by the Department of Housing and Community Development, the AHSC Program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas ("GHG") emissions.
- **Mortgage Credit Certificate (MCC).** The MCC Tax Credit is a federal credit which can reduce potential federal income tax liability, creating additional net spendable income which 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.

### SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

- **CalPLUS Conventional Loan Program.** This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalPLUS Conventional loan is fixed throughout the 30-year term. The CalPLUS Conventional loan is combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of three 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.
- **Cal HOME Program.** Provides mortgage assistance loans to low- and very low-income households.
- **California Self-Help Housing Program.** Provides assistance to low- and moderate-income households to construct and rehabilitate their homes using their own labor.
- **Community Development Block Grant Program.** Provides funds for many housing activities including acquisition, relocation, demolition and clearance activities, rehabilitation, utility connection, and refinancing.
- **Emergency Solutions Grants Program.** Provides grants to supportive social services that provide services to eligible recipients.
- **Home Investment Partnerships Program.** Provides funds for housing-related programs and new construction activities. Also provides funds for Community Housing Development Organizations for predevelopment or new construction activities.
- **Housing Choice (Section 8) Voucher Program.** Provides local housing authorities with Federal funds from HUD. Families use the voucher by paying the difference between the rent charged and the amount subsidized by the program. To cover the cost of the program, HUD provides funds to allow Public Housing Authorities (PHAs) to make housing assistance payments on behalf of the families. HUD also pays the PHA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites PHAs to submit applications for funds for additional housing vouchers. Applications are then reviewed and funds awarded to the selected PHAs on a competitive basis. HUD monitors PHA administration of the program to ensure program rules are properly followed.
- **Housing Related Parks Program (HRP).** Provides grant funding for the creation of new park and recreation facilities or improvement of existing park and recreation facilities as a financial incentive for constructing new affordable housing units.
- **Low Income Housing Tax Credit Program.** Provides 4 percent or 9 percent Federal tax credit to owners of low-income rental housing projects. The Low-Income Housing Tax Credit (LIHTC) is the federal government's primary program for encouraging the investment of private equity in the development of affordable rental housing for low-income households.

## SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

- **Veteran Housing and Homeless Prevention Program (VHHP).** Veteran’s Bond Act of 2008 authorized \$900 million in general obligation bonds to help veterans purchase single family homes, farms, and mobile homes through the CalVet Home Loan Program. HCD, CalHFA, and CalVet are collaborating in developing and administering this program.
- **National Housing Trust Fund.** Starting in 2016, the Federal government will issue an estimated \$30 million to the California Department of Housing and Community Development to administer the National Housing Trust Fund. The program will provide communities with funds to build, preserve, and rehabilitate affordable rental housing for extremely low- and very low-income households.

### ***Local Housing Programs***

The majority of local housing programs are funded by two major sources: CDBG and HOME funds.

The County of Fresno receives CDBG funding of approximately \$3,000,000 annually. The funds are divided among the County and the six partner cities (Kerman, Kingsburg, Mendota, Reedley, Sanger, and Selma) through a Joint Powers Agreement. The funds can be used for the replacement of substandard housing, rehabilitation of lower income owner-occupied and rental-occupied housing units, and other programs that assist households with incomes at or below 80 percent of median income.

The County of Fresno also receives a HOME allocation of less than \$1,000,000 annually. These funds may be used for rehabilitation, acquisition, and/or new construction of affordable housing, including down payment assistance. The County works with the partner cities as well as with non-profit groups that request HOME funds for particular projects to be completed within one of the partner cities or an unincorporated area. In addition to assisting the partner cities and non-profit organizations, individuals who reside in one of these cities and the unincorporated areas can request HOME funds for rehabilitation, reconstruction, or a down payment to purchase a home.

### **County Housing Programs**

The County of Fresno is an entitlement jurisdiction and receives CDBG and HOME funds from the Federal government. The County operates the following programs on behalf of Kerman, Kingsburg, Mendota, Reedley, Sanger, Selma, and the Unincorporated County.

#### ***First Time Homebuyer Assistance Program (HAP)***

The First Time Homebuyer Assistance Program (HAP) offers no-interest loans of up to 20 percent of a home's sale price to income-qualifying first-time home buyers. The buyer must contribute at least 1.5 percent of the sale price and must purchase the house as their primary residence.

***Housing Assistance Rehabilitation Program (HARP)***

This program provides no-interest loans to income-qualifying households for moderate to substantial home reconstruction/rehabilitation projects. Code deficiencies, as well as owner-requested non-luxury improvements, are addressed. HARP loans are funded by various federal and state agencies and are specifically designed to assist low-income families make such improvements.

***Rental Rehabilitation Program (RRP)***

This program offers zero-interest loans to repair rentals in unincorporated areas and participating cities. Loans cover the entire cost of rehabilitation and are repaid over 20 years. The project must also meet the following guidelines:

- The project must have a positive monthly cash flow, including the County RRP loan;
- Code deficiencies must be corrected; and
- Tenants must have incomes at 60 percent of median if the project is located in a participating city or 80 percent if located in an unincorporated area.

**Other City Housing Programs**

With the exception of Fresno County, Clovis, and Fresno, jurisdictions can apply to the State for CDBG and HOME funds. Most cities use these funds for housing rehabilitation and first-time homebuyer programs.

The City of Clovis provides loans of up to \$40,000 to low-income homeowners to complete health and safety repairs on owner-occupied single family homes. Clovis also provides grants up to \$2,000 to low-income seniors (60 years and older) who own and occupy a mobile home in one of the mobile home parks in Clovis to address visible health and safety problems. The grant can be used for weatherization or roof, heating, plumbing, electrical, and structural repairs. Clovis also provides low-interest, deferred, 30-year loans to low-income first-time homebuyers to help subsidize the cost of purchasing homes.

The City of Coalinga recently received HOME and CDBG funds to reinstate the City's Down Payment Assistance Program and Housing Rehabilitation Programs, which had been operated by the Redevelopment Agency. The programs are administered by Self-Help Enterprises.

San Joaquin and Parlier also use CDBG funds for housing rehabilitation programs.

**Administrative Capacity**

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

## SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

### ***Fresno Housing Authority***

The Fresno Housing Authority provides affordable housing to over 50,000 residents throughout Fresno County either through Housing Choice Vouchers (HCV) or in Housing Authority-owned complexes. Specifically, the HCV program is assisting 12,000 households. There are currently (2015) about 70,000 families on the waitlist for Housing Choice Vouchers. Applicants are randomly selected through a lottery system.

Table 3-6 shows the subsidized rental units owned and/or managed by the Fresno Housing Authority throughout the county.

**Table 3-6 Fresno Housing Authority Properties**

<b>Community/ Apartment Complex</b>	<b>Location</b>	<b>Number of Units</b>
<b><i>Biola</i></b>		
Biola Apartments	4955 North 7th Avenue	12
<b><i>Del Rey</i></b>		
Del Rey Apartments	5662 South Oak Lane Avenue	30
<b><i>Firebaugh</i></b>		
Cardella Courts	419 P Street	32
Firebaugh Family Apartments	1501 Clyde Fannon Road	34
Firebaugh Elderly	1662 Thomas Conboy Avenue	30
Maldonado Plaza	1779 Thomas Conboy Avenue	64
Mendoza Terrace	1613 Mendoza Drive	50
Mendoza Terrace II	1661 Allardt Drive	40
<b><i>Fowler</i></b>		
Magill Terrace	401 East Nelson Street	20
<b><i>Fresno</i></b>		
Brierwood	4402 West Avalon Avenue	74
Cedar Courts	4430 East Hamilton Avenue	119
Cedar Courts II	4430 East Hamilton Avenue	30
Dayton Square	3050 East Dayton Avenue	66
DeSoto Gardens	640 East California Avenue	40
DeSoto Gardens II	640 East California Avenue	28
El Cortez Apartments	4949 North Gearhart Avenue	48
Emergency Housing	4041 Plaza Drive West	30
Fairview Heights Terrace	2195 South Maud	74
Garland Gardens	3726 North Pleasant Avenue	50
Inyo Terrace	510 South Peach Avenue	44
Marcelli Terrace	4887 North Barcus Avenue	24
Mariposa Meadows	1011 West Atchison Avenue	40
Monte Vista Terrace	North 1st Street and East Tyler Avenue	44
Pacific Gardens	5161 East Kings Canyon Road	56

Table 3-6 Fresno Housing Authority Properties

Community/ Apartment Complex	Location	Number of Units
Parc Grove Commons South	Clinton Avenue and Fresno Street	215
Pinedale Apartments	145 West Pinedale Avenue	50
Renaissance at Alta Monte	205 North Blackstone Avenue	30
Renaissance at Santa Clara*	503 G Street, 512 F Street, 1555 Santa Clara Street	69
Renaissance at Trinity	524 South Trinity Street	21
Sequoia Courts	154 E. Dunn Avenue	60
Sequoia Courts Terrace	549 S. Thorne Avenue	76
Sierra Plaza	838 Tulare Street	70
Sierra Pointe**	1233 West Atchison Avenue	53
Sierra Terrace	937 Klette Avenue	72
Viking Village	4250 North Chestnut Avenue	40
Villa del Mar	3950 North Del Mar Avenue	48
Woodside Apartments	3212 East Ashcroft Avenue	76
Yosemite Village	709 West California Avenue	69
<b><i>Huron</i></b>		
Cazares Terrace	36487 O Street	24
Cazares Terrace II	36333 Mouren Street	20
Huron Apartments	19125 Myrtle Avenue	20
Parkside Apartments	36200 North Giffen Avenue	50
<b><i>Kerman</i></b>		
Granada Commons	14570 California Avenue	16
Helsem Terrace	938 South 9th Street	40
Kearney Palms Senior Apartments	14608 W. Kearney Street	80
Kearney Palms Phase II	14606 W. Kearney Blvd.	20
<b><i>Laton</i></b>		
Laton Apartments	6701 East Latonia Street	20
<b><i>Mendota</i></b>		
Mendota Apartments	778 Quince Street	60
Mendota Farm Labor Housing	241 Tuft Street	60
Rios Terrace	424 Derrick Avenue	24
Rios Terrace II	111 Straw Street	40
<b><i>Orange Cove</i></b>		
Citrus Gardens	201 Citrus Avenue and 452 10th Street	30
Kuffel Terrace	791 I Street	20
Kuffel Terrace Annex	1040 8th Street	40
Mountain View Apartments	1270 South Avenue	30
<b><i>Parlier</i></b>		
Oak Grove	595 Bigger Street	50
Orchard Apartments	295 South Newmark Avenue	40
Parlier Migrant Center	8800 South Academy Avenue	130

Table 3-6 Fresno Housing Authority Properties

Community/ Apartment Complex	Location	Number of Units
<b><i>Reedley</i></b>		
Sunset Terrace	629 East Springfield Avenue	20
Sunset Terrace II	806 Lingo Avenue	20
Kings River Commons	2020 E. Dinuba Ave.	60
<b><i>Sanger</i></b>		
Elderberry at Bethel	2505 5th Street	74
Memorial Village	302 K Street	35
Wedgewood Commons	2415 5th Street	64
<b><i>San Joaquin</i></b>		
San Joaquin Apartments	8610 South Pine Avenue	20
Taylor Terrace	8410 5th Street	28
<b><i>Selma</i></b>		
Shockley Terrace	1445 Peach Street	25
<b>TOTAL</b>		<b>2,906</b>

Source: Fresno Housing Authority, 2015.

Notes:

\* Including one manager's unit

\*\* Single family homes

### ***Non-Profit Housing Providers***

There are numerous non-profits that are active in constructing, managing, and preserving affordable housing in the region. According to Affordable Housing Online, there are 12,706 units of affordable housing in 157 properties throughout the county, including those operated by the Housing Authority described above. More than half of these affordable units are in the City of Fresno, however, every city and several unincorporated communities also contain affordable housing units. Within the smaller cities and unincorporated areas, one of the more active nonprofit housing providers has been Self-Help Enterprises. Self-Help Enterprises focuses on providing self-help housing, sewer and water development, housing rehabilitation, multifamily housing, and homebuyer programs in the San Joaquin Valley of California. They currently provide assistance to the City of Coalinga to oversee their housing rehabilitation and down payment assistance programs.

## OPPORTUNITIES FOR ENERGY CONSERVATION

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

### California Building Code, Title 24

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

### Utility Programs

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

- **The Balanced Payment Plan (BPP).** Designed to eliminate big swings in customer monthly payments by averaging energy costs over the year.
- **CARE (California Alternate Rates for Energy).** PG&E provides a 20 percent discount on monthly energy bills for low-income households.
- **Energy Partners Program.** The Energy Works Program provides qualified low-income tenants free weatherization measures and energy-efficient appliances to reduce gas and electricity usage.
- **Energy Efficiency for Multifamily Properties.** The Energy Efficiency for Multifamily Properties program is available to owners and managers of multifamily residential dwellings. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products such as high-efficiency appliances, compact fluorescent light bulbs, attic and wall insulation, and efficient heating and cooling systems.
- **The Family Electric Rate Assistance (FERA) Program.** PG&E provides a rate reduction program for low-income households of three or more people.

**REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who have experienced unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to \$200.

### SECTION 3: OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

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# HOUSING DEVELOPMENT CONSTRAINTS

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

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

## GOVERNMENTAL CONSTRAINTS

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

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

### Land Use Controls

Land use controls provided in the general plan and the zoning ordinance influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

provide both developers and the public with an understanding of how vacant land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the city or the county.

### ***General Plan***

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

### ***Zoning Ordinance***

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

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

### **Residential Development Standards**

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

### ***Parking***

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

## ***Open Space and Park Requirements***

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

## **Density Bonus**

A density bonus allows a parcel to accommodate additional residential units beyond the maximum for which the parcel is zoned. California density bonus law (Government Code Section 65915) establishes the following minimum affordability requirements to qualify for a density bonus:

- The project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and
- The project is eligible to receive a 5 percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

A project can receive additional density based on a sliding scale. A developer can receive the maximum density bonus of 35 percent when the project provides either 11 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units.

Density bonus law also requires cities and counties to grant a certain number of incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, density bonus law provides density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan designations and zoning districts that allow for the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

Density bonus law also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. These parking standards are summarized in Table 4-1. These numbers are the total number of parking spaces including guest parking and handicapped parking. The developer may request these parking standards even if they do not request the density bonus.

**Table 4-1 Statewide Density Bonus Parking Standards**

<b>Number of Bedrooms</b>	<b>Required On-Site Parking</b>
0 to 1 bedroom	1 space
2 to 3 bedrooms	2 spaces
4 or more bedrooms	2.5 spaces

*Source: Government Code Section 65915*

Appendix 2 provides a description of whether or not individual jurisdictions comply with State density bonus law.

### **Growth Control**

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

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

### **Airport Land Use Compatibility**

State law requires each local agency having jurisdiction over land uses within an Airport Influence Area (AIA) to either: (1) modify its general plan, zoning ordinance, or other applicable land use regulation(s) to be consistent with the Airport Land Use Compatibility Plan (ALUCP); or (2) overrule all or part of the ALUCP within 180 days of adoption of the ALUCP. If a city or county fails to take either action, the

agency is required to submit all land use development proposals to the Airport Land Use Commission (ALUC) for consistency review until such time as the ALUC deems their general plan consistent with the ALUCP. The Fresno COG Airport Land Use Commission has completed Airport Land Use Compatibility Plans. The following are the most recently adopted plans for public airports in Fresno County.

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

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

## **Zoning for a Variety of Housing Types**

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

### ***Multifamily***

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

### ***Manufactured Housing***

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multifamily residential units is not allowed or not feasible because of infrastructure constraints. California Government Code Sections 65852.3 and 65852.4 specify that a jurisdiction must allow manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Permanently sited manufactured homes built to the HUD Code are subject

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

to the same rules as site-built homes, except architectural requirements concerning the manufactured home's roof overhang, roofing materials, and siding materials.

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

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

### ***Farmworker Housing/Employee Housing Act***

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

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

### ***Emergency Shelters***

Emergency shelters are defined as:

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

Senate Bill 2 (Government Code Section 65583) was enacted in 2008 to support the needs of the homeless by removing barriers to and increasing opportunities for development of emergency shelters. SB 2 requires every jurisdiction in California to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit. To address this requirement, a local government may amend an existing zoning district, establish a new zoning district, or establish an overlay zone. The zone(s) must provide sufficient opportunities for new emergency shelters

to meet the homeless need identified in the analysis and must in any case accommodate at least one year-round emergency shelter. SB 2 requires that emergency shelters only be subject to those development and management standards that apply to residential or commercial use within the same zone, except the local government may apply certain objective standards, as follows:

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

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

### ***Transitional and Supportive Housing***

With the enactment of Senate Bill 2 (SB 2), State law now requires cities and counties to treat transitional housing and supportive housing as a residential use and allow transitional and supportive housing in all zones that allow residential uses, subject only to those restrictions that apply to other residential uses of the same type in the same zone.

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single family homes, and multifamily apartments; and typically offers case management and support services to help return people to independent living (often six months to two years).

The State defines transitional housing as:

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

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

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

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

The State defines the target population as:

*“Target population” shall mean persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may 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.*

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

### **Single Room Occupancy Units**

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

### **Group Homes/Residential Care Facilities**

The Lanterman Developmental Disabilities Services Act (Lanterman Act) sets out the rights and responsibilities of persons with developmental disabilities. A State-authorized, certified, or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a day basis must be considered a residential use that is permitted in all residential zones. Appendix 2 provides descriptions of the restrictions on group homes in each jurisdiction.

## **Second Units**

A second unit (sometimes called an “accessory dwelling unit” or “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. Second units can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. Second units can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford a home.

To encourage second units on existing lots, State law requires cities and counties to either adopt an ordinance based on State standards authorizing second units in residentially-zoned areas, or where no ordinance has been adopted, to allow second units on lots zoned for single family or multifamily use that contain an existing single family unit subject to ministerial approval (“by right”) if they meet standards set out by law. Local governments are precluded from totally prohibiting second units in residentially-zoned areas unless they make specific findings or require a Conditional Use Permit for Second Units (Government Code, Section 65852.2).

Appendix 2 analyzes compliance with State law requirements for second units in each jurisdiction.

## **On/Off Site Improvement Standards**

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

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

## **Fees and Exactions**

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

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

A 2012 National Impact Fees Survey surveyed 37 jurisdictions in California. The study reports average impact fees of \$31,014 per single family unit and \$18,807 per multifamily unit in California.

Appendix 2 provides an analysis of permit and processing and development impact fees in each jurisdiction. In addition to the fees shown in the Appendix, jurisdictions in Fresno County are subject to two regional impact fees, described below.

### **Regional Transportation Mitigation Fees**

In addition to local planning and development impact fees, Regional Transportation Mitigation Fees, shown in Table 4-2, are payable to the Fresno COG as a part of “Measure C,” approved by Fresno County voters in 2006. Jurisdictions have no control of these fees, which are paid to ensure that future development contributes toward the cost to mitigate cumulative, indirect regional transportation impacts. These fees are the same throughout the county and fund important improvements needed to maintain the transportation system.

**Table 4-2 Fresno COG Transportation Impact Fee**

<b>Residential Developments (\$/Dwelling Unit)</b>	<b>Fee</b>
Single Family Dwelling (Market-Rate)	\$1,637
Single Family Dwelling (Affordable)	\$818
Multifamily Dwelling (Market-Rate)	\$1,150
Multifamily Dwelling (Affordable)	\$575

*Source: Fresno Council of Governments, 2014*

### **San Joaquin Valley Air Pollution Control District Fees (ISR)**

regulatory jurisdiction of the San Joaquin Valley Air Pollution Control District (SJVAPCD). The air basin as a whole does not meet ambient air quality standards set at the State and Federal levels, and is within a “non-attainment” area for ozone, PM10 (state), and PM2.5.

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

### **Processing and Permit Procedures**

Jurisdictions have various procedures that developers must follow for processing development entitlements and building permits. Processing times vary and depend on the size and complexity of the

project. Appendix 2 provides more information on the processing and permit procedures in each jurisdiction.

## **Building Codes and Enforcement**

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

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

## **Constraints on Housing for Persons with Disabilities**

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

### ***California Building Code***

The 2013 California Building Code, Title 24 regulations provide for accessibility for persons with disabilities. The Housing Element must identify the version of the Building Code adopted in each jurisdiction and whether or not a jurisdiction has adopted any amendments to the Code that might diminish the ability to accommodate persons with disabilities. Appendix 2 provides information on which jurisdictions have adopted the 2013 California Building Code, including Title 24 regulations of the code concerning accessibility for persons with disabilities.

### ***Definition of Family***

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

- Jurisdictions may not distinguish between related and unrelated individuals;
- The definition may not impose a numerical limit on the number of persons in a family; and

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

- Land use restrictions for licensed group homes for six or fewer individuals must be the same as those for single families.

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

### ***Zoning and Land Use Policies***

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

### ***Reasonable Accommodation Procedure***

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

## NONGOVERNMENTAL CONSTRAINTS

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

### **Land Costs**

The cost of land can be a major impediment to the production of affordable housing. Land costs are influenced by many variables, including scarcity and developable density (both of which are indirectly controlled through governmental land use regulations), location, site constraints, and the availability of public utilities. For example, land prices in downtown Fresno range from \$500,000 to \$1 million per acre, more than twice as high as the county average. This is often because sites are smaller and/or occupied by existing uses that generate revenue to property owners. As shown in Table 4-3 and Table 4-4, smaller

sites (under 10 acres) have a much higher cost-per-acre in both the cities and unincorporated area.

As shown in Table 4-3, in February 2015, land was listed for less in the unincorporated area. Excluding the City of Fresno whose land costs are not reflective of the rest of the county, five properties were listed for sale in the incorporated cities (three in Sanger, and one each in Firebaugh and Clovis). The properties ranged from 2.1 acres for \$499,500 (\$237,857 per acre) to 2,000 acres for \$11,900,000 (\$5,950 per acre). The average list price per acre was \$94,136.

In the unincorporated area, 10 properties were listed for sale. The properties ranged from 0.3 acres for \$250,000 (\$833,333 per acre) to 46.8 acres for \$99,900 (\$2,136 per acre). The average list price per acre was \$116,535.

**Table 4-3 Listed Land Prices (2015)**

Lot Size	Average Price per Acre (Listed)	
	Incorporated	Unincorporated
Less than 10 acres	\$237,857	\$162,269
10 or more acres	\$36,159	\$9,823
Average \$/acre	<b>\$94,136</b>	<b>\$116,535</b>

Source: MLS Real Estate Database, February 2015.

As shown in Table 4-4, between 2002 and 2015, land sold for less in the unincorporated area. Excluding the City of Fresno whose land costs are not reflective of the rest of the county, seven properties were sold in cities (three in Sanger, and one each in Clovis, Firebaugh, Mendota, and Reedley). The properties ranged from 0.2 acres for \$50,000 (\$239,657 per acre) to 42.1 acres for \$400,000 (\$9,494 per acre). The average sale price per acre was \$49,565.

In the unincorporated area, 14 properties were sold, ranging from 0.3 acres for \$50,000 (\$172,857 per acre) to 46.6 acres for \$565,000 (\$12,135 per acre). The average sale price per acre was \$35,668. The average cost per acre of all sold properties in Fresno County was \$105,223.

**Table 4-4 Land Sale Prices (2002-2015)**

Lot Size	Average Price per Acre (Sold)	
	Incorporated	Unincorporated
Less than ten acres	\$65,292	\$43,764
Ten or more acres	\$10,247	\$5,980
Average \$/acre	<b>\$49,565</b>	<b>\$35,668</b>

Source: MLS Real Estate Database, February 2015.

## Construction Costs

Construction costs can be broken down into two primary categories: materials and labor. A major component of the cost of housing is the cost of building materials, such as wood and wood-based products, cement, asphalt, roofing materials, and pipe. The availability and demand for such materials affect prices for these goods.

Another major cost component of new housing is labor. The cost of labor in Fresno County is comparatively low because the area's cost of living is relatively low compared to other areas in California. However, labor for government subsidized housing work is additionally costly for the Central Valley, as wages are rooted in the required State Labor Standards based on higher northern and southern California prevailing wages.

Table 4-5 shows the estimated cost of constructing an average 2,000 square foot single family home in the Fresno region to be around \$207,000. The estimate includes direct and indirect (e.g., insurance, permits, utilities, plans) construction costs, including material, labor, and equipment costs, but does not include the price of land or development impact fees.

**Table 4-5: Estimated 2,000 square-foot Single Family Home Construction Cost, 2015**

Item	Cost
Material	\$125,497
Labor	\$77,428
Equipment	\$4,494
<b>Total</b>	<b>\$207,419</b>

Source: *Building-cost.net*, 2015

Multifamily construction generally costs less per unit than single family construction. According to RS Means, a reliable source for construction industry costs, the construction costs for a typical one- to three-story multifamily residential construction with wood siding and frames in the Fresno area are \$148 per square foot.

There is little that municipalities can do to mitigate the impacts of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality. Because construction costs are similar across jurisdictions in Fresno County, the cost of construction is not considered a major constraint to housing production.

## Availability of Financing

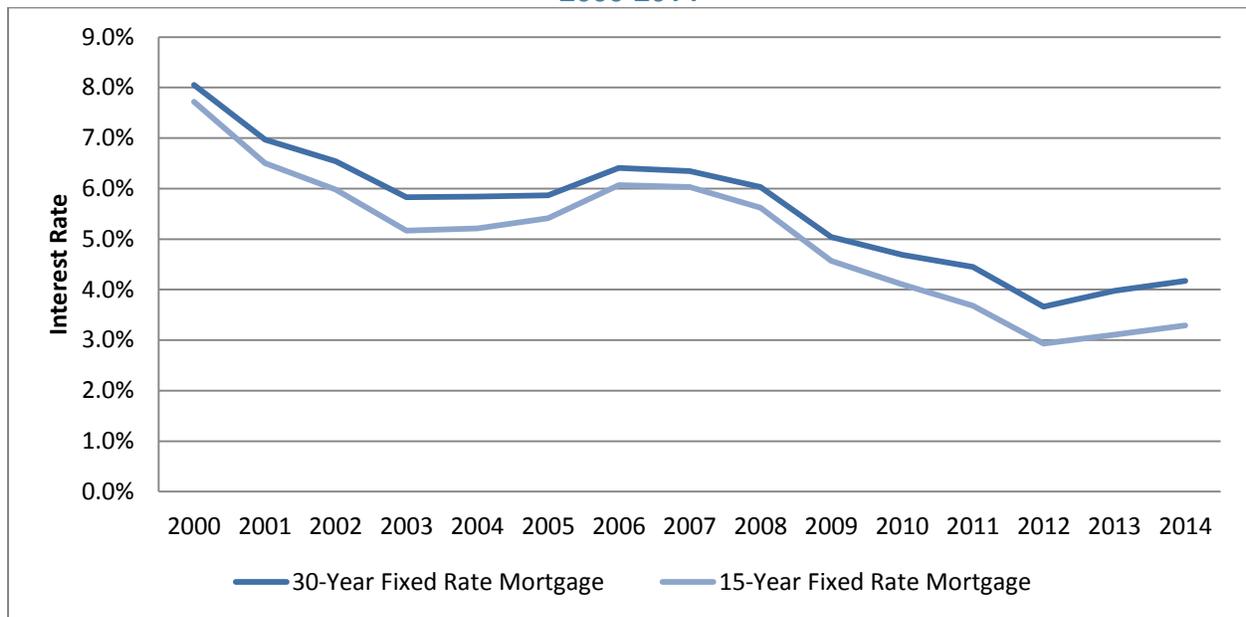
The mortgage banking crisis that began in 2008 affected the availability of construction financing and mortgage loans. Lenders that had once offered mortgage loans more freely became much more restrictive after 2008. Lenders required down payments of 20 percent and credit scores higher than 680 to receive

competitive interest rates. These restrictions placed homeownership out of reach for many, although in 2013 lenders began to ease the qualifications required for a competitive mortgage rate. As the economy continues its recovery, lenders may continue to make mortgage loans more accessible, although they may never be as easy to obtain as they were prior to 2008.

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

As shown in Figure 4-1, the interest rate on a 30-year fixed rate mortgage was an average of 8.05 percent in 2000. Interest rates hit a historic low in 2012 at 3.66 percent for a 30-year fixed rate mortgage. As of March 2015, rates remain near historic lows around 3.77 percent.

**FIGURE 4-1 HISTORICAL MORTGAGE INTEREST RATES**  
**UNITED STATES**  
**2000-2014**



Source: Freddie Mac Primary Mortgage Market Survey, March 2015.

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

## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. The primary concern in a review of lending activity is to determine whether home financing is available to a county’s residents. The annual HMDA report for 2013 (the most recent available at the writing of this report) was reviewed to evaluate the availability of residential financing within Fresno County. The data presented in this section include the disposition of loan applications submitted to financial institutions for home purchase, home improvement, and refinance loans in the region.

Table 4-6 shows the disposition of loan applications in 2013. Overall, 68.1 percent of loan applications were approved. The loan type with the highest denial rate was home improvement loans. Loan applications from lower-income applicants seem to be more likely to be denied (28.3 percent denial rate for very low-income households compared to 14.2 percent denial rate for above moderate households).

**Table 4-6 Fresno County Disposition of Loan Application (2013)**

Applications	Total	Percent Approved	Percent Denied	Percent Other
<i>By Loan Type</i>				
Conventional	5,446	76.7%	11.5%	11.8%
Government Backed	4,904	74.1%	12.7%	13.3%
Home Improvement	1,037	50.0%	37.6%	12.3%
Refinancing	21,199	65.4%	18.0%	16.5%
<i>By Income</i>				
Very Low (<=50% AMI)	2,305	56.0%	28.3%	15.7%
Low (51-80% AMI)	4,590	64.4%	20.0%	15.6%
Moderate (81-120% AMI)	6,514	68.1%	16.7%	15.2%
Above Moderate (>120% AMI)	16,489	71.4%	14.2%	14.4%
Not Available	2,688	64.7%	17.4%	17.9%
<b>Total</b>	<b>32,586</b>	<b>68.1%</b>	<b>16.8%</b>	<b>15.1%</b>

Notes: “Approved” includes loans approved by the lenders, whether or not they were accepted by the applicants. “Other” includes loan applications that were either withdrawn or closed for incomplete information.

Source: [www.lendingpattern.com](http://www.lendingpattern.com)<sup>TM</sup>, 2013 HMDA data.

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

## Environmental Constraints

Typical environmental constraints to the development of housing in Fresno County include physical features such as floodplains, sensitive biological habitat, and seismic zones. In many cases, development

of these areas is constrained by State and Federal laws (e.g., FEMA floodplain regulations, the Clean Water Act and the Endangered Species Act, and the State Fish and Wildlife Code and Alquist-Priolo Act).

## ***Floodplains***

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

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

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

Each sites inventory provides parcel-specific environmental constraints, including whether or not the site is within the FEMA 100-year flood zone. While residential development can certainly occur within these zones, it does add an additional constraint. The Sites inventories include vacant sites within the FEMA 100-year flood zone, but no jurisdiction relies on these sites to meet its RHNA in any of the income categories. Figures 4-2, 4-3, and 4-4 show the FEMA 100-year flood zones in Fresno County.

## ***Seismic Zones***

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

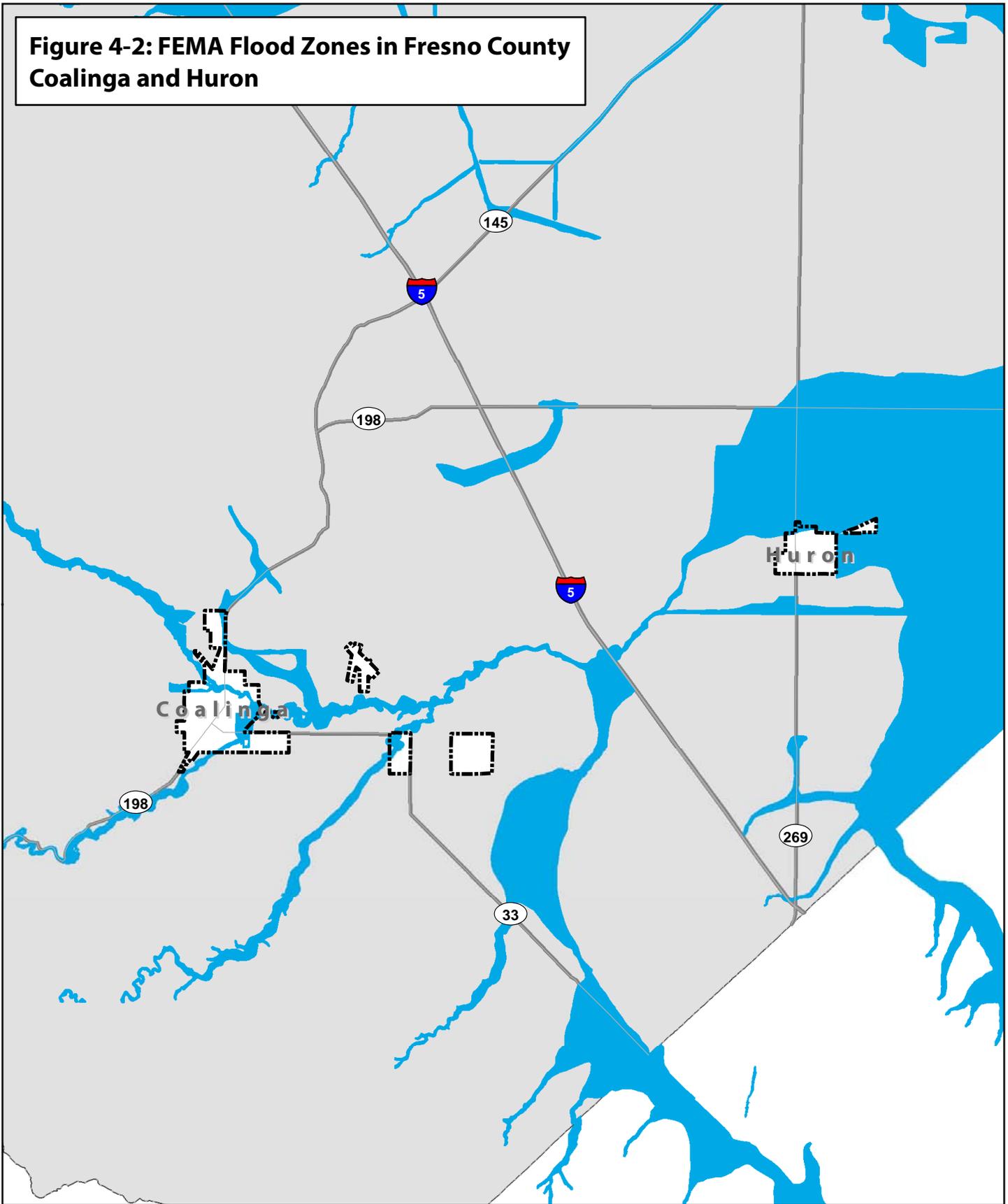
Although all development must consider earthquake hazards, there is no specific threat or hazard from seismic ground shaking to residential development within the county, and all new construction will comply with current local and State building codes. Between the minimal historical hazard of earthquakes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

## ***Biological Resources***

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

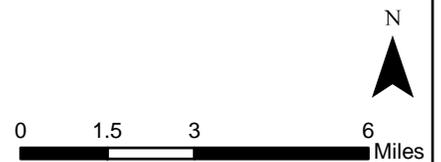
Fresno County supports a large diversity of habitats for vegetation and wildlife in four generalized biotic regions. Approximately one-third of the County lies within land under federal jurisdiction. The United States Forest Services and National Park Service manage these lands for recreation, biology,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

**Figure 4-2: FEMA Flood Zones in Fresno County  
Coalinga and Huron**



-  City Limits
-  County Limit
-  Highways
-  100 Year Flood Zones

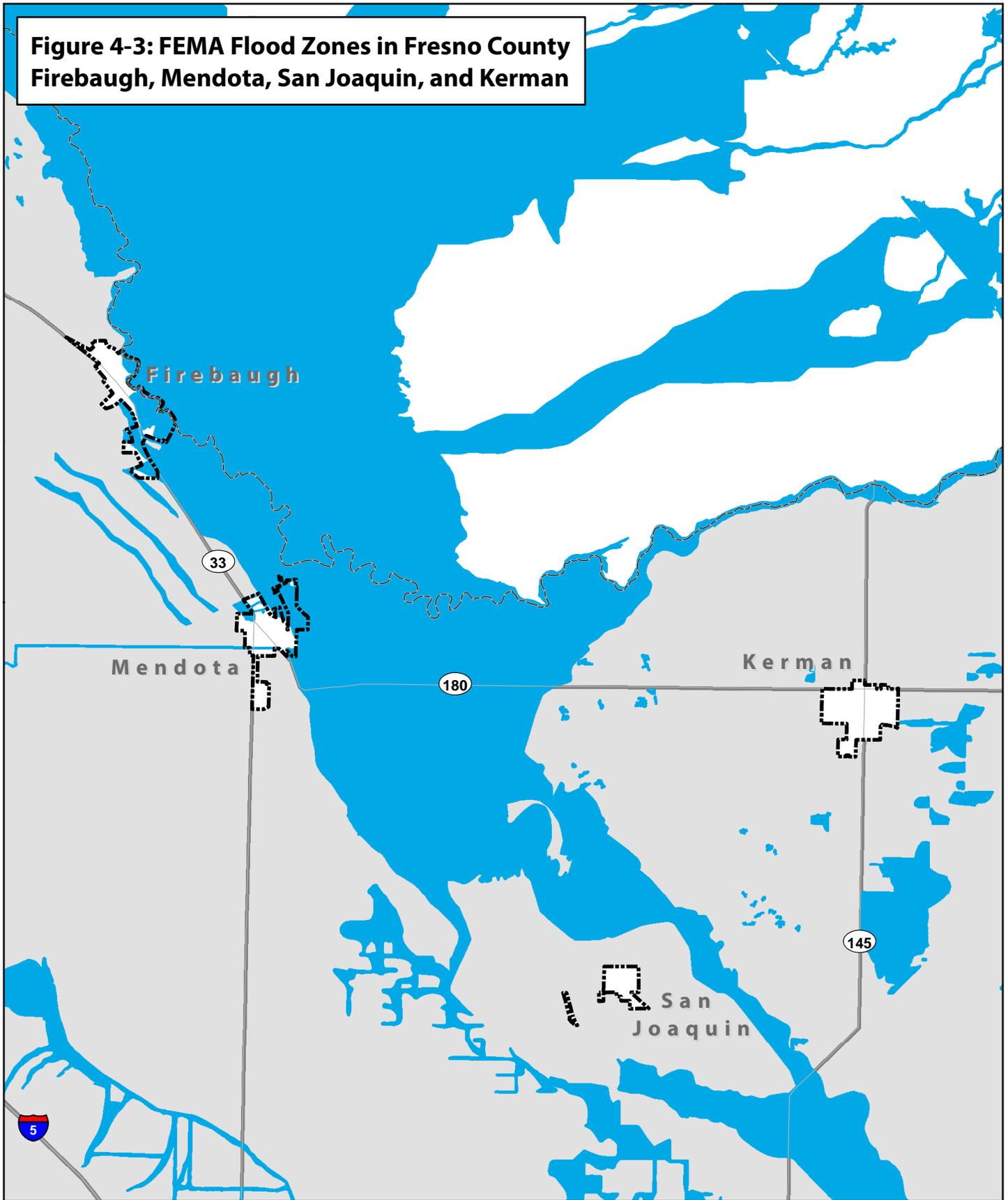
Source: FEMA, 2015



#### SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

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**Figure 4-3: FEMA Flood Zones in Fresno County  
Firebaugh, Mendota, San Joaquin, and Kerman**



-  City Limits
-  Highways
-  County Limit
-  100 Year Flood Zones

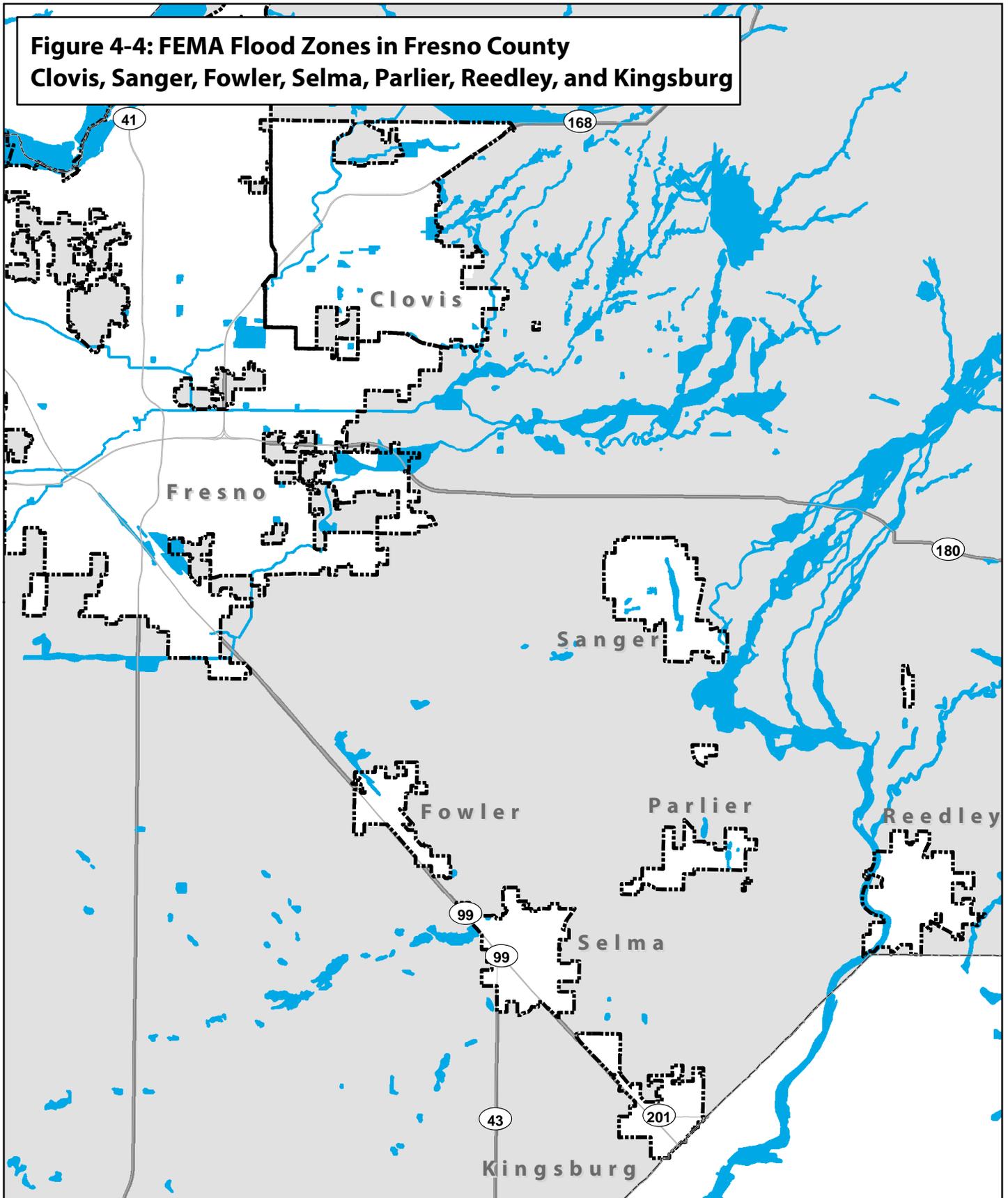
Source: FEMA, 2015



#### SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

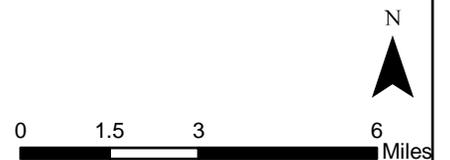
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**Figure 4-4: FEMA Flood Zones in Fresno County  
Clovis, Sanger, Fowler, Selma, Parlier, Reedley, and Kingsburg**



-  City Limits
-  Highways
-  County Limit
-  100 Year Flood Zones

Source: FEMA, 2015



## SECTION 4: HOUSING DEVELOPMENT CONSTRAINTS

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# HOUSING PLAN

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This eight-year housing plan sets forth a comprehensive strategy and program of actions to address housing issues identified within the participating jurisdictions in Fresno County. The first section contains the shared goals and policies that the County of Fresno and the cities of Clovis, Coalinga, Fowler, Huron, Kerman, Kingsburg, Mendota, Parlier, Reedley, San Joaquin, Sanger, and Selma will all strive to achieve. Appendix 2 contains the specific programs to be implemented by each of the jurisdictions over the eight-year planning period.

## GOALS AND POLICIES

### 1. New Housing Development

Every jurisdiction in Fresno County must plan to accommodate its agreed upon fair share of the regional housing needs. As a region, the total housing needed over the 2013-2023 Regional Housing Needs Allocation projection period is 41,470 units. This includes 10,535 very low-income units, 6,470 low-income units, 6,635 moderate-income units, and 17,830 above moderate-income units. This housing element reflects the shared responsibility among the cities and the unincorporated County to accommodate the housing needs of all economic segments of the community.

- Goal 1**      **Facilitate and encourage the provision of a range of housing types to meet the diverse needs of residents.**
- Policy 1.1**      Provide adequate sites for new housing development through appropriate planned land use designations, zoning, and development standards to accommodate the regional housing needs for the 2013-2023 planning period.
- Policy 1.2**      Facilitate development of new housing for all economic segments of the community, including extremely low, very low-, low-, moderate-, and above moderate-income households.
- Policy 1.3**      Continue to direct new growth to urban areas in order to protect natural resources.
- Policy 1.4**      Promote balanced and orderly growth to minimize unnecessary development costs adding to the cost of housing.
- Policy 1.5**      Encourage infill housing development on vacant, by-passed, and underutilized lots within existing developed areas where essential public infrastructure is available.
- Policy 1.6**      Promote development of higher-density housing, mixed-use, and transit-oriented development in areas located along major transportation corridors and transit routes and served by the necessary infrastructure.

## SECTION 5: HOUSING GOALS AND POLICIES

- Policy 1.7** Ensure the adequate provision of water, sewer, storm drainage, roads, public facilities, and other infrastructure necessary to serve new housing.
- Policy 1.8** Approve new housing in accordance with design standards that will ensure the safety, quality, integrity, and attractiveness of each housing unit.
- Policy 1.9** Encourage development around employment centers that provides the opportunity for local residents to live and work in the same community by balancing job opportunities with housing types.

## 2. Affordable Housing

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

### **Goal 2 Encourage and facilitate the development of affordable housing.**

- Policy 2.1** Support innovative public, private, and nonprofit efforts in the development of affordable housing, particularly for the special needs groups.
- Policy 2.2** Continue to support the efforts of the Fresno Housing Authority in its administration of Section 8 certificates and vouchers, and the development of affordable housing throughout the County.
- Policy 2.3** Encourage development of affordable housing through the use of development incentives, such as the Density Bonus Ordinance, fee waivers or deferrals, and expedited processing.
- Policy 2.4** Provide technical and financial assistance, where feasible, to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for Federal and State financing.
- Policy 2.5** Pursue grant funding to subsidize the development of affordable housing for low- and very low and extremely low income households through new construction, acquisition, and/or rehabilitation.
- Policy 2.6** Encourage the development of second dwelling units to provide additional affordable housing opportunities.
- Policy 2.7** Work to ensure that local policies and standards do not act to constrain the production of affordable housing units.

**Policy 2.8** Expand homeownership opportunities to lower- and moderate-income households through downpayment assistance and other homeownership programs.

### 3. Housing and Neighborhood Conservation

The existing affordable housing stock is a valuable resource and conserving and improving the existing affordable housing stock is a cost-effective way to address lower-income housing needs. There are an estimated 406 assisted affordable housing units in the participating jurisdictions that are at-risk of converting to market rate housing over the next 10 years. Actions are needed to monitor the status of these units and work with non-profits and the private sector to preserve affordable housing. In addition, improvements are needed to maintain existing ownership housing and the quality of residential neighborhoods.

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

**Policy 3.1** Preserve the character, scale, and quality of established residential neighborhoods by protecting them from the encroachment of incompatible or potentially disruptive land uses and/or activities.

**Policy 3.2** Assist low income homeowners and owners of affordable rental properties in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.

**Policy 3.3** Continue code enforcement efforts to work with property owners to preserve the existing housing stock.

**Policy 3.4** Provide for the removal of all unsafe, substandard dwellings that cannot be economically repaired.

**Policy 3.5** Invest in public service facilities (streets, curb, gutter, drainage and utilities) to encourage increased private market investment in declining or deteriorating neighborhoods.

**Policy 3.6** Preserve assisted rental housing for long-term occupancy by low- and moderate-income households.

### 4. Special Needs Housing

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

## SECTION 5: HOUSING GOALS AND POLICIES

**Goal 4 Provide a range of housing types and services to meet the needs of individuals and households with special needs.**

**Policy 4.1** Encourage public and private entity involvement early and often through the design, construction, and rehabilitation of housing that incorporates facilities and services for households with special needs.

**Policy 4.2** Assist in local and regional efforts to secure funding for development and maintenance of housing designed for special needs populations such as the elderly and persons with disabilities.

**Policy 4.3** Support the use of available Federal, State, and local resources to provide and enhance housing opportunities for farm workers.

**Policy 4.4** Encourage development of affordable housing units to accommodate large households (three and four bedroom).

**Policy 4.5** Ensure equal access to housing by providing reasonable accommodation for individuals with disabilities.

**Policy 4.6** Working in partnership with the other jurisdictions and the private/non-profit sectors in Fresno County, facilitate the provision of housing and services for the homeless and those at-risk of becoming homeless.

### 5. Fair and Equal Housing Opportunities

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

**Goal 5 Promote housing opportunities for all residents regardless of age, race, religion, sex, marital status, ancestry, national origin, color, disability, or economic level.**

**Policy 5.1** Support the enforcement of fair housing laws prohibiting discrimination in lending practices and in the development, financing, sale, or rental of housing.

**Policy 5.2** Ensure local ordinances and development regulations provide equal housing opportunity for persons with disabilities.

## 6. Energy Conservation and Sustainable Development

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

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

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

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

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

# APPENDIX 1

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## APPENDIX 1A: PUBLIC COMMENTS

### Stakeholder Workshop Summary, March 2015

Two stakeholder workshops were held on Wednesday, March 4, 2015 as part of the Fresno County Multi-jurisdictional Housing Element. The first workshop was held at 10:00 a.m. at the City of Selma City Council Chambers. The second workshop was held at 2:00 p.m. at the City of Kerman Community Center. Workshop participants were presented with information about the legal requirements and content of a Housing Element, localized demographics, the process of certification, and most importantly, asked to share their thoughts on the major housing issues facing Fresno County residents; major barriers to affordable housing in the region; and how the cities, County, and community can work to address these issues and barriers. The following is a summary of comments received at the workshops:

- Finding financial resources to subsidize housing is the biggest issue. Cities want to provide affordable housing to accommodate all economic segments of the community, but the resources are very limited.
- Financing is a major constraint for affordable housing. Many affordable housing developments require five to six layers of funding to make a project feasible. The Legislature took away a key tool for funding affordable housing development – Redevelopment Agencies.
- While land may be readily available in many communities, some communities (particularly Reedley) are mostly built out and need to rely on annexing more land to accommodate housing needs. This requires willing sellers of land on the fringe, and creates a conflict between two very important goals: maintaining agriculture, which is the livelihood of many in the region, and accommodating housing needs to meet the Regional Housing Needs Allocation (RHNA).
- There are major policy and financial constraints to annexation in the county.
- Water and sewer capacity is generally an issue in the County.
- Unincorporated areas of the county, such as Lanare, do not have the water and sewer infrastructure to support existing services and demands by new development. These areas would need more scalable housing projects to create an equitable distribution of infrastructure improvements costs that are needed. These areas are often served by special districts, and the County is working with special districts to go after state funding.
- Self Help has a mobile home replacement program that could benefit residents in communities such as Lanare where a majority of residents live in mobile homes.

- The County of Fresno is not in the “development business” relative to the unincorporated areas of the County. The County is in the resource preservation business. The County has and will continue to develop policies which direct growth to cities and unincorporated communities. The County has no control over special districts.
- The Friant Corridor provides an opportunity to accommodate a variety of housing needs for people of different income levels.
- The current drought condition and lack of water infrastructure is a major road block to providing more housing.
- California’s Cap-and-Trade Program provides funding for infrastructure improvements, but the current round of funding is more directed to large cities, such as Los Angeles, because it requires proximity to high quality transit, which is defined in such a way that many communities in the Valley are not eligible for funding.
- While jurisdictions do not always have “high quality transit” that meets the definitions required by the Cap-and-Trade Program, just adding a bus stop goes a long way for some funding programs in saying transit is available for an affordable housing project.
- There is a National Housing Trust Fund Program coming in 2016. In order to be eligible for funding, jurisdictions need to identify in their Consolidated Plans that they are intending to pursue National Housing Trust Fund monies. Consolidated Plans are documents discussing housing homelessness, business, and community development that cities are required to prepare in order to receive federal funding.
- Many funding programs (even the National Housing Trust Fund Program) require matching funds, and most jurisdictions do not have any matching funds available.
- The jurisdictions and organizations in Fresno County need to organize and advocate as a region to make affordable housing and infrastructure funding available to the region.
- The Leadership Council is working to advocate for funding for the rural communities in Fresno County and for the region as a whole.
- Development impact fees are high in some communities (in excess of \$40,000 per unit). Fee deferral programs and fee waiver programs help tremendously. These fee deferrals should be given to lower-income housing, not above moderate-income housing.
- Many communities have a need for migrant farmworker housing. Farm labor is becoming more permanent and less migrant. There is a need to invest in year-round farmworker housing.
- Many State or Federal-funded farmworker housing programs are challenging because they require documentation.
- Allowing development by-right, rather than with discretionary approval, is a key to removing barriers to development.

- NIMBYism (“Not-in-my-backyard”)/community sentiment toward affordable housing and density is an issue in many communities; however, recent examples of high-quality affordable housing go a long way in gaining community support and acceptance of low-income housing. There is a recent example in Selma of single family rental homes built using USDA funds. There is a long wait list for these rental homes.
- The City of Coalinga and other more remote cities in the county face significant challenges when trying to attract developers to a smaller market. These cities may have the land available, but the market for new development is not there.
- The primary reason for a lack of residential development interest is directly related to employment and/or the lack of jobs. The demand for housing exists, but not at a price point to make it attractive, or even feasible, for developers.
- Communities need to maintain a good balance between owner and renter occupancy.
- There aren’t as many funding programs for rental units. CDBG money for housing rehabilitation and down payment assistance is directed toward owner occupied units.

## **Stakeholder/Community Survey Results, March 2015**

Following the stakeholder workshop, a survey was emailed to the 225 contacts on the email list asking for input to better understand the community’s housing needs and potential solutions to housing challenges facing the Fresno region. The survey asked the same questions posed to participants who attended the stakeholder workshop:

1. What are the major housing issues in Fresno County?
2. What are the barriers to affordable housing in Fresno County?
3. What can be done to address these issues and barriers?

Responses were collected through April 1, 2015. The following is a verbatim summary of the survey responses.

### ***What are the major housing issues in Fresno County?***

- The lack of affordable housing and large presence of slum lords.
- The need for permanent supportive housing for the homeless and very low-income people.
- Substandard housing, widespread poverty, and crime with disproportionate level of home ownership.
- We need more home ownership opportunities.
- I believe Fresno needs more Permanent Supportive Housing opportunities for individuals and families who are experiencing homelessness. As rents increase it appears that wages do not. This creates a gap in finding affordable housing.

- The scopes of HUD with the new NOFA make it very difficult for specialized programs to be sustainable. There are a multitude of needs that clients have on top of housing in order to successfully retain residents. Many of the long-term homeless population are not interested in housing and/or services.
- High costs
- Long-term transitional or permanent housing for mentally ill or severely mentally ill is desperately needed. While Section 8 housing continues to be a great opportunity for many households, there are still so many waiting to access this housing resource. I know this is bigger than Fresno County, but really do folks on this program have to be given a "forever pass" on paying rent, when they are not even trying to work or pay rent like everyone else? And those who are now in desperate need of this, continue to live on the streets and try to work and live without a roof over their head....systemic ugliness...
- Prices - make residential fire sprinklers discretionary, not mandatory. These can easily add \$5,000 cost to each new home.
- Need homes for seniors in a gated community. Not apartments or condos but homes with a community room and activities. Similar to Del Webb retirement communities. Seniors from the Bay Area and Southern California want a place within California to retire but at a lower cost than their current location. They don't want to rent but want upscale homes with amenities for seniors.
- 1 - lack of low income housing stock! 2 - lack of code enforcement, especially in aging rental housing stock. Cases proceed at a snail's pace if at all. 3 - poorly planned transportation infrastructure. Insular development in housing tracts put nearest public transportation far from residents even if they were so inclined.
- 1. Affordable safe housing. 2. Poor housing conditions and the reluctance of landlords to maintain their rentals. 3. Blight in neighborhoods. 4. The fact that the city leaves the blighted areas and keeps moving in other directions leaving more blighted areas throughout the city. They should be revitalizing and decrease the new developments. Take care of what is here. 5. Lack of transportation and bus lines where current homes are located. 6. Lack of libraries and youth activities in neighborhoods. 7. Safety and police protection.
- Government regulation directing residents into high density housing where market demand is weak. Providing affordable housing for low and moderate income families. The high percentage of low and moderate income families in Fresno County.

### ***What are the barriers to affordable housing in Fresno County?***

- Funding to increase the housing stock.
- Not enough units available. Affordable units are generally in certain areas of town
- Poverty, education, lack of affordable homes to buy.

- The difference between the earnings of families in Fresno and the Fair Market Rents in the area is a huge barrier. The high unemployment rate leads to individuals and families not having the ability to sustain housing.
- The socioeconomic landscape in this region has very few wage earners that rise above the poverty line. Many of the chronically homeless population do not want to live in a structured environment with rules to adhere to. The process for application can be arduous.
- High costs
- Housing "Programs with on-site supportive assistance for the Mentally Ill - Developmentally delayed, etc... need to be a priority in serving this population. Affordable housing has improved in general, however I believe that the rural areas are still need of places and probably construction of quality affordable housing, that is suitable for children and families. Other barrier is "where shall they live while the 'process' takes its long route?" Sometimes folks are without anything (to live in/at) while the housing process takes 6-8 weeks.
- Prices - Turn back the clock on the 2013 Title 24 Energy requirements. Make it discretionary if you want, but not mandatory. Adopt the 2010 energy code instead (and maintain it for 12 years), that doesn't add more money to the cost of a new home.
- Lower wages than other areas. While housing costs are lower in the area, the cost of most other things such as power, gas, a vehicle, insurance, etc. are just as high as other places in California. The wages are considerably lower here.
- 1 - lack of leadership. CDBG and other fund constantly diverted from required uses for low income housing and Homeless prevention. This failure to comply causes the federal funds to be decreased. 2 - low priority with the city. A failure of leaders to recognize lack of housing, food and health security are directly linked to increasing crime and neighborhood degradation. 3 - continue poor mass trans investment. Focus on buses to exclusion of all others. Transportation that does exist is completely focused at getting people to shop verses getting them to work!
- 1. Lack of income. 2. Safety for families 3. Police protection 4. Lack of income for deposits and moving costs.
- Government regulations and fees and limited resources to provide incentives to build affordable housing. Prevailing wage laws attached to incentives raises the cost to construct thus requiring a greater incentive to offset the increased cost thereby reducing or eliminating the incentive.

### ***What can be done to address these issues and barriers?***

- Participation and communication among all community groups/partners about how and where to access and utilize various funding sources.
- Provide access and funding for permanent supportive housing and allow affordable housing in all parts of the city.

- Sweat equity homes rather than more Section 8. We need more home buyer programs with budgeting and credit education.
- I believe that we as a community need to continue our work through our Fresno Madera Continuum of Care of a Coordinated Assessment and Housing System. I also feel that more affordable housing units would address some of these barriers. I would like to see more Owners and Property Management participating in the efforts to end homelessness in our community.
- Become more inclusive of other agencies, including faith based organizations, law enforcement, grass roots partners to address ways to support each other in meeting the same goals. Adopt the Housing First model in actual practice vs. theory. Lots of varied interpretation to what that means.
- Lower prices.
- Temporary housing facilities will help these people and families stay safe, and healthy while the process completes. Many are lost along the way, and make bad decisions to live with the wrong people because their choices are extremely limited....and then the good housing is lost.
- Return to a much easier BRACED Wall system in the Code instead of the rigid, convoluted, confusing system in the 2013 Code that requires a lateral analysis by a registered engineer. This adds thousands to the cost of a new home. Eliminate the Code requirement for a Soils Report in most Central Valley Areas. This also adds thousands to the cost of a new home. The recent California Building Codes have no regard for cost.
- 1 - comply with CDBG and other block grant directives to ensure maximum funding. 2 - well built houses in well planned, income integrated communities, will likely lead to decreased need for code enforcement. 3 - stop pointing the finger outside of Fresno. Take responsibility for the mess we have created by focusing all development north and north west while abandoning successive widening concentric layers of degraded neighborhoods. 4 - Redevelopment like CDBG was funneled toward continued northward development up to and including River Park. This mentality must stop at the top! We will not solve these problems but transporting everyone to River Park to shop. 5 - Take advantage of all funding streams. Be innovative and insure no dollars are left on the table. Prioritize housing security. We cannot police our way out of crime. It's never worked and never well. Healthy neighborhoods are the key.
- 1. Provide adequate services to all. 2. Add more bus lines to service all areas of Fresno equally. 3. Provide neighborhood parks and take care of them as it is done throughout the city. 4. Provide libraries and activities in neighborhoods that are accessible. Traveling 5 to 10 miles to reach the nearest library is crazy. There is not even a bus line that will take you there. 6. Bottom line - police protection, services and activities, removing blight in neighborhoods, holding landlord accountable and fixing their areas. The city also allows blight to occur on their property as well. Grass is growing out of control, weeds are present, graffiti, broken items left out in the lots and streets. Code enforcement should be more present in the areas.
- Provide more Federal and State resources to the jurisdictions in Fresno County. Eliminate the prevailing wage requirement when government funds are used.

## APPENDIX 1B: SPECIAL NEEDS FACILITIES IN FRESNO COUNTY

Table 1B Residential Care Facilities (2014)

Facility	Address	Beds
The Acacia House	2805 W. Acacia, Fresno CA 93705	3
Alder Care Home	2340 South Adler Ave., Fresno, CA 93725	6
Allen Residential Holland House	5628 W. Holland, Fresno, CA 93722	6
Allen Residential Vista House	4591 N. Vista, Fresno, CA 93722	6
Anderson Community Care Facility	2534 East University Avenue, Fresno, CA 93703	6
Arden Drive Residential Home	3917 Arden Drive North, Fresno, CA 93703	8
Autumn Hills Guest Home, DbA Coo's Arf, LLC	5466 East Belmont Ave., Fresno, CA 93727	6
Avedikian Home #2	7237 N. Cecelia Avenue, Fresno, CA 93722	6
Baghetti-Home	2737 Norwich Avenue, Clovis, CA 93611	6
Barkers Group Home	4323 N. Holt, Fresno, CA 93705	6
Bolden Fremont Home	4702 W Norwich Ave., Fresno, CA 93722	6
Brewer Family Home	1133 East George, Fresno, CA 93706	4
Bryland Adult Residential Facility, LLC	510 E. Tower, Fresno, CA 93706	6
Burrus Adult Residential	157 N. Armstrong, Clovis, CA 93611	6
Calloway Adult Residential Facility	5292 W.Wildflower Ln.Code#1379, Fresno, CA 93725	6
Charlotte's Place, Inc.	4262 N. Glenn Ave., Fresno, CA 93704	6
The Chimes	3041 E. Clinton Avenue, Fresno, CA 93703	10
Clark Family Res.Inc. DbA Clark House	2545 N. Selland Ave., Fresno, CA 93722	6
Comfort Care Home	4484 N. Garden Ave., Fresno, CA 93726	6
Corpuz Adult Residential Facility	1536 Barstow Avenue, Clovis, CA 93611	6
Cotta-Brown Group Home II	4673 N Angus, Fresno, CA 93726	6
D & D Residential Inc.	5741 N. Katy Lane, Fresno, CA 93722	4
Dailey's Haven	4479 N. Eddy, Fresno, CA 93727	6
Dailey's Home Care	4690 East Hamilton, Fresno, CA 93702	6
DbA Canonizado's Clinton Home	1509 W. Clinton Avenue, Fresno, CA 93705	6
DbA Canonizado's Madison Home	5567 E. Madison Avenue, Fresno, CA 93727	6
Del Mundo Home	1645 Fowler, Clovis, CA 93611	6
Dial For Care, Inc.	1640 N Delno, Fresno, CA 93705	6
Dwight Home	5166 W. Lamona, Fresno, CA 93722	6
Eddie's Terrace	2693 South Bardell Avenue, Fresno, CA 93706	6
Eddie's Terrace #2	5041 E. Tower, Fresno, CA 93725	6
Eddie's Terrace #3	3450 W. Sierra, Fresno, CA 93711	6
Eddies Terrace #4	1415 W. Sierra, Fresno, CA 93711	6
Eddie's Terrace #5	6459 North Channing Avenue, Fresno, CA 93711	6
Eddie's Terrace #6	1283 West Twain Avenue, Fresno, CA 93711	6
Eddie's Terrace #7	1837 South Bush Avenue, Fresno, CA 93727	6

**Table 1B Residential Care Facilities (2014)**

<b>Facility</b>	<b>Address</b>	<b>Beds</b>
Esperance Center, North	10496 N. Armstrong, Clovis, CA 93612	6
Farroll Home	1862 Florence Ave., Sanger, CA 93657	6
Fillmore Christian Garden	4826 E. Fillmore, Fresno, CA 93727	27
Floyd A.R.F.	226 Moody Ave., Clovis, CA 93619	5
G & S	4288 W. Michigan, Fresno, CA 93722	6
Garibay Home Ii	138 E. Bellaire Way, Fresno, CA 93704	4
Garibay-Holland Home	4850 E. Holland, Fresno, CA 93726	6
Garrett Christian Home	5642 E. Garrett, Fresno, CA 93727	6
Garrett House	5642 E. Garrett, Fresno, CA 93727	6
Hand Home	4741 N. Greenwood, Sanger, CA 93657	6
Haskins Residential Care	1037 South Chestnut Avenue, Fresno, CA 93702	18
Helping Hands	5277 N. Santa Fe Avenue, Fresno, CA 93711	6
Home Of Hope I	8623 N. Paula Ave., Fresno, CA 93720	6
Home Of Hope II Adult Residential Facility	1204 E. San Ramon, Fresno, CA 93710	6
House Of Trevelyn, The	121 E. Kaviland Avenue, Fresno, CA 93706	6
Huntington House, The	3655 E. Huntington, Fresno, CA 93702	6
Jay Homes, Inc.	5611 West Floradora Avenue, Fresno, CA 93722	4
Jones Home	5389 E. Lowe Avenue, Fresno, CA 93727	4
Jubilee Home Care Inc. #2	5943 W. Wathen Ave., Fresno, CA 93722	4
Jubilee Home Care, Inc.	4261 W. Capitola Avenue, Fresno, CA 93722	6
Kaviland Place	4657 E. Kaviland, Fresno, CA 93725	6
Kendall Home, The	4318 North First Street, Fresno, CA 93726	6
Kindred House #1	2396 S. Poppy, Fresno, CA 93706	6
Kings Royale	316 Caesar, Fresno, CA 93727	6
Kings Royale II, The	444 Pierce, Clovis, CA 93612	6
Laureen Adult Residential Facility	4429 North Laureen Avenue, Fresno, CA 9372	5
Loop #1	5663 W. Tenaya, Fresno, CA 93722	4
Loop #2	1342 San Jose, Fresno, CA 93711	6
Loop #3	7931 North Baird Avenue, Fresno, CA 93720	4
Los Altos Home	1870 North Cornelia Avenue, Fresno, CA 93722	6
Lynn Home	2715 North Helm Avenue, Clovis, CA 93612	6
M&B Group Homes	446 Laverne Ave., Clovis, CA 93611	6
Manning Home	767 Manning Avenue, Reedley, CA 93654	6
Mante's Board & Care Home	5624 West Olive, Fresno, CA 93722	6
Mante's Home	6588 N. Meridian, Fresno, CA 93710	6
Martin Family Home	1077 Toulumne Street, Parlier, CA 93648	6
Martin Family Home #2	2935 East Weldon Avenue, Fresno, CA 93703	6
Martin's Home-Homsey	345 North Homsey Avenue, Fresno, CA 93727	6
Mason Residential Care Facility	1775 W. Donner, Fresno, CA 93705	6

**Table 1B Residential Care Facilities (2014)**

<b>Facility</b>	<b>Address</b>	<b>Beds</b>
Mc Alister Residential Home	232 West Woodward, Fresno, CA 93706	6
McWealth Care Inc	6167 N. Cornelia Ave., Fresno, CA 93722	4
Medina Res. Care Svcs., Ltd LLC Ramona Residence	1354 Ramona Ave., Clovis, CA 93612	6
Mi Casita Care Home	4879 E. San Gabriel, Fresno, CA 93726	6
Mi Casita Dos	296 W. Richert Avenue, Clovis, CA 93612	6
Michael Home	4828 E. Princeton, Fresno, CA 93703	6
Miller-Angelo Arf	5321 West Home Avenue, Fresno, CA 93722	6
Monsevais Res. Facility, Inc.-Dewey Home	6714 N. Dewey, Fresno, CA 93711	5
Monsevais Residential Facility	6622 N. Nantucket Ave., Fresno, CA 93704	6
Monsevais Residential Facility–Sample Home	3315 E. Sample, Fresno, CA 93710	4
Myles Community Service II	4664 E. Garrett, Fresno, CA 93725	6
Nelson's Community Care Facility	4836 North Sixth, Fresno, CA 93726	6
No Place Like Home	4269 W. Palo Alto Ave., Fresno, CA 93722	3
Ohannesian Home #2	10650 So. Frankwood Avenue, Reedley, CA 93654	6
Opoku-Ababio Adult Care	2723 E. Robinson Avenue, Fresno, CA 93726	6
Pathways	1511 W. Millbrae, Fresno, CA 93711	6
Pathways Adler Home	130 Adler Ave., Clovis, CA 93612	4
Patton Home	1270 N. Lucerne Lane, Fresno, CA 93728	6
Paul Home, The	4577 N. Sharon, Fresno, CA 93726	6
Psalms 23 Loving Care Residential	1085 W. Barstow Ave., Fresno, CA 93711	6
Reedley Home	3461 S. Usry Avenue, Reedley, CA 93654	6
Reyes Ranch LLC	20022 East American Ave., Reedley, CA 93654	4
Ruby's Valley Care Home	9919 South Elm Ave., Fresno, CA 93706	50
Runderson's Adult Resident Facility #2	728 Fresno Street, Fresno, CA 93706	3
Runderson's Adult Residential Facility	4935 East Tyler Avenue, Fresno, CA 93727	2
Safe Haven Claremont Community Care Home	905 Claremont Avenue, Fresno, CA 93727	4
Schexnayder's Home	6314 W. Dovewood Lane, Fresno, CA 93723	6
Sengsiri Home	1142 Carson Avenue, Clovis, CA 93611	6
Sunnyside Home	2540 S. Judy Avenue, Fresno, CA 93727	6
Sunshine Board And Care II	1642 W. Robinson Avenue, Fresno, CA 93705	6
Sunshine Board And Care II	4343 North Augusta Avenue, Fresno, CA 93726	6
Teilman Board And Care Home	1594 North Teilman Avenue, Fresno, CA 93728	6
Townsend House	6410 E. Townsend, Fresno, CA 93727	6
V & A Assisted Living	6101 N. Mitre Avenue, Fresno, CA 93722	6
V & A Assisted Living "Celeste Home"	1686 W. Celeste, Fresno, CA 93711	6
V&A Assisted Living	11140 S. Cherry Ave., Fresno, CA 93725	4
Valley Comfort Home, Inc.	6579 E. Fillmore Avenue, Fresno, CA 93727	6
Williams Community Integration	698 S. Dockery, Sanger, CA 93657	6
Williams-Whittle Residential Care Home #2	4112 W. Providence Avenue, Fresno, CA 93722	6

**Table 1B Residential Care Facilities (2014)**

<b>Facility</b>	<b>Address</b>	<b>Beds</b>
Williams-Whittle Residential Home	821 W. Valencia, Fresno, CA 93706	6
Wilson Family Care Home	2145 Maple, Selma, CA 93662	4
Wood Adult Residential Facility	9325 Mc Call Avenue, Selma, CA 93662	4
Yarbrough Adult Residential	4602 W. Oslin, Fresno, CA 93722	4
Yellow Rose Residential Care Home-Hughes	4376 North Hughes Avenue, Fresno, CA 93705	6
Yellow Rose Residential Care Home-Norwich	3333 W. Norwich Avenue, Fresno, CA 93722	6
<b>Total Beds</b>		<b>753</b>

Source: California Department of Social Services Care Facility Search, as of October 2014.

**Table 1 Emergency Shelters in Fresno County (2015)**

<b>Project Type</b>	<b>Organization Name</b>	<b>Project Name</b>	<b>Location</b>	<b>Target population</b>	<b>Victims of Domestic Violence</b>	<b>Total Beds</b>
PSH	AspiraNet	AspiraNet Permanent Supportive Housing	Fresno	Single males and females (over 18)	N/A	10
ES	County of Fresno ETA	VOUCHERS	Fresno	Households with children	N/A	57
RRH	Fresno EOC	EOC ESG	Fresno	Single females and households with children	N/A	23
PSH	Fresno EOC	Phoenix	Fresno	Households with children	N/A	35
ES	Fresno EOC	Sanctuary Youth Shelter	Fresno	Unaccompanied males and females under 18	N/A	12
TH	Fresno EOC	TLC 1	Fresno	Single females and males plus households with children	N/A	24
TH	Fresno EOC	TLC 2	Fresno	Single females and males plus households with children	N/A	20
TH	Fresno EOC	TLC 3	Fresno	Single females and males plus households with children	N/A	40
ES	Fresno Housing Authority	Fresno First Step Homes	Fresno	Single females and males plus households with children	N/A	73
PSH	Fresno Housing Authority	VASH Fresno	Fresno	Single females and males plus households with children	N/A	241
PSH	Fresno Housing Authority	VASH Fresno	Fresno	Single females and males plus households with children	N/A	79
PSH	Fresno Housing Authority	Alta Monte	Fresno	Single males and females (over 18)	N/A	29
PSH	Fresno Housing Authority	S+C I	Fresno	Single females and males plus households with children	N/A	24
PSH	Fresno Housing Authority	S+C II	Fresno	Single females and males plus households with children	N/A	85
PSH	Fresno Housing Authority	S+C III	Fresno	Single males and females (over 18)	N/A	36
PSH	Fresno Housing Authority	S+C IV	Fresno	Single females and males plus households with children	N/A	56
PSH	Fresno Housing Authority	Santa Clara	Fresno	Single males and females (over 18)	N/A	24
PSH	Fresno Housing Authority	Santa Clara B	Fresno	Single males and females (over 18)	N/A	24
PSH	Fresno Housing Authority	Trinity Project	Fresno	Single males and females (over 18)	N/A	20
TH	Marjaree Mason Center	Clovis Shelter	Clovis	Single females and households with children	Yes	18
ES	Marjaree Mason Center	Reedley House	Reedley	Single females and households with	Yes	18

Project Type	Organization Name	Project Name	Location	Target population	Victims of Domestic Violence	Total Beds
				children		
ES	Marjaree Mason Center	Domestic Violence Shelter	Fresno	Single females and households with children	Yes	93
TH	Marjaree Mason Center	Downtown Transition	Fresno	Households with children	Yes	16
TH	Marjaree Mason Center	Next Step	Fresno	Single females	Yes	8
TH	Marjaree Mason Center	Olson House	Fresno County	Single females and households with children	Yes	17
PSH	Mental Health Systems Inc.	Fresno Housing Plus II	Fresno	Single females and households with children	N/A	24
SH	Poverello House	Naomi's House	Fresno	Single females		24
TH	Spirit of Woman	SOW SHP	Fresno	Single females and households with children	N/A	19
PSH	Turning Point (TPOCC)	Family Villa	Fresno	Households with children	N/A	104
TH	Turning Point (TPOCC)	New Outlook	Fresno	Households with children	N/A	194
PSH	Turning Point (TPOCC)	STASIS	Fresno	Single males and females (over 18)	N/A	28
TH	Turning Point (TPOCC)	TLC	Fresno	Single males and females (over 18)	N/A	30
ES	VA Central CA Health Care System	HCHV/RT- Redux House	Fresno	Single males	N/A	36
ES	VA Central CA Health Care System	HCHV/RT-Thompson Veterans Home	Fresno	Single males	N/A	6
TH	Valley Teen Ranch	Transitional Living Home	Fresno	Single males	N/A	4
RRH	West Care	ESG	Fresno	Single males	N/A	7
TH	West Care	GPD HomeFront	Fresno	Single females and households with children	N/A	15
TH	West Care	GPD Veteran's Plaza	Fresno	Single males	N/A	28
RRH	West Care	SSVF	Fresno	Single females and males plus households with children	N/A	23
PSH	WestCare	Project Lift Off	Fresno	Households with children	N/A	45

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

Source: Fresno Housing Authority, 2015.

# APPENDIX 2

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## APPENDIX 2 STRUCTURE

Appendix 2 is organized into separate appendices for each jurisdiction. The appendices are structured as follows:

1. **Implementation Programs:** Contains jurisdiction-specific implementation programs to be carried out over the planning period to address the regional housing goals.
2. **Sites Inventory:** Describes the jurisdiction-specific sites available to meet the RHNA.
3. **Constraints:** Identifies potential jurisdiction-specific governmental constraints to the maintenance, preservation, conservation, and development of housing.
4. **Review of Past Accomplishments:** Describes the progress implementing the previous housing element policies and actions.
5. **At-Risk Analysis:** Provides an analysis of the at-risk units by jurisdiction as well as the preservation options.

**APPENDIX 2**

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# APPENDIX 2C: CITY OF COALINGA

## SECTION 2C-1: ACTION PLAN

### Adequate Sites

#### Program 1: Provision of Adequate Sites

The City of Coalinga will provide for a variety of housing types and ensure that adequate sites are available to meet its Regional Housing Needs Allocation (RHNA) of 589 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.

*Timeframe and Objectives:*

- Maintain and annually update the inventory of residential land resources;
- 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.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 1.1, Policy 1.2, Policy 1.3, Policy1.4, Policy 1.5, Policy 1.6, Policy 1.7, Policy 1.8, Policy 1.9

**Program 2: Monitoring of Residential Capacity (No Net Loss)**

The City will monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City’s RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify and if necessary rezone sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA.

***Timeframe and Objectives:***

- Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863 by 2016.
- Monitor and report through the HCD annual report process.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 1.1, Policy 1.2, Policy 1.3, Policy 1.4, Policy 1.5, Policy 1.6

**Affordable Housing Development and Preservation**

**Program 3: Affordable Housing Incentives**

The City continues to have needs for affordable housing for lower income households, especially for seniors, disabled (including persons for developmental disabilities), the homeless, and those at imminent risk of becoming homeless. The City will continue to work with housing developers to expand affordable housing opportunities.

***Timeframe and Objectives:***

- Annually contact affordable housing developers to explore affordable housing opportunities.
- Continue to offer fee waivers, reductions, and/or deferrals to facilitate affordable housing development and special needs projects, particularly those located on infill sites.
- Continue to promote density bonus, flexible development standards, and other incentives to facilitate affordable housing development. 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.

- Continue to streamline the environmental review process for housing developments, using available State categorical exemptions and Federal categorical exclusions, when applicable.
- Monitor the State Department of Housing and Community Development’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.
- Provide zoning for 265 units over the next eight years – 50 extremely low income, 100 very low income, and 115 low income units.

<b>Financing:</b>	HOME, CDBG, LIHTC, Multi-Family Housing Revenue Bond, and other funding sources as available
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.3, Policy 2.4, Policy 2.5, Policy 2.6, Policy 2.7

**Program 4: Preserving Assisted Housing**

Preserving the existing affordable housing stock is a cost-effective approach to providing affordable housing in Coalinga. The City must guard against the loss of housing units available to lower income households. There are 44 assisted units at Pleasant Valley Pines that are considered at risk of conversion to market rate in 2025. The City will strive to preserve these at-risk units as affordable housing.

***Timeframe and Objectives:***

- 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.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 3.6

## Removal of Governmental Constraints

### Program 5: Zoning Code Amendments

In compliance with State laws, the City will amend its Zoning Code to address the provision of a variety of housing options, especially housing for special needs groups. Specifically, the City will amend the Zoning Code to address the following:

- **Farmworker/Employee Housing:** Comply the Employee Housing Act which requires farmworker housing up to 12 units or 36 beds be considered an agricultural use and permitted in any zone that permits agricultural uses, and employee housing for six or fewer employees are to be treated as a single family structure and permitted in the same manner as other dwellings of the same type in the same zone.

*Timeframe and Objectives:*

- Amend Zoning Code within one year of Housing Element adoption.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 4.1, Policy 4.2, Policy 4.3, Policy 4.4, Policy 4.5, Policy 4.6

### Program 6: Housing Rehabilitation Program

The City of Coalinga offers an owner-occupied home rehabilitation loan program for low-income homeowners. The program is funded through CDBG and HOME funds and is operated by Self Help Enterprises.

*Timeframe and Objectives:*

- Continue to apply for CDBG and HOME funds and work with Self-Help Enterprises to maintain

the housing rehabilitation program and assist about two lower-income households per year.

- Promote Home Rehabilitation Program on City website, at public counters, and to income-eligible households identified through the Code Enforcement program.

<b>Financing:</b>	CDBG, HOME
<b>Implementation Responsibility:</b>	Self Help Enterprises, Community Development Department
<b>Relevant Policies:</b>	Policy 3.2, Policy 3.4, Policy 4.1, Policy 4.2

**Program 7: Code Enforcement**

The City’s Code and Zone Enforcement Division of the Community Development Department is in charge of the enforcing the City’s building codes with the objective of protecting the health and safety of residents.

*Timeframe and Objectives:*

- 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 the housing rehabilitation program for assistance in making code corrections.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department (Code and Zone Enforcement Division)
<b>Relevant Policies:</b>	Policy 3.1, Policy 3.3

**Housing Assistance**

**Program 8: Homebuyer Assistance Program**

The City of Coalinga, in partnership with Self Help Enterprises, offers a Homebuyer Assistance program to First-Time Homebuyers to help purchase an existing or qualifying new home. The program provides a 30-year deferred, zero interest second mortgage which keeps the first mortgage payment affordable.

*Timeframe and Objectives:*

- Continue to pursue CDBG, HOME, and other funding opportunities annually, or as needed, to maintain the first time homebuyer assistance program and assist five households per year.

<b>Financing:</b>	CDBG, HOME, Coalinga Housing Successor
<b>Implementation Responsibility:</b>	Self Help Enterprises, Community Development Department
<b>Relevant Policies:</b>	Policy 2.1, Policy, 2.4, Policy 2.5, Policy 2.8

**Program 9: First-Time Homebuyer Assistance Program**

Coalinga residents also have access to a number of homebuyer assistance programs offered by the California Housing Finance Agency (CalHFA):

- **Mortgage Credit Certificate (MCC):** The MCC Tax Credit is a federal credit which can reduce potential Federal income tax liability, creating additional net spendable income which 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 three 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.

*Timeframe and Objectives:*

- Continue to apply for CDBG and HOME funds and work with Self-Help Enterprises to maintain the downpayment assistance program and provide assistance to about six lower-income households per year.
- Continue to work with Self Help Enterprises to provide counseling and workshops to prospective and active participants in the downpayment assistance program.
- Prepare promotional materials by 2016 and promote available homebuyer resources on City website and public counters.

- Annually review funding resources available at the state and federal levels and pursue as appropriate to provide homebuyer assistance.

<b>Financing:</b>	CalHFA
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 2.8

**Program 10: Energy Conservation**

The City promotes energy conservation in housing development and rehabilitation.

*Timeframe and Objectives:*

- Consider incentives by 2018 to promote green building techniques and features.
- Continue to promote and support Pacific Gas and Electric Company programs that provide energy efficiency rebates for qualifying energy-efficient upgrades.
- Continue to incorporate conservation measures in the housing rehabilitation program.
- Expedite review and approval of alternative energy devices.

<b>Financing:</b>	General Fund
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 6.1, Policy 6.2, Policy 6.3

**Program 11: 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 HUD and what a tenant can afford to pay (i.e., 30 percent of household income). The Fresno Housing Authority administers the housing choice voucher program for jurisdictions in Fresno County.

*Timeframe and Objectives:*

- Prepare promotional materials by 2016 and provide information on the HCV program on City

website and at public counters.

- Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs.

<b>Financing:</b>	HUD Section 8
<b>Implementation Responsibility:</b>	Fresno Housing Authority, Community Development Department
<b>Relevant Policies:</b>	Policy 2.2

**Program 12: Fair Housing**

Residents in the Central Valley, including Fresno County, can access fair housing services provided by the Fair Housing Council of Central California. FHCCC offers mediation, counseling, advocacy, research, and fair housing training and workshops for residents as well as housing providers. Other fair housing resources include the Fresno Housing Authority, Fair Housing and Equal Opportunity (FHEO) division of HUD, and the State Department of Fair Employment and Housing (DFEH). The City will assist in promoting fair resources available in the region.

*Timeframe and Objectives:*

- Provide education to lenders, real estate professionals, and the community at large.
- Provide information and written materials in English and Spanish.
- Refer fair housing complaints to HUD, DEFH, and other housing agencies.

<b>Financing:</b>	CDBG; HOME; Other resources as available
<b>Implementation Responsibility:</b>	Community Development Department
<b>Relevant Policies:</b>	Policy 5.1, Policy 5.2

## Quantified Objectives

The Housing Element must contain quantified objectives for the maintenance, preservation, improvement, and development of housing. The quantified objectives set a target goal to achieve based on needs, resources, and constraints. Table 2C-1 shows the quantified objectives for the 2015-2023 Housing Element planning period. These quantified objectives represent targets. They are not designed to be minimum requirements. They are estimates based on past experience, anticipated funding levels, and expected housing market conditions.

**Table 2C-1 Summary of Quantified Objectives, 2015-2023**

<b>Program Types</b>	<b>Extremely Low Income</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total</b>
New Construction	50	100	115	120	200	585
Housing Rehabilitation	-	8	8	-	-	16
Homebuyer Assistance	-	24	24	-	-	48
Conservation (Subsidized Rental Housing and Public Housing)	-	142	142	-	-	284

## SECTION 2C-2: SITES INVENTORY

For the fifth Housing Element update, Coalinga has been assigned a Regional Housing Needs Allocation (RHNA) of 589 units, including 150 very low income units, 115 low income units, 123 moderate income units, and 201 above moderate income units.

### Units Built or Under Construction

Since the RHNA projection period runs from January 1, 2013, to December 31, 2023, Coalinga's RHNA can be reduced by the number of units built or under construction since January 1, 2013. Table 2C-2 and Figure 2C-1 show units built or under construction since January 1, 2013 in Coalinga.

Promontory Point is a 75-unit single family subdivision, 31 of which are already constructed and occupied. The remaining 44 units will be single family homes and are inventoried as above moderate-income (AMI). Warthan Place Apartments is an 81-unit affordable apartment complex funded by a Low-income Tax Credit (LITC). The deed restriction mandates that the complex include 8 extremely low-income units (ELI), 28 very low-income units (VLI), 32 low-income units (LI), and 12 moderate-income units (MI). There will also be unit for an on-site manager, counted as above moderate-income. Warthan Meadows is a 351-unit single family subdivision, 51 of which are already constructed and occupied. The remaining 300 units will be single family homes and are inventoried as above moderate.

**Table 2C-2 Units Built or Under Construction**

Project Name	Units by Income Level					Total Units	Description of Units
	ELI	VLI	LI	MI	AMI		
Promontory Point					44	44	Buildout of 44 single family lots in subdivision
Warthan Place Apartments	8	28	32	12	1	81	LIHTC affordable apartments
Warthan Meadows					300	300	Buildout of remaining 300 lots in subdivision
<b>Total</b>	<b>8</b>	<b>28</b>	<b>32</b>	<b>12</b>	<b>345</b>	<b>425</b>	

Source: City of Coalinga, 2014.

### Planned or Approved Projects

Coalinga's RHNA can also be reduced by the number of new units in projects that are planned or approved, but not yet built. Table 2C-3 and Figure 2C-1 show an inventory of all residential projects that are (as of January 2015) approved or in the planning process and scheduled to be built by the end of the current Housing Element planning period (December 31, 2023). For each project the table shows the name of the development, number of units by income category, a description of the units, and the current status of the project.

Summer Glen Estates is a 417-unit single family subdivision with an approved tentative map. All 417 units will be market rate single family homes and are inventoried as above moderate-income. Golf Course Development is an 869-unit single family subdivision with an approved tentative map. All 869 units will be market rate single family homes and are inventoried as above moderate-income. Canyon Creek Estates is a 43-unit apartment project with an approved entitlement that expires on January 7, 2016. When Canyon Creek Estates was originally approved on January 7, 2010, the City intended to provide housing bond proceeds in exchange for making some or all of the units affordable. The City no longer anticipates that this exchange will materialize, but the site is still approved for 43 units at 5.4 units per acre for an apartment-style development. Based on the anticipated multifamily unit type, all 43 units are inventoried as moderate-income. The Coalinga Senior Housing Project was approved on May 13, 2014 for 40 deed restricted affordable units. The project is being subsidized by HOME financing and is approved for 30 very-low-income units, 9 low-income units, and 1 unit for the on-site manager.

**Table 2C-3 Planned or Approved Projects**

Project	Units by Income Level					Total Units	Description of Units	Status
	ELI	VLI	LI	MI	AMI			
Summer Glen Estates					417	417	Single family homes	Submitted, tentative map approved [9/1/2005]
Golf Course Development					869	869	Single family homes	Submitted, tentative map approved [5/6/2010]
Canyon Creek Estates				43		43	Inventoried as moderate-income based on expected unit types and densities	Approved [1/7/2010]
Coalinga Senior Housing Project		30	9		1		HOME Financing Deed Restriction	Approved [5/13/2014]
<b>Total</b>	<b>0</b>	<b>30</b>	<b>9</b>	<b>43</b>	<b>1,287</b>	<b>1,369</b>		

Source: City of Coalinga, 2014.

**Vacant Land**

The Coalinga 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 Residential High Density (RHD), which allows up to 25 units per acre.
- **Moderate-Income (M) Sites.** Sites that are zoned Residential Medium Density (RMD) and Mixed Use (MU) allow for up to 15 dwelling 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 RHD were deemed too small to be inventoried as lower-income and were instead inventoried as moderate-income.
- **Above Moderate-Income (AMI) Sites.** Sites with zoning that allows only single family homes at lower densities were inventoried as above moderate-income units. This includes sites zoned for Residential Estate (RE), Residential Single Family (RSF), and Residential Traditional Neighborhood (RT).
- **Realistic Development Potential.** The inventory assumes build out of 80 percent of the maximum permitted density for all sites.
- **Assumptions for Mixed-use Zoning.** Mixed-use zoning allows for both residential and commercial uses. The Mixed Use (MU) zoning district allows up to 15 units per gross acre in addition to commercial uses allowed on the site. Projects may include vertical and horizontal mixed use, but the residential land uses are required to be the secondary use on the site and residential is not allowed by-right. Because some sites could develop as fully commercial without residential uses, the inventory counts only 50 percent of the maximum residential capacity on mixed use sites. These sites are inventoried as moderate-income.

Table 2C-4 identifies vacant sites that are presently zoned for residential or mixed uses and suitable for residential development in Coalinga. The locations of these sites are shown in Figure 2C-1. Based on permitted densities and the assumptions described above, the sites identified in Table 2C-4 can accommodate an estimated 705 units, including 343 lower-income units, 114 moderate-income units, and 248 above moderate-income units. All of these sites are outside of FEMA 100-year flood zones and do not have other environmental constraints that could hinder future development.

Table 2C-4 Vacant and Underutilized Sites

APN	Size (acres)	GP Land Use	Zoning	Existing Use	Density Range (per acre)	Units by Income Level			Total Realistic Development Potential	Environmental Constraints
						LI	M	AM		
083-020-56ST, 60ST, 63ST, 59ST, and 58ST	15.18	HDR	RHD	Vacant	25	303			303	No
071-162-02ST	2.00	HDR	RHD	Vacant	25	40			40	No
072-155-27	0.34	HDR	RHD	Vacant	25		6		6	No
072-153-05	0.29	HDR	RHD	Vacant	25		5		5	No
072-112-06	0.18	HDR	RHD	Vacant	25		3		3	No
072-161-03	0.17	HDR	RHD	Vacant	25		3		3	No
072-112-05	0.17	HDR	RHD	Vacant	25		3		3	No
072-153-06	0.15	HDR	RHD	Vacant	25		3		3	No
083-114-06	0.14	HDR	RHD	Vacant	25		2		2	No
072-093-12	0.1	HDR	RHD	Vacant	25		2		2	No
072-093-13	0.09	HDR	RHD	Vacant	25		1		1	No
070-100-23S	3.44	MU	MU	Vacant	15		25		25	No
072-142-10	0.43	MU	MU	Vacant	15		3		3	No
071-161-31S	0.43	MU	MU	Vacant	15		3		3	No
072-115-10S	0.3	MU	MU	Vacant	15		2		2	No
072-135-18	0.17	MU	MU	Vacant	15		1		1	No
072-136-23	0.17	MU	MU	Vacant	15		1		1	No
072-143-08	0.1	MU	MU	Vacant	15		1		1	No
072-143-09	0.07	MU	MU	Vacant	15		1		1	No
083-090-39S	1.1	MDR	RMD	Vacant	15		13		13	No
083-103-01	0.3	MDR	RMD	Vacant	15		3		3	No
072-093-01	0.25	MDR	RMD	Vacant	15		3		3	No

Table 2C-4 Vacant and Underutilized Sites

APN	Size (acres)	GP Land Use	Zoning	Existing Use	Density Range (per acre)	Units by Income Level			Total Realistic Development Potential	Environmental Constraints
						LI	M	AM		
						072-135-05	0.2	MDR		
083-132-13S	0.19	MDR	RMD	Vacant	15		2		2	No
083-144-01	0.18	MDR	RMD	Vacant	15		2		2	No
072-093-06	0.17	MDR	RMD	Vacant	15		2		2	No
071-121-06	0.17	MDR	RMD	Vacant	15		2		2	No
072-086-04	0.17	MDR	RMD	Vacant	15		2		2	No
072-162-04	0.17	MDR	RMD	Vacant	15		2		2	No
072-162-11	0.17	MDR	RMD	Vacant	15		2		2	No
072-116-14	0.17	MDR	RMD	Vacant	15		2		2	No
072-116-03	0.15	MDR	RMD	Vacant	15		1		1	No
083-152-14S	0.14	MDR	RMD	Vacant	15		1		1	No
083-153-10S	0.14	MDR	RMD	Vacant	15		1		1	No
083-233-13S	0.14	MDR	RMD	Vacant	15		1		1	No
072-083-22	0.13	MDR	RMD	Vacant	15		1		1	No
072-095-02	0.13	MDR	RMD	Vacant	15		1		1	No
072-103-14	0.11	MDR	RMD	Vacant	15		1		1	No
083-152-15S	0.08	MDR	RMD	Vacant	15		1		1	No
072-093-03	0.08	MDR	RMD	Vacant	15		1		1	No
072-093-02	0.08	MDR	RMD	Vacant	15		1		1	No
072-152-20	0.07	MDR	RMD	Vacant	15		1		1	No
072-152-21	0.07	MDR	RMD	Vacant	15		1		1	No
083-09-035S	50.5	RSF	RSF	Vacant	5			202	202	No
070-091-08S	3.1	RSF	RSF	Vacant	5			12	12	No
071-164-05S	0.55	RSF	RSF	Vacant	5			2	2	No
072-061-04S	0.21	RSF	RSF	Vacant	5			1	1	No

Table 2C-4 Vacant and Underutilized Sites

APN	Size (acres)	GP Land Use	Zoning	Existing Use	Density Range (per acre)	Units by Income Level			Total Realistic Development Potential	Environmental Constraints
						LI	M	AM		
071-062-19S	0.14	RSF	RSF	Vacant	5			1	1	No
072-064-19S	0.37	RSF	RSF	Vacant	5			1	1	No
072-074-13S	0.17	RSF	RSF	Vacant	5			1	1	No
071-152-10S	0.16	RSF	RSF	Vacant	5			1	1	No
072-065-05	0.15	RSF	RSF	Vacant	5			1	1	No
070-060-57S	14.92	RE	RE	Vacant	2			23	23	No
072-243-10S	2.2	RE	RE	Vacant	2			3	3	No
<b>Total</b>						<b>343</b>	<b>114</b>	<b>248</b>	<b>705</b>	

Source: City of Coalinga, 2014.

## RHNA Summary

Table 2C-5 provides a summary of Coalinga’s ability to meet the 2013-2023 RHNA. After accounting for units built or under construction, planned and approved projects, and capacity on vacant sites, Coalinga has a surplus of 1,910 units.

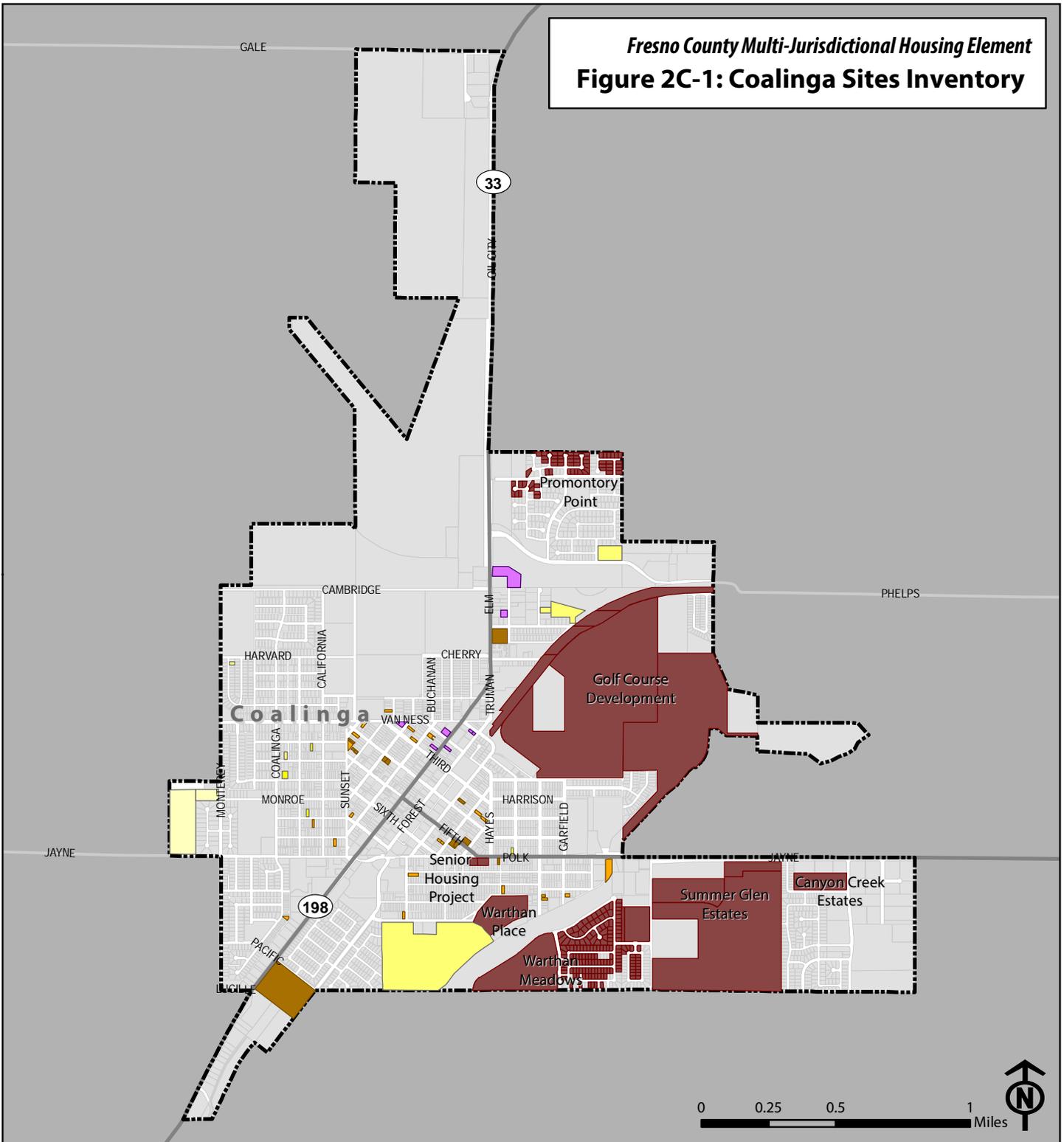
**Table 2C-5 RHNA Summary**

Project	Units by Income Level					Total Units
	ELI	VLI	LI	M	AM	
<b>2013-2023 RHNA</b>	75	75	115	123	201	589
Units Built or Under Construction (Table 2C-2)	8	28	32	12	345	425
Planned or Approved Projects (Table 2C-3)		30	9	43	1,287	1,369
Capacity on Vacant Sites (Table 2C-4)			343	114	248	705
<b>Surplus Capacity<sup>1</sup></b>			<b>185</b>	<b>46</b>	<b>1,679</b>	<b>1,910</b>

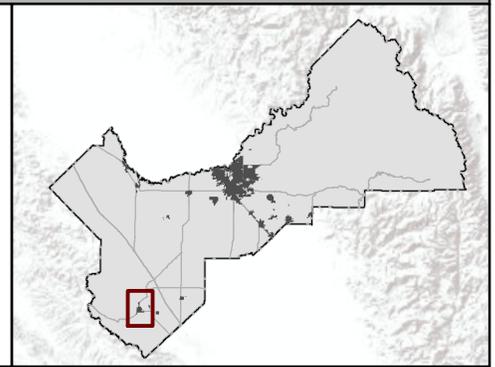
<sup>1</sup> Surplus Capacity is calculated by subtracting planned projects and capacity on vacant a sites from the total RHNA.

Source: City of Coalinga, 2014.

*Fresno County Multi-Jurisdictional Housing Element*  
**Figure 2C-1: Coalinga Sites Inventory**



- |   |   |
|---|---|
|  City Limits                     |  Residential Traditional Neighborhood (RT) |
|  Approved Projects               |  Residential Medium Density (RMD)          |
| Vacant Parcels By Zoning  |   |
|  Residential Estate (RE)         |  Residential High Density (RHD)            |
|  Residential Single Family (RSF) |  Mixed Use (MU)                            |



**APPENDIX 2C: CITY OF COALINGA**

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## SECTION 2C-3: CONSTRAINTS

### Land Use Controls

#### **General Plan**

##### **Analysis**

The City of Coalinga General Plan contains the following land use designations that allow residential uses:

- **Residential Ranchette – RR:** 0-0.1 dwelling units per acre
- **Residential Estate – RE:** 0.2-2.0 dwelling units per acre
- **Residential Single Family – RSF:** 2.1- 5.0 dwelling units per acre
- **Residential Medium Density – RMD:** 5.1- 15 dwelling units per acre
- **Residential High Density – RHD:** 15.1-25.0 dwelling units per acre
- **Mixed Use – MX:** 0.0-15.0 dwelling units per acre

##### **Conclusion**

The General Plan offers a range of housing densities in the community. The densities are sufficiently high to allow the development of affordable housing for all income levels.

##### **Recommended Action**

None required.

#### **Zoning Ordinance/Development Code**

##### **Analysis**

The Coalinga Zoning Ordinance allows some type of residential development in eight districts:

- **Agriculture (AG):** This designation is designed for intensive agricultural and related uses. It is intended to be an exclusive district for agriculture and for those uses that are a necessary and integral part of the agricultural operation. The district is intended to protect the general welfare of the community from encroachments of nonrelated agricultural uses that by their nature would be injurious to the physical and economic well-being of the agricultural district. Development density is one home per 20 gross acres.
- **Residential Ranchette (RR):** To provide areas for large-lot developments with a minimum parcel size of 10 acres and one single family residence per lot, with a maximum residential density of 0.1 dwelling units per acre. This designation applies to areas located north of the developed portions of the community along Highway 198/33. Equestrian-oriented developments with public linkages to trail systems are strongly encouraged in this designation.

- **Residential Estate (RE):** To provide areas for large-lot developments containing one single family residence per lot, with residential densities ranging from over 0.2 to 2 dwelling units per acre. This designation applies largely to areas to the east and south of developed portions of the city and is intended to serve as a buffer between higher density urban areas and agricultural lands. Clustering development is encouraged in this land use designation to preserve natural features and/or provide community amenities (including parks and trails).
- **Residential Single Family (RSF):** To provide areas for traditional single-family homes with a residential density ranging from over 2 to 5 dwelling units per acre. Development requires a full range of urban services and public improvements. Development on large parcels should be in areas with minimal environmental constraints. The use of clustering techniques is encouraged.
- **Residential Traditional Neighborhood (RT):** To accommodate low to medium densities and more varied forms of residential development, including small-lot single family homes and detached zero lot line developments with a maximum residential density of 5 dwelling units per acre. This designation is intended to accommodate development in the compact residential neighborhoods in the historic central areas of the city. The designation can also be applied to newer outlying development to provide for a transition from lower-density residential neighborhoods to medium-density multifamily areas.
- **Residential Medium Density (RMD):** To accommodate a variety of housing types, such as small-lot single-family homes, detached zero lot line developments, duplexes, townhouses, and garden apartments with a maximum residential density of 15 dwelling units per net acre. Common amenities such as pools, landscaping, tot lots, trails, and open space should be included. This district provides for a transition from lower-density residential neighborhoods to higher-density multifamily development and commercial areas.
- **Residential High Density (RHD):** This classification is intended to accommodate attached homes, two-to four-plexes, apartment buildings, and condominiums with a maximum residential density of 25 units per net acre. Common amenities such as pools, landscaping, tot lots, trails, and open space should be included.
- **Mixed-Use (MX):** To provide areas for either horizontal or vertical mixed-use development consisting of commercial, service, office, and residential uses. Commercial uses are primarily retail or office in nature. All uses allowed in the Commercial General (CG) and Commercial Service (CS) designations are generally allowed in the MX designation. The Community Development Director may determine that Mixed-Use residential/commercial development may be subject to the Planned Development Combining Designation (P-D) zoning requirements in Chapter 3, Article 5. Residential uses on a given parcel may not exceed 15 dwelling units/gross acre.

## Conclusion

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

**Recommended Action**

None required.

**Residential Development Standards**

**Analysis**

Table 2C-6 lists and describes the residential development standards required in Coalinga. These development standards are typical and consistent with standards established in surrounding communities.

Table 2C-6 Residential Development Standards

Zone	Building Height	Lot Width (min)	Lot Depth (min)	Minimum Yard Setback						Minimum Lot Area	Maximum Density (units/net acre)	Minimum Open Space (%)	Open Space	
				Residence (Front)	Porch (Front)	Garage (Front)	Interior Side	Street Side	Rear				Private	Common
<b>Residential Districts</b>														
RR	2 stories /25 ft.	100 ft.	100 ft.	20 ft.	15 ft.	20 ft.	5 ft.	10 ft.	20 ft.	10 acres	0.10	N/A	N/A	N/A
RE	2 stories /25 ft.	100 ft.	100 ft.	20 ft.	15 ft.	20 ft.	5 ft.	10 ft.	15 ft.	10,000 sq. ft.	2.0	35%	N/A	N/A
RSF	2 stories /25 ft.	60 ft.	75 ft.	20 ft.	15 ft.	20 ft.	5 ft.	10 ft.	15 ft.	6,000 sq. ft.	5.0	45%	N/A	N/A
RT	2 stories /25 ft.	50 ft.	75 ft.	15 ft.	10 ft.	20 ft.	5 ft.	8 ft.	15 ft.	4,500 sq. ft.	5.0	50%	100 sq. ft./ unit	N/A
RMD	2.5stories /40 ft.	50 ft.	75 ft.	15 ft.	10 ft.	20 ft.	5 ft.	10 ft.	15 ft.	4,500 sq. ft.	15.0	50%	75 sq. ft./ unit	100 sq. ft./ unit
RHD	50 ft.	60 ft.	75 ft.	15 ft.	10 ft.	20 ft.	5 ft.	10 ft.	15 ft.	7,500 sq. ft.	25.0	60%	50 sq. ft./ unit	100 sq. ft./ unit
<b>Agricultural District</b>														
AG	35 ft.	None	None	35 ft. from right-of-way or 65 ft. from center of right-of-way, whichever is greater			20 ft.	35 ft.	20 ft.	20 acres	0.05	None	None	None
<b>Commercial District</b>														
MX	50 ft.	60 ft.	75 ft.	0 ft.			0 ft.	0 ft.	0 ft.	5,000 sq. ft.	15.0	150 sq. ft. per unit	None	None

Note: Second dwelling units require 5 ft. side and rear yards.

Source: City of Coalinga Zoning Ordinance, amended through May 2009.

## Parking

Table 2C-7 summarizes the residential parking requirements in Coalinga. The City provides reduced parking standards for affordable housing, special needs housing, and multifamily housing located near transit.

**Table 2C-7 Residential Parking Requirements, Coalinga**

Type of Residential Development		Required Parking Spaces	
Single family		2 for each dwelling unit. For new construction, all spaces must be covered. For existing development, at least one space per dwelling must be covered and all existing covered parking spaces must be maintained.	
Second unit	Studio and 1 BR	1 space	
	2 BR	2 spaces	
	3 BR+	0.5 spaces for every additional bedroom beyond 2 bedrooms.	
	Studio	1 space	One space for each unit must be designated for the unit and covered. One additional guest parking space must be provided for every 3 units. Reduced parking requirements for housing developments with extremely low-, very low-, low-, and moderate-income units may be granted if the site is within a quarter-mile of transit.
	1 BR	1.5 spaces	
	2 BR	2 spaces	
Multifamily <sup>1</sup>	3 BR+	0.5 spaces for every additional bedroom beyond 2 bedrooms.	
Manufactured home park		1 space per unit. 1 guest space for every three units.	
Senior citizen housing (60 years or older)		1 space per moderate- and above moderate-rate dwelling units. 1 space per 0.5 units available to extremely low-, very low-, and low-income dwelling units.	
Emergency shelters		1 space for every 4 beds; plus 1 staff parking space per employee on the maximum staffed shift	
Residential care (greater than 6 residents)		2 spaces for each facility plus 1 space per 4 adult residents and 1 space per 6 juvenile residents	

Source: Coalinga Zoning Ordinance, 2014.

## Open Space and Park Requirements

The City requires a minimum of 100 square feet of private open space per unit in the RT district, 75 square feet per unit in the RMD district, and 50 square feet per unit in the RHD district. Additionally, The City requires 100 square feet of common open space per unit in the RMD and RHD districts.

The City requires subdivisions to dedicate land or pay an in lieu fee for neighborhood and community open space, park and recreational purposes. The park area required to be dedicated is equal to the ratio of the ultimate population of the subdivision to the current population of the City multiplied by the total park area within the City's planning area at the time of filing of the tentative map, but in no case shall be less than three acres of park area per 1,000 persons nor more than five acres per 1,000 persons who will live in the subdivision.

Planned developments are required to set aside 20 percent of land area as usable open spaces for residents in proportion to the size of the subdivision, or preserve natural open space compatible with the new residential uses (e.g., wetlands, forest, flood zones, light agricultural uses such as small orchards).

**Conclusion**

The residential development standards, parking standards, and open space requirements are similar to other jurisdictions and do not serve as a constraint to development.

**Recommended Action**

None required.

**Growth Management**

**Analysis**

There are no growth management policies in Coalinga that would limit the City’s ability to meet its housing needs.

**Conclusion**

Growth control is not a constraint to development in Coalinga.

**Recommended Action**

None required.

**Density Bonus**

**Analysis**

The City’s Density Bonus Ordinance was updated in 2014 to comply with State law.

**Conclusion**

No action is needed.

**Recommended Action**

None required.

**Zoning for a Variety of Housing Types**

**Analysis**

Title 9 (Planning and Zoning) of the City of Coalinga Municipal Code describes the City’s regulations for residential development. Table 2C-8 summarizes housing types permitted and conditionally permitted under the Zoning Ordinance.

Table 2C-8 Residential Uses Permitted by Zone, Coalinga

	AG	RR	RE	RSF	RT	RMD	RHD	MX	MBL	MBH	CG
Single Family Dwelling <sup>1</sup>	P	P	P	P	P	P	P	-	-	-	-
Multifamily Housing	-	-	-	-	-	P	P	P	-	-	-
Manufactured Housing	P	P	P	P	P	P	P	-	-	-	-
Mobile Home Park <sup>2</sup>	-	-	-	CUP	CUP	CUP	CUP	-	-	-	-
Farmworker Housing	P <sup>3</sup>	-	-	-	-	-	-	-	-	-	-
Emergency Shelters	-	-	-	-	-	-	CUP	-	P	P	-
Transitional Housing	P	P	P	P	P	P	P	P	-	-	-
Supportive Housing	P	P	P	P	P	P	P	P	-	-	-
Single Room Occupancy	-	-	-	-	-	-	CUP	-	-	-	CUP
Residential Care Facility (6 or fewer)	P	P	P	P	P	P	P	P	-	-	-
Residential Care Facility (7 or more)	-	-	-	-	CUP	CUP	CUP	CUP	-	-	-
Second Residential Unit	P	P	P	P	P	P	P	-	-	-	-

P: permitted, CUP: conditional use permit, -: no provisions.

<sup>1</sup> Detached permitted in all residential districts; attached only permitted in RT, RMD, and RHD.

<sup>2</sup> Limited to sites with a minimum gross site area of 10 acres.

<sup>3</sup> Farmworker housing is considered under the definition of group home in the agricultural district (AG). Limited to housing for farmworkers and farm stays. Limited to no more than six rooms in a dwelling, rented to not more than a total of six persons, and meals are not provided to more than six boarders.

Source: City of Coalinga Zoning Ordinance, 2014.

The following is a description of the City's requirements for various housing types:

### **Multifamily**

Multifamily housing is permitted in the RMD, MX, and RHD districts.

### **Manufactured Housing**

In compliance with State law, the City's Zoning Ordinance allows manufactured homes in all zones allowing single family residential uses.

### **Farmworker/Employee Housing**

Under California Health and Safety Code 17021.5 (Employee Housing Act), farmworker housing up to 12 units or 36 beds must be considered an agricultural use and permitted in any zone that permits agricultural uses. The City only permits commercial agricultural uses in the Agriculture (AG) zone, but currently limits farmworker housing in this zone to no more than six bedrooms rented to not more than six persons.

In addition, the Employee Housing Act 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. The Zoning Ordinance does not explicitly allow employee housing in this manner.

**Emergency Shelters**

Coalinga complies with State law requirements for emergency shelters. The Zoning Ordinance defines emergency shelters as:

*Housing with minimal supportive services intended for use by homeless persons that is limited to occupancy of six (6) months or less. No individual or household may be denied emergency shelter because of an inability to pay (Health and Safety Code Section 50801(e)). Jurisdictions are required to identify applicable zoning districts and implement standards relating to emergency shelters in compliance with Government Code Section 65583.*

The City permits emergency shelters in the MBL and MBH manufacturing districts by right and in the RHD district with a CUP, subject to development standards as permitted by State law. Table 2C-9 shows the parcels that are vacant and zoned MBL and MBH. There are 19 parcels totaling over 64.11 acres that are zoned MBL and MBH and could potentially accommodate an emergency shelter by right.

**Table 2C-9 Potential Emergency Shelter Sites**

APN	Acreage
08328041S	11.84
08302056ST	10.31
08302058ST	6.07
08302059ST	4.54
08328043S	3.76
08328019S	3.28
08328018ST	3.26
07012010S	2.59
07012005S	2.44
08328020ST	2.32
08328021ST	2.20
07012008ST	1.86
08328014ST	1.73
08328017S	1.72
07012011S	1.64
08328016ST	1.56
08328015ST	1.53
08322005S	0.76
08322006S	0.70
<b>Total</b>	<b>64.11</b>

Source: Mintier Harnish, 2014.

### **Transitional and Supportive Housing**

The City allows transitional and supportive housing in all zones allowing residential uses, consistent with State law, and the Zoning Ordinance contains the following definitions, consistent with State law:

**Transitional housing:** *Buildings configured as rental housing developments and operating 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 (6) months from the beginning of the assistance.*

**Supportive housing:** *Housing with no limit on length of stay, occupied by the target population and linked to an onsite or offsite services that assists 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.*

**Target population:** *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. (Government Code Section 65582(g))*

### **Single Room Occupancy Units**

The City makes adequate provisions for SRO units. SRO facilities are allowed with a CUP in the RHD and CG districts. Standards for SROs are found in Section 9-5.122 of the Zoning Ordinance.

### **Group Homes**

Coalinga complies with the Lanterman Act; residential care facilities for six or fewer persons are permitted in all zones that allow residential uses (i.e., AG, RR, RE, RSF, RT, RMD, RHD, and MX). The City also allows residential care facilities for seven or more persons in the RT, RMD, RHD, and MX zones with a CUP.

### **Second Units**

Coalinga complies with State law regarding second units: Second units may be established on any lot in any residential district where a primary single family unit has been established or is proposed to be established.

## Conclusion

The City provides zoning for a variety of housing types and complies with most State law requirements for various housing types. However, the Zoning Ordinance needs to be amended to fully comply with the Employee Housing Act since the Zoning Ordinance limits farmworker housing in the AG zone to six rooms rented to not more than six persons and does not define employee housing for six or fewer as a single family use.

## Recommended Action

The Housing Element includes an action to amend the Zoning Ordinance to address farmworker and employee housing.

## On- Off-Site Improvement Standards

### Analysis

Requirements for on- or off-site improvements for subdivisions are outlined in Section 9-7.501 of the Planning and Zoning Ordinance. The City requires street improvements (e.g., curbs, gutters, sidewalks, street paving, and street trees) to conform to the City's Design Guidelines (adopted May 7, 2015). The City also requires utility improvements (e.g., street lighting, sewers, water distribution, storm drainage, and undergrounding of utilities). Rights-of-way requirements for streets include:

- Major arterial: 116 feet;
- Minor arterial: 94 feet;
- Collectors without on-street parking: 53 feet
- Collectors with median and without on-street parking: 65 feet;
- Collectors with on-street parking: 67 feet; and
- Local residential: 47 feet;

Additionally, the City considers level of service D to be the minimum acceptable level of service for its roadways. According to the City's recently (2009) adopted General Plan, most roadways operate as level of service C or better. The City has not otherwise adopted mitigation thresholds; however, the application of mitigation measures by the City has not been a constraint to most development in the past. Mitigation required by other agencies, such as the Department of Fish and Game or the Air Pollution Control District is not within the control of the City and may pose further constraints to development. While the cost of required improvements adds considerably to housing costs, the improvements are necessary to serve the new development and provide a decent living environment.

## Conclusion

Required improvements for residential subdivisions are considered within accepted norms, and do not add significantly to cost or adversely affect the ability to supply housing.

## Recommended Action

None needed.

## Fees and Exactions

### Analysis

Table 2C-10 shows some typical planning fees that apply to residential development in Coalinga.

**Table 2C-10 Permit and Processing Fees, Coalinga**

Category	Fee <sup>1</sup>
<b>Process and Subdivision</b>	
Classification of Permitted Uses	\$500 deposit plus A/C
Re-Zoning	\$2,000 deposit plus A/C
Conditional Use Permit (Minor)	\$750 deposit plus A/C
Conditional Use Permit (Major)	\$1,500 deposit plus A/C
Variance	\$500 deposit plus A/C
Minor Deviations to Ordinance/Standards	\$350 deposit plus A/C
Site Plan Review (Major)	\$1,000 deposit plus A/C
Site Plan Review (Minor)	\$750 deposit plus A/C
Tentative Subdivision Map (Major)	\$2,000 deposit plus A/C
Tentative Subdivision Map (Minor)	\$1,000 deposit plus A/C
Revised Tentative Subdivision Map (Major)	\$1,000 deposit plus A/C
Revised Tentative Subdivision Map (Minor)	\$500 deposit plus A/C
Final Map	\$1,000 deposit plus A/C
Revised Final Map	\$500 deposit plus A/C
Tentative Parcel Map	\$1,000 deposit plus A/C
Revision to Acreage Map	\$200 deposit plus A/C
Parcel Map Waiver	\$1,000 deposit plus A/C
Lot Line Adjustment	\$350 deposit plus A/C
Certificate of Compliance	\$150 deposit plus A/C
General Plan Amendments	\$1,500 deposit plus A/C
Annexation	\$2,500 deposit plus A/C
Planning Fee appeal process	\$200 deposit plus A/C
<b>Environmental</b>	
Environmental Assessments (minor)	\$2,500 deposit plus A/C
Environmental Assessments (major)	\$5,000 deposit plus A/C

<sup>1</sup> A/C is any actual cost in excess of the amounts required to cover anticipated costs in the listed deposits

Source: City of Coalinga Community Development Department, 2014.

Table 2C-11 shows some development impact fees that apply to residential development in Coalinga.

**Table 2C-11 Development Impact Fees, Coalinga**

Category	Low Density Residential	Medium Density Residential
Wastewater	\$5,713	\$5,713
Water	\$2,111	\$2,111
Police	\$485	\$485
Fire	\$489	\$489
<b>Streets, Thoroughfares, and Bridges</b>		
Zone 1	\$1,492	\$1,059
Zone 2	\$1,322	\$1,028
Zone 3	\$1,767	\$1,374
<i>Average</i>	<i>\$1,527</i>	<i>\$1,154</i>
<b>Storm Drainage</b>		
Zone AF	\$1,804	\$676
Zone BF	\$1,543	\$579
Zone CF	\$1,227	\$460
Zone DF	\$1,522	\$571
Zone EF	\$1,970	\$739
Zone GF	\$1,611	\$604
<i>Average</i>	<i>\$1,613</i>	<i>\$605</i>
<b>Parks and Community Facilities</b>		
Parks	\$1,601	\$1,177
Community Facilities	\$335	\$329
<b>Total<sup>1</sup></b>	<b>\$13,874</b>	<b>\$12,063</b>

<sup>1</sup> Includes average fee under “Streets, Thoroughfares, and Bridges” and “Storm Drainage”

Source: City of Coalinga Development Impact Fee Master List. Updated October 16, 2014.

The City also charges a fee under its Habitat Conservation program. Funds are used to mitigate for loss of habitat in and around the city.

**Table 2C-12 Habitat Conservation Fee, Coalinga**

Permanent Disturbance on In-fill or Cultivated or Irrigated Agricultural Land	Permanent Disturbance on Natural Land	Temporary Disturbance <sup>1</sup> on Natural Land
\$1,750.00 per dev. acre	\$5,250.00 per dev. acre	\$1,925.00 per dev. acre
1:1 Compensation Ratio	3:1 Compensation Ratio	1.1:1 Compensation Ratio

<sup>1</sup>Temporary disturbance results from an activity that lasts no longer than two years, after which time the land is allowed to re-vegetate.

Source: City of Coalinga Development Impact Fee Master List. Updated October 16, 2014.

In addition to City fees, Table 2C-13 outlines the fees charged by various regional agencies.

**Table 2C-13 Impact Fees from Other Jurisdictions, Coalinga**

<b>Jurisdiction</b>	<b>Single Family Residential<sup>1</sup></b>	<b>Multifamily Residential<sup>2</sup></b>
Coalinga-Huron Parks & Recreation District	\$1,070	\$936
Coalinga-Huron Unified School District (\$5.14 per sq. ft.)	\$10,280	\$5,140
<b>Total</b>	<b>\$11,350</b>	<b>\$6,076</b>

<sup>1</sup> Assumes a 2,000 square foot single family home built on a 5,000 square foot lot

<sup>2</sup> Assumes a multifamily building with average unit size of 1,000 square feet

Source: City of Coalinga Development Impact Fee Master List. Updated October 16, 2014.

Table 2C-14 shows total typical fees for residential development in Coalinga. The total fee structure charged for a specific project includes several items outside the control of the City, including, but not limited to:

- Fresno COG Traffic Impact Fees
- Parks and Recreation District Impact Fees
- School District Fees (not included in table)

Table 2C-14 Total Typical Fees, Coalinga

Category	Single Family	Multifamily
Plan Check	\$865	\$573
Building Permit	\$1,330	\$882
Building Standards Administration Special Revolving Fund	\$6	\$4
Plumbing	\$85	\$85
Mechanical	\$78	\$78
Electrical	\$143	\$83
Grading	N/A	N/A
Demo	\$50	\$50
Fire Sprinkler	N/A	N/A
Admin	N/A	N/A
Zoning Clearance	\$150	\$150
Earthquake Tax	\$16	\$8
Fresno COG	\$1,200	\$843
CHPRD	\$1,070	\$936
HCP Fee	\$263	\$70
Other City Impact Fees	\$13,385	\$11,574
<b>Total</b>	<b>\$18,641</b>	<b>\$15,336</b>

Source: City of Coalinga Development Impact Fee Master List. Updated October 16, 2014.

**Conclusion**

City development impact fees are roughly an estimated 9 percent of the total development costs for both single family and multifamily development. City-related fees are not considered a constraint to development. Prospective developers are typically quoted an amount at the beginning of the process, and pay a deposit, which is revised up or down at the completion of the permit process. The City often waives or substantially reduces fees for affordable projects through the application of its recent ordinance governing infill development, or through City Council action. The City Council also has the option to reduce or eliminate most fees for affordable or other special needs projects. Such flexibility to reduce or eliminate fees enables the City to support affordable or special needs projects. Fees are not currently considered a constraint to development of such projects.

**Recommended Action**

None.

## Processing and Permit Procedures

### Analysis

A typical single-family project is approved by staff over the counter through standard plan check and issuance of ministerial permits. Fees are collected up front as deposits, then the actual cost of processing is calculated and adjustments are made. City staff is empowered to make alterations to accommodate features for the disabled, along with other minor deviations from typical standards. Depending on the number of units, multifamily projects require site plan review. Projects subject to conditional use permits are subject to requirements and processing outlined in Chapter 6, Article 5 of the Zoning Ordinance. Projects requiring more significant actions on the part of the City, including General Plan Amendments and large-scale residential subdivisions, often involve extended processes of public hearings, including hearings to consider environmental documents. Table 2C-15 summarizes the typical timelines for completion of various reviews and permit procedures.

**Table 2C-15 Local Processing Times, Coalinga**

Approval	Estimated Processing Time
Ministerial Review	2-5 Days
Conditional Use Permit	4-6 Weeks
Zone Change	4-6 Weeks
General Plan Amendment	4-6 Weeks
Site Plan Review	1-2 Months
Architectural/Design Review	1-2 Weeks
Tract Maps	2-3 Months <sup>1</sup>
Parcel Maps	1-2 Months
Initial Environmental Study	1-2 Weeks
Environmental Impact Report	6 months +

<sup>1</sup>Depending on level of Environmental Review.

Source: *City of Coalinga Community Development Department, 2014.*

The Zoning Ordinance allows a Planned Development (P-D) overlay to be applied in any portion of the city, either on the initiative of property owners or the City. The P-D zone allows for uses or combinations of uses including single family development, multifamily development, shopping centers, and professional services, among others. The requirements for development in the P-D zone are outlined in Chapter 3, Article 5 of the Zoning Ordinance. Standards for development under a P-D are determined by the City on a case-by-case basis, and are typically processed in one to two months, although time frames vary more widely for such projects. The City has successfully processed several projects using the P-D overlay, and does not find the lack of standards a constraint to developers' interests in using this tool.

The City of Coalinga does not maintain a design review committee or architectural review board. Design review is accomplished by City staff and the Planning Director. Design review is required for any project that requires a site plan review. Site plan/design review is required for any new development (planned or infill) to ensure the following:

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- that structures, parking areas, walks, refuse containers, landscaping, and street improvements are properly related to their sites and to surrounding sites and structures;
- to prevent the indiscriminate clearing of property and the destruction of trees and shrubs of ornamental value;
- to avoid unsightly, inharmonious, monotonous, or hazardous site development; and
- to encourage consistency in site design and development in a manner that will enhance the physical appearance and attractiveness of the community.

The design review is primarily used to ensure compliance with existing zoning regulations and land use, and compatibility with surrounding uses. Procedures for design review are outlined in several sections of the Zoning Ordinance, including within each zoning district. Design review is not considered a constraint to development, as the process allows flexibility through determination on a case-by-case basis and usually occurs concurrent with other actions listed in Table 2C-15, above.

### **Conclusion**

Review and approval timelines at the City are relatively rapid, and processing timelines are not generally considered a constraint to development in the city. A typical project is processed within a month, including planning and building review. The City attempts to run processes and approvals concurrently where feasible in order to limit the approval time frame. Atypical projects are subject to any number of factors, many outside the control of the City, which may extend the processing time, including environmental review under CEQA and permitting requirements of other agencies.

### **Recommended Action**

None required.

## **Building Codes and Enforcement**

### **Analysis**

The City uses the 2013 California Building Code, and enforces the code through its Building and Code Enforcement Departments. The City Building Department provides information to prospective developers on its website, including typical processing times for various types of projects, and required forms. Code Enforcement officials perform routine inspections of housing in the city, including targeted surveys for health and safety violations under the Health and Safety Code [Section 17980(b)(2)]. Households found in violation may be cited, but may also qualify for City assistance.

### **Conclusion**

The City has not made any local amendments to the Code.

**Recommended Action**

None required.

**Constraints on Housing for Persons with Disabilities****Analysis*****California Building Code***

The City has adopted the 2013 California Building Code. The City has not made any local amendments to the code, including any that would limit accommodation of persons with disabilities. The City has not adopted Universal Design in its code, and City staff is empowered to make changes to projects over the counter to accommodate disabilities.

***Definition of Family***

The definition of “family” in the Coalinga Zoning Ordinance complies with State law:

*One or more persons occupying a premises and living as a single housekeeping unit or household (as distinguished from a group of transients occupying such premises), including residents of a boarding house or group home for persons with disabilities. Members of a "family" need not be related by blood, and shall include all necessary employees of such family.*

***Zoning and Land Use Policies***

As previously stated, residential care facilities for six or fewer persons are permitted in the RR, RE, RSF, RT, RMD, RHD, and MX districts. Residential care facilities for seven or more persons require a conditional use permit in the RT, RMD, RHD, and MX zones. The Zoning Ordinance does not provide for parking reductions or other amendments for persons with disabilities, although such waivers could be granted by staff at the request of the project proponent or as part of a CUP. City staff is empowered to make alterations to proposed projects to accommodate disabilities or retrofit existing structures over the counter.

***Reasonable Accommodation***

The City adopted a reasonable accommodation ordinance in 2014, Zoning Ordinance Chapter 6, Article 11, to establish a procedure for persons with disabilities who are seeking equal access to housing. In order to make housing available to an individual with a disability, any eligible person may request a reasonable accommodation in land use, zoning, and building regulations, policies, practices, and procedures.

**Conclusion**

No amendments are needed to address constraints for persons with disabilities.

**Recommended Action**

None required.

## SECTION 2C-4: REVIEW OF PAST ACCOMPLISHMENTS

This section reviews and evaluates the City’s progress in implementing the 2009 Housing Element. It reviews the results and effectiveness of programs from the previous Housing Element planning period in order to make recommendations about the programs.

**Table 2C-16 Evaluation of 2009 Housing Element, Coalinga**

Program	Status	Evaluation	Recommendation
<p><b>Implementation measure HE1-1.1</b> Ensure the City’s Zoning Ordinance is comprehensively updated within a year following approval of the Housing Element. The forthcoming update of the City’s Zoning Ordinance will include changes designed to improve opportunities for development of special needs housing[...]</p>	Completed	The City completed a comprehensive update to the Zoning Ordinance in 2014.	Delete program.
<p><b>Implementation measure HE1-1.2</b> Prioritize funding and/or offer financial incentives or regulatory concessions to help meet the needs of extremely low-income persons and households, by encouraging the development of units affordable to the extremely low-income, such as single-room occupancy units, supportive housing, and multifamily housing. Periodically contact qualified developers of low-income housing to discuss existing extremely low-income housing needs in the City, as well as possible incentives for the development of additional housing units.</p>	Ongoing	Warthan Place Apartments, currently under construction, is an 81-unit affordable apartment complex funded by a Low-income Tax Credit (LITC). The development includes 8 extremely low-income units.	Continue to provide incentives for the development of extremely low-income housing.
<p><b>Implementation measure HE1-1.3</b> Continue to work with the developer of the assisted living/Alzheimer’s care facility through assistance in obtaining funding, and/or other staff support to ensure the facility is constructed. Identify another special needs project within two years of adoption of the Housing Element if the assisted living project does not progress.</p>	Not Completed	The City continues to seek funding opportunities for special needs projects, but this project will need full entitlements should it proceed.	Delete program.
<p><b>Implementation measure HE1-1.4</b> Continue to utilize available funding for the provision of a variety of special needs housing. Apply for State and Federal monies for direct support of low-income housing construction and rehabilitation. Continue to assess potential funding sources, including but not limited to, the Community Development Block Grant (CDBG) and HOME programs. Seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. Promote the benefits of these programs to the development community by posting information on its web page and creating a handout to be distributed with land development applications.</p>	Ongoing	The City continues to seek funding through the HOME and CDBG programs. The City was recently approved for CDBG funds to reinstate the down payment assistance and the housing rehabilitation programs. In addition, the Coalinga Senior Housing Project recently received HOME funds to assist in the development of 40 affordable units.	Continue

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Program	Status	Evaluation	Recommendation
<p><b>Implementation measure HE1-1.5</b>                      Make application to the State of California (through such programs as CalHome) to fund housing rehabilitation for renters and owners and home ownership utilizing Tax Increment as matching funds, at least every other year.</p>	<p>Ongoing;                      Tax increment no longer available</p>	<p>The City was recently approved for CDBG funds to reinstate the down payment assistance and the housing rehabilitation programs. With the elimination of redevelopment agencies, tax increment financing is no longer available.</p>	<p>Continue to pursue grant funding for local housing programs.</p>
<p><b>Implementation measure HE1-1.6</b>                      Review and update annually the public information summarizing the City’s zone requirements, development fees, and permit procedures.</p>	<p>Completed</p>	<p>The City continues to make current information available.</p>	<p>Continue to make information available.</p>
<p><b>Implementation measure HE1-1.7</b>                      Continue development agreement activity to initiate new housing construction that includes affordable housing units by providing incentives such as expedited permit processing and 25 percent density bonuses. Adopt an ordinance specifying how this measure will be implemented.</p>	<p>Completed</p>	<p>The City updated its density bonus ordinance in 2014 to comply with State law.</p>	<p>Delete program; but continue to provide incentives for affordable housing.</p>
<p><b>Implementation measure HE1-1.8</b>                      Develop clear guidelines, consistent with the municipal code, to facilitate multifamily development at a density of 20 units/acre in multifamily zones during the Zoning Ordinance revision. Allow multifamily housing developments consisting of 20 units or less as a matter of right, and require a conditional use permit for multifamily housing in the R-3 zones exceeding 20 units only if the applicant has substantially deviated from the guidelines developed by the City. Amend the municipal code accordingly subsequent to guideline adoption. Amend the zoning code to implement the recent General Plan amendment designating 168 acres for Residential High Density (RHD) as described on page C-49 of Appendix C of the Housing Element. Allow development of up to 25 units per acre in RHD-designated sites.</p>	<p>Completed</p>	<p>The City adopted a comprehensive Zoning Ordinance in 2014 to implement the General Plan. The Zoning Ordinance allows multifamily as a matter of right in the new RHD zone up to 25 units per acre. The City does not require a CUP for multifamily housing exceeding 20 units per acre, as suggested by this program.</p>	<p>Delete program.</p>
<p><b>Implementation measure HE1-1.9</b>                      Conduct a study to determine the feasibility of preserving and rehabilitating existing motels, residential, or other buildings suitable for conversion to single room occupancy, or family-residential occupancy units (i.e., where two or more hotel rooms may be merged to create a unit that can accommodate single-parent or other small families). Review, and amend if necessary, the municipal code to encourage the re-use of appropriate structures as single-room occupancy (SRO) or family residential occupancy (FRO) in commercial, special planning, high-density residential and public zoning districts. Consider providing incentives (i.e., reduced developer fees, other fee discounts, deferrals, and/or waivers), funding sources, or other regulatory relief to assist developers in constructing or preserving SRO and FRO units.</p>	<p>Completed</p>	<p>As part of the comprehensive Zoning Ordinance update, the City allows SROs in the RHD zone with a CUP. The City adopted standards for SROs (Section 9-5.122) to encourage the adaptive reuse of rehabilitation of former hotels and motels as SRO facilities.</p>	<p>Delete program.</p>

Program	Status	Evaluation	Recommendation
<p>Interview local hotel and motel owners and operators to determine interest in allowing SRO or FRO in local hotels and motels. Amend the municipal code to reflect both housing and tourism goals (i.e., establish a cap on the number of units that may be converted to residential use at hotels and motels) if interest warrants. Target extremely low-income households and promote the availability of SRO or FRO housing in conjunction with locally conducted household income surveys.</p>			
<p><b>Implementation measure HE1-1.10</b>                      Prioritize funding and/or offer financial incentives or regulatory concessions to help meet the needs of temporary and seasonal households, i.e., those associated with surrounding seasonal agricultural operations, students living in the city for a semester or other temporary period associated with the West Hills Community College calendar year, or families visiting persons incarcerated at Pleasant Valley State Prison or Coalinga State Hospital. Encourage the development of units suitable for seasonal households, such as hotels, motels, single room occupancy units, and multifamily housing. Bi-annually contact qualified developers of housing to discuss existing seasonal or temporary housing needs in the city, as well as possible incentives for the development of additional housing units.</p>	<p>Not completed</p>	<p>The City has been working to identify a funding source to accomplish this task, but due to limited resources, has not been able to implement this measure.</p> <p><b>Note to staff:</b> Is this accurate?</p>	<p>Delete program</p>
<p><b>Implementation measure HE1-1.11</b>                      Determine further need for farm worker housing, location, and type of farm worker housing need in the community of Coalinga. Where needed, support the development of affordable, short-term housing (hotel, motel, single room occupancy units, etc.) by providing adequate sites and developer incentives, such as fee waivers and expedited processing, for short-term housing.</p>	<p>Partially completed</p>	<p>Due to limited staff resources, this program was not completed; however, the recent amendment to the Zoning Ordinance will facilitate the development of SROs in the city.</p>	<p>Continue to facilitate the development of farmworker housing.</p>
<p><b>Implementation measure HE1-1.12</b>                      Determine further need for student housing at West Hills Community College, location, and type of student housing needed in the community of Coalinga. Where needed, support the development of smaller very-low-, and low-income housing units in proximity to the Community College or surrounding areas by providing adequate sites and developer incentives, such as fee waivers and expedited processing, for smaller student housing.</p>	<p>Not completed</p>	<p>Due to limited staff resources, this program was not completed.</p>	<p>Delete program</p>
<p><b>Implementation measure HE2-1.1</b>                      Continue to encourage urban infill by limiting fees and expediting processing of site plans on infill projects.</p>	<p>Ongoing</p>	<p>The City continues to provide incentives for infill. The City currently waives all “City” impact fees for residential infill projects on lots that were created prior to 1983. Adopted June 19, 2008.</p>	<p>Continue as a policy.</p>

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Program	Status	Evaluation	Recommendation
<p><b>Implementation measure HE2-1.2</b>                      Modify the zoning ordinance to reduce constraints associated with development of multifamily housing. Increase lot coverage allowances and decrease open space requirements, for example, through inclusion of private space such as balconies in calculations of open space. Allow for aggregate, shared, or reduced parking standards for mixed-use projects, and other multifamily projects near transportation. Implement area-wide design guidelines and smart or form-based code, which seeks to integrate uses and provide coherent development rather than lot-by-lot coverage and open space requirements.</p>	Completed.	The City adopted procedures to facilitate multifamily housing as part of the comprehensive Zoning Ordinance update in 2014.	Delete program.
<p><b>Implementation measure HE2-1.3</b>                      Provide inducement for very low-, low-, and moderate-income units by providing adequate sites and developer incentives for lower-priced rental housing, such as fee waivers and expedited processing. Continue to support the development of alternative and affordable housing types (i.e., manufactured housing, condos, mobile home subdivisions, zero lot line, etc.) when evaluating new development proposals. Continue to provide direct assistance, education, and other means to encourage very low-, low-, and moderate-income units.</p>	Annually	The City provides fee waivers and expedited processing for affordable housing. There is one affordable development (Warthan Place Apartments) currently under construction, and another (Coalinga Senior Apartments) approved.	Continue.
<p><b>Implementation measure HE2-2.1</b>                      Monitor sufficiency of remaining reserved land for residential use in five-year intervals and include such information in the annual report prepared for that year.</p>	Completed	The City conducts this review as part of the Housing Element Update and reports annually to HCD.	Continue to maintain adequate sites.
<p><b>Implementation measure HE2-2.2</b>                      Continue to update the digital database of zoning and parcels, to assist in locating appropriate sites for housing.</p>	Completed	The City is currently (2014) under contract to update the City’s GIS database.	Continue.
<p><b>Implementation measure HE2-2.3</b>                      Advocate for speed in processing of annexation proposals at Fresno LAFCo by providing early notice of pending projects and providing assistance to applicants.</p>	Ongoing	There were no annexations during the previous planning period.	Continue.
<p><b>Implementation measure HE2-3.1</b>                      Utilize redevelopment tax increments to provide for the development of infrastructure improvements to serve infill sites.</p>	RDA eliminated	Effective February 1, 2012, all redevelopment agencies in the State of California were dissolved pursuant to AB 1X 26.	Delete program.
<p><b>Implementation measure HE2-3.2</b>                      Continue to reduce or eliminate fees for special needs projects, particularly those located on infill sites.</p>	Ongoing	The City continues to provide reduced fees for special needs housing.	Continue.
<p><b>Implementation measure HE2-3.3</b>                      Consistent with health and safety, continue to provide flexible standards for</p>	Ongoing	The City provides concessions for affordable housing through the density	Continue to provide incentives for

Program	Status	Evaluation	Recommendation
on- and off-site improvements for the construction of extremely low- to moderate-income housing projects including, but not limited to: reduced parking requirements; reduced requirements for curb, gutter and sidewalk construction; common trenching for utilities; and reduced water and wastewater connection fees.		bonus ordinance.	affordable housing.
<p><b>Implementation measure HE2-3.4</b> Monitor processing times on an annual basis as part of the annual General Plan review to ensure residential applications continue to be handled expediently.</p>	Ongoing	The City monitors processing times and strives to process residential applications expediently.	Continue to expedite review.
<p><b>Implementation measure HE2-3.5</b> Implement Policy OSC 1-5 of the Open Space and Conservation Element of the General Plan to reduce or avoid constraints associated with agency permitting requirements.</p>	CHCP Draft Started	Draft is on hold until a funding source is identified/available to complete.	Continue when funding is available.
<p><b>Implementation measure HE3-1.1</b> Continue to work with local agencies on an ongoing basis to reduce or eliminate all types of housing discrimination, in accordance with the following table.[...]</p>	Ongoing	The City continues to support fair housing efforts by referring complaints to the appropriate agencies.	Continue to further fair housing efforts.
<p><b>Implementation measure HE3-1.2</b> Continue to work with Self-Help Enterprises to make dwellings adaptable and accessible for disabled persons by continuing to implement the Rehabilitation Program. Continue to enforce ADA compliance during all permit processes for new construction and rehabilitation and confirm compliance during the construction inspection processes.</p>	Ongoing	The City successfully applied for CDBG and HOME funds to reinstate the housing rehab program, which is operated by Self Help Enterprises. The City continues to enforce ADA compliance for new construction and rehabilitation projects.	Continue
<p><b>Implementation measure HE3-1.3.</b> Establish and implement a formal reasonable accommodation procedure for maintenance, improvement, and development of housing within one year of adoption of the Housing Element. Distribute educational materials to property owners, apartment managers, and tenants every two years advising them of the reasonable accommodation procedure. Refer reasonable accommodation requests to the Community Development Department and ensure they are resolved.</p>	Completed	The City adopted a reasonable accommodation ordinance in 2014 to establish a procedure for persons with disabilities who are seeking equal access to housing.	Delete program.
<p><b>Implementation measure HE3-1.4</b> Establish and implement a formal fair housing complaint process within one year of adoption of the Housing Element. Distribute educational materials to property owners, apartment managers, and tenants every two years advising them of the complaint procedure and purpose.</p>	Not Completed	The City will implement this program within two months of adoption.	Continue

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Program	Status	Evaluation	Recommendation
Refer fair housing complaints to the Community Development Department and ensure that complaints are resolved.			
<p><b>Implementation measure HE3-1.5</b> Specify siting requirements for group homes in the Zoning Ordinance update consistent with State law for small group homes and with a conditional use permit for large facilities. Group homes with six or fewer residents will be allowed as a matter of right in the zoning ordinance update consistent with Health and Safety Code Sections 1267.8, 1566.3, and 1568.08. Ensure permitting procedure is identical to existing uses. Ensure certainty to applicants through clearly stated requirements for approval of group homes.</p>	Completed	The City amended the Zoning Ordinance in 2014 to fully comply with State law requirements for group homes.	Delete program.
<p><b>Implementation measure HE3-1.6</b> Analyze and determine on an annual basis whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520, in a report to City Council. Include an evaluation of existing land use controls, permit and processing procedures, and building codes. If any constraints are found in these areas, initiate actions within six months of the completion of the evaluation to address them, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.</p>	Completed	This analysis is conducted as part of the Housing Element update. No constraints on housing for persons with disabilities have been identified.	Delete program.
<p><b>Implementation measure HE3-1.7</b> Specify homeless shelters allowed “by right” in at least one zoning district as part of the Zoning Ordinance update. Provide clearly stated requirements for approval of homeless shelters in order to give greater certainty to an applicant. Implement requirements that are no more stringent than those ordinarily applied to residential uses in the zone, and do not unnecessarily burden a prospective project with conditions.</p>	Completed	The City amended the Zoning Ordinance in 2014 to comply with State law requirements for emergency shelters. The City permits emergency shelters in the MBL and MBH districts by right and in the RHD district with a CUP, subject to development standards as permitted by State law.	Delete program.
<p><b>Implementation measure HE3-1.8</b> Amend the Zoning Ordinance to reflect the current legal definition of “family” as including unrelated persons cohabitating.</p>	Completed	The definition of “family” in the Coalinga Zoning Ordinance complies with State law.	Delete program.
<p><b>Implementation measure HE3-2.1</b> In instances where households are displaced as a result of public activities, such as through redevelopment processes, assist in the relocation of households in accordance with State and local laws and regulations.</p>	RDA eliminated	Effective February 1, 2012, all redevelopment agencies in the State of California were dissolved pursuant to AB 1X 26.	Delete program.
<p><b>Implementation measure HE4-1.1</b> Continue to enforce the Housing Code (Fresno County Ordinance Code, Chapter 15.32, Substandard Housing and Unsafe Structures), which provides minimum health and safety standards for the maintenance of the existing housing supply.</p>	Ongoing	The City has adopted the California Building Code, and enforces the code through its Building and Code Enforcement Departments.	Delete program in the Housing Element. This is a basic function of the Building Department

Program	Status	Evaluation	Recommendation
			and is required by law.
<p><b>Implementation measure HE4-1.2</b> Continue to assist the California Department of Housing and Community Development in enforcement of the State’s Employee Housing Act regarding health and safety standards relating to employer-owned labor camps that provide living quarters for five or more employees.</p>	Partially completed	Farmworker housing is considered under the definition of group home in the agricultural district (AG). It is limited to housing for farmworkers and farms stays. The facility is limited to six rooms rented to not more than six persons. The City must amend the Zoning Ordinance to fully comply with the Employee Housing Act.	Include program to amend the Zoning Ordinance to comply with the Employee Housing Act.
<p><b>Implementation measure HE4-1.3</b> Continue to promote the alleviation of overcrowded housing conditions through Redevelopment Agency programs designed to assist homeowners and renters to rehabilitate units where safety issues are involved.</p>	RDA eliminated	Effective February 1, 2012, all redevelopment agencies in the State of California were dissolved pursuant to AB 1X 26. However, the City continues its housing rehab program using CDBG funds.	Delete program. Continue Housing Rehabilitation Program using HOME and CDBG funds.
<p><b>Implementation measure HE5-1.1</b> Continue to work with Self Help Enterprises to participate in the Fresno County Housing Assistance Rehabilitation Program (HARP) administered by the Department of Community Development. Continue to support Self Help Enterprises in efforts to advise city residents of program availability.</p>	Ongoing	The City successfully applied for CDBG and HOME funds to reinstate the housing rehab program, which is operated by Self Help Enterprises.	Continue housing rehab program
<p><b>Implementation measure HE5-1.2</b> Continue to support non-profit housing and housing services providers by partnering with Self Help Enterprises to apply for funding and expedite approval processing of rehabilitation projects including, but not limited to, the USDA 504 Loan Program and Fresno County HARP.</p>	Ongoing	The City successfully applied for CDBG and HOME funds to reinstate the housing rehab program, which is operated by Self Help Enterprises.	Continue housing rehab program
<p><b>Implementation measure HE5-1.3</b> Continue to work with Self Help Enterprises through the New Homebuyers Program, providing downpayment assistance to income-restricted persons and providing financial training for persons receiving funds.</p>	Ongoing throughout the planning period	The City successfully applied for CDBG and HOME funds to reinstate the downpayment assistance program, which is operated by Self Help Enterprises.	Continue downpayment assistance program
<p><b>Implementation measure HE5-1.4</b> Continue to provide counseling and workshops to prospective and active participants of the New Homebuyers Program. Continue to work through Self Help Enterprises and the Redevelopment Agency to provide information and technical assistance to encourage continued maintenance of currently sound housing.</p>	Ongoing throughout the planning period	The City successfully applied for CDBG and HOME funds to reinstate the downpayment assistance program, which is operated by Self Help Enterprises.	Continue downpayment assistance program
<p><b>Implementation measure HE5-1.5</b></p>	Ongoing	Code Enforcement officials perform	Continue

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Program	Status	Evaluation	Recommendation
Inspect all housing units being constructed, rehabilitated, expanded, or relocated to enforce the Uniform Building Code and related sub-codes.		routine inspections of housing in the city, including targeted surveys for health and safety violations under the Health and Safety Code [Section 17980(b)(2)]. Households found in violation may be cited, but may also qualify for City assistance.	
<p><b>Implementation measure HE5-1.6</b> Continue to conserve neighborhoods through community cleanup. Periodically designate a day or weekend as “clean-up/fix-up day.” Continue to cooperate with various neighborhood groups, civic organizations, and others willing to assist in helping those (especially the elderly and disabled) who might be unable to perform minor maintenance tasks.</p>	Ongoing	The City’s Solid Waste Franchisee currently runs two (spring & fall) clean up events in the City. This has been in effect for over 5 years and is free to the community.	Continue.
<p><b>Implementation measure HE5-1.7</b> Contact owners/operators of subsidized multifamily housing at least biannually to determine the status of at-risk units. Assist in the transfer of complexes deemed to be moving to market rents to agencies interested in owning and maintaining affordability.</p>	Ongoing	No units were converted during the planning period.	Continue program to preserve at-risk units.
<p><b>Implementation measure HE6-1.1</b> Continually review development fees to determine whether or not they constitute constraints on development and or improvement of housing, particularly fees related to environmental issues associated with development in the city limits. Encourage other jurisdictions to reduce or eliminate fees for infill projects to encourage development of land within the city limits.</p>	Ongoing	Development fees were last updated October 2014.	Continue.
<p><b>Implementation measure HE6-1.2</b> Implement the Land Use Plan’s expansion areas to preempt escalating land costs for future development as infill land supply diminishes.</p>	Not Completed	Due to LAFCO policies regarding residential development, this is not realistically achievable without imminent development	Delete program.
<p><b>Implementation measure HE6-1.3</b> Partner with Fresno County and surrounding cities to develop or improve regional shelters or transitional housing for the homeless, in accordance with SB2.</p>	Ongoing	The City amended the Zoning Ordinance to allow emergency shelters by right in two zones.	
<p><b>Implementation measure HE7-1.1</b> Include code language in the Zoning Ordinance update to address resource use, including energy use. Types of measures may include:</p> <ul style="list-style-type: none"> <li>• Use of solar power systems, reduced permitting requirements, and specific design guidelines</li> <li>• Building design guidelines which emphasize energy conservation in building orientation, roof design, and landscaping requirements</li> </ul>	Completed	In 2014 the City added code language regarding solar power generating facilities.	Delete program.

Program	Status	Evaluation	Recommendation
<ul style="list-style-type: none"> <li>• Expanding the urban treescape through landscaping requirements</li> <li>• Guidelines for landscape and other aspects of development which contribute to water conservation</li> <li>• Standards for paving which allow for infiltration and/or dispersed flow</li> </ul>			
<p><b>Implementation measure HE7-1.2</b> Continue to provide information on utility company(s) energy saving programs and the City’s weatherization programs to the public through print and other media.</p>	Ongoing	PG&E provides energy conservation and rebate programs.	Continue.
<p><b>Implementation measure HE7-1.3</b> Continue to provide weatherization assistance to income-limited households. Continue the City’s current program which provides materials and installation assistance to those facing limits due to income or ability.</p>	Ongoing	Weatherization assistance is included in the City’s housing rehabilitation program, operated by Self Help Enterprises.	Continue to allow under the housing rehab program

## Progress Toward 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 1, 2006 to December 31, 2015 (as extended from June 30, 2013 by SB 375). The City of Coalinga was assigned a RHNA of 115 units, divided into four income categories:

- Very Low-Income (less than 50 percent of the Area Median Income): 35
- Low-Income (50 to 80 percent of the Area Median Income): 24
- Moderate-Income (80 to 120 percent of the Area Median Income): 30
- Above Moderate-Income (greater than 120 percent of the Area Median Income): 26

Table 2C-17 summarizes the City’s accomplishments in meeting the RHNA during the previous RHNA projection period. The City exceeded its RHNA for all income categories.

**Table 2C-17 Units Built During 2006-2013 RHNA Projection Period, Coalinga**

	<b>Very Low-income Units</b>	<b>Low Income Units</b>	<b>Moderate Income Units</b>	<b>Above Moderate Income Units</b>	<b>Total Units</b>
2006-2013 RHNA	35	24	30	26	115
Units Built 2006-2015	36	35	42	469	582
Percent of RHNA Met	103%	146%	140%	1,804%	506%

Note: Units built include occupied units and projects currently (2015) under construction

Source: City of Coalinga, 2014.

## SECTION 2C-5: AT RISK

As shown in Table 2C-18, there are 284 assisted affordable units in Coalinga as of April 2015, and 44 are at-risk of expiring in the next 10 years. None of the units receiving government subsidies in Coalinga were listed as having submitted a notice of their intent to convert their subsidized units to market-rate through the California Department of Housing and Community Development. The Tara Glenn Apartments had previously been at-risk of converting to market rate, but was acquired in 2012, rehabilitated, and the affordability was extended using tax credits and USDA 515 and 538 funds. The new expiration date on the affordability is unknown; however, it is well outside the 10-year timeframe of the at-risk analysis.

**Table 2C-18 At Risk, Coalinga**

Name	Address	Target Population	Funding Source	# of Units	# of Affordable Units	Affordable Units Expiration	Risk Level
Pleasant Valley Pines	141 S 3rd St Apt 127	Non-targeted	HUD Section 8, Loan Management Set Aside Program	52	44	7/31/2025	At risk
West Hills	500 Pacific St	Non-targeted	HUD 202/8 NC	65	65	10/31/2027	Not at risk
Westwood I	301 W Polk St	Non-targeted	HUD, Loan Management Set Aside Program	102	88	12/31/2028	Not at risk
Tara Glenn Apartments	550 E. Glenn Avenue	Non-targeted	LIHTC, USDA, Rural Development Program funding	80	79	Unknown	Not at risk
Ridgeview Apartment	400 W. Forest Ave.	Non-targeted	Housing Authority	42	8	6/26/2034	Not at risk
<b>Total</b>				<b>341</b>	<b>284</b>		
<b>Total At Risk</b>				<b>--</b>	<b>44</b>		

Source: California Housing Partnership, 2014.

As previously described in Chapter 2, Housing Needs Assessment, there are three methods to preserve the at-risk units: acquisition and rehabilitation, replacement, or a rent subsidy.

### **Acquisition and Rehabilitation**

The estimated total cost to acquire and rehabilitate each unit is \$117,225. Roughly, the total cost to acquire and rehabilitate the 44 at-risk units is \$5.2 million.

### **Replacement**

To replace the 44 at-risk units, at \$170,370 per unit, would cost an estimated \$7.5 million.

## ***Rent Subsidy***

Rent subsidies vary based on a resident's income. As previously stated, the subsidy needed to preserve a unit at an affordable rent for extremely low-income households would be an estimated \$351 per month, or \$4,212 per year. For 30 years, the subsidy would be about \$126,360 for one household. Subsidizing all 44 units at an extremely low-income rent for 30 years would cost an estimated \$5.6 million.

The subsidy needed to preserve a unit at an affordable rent for very low-income households would be an estimated \$176 per month or \$2,112 per year. For 30 years, the subsidy would be about \$63,360 for one household. Subsidizing all 44 units at a very low-income rent for 30 years would cost an estimated \$2.8 million.

The subsidy needed to preserve a unit at an affordable rent for lower-income households would be an estimated \$293 per month, or \$3,516 per year. For 30 years, the subsidy would be about \$105,480 for one household. Subsidizing all 44 units at a low-income rent for 30 years would cost an estimated \$4.6 million.