NOTICE AND CALL OF SPECIAL JOINT MEETING OF THE KERMAN CITY COUNCIL AND KERMAN PLANNING COMMISSION

NOTICE IS HEREBY GIVEN that a Special Joint Meeting of the City Council and Planning Commission of the City of Kerman is hereby called.

Date and Time: May 24, 2023, 5:00 p.m.

Location: City of Kerman Council Chambers
850 S. Madera Avenue
Kerman, CA 93630

AGENDA

The sole business to be conducted is as follows:

1. Call to Order
2. Roll Call
3. Sixth Cycle Housing Element Update Joint Study Session
4. Adjournment

Members of the public shall have an opportunity to be heard on this matter.

NOTICE OF AVAILABILITY OF AGENDA MATERIALS: Any writings or documents provided to a majority of the City Council within 72 hours of the meeting regarding any item on this agenda will be made available for public inspection at the City Clerk's Office located at 850 S. Madera Ave., Kerman, CA 93630 and on the City website at www.cityofkerman.net

ADA Compliance and Reasonable Accommodation. The Council has adopted a Reasonable Accommodation Policy, which is available on the City website at www.cityofkerman.net or upon request by emailing the City Clerk at publicmeeting@cityofkerman.org or calling (559) 846-9380. The Policy provides a procedure for receiving and resolving requests for accommodation to participate in this meeting. If you need assistance in order to attend this Council meeting or require auxiliary aids or services, e.g., hearing aids or signing services to make a presentation to the Council, please contact the City Clerk at (559) 846-9380 or email at publicmeeting@cityofkerman.org so such aids or services can be arranged. Accommodations should be requested as early as possible as additional time may be required in order to provide the requested accommodation. The meeting room is accessible to persons with physical disabilities.

AGENDA POSTING CERTIFICATION

This notice is given pursuant to CA Government Code Section 54956 and shall be posted at least 24 hours prior to the special meeting in a location that is freely accessible to members of the public and on the City's website: www.cityofkerman.net.

Date: May 19, 2023

Marci Reyes, City Clerk

STAFF REPORT

MEETING DATE: May 24, 2023

PRESENTER: Jesus R. Orozco, Community Development Director

SUBJECT: Sixth Cycle Housing Element Workshop

RECOMMENDATION: City Council and Planning Commission accept information, ask questions of staff, and provide feedback

EXECUTIVE SUMMARY: The City is in the process of updating its Housing Element. The Housing Element is a required element of a City's General Plan and must be updated every eight (8) years. This 6th Cycle Housing Element will cover the timeframe from 2023 – 2031 and must include goals, policies, and programs that address the maintenance, preservation, improvement, and development of housing in city limits. In addition, the Housing Element identifies sites appropriate for the development of housing.

Kerman, along with 13 other cities and the County are preparing a Multi-jurisdictional Housing Element Update for this 6th Cycle update. The Multi-Jurisdictional Housing Element process provides an opportunity for countywide housing issues and needs to be more effectively addressed at the regional level rather than only at the local level.

This Housing Element is divided into two parts. The first part is the Multi-Jurisdictional Housing Element and the second part is Appendix 1G which is the Kerman-specific Housing Element.

The Draft Housing Element is available for review on the City's website at the link below. https://cityofkerman.net/housing-element/.

A physical copy of the Draft Housing Element is also available for public review at Community Development Department located at 850 S. Madera Ave., Kerman, CA 93630.

The public comment period runs from May 17, 2023, through June 16, 2023.

Written comments can be submitted via e-mail at jorozco@cityofkerman.org, or by mail to: City of Kerman, Attn: Jesus Orozco, 850 S. Madera Ave. Kerman, CA 93630

ATTACHMENTS:

A. Part 1: Fresno Multi-Jurisdictional 2023-2031 Housing Element
B. Part 2: Appendix 1G – City of Kerman



Fresno Council of Governments

Fresno Multi-Jurisdictional 2023-2031 Housing Element

Public Review Draft | May 2023

A Regional Plan for Addressing Housing Needs

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

Fresno Council of Governments



A Regional Plan for Addressing Housing Needs

Fresno County • Coalinga • Firebaugh • Fowler • Fresno City • Huron • Kerman
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Fresno Council of Governments

Fresno Multi-Jurisdictional 2023-2031 Housing Element

Public Review Draft | May 2023

A Regional Plan for Addressing Housing Needs

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



Credits

Participating Jurisdictions

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

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Table of Contents

Introduction 1
Housing Element Purpose 1
General Plan Consistency 2
Housing Element Organization 2

Public Outreach and Engagement 1-1
Project Website 1-1
Stakeholder Consultations 1-1
Study Sessions 1-3
Community Workshops 1-4
Stakeholder Focus Groups 1-5
Farmworker and Farm Employer Surveys 1-8
Travel Survey 1-9
Translation 1-10
OUtreach Noticing 1-10

Regional Housing Needs Assessment 2-1
Population Trends and Characteristics 2-2
Population Change *2-2*
Household and Group Quarters Population *2-3*
Age Characteristics *2-4*
Population by Race/Ethnicity *2-7*
Household Trends and Characteristics 2-9
Historical Growth *2-9*
Household Formation and Composition *2-10*
Household Income *2-10*
Employment Trends and Characteristics 2-13
Employment and Wage Scale by Industry *2-13*
Unemployment *2-19*
Labor Force Trends *2-19*
Population and Employment Projections 2-21
Population Forecast *2-21*
Employment Forecast *2-22*
Housing Inventory and Market Conditions 2-22
Housing Stock Profile *2-23*
Housing Tenure *2-25*
Vacancy Rate *2-26*
Housing Conditions *2-27*
Overpayment (Cost Burden) *2-29*
Overcrowding *2-33*
Housing Cost and Affordability 2-35
Home Price Trends *2-35*
Rental Trends *2-36*
Ability to Pay *2-37*
Special Needs 2-39
Senior Population *2-39*
Large Households *2-44*
Single Female-Headed Households *2-45*
Persons with Disabilities *2-47*
Developmental Disabilities *2-50*
Homeless *2-51*

Farmworkers *2-54*
Extremely Low-Income Households *2-63*
Inventory of Affordable Rental Housing and At-Risk Status 2-64
Preservation Options for At-Risk Properties *2-65*
Qualified Entities *2-65*

Regional Assessment of Fair Housing 3-1

Outreach 3-1
Consultations *3-2*
Stakeholder Focus Group Workshops *3-5*
FCOG Transportation Needs Survey *3-6*
Public Comments *3-12*
Fair Housing Issues 3-12
Patterns of Integration and Segregation *3-15*
Access to Opportunity *3-41*
Disproportionate Housing Need and Displacement Risk *3-59*

Opportunities for Residential Development 4-1

Regional Housing Needs Allocation 4-1
Assembly Bill 1233 RHNA "Carry-Over" Analysis 4-3
Availability of Land and Services 4-3
Units Built or Under Construction and Planned or Approved Projects *4-4*
Accessory Dwelling Unit Potential *4-4*
Vacant and Underutilized Land Inventory *4-4*
Adequacy of Public Facilities *4-7*
Financial and Administrative Resources *4-7*
Opportunities for Energy Conservation *4-14*
California Building Code, Title 24 ..... *4-15*
Utility Programs *4-15*

Housing Constraints 5-1

Governmental Constraints 5-1
Land Use Controls *5-1*
Residential Development Standards *5-2*
Density Bonus *5-3*
Growth Control *5-3*
Airport Land Use Compatibility *5-4*
Zoning for a Variety of Housing Types *5-4*
On-/Off-Site Improvement Standards *5-9*
Fees and Exactions *5-9*
Processing and Permit Procedures *5-10*
Senate Bill 35 ..... *5-11*
Senate Bill 330 ..... *5-11*
Building Codes and Enforcement *5-11*
Constraints on Housing for Persons with Disabilities *5-11*
Nongovernmental Constraints 5-13
Land Costs *5-13*
Construction Costs *5-15*
Dry Utilities *5-15*
Availability of Financing *5-16*
Environmental Constraints *5-17*

Housing Plan 6-1

Goals and Policies 6-1

1. New Housing Development 6-1
2. Affordable Housing 6-2
3. Housing and Neighborhood Conservation 6-3
4. Special Needs Housing 6-3
5. Fair and Equal Housing Opportunities 6-4
6. Energy Conservation and Sustainable Development 6-5

Appendix 1 ..... 1A-1

Summary of Needs and Conditions
Action Plan
Sites Inventory
Fair Housing Analysis
Housing Constraints
Review of Previous Housing Element
Public Outreach and Engagement

APPENDICES

1A: Fresno County
1B: Coalinga
1C: Firebaugh
1D: Fowler
1E: Fresno City
1F: Huron
1G: Kerman
1H: Kingsburg
1I: Mendota
1J: Orange Cove
1K: Parlier
1L: Reedley
1M: San Joaquin
1N: Sanger
1O: Selma

Figures

Figure 2-1. Race and Ethnicity (2020) 2-7
Figure 2-2. Median Household Income (2020) 2-12
Figure 2-3. Employment by Industry (2020) 2-14
Figure 2-3. Employment by Industry (2020) (cont) 2-15
Figure 2-4. Unemployment Rate (2022) 2-19
Figure 2-5. Fresno County Average Annual Job Openings by Entry-Level Education (2010-2020) 2-21
Figure 2-6. Median Sales Price for Fresno County 2-35
Figure 2-7. Farm Employment, Fresno County 2-57
Figure 2.8 Farm Labor in Fresno County 2-57
Figure 3-1 Discrimination Experienced in Housing 3-7
Figure 3-2 Discrimination Basis 3-8
Figure 3-3 Most-Liked Feature of current Neighborhood 3-9
Figure 3-4 Least-Liked Feature of current Neighborhood 3-10
Figure 3-5 Barriers Preventing Homeownership 3-11
Figure 3-6 Regional TCAC/HCD Opportunity Areas 3-14
Figure 3-7 Income Patterns in the Region 3-16
Figure 3-8 Regional Median Incomes 3-17
Figure 3-9 Income Groups Within Fresno County Jurisdictions 3-19
Figure 3-10 Regional Poverty Rates 3-20
Figure 3-11 Segregation and Integration, Regional Divergence, 2020 3-23
Figure 3-12 Racial and Ethnic Divergence, Fresno County Region 3-25
Figure 3-13 Regional Demographic Composition, 2020 3-26
Figure 3-14 Regional Racial Demographics 3-27
Figure 3-15 Regional R/ECAPS 3-29
Figure 3-16 Regional RCAAS 3-30
Figure 3-17 Diversity Index Within Fresno County 3-31
Figure 3-18 Fresno County JURISDICTION Racial Demographics 3-32
Figure 3-19 Percentage of Children in Married-Couple Households in the Region 3-35
Figure 3-20 Percentage of Children in Female-Headed Households in the Region 3-36
Figure 3-21 Population with a disability in the Region 3-38
Figure 3-22 Regional Disability by Type 3-39
Figure 3-23 AllTransit Transit Access in the Region 3-42
Figure 3-24 Fresno County Rural Transit Agency Intercounty Routes 3-45
Figure 3-25 Regional Jobs Proximity 3-49
Figure 3-26 Regional Labor Market Engagement 3-50
Figure 3-27 Regional Unemployment Rates, 2010-2022 3-51
Figure 3-28 Regional TCAC/HCD Educational Domain Scores 3-54
Figure 3-29 HUD School Proficiency Index 3-56
Figure 3-30 Regional CalEnviroScreen Percentiles 3-58
Figure 3-31 Overcrowded Households in the Region 3-61
Figure 3-32 Regional Overcrowded Households by Tenure 3-62
Figure 3-33 Overpayment Rates in the Region 3-63
Figure 3-34 Age of Housing Stock in the Region 3-64
Figure 3-35 Regional Farm Operations nd Agricultural Employees 3-67
Figure 3-36 Sensitive Communities, 2020 3-70
Figure 5-1. Historical Mortgage Interest Rates, United States 2015-2022 5-16

Tables

Table 3-1 Regional Familial Status Discrimination, 2013-2021 3-33
Table 3-2 Regional Demographic Characteristics of the Population with a Disability 3-40
Table 3-3 Regional Alltransit Performance Scores 3-43
Table 3-4 Fresno County Rural Transit Agency Intercounty Connections 3-43
Table 3-5 Regional Vacancy Rates 3-47
Table 3-6 Fresno MSA Fair-Market Rents, 2022 3-47
Table 4-1 2023-2031 Regional Housing Needs Allocation by Jurisdiction 4-2
Table 4-2 Affordable Rent to Market Rent Comparison 4-6
Table 4-3 Costs per Unit 4-6
Table 4-4 Financial Resources 4-8
Table 4-5 Fresno Housing Authority Properties 4-11
Table 5-1 Statewide Density Bonus Parking Standards 5-3
Table 5-2 Fresno COG Transportation Impact Fee 5-10
Table 5-3 Listed Land Prices, Incorporated Cities (2022) 5-13
Table 5-4 Listed Land Prices, Unincorporated Areas (2022) 5-14
Table 5-5 Land Sale Prices, Incorporated Cities (August 2022) 5-14
Table 5-6 Land Sale Prices, Unincorporated Areas (August 2022) 5-14

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0 INTRODUCTION

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

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

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

HOUSING ELEMENT PURPOSE

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

GENERAL PLAN CONSISTENCY

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

HOUSING ELEMENT ORGANIZATION

The Housing Element is organized into the following major sections:

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

The Housing Element also includes one appendix.

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

0. **Summary of Needs and Conditions:** Provides a summary of the jurisdiction's specific findings from the Housing Needs Assessment, Housing Constraints, and Sites Analysis.

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

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1 PUBLIC OUTREACH AND ENGAGEMENT

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

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

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

PROJECT WEBSITE

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

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

STAKEHOLDER CONSULTATIONS

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

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

- Travis Alexander, Northern California Carpenters Regional Council

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

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

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

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

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

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

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

STUDY SESSIONS

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

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

The following study sessions were held in the county:

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

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

COMMUNITY WORKSHOPS

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

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

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

The following community workshops were held in the county:

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

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

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

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

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

STAKEHOLDER FOCUS GROUPS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FARMWORKER AND FARM EMPLOYER SURVEYS

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

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

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

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

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

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

Farm Employer Survey Results for Desired Farm Labor/Worker Housing

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

Farmworkers Survey Results for Desired Farm Labor/Worker Housing

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

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

TRAVEL SURVEY

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

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

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

TRANSLATION

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

OUTREACH NOTICING

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

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

REGIONAL HOUSING NEEDS ASSESSMENT



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

POPULATION TRENDS AND CHARACTERISTICS

Population Change

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

Fresno County had a total population of approximately 1,011,273 in 2022. More than half the countywide population resides in the city of Fresno. The unincorporated area has the next-largest population of 160,074, followed by the city of Clovis with a population of 123,665. The remaining cities have populations of about 26,000 or less.

The countywide average annual growth was 2.0 percent between 2000 and 2022, compared to -0.01 percent statewide. The city with the greatest average annual population change from 2000 to 2022 was Kerman, with a 4.3 percent increase, followed by Clovis and Mendota with 3.7 and 3.4 percent average annual growth, respectively.

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

Jurisdiction	Total Population				2000-2022	
	2000	2010	2020	2022	Total Change	Average Annual Growth
Fresno County	700,407	930,450	990,204	1,011,273	**310,866**	**2.0%**
Clovis	68,468	95,631	120,124	123,665	**55,197**	**3.7%**
Coalinga	11,668	13,380	17,590	17,277	**5,609**	**2.2%**
Firebaugh	5,743	7,549	8,096	8,439	**2,696**	**2.1%**
Fowler	3,979	5,570	6,700	6,962	**2,983**	**3.4%**
Fresno	427,652	494,665	542,107	543,660	**116,008**	**1.2%**
Huron	6,306	6,754	6,206	6,170	**-136**	**-0.1%**
Kerman	8,551	13,544	16,016	16,639	**8,088**	**4.3%**
Kingsburg	9,199	11,382	12,380	12,506	**3,307**	**1.6%**
Mendota	7,890	11,014	12,595	12,440	**4,550**	**2.6%**
Orange Cove	7,722	9,078	9,649	9,497	**1,775**	**1.0%**
Parlier	11,145	14,494	14,576	14,497	**3,352**	**1.4%**
Reedley	20,756	24,194	25,227	24,982	**4,226**	**0.9%**
Sanger	18,931	24,270	26,617	26,304	**7,373**	**1.8%**
San Joaquin	3,270	4,001	3,701	3,639	**369**	**0.5%**
Selma	19,444	23,219	24,674	24,522	**5,078**	**1.2%**
Unincorporated County	168,683	171,705	162,396	160,074	**-8,609**	**-0.2%**

Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020) and Department of Finance, E5, 2020-2022.

Household and Group Quarters Population

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

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

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

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

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

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

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

Age Characteristics

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

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

Table 2-3 Population by Age Group (2020)

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

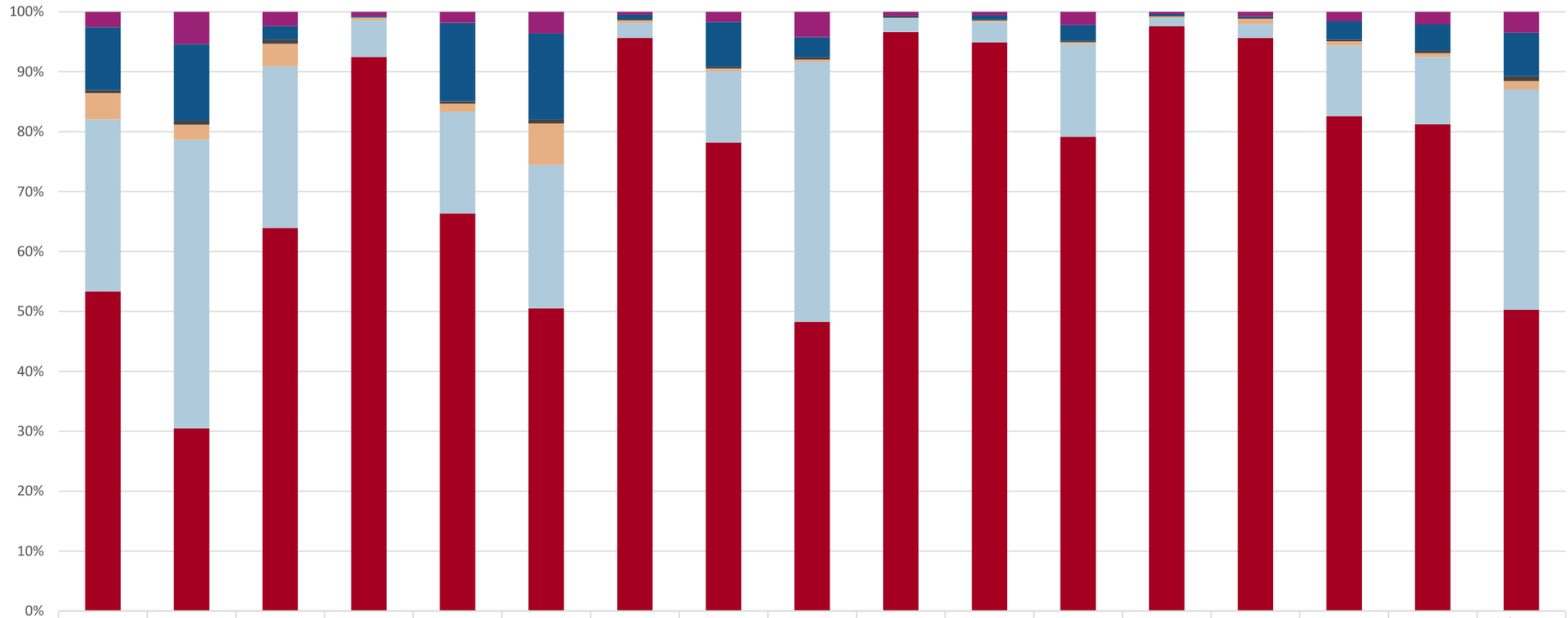
Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

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Population by Race/Ethnicity

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

FIGURE 2-1. RACE AND ETHNICITY (2020)



	Fresno County	Clovis	Coalinga	Firebaugh	Fowler	Fresno	Huron	Kerman	Kingsburg	Mendota	Orange Cove	Reedley	Parlier	San Joaquin	Sanger	Selma	Unincorp. Fresno County
Other Race	2.6%	5.4%	2.4%	0.7%	1.8%	3.6%	0.5%	1.7%	4.2%	0.7%	0.6%	2.2%	0.4%	0.8%	1.6%	2.1%	3.5%
Asian Not, Hispanic	10.5%	12.8%	2.3%	0.2%	13.1%	14.4%	0.8%	7.5%	3.4%	0.1%	0.7%	2.7%	0.3%	0.2%	3.1%	4.4%	7.2%
American Indian and Alaska Native Alone, Not Hispanic	0.5%	0.6%	0.6%	0.0%	0.4%	0.6%	0.2%	0.2%	0.4%	0.2%	0.1%	0.2%	0.1%	0.1%	0.3%	0.4%	0.8%
Black or African American, Not Hispanic	4.4%	2.5%	3.8%	0.4%	1.4%	6.9%	0.5%	0.4%	0.4%	0.0%	0.3%	0.3%	0.2%	0.9%	0.7%	0.6%	1.4%
White, Not Hispanic	28.7%	48.2%	27.0%	6.2%	16.9%	23.9%	2.5%	11.9%	43.4%	2.4%	3.4%	15.5%	1.4%	2.3%	11.8%	11.2%	36.8%
Hispanic or Latino of Any Race	53.4%	30.5%	63.9%	92.5%	66.4%	50.5%	95.7%	78.2%	48.3%	96.6%	94.9%	79.1%	97.6%	95.6%	82.6%	81.2%	50.3%

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

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

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HOUSEHOLD TRENDS AND CHARACTERISTICS

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

Historical Growth

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

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

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

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

Household Formation and Composition

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

Table 2-5 Persons per Household (2020)

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

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

Household Income

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

Income Definitions and Income Limits

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

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

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point. Income limits for larger or smaller households are calculated by HUD (see **Table 2-6, HUD Income Limits by Persons per Household**). According to HUD, the AMI for a four-person household in Fresno County was $72,900 in 2022.

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

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

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

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

Table 2-7 State of California Income Categories

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

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

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

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

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

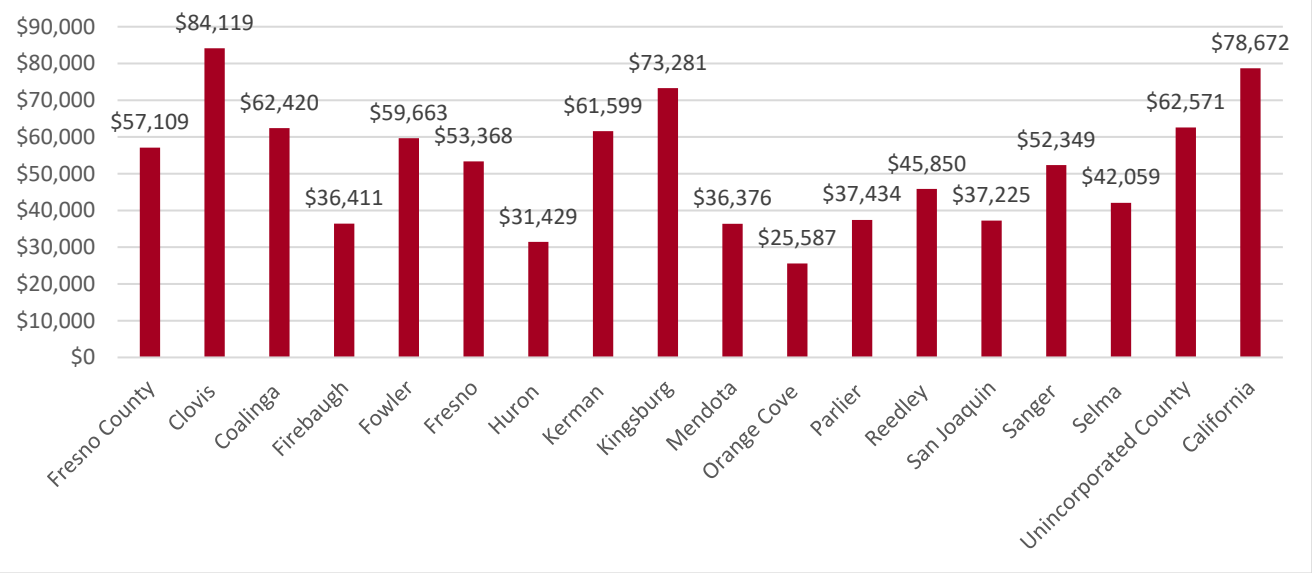
**Percentage Estimate of AMI: $80,300*

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

Median-Household Income

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

FIGURE 2-2. MEDIAN HOUSEHOLD INCOME (2020)



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

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

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

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

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

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

EMPLOYMENT TRENDS AND CHARACTERISTICS

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

Employment and Wage Scale by Industry

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

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

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

FIGURE 2-3. EMPLOYMENT BY INDUSTRY (2020)

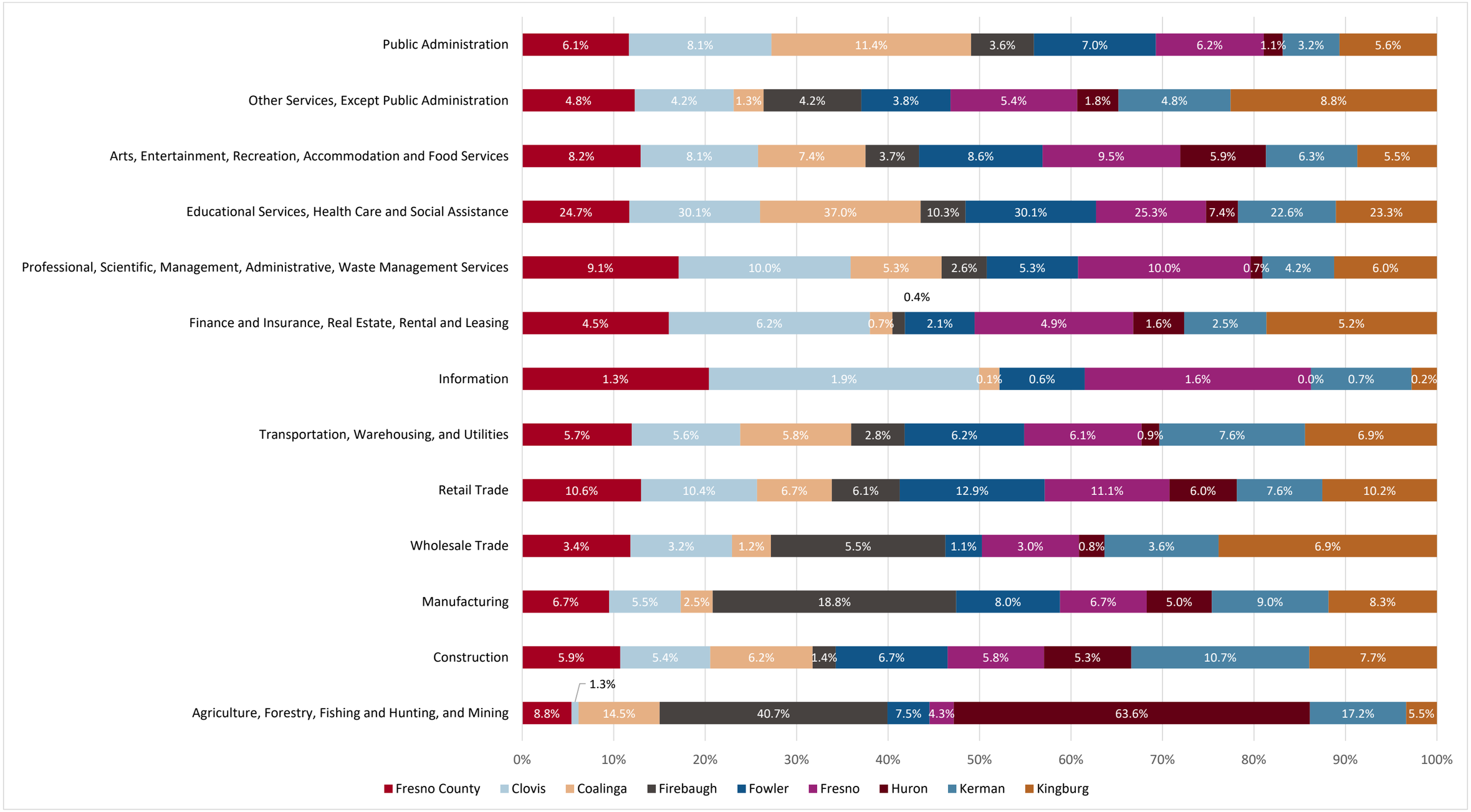
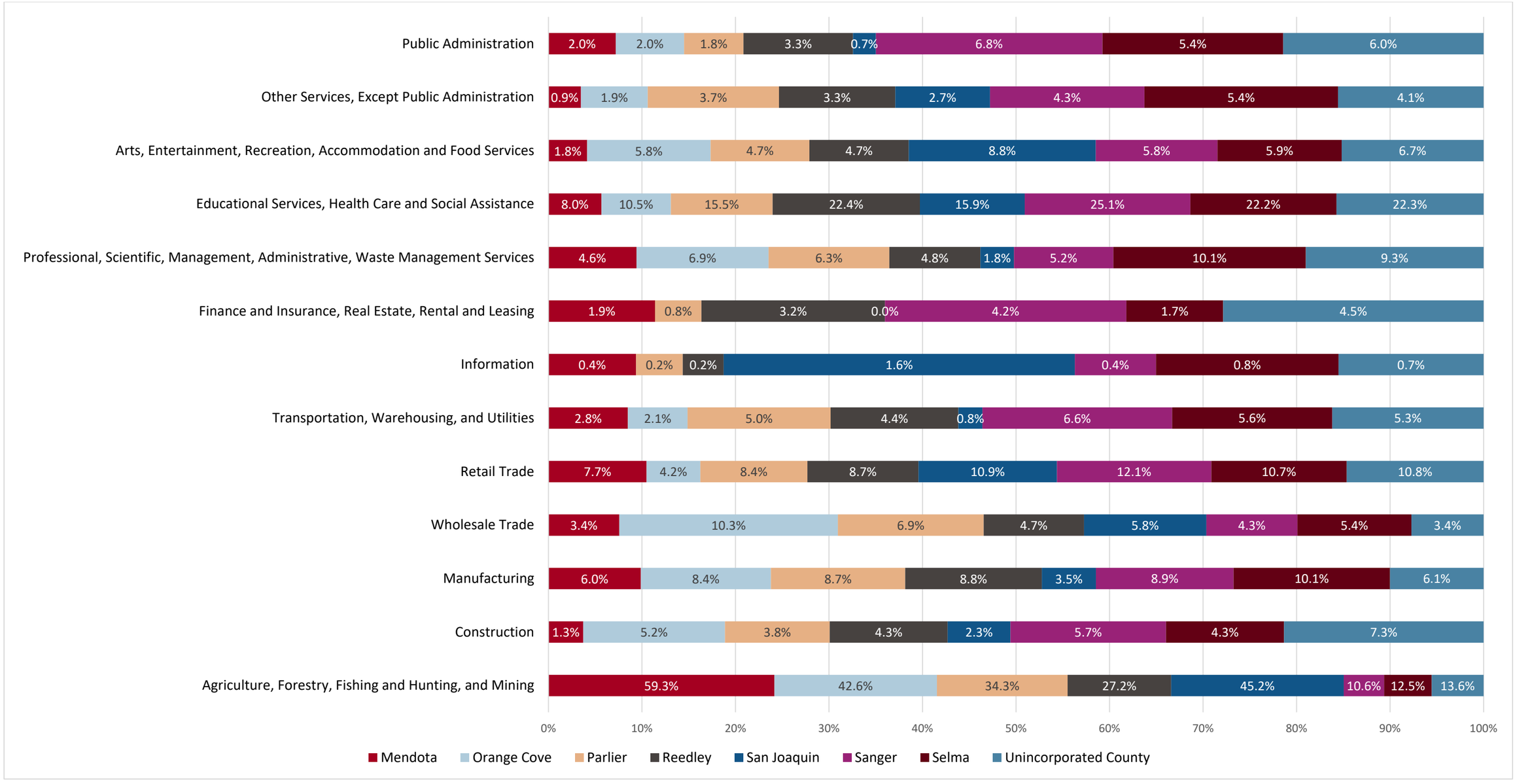


FIGURE 2-3. EMPLOYMENT BY INDUSTRY (2020) (CONT)



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

Table 2-10 Employment by Industry (2020)

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

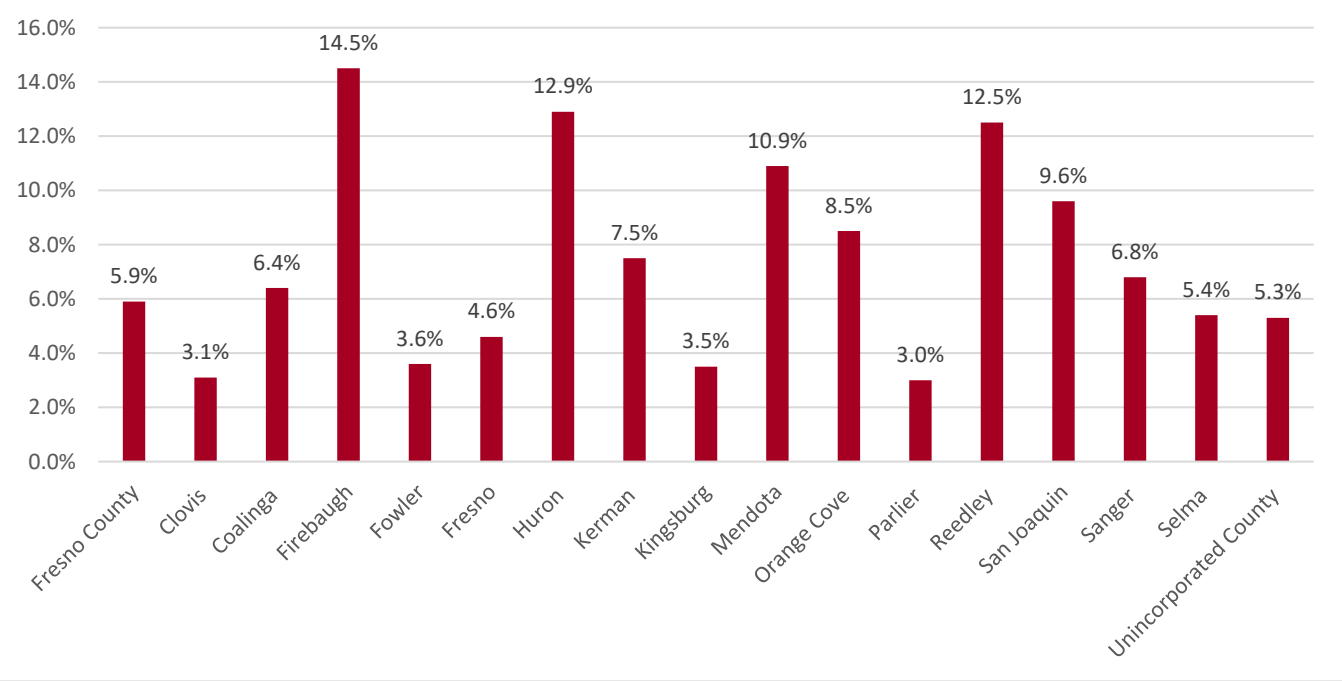
		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food	Other services, except public administration	Public administration
	%	100%	5.5%	7.7%	8.3%	6.9%	10.2%	6.9%	0.2%	5.2%	6.0%	23.3%	5.5%	8.8%	5.6%
Mendota	#	4,263	2,526	54	255	143	329	118	17	79	196	343	78	39	86
	%	100%	59.3%	1.3%	6.0%	3.4%	7.7%	2.8%	0.4%	1.9%	4.6%	8.0%	1.8%	0.9%	2.0%
Orange Cove	#	3,567	1,519	184	300	369	151	74	0	0	246	376	208	67	73
	%	100%	42.6%	5.2%	8.4%	10.3%	4.2%	2.1%	0.0%	0.0%	6.9%	10.5%	5.8%	1.9%	2.0%
Parlier	#	6,579	2,254	251	572	454	554	328	14	53	415	1,017	307	243	117
	%	100%	34.3%	3.8%	8.7%	6.9%	8.4%	5.0%	0.2%	0.8%	6.3%	15.5%	4.7%	3.7%	1.8%
Reedley	#	9,686	2,632	416	856	460	847	431	18	309	461	2,166	455	317	318
	%	100%	27.2%	4.3%	8.8%	4.7%	8.7%	4.4%	0.2%	3.2%	4.8%	22.4%	4.7%	3.3%	3.3%
Sanger	#	11,372	1,204	644	1,013	490	1,381	751	42	477	590	2,860	654	494	772
	%	100%	10.6%	5.7%	8.9%	4.3%	12.1%	6.6%	0.4%	4.2%	5.2%	25.1%	5.8%	4.3%	6.8%
San Joaquin	#	1,313	594	30	46	76	143	11	21	0	23	209	116	35	9
	%	100%	45.2%	2.3%	3.5%	5.8%	10.9%	0.8%	1.6%	0.0%	1.8%	15.9%	8.8%	2.7%	0.7%
Selma	#	9,987	1,245	429	1,011	539	1,064	557	83	168	1,004	2,216	586	544	541
	%	100%	12.5%	4.3%	10.1%	5.4%	10.7%	5.6%	0.8%	1.7%	10.1%	22.2%	5.9%	5.4%	5.4%
Unincorp. County	#	67,246	9,147	4,887	4,072	2,297	7,240	3,545	444	3,044	6,243	15,025	4,510	2,754	4,038
	%	100%	13.6%	7.3%	6.1%	3.4%	10.8%	5.3%	0.7%	4.5%	9.3%	22.3%	6.7%	4.1%	6.0%

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

Unemployment

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

FIGURE 2-4. UNEMPLOYMENT RATE (2022)



Source: California Employment Development Department, June 2022.

Labor Force Trends

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

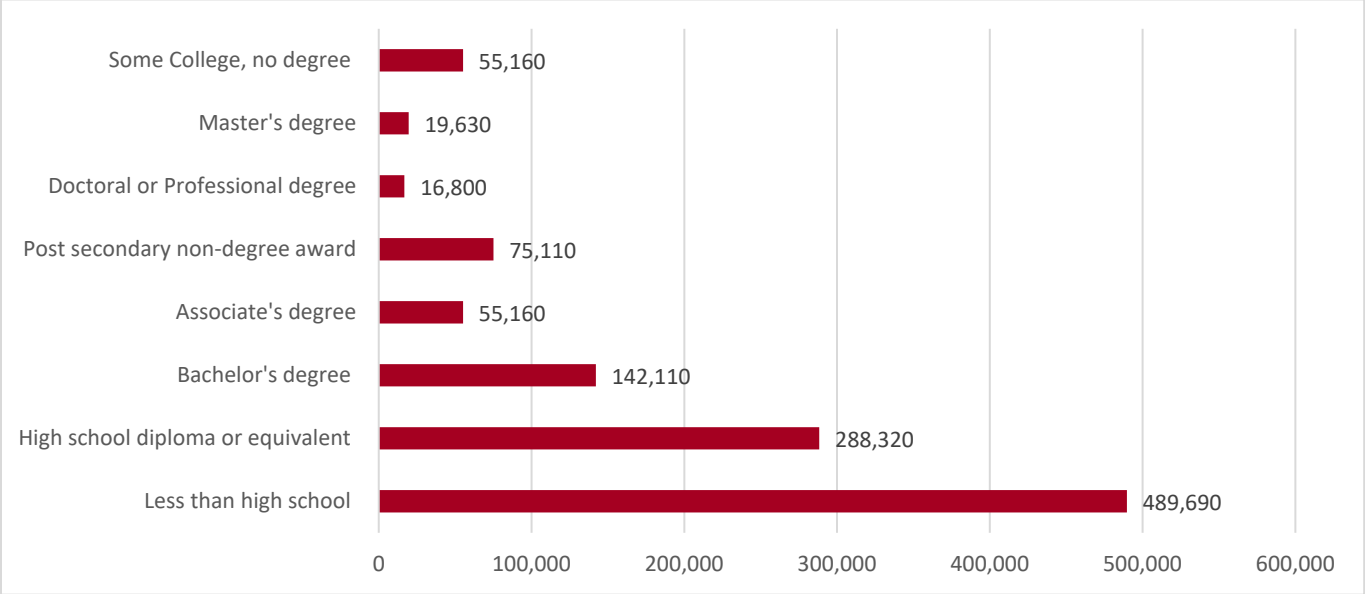
Table 2-11 Fresno County Job Growth by Industry Sector (2018-2028)

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

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

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

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



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

POPULATION AND EMPLOYMENT PROJECTIONS

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

Population Forecast

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

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

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

Source: Fresno County 2019-2050 Growth Projections.

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

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

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

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

Employment Forecast

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

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

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

Source: Fresno County 2019-2050 Growth Projections.

HOUSING INVENTORY AND MARKET CONDITIONS

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

Housing Stock Profile

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

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

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

Table 2-15 Housing Stock (2010-2022)

Jurisdiction	2010			2022		
	Single-Family Units	Multifamily Units	Mobile Homes	Single-Family Units	Multifamily Units	Mobile Homes
Fresno County	219,271	81,555	14,705	241,411	87,406	14,695
	69.5%	25.8%	4.7%	70.3%	25.4%	4.3%
Clovis	25,572	8,774	960	34,702	10,150	984
	72.4%	24.9%	2.7%	75.7%	22.1%	2.1%
Coalinga	2,874	967	503	3,062	1,089	507
	66.2%	22.3%	11.6%	65.7%	23.4%	10.9%
Firebaugh	1,443	578	75	1,665	600	78
	68.8%	27.6%	3.6%	71.1%	25.6%	3.3%
Fowler	1349	370	123	1,685	430	123
	73.2%	20.1%	6.7%	75.3%	19.2%	5.5%
Fresno	108,889	57,651	4,748	120,729	61,449	4,815
	63.6%	33.7%	2.8%	64.6%	32.9%	2.6%
Huron	599	899	104	628	913	100
	37.4%	56.1%	6.5%	38.3%	55.6%	6.1%

Jurisdiction	2010			2022		
	Single-Family Units	Multifamily Units	Mobile Homes	Single-Family Units	Multifamily Units	Mobile Homes
Fresno County	219,271	81,555	14,705	241,411	87,406	14,695
	69.5%	25.8%	4.7%	70.3%	25.4%	4.3%
Kerman	2,922	804	182	3,614	980	187
	74.8%	20.6%	4.7%	75.6%	20.5%	3.9%
Kingsburg	3,018	853	198	3,323	988	199
	74.2%	21.0%	4.9%	73.7%	21.9%	4.4%
Mendota	1,643	858	55	1,938	891	59
	64.3%	33.6%	2.2%	67.1%	30.9%	2.0%
Orange Cove	1,466	765	0	1,673	817	0
	65.7%	34.3%	0.0%	67.2%	32.8%	0.0%
Parlier	2,464	977	53	2,728	1,093	54
	70.5%	28.0%	1.5%	70.4%	28.2%	1.4%
Reedley	5,083	1,521	263	5,216	1,884	263
	74.0%	22.1%	3.8%	70.8%	25.6%	3.6%
Sanger	5,456	1,548	100	6,095	1,630	101
	76.8%	21.8%	1.4%	77.9%	20.8%	1.3%
San Joaquin	628	249	57	629	250	57
	67.2%	26.7%	6.1%	67.2%	26.7%	6.1%
Selma	5,379	1044	390	5,747	1,101	398
	79.0%	15.3%	5.7%	79.3%	15.2%	5.5%
Unincorporated County	50,486	3,697	6,894	48,013	3,141	6,770
	82.7%	6.1%	11.3%	82.9%	5.4%	11.7%

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

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

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

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

Source: CoStar Group and Economic and Planning Systems,
http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf, 2014.

Housing Tenure

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

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

Table 2-17 Housing Tenure (2020)

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

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

Vacancy Rate

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

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

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

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

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

Housing Conditions

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

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

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

Table 2-19 Age of Housing Stock (2020)

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

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

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

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

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

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

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

Overpayment (Cost Burden)

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

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

Generally, renters tend to be more affected by overpayment than owners, and this trend occurs in all jurisdictions in the county. Although the proportion of owners and renters countywide is fairly comparable, (52.8 percent homeowners and 47.2 percent renters), 52.2 percent of renters are cost burdened compared to 25.0 percent of homeowners. Jurisdictions with proportions of cost-burdened homeowners below the

countywide rate included Clovis, Kingsburg, Firebaugh, Fowler, Coalinga, and unincorporated county. Jurisdictions with cost-burdened renters below the countywide rate include Clovis, Coalinga, Huron, Kerman, Kingsburg, Mendota, San Joaquin, and unincorporated county. Reedley has the highest percentage of overpaying renters (82.1 percent), followed by Fowler (79.8 percent), Fresno (79.4 percent), and Clovis (78.7 percent). In Fresno County, while 62.2 percent of renters are lower-income households, lower-income households comprise approximately 90.0 percent of cost-burdened renters. Data indicates that in almost every jurisdiction, with the exception of unincorporated county, the total number of cost-burdened renters follows a similar trend, where the number of total cost-burdened renters is almost equivalent to the number of cost-burdened, lower-income renters. This trend suggests that the majority of moderate and above moderate-income renters are able to find rental housing at costs below 30 percent of their income. In unincorporated county, while 60.2 percent of renters are lower-income, only 19.3 percent of cost-burdened households are lower-income.

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

Table 2-20, Overpayment by Tenure (2018)

Jurisdiction	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percentage	Households	Overpaying	Percentage	Households	Overpaying	Percentage
Fresno County	Lower income	40,385	24,315	60.2%	89,315	67305	75.4%	129,700	91,620	70.6%
	Total	160,945	40,160	25.0%	143,680	74940	52.2%	304,625	115,100	37.8%
Clovis	Lower income	3,680	2,445	66.4%	6,345	4995	78.7%	10,025	7,440	74.2%
	Total	22,270	5,360	24.1%	14,150	6350	44.9%	36,420	11,710	32.2%
Coalinga	Lower income	545	315	57.8%	1,020	600	58.8%	1,565	915	58.5%
	Total	2,225	445	20.0%	1,920	625	32.6%	4,145	1,070	25.8%
Firebaugh	Lower income	275	160	58.2%	965	620	64.2%	1,240	780	62.9%
	Total	990	180	18.2%	1185	620	52.3%	2,175	800	36.8%
Fowler	Lower income	235	108	46.0%	550	439	79.8%	785	547	69.7%
	Total	1,020	186	18.2%	905	489	54.0%	1,925	675	35.1%
Fresno	Lower income	19,520	12,045	61.7%	55,965	44,425	79.4%	75,485	56,470	74.8%
	Total	77,325	19,395	25.1%	89,430	49,520	55.4%	166,755	68,915	41.3%
Huron	Lower income	295	170	57.6%	1,085	655	60.4%	1,380	825	59.8%
	Total	510	184	36.1%	1,260	655	52.0%	1,770	839	47.4%
Kerman	Lower income	685	530	77.4%	1120	735	65.6%	1,805	1,265	70.1%
	Total	2,050	695	33.9%	1,805	735	40.7%	3,855	1,430	37.1%
Kingsburg	Lower income	590	370	62.7%	710	455	64.1%	1,300	825	63.5%
	Total	2,655	590	22.2%	1,305	459	35.2%	3,960	1,049	26.5%
Mendota	Lower income	470	320	68.1%	1,555	910	58.5%	2025	1230	60.7%
	Total	965	370	38.3%	1,775	910	51.3%	2740	1280	46.7%
Orange Cove	Lower income	610	320	52.5%	1,315	945	71.9%	1,925	1,265	65.7%
	Total	970	340	35.1%	1,415	945	66.8%	2,385	1,285	53.9%
Parlier	Lower income	845	560	66.3%	1,845	1185	64.2%	2,690	1,745	64.9%
	Total	1,700	595	35.0%	2,265	1195	52.8%	3,965	1,790	45.1%
Reedley	Lower income	1,495	990	66.2%	1,900	1560	82.1%	3,395	2,550	75.1%
	Total	4,520	1,340	29.6%	2,680	1700	63.4%	7,200	3,040	42.2%
Sanger	Lower income	1,120	695	62.1%	2,080	1565	75.2%	3,200	2,260	70.6%
	Total	3,930	1,060	27.0%	3,155	1675	53.1%	7,085	2,735	38.6%

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

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

Overcrowding

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

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

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

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

Table 2-21 Overcrowding by Tenure (2020)

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

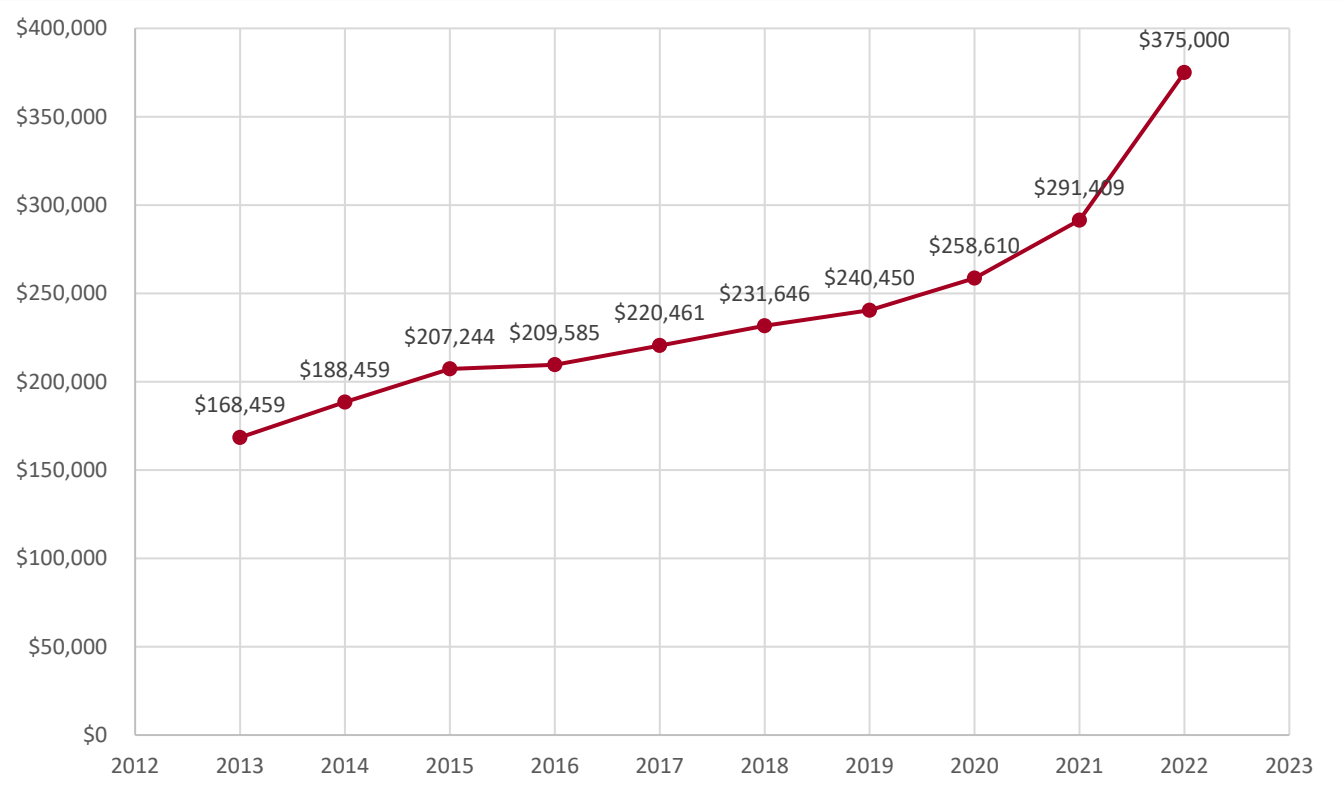
Source: FCOG Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

HOUSING COST AND AFFORDABILITY

Home Price Trends

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

FIGURE 2-6. MEDIAN SALES PRICE FOR FRESNO COUNTY



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

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

Table 2-22 Home Sales Recorded in 2021-22

	2022 Sale Counts	2022	2021	Percentage Change Year to Year
Fresno County	1,135	$400,000	$346,500	15.4%
Clovis	213	$475,000	$415,000	14.5%
Coalinga	25	$290,000	$225,000	28.9%
Firebaugh	13	$305,000	$310,000	-1.6%
Fowler	15	$455,000	$404,750	12.4%
Fresno	685	$389,500	$325,000	19.8%
Huron	3	$155,000	$270,000	-42.6%
Kerman	12	$328,000	$295,000	11.2%
Kingsburg	25	$451,000	$325,000	38.8%
Mendota	2	$193,500	$225,000	-14.0%
Orange Cove	4	$304,500	$120,000	153.8%
Parlier	8	$267,500	$283,500	-5.6%
Reedley	24	$320,000	$305,000	4.9%
San Joaquin	9	$275,000	$220,000	25.0%
Sanger	21	$371,000	$400,000	-7.3%
Selma	17	$300,000	$272,500	10.1%
Unincorporated Fresno County				
Auberry	2	$80,000	$592,500	-86.5%
Biola	2	$175,000	n/a	n/a
Caruthers	5	$41,800	$257,000	62.3%
Friant	14	$50,650	$755,000	-32.9%
Prather	3	$369,000	$505,000	-26.9%
Shaver Lake	13	$700,000	$697,500	0.4%
Squaw Lake	7	$435,000	$271,500	60.2%

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

Rental Trends

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

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

from 72.7 percent of the state average in 2014. Fresno County rents in 2021 were about $300 less than those in the Stockton area, and approximately $156 more than Bakersfield.

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

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

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

Ability to Pay

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

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

Housing is generally affordable in Fresno County in comparison to more urbanized regions and coastal communities. The median home sale price countywide would be affordable to a four-person household earning the median income of $80,300, as shown in **Table 2-24**. Even low- and very low-income households can afford the median priced home in many jurisdictions and unincorporated communities in the county. For example, a low-income four-person household making $62,300 per year could afford an estimated maximum purchase price of $290,133. Based on the median home sale prices previously reported in **Table 2-22**, a household earning this income could afford the median home sale price in Coalinga, Mendota, Parlier, and the unincorporated county. It should be noted however, that the home price survey reported in **Table 2-22** does not distinguish between number of bedrooms and single-family, condominium units, or mobile homes. Therefore, the lower purchase prices may include mobile

home stock, which is generally priced lower than traditional single-family units, and may not be appropriate for families of four without overcrowding.

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

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

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

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

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

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

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

As shown in **Table 2-24**, a three-person household classified as low-income with an annual income of $56,100 could afford to pay $1,403 monthly gross rent (including utilities). As shown in **Table 2-25**, the 2022 FMR for a two-bedroom unit in Fresno County is $1,137. Therefore, a low-income, three-person household at the middle of

the income range can afford to rent a two-bedroom unit at the FMR level. A moderate-income, three-person household with an income of $86,700 could afford to pay $2,168 in rent without overpaying. This is enough to pay the FMR for a four-bedroom apartment ($1,847). This data indicates that although rents in Fresno County are generally lower than in other regions, lower-income households may experience barriers to finding affordable housing unless the units are subsidized, or housing choice vouchers are available and accepted.

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

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

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

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

SPECIAL NEEDS

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

Senior Population

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

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

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

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

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

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

Table 2-27 Senior Households by Tenure (2020)

Jurisdiction		All Households			Senior Households			
		Total Households	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Percentage of Senior Households of Total Households
Fresno County	Number	310,097	166,420	143,677	71,240	50,837	20,403	23.0%
	Percentage	100%	53.7%	46.3%	100%	71.4%	28.6%	
Clovis	Number	37,726	24,548	13,178	8,782	6,538	2,244	23.3%
	Percent	100%	65.1%	34.9%	100%	74.4%	25.6%	
Coalinga	Number	4,552	2,639	1,913	908	689	219	19.9%
	Percentage	100.0%	58.0%	42.0%	100.0%	75.9%	24.1%	
Firebaugh	Number	2,041	953	1088	456	240	216	22.3%
	Percentage	100%	46.69%	53.3%	100%	52.6%	47.4%	
Fowler	Number	2,035	1087	948	545	312	233	26.8%
	Percentage	100.0%	53.4%	46.6%	100.0%	57.2%	42.8%	
Fresno	Number	170,137	79,697	90,440	36,176	23,909	12,267	21.3%
	Percentage	100%	46.8%	53.2%	100.0%	66.1%	33.9%	
Huron	Number	1,874	392	1,482	217	21	196	11.6%
	Percentage	100%	20.9%	79.1%	100.0%	9.7%	90.3%	
Kerman	Number	4,113	2,146	1,967	807	552	255	19.6%
	Percentage	100%	52.2%	47.8%	100.0%	68.4%	31.6%	
Kingsburg	Number	3,754	2,431	1,323	794	589	205	21.2%
	Percentage	100%	64.8%	35.2%	100.0%	74.2%	25.8%	
Mendota	Number	2,838	1,347	1,491	419	233	186	14.8%
	Percentage	100%	47.5%	52.5%	100.0%	55.6%	44.4%	
Orange Cove	Number	2,682	1031	1,651	510	260	250	19.0%
	Percentage	100%	38.4%	61.6%	100.0%	51.0%	49.0%	
Parlier	Number	3,875	1,638	2,237	712	353	359	18.4%
	Percentage	100%	42.3%	57.7%	100.0%	49.6%	50.4%	
Reedley	Number	7,030	4,084	2,946	1,450	1056	394	20.6%
	Percentage	100%	58.1%	41.9%	100.0%	72.8%	27.2%	
Sanger	Number	7,419	4,353	3,066	1,745	1303	442	23.5%
	Percentage	100%	58.7%	41.3%	100.0%	74.7%	25.3%	

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

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

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

Table 2-28 Seniors with Disabilities (2020)

Jurisdiction	Population 65 years and over		
	Total	With a Disability	Percentage with a Disability
Fresno County	118,595	49,317	41.6%
Clovis	14,421	5,430	37.7%
Coalinga	1,608	820	51.0%
Firebaugh	790	270	34.2%
Fowler	945	485	51.3%
Fresno	59,357	26,426	44.5%
Huron	493	177	35.9%
Kerman	1,430	619	43.3%
Kingsburg	1,452	638	43.9%
Mendota	837	246	29.4%
Orange Cove	749	305	40.7%
Parlier	1,285	490	38.1%
Reedley	2,525	1025	40.6%
Sanger	2,527	1,106	43.8%
San Joaquin	236	31	13.1%
Selma	2,607	1118	42.9%
Unincorporated County	27,333	10,131	37.1%

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

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

The Fresno County Senior Resource Center operates a program, Adult Protective Services, which assists both disabled adults and seniors with all requests for assistance. The Fresno County Human Services System, Department of Adult Services, also provides housing and basic needs assistance to elderly persons. Low-income elderly persons

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

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

Large Households

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

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

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

Table 2-29 Large Households by Tenure (2020)

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

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

Single Female-Headed Households

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

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

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

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

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

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

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

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

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

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

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

Persons with Disabilities

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

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

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

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

According to the 2016-2020 ACS 5-Year Estimates, 12.9 percent of the population countywide age five and over is living with one or more disabilities.

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

Table 2-32 Persons with a Disability (2020)

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

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

Table 2-33 Disability by Type (2020)

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

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

Developmental Disabilities

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

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

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

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

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

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

Licensed Care Facilities

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

Homeless

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 2-36 Estimated Number of Homeless Persons by Jurisdiction

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

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

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

** *Based on actual 2022 PIT counts.*

According to the FMCoC, there are several emergency shelters for homeless individuals. The majority of those shelters are in the city of Fresno. **Table 2-37, Bed Inventory by Program Type, Fresno County and Madera County (2022)**, shows the number of beds and units available during the last week of February 23, 2022 dedicated to serving homeless persons, per HUD's definition. There were a total of 5,101 units available to the homeless in Fresno County and Madera County. Typically, the county's smaller cities and communities form alliances with agencies and organizations in the city of Fresno and encourage homeless persons to seek assistance in the city of Fresno where services are most available.

Table 2-37 Bed Inventory by Program Type, Fresno County and Madera County (2022)

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

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

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 in the city of Fresno. There is one 18-bed transitional housing project in the city of Clovis and one 17-bed transitional housing project in the unincorporated county. Both are run by the Marjaree Mason Center and are targeted towards single females with children and victims of domestic violence. Additionally, the City of Reedley has an 18-person temporary emergency housing facility within an existing two-story single family residence.

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

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

Farmworkers

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

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

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

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

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

Determining the number of farmworkers in a region is difficult due to the variability of the definitions used by government agencies and other characteristics of the farming industry, such seasonal workers who migrate from place to place. The estimated number of farmworkers in Fresno County ranges from 37,966[1] (ACS, 2012) to 94,039 (UC Giannini Foundation of Agricultural Economics, 2012).[2]

The USDA Census of Agriculture reported 2,540 farms with a total of 37,819 workers in Fresno County (see **Table 2-38, Farmworkers in Fresno County by Days Worked [2017]**). The majority of the farmworkers were seasonal, working fewer than 150 days per year.

Table 2-38 Farmworkers in Fresno County by Days Worked (2017)

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

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

[1] U.S. Census Bureau, 2008-2012 American Community SurveyACS, 2012.
[2] UC Giannini Foundation of Agricultural Economics, 2012.

Another data source to consider is the ACS. The ACS is a national survey that uses a series of monthly samples to produce annual estimates for the same area surveyed. The 2016-2020 5-Year Estimates by ACS (**Table 2-39, Estimated Farmworkers**) provides information on agriculture, forestry, fishing and hunting, and mining employment by jurisdiction. Although not all of these workers are farmworkers, it can provide an estimate. This category makes up a significant percentage of employment in Huron, Mendota, Orange Cove, San Joaquin, and Firebaugh. Huron has the highest percentage at 63.6 percent. Given the seasonal and transient nature of the farmworker community, the ACS data is likely an underestimate of the actual farmworker population.

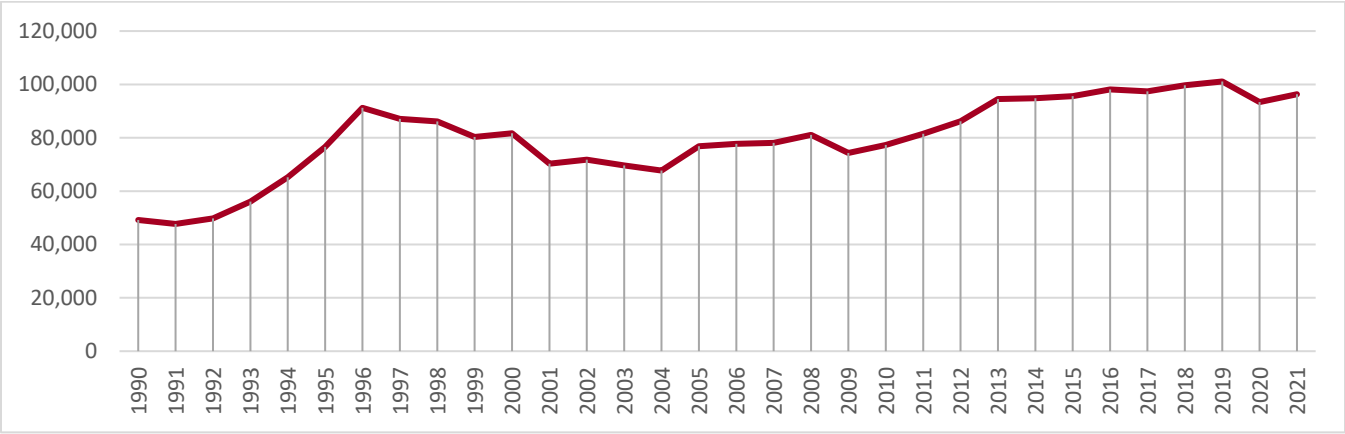
Table 2-39 Estimated Farmworkers (2020)

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

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

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

FIGURE 2-7. FARM EMPLOYMENT, FRESNO COUNTY

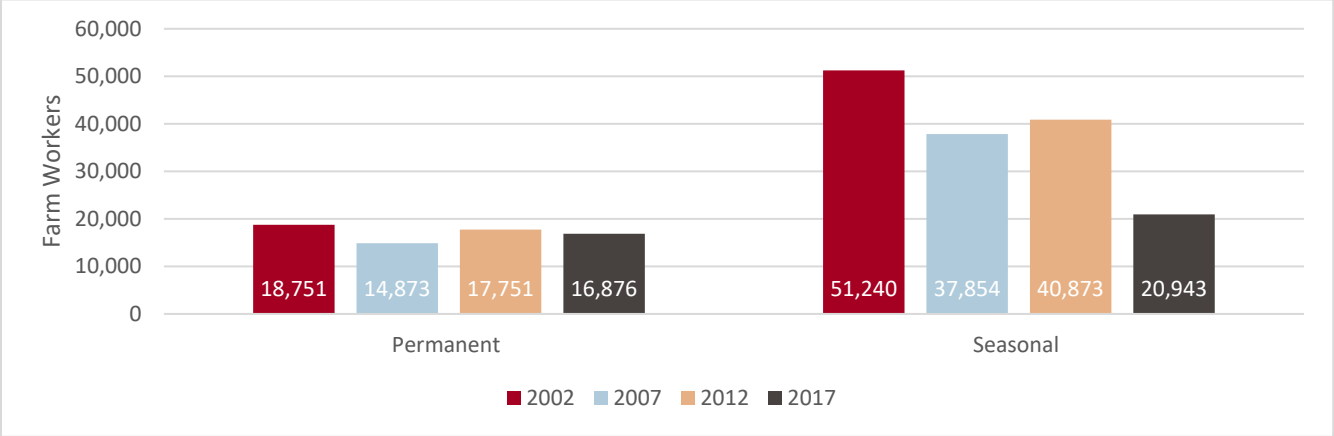


Source: CA Employment Development Department (EDD) Labor Market Information, 2022.

Looking at the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Fresno County has decreased slightly from 2002 to 2017, decreasing from 18,751 farmworkers to 16,876 farmworkers. However, there was a slight increase from 2007 to 2012, showing an increase from 14,873 farmworkers to 17,751 farmworkers. The seasonal number has also decreased from 51,240 in 2002 to 20,943 in 2017 (**Figure 2.8, Farm Labor in Fresno County**).

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

FIGURE 2.8 FARM LABOR IN FRESNO COUNTY



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

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

Seasonal Farmworker Housing

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

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

Transportation

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

Migrant Workers

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

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

According to the California Department of Education California Longitudinal Pupil Achievement Data System (CALPADS), there were about 5,902 migrant students throughout Fresno County. While these estimates are at the

school district level (students can live in one City and attend a school located in a different City), the data shows that the vast majority of migrant students for 2020-2021 school year are within the City of Fresno where many services and farmworker housing in the county takes place. Typically, farmworker positions, unless they own the business, do not pay well and thus may have trouble finding adequate housing in the county.

Since 2016, the migrant worker student population in Fresno County has fluctuated. The City's with the consistent number of enrolled migrant labor students are the City of Fresno, Reedley, Mendota, Selma and the Unincorporated City of Caruthers. Overall, for Fresno County as a whole, the migrant worker student population increased by approximately 1,122 students from the 2016-17 school year to the 2020-21 school year, which identifies a need for farmworker housing and resources. (**Table 2-40, Migrant Student Population**).

Table 2-40 Migrant Worker Student Population

Geography	School District	2016-17	2017-18	2018-19	2019-20	2020-21
Coalinga and Huron	Coalinga/Huron	144	203	159	154	171
Clovis	Clovis Unified	51	51	49	44	43
Firebaugh	Firebaugh-Las Delta Unified	235	344	334	313	272
Fowler	Fowler Unified	25	30	32	20	13
Fresno (City)	American Union	No data available				
	Fresno County Office of Education	32	22	39	32	33
	Fresno Unified	725	867	850	713	918
	Monroe Elementary	41	43	33	25	22
	Orange Center	1139	1289	1392	1481	1607
	Pacific Union Elementary	No data available				
	Washington Colony Elementary	No data available				
	Washington Unified	155	175	189	203	218
	Washington Union High	No data available				
	West Fresno Elementary	No data available				
	West Park Elementary	14	19	17	15	13
	Central Unified	208	179	172	153	164
San Joaquin	Golden Plains Unified	106	126	93	120	83
Kerman	Kerman Unified	248	216	208	260	247
Reedley	Kings Canyon Joint Unified	406	469	451	594	563
Kingsburg	Kingsburg Elementary Charter	No data available				
	Kingsburg Joint Union High	No data available				
	Clay Joint Elementary	No data available				
	Las Deltas Elementary	No data available				

Geography	School District	2016-17	2017-18	2018-19	2019-20	2020-21
Mendota	Mendota	331	253	323	464	626
Parlier	Parlier Unified	361	311	445	415	395
Sanger	Sanger Unified	67	47	38	39	30
Selma	Selma Unified	389	386	384	395	398
Unincorporated Fresno County	Total Unincorporated County school districts	227	206	164	203	303
Barrel Union	*Burrel Union Elementary*	*No data available*				*12*
Big Creek	*Big Creek Elementary*	*No data available*				
Caruthers	*Caruthers Unified*	*113*	*122*	*91*	*119*	*182*
Laton Joint	*Laton Joint Unified*	*21*	*20*	*17*	*21*	*21*
Auberry	*Pine Ridge*	*No data available*				
Raisin City	*Raisin City Elementary*	*26*	*17*	*18*	*24*	*58*
Riverdale	*Riverdale Joint Unified*	*67*	*47*	*38*	*39*	*30*
Prather	*Sierra Unified*	*No data available*				
Five Points	*Westside Elementary*	*No data available*				*12*
Total All Schools		***4,780***	***5,061***	***5,185***	***5,445***	***5,902***

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

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

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the State and the Central Valley. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents may not be aware of their rights or may be wary to engage due to immigration status concerns. Regionwide and for Fresno County overall, the proportion of residents five years and older with limited English proficiency is 10.1 percent. The cities with the highest percent of limited English-speaking household were Mendota (51.9 percent), Huron (49.3 percent), San Joaquin (47.4 percent), and Firebaugh (43.9 percent). Both Firebaugh and Huron were also identified as having an over-representation of very low-income households. (**Table 2-41, Limited English-Speaking Households**).

Table 2-41 Limited English-Speaking Households

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

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

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

Income

According to the 2015-2019 ACS, the annual median income for the agriculture, forestry, fishing, and hunting category, was $30,596 per individual. This income for a one or two person households, would fall into the very low-income category (see **Table 2-42, Resources for Farmworkers**).

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

Resources

Table 2-42 Resources for Farmworkers

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

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

Source: Fresno County Resource List, 2023.

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

Extremely Low-Income Households

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

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

As shown in **Table 2-43, Extremely Low-Income Households by Tenure (2018),** an estimated 13.3 percent of households in Fresno County in 2018 were considered extremely low income. Some jurisdictions have very high rates of extremely low-income households, including San Joaquin (34.8 percent), Huron (30.9 percent), Parlier (26.6 percent), and Orange Cove (26.3 percent). Clovis and Unincorporated Fresno County has the lowest percentages of extremely low-income households (8.9 and 7.0 percent). Typically, extremely low-income households are renters, at 80.0 percent of extremely low-income households countywide, and only 20.0 percent own their homes.

Table 2-43 Extremely Low-Income Households by Tenure (2018)

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

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

Extremely low-income households face a higher incidence of housing problems. This population is at the highest risk of displacement, overpayment, and overcrowding and typically face the most barriers in accessing decent, safe, and affordable housing. There are four housing problems reviewed to determine at-risk extremely low-income populations: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent.

INVENTORY OF AFFORDABLE RENTAL HOUSING AND AT-RISK STATUS

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

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

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

Preservation Options for At-Risk Properties

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

Acquisition and Rehabilitation

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

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

Replacement (New Construction)

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

Rent Subsidy

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

Qualified Entities

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

Under Government Code Section 65863.11, owners of federally assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units. Qualified

entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. **Table 2-44, Quantified Entities**, 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 2-44 Qualified Entities (2022)

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

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

3 REGIONAL ASSESSMENT OF FAIR HOUSING

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

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

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

OUTREACH

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

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

Consultations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Stakeholder Focus Group Workshops

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

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

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

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

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

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

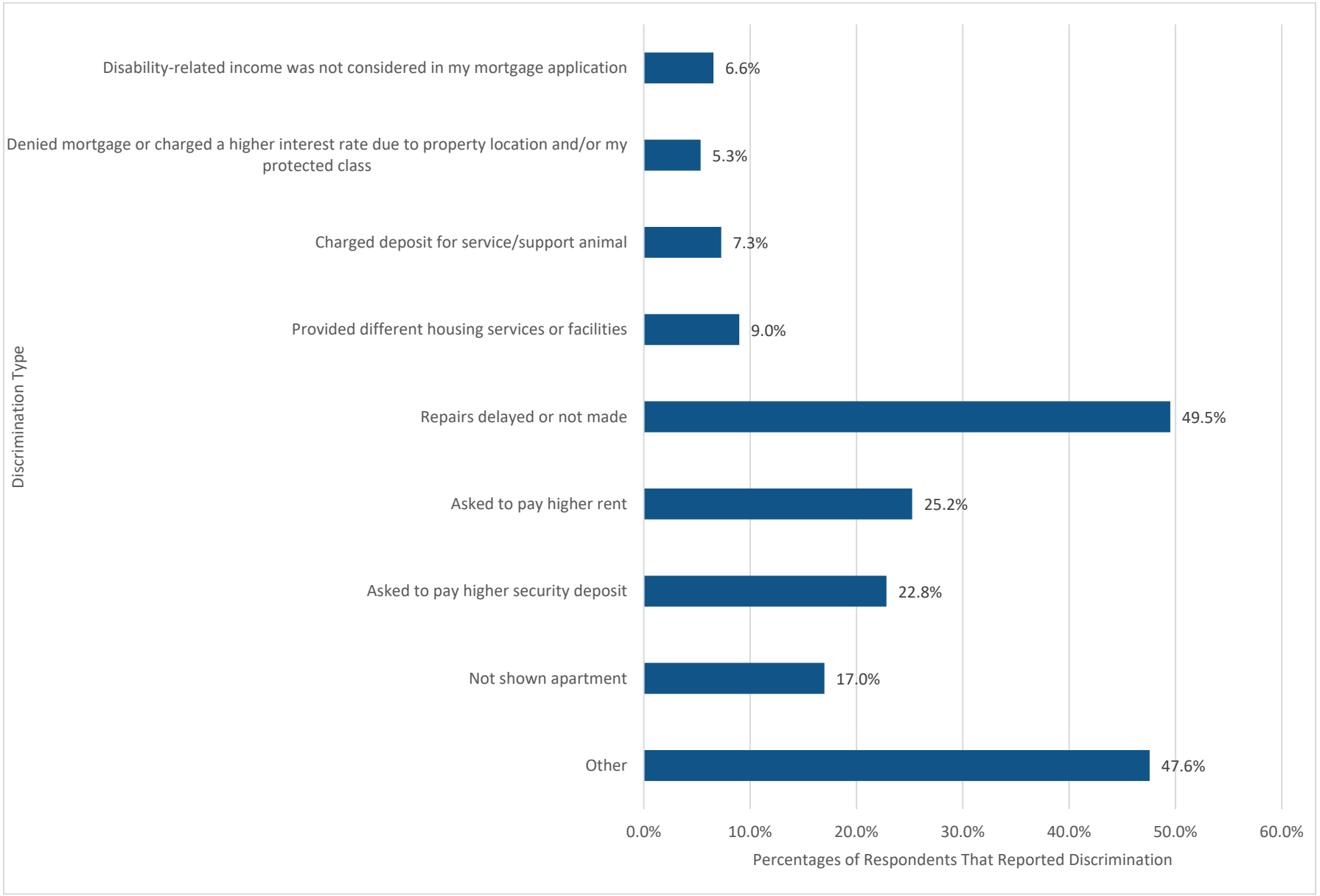
FCOG Transportation Needs Survey

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

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

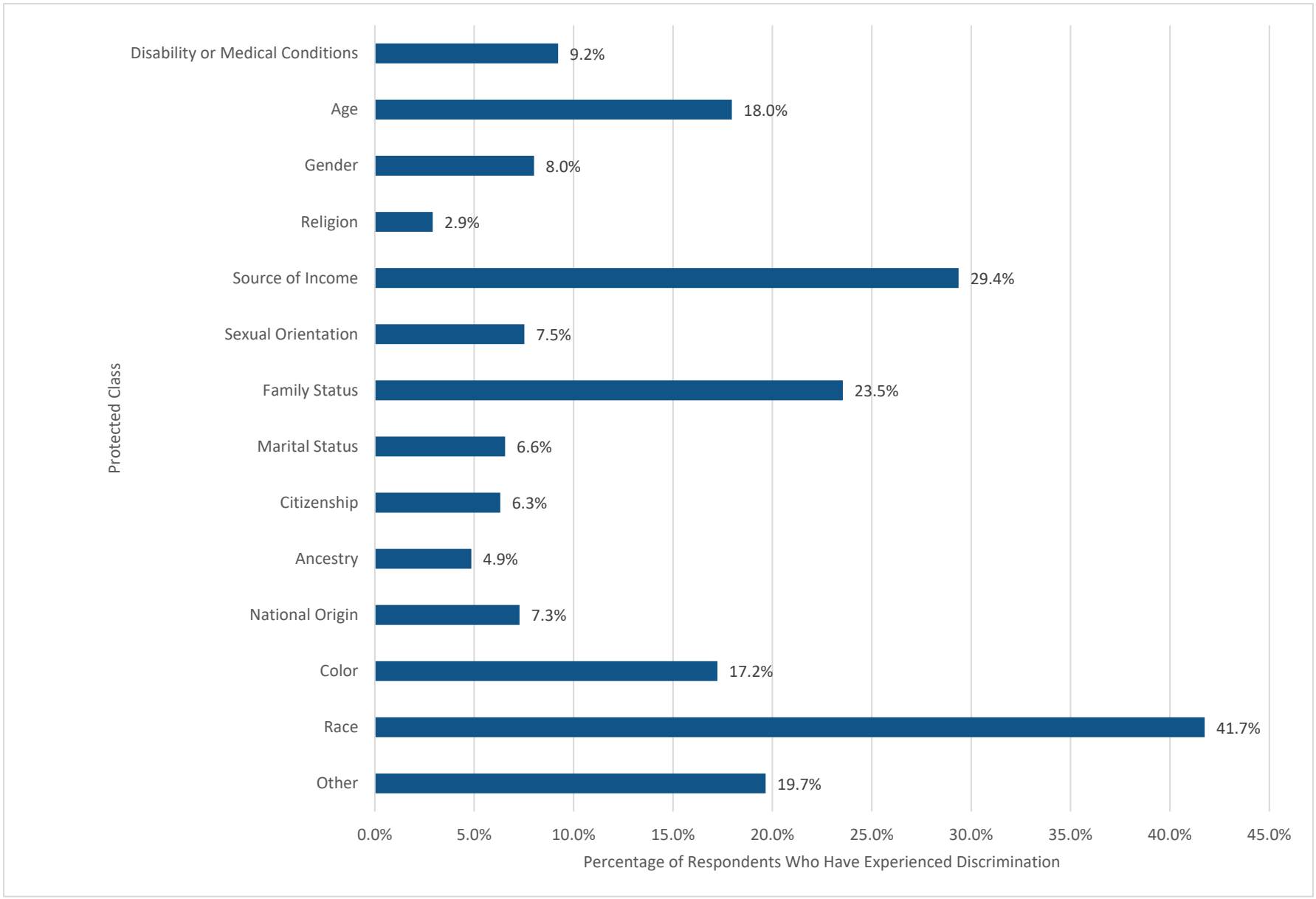
Approximately 89.0 percent of survey respondents reported that they had not experienced any type of housing discrimination. However, of those that had experienced discrimination, the most prominent issue reported was requests for repairs being delayed or ignored (47.5 percent), followed by paying higher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

FIGURE 3-1 DISCRIMINATION EXPERIENCED IN HOUSING



Source: FCOG Travel Survey, October 2022.

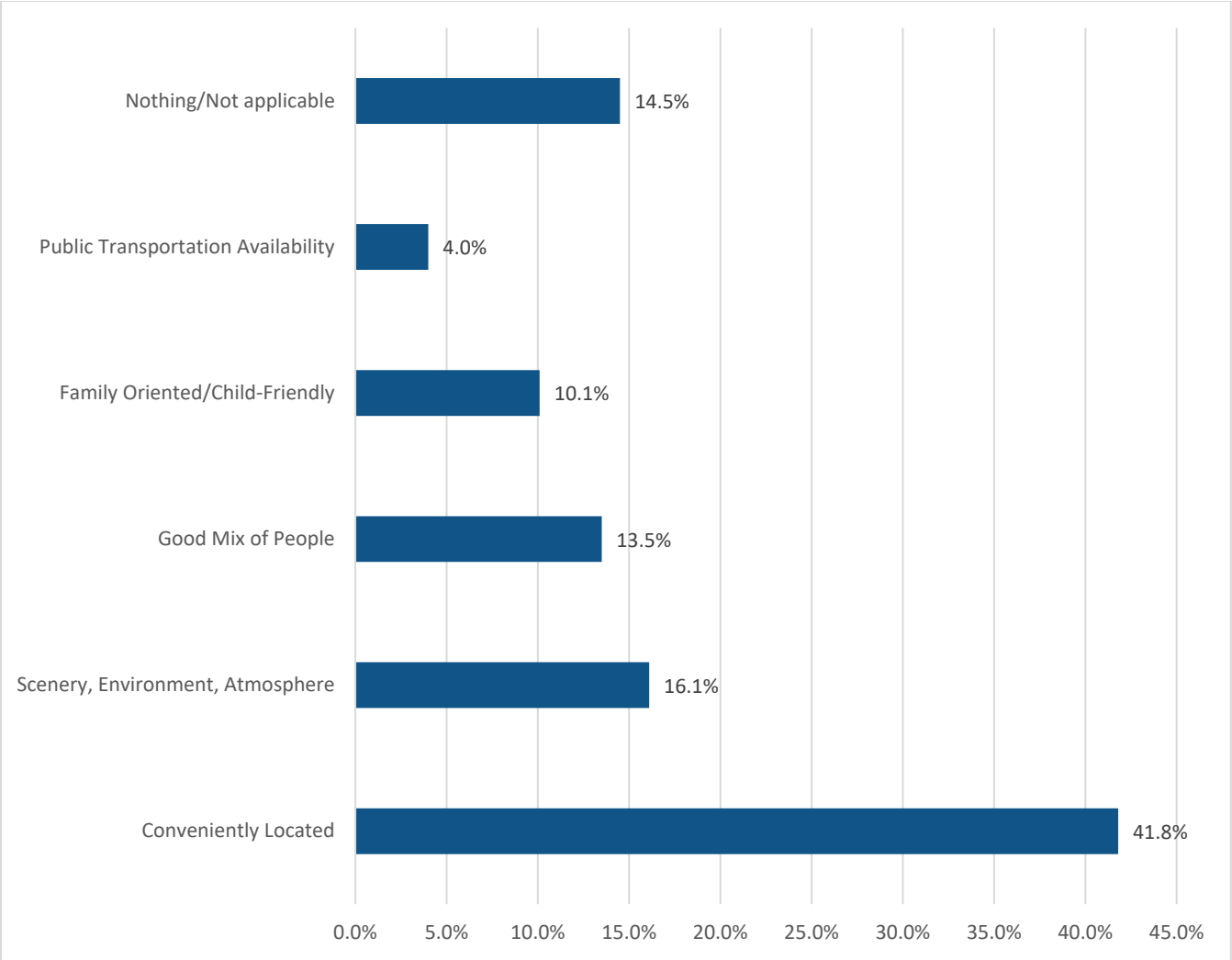
FIGURE 3-2 DISCRIMINATION BASIS



Source: FCOG Travel Survey, October 2022

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

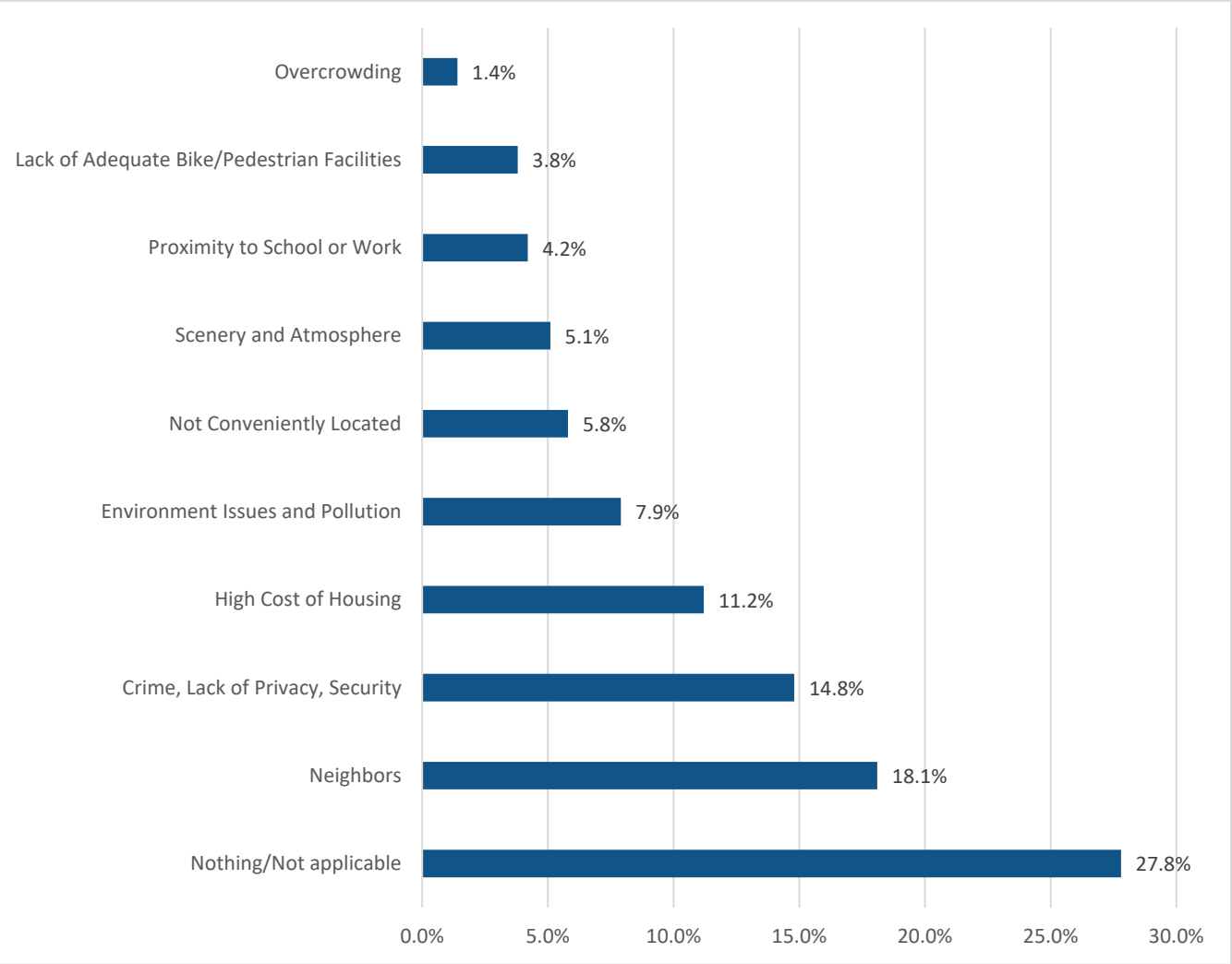
FIGURE 3-3 MOST-LIKED FEATURE OF CURRENT NEIGHBORHOOD



Source: FCOG Travel Survey, October 2022.

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

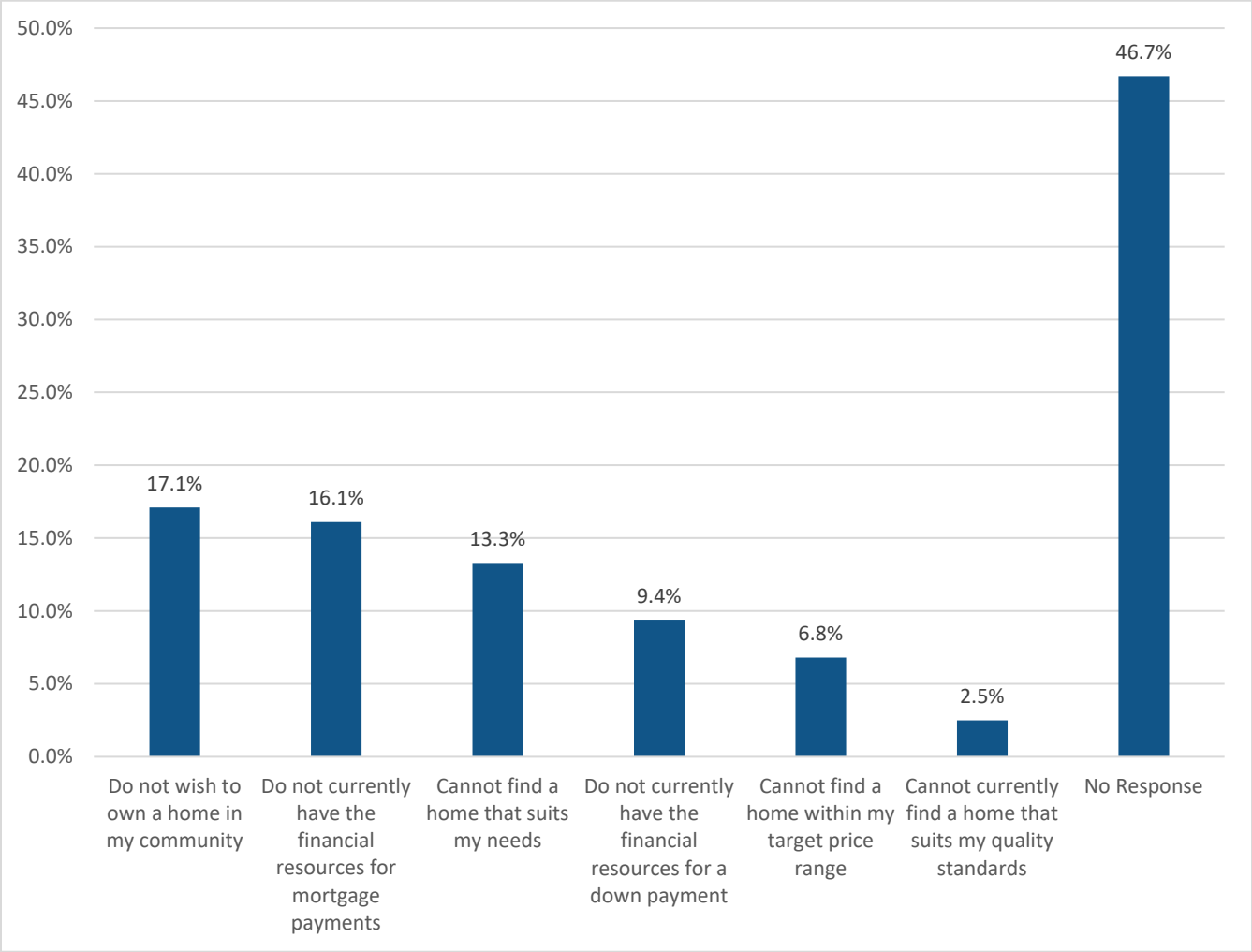
FIGURE 3-4 LEAST-LIKED FEATURE OF CURRENT NEIGHBORHOOD



Source: FCOG Travel Survey, October 2022.

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

FIGURE 3-5 BARRIERS PREVENTING HOMEOWNERSHIP



Source: FCOG Travel Survey, October 2022.

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

Public Comments

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

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

FAIR HOUSING ISSUES

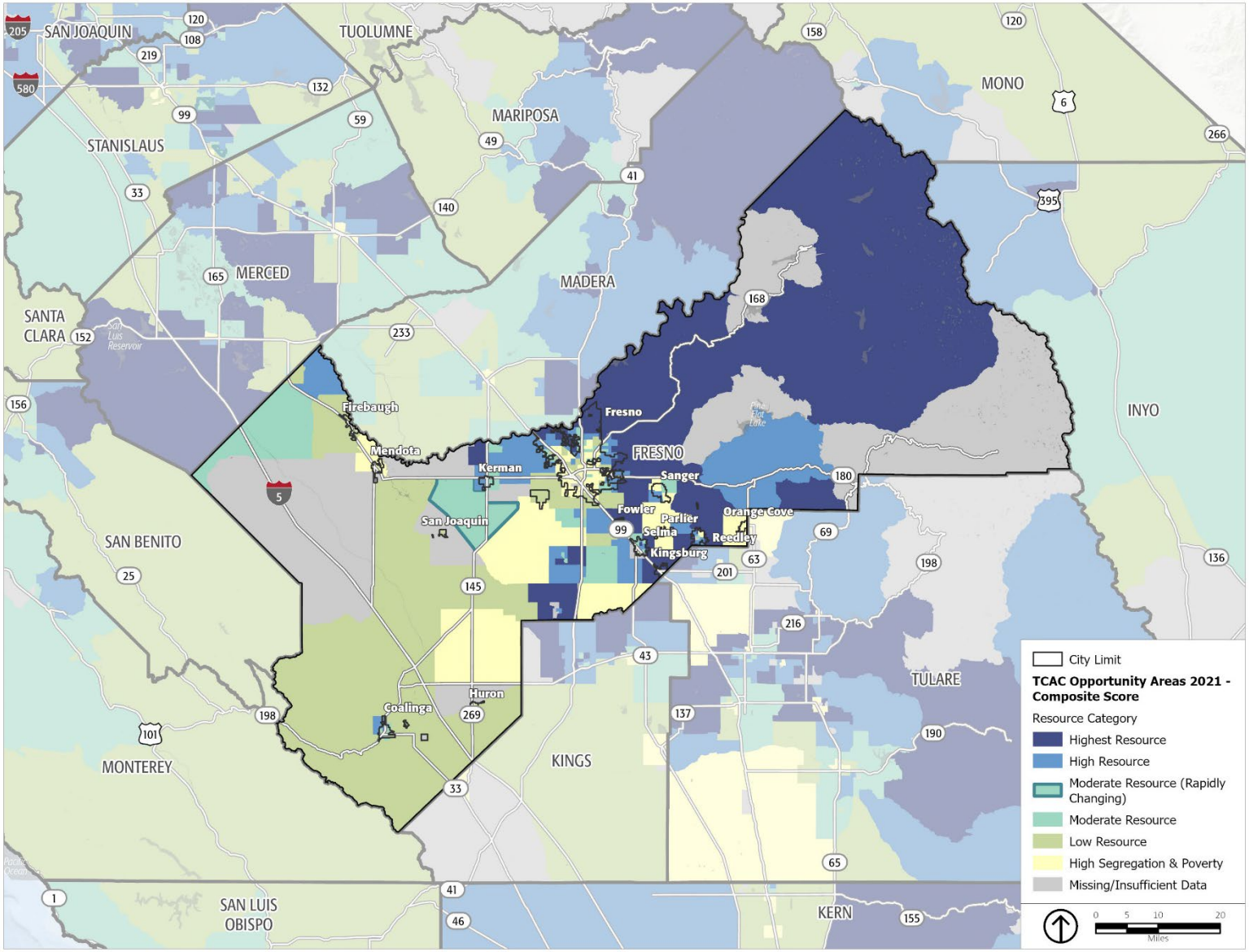
Since 2017, the California Tax Credit Allocation Committee (TCAC) and Department of Housing and Community Development (HCD) have developed annual maps of access to resources such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and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

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

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

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

FIGURE 3-6 REGIONAL TCAC/HCD OPPORTUNITY AREAS



Source: TCAC/HCD, 2021

Patterns of Integration and Segregation

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

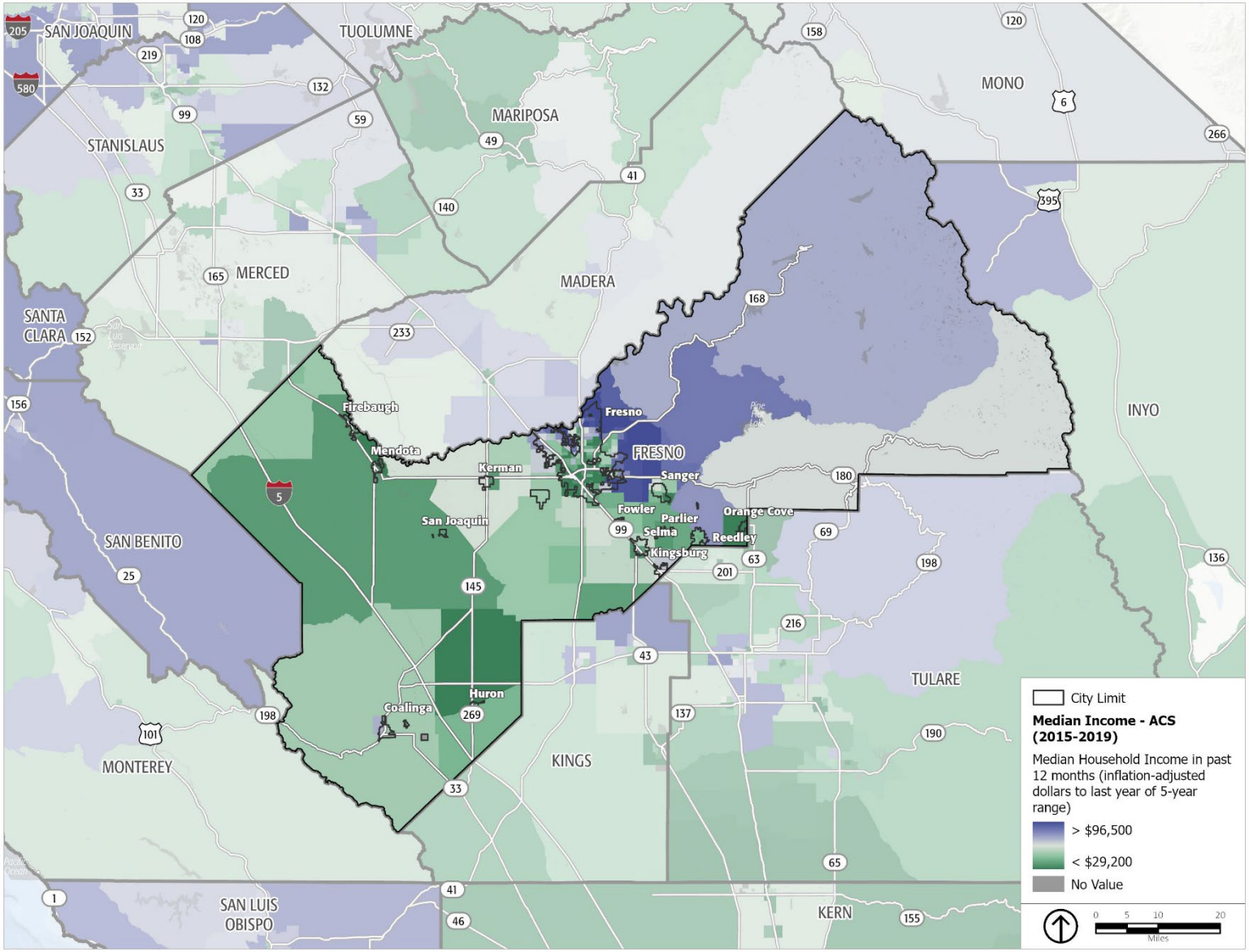
As identified in the previous discussion, a large portion of the City of Fresno; the rural area around the unincorporated community of Raisin City; a rural and agricultural tract north of Huron and one east of the Riverdale unincorporated community; the unincorporated area between, and including tracts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

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

Income Distribution

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

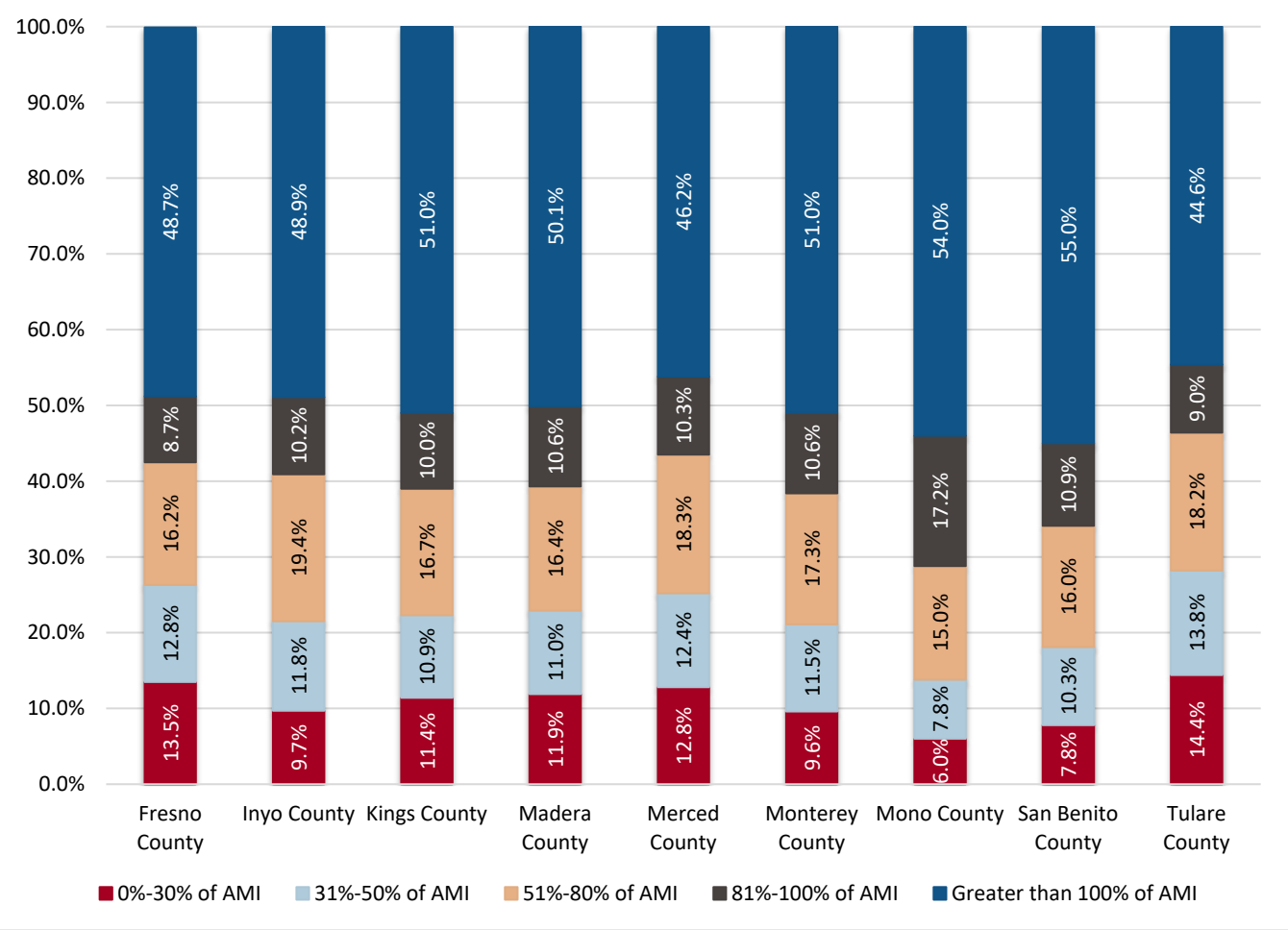
FIGURE 3-7 INCOME PATTERNS IN THE REGION



Source: 2015-2019 ACS

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

FIGURE 3-8 REGIONAL MEDIAN INCOMES



Source: 2016 – 2020 ACS

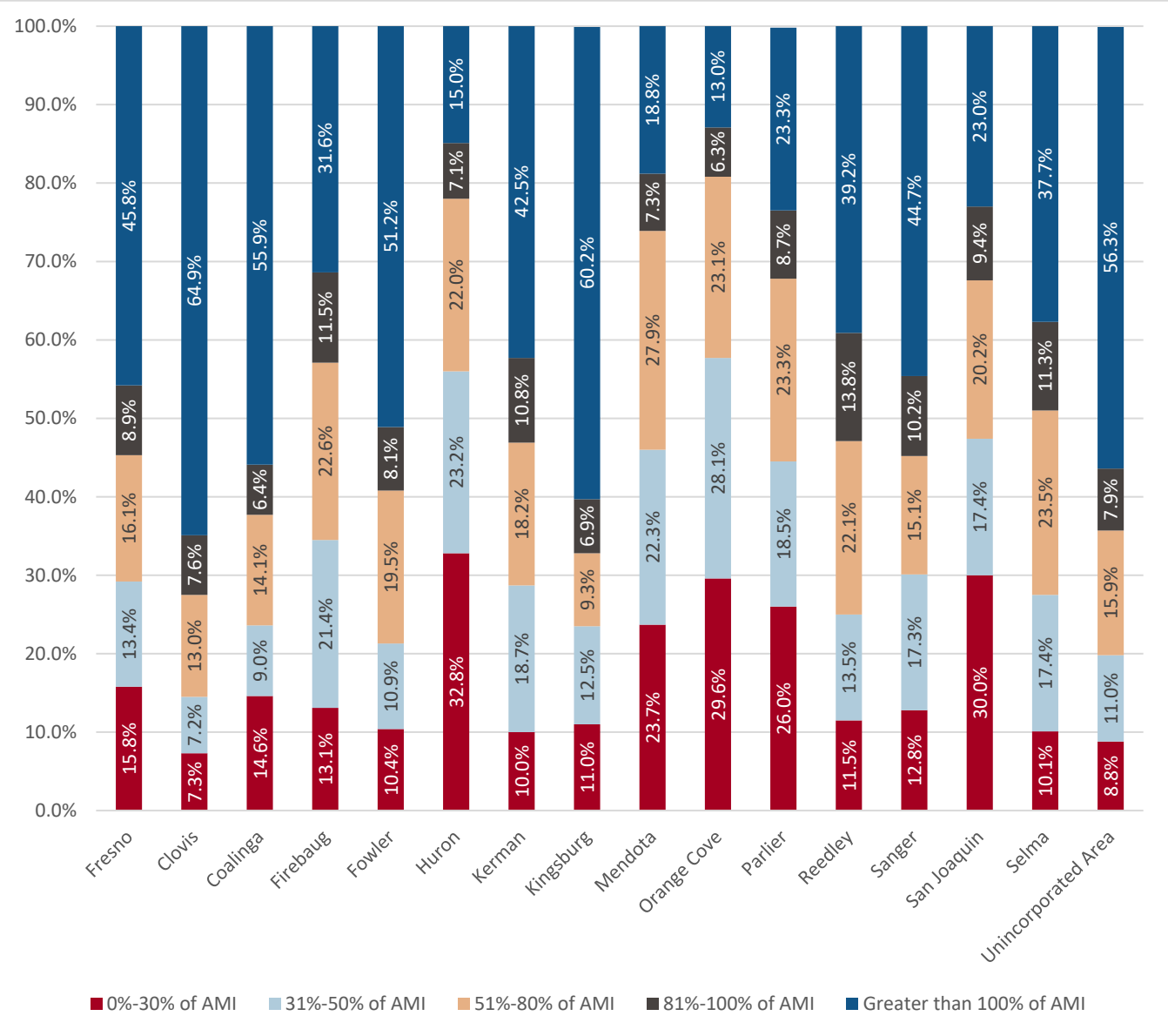
Throughout the region, the highest median income is often found in medium-density urban areas, outside of the central core of the cities in the suburban residential developments, as is the pattern in the incorporated cities of Fresno and Clovis in Fresno County, and Visalia and Tulare in Tulare County,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

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

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

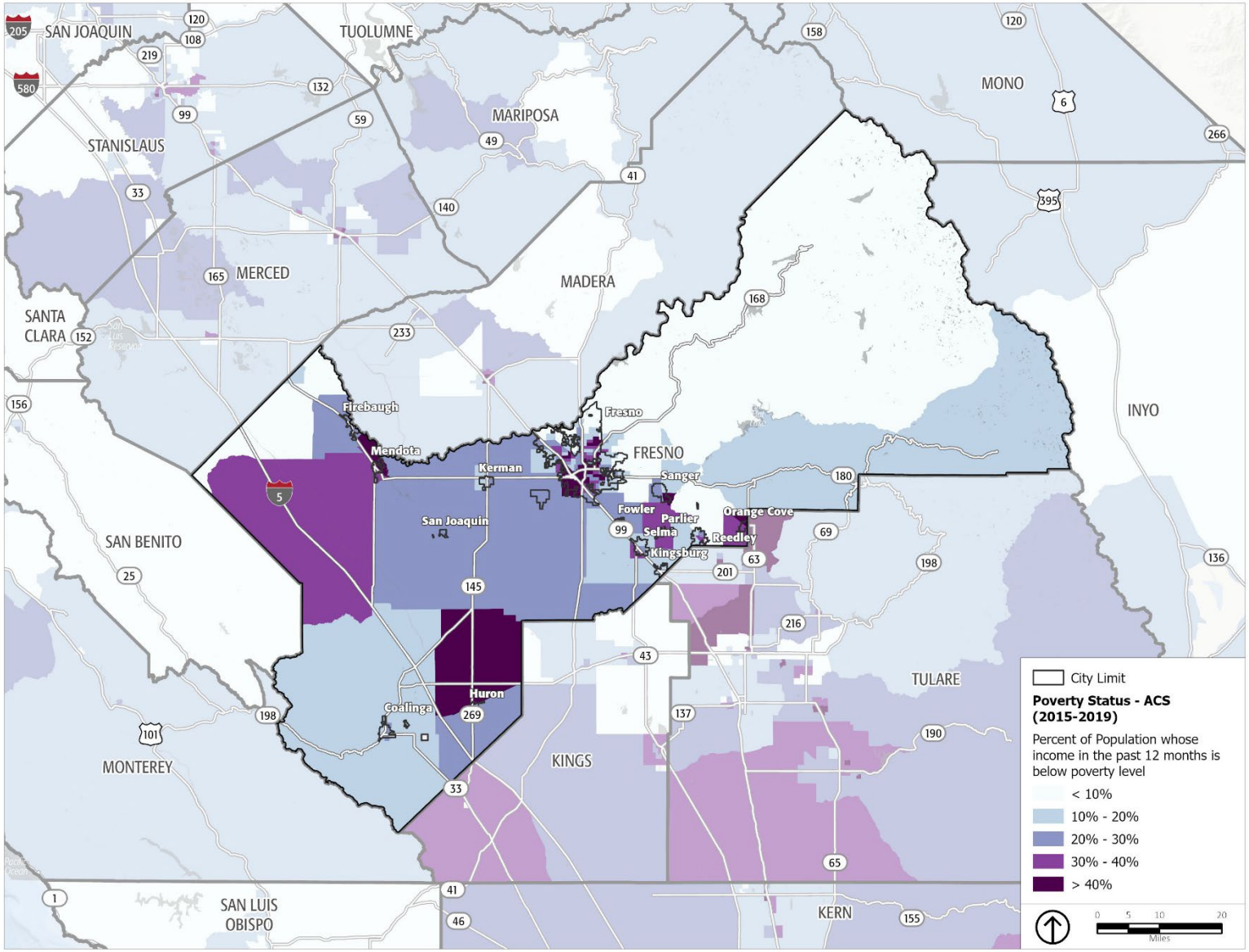
As shown in **Figure 3-9, Income Groups within Fresno County Jurisdictions,** over half of the households in the cities of Huron and Orange Cove have incomes falling into the extremely low- and very low-income categories. In the cities of Mendota and San Joaquin, just over 46.0 percent of total median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

FIGURE 3-9 INCOME GROUPS WITHIN Fresno County Jurisdictions



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

FIGURE 3-10 REGIONAL POVERTY RATES



Source: 2015-2019 ACS

Racial and Ethnic Characteristics

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

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

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

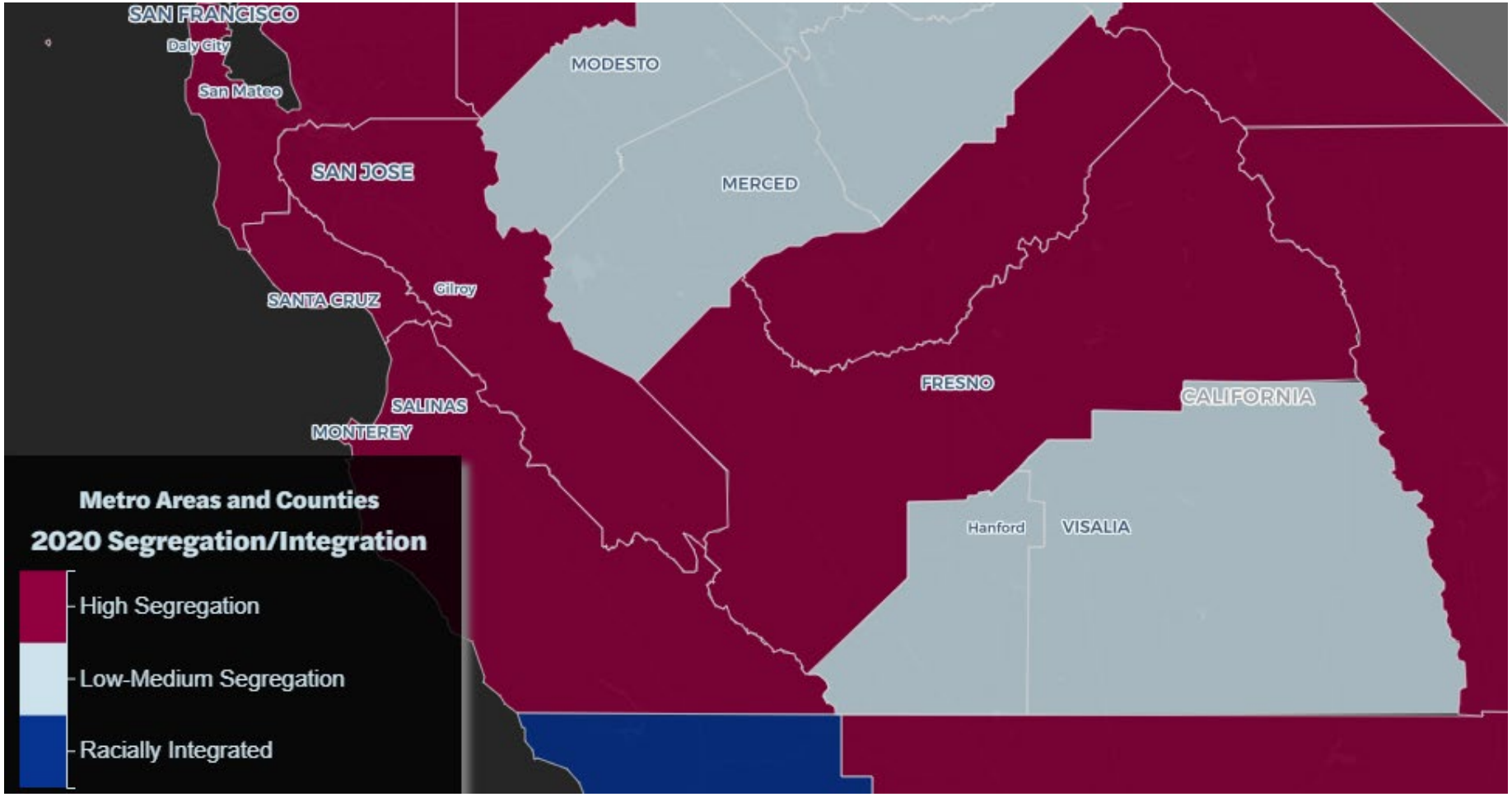
[2] Othering and Belonging Institute, 2022, "Technical Appendix" in *The Roots of Structural Racism Project,* accessed October 5, 2022. https://belonging.berkeley.edu/technical-appendix.

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

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

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

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

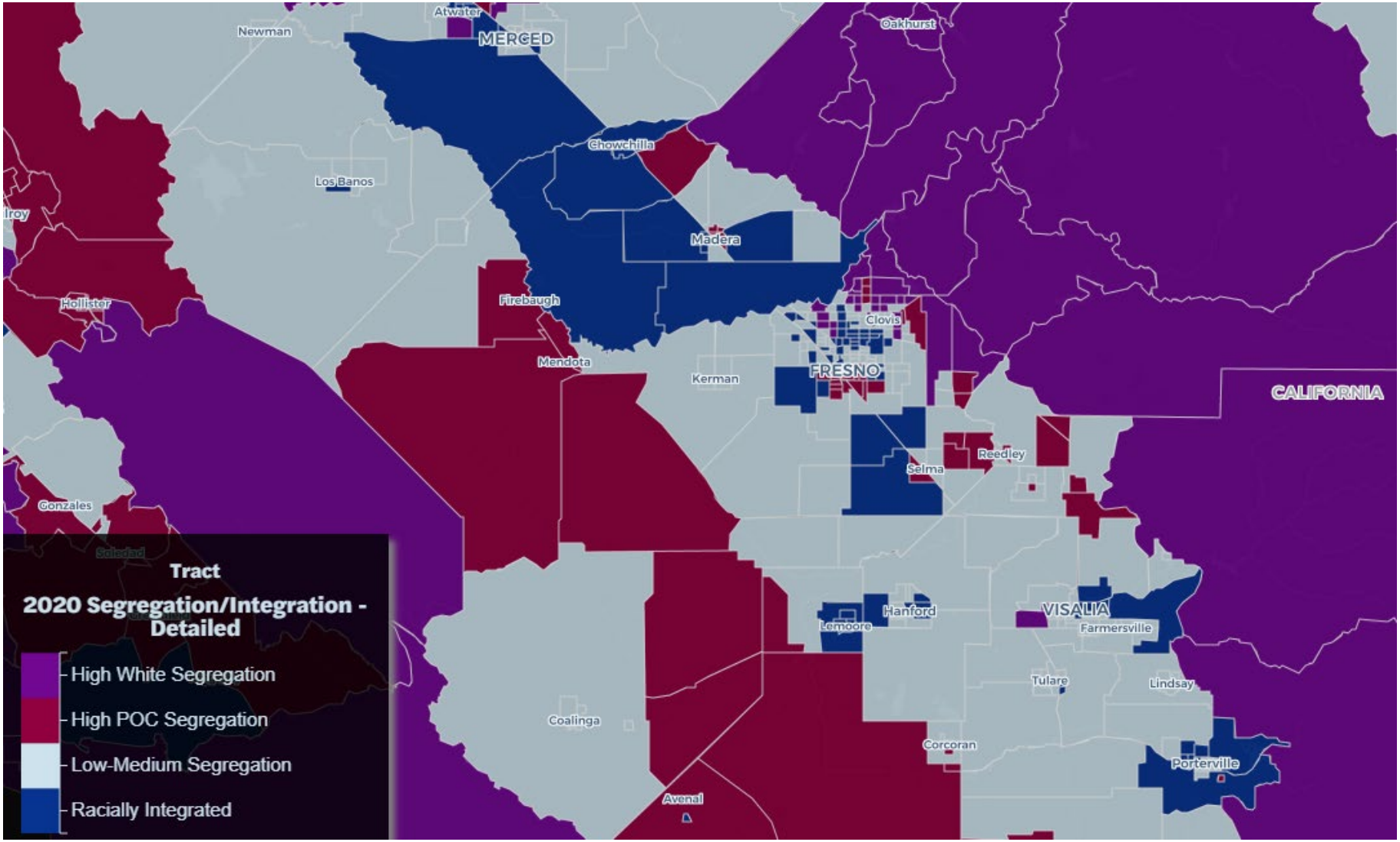


Source: Othering and Belonging Institute, 2020

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

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

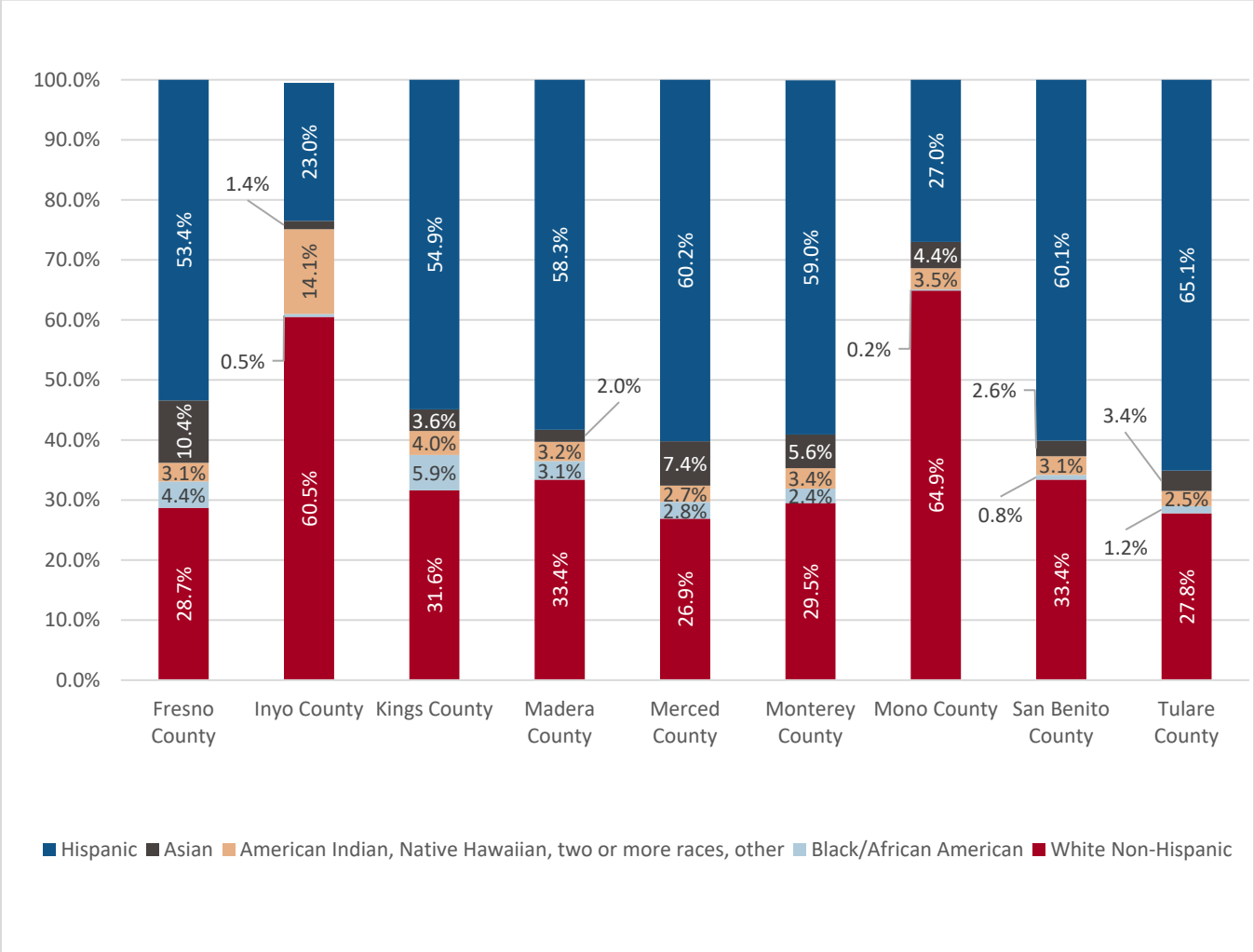
FIGURE 3-12 RACIAL AND ETHNIC DIVERGENCE, FRESNO COUNTY REGION



Source: Othering and Belonging Institute, 2020

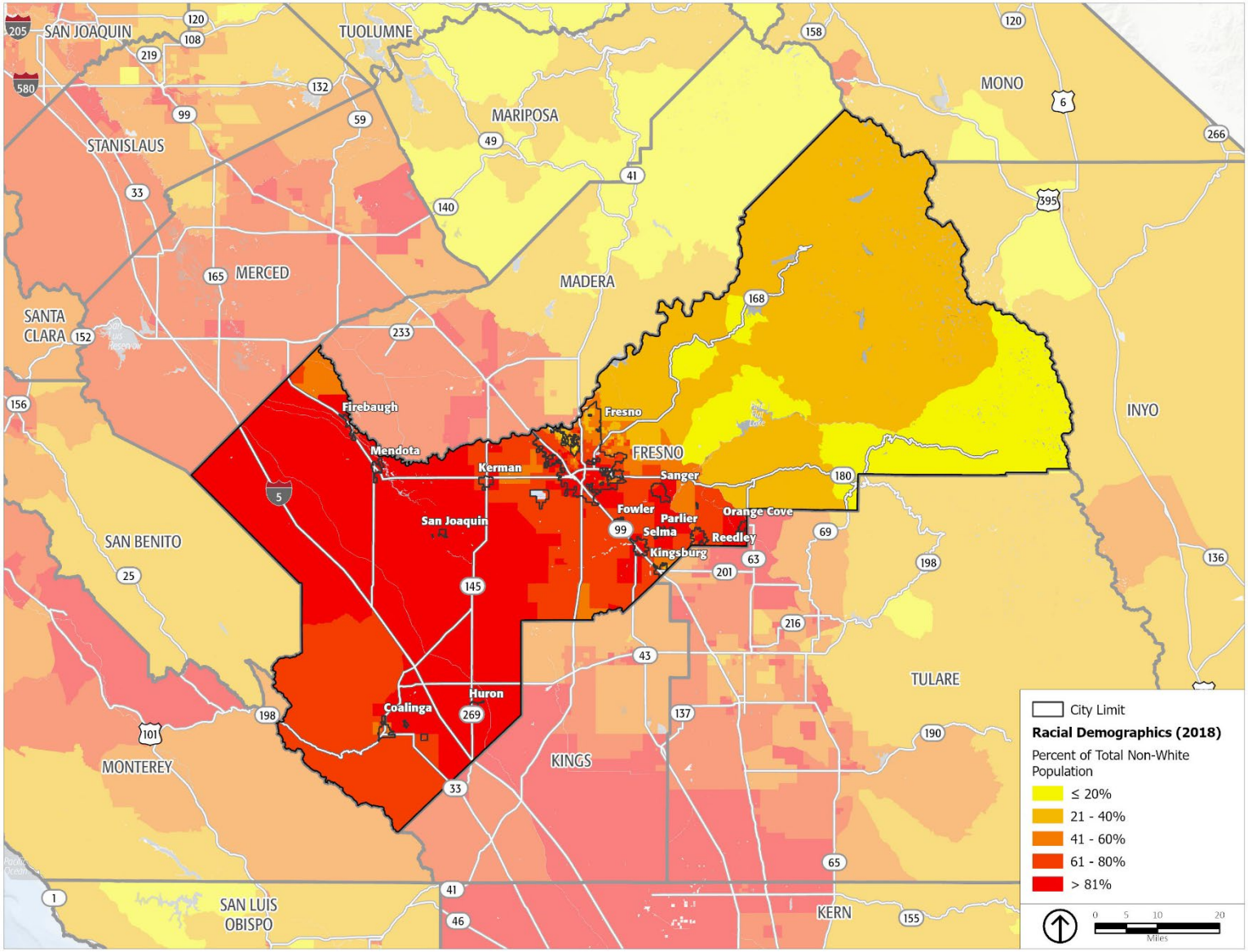
In Fresno County, as in much of the surrounding San Joaquin Valley region following SR 99 and to the west, the population is primarily Non-White, (**Figure 3-13, Regional Demographic Composition, 2020,** and **Figure 3-14, Regional Racial Demographics**) with the predominant population identifying as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

FIGURE 3-13 REGIONAL DEMOGRAPHIC COMPOSITION, 2020



Source: 2016-2020 ACS

FIGURE 3-14 REGIONAL RACIAL DEMOGRAPHICS

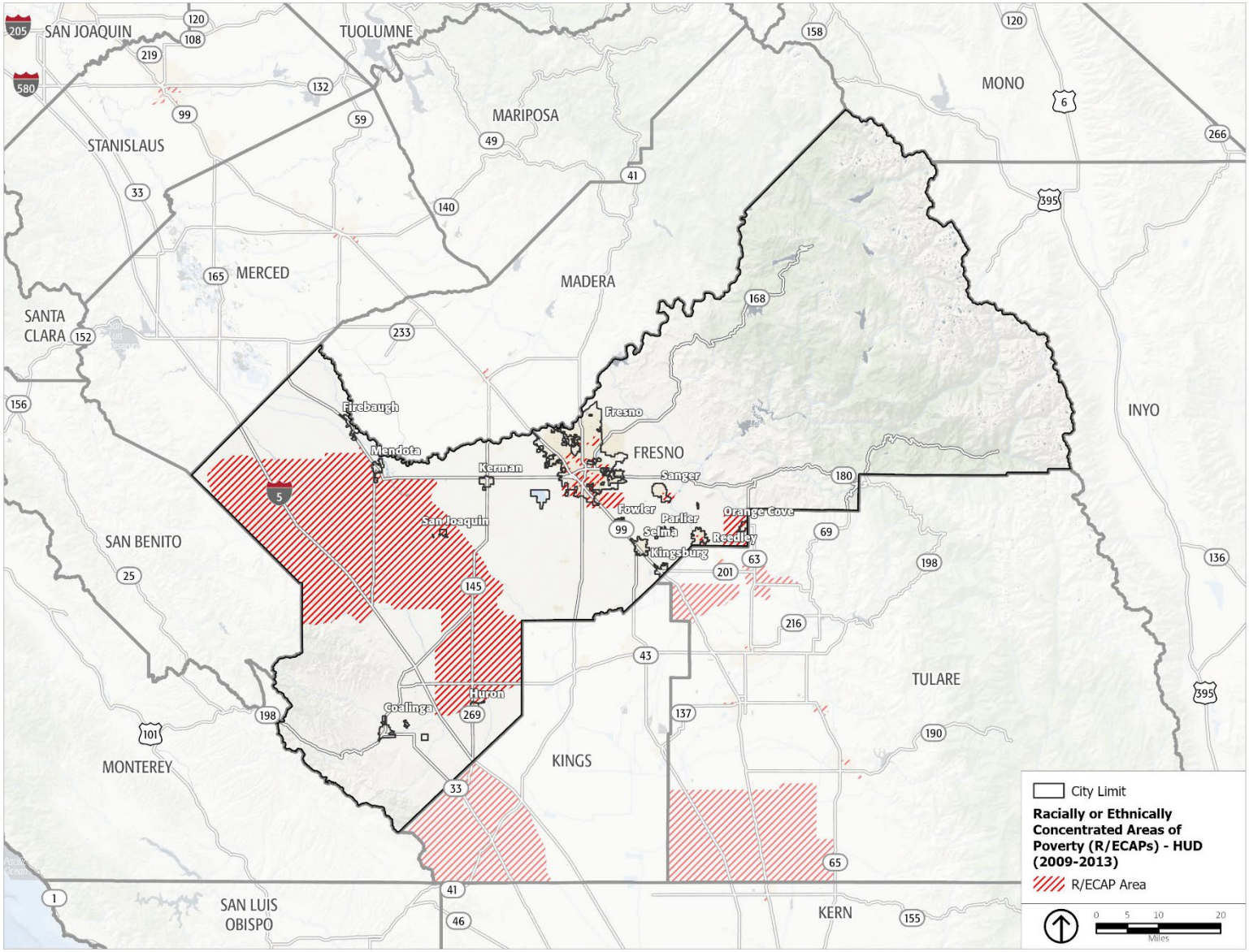


Source: Esri, 2018

Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by the United States Department of Housing and Urban Development (HUD) as an area in which 50.0 percent or more of the population identifies as non-White and 40.0 percent or more of households are earning an income below the federal poverty line. HCD has identified racially concentrated areas of affluence (RCAAs) in California as census tracts in which the total population that identifies as White is 1.25 times higher than the average percentage of the total White population in the local COG (60.3 percent in FCOG) and a median income that is 1.5 times higher. There are 36 tracts identified as R/ECAPs in the City of Fresno; one within the limits of the City of Sanger; two within the limits of the City of Orange Cove; one within the limits of the City of Reedley; one within the limits of both the Cities of Mendota and San Joaquin, including the surrounding unincorporated areas; and one within the limits of the City of Huron, all of which are discussed in more detail in their respective jurisdictional analysis. There are several other R/ECAPs in the southern San Joaquin Valley region in Tulare County, and in San Benito County, while there are several in the cities of Merced and Madera (see **Figure 3-15, Regional R/ECAPs**). However, the incidence of R/ECAPS is far greater in the larger, more urbanized jurisdiction of Fresno. In contrast, there are several RCAAs in Fresno County (see **Figure 3-16, Regional RCAAs**), in the cities of Clovis and Fresno, including unincorporated islands and unincorporated areas east of Clovis and Fresno. RCAAs are also evident throughout the southern and eastern portions of the region, including portions of the cities of Visalia, Tulare, and Hanford and adjacent unincorporated area, and the Sequoia National Forest communities.

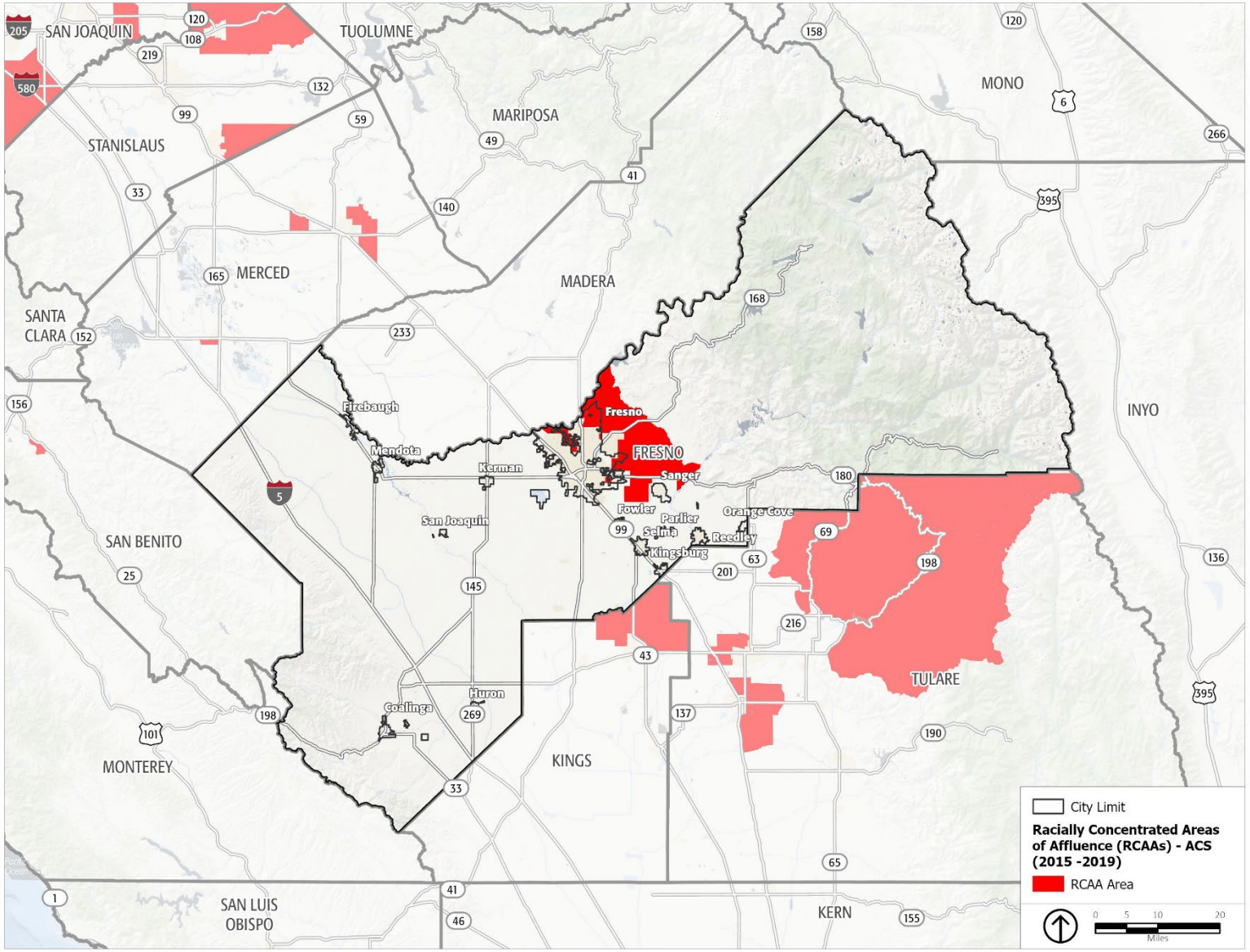
At the local level, the AFFH diversity data map provides a current reflection of local integration. As shown in **Figure 3-17**, **Diversity Index for Fresno County**, the Diversity Index percentile closely corresponds to the racial demographics data presented in **Figure 3-18, Fresno County Jurisdiction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

FIGURE 3-15 REGIONAL R/ECAPS



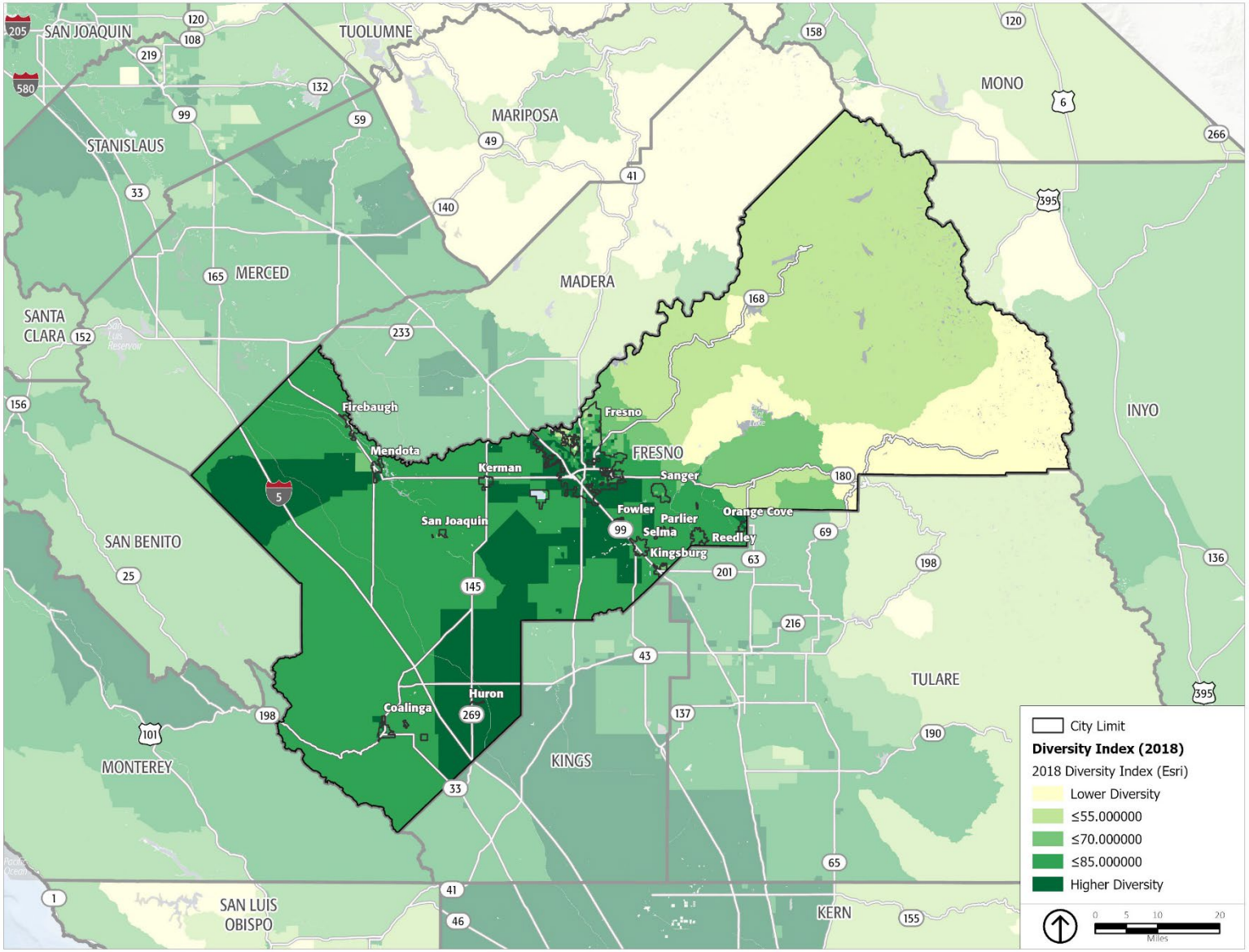
Source: HUD, 2013

FIGURE 3-16 REGIONAL RCAAS



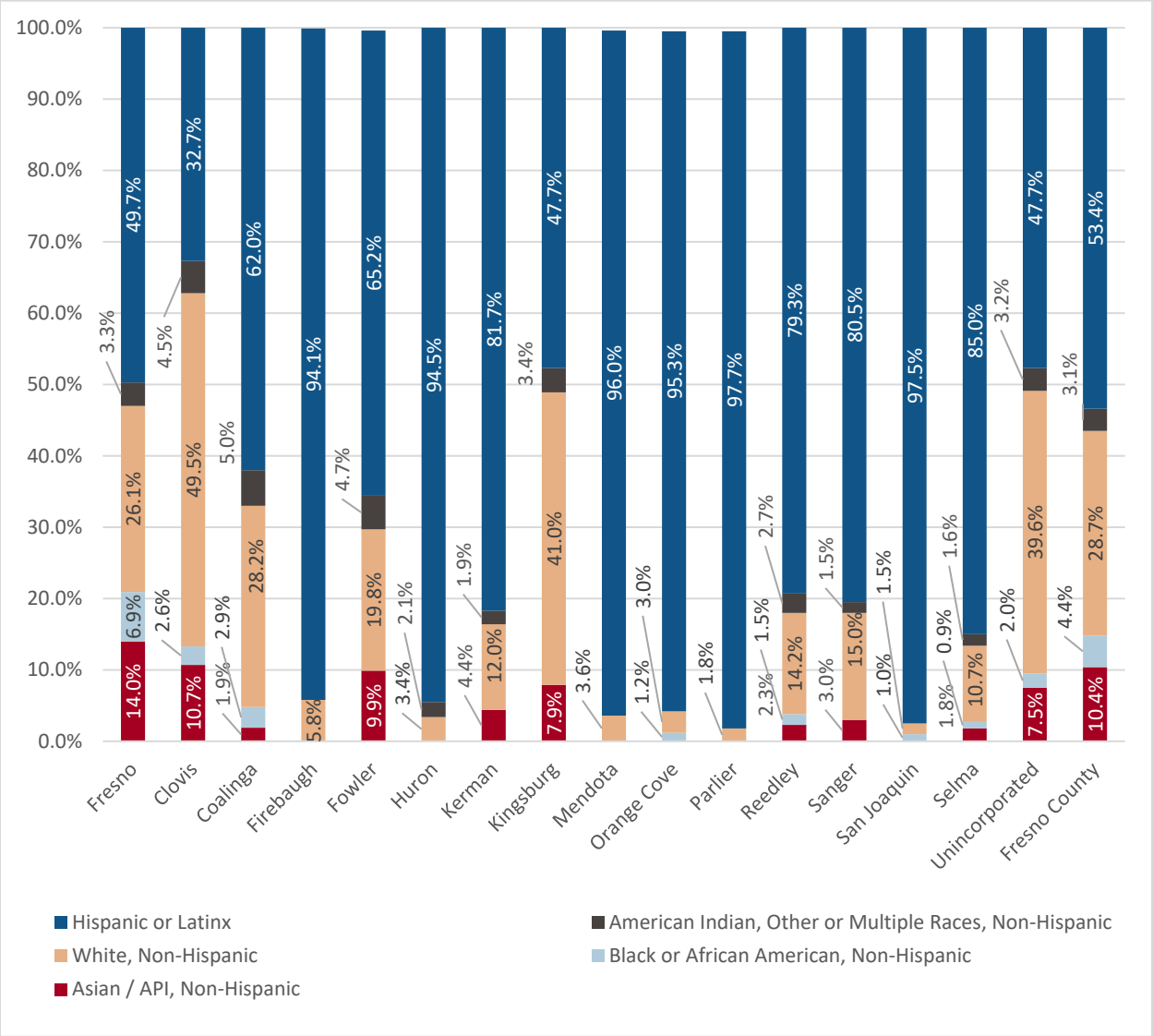
Source: 2015-2019 ACS, HCD 2022

FIGURE 3-17 DIVERSITY INDEX WITHIN FRESNO COUNTY



Source: Esri, 2018

FIGURE 3-18 FRESNO COUNTY JURISDICTION RACIAL DEMOGRAPHICS



Source: 2016-2020 ACS

Familial Status

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

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

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

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

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

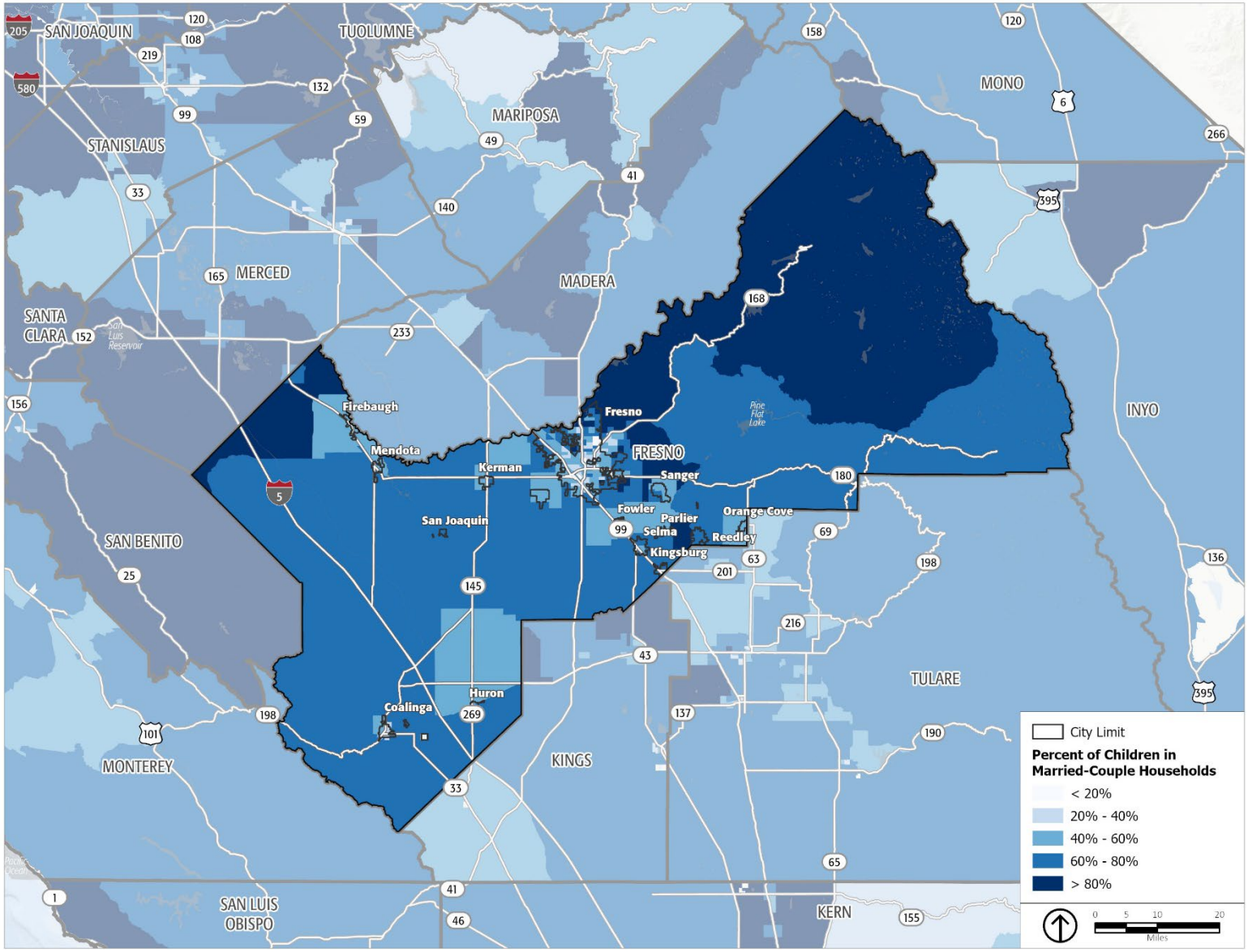
**Cases that were withdrawn by the complainant without resolution, resulted in a no-cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total.*

Source: HUD, 2021

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

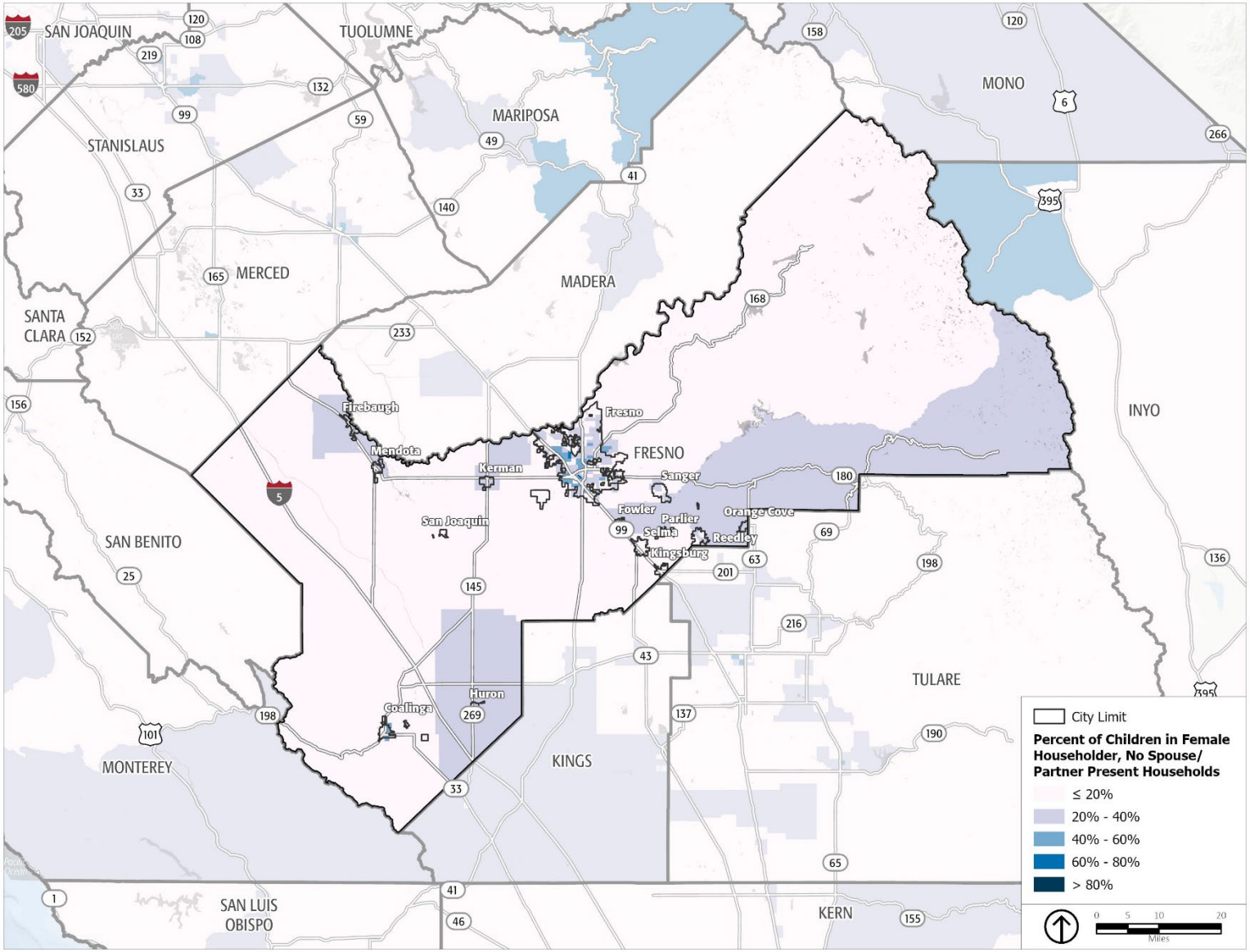
Within Fresno County, the highest concentration of female-headed households, 60.0 to 80.0 percent of total households, is evident in two census tracts in the City of Fresno. There are several tracts in Fresno, predominantly along SR 99 and SR 41, with proportions of female-headed households comprising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

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



Source: 2015-2019 ACS

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

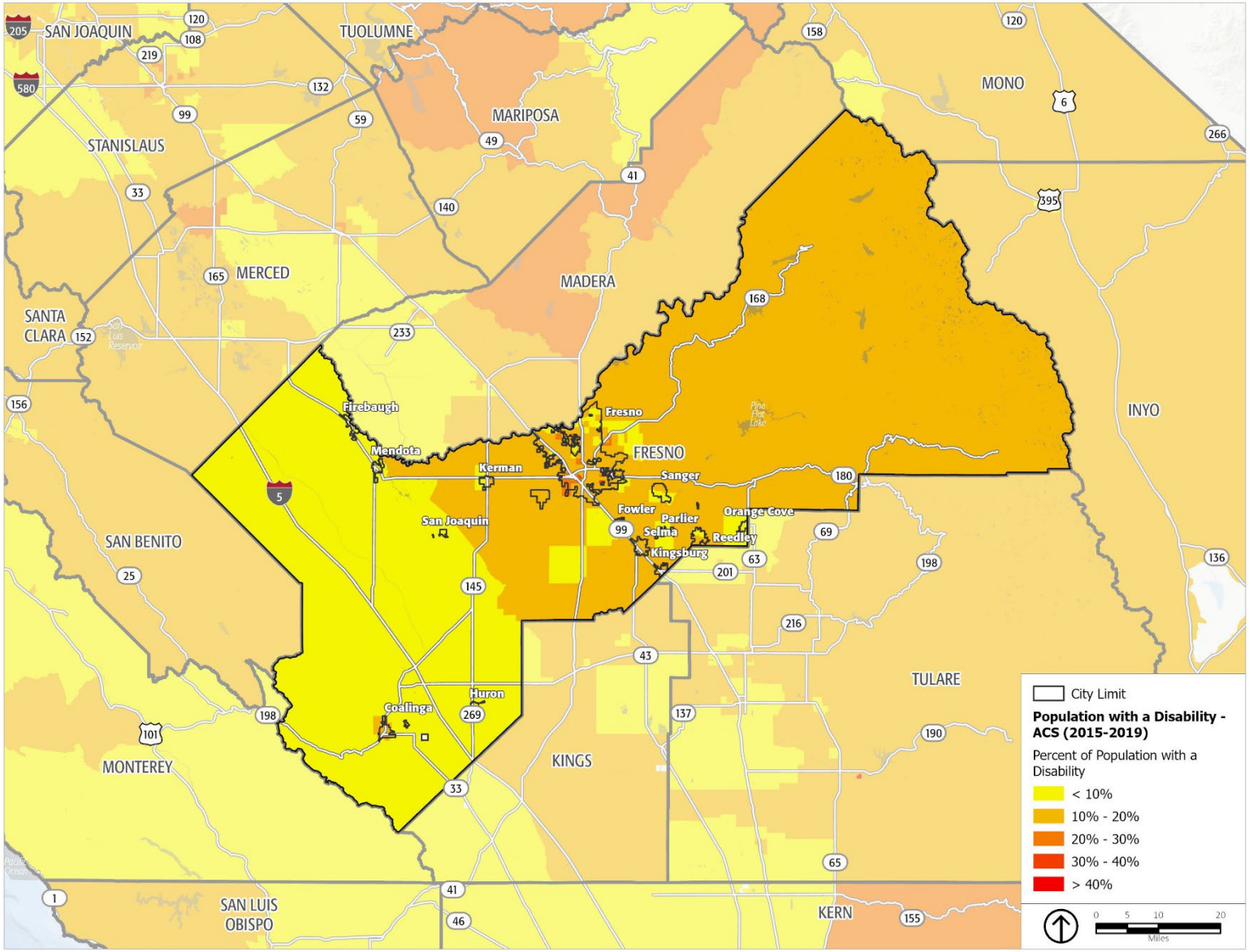


Source: 2015-2019 ACS

Disability Rates

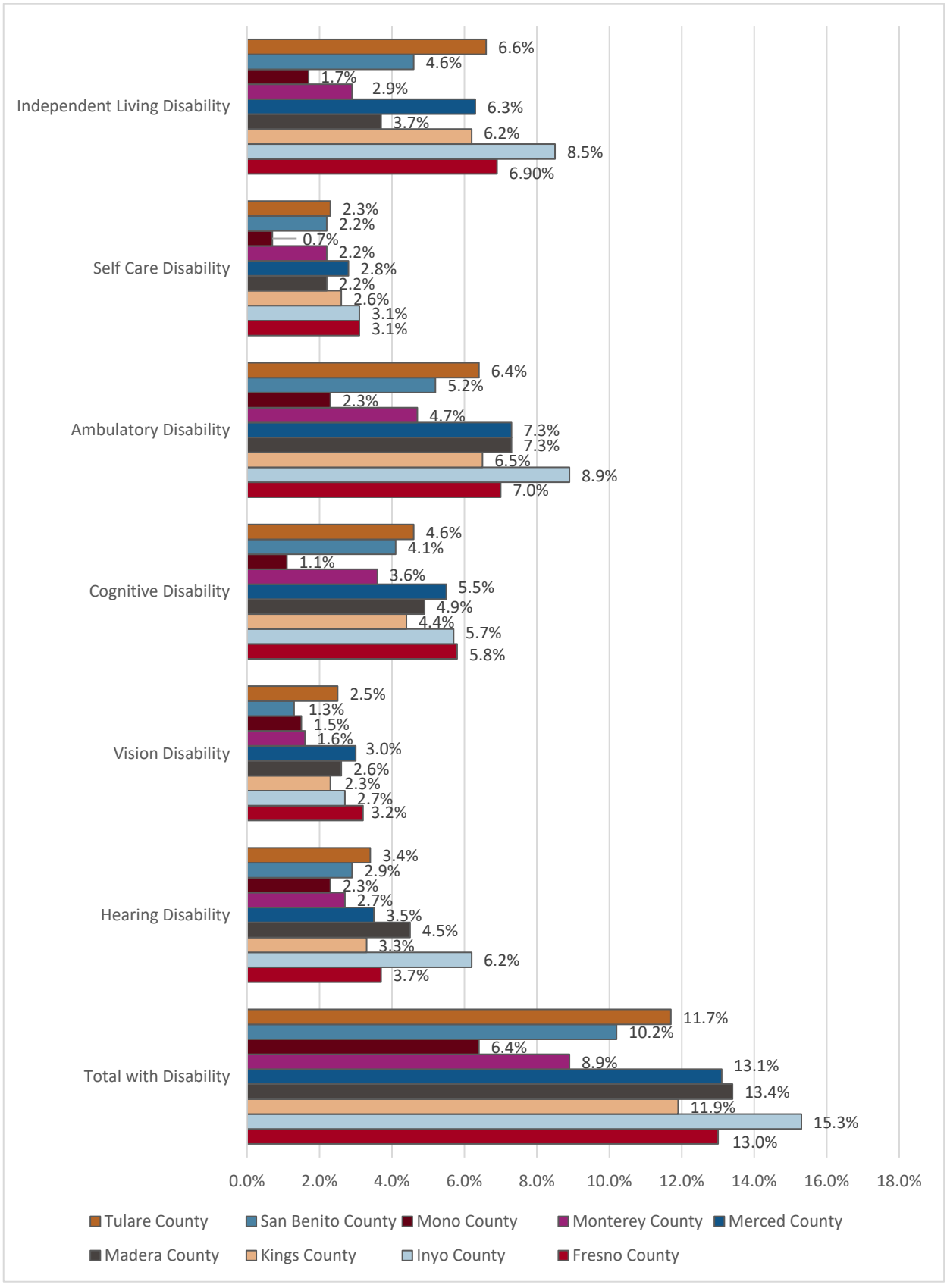
Figure 3-21, Population with a Disability in the Region, and **Figure 3-22, Regional Disability by Type,** identify that a majority of Fresno County has a disability rate of 13.0 percent. The proportion of the population with disabilities range from a low of 6.4 percent in Mono County to a high of 15.3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

FIGURE 3-21 POPULATION WITH A DISABILITY IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-22 REGIONAL DISABILITY BY TYPE



Source: 2016-2020 ACS

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

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

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

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

Note: As a percentage of race/ethnic category

Source: 2016-2020 ACS

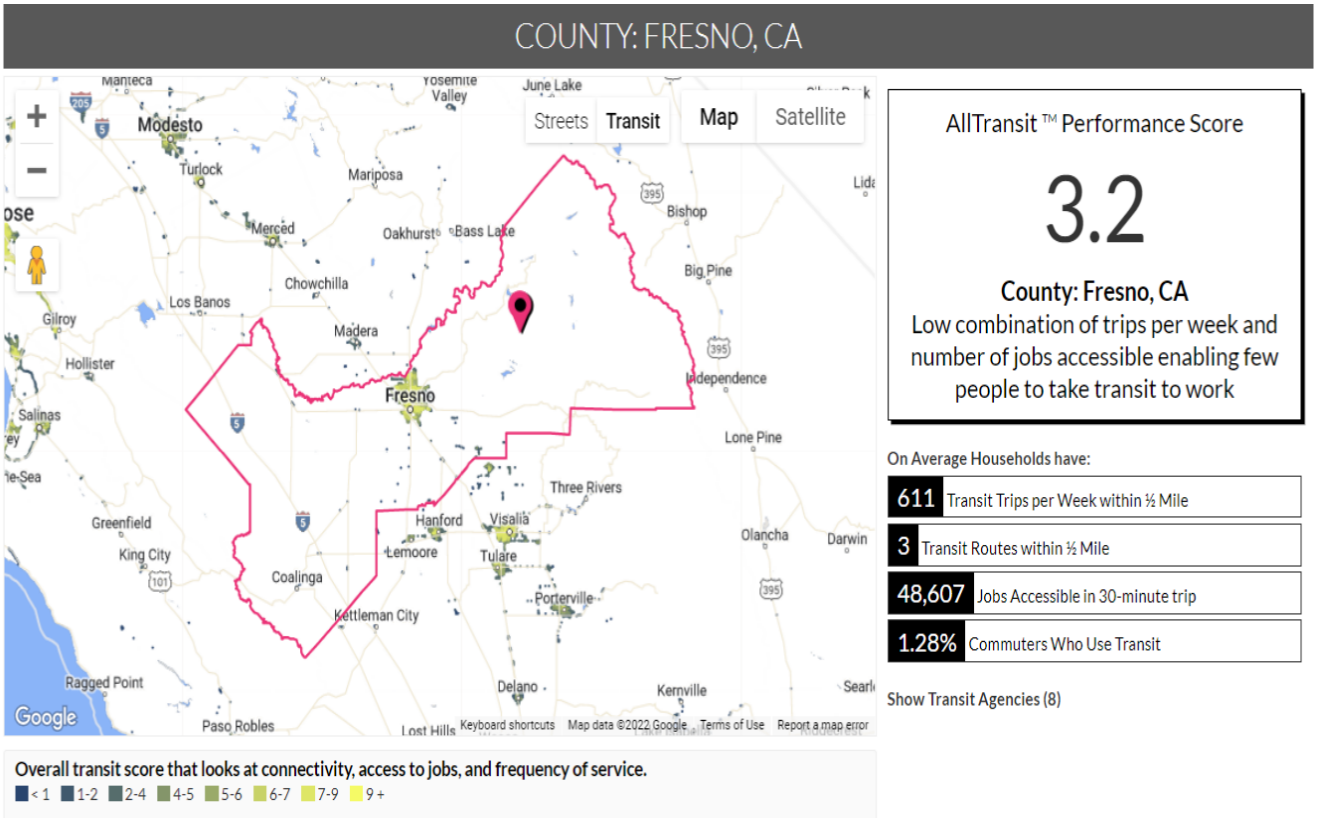
Access to Opportunity

Transit Mobility

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

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

FIGURE 3-23 ALLTRANSIT TRANSIT ACCESS IN THE REGION



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

Table 3-3 Regional Alltransit Performance Scores

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

Source: AllTransit.cnt.org, 2022

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

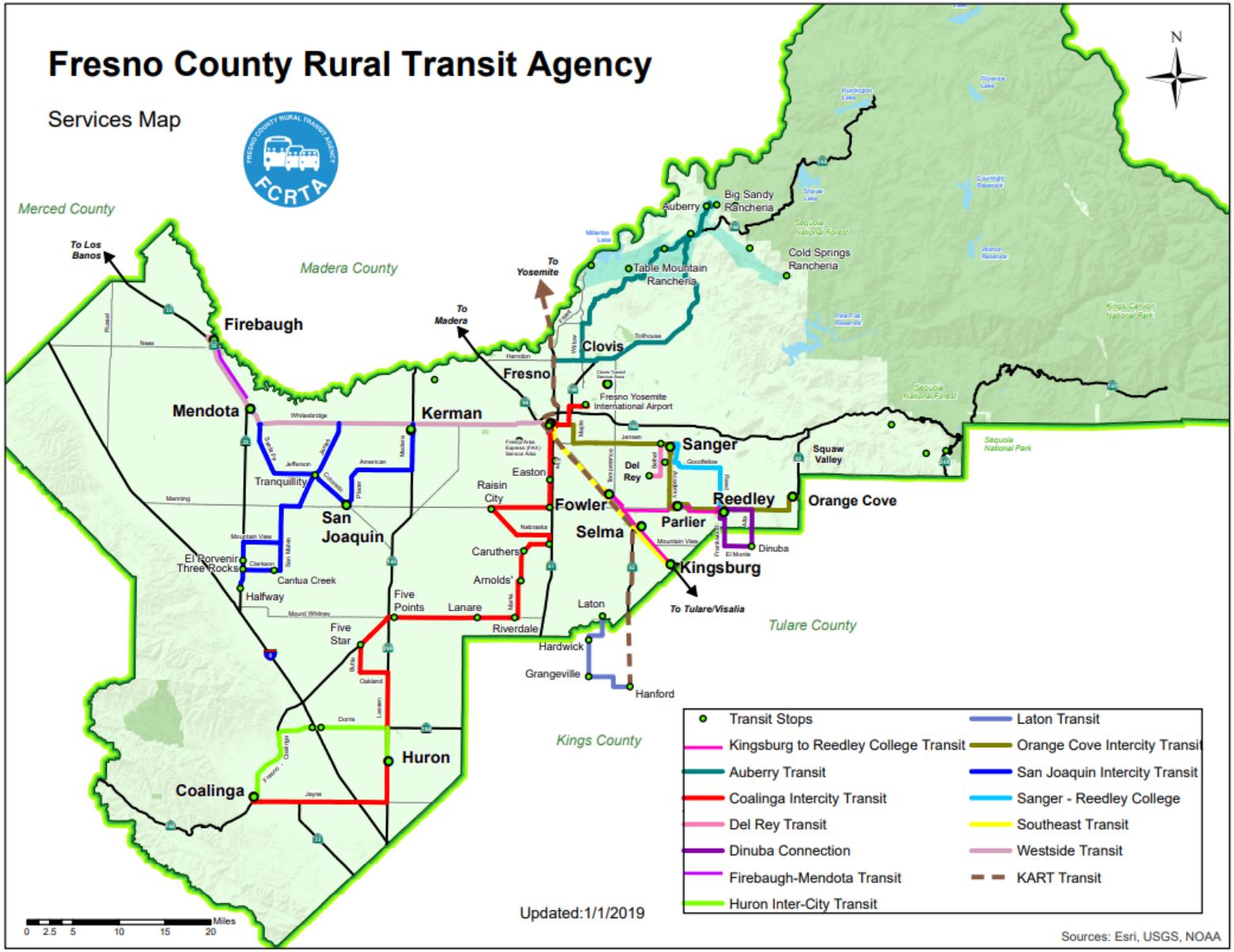
Table 3-4 Fresno County Rural Transit Agency Intercounty Connections

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

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

Source: Fresno County Rural Transit Agency, 2022

FIGURE 3-24 FRESNO COUNTY RURAL TRANSIT AGENCY INTERCOUNTY ROUTES



Source: Fresno County Rural Transit Agency, 2019

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

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

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

Housing Mobility

Housing mobility refers to an individual's or household's ability to secure affordable housing in areas of high opportunity, move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of Housing Choice Vouchers (HCVs), availability of rental and ownership opportunities throughout the jurisdiction, and vacancy rates. A "healthy" vacancy rate is considered to be approximately 5.0 percent, indicating that there are available housing units for those seeking housing, but not an oversaturated market that results in homes left unused. In Fresno County, the vacancy rate in 2020 was approximately 5.7 percent, indicating a relatively "healthy" vacancy rate, reflecting a fairly similar rate as most primarily agricultural counties in the surrounding region (**Table 3-5, Regional Vacancy Rates**). This suggests that residents living in Fresno County, or seeking to live in Fresno County, have similar mobility options overall compared to most of the region, with the more tourism and recreational/natural resource-based counties, Mono and Inyo, having higher proportions of vacancies based likely on the seasonal rental nature of their economies. Mobility based on vacancy varies within Fresno County by jurisdiction is discussed further herein.

Table 3-5 Regional Vacancy Rates

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

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

HCVs, or Section 8 vouchers, provide assistance to lower-income households to secure housing in the private market that might otherwise be unattainable. In Fresno County, vouchers are allocated by the Fresno Housing Authority to residents throughout the county, including both incorporated and unincorporated areas. Section 8 participants can use their voucher to find the housing unit of their choice that meets health and safety standards established by the local housing authority. The housing authority will then subsidize an amount up to the fair-market rent (FMR) established by HUD toward the contract rent, with any remainder to be paid by the participant. The subsidy increases housing mobility opportunities for Section 8 participants and ensures that they are provided safe housing options. Fresno County falls within the Fresno MSA, for which HUD establishes FMRs annually to be used as the baseline for Section 8 subsidies (**Table 3-6, Fresno MSA Fair-Market Rents, 2022**).

Table 3-6 Fresno MSA Fair-Market Rents, 2022

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

Source: HUD, 2022

In Fresno County, HCV use is most concentrated within the City of Fresno with rates up to 52.2 percent of households in tracts along SR 41 (1,800 HCVs in four tracts) and a concentration of areas with rates between 15.0 and 30.0 percent of households in the central portion of the city and along the SR 99 corridor. The higher rates of HCV use also tend to correspond to, or are adjacent to, census tracts where public housing or subsidized housing is located. Although there are pockets of HCV use between 15.0 and 30.0 percent in the surrounding San Joaquin Valley region, within the cities of Tulare and Merced in the vicinity of SR 99, Fresno County is the only jurisdiction within the greater San Joaquin Valley region with such a high concentration of HCVs.

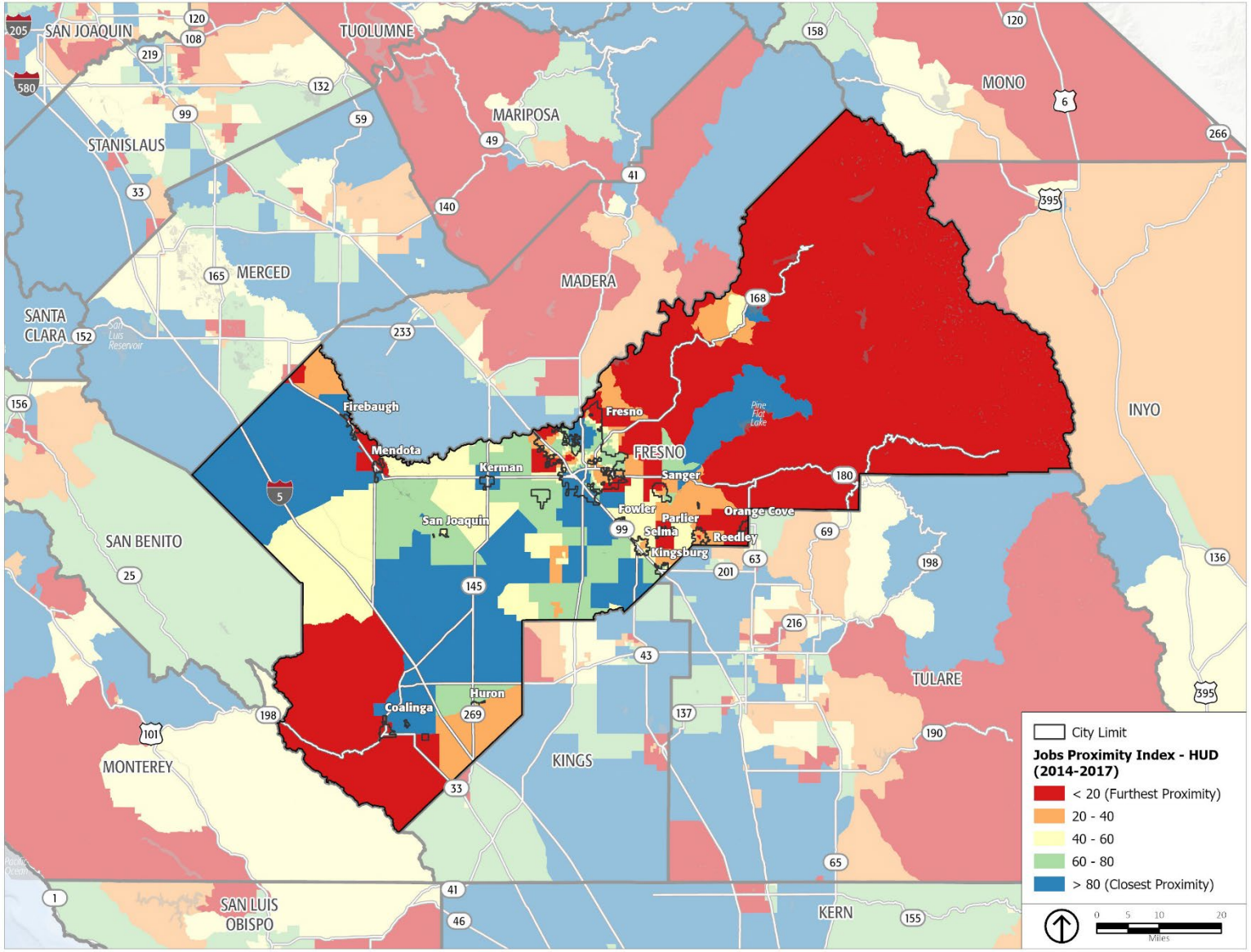
Employment Opportunities

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

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

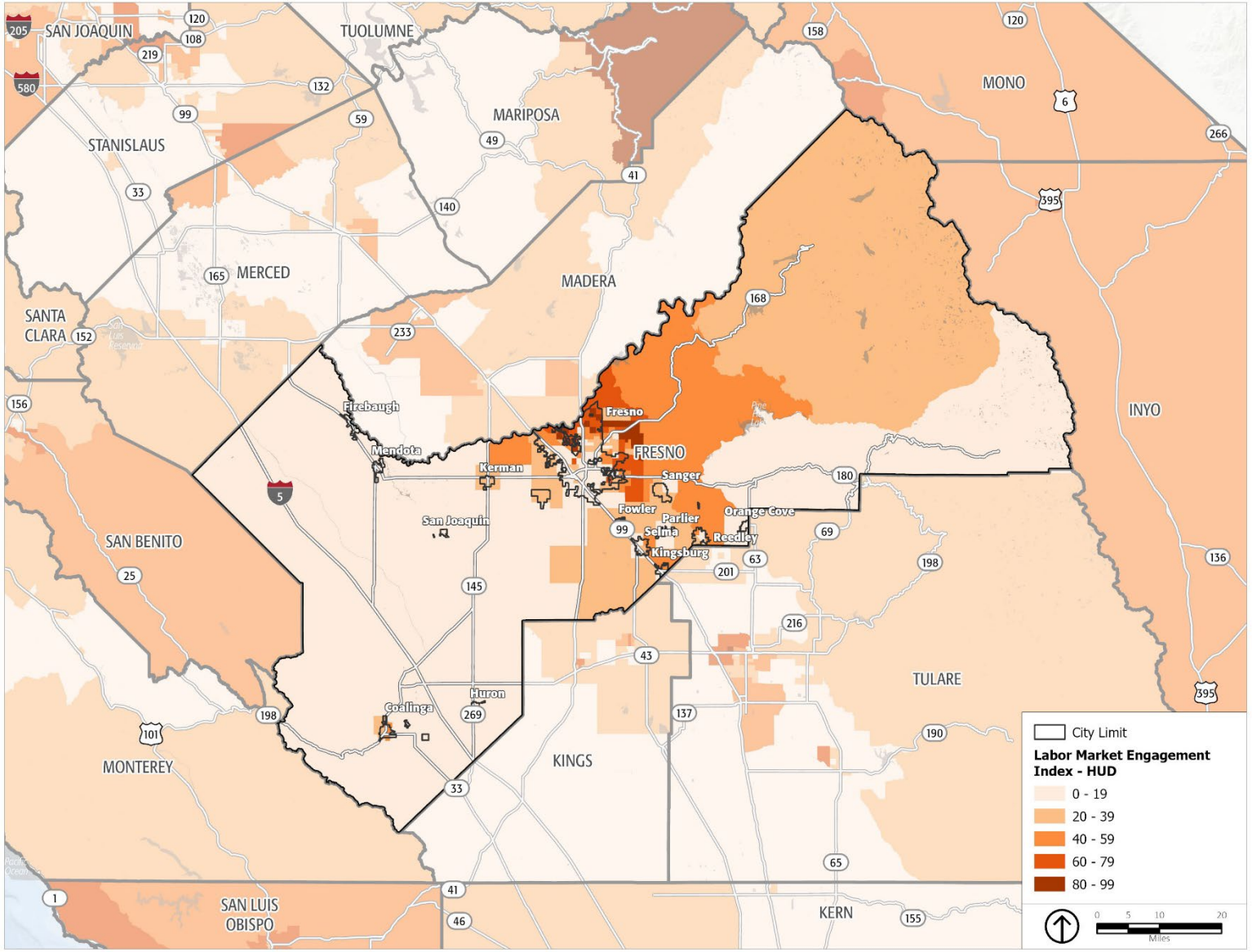
Higher labor force engagement scores are evident in the western side of Fresno, including the unincorporated county islands in northern Fresno, and the majority of Clovis and unincorporated area immediately adjacent to Clovis on the east, as well as in the more urbanized jurisdictions found within Fresno County and in adjacent Madera and Tulare Counties along SR 99 and SR 41 (**Figure 3-25, Regional Jobs Proximity,** and **Figure 3-26, Regional Labor Market Engagement**). The area with the lowest labor force engagement in Fresno County is in the furthest western tract that includes the cities of Mendota and Firebaugh adjoining San Benito County. In Firebaugh, there is a sizable senior population (22.0 percent of the total households), a population more likely to be retired, although this does not apply to Mendota. However, given that there remains a sizeable working force in these cities, other factors are likely to influence the low labor force engagement scores.

FIGURE 3-25 REGIONAL JOBS PROXIMITY



Source: HUD, 2017

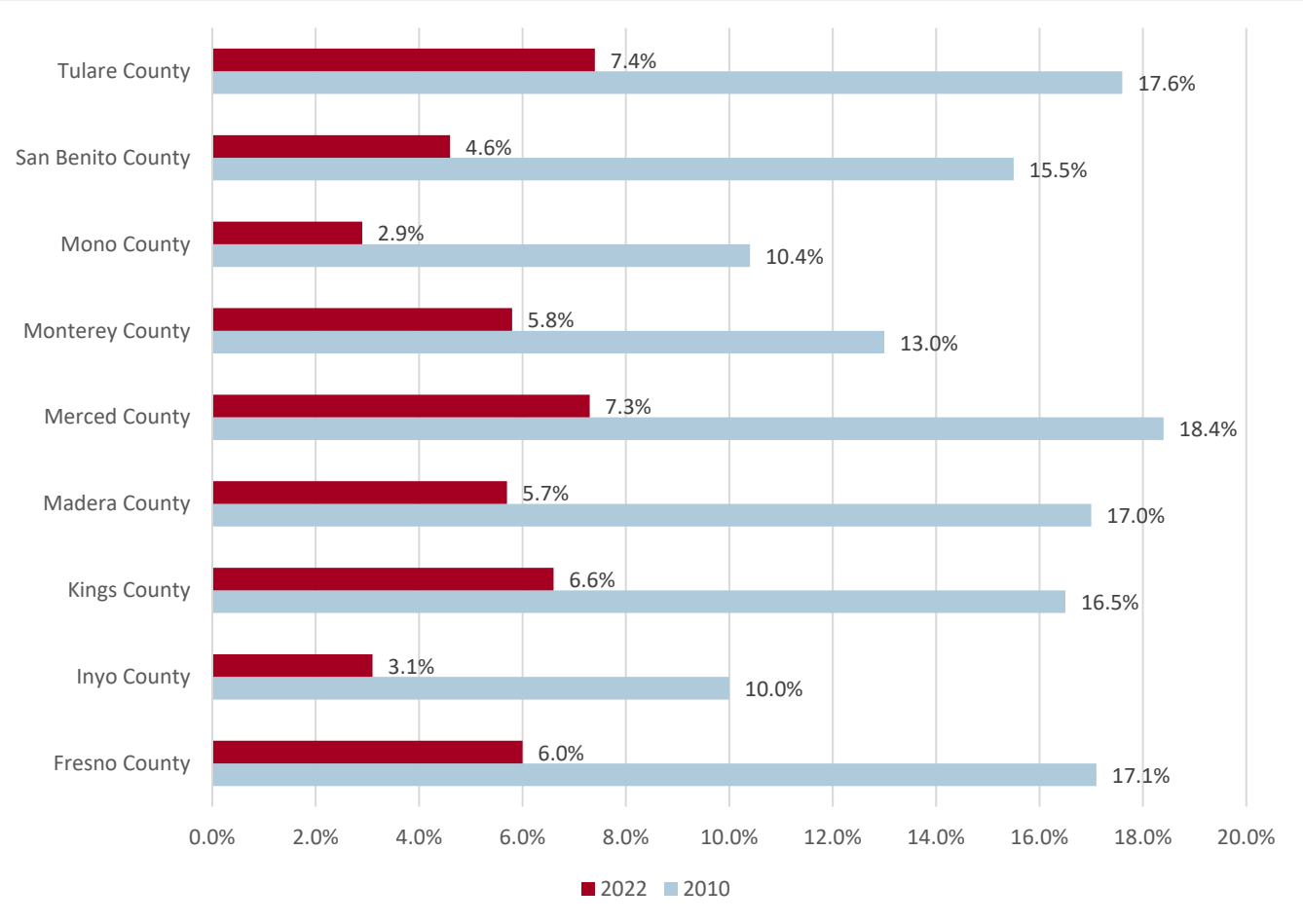
FIGURE 3-26 REGIONAL LABOR MARKET ENGAGEMENT



Source: HUD, 2017

As shown in **Figure 3-27, Regional Unemployment Rates, 2010-2022**, the unemployment rate in Fresno County in 2022 is moderate at 6.0 percent, in comparison to other counties in the adjacent counties region, including Tulare, Merced, and Kings Counties at 7.4 percent, 7.3 percent, and 6.6 percent, respectively. The lowest unemployment rates correspond to the least urbanized counties, Inyo and Mono, which are largely sportsmen based-tourism economies associated with travelers to the Mammoth Lakes recreation area, with ranching as the local industry. However, Fresno County saw one of the largest decreases in unemployment since 2010, surpassed only by Madera and Merced Counties, and closely followed by Tulare, San Benito, and Kings County.

FIGURE 3-27 REGIONAL UNEMPLOYMENT RATES, 2010-2022



Source: California EDD, 2022

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

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

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

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

Educational Opportunities

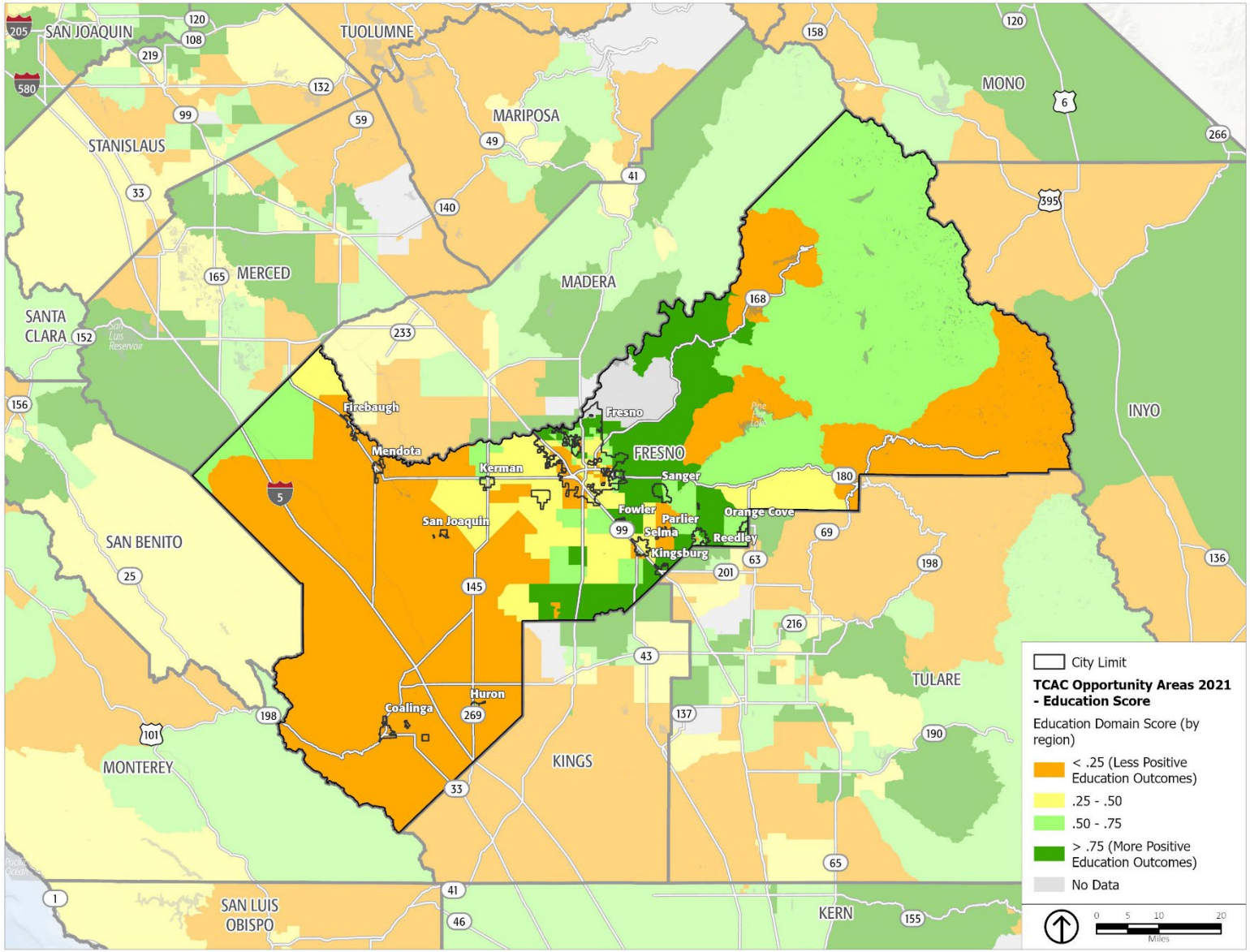
School quality is often tied to housing, with neighborhoods or communities with higher median incomes and home values often having access to higher-performing schools than residents of lower-income neighborhoods. Income distribution influences home values and property taxes, and therefore funding for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

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

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

In 2021, TCAC/HCD reported the strongest projected educational outcomes for students in the cities of Clovis, Kingsburg, Sanger, and the unincorporated communities of Riverdale, Auberry, and Caruthers as well as the unincorporated areas east of Clovis and west of Sanger as well as portions of the county along the southern boundary from Riverdale to east of Reedley (**Figure 3-28, Regional TCAC/HCD Educational Domain Scores**). However, the unincorporated county areas with the highest educational scores according to TCAC/HCD, also have the lowest population density in the county, and likely either attend the higher-performing schools in adjacent jurisdictions or are home schooled. As such, for a regional analysis, the TCAC/HCD map may not accurately compare educational opportunity in Fresno County to the surrounding region. However, similar TCAC/HCD Educational Domain patterns are seen in adjacent Tulare, Merced, and Madera Counties. At the local level, data based on school performance is more readily available and likely more accurate.

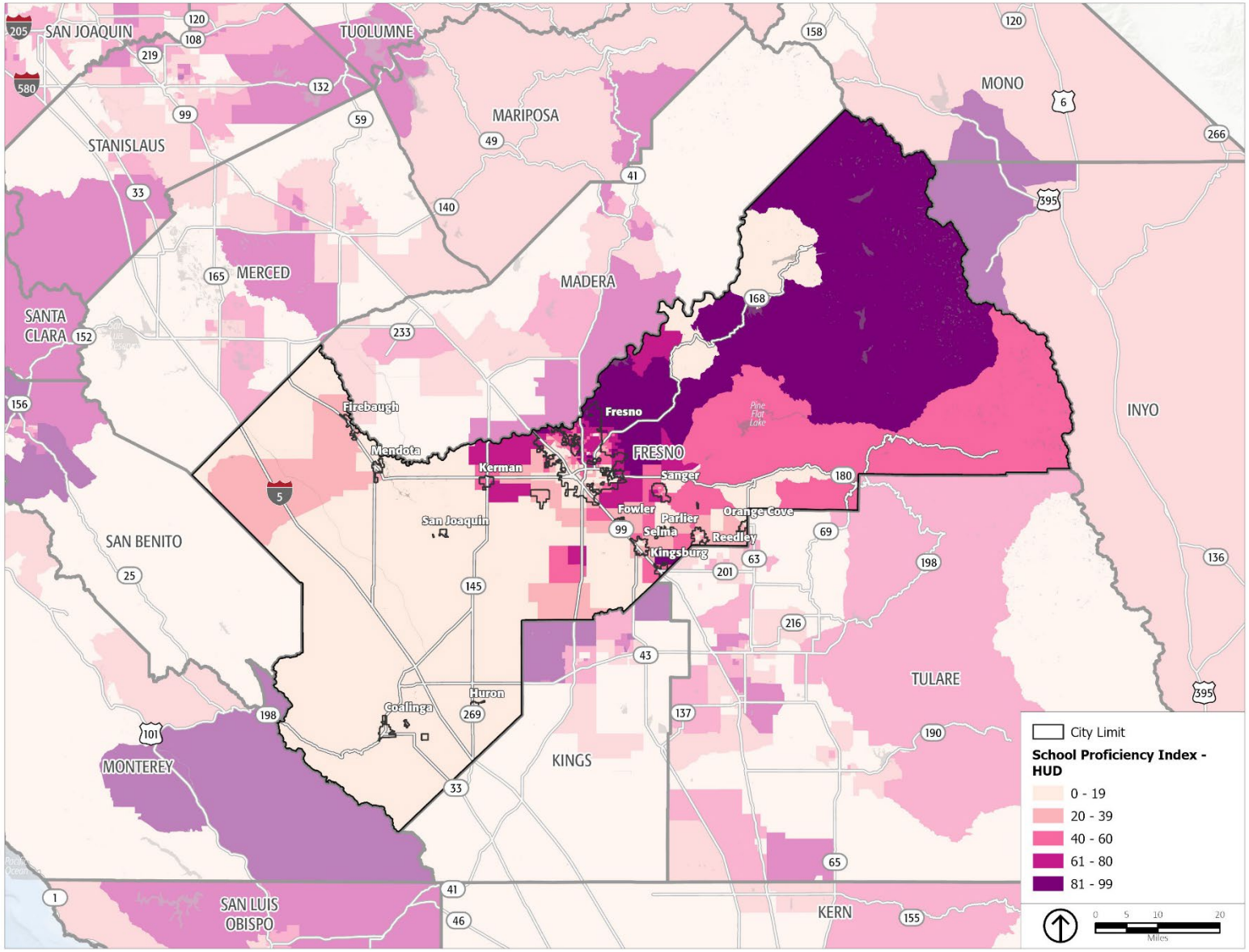
FIGURE 3-28 REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



Source: TCAC/HCD, 2021

The HUD School Proficiency Index more accurately reflects school performance by residential living patterns in the region. The HUD School Proficiency Index ranges from 0 to 100, with higher values indicating better school performance. Though demographic patterns have changed throughout the region slightly since 2010, as discussed in the local assessment, typically schools in Fresno County and throughout the region are more proficient in areas of increased population density and affluence or in affluent unincorporated areas, particularly in the portions of the county east of the Cities of Clovis and Fresno (see **Figure 3-29, HUD School Proficiency Index**). Although residents of Fresno County in the vicinity of Fresno and particularly Clovis have access to higher-performing schools than the western portion of the county, schools throughout the remainder of Fresno County generally score lower than those in much of Monterey County, and portions of Tulare County, which correspond to higher-income areas. To ensure all students have access to a quality education, the local assessment identifies appropriate programs.

FIGURE 3-29 HUD SCHOOL PROFICIENCY INDEX



Source: HUD, 2020

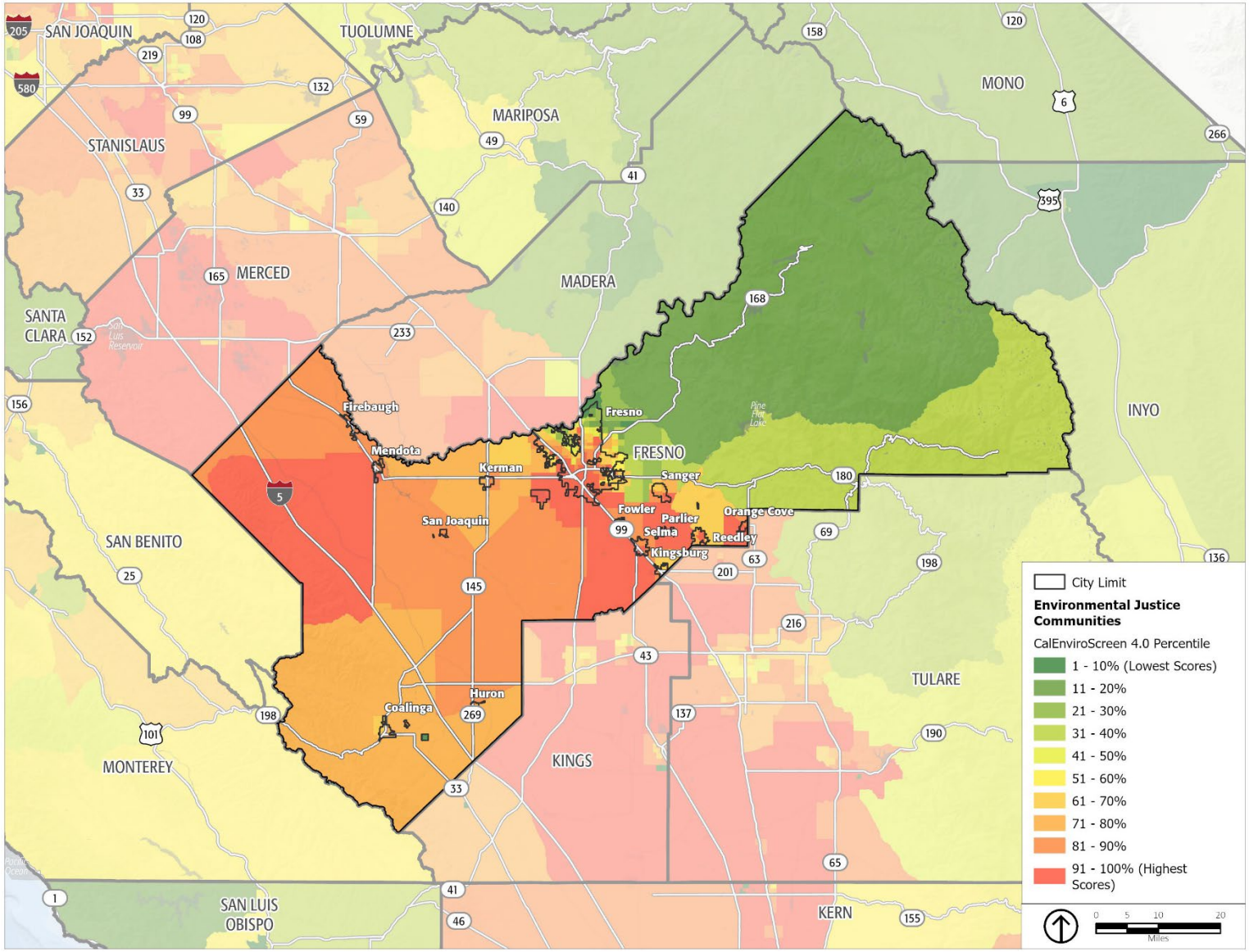
Environmental Health

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

Much of Fresno County, particularly the western area and the cities along the SR 99 corridor, have high cumulative scores, as shown in **Figure 3-30, Regional CalEnviroScreen Percentiles**. This is a result of high scores for indicators of pollution burden, primarily pesticides, drinking water contaminants, particulate matter, and ozone, although the western portion of the county is primarily agricultural land with limited residential development, so these scores are likely a result of agricultural industry practices. In the surrounding region, high percentiles are mostly concentrated in the urbanized communities along SR 99 and prevalent in the rural agricultural areas. Fresno County closely reflects the agricultural areas of Merced, Madera, Tulare, and Kings Counties. Within each jurisdiction of Fresno County, patterns differ as a result of level of urbanization and socioeconomic population characteristics; however, regionally, Fresno County reflects jurisdictions to the north and south rather than the eastern Mono and Inyo County and western San Benito and Monterey County jurisdictions.

The Public Health Alliance of Southern California developed the Healthy Places Index (HPI), a supplemental data tool, in partnership with the Virginia Commonwealth University's Center on Society and Health. The tool predicts life expectancy based on community conditions. Community condition indicators include economic stability, neighborhood and built environment, health and access to health care, education, social and community context. The HPI provides a single health metric for each Census tract using 25 community characteristics. Higher HPI values indicate healthier conditions. The HPI also reflects agricultural areas as least healthy due to pesticides, dust, and agricultural runoff, as well as exposure to industrial and road pollution, which contribute to low (unhealthy) scores in the more urbanized areas, particularly those along the SR 99 and SR 41 corridors in Tulare, Madera, Kings, and Merced Counties.

FIGURE 3-30 REGIONAL CALENVIROSCREEN PERCENTILES



Source: COEHHA, 2021

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

Disproportionate Housing Need and Displacement Risk

Overcrowding

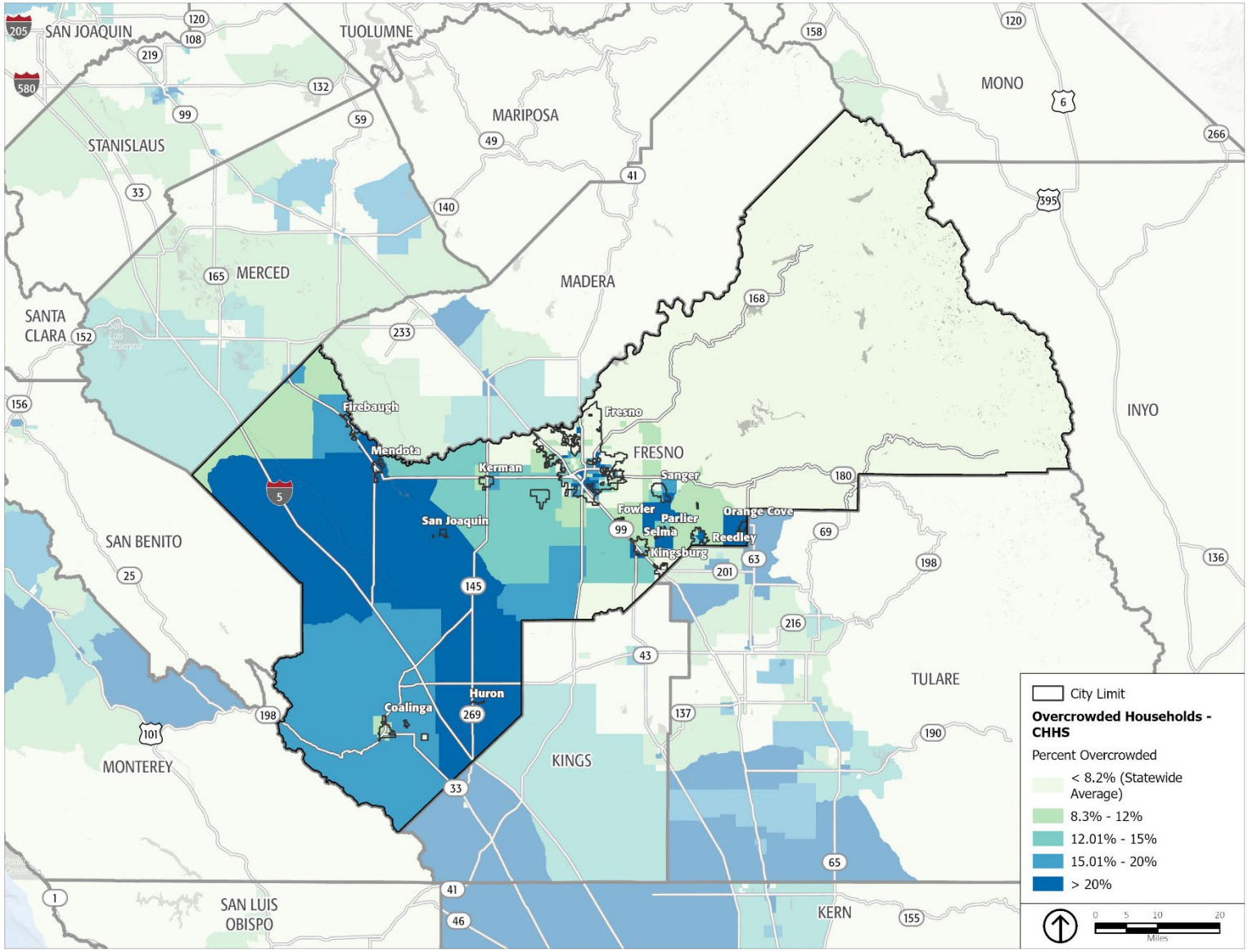
Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways, and kitchens, and severely overcrowded when there are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

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

As shown in **Figure 3-31, Overcrowded Households in the Region**, Fresno County has some areas in the City of Fresno, jurisdictions to the south along SR 99, and in the western jurisdictions with higher incidence of overcrowding, including concentrations above 20.0 percent of households. The overall rate of overcrowding countywide is lower compared to some of the counties in the region to the north and south along SR 99, and fairly equivalent to Merced and Kings Counties. Following the trends of several other fair housing indicators in the region, the overall rate of overcrowding is lower in Inyo, Mono, and San Benito Counties, although each has a particular tenure population experiencing a higher incidence of overcrowding. Among renter households, Fresno County has significantly lower overcrowding rates than Madera, Monterey, San Benito, and Tulare Counties (**Figure 3-32, Reginal Overcrowded Households by Tenure**), although the rates of severely overcrowded renters in Fresno County is higher than all counties except for Monterey County. Typically, areas with higher rates of lower-income households and more dense housing types have higher rates of overcrowding, as is seen in census tracts within or

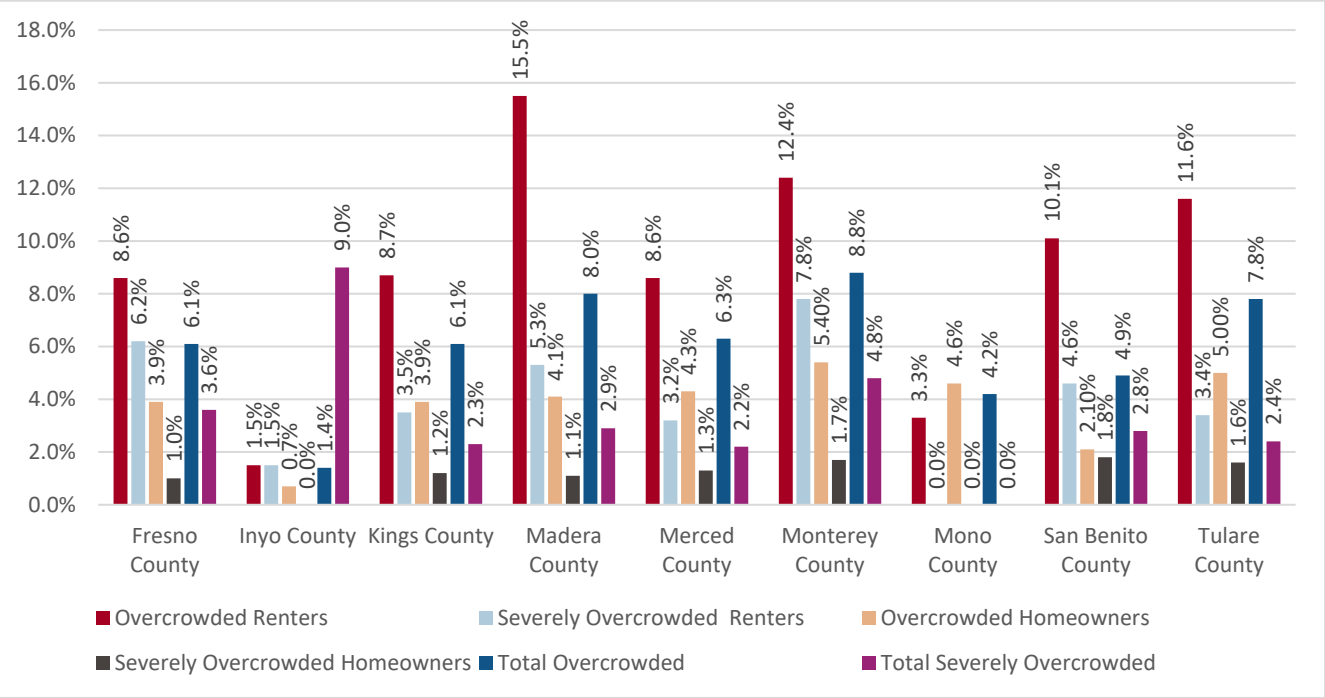
adjacent to the incorporated jurisdictions in the region, although overcrowding also is shown in some of the agricultural areas, suggesting the presence of extended or large families or lack of appropriately sized housing units. Many farmworkers pay market rates for their housing, since most farm owners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

FIGURE 3-31 OVERCROWDED HOUSEHOLDS IN THE REGION



Source: CHHS, 2021

FIGURE 3-32 REGIONAL OVERCROWDED HOUSEHOLDS BY TENURE

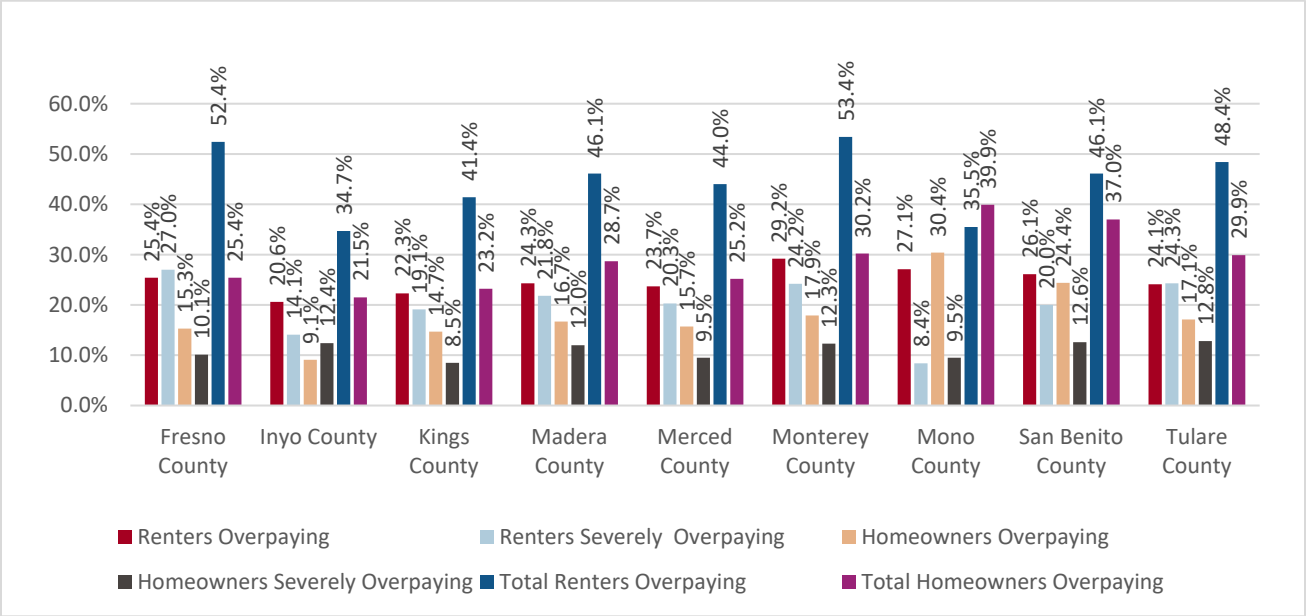


Source: 2016-2020 ACS

Overpayment

HUD considers housing to be affordable for a household if the household spends less than 30.0 percent of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30.0 percent of its monthly income on housing costs, while those who spend more than 50.0 percent of their income on housing costs are considered "severely cost-burdened." In Fresno County, approximately 25.4 percent of all households were cost-burdened in 2020, and 16.3 percent were severely cost-burdened (**Figure 3-33, Overpayment Rates in the Region**). Of these households, a significantly larger proportion of renters experienced overpayment than owners. This trend can be seen throughout both the region, on average over 15.0 percent of owners and over 22.0 percent of renters are cost burdened, and generally over 25.0 percent of homeowners and 20.0 percent of renters are severely cost burdened. Fresno County is comparable to surrounding counties, with 15.3 percent of owners and 25.4 percent of renters cost burdened and 10.1 percent of owners and 27.0 percent of renters severely cost burdened. While owner overpayment rates in Fresno County are comparable or slightly lower than the region overall (with the exception of Kings and Inyo Counties), renter overpayment rates are slightly higher (with the exception of Monterey County). This reflects feedback from stakeholders and service providers received for the San Joaquin Valley REAP, *Taking Stock: A Comprehensive Housing Report for the San Joaquin Valley,* in 2022. Stakeholders throughout the region reported a shortage of rental opportunities resulting in disproportionately high prices for tenants.

FIGURE 3-33 OVERPAYMENT RATES IN THE REGION

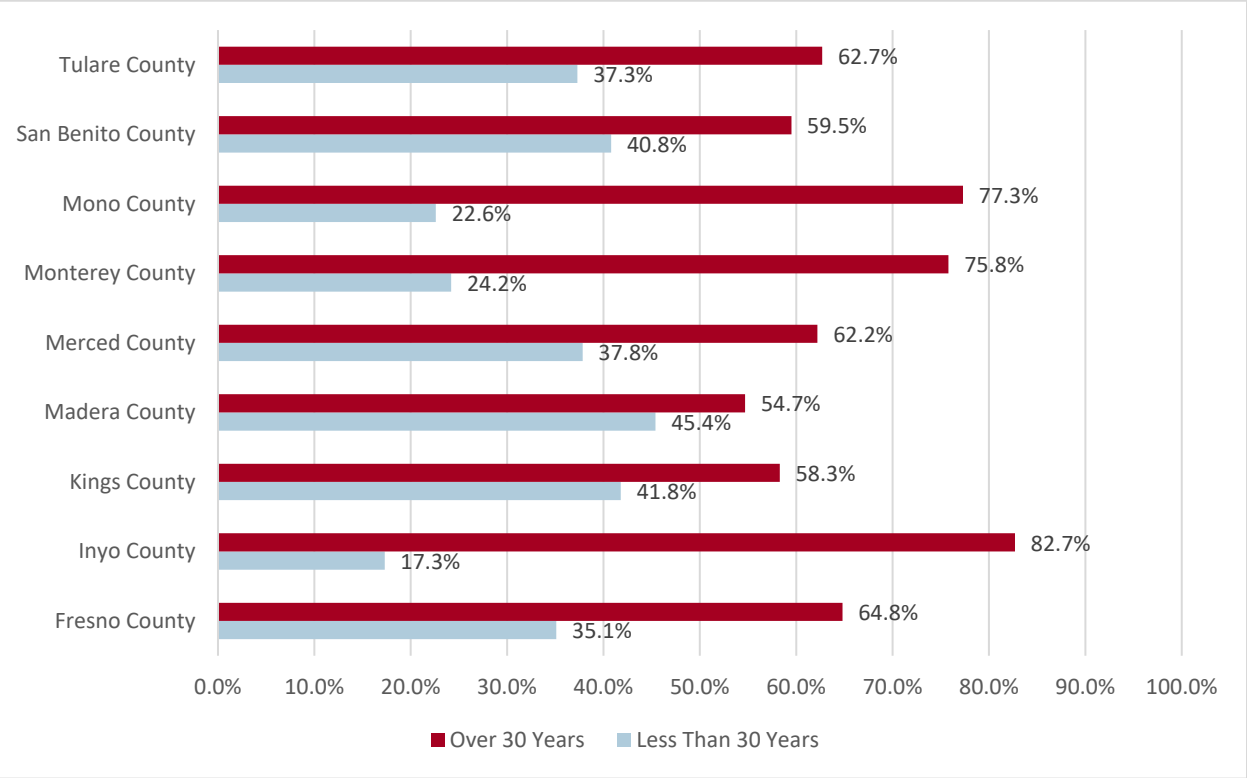


Source: HUD, CHAS 2014-2018

Substandard Housing

As discussed in the Housing Needs Assessment, housing condition can be an indicator of quality of life. Substandard conditions present a barrier to fair housing as occupants are susceptible to health and safety risks associated with poor housing conditions, as well as at risk of displacement if conditions make the unit unhabitable or if property owners must vacate the property to conduct repairs. As housing units age, they deteriorate without ongoing maintenance, which can present a fair housing issue for occupants, reduce property values, and discourage private reinvestment in neighborhoods dominated by substandard conditions. Typically, housing over 30 years is more likely to need repairs or rehabilitation than newer units. As shown in **Figure 3-34, Age of Housing Stock in the Region**, approximately 64.8 percent of housing units in Fresno County are older than 30 years and may need repairs. This is relatively comparable to adjacent Merced and Tulare Counties, at 62.2 and 62.7 percent, respectively, yet higher than Madera, Kings, and San Benito Counties, at 54.7, 58.3, and 59.5 percent respectively. However, Mono, Inyo, and Monterey Counties have a higher proportion of older housing than Fresno County, with the largest proportion of homes built during the 1970s. This may indicate a fairly comparable or slightly greater need for rehabilitation in Fresno County compared to the greater region with the exception of the counties that are at the eastern and western edges of the more centralized counties in the valley region.

FIGURE 3-34 AGE OF HOUSING STOCK IN THE REGION



Source: 2016-2020 ACS

Farmworkers

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

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

- Permanent Residents: Permanent residents of the county in which they work and may require housing which accommodates families and may fall into the extremely low-income category for seasonal workers who do not work in the off-season.

- Migrant Farmworkers: Perform agricultural labor on a seasonal or temporary basis and typically need housing for individuals, such as single occupancy rooms, bunkhouses, or dormitory style living.

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

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

History of Farm Working

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

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

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

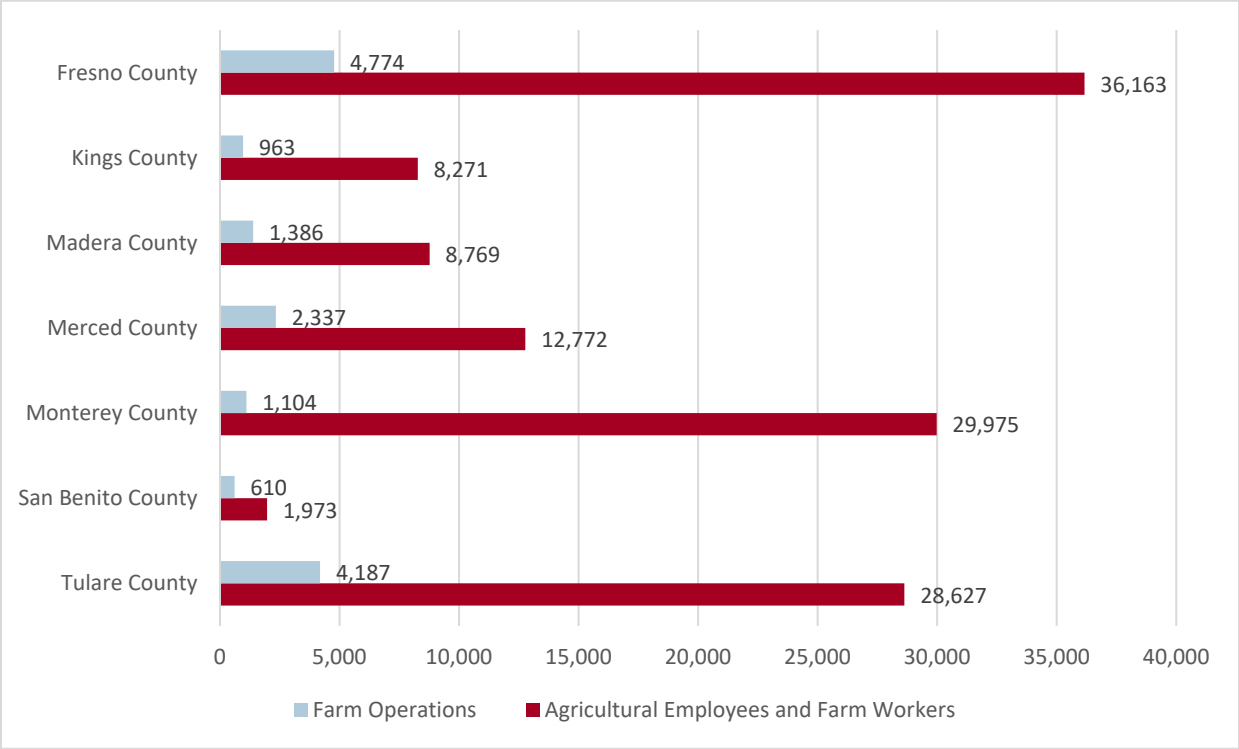
Depression farm labor camps that had been inhabited by the White Dust Bowl migrant laborers. These communities expanded as immigrants from Mexico and Central America continued to fill cheap labor positions.

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

Key Housing Issues and Trends

The 2017 USDA Census of Agriculture reported 4,774 farms in Fresno County, a reduction from 5,683 in 2012. Although the 2022 Census of Agriculture has not yet been released, it is likely that this trend that has continued as development occurs at the periphery of jurisdictions, as well as the effect of the drought. As shown in **Figure 3-35, Regional Farm Operations and Agricultural Farmworkers**, Fresno County has the largest number of agricultural operations in the region and 89.5 percent of its land designated for agriculture, followed by Tulare County with 4,187 farms and 81.8 percent of land designated for agriculture. North of Fresno County, both Madera and Merced Counties have fewer agricultural operations, with 1,386 and 2,337 farms, respectively, but a higher proportion of land designated for agriculture (88.2 percent in Madera County and 91.1 percent in Merced County). Similarly, while Kings County only has 968 reported farm operations, 91.8 percent of its land is designated for agriculture. In contrast, counties west of Fresno County are less agriculturally oriented. Although there are 1,104 farms in Monterey County, only 61.3 percent of the land is designated for agriculture, and there are 610 farms in San Benito County with 75.6 percent of acreage designated for agriculture. Both Mono and Inyo Counties have fewer than 100 farms each, and therefore are not reflected on **Figure 3-35**.

FIGURE 3-35 REGIONAL FARM OPERATIONS ND AGRICULTURAL EMPLOYEES



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

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

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

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

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

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

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

Housing Need

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

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

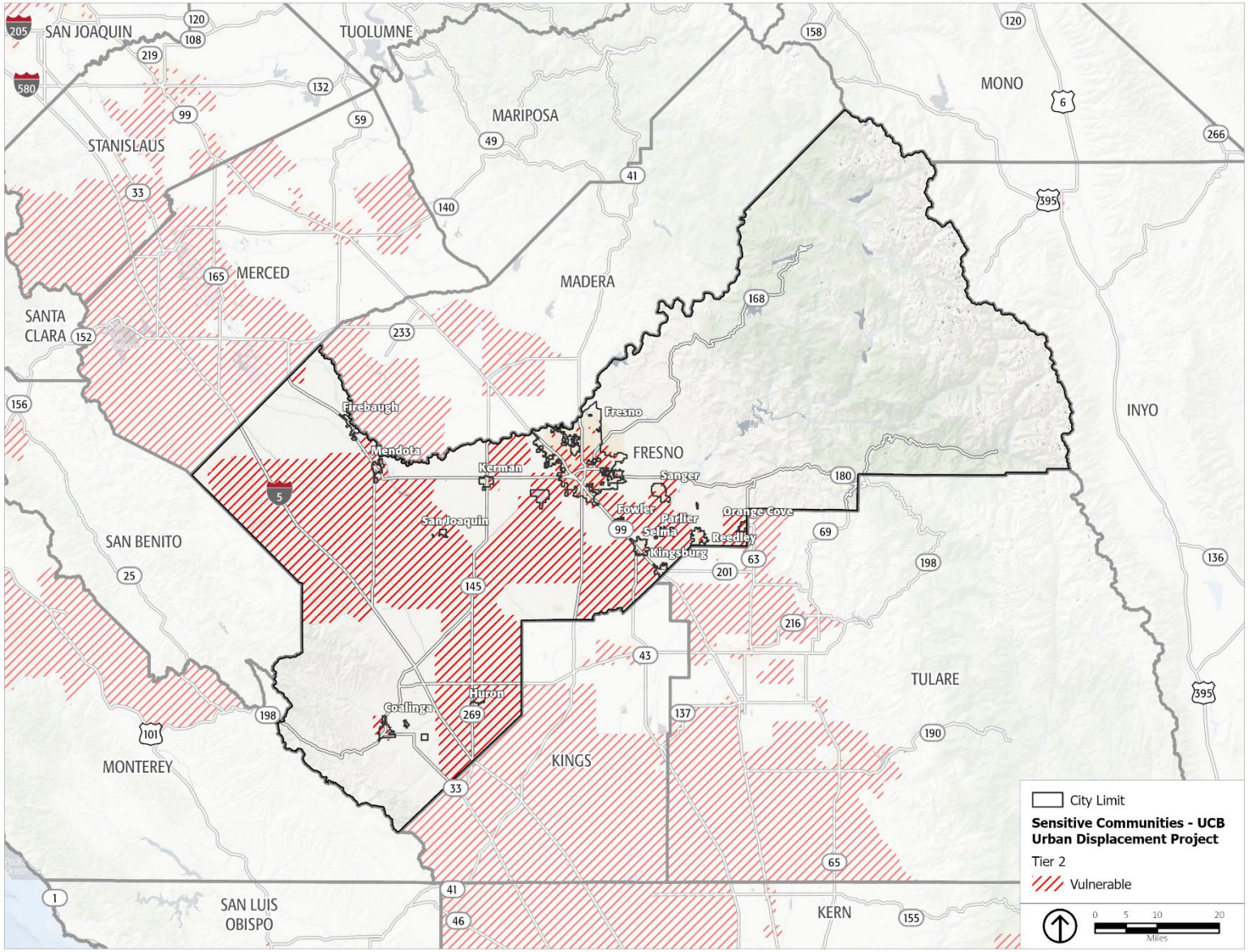
Displacement Risk

A combination of factors can result in increased displacement risk, particularly for lower-income households. Displacement risk increases when a household is paying more for housing than their income can support, their housing condition is unstable or unsafe, and when the household is overcrowded. Each of these presents barriers to stable housing for the occupants. As discussed in the analyses of Patterns of Integration and Segregation, Overcrowding, and Overpayment, there are disproportionate patterns of concentrated poverty in the county that may correlate with increased displacement risk. The identification of over 40 R/ECAPs in the county is also a significant factor in the potential for displacement, particularly in the incorporated areas of Fresno, Sanger, Reedley, Orange Cove, Mendota, Huron, and San Joaquin, and unincorporated areas east and west of I-5 in the western portion of the county. Other factors contributing to the risk of displacement include those previously discussed, as well as vacancy rates, availability of a variety of housing options, and increasing housing prices compared to wage increases. Additionally, the increase in the incidence of both sheltered and unsheltered homelessness points to the correlation between housing affordability, income, and, in many cases, racial and ethnic characteristics. According to the Urban Displacement Project **(Figure 3-36, Sensitive Communities, 2020**), a large portion of Fresno County, largely corresponding to census tracts with low median incomes and high diversity and/or concentrations of populations of color, have been identified as sensitive communities, which are susceptible to changes if housing prices increase.

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

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

FIGURE 3-36 SENSITIVE COMMUNITIES, 2020



Source: Urban Displacement Project, 2021

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

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

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

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

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

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

OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT 4

REGIONAL HOUSING NEEDS ALLOCATION

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

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

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

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

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

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

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

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

[1]*Adjusted to include extremely low-income units*

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

ASSEMBLY BILL 1233 RHNA "CARRY-OVER" ANALYSIS

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

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 carry-over 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 previously.

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 Sections 65584.09 and 65583(c)(1).

AVAILABILITY OF LAND AND SERVICES

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

Units Built or Under Construction and Planned or Approved Projects

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

Accessory Dwelling Unit Potential

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

Vacant and Underutilized Land Inventory

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

Sites Identified in Previous Housing Element

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

Affordability and Density

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

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

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

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.

To demonstrate that a density of 15 units per acre can encourage the development of housing affordable to lower-income households, a three-part analysis was prepared based on market demand, financial feasibility, and project experience within the zone(s).

Market Demand

Market rents for apartments are near the upper range of affordable costs for lower-income households. One-bedroom rents generally range from $779 to $904 with an average rent of $842 near the upper income range for a lower-income household (see **Table 4-2**). Also, a two-bedroom average rent is $1,060 near the range for a lower-income household. While the built densities and age or amenities of apartments for these figures are unknown, market rents, without financial subsidies, are not disproportionate with lower-income affordability ranges. This indicates that densities around 15 units per acre can facilitate affordability for lower-income households.

Table 4-2 Affordable Rent to Market Rent Comparison

Bedroom Type	Affordability for Lower-Income Household	Market Rent Range	Market Average Rent
1 bedroom	$1,091	$779 -$904	$842
2 bedroom	$1,246	$983-$1,137	$1,060
3 bedroom	$1,403	$1,274-$1,607	$1,441

Sources: American Community Survey (5-Year Estimates) and HUD Fair Market Rents, 2022; Fresno County MSA.

Land prices in Fresno County are generally much less expensive than other parts of California, especially the coastal region. Based on a sampling of land sales in August 2022, per-acre prices were found to generally range between $17,900 and $1,256,410 per acre (see **Table 4-3**). Based on information provided by multifamily developers, recent land prices were consistent with this range.

Financial Feasibility

Given the availability and affordability of land in the Fresno County region, densities of 15 units per acre encourage the development of housing affordable to lower-income households. This assumption is further supported by conversations with nonprofit developers. Based on conversations with several developers of housing affordable to lower-income households, the availability of land, sizeable parcels (e.g., an acre or more), and subsequent economies of scale and construction costs for garden-style apartments are contributing factors to the cost-effectiveness of 15 units per acre.

This cost-effectiveness of 15 units per acre, in simple terms, can be expressed as land costs per unit at various densities. For example, **Table 4-3** uses a land price of $280,826 per acre. Based on a typical total development cost of approximately $256,475 per unit, the table shows a less than 2 percent significant difference between lower densities (e.g., 15 units per acre) and higher densities such as 20 units per acre. Specifically, land costs per unit at 20 units per acre are $14,041 per unit and represent 5.5 percent of total development. Similarly, at 15 units per acre, land costs are estimated at $18,722 per unit, which represents about 7.3 percent of total development costs. Given land costs at 15 units per acre are similar to 20 units per acre and 20 units per acre is deemed appropriate to accommodate housing for lower-income households (Government Code Section 65583.2(c)), a density of 15 units per acre is also appropriate for housing affordable to lower-income households.

Table 4-3 Costs per Unit

Units per Acre	Land Costs per Unit	Percentage of Total Development Costs
15 units per acre	$18,722	7.3%
18 units per acre	$15,601	6.1%
20 units per acre	$14,041	5.5%

Assumptions: Average land price of $280,826 per acre and total development costs of $256,475 per unit.

Adequacy of Public Facilities

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

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

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

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

Financial and Administrative Resources

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

Table 4-4 Financial Resources

Program Name	Description	Eligible Activities
Federal		
Community Development Block Grant (CDBG)	Grants administered and awarded by the state on behalf of HUD to cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance Economic Development Infrastructure Improvements Homeless Assistance Public Services
HOME Investment Partnership Act Funds	Flexible grant program for affordable housing activities awarded by the state on behalf of HUD to individual cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance New Construction
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.	Rental Assistance
Section 203(k)	Single-family home mortgage program allowing acquisition and rehabilitation loans to be combined into a single mortgage.	Land Acquisition Rehabilitation Relocation of Unit Refinancing of Existing Indebtedness
State Programs		
Emergency Shelter Grant Program	Program funds to rehabilitate and operate emergency shelters and transitional shelters, provide essential social services, and prevent homelessness.	Support Services Rehabilitation Transitional Housing Supportive Housing
Rural Development Loans and Grants	Capital financing for farmworker housing. Loans are for 33 years at 1 percent interest. Housing grants may cover up to 90 percent of the development costs of housing. Funds are available under the Section 515 (Rental Housing), Section 502 (Homeownership Loan Guarantee), Section 514/516 (Farm Labor Housing), and Section 523 (Mutual Self-Help Housing) programs.	Purchase Development/Construction Improvement Rehabilitation
Multifamily Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing.	New Construction Rehabilitation Acquisition Preservation
California Housing Finance Agency (Cal HFA) Residential Development Loan Program	Low interest, short-term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Down Payment Assistance Program to provide subordinate loans to first-time buyers. Two funding rounds per year.	New Construction Rehabilitation Acquisition
California Housing Finance Agency (Cal HFA) Homebuyer's Down Payment Assistance Program	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	Homebuyer Assistance

Program Name	Description	Eligible Activities
California Housing Finance Agency (Cal HFA)	The Forgivable Equity Builder Loan gives first-time homebuyers a head start with immediate equity in their homes via a loan of up to 10% of the purchase price of the home. The loan is forgivable if the borrower continuously occupies the home as their primary residence for five years.	Homeowner Assistance
Low-Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	New Construction Rehabilitation
California Self-Help Housing Program	State program that provides technical assistance grants and loans as well as deferred payment conditionally forgivable mortgage assistance loans for the rehabilitation or construction of new affordable housing.	New Construction Rehabilitation
CalHOME	Grants to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment, and construction period expenses for homeownership projects	Predevelopment, Site Development, Site Acquisition Rehabilitation Acquisition/rehab Down Payment Assistance Mortgage Financing Homebuyer Counseling
Tax Exempt Housing Revenue Bond	Supports low-income housing development by issuing housing tax-exempt bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	New Construction Rehabilitation Acquisition
Affordable Housing Sustainable Communities Program	This program provides grants and/or loans, or any combination, that will achieve GHG emissions reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation.	New Construction
Local		
First Time Homebuyer Assistance Program (HAP)	The First Time Homebuyer Assistance Program (HAP) offers no-interest loans of up to 20 percent of a home's sale price to income-qualifying first-time home buyers. The buyer must contribute at least 1.5 percent of the sale price and must purchase the house as their primary residence.	Down Payment Assistance Mortgage Financing
Housing Assistance Rehabilitation Program (HARP)	This program provides no-interest loans to income-qualifying households for moderate to substantial home reconstruction/rehabilitation projects. Code deficiencies, as well as owner-requested non-luxury improvements, are addressed. HARP loans are funded by various federal and state agencies and are specifically designed to assist low-income families make such improvements.	Rehabilitation

Program Name	Description	Eligible Activities
Rental Rehabilitation Program (RRP)	This program offers zero-interest loans to repair rentals in unincorporated areas and participating cities. Loans cover the entire cost of rehabilitation and are repaid over 20 years.	Rehabilitation
Habitat for Humanity – Greater Fresno Area	Homeownership through sweat equity. Homeowners also receive counseling and training on homeownership and maintenance. Homeowners buy their completed homes from Habitat for Humanity and repay them over 30 years through an affordable mortgage	Homebuyer Assistance
Private Resources/Lender/Bank Financing		
Federal National Mortgage Association (Fannie Mae) Community Homebuyers Program	Fixed rate mortgages issued by private mortgage insurers.	Homebuyer Assistance
	Mortgages that fund the purchase and rehabilitation of a home.	Homebuyer Assistance Rehabilitation
	Low down payment mortgages for single-family homes in underserved low-income and minority cities.	Homebuyer Assistance
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable rental housing. Nonprofit and for-profit developers contact member banks.	New Construction Rehabilitation Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to nonprofit and for-profit developers and public agencies for affordable low-income ownership and rental projects.	New Construction
Freddie Mac	Home Works – Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% Median Family Income (MFI) qualify.	Homebuyer Assistance Combined with Rehabilitation
Bay Area Local Initiatives Support Corporation (LISC)	Provides recoverable grants and debt financing on favorable terms to support a variety of community development activities including affordable housing.	Acquisition New Construction Rehabilitation
Northern California Community Loan Fund (NCCLF)	Offers low-interest loans for the revitalization of low-income communities and affordable housing development.	Acquisition Rehabilitation New Construction
Low-Income Investment Fund (LIHF)	Provides below-market loan financing for all phases of affordable housing development and/or rehabilitation.	Acquisition Rehabilitation New Construction
Administrative Resources		
RH Community Builders	RH Community Builders is a nonprofit housing developer active in the region. The organization develops cost effective, high quality, permanently affordable housing throughout the Central Valley and beyond. RH Community Builders is focused on building a multi-faceted approach to ending homelessness in the Central Valley. By assisting community members in accessing needed services and increasing the inventory of affordable housing.	New Construction Rehabilitation Acquisition

Administrative Capacity

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

Fresno Economic Opportunities Commission

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

Fresno Housing Authority

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

Table 4-5 shows the subsidized rental units owned and/or managed by the Fresno Housing Authority throughout the county.

Table 4-5 Fresno Housing Authority Properties

Community/ Apartment Complex	Location	Number of Units
Biola		
Biola Apartments	4955 North 7th Avenue	12
Del Rey		
Del Rey Apartments	5662 South Oak Lane Avenue	30
Firebaugh		
Cardella Courts	419 P Street	32
La Joya Commons (Firebaugh Family Apartments)	1501 Clyde Fannon Road	34
Firebaugh Elderly	1662 Thomas Conboy Avenue	30
Maldonado Plaza	1779 Thomas Conboy Avenue	64
Mendoza Terrace	1613 Mendoza Drive	50
Mendoza Terrace II	1661 Allardt Drive	40
Rio Villas	1238 P Street, Firebaugh	30
Fowler		
Magnolia Commons (Magill Plaza)	325 East Vine Street	60

Community/ Apartment Complex	Location	Number of Units
Fresno		
541 (South Tower)	541 South Tower, North Fulton Street	14
Alegre Commons	130 West Barstow Avenue	42
Bridges at Florence	649 East Florence Avenue	34
Brierwood	4402 West Avalon Avenue	74
Cedar Courts	4430 East Hamilton Avenue	119
Cedar Courts II	4430 East Hamilton Avenue	30
City View at Van Ness	802 Van Ness Avenue	45
Dayton Square	3050 East Dayton Avenue	66
DeSoto Gardens	640 East California Avenue	40
DeSoto Gardens II	640 East California Avenue	28
El Cortez Apartments	4949 North Gearhart Avenue	48
Fairview Heights Terrace	2195 South Maud	74
Fenix at Calaveras	250 North Calaveras Street	22
Fenix at Glenn	172 North Glenn Avenue	8
Garland Gardens	3726 North Pleasant Avenue	51
Golden State Triage Center	1415 West Olive Avenue, Fresno	48
Inyo Terrace	510 South Peach Avenue	44
Marcelli Terrace	4887 North Barcus Avenue	24
Mariposa Meadows	1011 West Atchison Avenue	40
Monte Vista Terrace	North 1st Street and East Tyler Avenue	44
Pacific Gardens	5161 East Kings Canyon Road	56
Parc Grove Commons South	2674 East Clinton Avenue	363
Pinedale Apartments	160 West Minarets Avenue	50
Renaissance at Alta Monte	205 North Blackstone Avenue	30
Renaissance at Santa Clara*	t 1555 Santa Clara Street	70
Renaissance at Trinity	524 South Trinity Street	21
San Ramon	1328 East San Ramon Avenue	32
Sequoia Courts	515 South Modoc Street	60
Sequoia Courts Terrace	549 S. Thorne Avenue	78
Sierra Plaza	838 Tulare Street	70
Sierra Pointe**	1233 West Atchison Avenue	53
Sierra Terrace	937 Klette Avenue	72
Step Up 99	1240 North Crystal Avenue	99

Community/ Apartment Complex	Location	Number of Units
Sun Lodge	1101 North Parkway Drive	98
The Arthur at Blackstone	3039 North Blackstone Avenue	41
The Monarch at Chinatown	1101 F Street	57
The Villages at Broadway	1828 Broadway Street	26
The Villages at Paragon	4041 Plaza Dr E	28
Viking Village	4250 North Chestnut Avenue	40
Villa del Mar	3950 North Del Mar Avenue	48
Woodside Apartments	3212 East Ashcroft Avenue	76
Yosemite Village	709 West California Avenue	69
Huron		
Cazares Terrace	36487 O Street	24
Cazares Terrace II	36333 Mouren Street	20
Corazon Del Valle Commons	17053 12th Street	61
Parkside Apartments	36200 North Giffen Avenue	50
Kerman		
Granada Commons	14570 California Avenue	16
Helsem Terrace	938 South 9th Street	40
Kingsburg		
Linnaea Villas	2530 Sierra Street	47
Marion Villas	1600 Marion Street	48
Laton		
Laton Apartments	6701 East Latonia Street	20
Mendota		
Mendota RAD Apartments	778 Quince Street	60
Esperanza Commons	241 Tuft Street	60
Rios Terrace	424 Derrick Avenue	24
Rios Terrace II	111 Straw Street	40
Orange Cove		
Citrus Gardens	201 Citrus Avenue and 452 10th Street	30
Kuffel Terrace	791 I Street	60
Mountain View Apartments	1270 South Avenue	30
Parlier		
Oak Grove	595 Bigger Street	50
Orchard Commons*	295 South Newmark Avenue	41
Parlier Migrant Center*	8800 South Academy Avenue	131
Reedley		
Sunset Terrace	629 East Springfield Avenue	20
Sunset Terrace II	806 Lingo Avenue	20

Community/ Apartment Complex	Location	Number of Units
Kings River Commons	2020 E. Dinuba Avenue	60
Sanger		
Blossom Trail Commons	285 J Street	48
Elderberry at Bethel	2505 5th Street	74
Wedgewood Villas	2415 5th Street	64
San Joaquin		
San Joaquin Apartments	8610 South Pine Avenue	20
Taylor Terrace	8410 5th Street	28
Selma		
Cueva De Oso (William Shockley Plaza)	1445 Peach Street	48
TOTAL		**4,048**

Source: Fresno Housing Authority, 2022.

Notes:

** Including one manager's unit*

*** Single-family homes*

Nonprofit Housing Providers

There are numerous nonprofit organizations that are active in constructing, managing, and preserving affordable housing in the region. According to Affordable Housing Online, there are 12,585 units of affordable housing in 138 properties throughout the county, including those operated by the Housing Authority. More than half of these affordable units are in the City of Fresno; however, every city and several unincorporated communities also contain affordable housing units. Within the smaller cities and unincorporated areas, one of the more active nonprofit housing providers has been Self-Help Enterprises. Self-Help Enterprises focuses on providing self-help housing, sewer and water development, housing rehabilitation, multifamily housing, and homebuyer programs in the San Joaquin Valley of California. They currently assist the City of Coalinga to oversee their housing rehabilitation and down payment assistance programs.

OPPORTUNITIES FOR ENERGY CONSERVATION

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

California Building Code, Title 24

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

Utility Programs

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

- **The Budget Billing Program (BPP)**. Designed to eliminate big swings in customer monthly payments by averaging energy costs over the year.
- **CARE (California Alternate Rates for Energy).** PG&E provides a 20 percent discount on monthly gas and energy bills for low-income households.
- **Energy Savings Assistance Program:** Provides low-income customers with energy-efficiency upgrades such as attic insulation, caulking, weather stripping, water-saving devices, and energy-efficient lighting.
- **Multifamily Energy Savings Program:** Offers cash incentives on the installation of new, energy-efficient equipment or systems.
- **The Family Electric Rate Assistance (FERA) Program.** PG&E provides a rate reduction program for low-income households of three or more people.
- **REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who have experienced unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to $200.

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

- Free Home Solar Program: The Transform Fresno Project provides up to a 6,000 Watts solar system for homes in the designated project area. The solar system and installation are 100 percent free. Homeowners will own the system free and clear. A limited number of systems are available.
- Low-Income Home Energy Assistance Program (LIHEAP): Provides financial assistance to help offset an eligible Fresno County household's home energy cost.

- Weatherization services: Homeowners and renters in Fresno County who are income-eligible can qualify for weatherization services with qualified mobile homes, apartments, houses, and condos. Weatherization measures include:
  - Weather-stripping doors and caulking windows or gaps around home
  - Testing, repairing, or replacement of refrigerators, water heaters, heating and/or cooling systems, and cooking appliances
  - Insulating exterior walls, ceilings, and floors
  - Installing low-flow shower heads
  - Upgrading interior and exterior lighting services to LED
  - Duct repair and replacement

HOUSING CONSTRAINTS 5

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

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

GOVERNMENTAL CONSTRAINTS

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

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

Land Use Controls

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

General Plan

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

Zoning Ordinance

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

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

Residential Development Standards

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

Parking

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

Open Space and Park Requirements

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

Density Bonus

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

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

Table 5-1 Statewide Density Bonus Parking Standards

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

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

Growth Control

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

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

Airport Land Use Compatibility

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

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

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

Zoning for a Variety of Housing Types

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

Multifamily

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

Manufactured Housing

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

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

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

Farmworker Housing/Employee Housing Act

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

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

Emergency Shelters

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

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

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

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

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

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

Low-Barrier Navigation Centers

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

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

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

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

Transitional and Supportive Housing

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

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

The State defines transitional housing as:

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

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

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

The State defines the target population as:

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

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

Single-Room Occupancy Units

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

Group Homes/Residential Care Facilities

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

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

Accessory Dwelling Units

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

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

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

On-/Off-Site Improvement Standards

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

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

Fees and Exactions

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

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

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

Regional Transportation Mitigation Fees

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

Table 5-2 Fresno COG Transportation Impact Fee

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

Source: Fresno Council of Governments, 2020.

San Joaquin Valley Air Pollution Control District Fees

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

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

Processing and Permit Procedures

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

Senate Bill 35

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

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

Senate Bill 330

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

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

Building Codes and Enforcement

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

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

Constraints on Housing for Persons with Disabilities

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

California Building Code

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

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

Definition of Family

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

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

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

Zoning and Land Use Policies

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

Reasonable Accommodation Procedure

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

NONGOVERNMENTAL CONSTRAINTS

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

Land Costs

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

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

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

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

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

Source: Redfin, August 2022.

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

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

Source: Redfin, August 2022.

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

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

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

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

Source: Redfin, August 2022.

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

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

Source: Redfin, August 2022.

Construction Costs

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

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

The availability and demand for materials, such as asphalt, roofing, and pipes, affect prices for these goods. Another major cost component of new housing is labor. The cost of labor in Fresno County is comparatively low because the area's cost of living is relatively low compared to other areas in California. 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. There is little that municipalities can do to mitigate the impacts of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality. Because construction costs are similar across jurisdictions in Fresno County, the cost of construction is not considered a major constraint to housing production.

Dry Utilities

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

- Electricity: Pacific Gas and Electric Company (PG&E)
- Telephone:
  - Landline: Pacific Bell
  - Cellular: AT&T, Verizon, Sonic, and more
- Internet Service: AT&T, Verizon, Sonic, and Xfinity

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

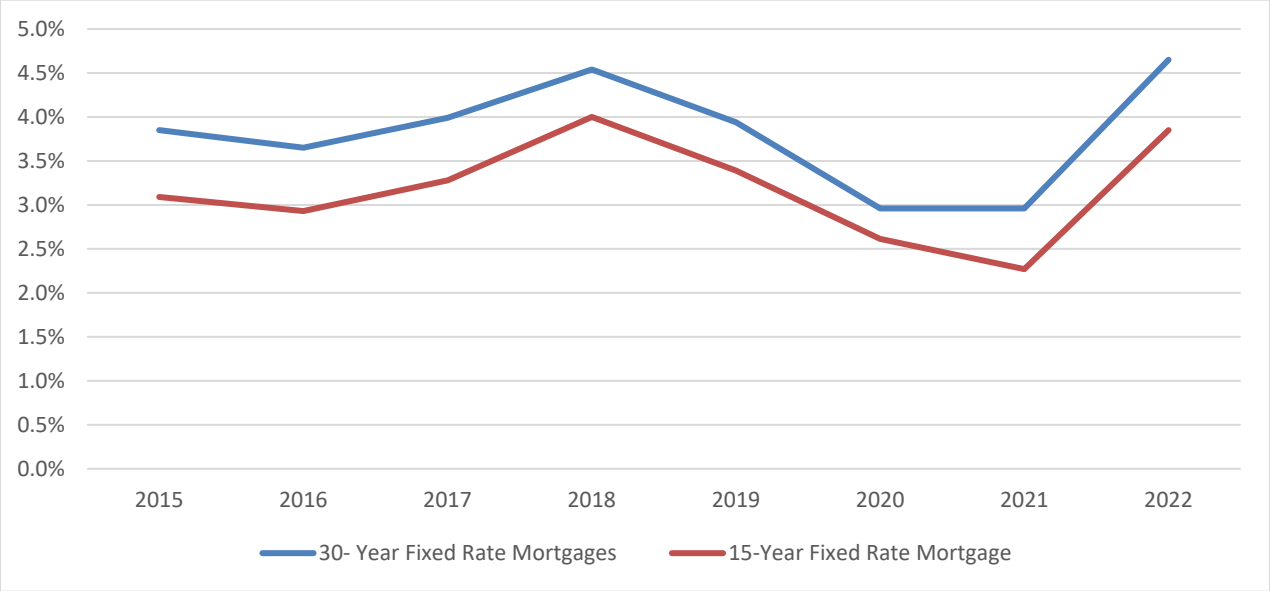
[2] 2022 National Building Cost Manual and 2022 15 zip code modifiers, Craftsman Book Company.

Availability of Financing

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

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

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



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

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

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

Environmental Constraints

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

Floodplains

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

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

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

Each sites inventory provides parcel-specific environmental constraints, including whether or not the site is within the FEMA 100-year flood zone. While residential development can certainly occur within these zones, it 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 meets its RHNA in any of the income categories.

Seismic Zones

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

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

Biological Resources

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

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

HOUSING PLAN



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

GOALS AND POLICIES

1. New Housing Development

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

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

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

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

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

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

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

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

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.

Policy 2.9 Encourage sweat equity programs as a means for increasing homeownership opportunities for lower-income residents.

3. Housing and Neighborhood Conservation

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

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

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

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

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

Policy 3.4 Encourage and facilitate the improvement or replacement of unsafe, substandard dwellings that cannot be economically repaired.

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

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

4. Special Needs Housing

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

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

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

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

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

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

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

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

5. Fair and Equal Housing Opportunities

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

Goal 5 **Affirmatively Furthering Fair Housing (Government Code Section (65583(C)(C)(5) & (10) by securing safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other factors.**

Policy 5.1 Collaborate with state and federal agencies and local fair housing agencies to enforce fair housing laws addressing discrimination in the building, financing, selling or renting of housing based on race, religion, family status, national origin, disability, or other protected class.

Policy 5.2 Collaborate with local and regional agencies to provide multilingual fair housing education services and regional efforts to affirmatively further fair housing.

Policy 5.3 Work with federal, state, local and private entities to identify funding, financing and assistance programs throughout the planning period.

6. Energy Conservation and Sustainable Development

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

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

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

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

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

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Fresno Council of Governments



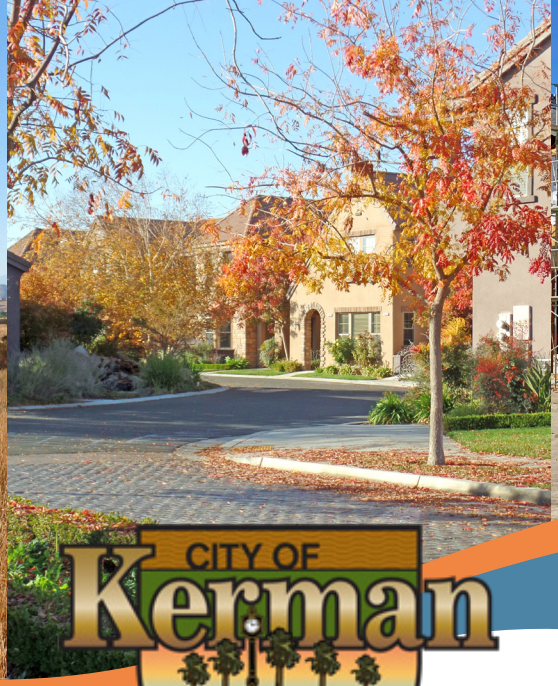
A Regional Plan for Addressing Housing Needs

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

Fresno Council of Governments









APPENDIX 1G: CITY OF KERMAN

Fresno Multi-Jurisdictional 2023-2031 Housing Element

Public Review Draft - May 2023

A Regional Plan for Addressing Housing Needs

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





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APPENDIX 1G: CITY OF KERMAN

Fresno Multi-Jurisdictional 2023-2031 Housing Element

Public Review Draft - May 2023

PLACEWORKS

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APPENDIX 1G: CITY OF KERMAN

TABLE OF CONTENTS

Section 1G-0: Summary of Needs and Conditions 1G-1
Housing Needs Assessment 1G-1
Housing Constraints 1G-2
Housing Resources 1G-3

Section 1G-1: Action Plan 1G-5
Regional Collaboration 1G-5
Adequate Sites 1G-7
Affordable Housing Development and Preservation 1G-8
Removal of Governmental Constraints 1G-15
Housing Quality 1G-21
Housing Assistance 1G-23
Quantified Objectives 1G-28

Section 1F-2: Sites Inventory 1G-31
Rezoning During Fifth Cycle 1G-31
Regional Housing Needs Allocation 1G-31
Availability of Land 1G-32
Accessory Dwelling Unit Potential 1G-59
Annexations 1G-59
Summary of Capacity to Accommodate the RHNA 1G-61
Adequacy of Public Facilities 1G-63

Section 1G-3: Local Assessment of Fair Housing 1G-65
Introduction 1G-65
Outreach 1G-66
Fair Housing Issues 1G-67
Sites Analysis 1G-117
Contributing Factors 1L 135

Section 1G-4: Constraints 1G-137
Land Use Controls 1G-137
Residential Development Standards 1G-139
Growth Management 1G-142
Density Bonus 1G-142
Zoning for a Variety of Housing Types 1G-144
On- and Off-Site Improvement Standards 1G-150
Fees and Exactions 1G-151
Processing and Permit Procedures 1G-153

Building Codes 1G-157
Constraints on Housing for Persons with Disabilities 1G-157
At Risk Analysis 1G-158

Section 1G-5: Review of Past Accomplishments 1G-161
Progress Toward Meeting the RHNA 1G-161
Efforts to Address Special Housing Needs 1G-162
Progress Toward Meeting Housing Element Programs 1G-162

Section 1G-6: Public Outreach and Engagement 1G-172
Joint Planning Commission/City Council Study Session 1G-172
Community Workshop 1G-172
Stakeholder Interviews 1G-173
Public Comments 1G-178
Noticing of Study Sessions and Community Workshops 1G-178
Noticing of the Draft Housing Element 1G-178

TABLES

Table 1G-1: Quantified Objective Summary 1G-28
Table 1G-2: Regional Housing Needs Allocation, 2023-2031 ..... 1G-32
Table 1G-3: Realistic Capacity Project Examples 1G-35
Table 1G-4: Mixed Use Project – Other City Examples 1G-35
Table 1G-5: Underutilized Sites 1G-36
Table 1G-6: Vacant Sites 1G-39
Table 1G-7: Summary of Residential Capacity Compared to the 6th Cycle RHNA 1G-63
Table 1G-8: Fresno County Jurisdictions AllTransit Performance Scores 1G-83
Table 1G-9: School Performance Scores in Kerman, 2019 ..... 1G-89
Table 1G-10: Cost Burden in Kerman, 2010-2018 ..... 1G-95
Table 1G-11: Demographic Characteristics of the Homeless Population, 2022 ..... 1G-100
Table 1G-12: Services to Address Homelessness 1G-101
Table 1G-13: Farmworker Housing Resources in Kerman 1G-105
Table 1G-14: RHNA Capacity by Census Tracts in Kerman 1G-119
Table 1G-15: Factors Contributing to Fair Housing Issues 1G-135
Table 1G-16: General Plan Land Use Designations 1G-137
Table 1G-17: Residential Zoning Districts 1G-138
Table 1G-18: Residential Development Standards 1G-140
Table 1G-19: Residential Parking Standards 1G-141
Table 1G-20: Residential Uses Permitted by Zone 1G-144
Table 1G-21: Potential Emergency Shelter Sites 1G-146
Table 1G-22: Typical Processing and Permitting Fees 1G-151
Table 1G-23: Typical Fees for Single Family and Multifamily Developments 1G-152

Table 1G-24: Local Processing Times 1G-156
Table 1G-25: Assisted Housing Developments 1G-159
Table 1G-26: Units Built During the 5th Cycle RHNA Period 1G-161
Table 1G-27: Evaluation of 2015-2023 Housing Element 1G-163

FIGURES

Figure 1G-1: Underutilized Site 1 ..... 1G-37
Figure 1G-2: Underutilized Site 2 ..... 1G-37
Figure 1G-3: Kerman Sites Inventory 1G-58
Figure 1G-4: Whispering Falls 1G-60
Figure 1G-5: Crown|Schaad Proposed Annexation 1G-61
Figure 1G-6: Local TCAC/HCD Opportunity Areas 1G-70
Figure 1G-7: Local Median Income 1G-71
Figure 1G-8: Local Poverty Rate 1G-73
Figure 1G-9: Local Racial Demographics 1G-75
Figure 1G-10: Percentage of the Population with a Disability in Kerman 1G-78
Figure 1G-11: Kerman AllTransit Performance Score 1G-82
Figure 1G-12: Jobs Proximity Index 1G-86
Figure 1G-13: Zoning in Kerman 1G-87
Figure 1G-14: Local TCAC/HCD Educational Domain Score 1G-90
Figure 1G-15: CalEnviroScreen Score Percentile 1G-92
Figure 1G-16: Overcrowding in Kerman 1G-94
Figure 1G-17: Percentage of Renters Overpaying 1G-96
Figure 1G-18: Percentage of Homeowners Overpaying 1G-97
Figure 1G-19: Vulnerable Community Designation 1G-109
Figure 1G-20: Census Tracts in Kerman 1G-121
Figure 1G-21: Percentage of Unit Capacity by TCAC Resource Category 1G-123
Figure 1G-22: Percentage of Unit Capacity by Median Income 1G-125
Figure 1G-23: Percentage Unit Capacity by Poverty Rate 1G-126
Figure 1G-24: Percentage of Unit Capacity by Percentage of Non-White Population 1G-127
Figure 1G-25: Percentage of Unit Capacity by Disability Rate 1G-129
Figure 1G-26: Percentage of Unit Capacity by Jobs Proximity Index Scores 1G-130
Figure 1G-27: Percentage of Unit Capacity by CalEnviroScreen Percentiles 1G-131
Figure 1G-28: Percentage of Unit Capacity by Overcrowding 1G-132
Figure 1G-29: Percentage of Unit Capacity by Rate of Renter Overpayment 1G-134
Figure 1G-30: Percentage of Unit Capacity by Rate of Homeowner Overpayment 1G-135

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SECTION 1G-0: SUMMARY OF NEEDS AND CONDITIONS

Housing Needs Assessment

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

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

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

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

Housing Constraints

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

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

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

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

Housing Resources

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

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

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SECTION 1G-1: ACTION PLAN

Regional Collaboration

Program 1: Regional Collaboration on Housing Opportunities

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

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

Financing:	General Fund
Time Frame:	Continue to meet with the Housing Element Technical Committee twice per year; meet with HCD annually. Develop a directory of services and resources by December 2025; update annually as needed.

Implementation Responsibility:	Community Development Department (Planning Division)
Relevant Policies:	Policy 1.3, Policy 1.4, Policy 2.1, Policy 4.2

Program 2: Review Annexation Standards in Memorandum of Understanding

All jurisdictions in Fresno County are subject to the City/County Memorandum of Understanding (MOU), which establishes procedures for annexation of land to cities. The City/County MOU encourages urban development to take place within cities and unincorporated communities where urban services and facilities are available or planned to be made available to preserve agricultural land. The MOU standards for annexation require that a minimum of 25 percent of annexation areas have an approved tentative subdivision map or site plan. While cities can take certain steps to "prezone" land in advance of annexation, the annexation of the land into city limits depends on private developers requesting an annexation. In cities that are mostly built out within their current city limits, the MOU may limit the cities' ability to accommodate future housing needs.

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

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

Program 3: Homeless/Unhoused Needs

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

Financing:	General Fund
Time Frame:	Coordinate annually
Implementation Responsibility:	Community Development Department (Planning Division)

Quantified Objective:	Assist with program development and funding identification that will assist at least five homeless persons.
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 4.6

Adequate Sites

Program 4: Annexation and Provision of Adequate Sites

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

- Complete the following annexations which will permit owner-occupied and rental multifamily uses by right pursuant to Government Code section 65583.2(i) for developments in which 20 percent or more of the units are affordable to lower income households, see Figures 1G-5 and 1G-6 in the Sites Inventory section. Each area has the capacity to accommodate at least 16 units and will be available for development in the planning period where water, sewer, and dry utilities can be provided.
    - Annex 60 acres of vacant county land, of which 15 acres will have a General Plan designation of MDR, allowing 12 units to the acre, and 5 acres will have a General Plan designation of HDR, allowing 24 units to the acre. (See Figure 1-G-5 in the Sites Inventory Section).
    - Annex 9.6 acres of vacant county land for single-family homes consistent with the General Plan designation of MDR (Figure 1-G-6 in the Sites Inventory Section).
- Maintain and annually update the inventory of residential land resources for internal purposes.
- Monitor the availability of sites appropriate for lower-income housing in keeping with state "no net loss" provisions (Government Code Section 65863), if development projects are approved at densities lower than anticipated in the sites inventory, and, if necessary, rezone sufficient sites to accommodate the RHNA within 180 days, ensuring that there is sufficient higher-density residential land available in areas throughout the city to deconcentrate poverty.
- Monitor and report residential development through the HCD annual report process.
- Actively participate in the development of the next RHNA Plan to ensure that the allocations are reflective of the regional and local land use goals and policies.

Financing:	General Fund
Time Frame:	Annually monitor as projects are processed, complete annexations within 3 years and

	120 days of Housing Element due date.
Implementation Responsibility:	Community Development Department
Relevant Policies:	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 5: Water and Wastewater Service

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

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

Program 6: Use of Sites in Previous Cycles

Pursuant to Government Code Section 65583.2(c), any non-vacant sites identified in the prior 5th Housing Element Cycle or vacant sites identified in two or more consecutive planning periods shall be provided by-right development when at least 20 percent of the units in the proposed development are affordable to lower-income households.

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

Affordable Housing Development and Preservation

Program 7: Affordable Housing Incentives

The City continues to need affordable housing for lower-income households, especially for seniors, persons with

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

- Continue to seek partnerships and meet at least every other year with other agencies (such as the Housing Authority), housing developers, community stakeholders, and employers to discuss and pursue viable opportunities for providing affordable housing, with an emphasis on housing opportunities for very low- and extremely low-income households, as well as special-needs populations, such as seniors, persons with disabilities (including developmental disabilities), farmworkers, female-headed and single-parent households, and persons experiencing homelessness. Meet more frequently if development rates increase.
- Work with public or private sponsors to identify candidate sites for new construction of housing for special needs populations and take all actions necessary to expedite processing of such projects.
- Pursue partnerships with the Central Valley Regional Center to identify funding opportunities and promote housing for persons with disabilities.
- Continue to offer fee reductions and deferral of development impact fee payments to facilitate affordable housing development and special-needs projects, particularly those on infill sites.
- Continue to promote the State density bonus and provide streamlined processing to facilitate affordable housing development and provide for additional flexibility for affordable housing and special-needs housing through the minor deviation process. The City will promote this program by publicizing the incentives on the City website and by conducting pre-application consultation with developers regarding available incentives. Examples of flexible development standards include reduced parking requirements; reduced requirements for curb, gutter, and sidewalk construction; common trenching for utilities; and reduced water and wastewater connection fees.
- Provide incentives to builders to provide housing with multiple bedrooms affordable to lower- and moderate-income households, aiming for construction of at least 20 units that meet these sizes, to meet the needs of female-headed, single-parent, and large-family households of all income levels (possible incentives will include reduced setbacks, reduced parking requirements, and technical assistance with applications for funding).
- Continue to streamline the environmental review process for housing developments to the extent possible, using available State categorical exemptions and federal categorical exclusions, when applicable.
- Monitor HCD's website annually for Notices of Funding Ability (NOFA) and, where appropriate, prepare or support applications for funding for affordable housing for lower-income households (including extremely low-income households), such as seniors, disabled (including persons with developmental disabilities), the homeless, and those at risk of homelessness.
- Facilitate the approval process for land divisions, lot line adjustments, and/or specific plans or master plans resulting in parcel sizes that enable affordable housing development, and process fee deferrals related to the subdivision for projects affordable to lower-income households.

- Work with developers of multifamily and affordable housing projects to identify site opportunities in higher-resource areas, such as the area west of South Madera Avenue, and areas with higher median incomes to reduce potential for future concentrations of poverty and to improve access to resources.

Financing:	HOME, CDBG, Low-Income Housing Tax Credit (LIHTC), Multifamily Housing Revenue Bond, and other funding sources, as available.
Time Frame:	Ongoing, as projects are processed by the City. Annually apply for funding and engage with Central Valley Regional Center at least every two years.
Implementation Responsibility:	Community Development Department
Quantified Objective:	Expand the City's affordable housing inventory by 419 units over the next eight years, 142 extremely low-income, 143 very low-income, and 134 low-income units, at least 30 of which include accessibility modifications to facilitate housing mobility for lower-income households and special-needs groups.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.3, Policy 2.4, Policy 2.5, Policy 2.7, Policy 4.3, Policy 4.4, Policy 5.2

Program 8: Support Funding for Farmworker Housing

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

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

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

Financing:	General Fund
Time Frame:	Meet with farmworker housing developers and advocates on a biannual basis to discuss their needs and offer assistance in the form of letters of recommendation for grant applications, assistance with site identification and grant opportunities, and

	discuss incentives for constructing farmworker housing.
Implementation Responsibility:	Community Development Department
Quantified Objective:	20 lower-income units set aside for farmworkers and their families to reduce displacement risk for this population.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.4, Policy 2.5, Policy 4.2, Policy 4.3

Program 9: Farmworker Preference in New Affordable Housing

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

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

Program 10: Extremely Low-Income Households

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

- Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, to mitigate risk of displacement and support housing stability for extremely low-income households, persons

with disabilities, farmworkers, and persons experiencing homelessness.

- Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing.
- Encourage the provision of affordable housing for young adults, particularly former foster youth and young mothers, through planning consultations, streamlined permit processing, and funding assistance.
- Encourage the development of SRO facilities, transitional and supportive housing, and other special housing arrangements, including committing City funds to help affordable housing developers provide SRO facilities consistent with the SRO Ordinance.

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

Program 11: Preservation of At-Risk Housing Units

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

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

Financing:	General Fund, LIHTC, Multifamily Housing Revenue Bond, and other funding

	sources as available.
Time Frame:	Annually monitor units at risk of converting; coordinate noticing as required per California law.
Implementation Responsibility:	Community Development Department
Relevant Policies:	Policy 3.6

Program 12: Promote and Facilitate Accessory Units

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

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

Financing:	General Fund
Time Frame:	Advertise pre-approved plans annually, update ADU materials annually, or as needed to reflect changes in State law, and identify incentives for construction by December 2024.
Implementation Responsibility:	Community Development Department (Planning Division)

Quantified Objective:	4 ADUs for lower-income households, 2 for moderate-income households, and 2 for above moderate-income households to improve housing mobility opportunities and reduce displacement risk.
Relevant Policies:	Policy 1.3, Policy 2.1, Policy 2.6

Program 13: Replacement Units

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

This requirement applies to:

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

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

Program 14: Housing for a Variety of Needs

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

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

Financing:	General Fund

Time Frame:	Identify innovative and alternative housing options to help further housing production by December 2025; amend the Zoning Ordinance as needed.
Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	10 lower-income units, 10 moderate-income units, and 5 above moderate-income units to reduce displacement risk for all residents and facilities in income-integrated neighborhoods.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.4

Removal of Governmental Constraints

Program 15: Zoning Code Amendments

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

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

zones that permit residential uses of the same type, in accordance with the City's definition of family.

- **Employee and Farmworker Housing:** Permit employee housing that serves six or fewer persons in the MU, OD, and GC zones in the same manner as other single-family structures of the same type (Health and Safety Code Sections 17021.5, 17021.6, and 17021.8).
- **Single-Room Occupancy Units:** Define single-room occupancy units in compliance with Government Code Section 65583(c)(1) and identify at least one zone where they will be permitted.
- **Transitional and Supportive Housing:** Ensure consistency across the Zoning Code to permit transitional housing and supportive housing as residential uses only subject to the restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)). Additionally, allow supportive housing in multifamily and mixed-use zones (Government Code Section 65651).
- **Multifamily Projects:** Clarify permit requirements for multifamily projects with 41 or more units and without 20 percent of units affordable to lower-income households.

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

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

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

Financing:	General Fund
Timeline:	Ongoing. Report on the monitoring program annually in the annual report to the City Council and HCD. If the CUP is identified as a constraint to housing development proposed with 41 units or more, identify ways to streamline the approval process or

	remove the CUP within six months. Remove the CUP requirement in the MU and GC zones by December 2024.
Implementation Responsibility:	Community Development Department (Planning Division)
Quantified Objective:	268 lower-income units and 43 moderate income units to reduce displacement risk.
Relevant Policies:	Policy 2.7

Program 17: Reasonable Accommodations and Universal Design

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

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

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

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

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

Program 18: Lot Consolidation

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

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

Program 19: Lot Splits

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

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

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

Program 20: Monitoring of Planning and Development Fees

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

Financing:	General Fund
Time Frame:	Meet with multifamily developers by December 2024 and revise fees, if necessary, by December 2025. Review fees annually.
Implementation Responsibility:	Community Development Department
Quantified Objective:	Facilitate construction of 100 multifamily units during the planning period, targeting

	missing-middle development in higher-resource areas and encouraging at least 50 of the units to be affordable to lower-income households.
Relevant Policies:	Policy 1.2, Policy 1.4

Program 21: Preliminary Applications (SB 330) and Streamlined Approval (SB 35)

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

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

Program 22: Objective Design Standards

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

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

Housing Quality

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

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

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

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

Program 24: Fresno County Rental Rehabilitation Program (RRP)

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

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

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

Program 25: Code Enforcement

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

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

	assistance programs in areas of concentrated lower-income households.
Relevant Policies:	Policy 3.1, Policy 3.3

Housing Assistance

Program 26: Fresno County Homebuyer Assistance Program

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

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

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

- Mortgage Credit Certificate (MCC): The MCC Tax Credit is a federal credit that can reduce potential federal income tax liability, creating additional net spendable income that borrowers may use toward their monthly mortgage payment. This MCC Tax Credit program may enable first-time homebuyers to convert a portion of their annual mortgage interest into a direct dollar-for-dollar tax credit on their U.S. individual income tax returns.
- CalPLUS Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalPLUS Conventional is fixed throughout the 30-year term. The CalPLUS Conventional is combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of 3 percent of the first mortgage loan amount, for down payment assistance.
- CalHFA Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalHFA Conventional is fixed throughout the 30-year term.

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

homebuyer assistance.

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

Program 27: Energy Conservation

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

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

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

Program 28: Housing Choice Vouchers

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

- Provide a link to the Fresno Housing Authority's HCV program web page on the City's website by February 2024.
- Meet with the Fresno Housing Authority by June 2024 to discuss the process of developing printed informational materials, with the goal of making materials available at public counters by June 2025.
- Work with the Housing Authority to disseminate information to landlords and property owners on incentives for participating in the HCV program throughout the city to promote housing opportunities for all residents.
- Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs.

Financing:	HUD Section 8
Time Frame:	Provide information on the City's website by February 2024. Meet with the Housing Authority by June 2024 and develop informational materials by June 2025. Target outreach to property owners and landlords at least annually.
Implementation Responsibility:	Fresno Housing Authority
Quantified Objective:	50 lower-income units in high-opportunity areas to promote access to resources and mobility for target households.
Relevant Policies:	Policy 2.2

Program 29: Housing Discrimination Monitoring and Referral

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

The City will also:

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

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

Program 30: Improve Access to Resources

The City shall take the following actions to improve access to resources and opportunities citywide, but with a particular emphasis on neighborhoods with a concentration of lower-income residents who often face additional barriers to accessing resources:

- Work with Fresno County Rural Transit Agency (FCRTA) and other jurisdictions in the county to develop a fact sheet, or similar informational materials, of FCRTA programs to be posted on the City's website, social media, and in public buildings by January 2026, and advertised annually in the City's newsletter to help connect seniors and other residents to services in the city and throughout the county.
- Prioritize projects that facilitate place-based revitalization through the City's Capital Improvement Plan, such as projects that improve public infrastructure in deteriorating or underserved areas.
- Post information about flood-related resources on the City's website and provide public notices in utility bills or other direct methods to neighborhoods at risk of flooding.
- Ensure program availability and funding announcements are made available in Spanish, and translation is

available at public meetings.

- Facilitate place-based revitalization and promote healthy environments for new housing by evaluating transitional buffers between residential and agricultural uses and highways; working with developers as projects are proposed to mitigate impacts associated with emissions from agricultural industries and traffic; and facilitating access to healthy outdoor spaces.
- Meet with school district representatives by June 2025 to analyze whether housing security poses a barrier. Work with the school district to assist in securing grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers to facilitate positive learning environments citywide.

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

Quantified Objectives

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

Table 1G-1: Quantified Objective Summary

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

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

Source: City of Kerman, April 2023.

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

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SECTION 1G-2: SITES INVENTORY

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

Rezoning During Fifth Cycle

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

Regional Housing Needs Allocation

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

1. **Regional Determination:** The California Department of Housing and Community Development (HCD) provides each region with a Regional Determination of housing need, which includes a total number of units split into four income categories. The City of Kerman is in the region covered by the Fresno Council of Governments (FCOG). HCD allocated FCOG a Regional Determination of 58,298 units for the 6th cycle RHNA (2023-2031). This is the total number of units that the cities and counties in the FCOG region must collectively plan to accommodate.

2. **RHNA Methodology:** Councils of Governments (COG), including FCOG, are responsible for developing an RHNA methodology for allocating the Regional Determination to each city and county. This methodology must further specific State objectives, including, but not limited to, promoting infill, equity, and environmental protection; ensuring jobs-housing balance; and affirmatively furthering fair housing.

3. **Housing Element Updates:** Each city and county must then adopt a housing element that demonstrates how the jurisdiction can accommodate its assigned RHNA through its zoning. HCD reviews each jurisdiction's housing element for compliance with State law.

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

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

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

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

Source: FCOG, 2022.
**It is assumed that 50 percent of the very low-income units are allocated to address extremely low-income need.*

Availability of Land

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

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

Sites Identified in Previous Housing Element

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

There are three parcels on one site (site U-2) in the underutilized portions of the inventory that have been identified to accommodate the lower-income RHNA in the previous Housing Element. Therefore, the City has included Program 6, which commits the City to allowing residential use by right on sites consistent with Government Code Section 65583.2(c) for housing developments in which at least 20 percent of the units are affordable to lower-income households There are also two vacant sites in the inventory (sites 32 and 58) that were identified in two previous cycles. These sites are planned to accommodate moderate and above moderate-income RHNA units in the 6th cycle.

Zoning to Meet the RHNA

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

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

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

on sites zoned MU is assumed to be 50 percent of maximum capacity. This estimate is fairly consistent with suburban development and the City's development standards are not considered excessive to preclude development at the higher end of the density range. The GC district also allows R-3 uses with a conditional-use permit. Sites in the GC district were inventoried as lower income based on the maximum density of 20 units per acre except where parcel sizes were smaller than 0.5 acres. In this case, the units were inventoried for moderate-income households. The realistic capacity on sites zoned GC is assumed to be 50 percent of the maximum capacity to account for the potential for nonresidential uses on these parcels.

- **Assumptions for Underutilized Sites.** The inventory includes three underutilized sites zoned R-3, made up of seven total parcels. For each site, the City has evaluated overall site potential, potential for lot consolidation, and the status of existing uses. The sites are all mostly vacant with marginal uses, and it is reasonable to assume that if there was interest in developing these sites, the existing uses would be removed and replaced with higher-density housing and mixed uses. Images of the underutilized sites, along with descriptions of the existing uses, are shown in **Figures 1G-1** through **1G-3** in the order that they appear in **Table 1G-3**. Site U-1 was inventoried as serving above moderate-income households due to its proximity to existing single-family homes. Sites U-2 and U-3 were inventoried as serving lower-income households due to the permitted density of 20 units per acre. All sites are assumed to develop at 80 percent of the maximum density for the zone. Site U-2 was also evaluated as part of an Infill Study in 2023 and was deemed to have development potential.

Realistic Development Potential

In determining the realistic capacity for the City's inventory of sites, the City considered land use controls and site improvements and assumed an 80 percent adjustment to the maximum number of units on the site to reflect developable acreage due to on-site improvements, including sidewalks, utility easements, and infrastructure improvements (roadway access, water, sewer, and stormwater). All sites are served by or planned to be served by infrastructure, with no constraints identified that would reduce capacity beyond the 80 percent adjustment. To further determine an appropriate realistic capacity assumption, the City considered and evaluated the implementation of its current multifamily development standards (e.g., setbacks, building height, parking, density requirements, land use controls, water and wastewater access, and open space requirements), as well as project examples to determine approximate density and unit capacity so as to not over-project unit potential. After considering the 80 percent adjustment factor and the average 67 percent buildout of all project examples in **Table 1G-3** and considering local knowledge, the City decided it was appropriate to assume an 80 percent capacity on all sites in residential areas in the sites inventory. While Kerman has not had any recent mixed-use development projects, recent mixed-use projects in Reedley and Kingsburg all developed at more than 100 percent of the maximum number of dwelling units based on zoning, with an average of 127 percent unit capacity (**Table 1G-4**). Additionally, the City is working on a mixed-use conceptual site plan to help streamline project approval. To ensure not to over project capacity, the City has decided to take a more conservative approach and assume a 50 percent capacity on sites in commercial or mixed-use zones that allow residential uses based on the existing land use controls.

Table 1G-3: Realistic Capacity Project Examples

Project Name	Affordability	Acres	Project Status	General Plan/Zoning	Total Project Units	Max. Allowable Units	Realistic Capacity
Gateway Villas	Lower	4.43	Completed - 2016	HDR/R-3	61	89	69%
Hacienda Heights	Lower	5.37	Completed - 2010	HDR/SD-R-2.5	69	107	64%
						Average	**67%**

Source: City of Kerman, 2023.

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

Project Name	Affordability	Acres	Project Status	General Plan/Zoning	Total Project Units	Max. Allowable Units	Realistic Capacity
City of Reedley							
Paseo 55	100% AMI	1.76	Constructed 2016	CC/CC	55	51	108%
Reedley I Mixed-Use	Lower Income	4.25	Approved 2022	LI/ML	80	63	127%
City of Kingsburg							
Stone Plaza Mixed Use Project	Market Rate	0.28	Under Construction 2023	CC/CC	10	6	145%
						Average	**127%**

Source: Cities of Reedley and Kingsburg, 2023.

Land Inventory

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

Underutilized Land

Table 1G-5 identifies three sites (U-1 through U-3) made up of seven parcels that can accommodate an estimated 187 lower-income units. Existing uses of each site are described in **Figures 1G-1** through **1G-3**.

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Table 1G-5: Underutilized Sites

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

Source: City of Kerman, 2023

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

Figure 1G-1: Underutilized Site 1

APNs: 02303039, 02303041, 02303044S (portion)
Zoning: R-3
Existing Use: One parcel is vacant; storage building on half of remaining parcels. The property owner also owns adjacent restaurant and has expressed interest in the past regarding redevelopment of the site. Development of the site will require soil sampling and a compaction test due to past use as a ponding basin. These parcels are near the corner of W. Whitesbridge Avenue and S. Madera Avenue, between a commercial area and existing multifamily housing. *(note: parcel lines do not match aerial photo)*



Source: City of Kerman, 2023

Figure 1G-2: Underutilized Site 2

APNs: 02313032 (portion), 02313033 (portion), 02313034 (portion)
Zoning: R-3
Existing Use: Three adjacent parcels each with existing housing units on the south side. They have no environmental constraints at present and have existing improvements, such as sidewalks, gutters, curbs, and street trees. Road access would need to be installed for the middle parcel. *(note: parcel lines do not match aerial photo)*



Source: City of Kerman, 2023

Vacant Sites

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

Table 1G-6: Vacant Sites

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

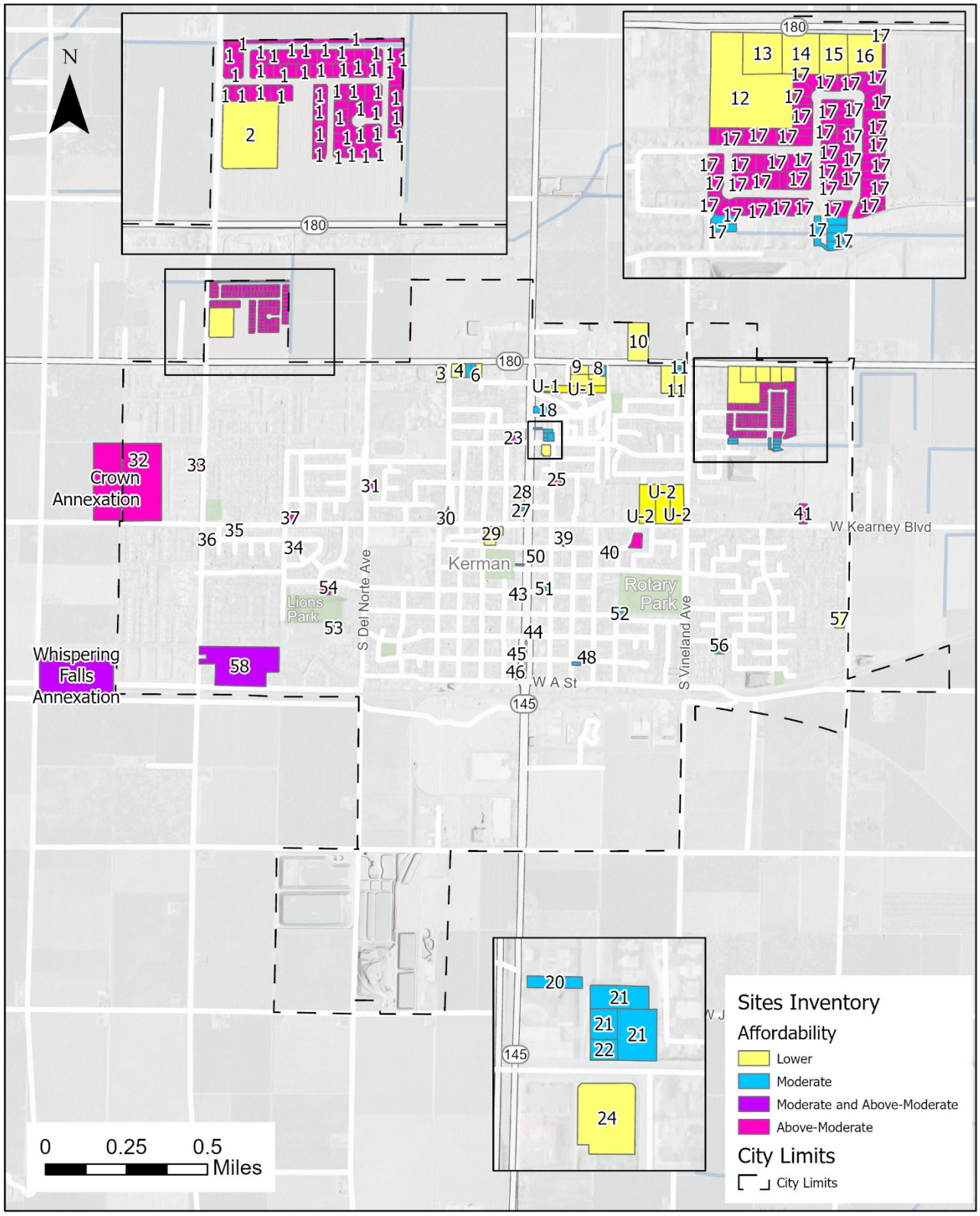
Site	Assessor's Parcel Number	Acres	General Plan Land Use	Zoning	Maximum Density (per acre)	Realistic Density (per acre)	Units by Income Level			Environmental Constraints
							Lower-Income Capacity	Moderate-Income Capacity	Above Moderate-Income Capacity	
22	02310029S	0.09	General Commercial	GC	20	10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

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

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

Source: City of Kerman, 2023

Figure 1G-3: Kerman Sites Inventory



Source: City of Kerman, 2023

Accessory Dwelling Unit Potential

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

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

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

Annexations

Annexations in Prior Cycle

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

Annexations to Meet the 6th Cycle RHNA

Boyd Annexation – Phase 1 Whispering Falls

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

Figure 1G-4: Whispering Falls



Source: City of Kerman, 2023

Crown|Schaad Proposed Annexation

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

Figure 1G-5: Crown|Schaad Proposed Annexation



Source: City of Kerman, 2023

Summary

Annexation of the two project sites were contemplated well in advance to a formal application. The City completed the Sphere of Influence (SOI) update in June of 2022 as part of the 2040 General Plan update. Subsequent to updating the SOI, developers within the City's SOI were advised that development within the SOI would be subject to reorganization including detachment from the King River Water Commission and annexation into the city. Annexation into the city will include connecting to the Fresno Irrigation District. This complies with the following LAFCo policies:

- Policy 101: Encourage orderly, logical, and efficient development of local agencies in their sphere of

influence.

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

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

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

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

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

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

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

The Crown project is a traditional SFR project. This project will primarily emphasize creating a three-tier mix of lot sizes with mixed floor plan sizes, more conducive to the housing market. As an example, smaller lots will

accommodate smaller floor plans marketed to first time home buyers or individuals within the low to moderate income bracket.

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

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

Summary of Capacity to Accommodate the RHNA

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

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

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

Source: City of Kerman, 2023.

Adequacy of Public Facilities

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

The City's distribution system consists of a looped water system using mains ranging from 4 to 12 inches. Growth of the system to serve new development will require continued looping of lines and expansion of fire flow reserve capacities. As of 2021, the City provided potable water service to 3,326 single-family households and 199 units of multifamily housing. It is projected that by 2035, the City's demand for water service will include 4,163 single-

family households and 254 units of multifamily housing. According to the City's 2020 Urban Water Management Plan, anticipated groundwater supplies are sufficient to meet all demands through the year 2045, even under drought conditions. The City continuously addresses water supply and infrastructure capacity limits and grants priority to affordable housing units.

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

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

SECTION 1G-3: LOCAL ASSESSMENT OF FAIR HOUSING

Introduction

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

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

This section is organized by fair housing topics. For each topic, the regional assessment is first, followed by the local assessment. Strategies to address the identified issues are included throughout the section. Through discussions with housing service providers, fair housing advocates, and preparation of this AFH, the City of Kerman identified factors that contribute to fair housing issues. These contributing factors are included in **Table 1G-6, Factors Contributing to Fair Housing Issues,** with associated actions to meaningfully affirmatively further fair housing related to these factors. Additional programs to affirmatively further fair housing are included in **Section 1G-1, Action Plan.**

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

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

Outreach

Community Workshop

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

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

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

Study Session

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

Consultations

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

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

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

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

Fair Housing Issues

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

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

Areas designated as "highest resource" are the top 20.0 percent highest-scoring census tracts in the region. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated "high resource" score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic, and education attainment. "Moderate resource" areas are in the top 30.0 percent of the remaining census tracts in the region and those designated as "moderate resource (rapidly changing)" have experienced rapid increases in key indicators of opportunity, such as increasing median income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic attainment, and education, or positive outcomes in a certain area (e.g., score high for health, education)

but not all areas (e.g., may score poorly for economic attainment). Low-resource areas are those that score in the bottom 30.0 percent of census tracts and indicate a lack of access to positive outcomes and poor access to opportunities. The final designation are those areas identified as having "high segregation and poverty;" these are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line ($27,750 annually for a family of four in 2022).

As seen in Figure 3-1, Regional TCAC/HCD Opportunity Areas, in Section 3: Regional Assessment of Fair Housing, most of Fresno County, particularly in the incorporated cities, is primarily a mix of low-resource or moderate-resource areas and areas of high segregation and poverty, with pockets of high-resource designations. The City of Kerman is designated moderate and high resource.

Patterns of Integration and Segregation

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

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

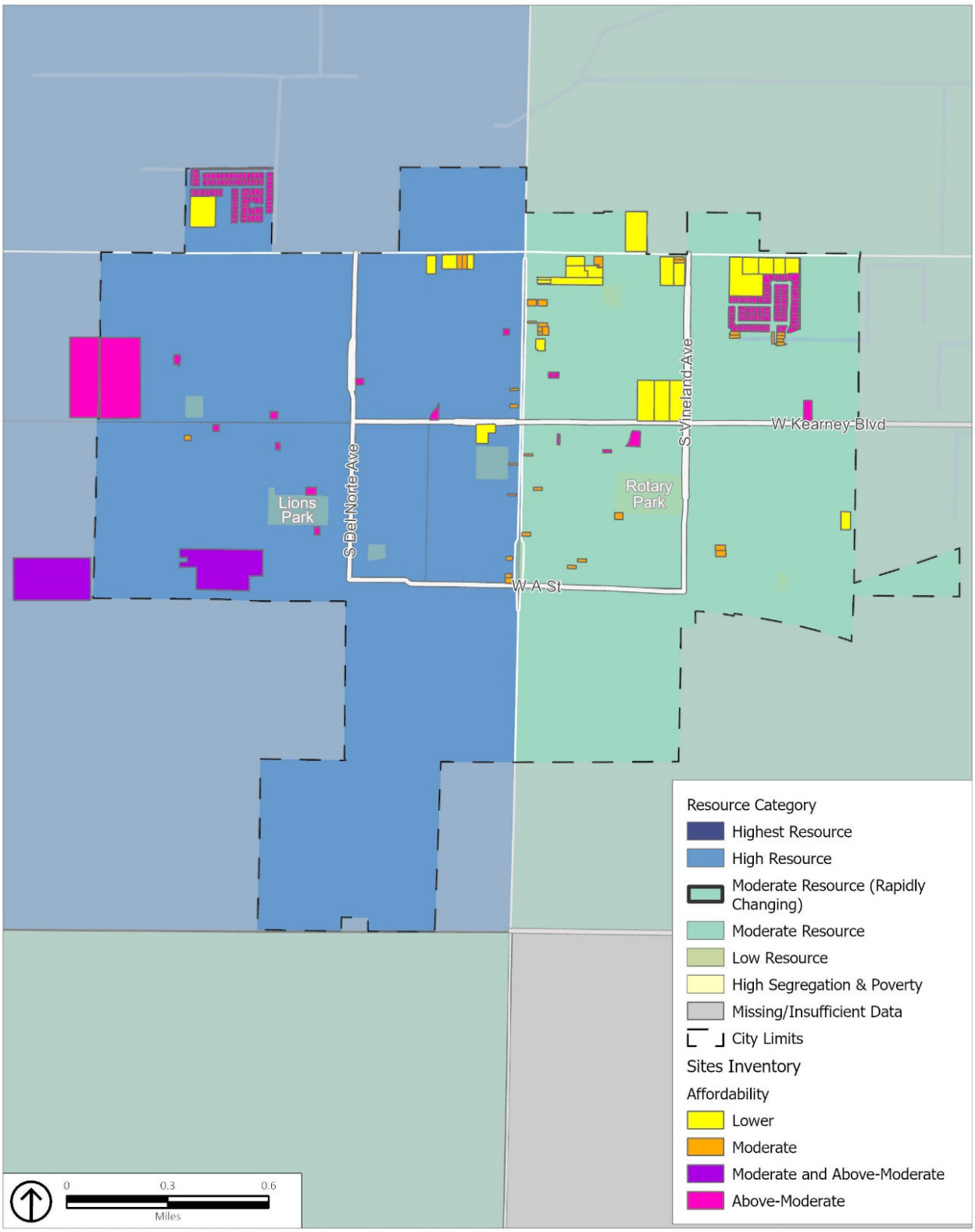
Given the potential limitations of an internal comparison, FCOG opted to maintain the analysis based on a larger geographic comparison to other jurisdictions in the Central Valley Region to reflect the interconnectedness of economies in this region, and similarities between the size and nature of many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

Income Distribution

For the purpose of this analysis, the City of Kerman consisted of two census tracts, both of which include unincorporated county land outside of city boundaries. The City also contains six block groups, three of which include adjacent unincorporated county areas. These are based on the 2010 Census tract and block group boundaries. South Madera Avenue divides the city into its western and eastern sections, while West Kearney Boulevard divides the city into northern and southern sections. TCAC/HCD Opportunity Area Map designates the western half of the city as high resource, and the eastern half as moderate resource (**Figure 1G-6, Local TCAC/HCD Opportunity Map**). There are no low-resource designated areas, nor any areas of high segregation and poverty in the city. According to 2016-2020 American Community Survey (ACS) data, the citywide median household income is $61,599, which is below the statewide median of $78,672, yet above the 2020 Fresno County median of $57,109.[2] Only the City of Kingsburg and unincorporated county have median incomes higher than the City of Kerman. The lowest median income by block group in Kerman, $26,435, is found the northeast Kiwanis neighborhood block group, where five of the eight affordable housing complexes are located, as well as the Golden West Kerman mobile home park, all of which likely contribute to the lower median income in this area and the moderate-resource designation. Both block groups in the southeast quadrant have median incomes above $30,000 and below $55,000. The median income in the furthest southeastern block group, designated as moderate resource, is $45,956, encompassing the California-Kearney neighborhood, Kerman Rotary Park, Kerman Floyd Elementary School, Sutherland Special Education Center, and Kerman Senior Center. In the area adjacent to the South Madera Avenue commercial corridor, the Fresno County Housing Authority provides 40 units within the Helsem Terrace public housing complex and 8 units in the Granada Commons complex in addition to the affordable Kerman Acres Apartments. The median income for this area is $35,148. The two block groups directly west of and adjacent to the South Madera Avenue commercial corridor also have median incomes below $55,000 and a high-resource designation. The median income is $47,083 in the 1st/C Street neighborhood south of West Kearney Boulevard, and $50,966 in the northwestern Central Kerman neighborhood. There are two affordable housing complexes in this area along with the market-rate Kerman Plaza Apartments and the Kerman High School. This block group also encompasses several relatively newer (built after 2000), larger-unit subdivisions along the northern edge. While residents of the larger-unit subdivision may be assumed to have higher incomes, the affordable housing complexes may have influenced the median income. The highest median income ($74,375) is found in the southwest portion of the city, an area that includes of Kerman Middle School, Liberty Elementary School, and the Del Noseys and Lions Park neighborhoods. A number of newer, larger home subdivisions and upper market-rate multifamily developments are at the perimeter of the block group (**Figure 1G-7, Local Median Income**).

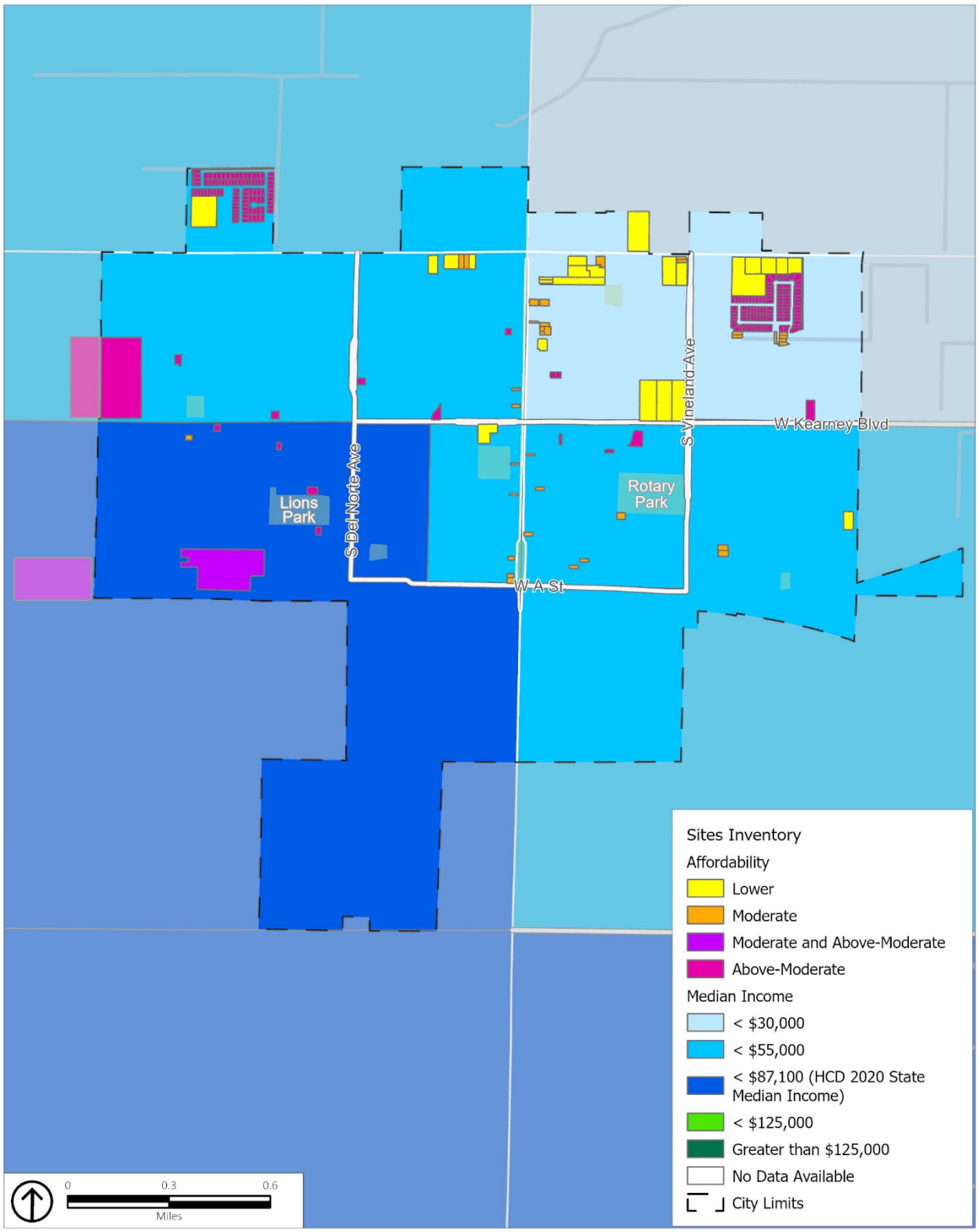
[2] California Department of Housing and Community Development (HCD), 2020

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



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

Figure 1G-7: Local Median Income



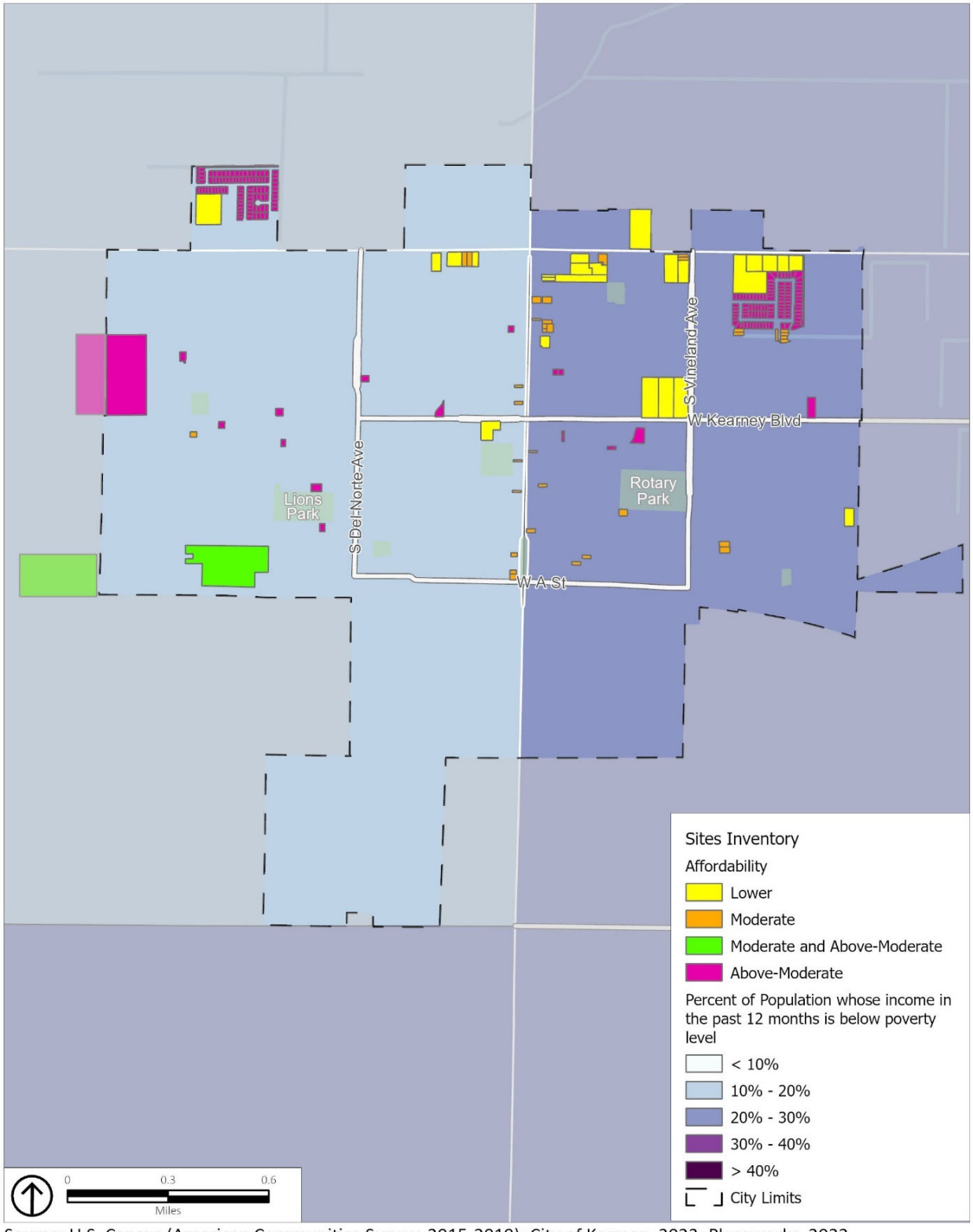
Source: US Census - American Communities Survey (2015-2019); City of Kerman, 2023; Placeworks, 2023

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

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

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

Figure 1G-8: Local Poverty Rate



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

Racial and Ethnic Characteristics

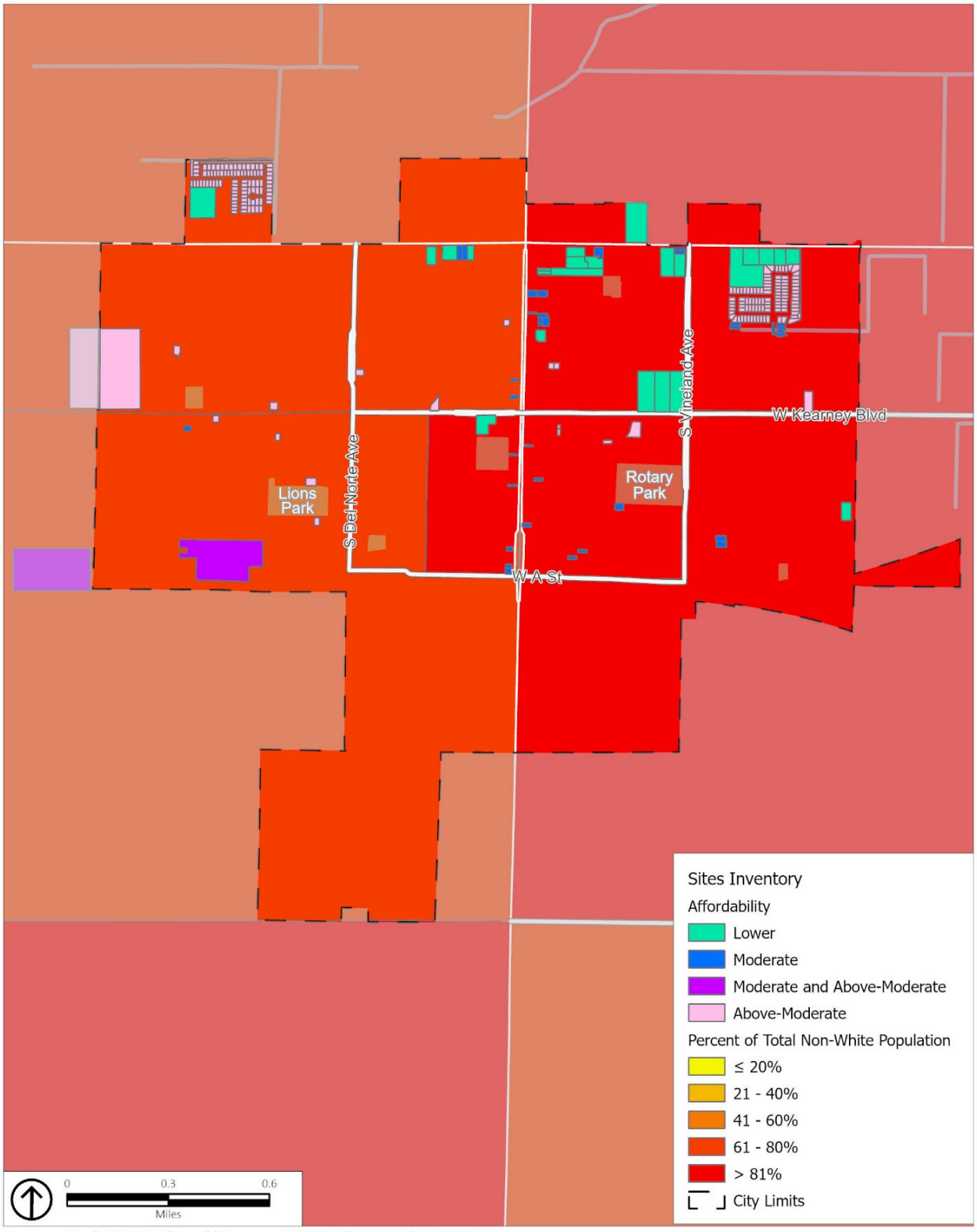
Kerman's largest demographic group is Hispanic, comprising 78.2 percent of the city's population. Compared to other Fresno County jurisdictions, the City of Kerman has a moderate proportion of Hispanic residents. Overall, non-White-only residents, including Hispanic residents, comprise 88.0 percent of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

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

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

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

Figure 1G-9: Local Racial Demographics



Source: Esri, 2018; City of Kerman, 2023; Placeworks, 2023

Familial Status

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

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

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

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

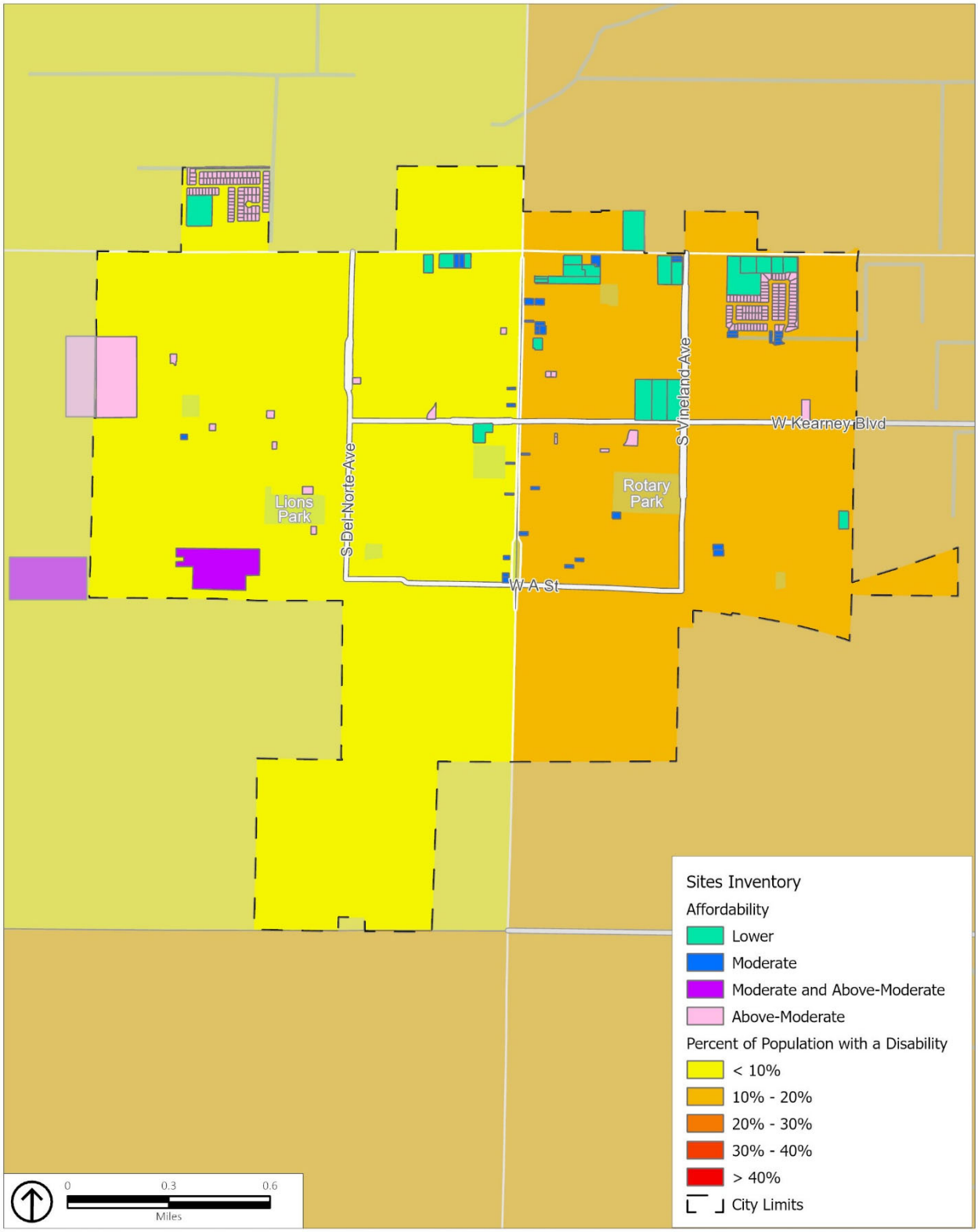
Several Housing Element Programs were included to promote construction of a variety of housing types and sizes for a range of family types. Through **Program 7** the City will incentivize the development of affordable housing across the city to serve a range of family types. The City will continue to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

Disability Rates and Services

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

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

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



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

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

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

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

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

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

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

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

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

Access to Opportunity

Transit Mobility

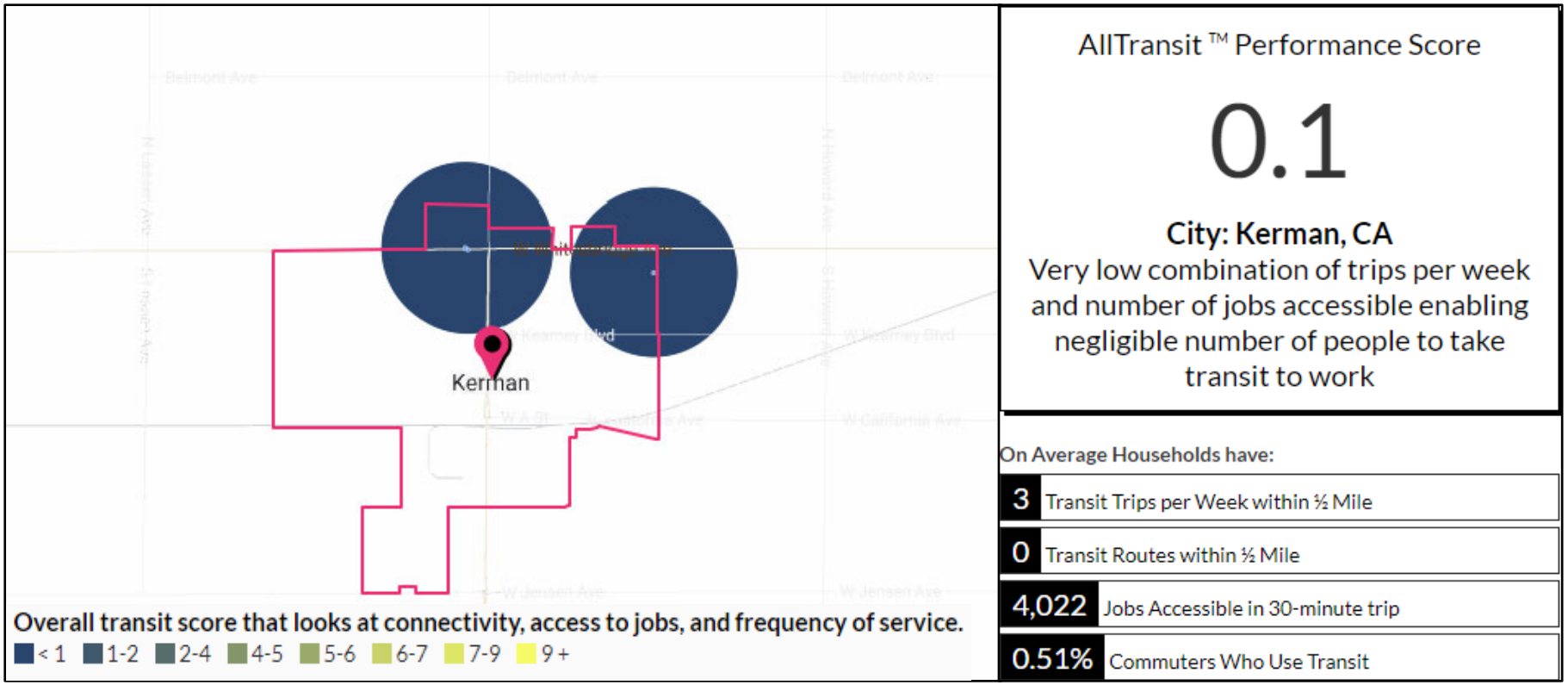
Transit mobility refers to an individual's ability to navigate the city and region on a daily basis to access services, employment, schools, and other resources. Indicators of transit mobility include the extent of transit routes, proximity of transit stops to affordable housing, and frequency of transit.

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

AllTransit is a transit and connectivity analytic tool developed by the Center for Neighborhood Technology for the

advancement of equitable communities and urban sustainability. The tool analyzes the transit frequency, routes, and access to determine an overall transit score at the city, county, and regional levels. AllTransit scores geographic regions (e.g., cities, counties, Metropolitan Statistical Areas [MSAs]) on a scale of 0 to 10, with 10 being complete transit connectivity. **Figure 1G-11, Kerman AllTransit Performance Score**, shows Kerman's AllTransit Performance score, including metrics representing average household transit access. Kerman's score is 0.1, demonstrating "very low" connectivity. **Table 1G-8, Fresno County Jurisdictions AllTransit Performance Scores**, shows transit accessibility in Kerman relative to other Fresno County jurisdictions. San Joaquin is the only city in Fresno County with a lower score, reflecting Kerman's character as a rural agricultural community. However, as discussed in Section 3: Regional Assessment of Fair Housing, the AllTransit methodology may not fully capture FCRTA services, and therefore may not accurately reflect the transit opportunities available through private service providers. Among Fresno County jurisdictions, the City of Fresno represents an outlier both in terms of population size, degree of urbanization, and transit accessibility.

Figure 1G-11: Kerman AllTransit Performance Score



Source: AllTransit.cnt.org, 2022

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

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

Source: AllTransit.cnt.org, 2022

Housing Mobility

Approximately 47.8 percent of occupied households in Kerman are renting, with renter-occupied households found at a higher rate to the east of South Madera Avenue (54.2 percent) as compared with the area to the west of South Madera Avenue (37.8 percent). A healthy housing market is generally considered to have a 5.0 percent vacancy rate. As shown in Section 2: Housing Needs Assessment, Table 2-18, the California Department of Finance (DOF) reported an overall vacancy rate of 3.3 percent in Kerman in 2022. Vacancy data is not available by tenure through the DOF; however, the 2020 ACS 5-year estimate indicates a rental vacancy rate of 0.0 percent and an ownership unit vacancy rate of 0.0 percent, with an overall vacancy rate of 2.2 percent. ACS 5-year estimate vacancy rates draw on large sample sizes and may not precisely represent vacancy on the ground. Instead, these rates are presented as general estimates indicating approximate conditions in the local housing market. Based on the number of accounts closed in the City's utility management system it is estimated that at any given time there may be between 10 to 25 vacant units in the city. As of April 2023, there were 13 closed residential accounts. However, this may be an underestimate of the number of vacancies at any given time, as tenants do not always terminate their accounts before vacating their rental homes.

The 2020 ACS reported all 92 vacant units in Kerman under the category of "For Seasonal, Recreational, Or Occasional Use," a shift from prior years, which resulted in no vacant units being recorded under renting or ownership categories. This category of vacancy is accounted for in the overall vacancy rate estimate but is not included in the rental and ownership vacancy rate estimates, which only consider those units immediately available

for rent or purchase.

Kerman's very low rental vacancy rate indicates a tight rental market with few housing mobility opportunities for current and prospective renters. Similarly, the very low ownership unit vacancy rate indicates an absence of available homes for sale in Kerman for prospective homebuyers.

The 2020 ACS 5-year estimate indicates that median gross rent is $1,025 in Kerman, close to the median gross rent of $1,029 reported for Fresno County (see Section 2: Housing Needs Assessment). Based on HCD's "ability to pay" calculator, Kerman's median gross income makes it one of Fresno County's moderately affordable jurisdictions, although rent increases since 2020 exceed increases in income. However, limited to no available vacant units suggests that residents living in Kerman, or seeking to live in Kerman, have a shortage of options. In the census tract to the east of South Madera Avenue, approximately 4.0 percent of renters use Housing Choice Vouchers (HCVs). No HCV holders were reported to reside in the census tract west of South Madera Avenue. Several affordable apartment complexes and a mobile home park are found to the east of South Madera Avenue, and this side of the city also has a higher rate of renter tenure, which supports data indicating a higher rate HCV use in this area.

Median rent in Kerman increased by 40.6 percent between 2010 ($729) and 2020 ($1,025), indicating that renting costs have risen by an annual average of 4.1 percent in recent years. In addition, as found in Section 2: Housing Needs Assessment, Table 2-22, Home Sales Recorded in 2021-22, home prices in Kerman have increased by 11.2 percent between 2021 and 2022. While rent is relatively affordable in Kerman, a shortage of available housing units both for rent and for sale may indicate limited mobility options for prospective renters and homebuyers.

Several Housing Element programs seek to promote housing mobility for lower-income households. Through **Program 7**, the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households. As part of **Program 11**, the City will work to ensure the preservation of existing affordable units that are at risk of converting to market-rate housing. The City will also encourage the development of ADUs through **Program 12**. The City will continue its partnership with Fresno County to promote the Homebuyer Assistance Program and other County-based homebuyer assistance loans and tax credits (**Program 26**). The City will also continue to provide information about and referrals to the Housing Choice Voucher program to interested applicants as part of **Program 28**.

Employment Opportunities

The United States Department of Housing and Urban Development (HUD) jobs proximity index measures employment accessibility in residential neighborhoods by calculating distances to potential job locations within the area, with larger employment centers weighted more heavily, and factoring in the population size of the local workforce. According to this index, all residential areas in Kerman score "closest proximity" (**Figure 1G-12, Jobs Proximity Index**). A small section of the city with fewer residential uses are found in block groups also determined to have "closest proximity." This is likely due to Kerman's close proximity to Fresno, the region's primary employment center.

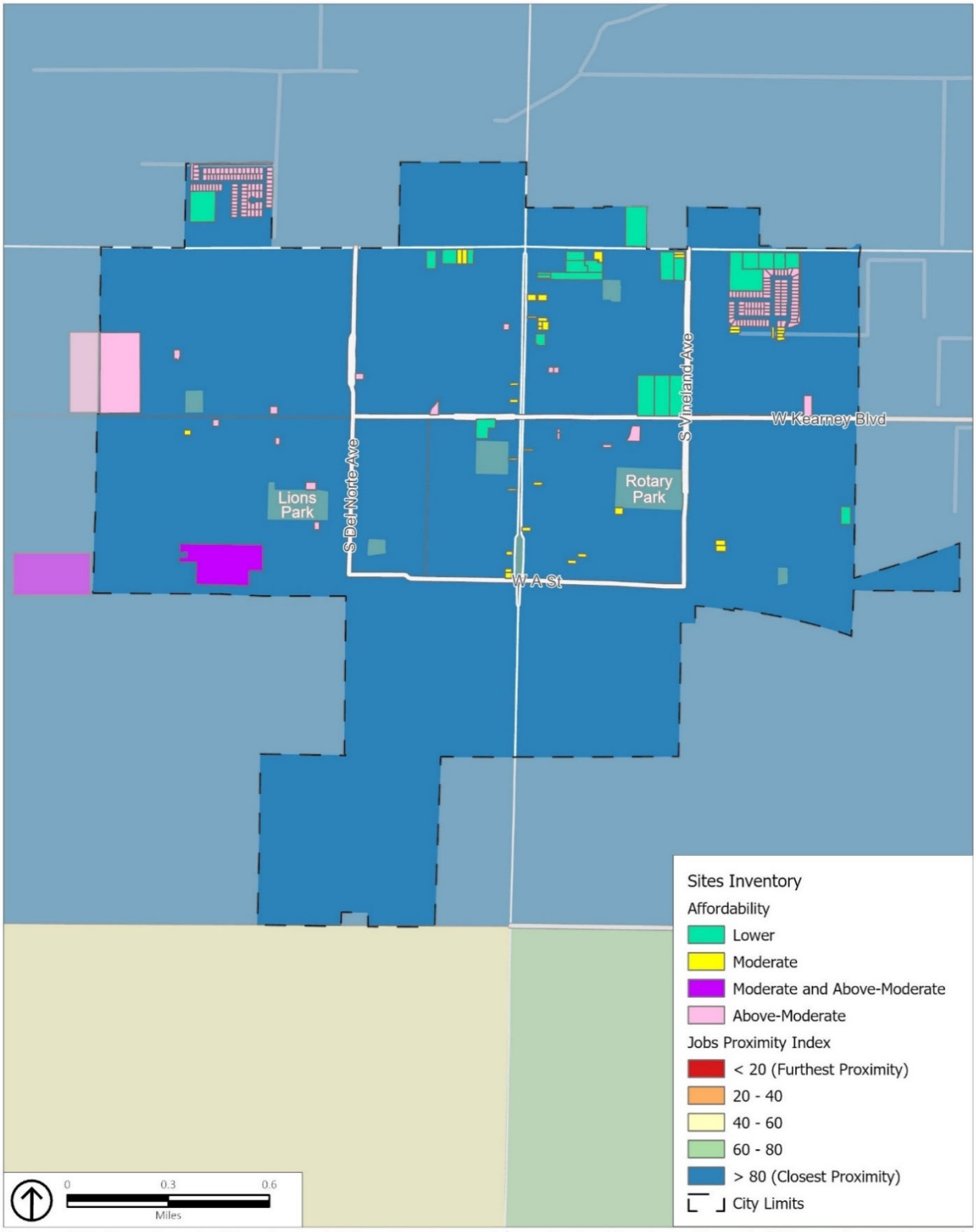
The largest employers in Kerman include the Kerman Unified School District, Walmart, Panoche Creek Packing (almond industry), and MEC (industrial equipment manufacturer). Approximately 84.8 percent of Kerman residents commute outside of the city for work, with 15.2 percent of residents both living and working within city limits. This figure has remained consistent over time – in 2010, 82.4 percent of Kerman residents commuted outside of the city for work.[3] Kerman residents primarily work in the industries of Agriculture, Forestry, Fishing and Hunting (20.7 percent); Health Care and Social Assistance (13.1 percent); Educational Services (10.6 percent); and Retail Trade (8.9 percent).[4] In total, approximately 22.9 percent of Kerman residents live within 10 miles of their place of employment, and 47.0 percent live 10 to 24 miles from their job. This suggests that most residents of Kerman that are commuting outside of the city for work are traveling to surrounding areas and the City of Fresno for work.

The ACS estimates that, since 2010, the jobs-housing ratio in Kerman has increased from 0.81, indicating a shortage of jobs for the number of housing units, to 1.05 in 2020, indicating a relatively balanced number of jobs and housing units. As shown in **Figure 1G-13, Zoning in Kerman**, commercial activity in Kerman is focused along South Madera Avenue. However, given the nature of the city's main industries, many Kerman residents will likely continue to work outside of the city. The city's strong access to Fresno's job market is central to the city's relatively high scores for HUD's jobs proximity index.

[3] U.S. Census Bureau, 2022, Longitudinal Employer Household Dynamics (LEHD) Origin-Destination Statistics (2002-2019). Washington, DC: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, accessed September 2022.

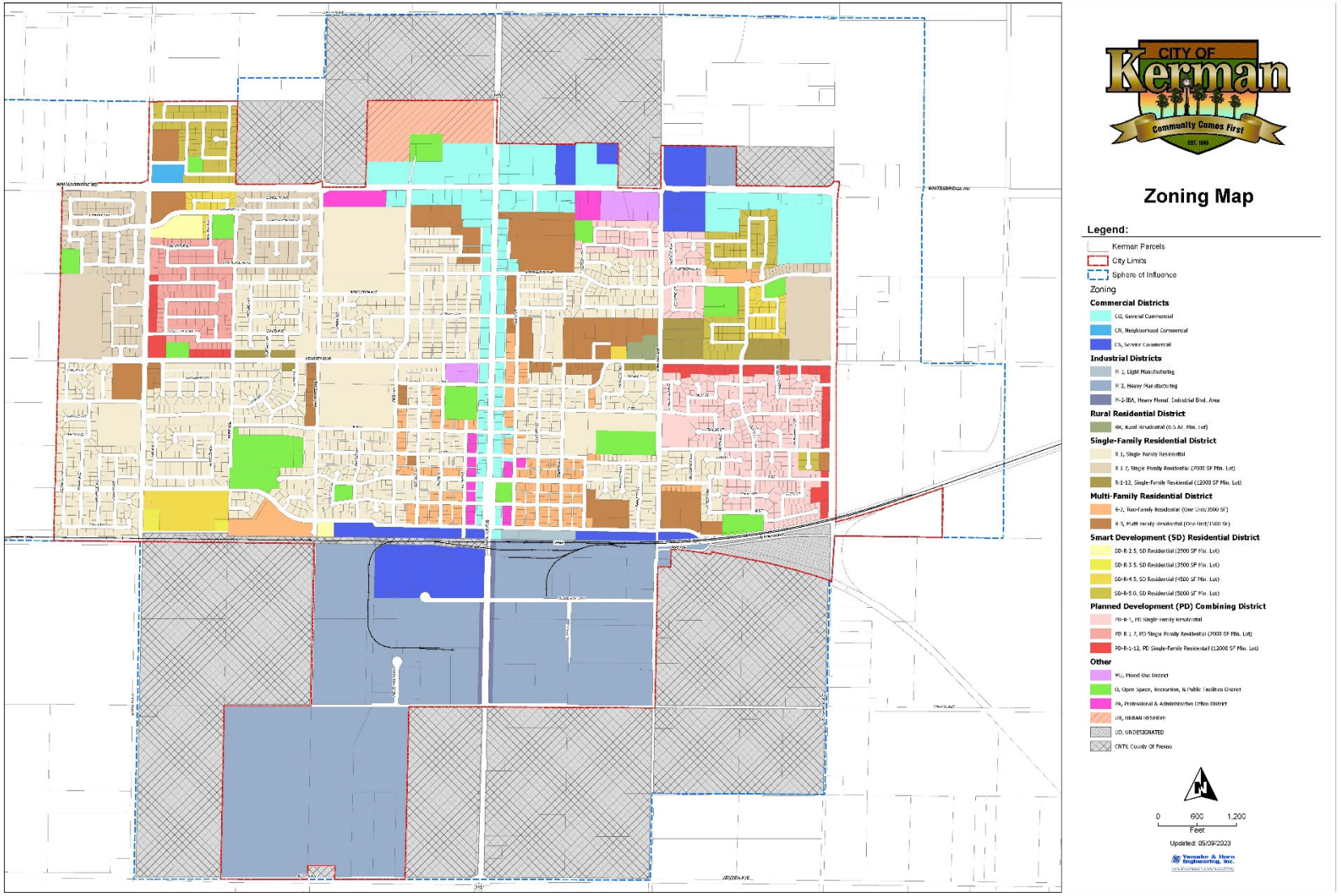
[4] U.S. Census Bureau, 2022, Longitudinal Employer Household Dynamics (LEHD) Origin-Destination Statistics (2002-2019). Washington, DC: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, accessed September 2022.

Figure 1G-12: Jobs Proximity Index



Source: U.S. Department of Housing and Urban Development (Longitudinal Employer Household Dynamics, 2014-2017); City of Kerman, 2023; Placeworks, 2023

Figure 1G-13: Zoning in Kerman



Source: City of Kerman, May 9, 2023

Educational Opportunities

Kerman students are served by the Kerman Unified School District (KUSD), which has seven public schools reported on by the California Department of Education (CDE), including four elementary schools, one middle school, one high school, one online school, and one alternative school. Parents have a choice of sending their children to the Kerman Unified Online School instead of sending them in person. Availability of performance scores for the alternative high school program, Enterprise High, is limited, as are scores for the online program. Enterprise High typically serves students who have experienced challenges in traditional school environments. While these schools have limited data on performance scores for English language arts (ELA) and mathematics, this program offers a valuable resource for students to continue their education in a supportive environment.

Of the six schools for which ELA and mathematics performance scores were available in 2019, CDE reported that Kerman High School and Sun Empire Elementary are above the state grade-level standards for ELA, and that Sun Empire Elementary is also above the state grade-level standards for mathematics. The remaining schools in the district are below the state grade-level standards for ELA, mathematics, or both (see **Table 1G-9, School Performance Scores in Kerman, 2019**).

In Kerman, the spatial distribution of schools in relation to household median income is consistent with school performance. Kerman-Floyd Elementary is in an area with a median household income of $35,148 and where the TCAC/HCD Educational Domain Score, or projected educational outcome, is in the 45th percentile. Kerman High School is in an area where median household income is $50,966, and the TCAC/HCD Educational Domain Score is in the 47th percentile. Sun Empire Elementary, which lies just outside the Kerman city limit, is in an area of unincorporated Fresno County with a relatively higher median income of $74,792. However, the relatively low ELA and math scores among all schools indicates that students generally have access to similarly performing schools within city limits. Including KUSD schools outside of city limits, it is apparent that students living in higher-income areas may have closer access to higher-performing schools. The proportion of each school's population that was considered socioeconomically disadvantaged in 2019 was generally high, ranging from 78.9 percent of the student population at Kerman High School to 93.2 percent of students at Kerman-Floyd Elementary School. Anticipated educational outcomes, according to TCAC and HCD, do not vary substantially within the city, with the entirety of Kerman having TCAC/HCD Educational Domain scores between the 45th and 47th percentiles (**Figure 1G-14, Local TCAC/HCD Educational Domain Score).** This uniform score, along with the relatively low ELA and math scores among KUSD schools, indicate that students in different parts of Kerman generally have access to similarly performing schools.

As part of Housing Element **Program 30**, the City will meet with school district representatives by June 2025 to analyze whether housing security poses a barrier. The City will also work with the school district to assist in securing grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers to facilitate positive learning environments citywide.

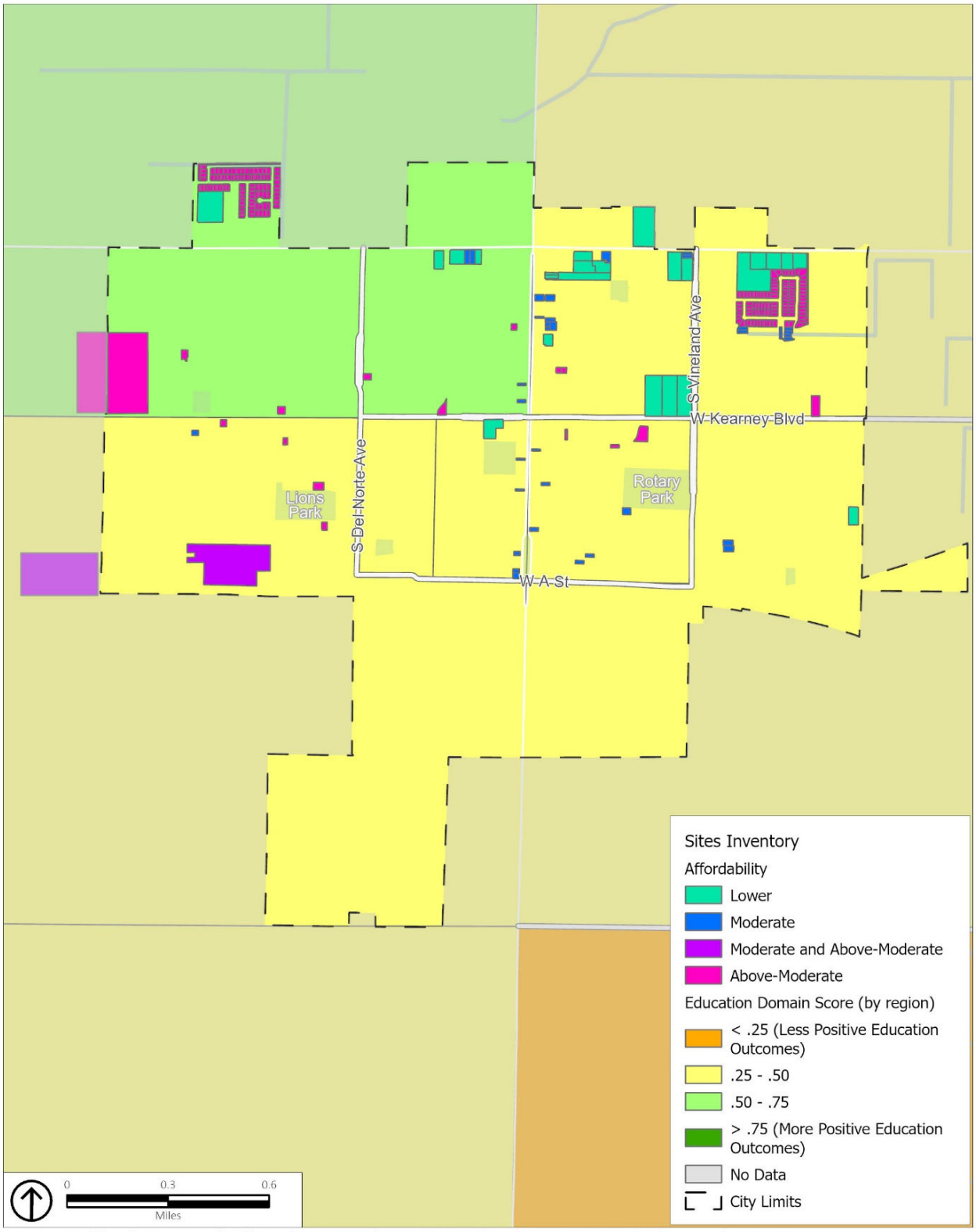
Table 1G-9: School Performance Scores in Kerman, 2019

School Name	ELA Score	Math Score	Chronic Absenteeism Rate	Suspension Rate	Socioeconomically Disadvantaged	Foster Youth	English Learners
Enterprise High	-	-	-	10.2%	85.2%	0.0%	37.7%
Goldenrod Elementary	-10.8	-27.7	5.9%	1.6%	88.2%	0.4%	45.6%
Kerman High	+27.0	-85.4	-	4.8%	78.9%	0.2%	16.3%
Kerman Middle	-22.4	-66.6	6.3%	5.7%	80.9%	0.2%	22.4%
Kerman-Floyd Elementary	-17.6	-38.9	8.5%	2.2%	93.2%	0.6%	53.0%
Liberty Elementary	-2.0	-12.8	3.9%	0.6%	75.5%	1.3%	33.9%
Sun Empire Elementary *	+5.8	+10.6	6.3%	0.3%	82.1%	0.3%	43.2%

**Outside of city limits.*

Source: California Department of Education, 2019

Figure 1G-14: Local TCAC/HCD Educational Domain Score



Source: California Tax Credit Allocation Committee, 2021; City of Kerman, 2023; Placeworks, 2023

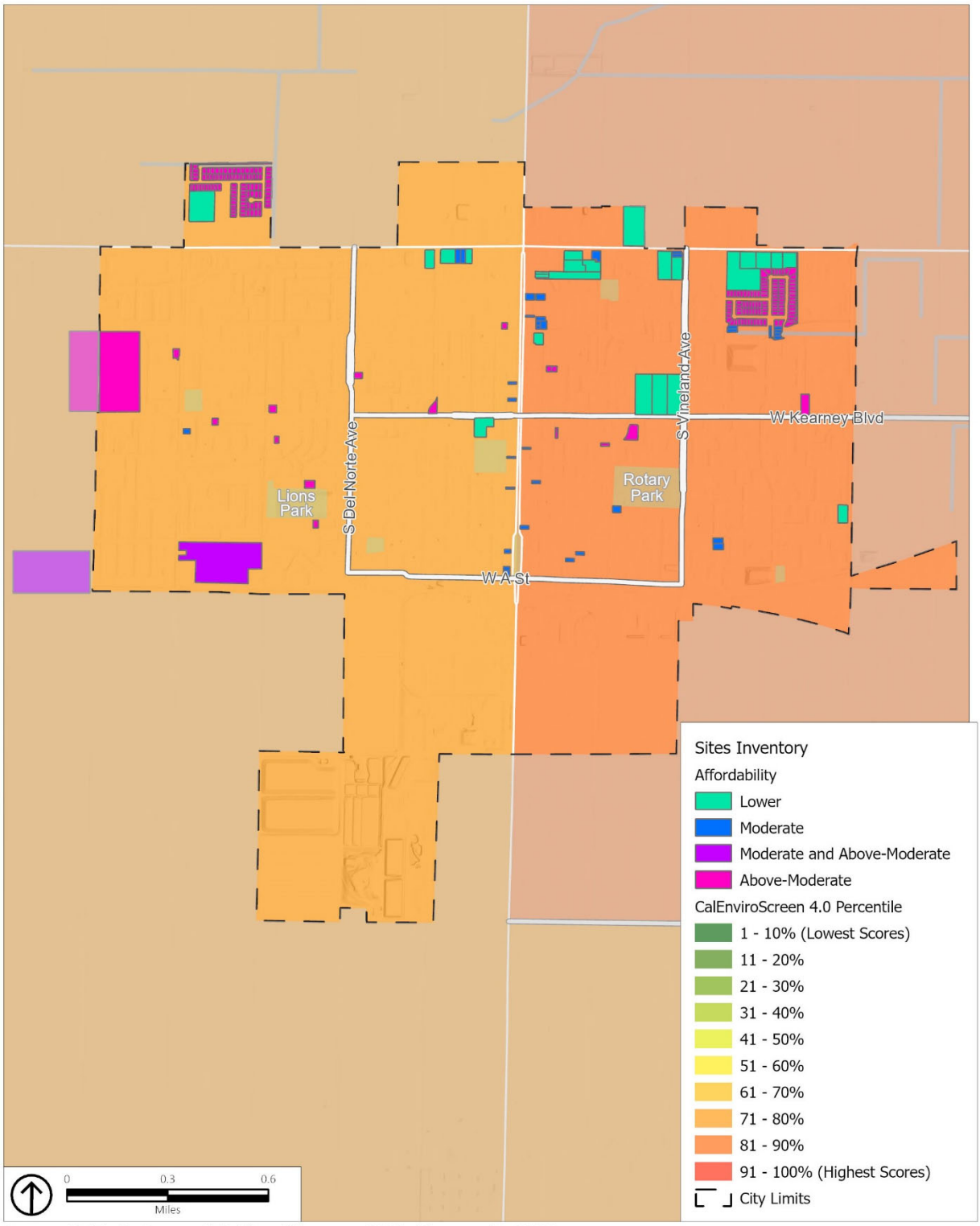
Environmental Health

The Office of Environmental Health Hazard Assessment (OEHHA) reports CalEnviroScreen 4.0 scores for Kerman demonstrating relatively adverse environmental conditions citywide, with census tracts in and around Kerman scoring between the 79th and 88th percentiles (**Figure 1G-15, CalEnviroScreen Scores**). In Kerman, areas east of South Madera Avenue see more adverse impacts than areas to the west, consistent with other opportunity access indicators.

The primary indicators leading to high scores as reported by OEHHA's CalEnviroScreen, are, in order of significance, pesticides, hazardous waste, drinking water contaminants, ozone, fine inhalable particles less than 2.5 micrometers ($PM_{2.5}$), and solid waste. Kerman is in a sparsely populated area, with few industrial uses and relatively low pollution from vehicular emissions. However, commercial agriculture and natural resource extraction occurring close to Kerman may contribute to adverse environmental conditions. The entirety of Kerman falls within the boundaries of an area considered to be a Senate Bill (SB) 535-qualifying disadvantaged community, representing the 25.0 percent of highest-scoring census tracts in CalEnviroScreen 4.0, census tracts previously identified in the top 25.0 percent in CalEnviroScreen 3.0, and census tracts with high amounts of pollution and low populations. This indicates that, as compared with statewide averages, Kerman represents an area of potential concern regarding fair housing and disproportionate exposure to environmental hazards and a concentration of vulnerable populations.

Several policies and related implementation measures from Kerman's 2040 General Plan intend to improve access to healthy outdoor spaces and to reduce exposure to pollutants. In **Policy Implementation Measure LU-5.5**, the City will consider and mitigate potential adverse health and safety impacts associated with the establishment of new residential land uses near a variety of potentially harmful land uses, including agricultural operations that spray pesticides. Through **Policy Implementation Measure PH-7.6**, the City will provide incentives for new projects, particularly new multifamily residential projects, to incorporate design features that achieve good indoor air quality. In **Policy Implementation Measure PH-6.1** the City will require that uses generating hazardous materials and wastes do not contaminate air, water, or soil resources.

Figure 1G-15: CalEnviroScreen Score Percentile



Source: CalEnviroScreen 4.0; City of Kerman, 2023; Placeworks, 2023

Disproportionate Housing Need and Displacement Risk

Overcrowding

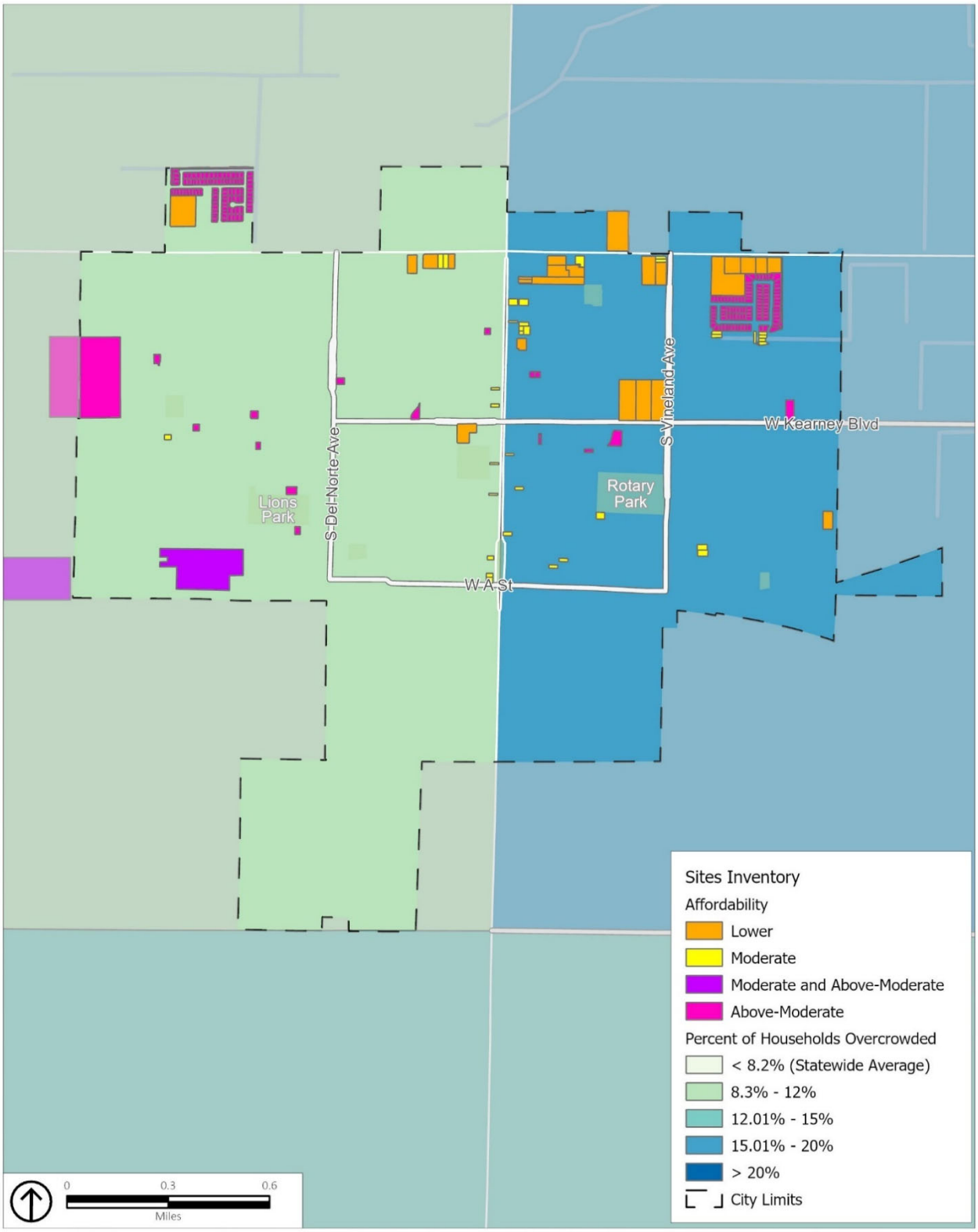
Overall, approximately 7.5 percent of households in Kerman are considered overcrowded, which is slightly higher than the percentage of overcrowding in Fresno County as a whole (6.1 percent). However, approximately 3.3 percent of Kerman households are considered severely overcrowded, which is lower than the 3.6 percent of households in Fresno County. Overcrowding is higher among renters in Kerman, of whom, 9.9 percent are overcrowded, than among homeowners, of whom 5.3 percent are overcrowded.

Despite the relatively low rates of overcrowding estimated by the 2016-2020 ACS, **Figure 1G-16, Overcrowding in Kerman,** shows that approximately 19.4 percent of households east of S. Madera Avenue are overcrowded, compared to 8.8 percent of households to the east. The significantly higher concentration of overcrowding in the eastern portion of the city may be attributed to the higher proportion of households occupied by renters (54.2 percent) compared to the western portion of the city (37.8 percent of households). Despite the potential concentration of overcrowding, Kerman has a lower rate of overcrowding than most other Fresno County jurisdictions.

On average, there are approximately 3.6 persons per household in Kerman and 23.7 percent of households are considered “large” with 5 or more persons. Typically, these households require units with at least three bedrooms in order to not be overcrowded. According to the 2016-2020 ACS, approximately 64.3 percent of housing units in Kerman meet this size. Therefore, the rate of overcrowding may be attributed to the cost of housing rather than the availability of larger units. High costs may prevent lower-income households from securing larger units, which are often more expensive due to size, even when available.

Since 2010, the rate of overcrowding has decreased among Kerman households overall, from 7.5 percent in 2010 to 5.3 percent in 2020. The rate of severe overcrowding overall has decreased to a lesser degree, decreasing from 3.7 percent in 2010 to 3.3 percent in 2020. However, this decrease in severe overcrowding appears to only have benefited renter households. Severe overcrowding among renters dropped from 5.5 to 4.2 percent, while severe overcrowding among homeowners increased from 0.7 to 2.5 percent. This may be as a result of multiple families, or multiple generations within a single family, living together in a family-owned home to afford housing costs or for other conveniences.

Figure 1G-16: Overcrowding in Kerman



Source: U.S. Department of Housing and Urban Development, 2020; City of Kerman, 2023; Placeworks, 2023

Overpayment

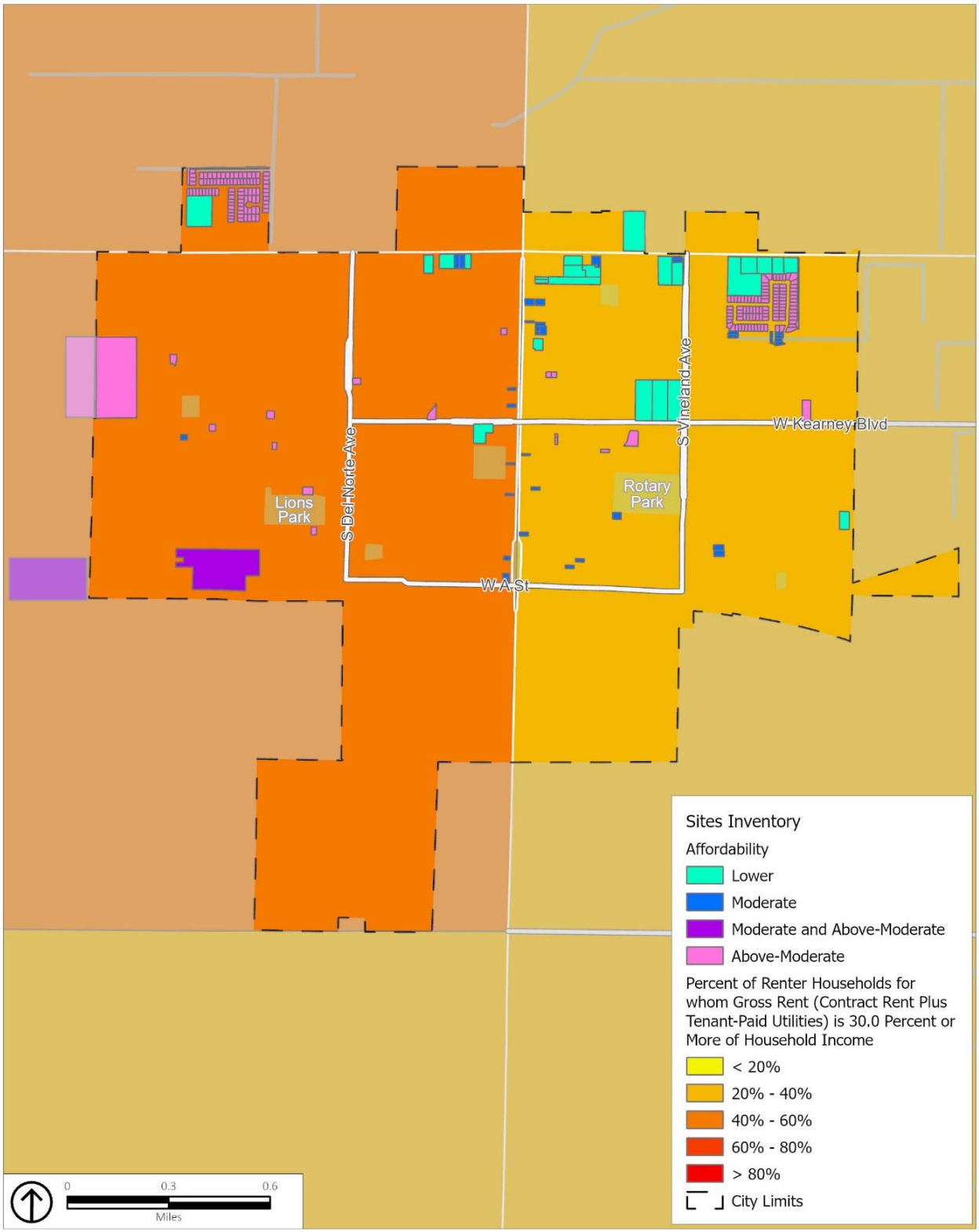
In Kerman, 22.0 percent of households were cost burdened in 2018, and 15.2 percent were severely cost-burdened, for a total of 37.2 percent of all households (**Table 1G-10, Cost Burden in Kerman, 2010-2018**). Of these households, approximately 51.2 percent were renters. In total, 23.0 percent of renters were cost burdened, and 17.7 percent were severely cost burdened, compared to 21.0 percent and 12.9 percent of homeowners, respectively. While the rate of overpayment is relatively similar between renters and homeowners, **Figure 1G-17, Percentage of Renters Overpaying,** and **Figure 1G-18, Percentage of Homeowners Overpaying,** show the distinct geographic patterns of overpayment by tenure according to the ACS. East of S. Madera Avenue, overpayment is more prominent among homeowners, where approximately 54.1 percent are paying more than 30.0 percent of their income on housing costs. In contrast, 35.7 percent of renters in this area are overpaying. West of S. Madera Avenue, the rate of overpayment by tenure is reversed, with 41.6 percent of renters and 29.3 percent of homeowners overpaying. The higher rate of renter overpayment in the western portion of the city may be indicative of rental prices in the city overall, as there is a higher proportion of renters west of S. Madera Avenue than to the east.

Table 1G-10: Cost Burden in Kerman, 2010-2018

Household Type	Cost Burdened			Severely Cost Burdened		
	2010	2018	Percentage Change	2010	2018	Percentage Change
All Households	24.5%	22.0%	-2.5%	16.9%	15.2%	-1.7%
Renters	28.5%	23.0%	-5.5%	22.2%	17.7%	-4.5%
Homeowners	22.2%	21.0%	-1.2%	13.4%	13.4%	0.0%
Lower-Income Households	30.2%	38.5%	8.3%	35.8%	31.9%	-3.9%
Renters	37.0%	32.6%	-4.3%	37.1%	28.6%	-8.5%
Homeowners	19.2%	40.1%	20.9%	41.3%	37.2%	-4.1%
Moderate-Income Households	17.6%	14.5%	-3.2%	17.6%	2.4%	-15.2%
Renters	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Homeowners	21.1%	27.3%	6.2%	21.1%	4.5%	-16.5%
Above Moderate-Income Households	21.0%	5.8%	-15.2%	0.0%	0.0%	0.0%
Renters	12.0%	0.0%	-12.0%	0.0%	0.0%	0.0%
Homeowners	23.7%	0.0%	-23.7%	8.3%	0.0%	-8.3%

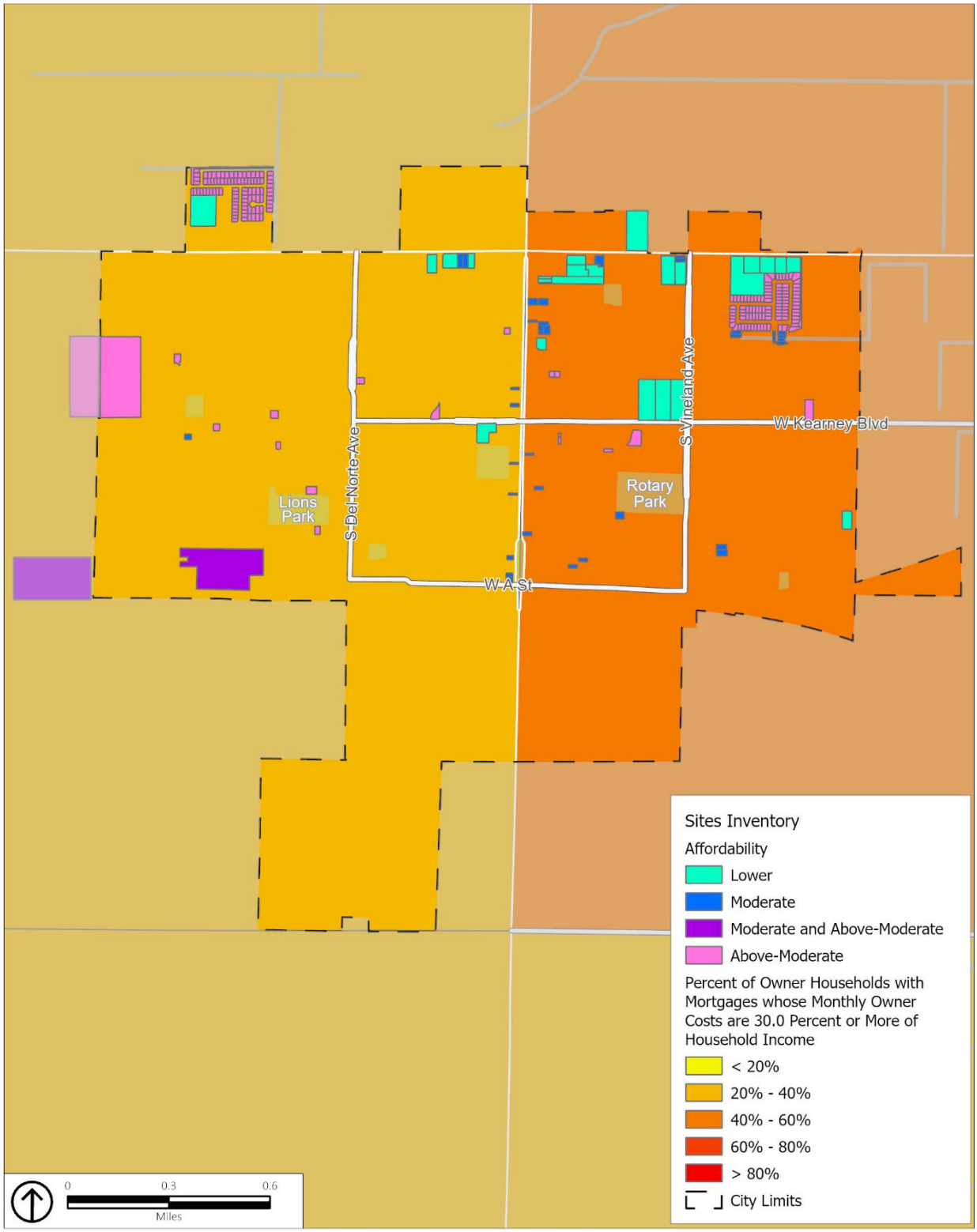
Sources: CHAS 2006-2010 and 2014-2018

Figure 1G-17: Percentage of Renters Overpaying



Source: U.S. Census (American Communities Survey 2015-2019); City of Kerman, 2023; Placeworks, 2023

Figure 1G-18: Percentage of Homeowners Overpaying



Source: U.S. Census (American Communities Survey 2015-2019); City of Kerman, 2023; Placeworks, 2023

Since 2010, overpayment rates have decreased for lower-income renters and all above moderate-income households, as seen in **Table 1G-10**. In contrast, lower- and moderate-income homeowners have experienced an increase in the rate of overpayment, but a decrease in severe overpayment. According to the ACS, the median home value in Kerman in 2010 was $269,000. By 2020, this had decreased to $237,700, for an annual average decrease of approximately 1.2 percent. In total, Kerman's housing stock increased from 3,908 to 4,781 units during this time, suggesting that a portion of the new units increased housing supply to meet or exceed demand overall, resulting in lower home prices. While median gross rent data is not available from 2010, it increased from $807 in 2015 to $1,025 in 2020, for an annual average increase of 5.4 percent, in contrast to the decrease in ownership unit home values. Despite the decrease in lower-income renter overpayment, the rising rental prices continue to present a displacement risk for any household overpaying for their unit.

The City will work to address high housing costs for lower-income households in the city through several Housing Element programs. In **Program 28** the City will provide information and referrals to the Housing Authority's Housing Choice Voucher program to potentially eligible households, as well as providing program information to landlords. Through **Program 24** the City will partner with the County to help to lower downpayment costs and overall mortgage payments of first-time homebuyers by providing zero-interest, deferred-payment second mortgages along with other tax credits and low-interest loan programs. The City will continue to promote and facilitate the development of ADUs, which can be a more affordable housing option, through **Program 12**. Through **Program 11** the City will work to preserve existing affordable units that are at-risk of converting to market-rate housing to prevent displacement. As part of **Program 7** and **Program 10**, the City will incentivize and facilitate the development of affordable housing, including housing for extremely-low income households.

Substandard Housing Conditions

Approximately 43.7 percent of Kerman's housing units are over 30 years old, and just 13.1 percent are over 50 years old, suggesting that Kerman's housing stock is relatively new (**Table 2-19, Age of Housing Stock [2020], in Section 2: Housing Needs Assessment).** However, while older units make up less than half of the housing stock, these units are generally subject to more frequent maintenance issues than newer housing stock. Even units that are not urgently in need of repair may benefit from energy-efficiency improvements to reduce energy usage and related climate impacts. The City's oldest housing is largely concentrated south of W. Kearney Boulevard between S. Del Norte Avenue to the west and S. 9th Street to the east, where many homes were built prior to the 1960s. While this area is considered moderate- to high-resource by TCAC, the median incomes here, and throughout Kerman, are at or below the state median. Therefore, households throughout the city may not have the financial capacity to complete needed repairs on aging homes.

Another measure of substandard housing conditions is the presence of kitchen and plumbing facilities. The 2015–2019 ACS estimated that there were 15 renter-occupied units in Kerman that lack a complete kitchen or plumbing as of 2019, all of which were very low-income households. The ACS also estimated that there were 20 owner-occupied substandard units over the same time period, all of which were owned by moderate- to above moderate-income households. These units account for approximately 0.9 percent of the total housing stock, 0.8 percent of rental units, and 0.5 percent of ownership units.

Several Housing Element programs will work to address the affordability of home rehabilitation for both owners and renters. In **Program 23** the City will promote the County's Housing Assistance Rehabilitation Program, which provides loans to qualifying homeowners to complete repairs, accessibility modifications, or energy-efficiency upgrades. The City will also promote the County's Rental Rehabilitation Program, a similar loan program for owners of rental properties, through **Program 24**. Additionally, in **Program 25** the City will continue to use code enforcement and processes for substandard housing abatement to bring substandard housing units into compliance with City codes.

Homelessness

In January 2022, the Fresno-Madera Continuum of Care (FMCoC) published its Homeless Census and Survey Report (Point-in-Time [PIT]) count, which estimated 3,938 persons experiencing homelessness in Fresno County. Of that number, 1,728 persons were sheltered homeless and 2,210 were unsheltered homeless (Table 2-35, Total Unsheltered and Sheltered Homeless Count: Fresno County [2022] in Section 2: Housing Needs Assessment). Of this population, 3,397 individuals were counted in the City of Fresno and the remaining 541 in the remainder of the county.

Throughout the FMCoC area, which includes Madera County, approximately 60.0 percent of the homeless population identified as male, 29.0 percent as female, and 1.0 percent as transgender. Approximately half of the population identified as Hispanic, 6.0 percent identified as Native American or Alaska Native, 3.7 percent as Asian, 15.6 percent as Black or African American, 0.8 percent as Native Hawaiian or Pacific Islander, 60.6 percent as White, and 12.8 percent as multi-racial or belonging to another race. Additionally, 205 people, or 4.9 percent of the homeless population, were veterans; 15.0 percent were survivors of domestic violence; and 19.0 percent had a serious mental illness. While the age of homeless persons was reported generally, it did not identify the senior population. The PIT report does not distinguish the characteristics of the homeless population in Fresno County, so it is assumed that these statistics generally represent the Fresno County population. Further, the 2022 PIT does not identify the locations of those individuals in the remainder of the county. However, in 2021, the County of Fresno released a Homelessness Update that identified 8 homeless persons in the City of Kerman, approximately 4.1 percent of the homeless population in the "rural informal county," which includes the cities of Coalinga, Firebaugh, Fowler, Huron, Kerman, Kingsburg, Mendota, Orange Cove, Parlier, Reedley, Sanger, and Selma, and the unincorporated communities of Raisin City and West Park.

Table 1G-11, Demographic Characteristics of the Homeless Population, 2022, identifies the proportion of each of the protected characteristics identified in the 2022 PIT compared to the proportion of each Fresno County jurisdictions' population, to identify whether any protected classes are disproportionately represented as part of the homeless population. The percentages for a protected characteristic population in **bold** are overrepresented in the homeless population compared to that jurisdiction's total population. It is worth noting that, given the small size of the homeless population in Kerman, it is unlikely that all protected characteristics are represented. However, without data available at the jurisdiction level, it is assumed that the percentages of each protected class apply to the local homeless population.

Table 1G-11: Demographic Characteristics of the Homeless Population, 2022

Jurisdiction	Veteran	Mental Disability	Hispanic	Native American/Alaska Native	Asian	Black/African American	Native Hawaiian/Pacific Islander	White	Other/Multiple Races
Total Homeless	4.9%	19.0%	50.0%	6.0%	3.7%	15.6%	0.8%	60.6%	12.8%
Clovis	7.0%	**4.7%**	**32.7%**	**0.2%**	10.7%	**2.6%**	**0.2%**	**49.5%**	**4.0%**
Coalinga	**4.4%**	**5.1%**	62.0%	**2.0%**	**1.9%**	**2.9%**	**0.5%**	**28.2%**	**2.6%**
Firebaugh	**1.3%**	**2.2%**	94.1%	**0.0%**	**0.1%**	**0.0%**	**0.0%**	**5.8%**	**0.1%**
Fowler	6.4%	**3.9%**	65.2%	**0.3%**	9.9%	**0.4%**	**0.0%**	**19.8%**	**4.4%**
Fresno	5.1%	**6.3%**	**49.7%**	**0.5%**	14.0%	**6.9%**	**0.1%**	**26.1%**	**2.7%**
Huron	**1.1%**	**1.8%**	94.5%	**1.8%**	**0.0%**	**0.3%**	**0.0%**	**3.4%**	**0.0%**
Kerman	**3.9%**	**5.7%**	81.7%	**0.0%**	4.4%	**0.3%**	**0.0%**	**12.0%**	**1.4%**
Kingsburg	7.0%	**4.0%**	**47.7%**	**0.0%**	7.9%	**0.3%**	**0.0%**	**41.0%**	**2.7%**
Mendota	**0.5%**	**2.2%**	96.0%	**0.1%**	**0.0%**	**0.0%**	**0.0%**	**3.6%**	**0.3%**
Orange Cove	7.0%	**2.6%**	95.3%	**0.0%**	**0.0%**	**1.2%**	**0.3%**	**3.0%**	**0.1%**
Parlier	**1.1%**	**2.4%**	97.7%	**0.0%**	**0.2%**	**0.0%**	**0.0%**	**1.8%**	**0.2%**
Reedley	**4.1%**	**4.0%**	79.3%	**0.2%**	**2.3%**	**1.5%**	**0.1%**	**14.2%**	**2.4%**
Sanger	**3.6%**	**3.6%**	80.5%	**0.5%**	**3.0%**	**0.0%**	**0.3%**	**15.0%**	**0.7%**
San Joaquin	**0.8%**	**1.5%**	97.5%	**0.0%**	**0.0%**	**1.0%**	**0.0%**	**1.5%**	**0.0%**
Selma	**3.6%**	**3.5%**	85.0%	**0.1%**	**1.8%**	**0.9%**	**0.0%**	**10.7%**	**1.6%**
Unincorporated County	5.7%	**4.8%**	**47.7%**	**0.6%**	7.5%	**2.0%**	**0.1%**	**39.6%**	**2.5%**

Sources: FCOG Data Packet, 2022; Fresno/Madera Continuum of Care, 2022; 2016-2020 ACS

As seen in **Table 1G-11, Demographic Characteristics of the Homeless Population, 2022,** all protected groups are overrepresented in the majority of Fresno County jurisdictions, with individuals with mental disabilities and residents that identify as Native American, Alaska Native, Black, African American, Native Hawaiian, Pacific Islander, White, or Other/Multiple Races being overrepresented in all Fresno County jurisdictions. Homelessness is often a cross-jurisdictional issue; therefore, the City participates in, and offers, several homelessness resources and programs that are available regionally, identified in **Table 1G-12, Services to Address Homelessness**.

Table 1G-12: Services to Address Homelessness

Service/Resource	Description	Operator	Location
Multi-Agency Access Program (MAP Point)	Traveling food truck and fixed locations that provide linkage to government resources and services (housing, behavioral health, physical health, food linkages, and transportation) at no cost to all residents of Fresno County	Fresno County Department of Behavioral Health (funding)/ Kings View Corporation (operation)	Countywide Physical locations: Firebaugh, Fowler, Fresno, Huron, Kerman, Mendota, Parlier, and Reedley
Fresno County Behavioral Health WARM Line	Available during weekday business hours for non-emergency emotional and coping support for residents throughout the county	Fresno County Department of Behavioral Health	Countywide
Multi-Agency Response to Community Homelessness (MARCH)	Countywide collaboration to address homelessness through coordination of resources regionally and cross-jurisdictionally, engagement of the community, attracting private funding to support community-specific programs, and inclusion of rural representatives selected by FCOG	FCOG/Jurisdictions	Countywide
Turning Point of Central California	Mental health services including a full-service partnership program	Contracted by Fresno County Department of Behavioral Health	Countywide
Fresno County Department of Social Services Homeless Assistance	Temporary housing, permanent housing, or arrears payments for families eligible for CalWorks once during a 12-month period	Fresno County Department of Social Services	Countywide
Catholic Charities	Clothing, shelter, diapers, a food pantry, rent and mortgage assistance, DMV ID vouchers, application assistance for CalFresh and food stamps, application assistance for PG&E discounts, assistance with immigration services, and senior companionship assistance. Also has a Rural Outreach Program to serve residents throughout the region and	Catholic Charities	Countywide Physical location: City of Fresno

Service/Resource	Description	Operator	Location
	work with migrant farmworkers.		
Emergency Housing Voucher	Assist persons experiencing, at-risk of becoming, or recently homeless and those fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking	Fresno Housing and FMCoC	Countywide
United Way	Emergency informational services to connect persons in need with Homeless Prevention Programs, food and shelter assistance, help with landlord-tenant issues, legal services referrals, and more	United Way	Countywide
Groceries2Go	Provides grocery boxes of shelf-stable food items through an appointment-based system.	Central California Food Bank	Countywide
CalFresh Enrollment Assistance	Application assistance and assistance navigating the CalFresh process.	Central California Food Bank	Countywide
Fresh Produce Distribution	Mobile Pantry Program and Neighborhood Markets operating out of self-contained vehicles that travel to rural and remote areas throughout the county. A schedule of distribution locations is available online.	Central California Food Bank	Countywide
Senior Hunger Program	Food boxes to senior-serving partners tailored to the dietary needs of seniors.	Central California Food Bank	Countywide
Partner Feeding Sites	Provides food to over 220 sites including churches, community centers, and other organizations to feed hungry residents in local neighborhoods	Central California Food Bank	Countywide
USDA Partnership	Distribute food acquired by the USDA to 47 organizations in Fresno County.	Central California Food Bank	Countywide
Fresno County Food Map	Online service mapping locations of feeding sites, food banks, etc.	Fresno County	Countywide
Projects for Assistance in Transition from Homelessness (PATH)	Street outreach for people experiencing or at risk of homelessness and referrals to housing resources, medical care, mental health counseling, and social services.	Fresno County Department of Behavioral Health (funding)/ Kings View Corporation (operation)	Countywide
Kerman Community Food Bank	Provides food to residents in need.	Kerman Community Food Bank	Kerman

Emergency shelters also include Marjaree Mason Center, Fresno Rescue Mission, Evangel Home Inc., and Plaza Terrace.

Several Housing Element programs will work to address the needs of homeless community members. Through **Program 1** the City will continue to collaborate with neighboring jurisdictions to collaborate on implementation of Housing Element programs, including those to address homelessness. In **Program 3** the City will monitor the demographic composition of homeless community members living in the city and will pursue funding as available to provide support for local homeless services programs. Through **Program 7** the City will incentivize the development of affordable housing to prevent future homelessness and create housing opportunities for those experiencing homelessness. As part of **Program 15**, the City will amend its zoning code to permit low-barrier navigation centers, which can provide temporary, low-barrier, service-enriched shelter to those experiencing homelessness.

Farmworkers

As discussed in the Regional Assessment of Fair Housing, farmworkers are considered a special needs group because they traditionally earn low wages and often migrate between farms, resulting in many farmworkers living in overcrowded and substandard housing conditions. Although Fresno County's overall economy has historically been largely based on agricultural operations, the number of farmworkers living in each of the jurisdictions in the county in more recent years varies depending on location, size, and diversification of their individual economic base. Further, prior to the COVID-19 pandemic, the industry started shifting toward recruiting and employing H-2A visa workers, many of whom are from Mexico and Central America. However, farmworkers are essential to Fresno County's and Kerman's economies as well as to local and national food supplies, and their needs for safe and affordable housing resources must be addressed.

The 2017 Census of Agriculture identified 365 farm operations within the 93630 zip code, which includes Kerman and unincorporated Fresno County. In addition, there are 34 farm operations in the adjacent 93668 zip code to the west of Kerman; 425 farm operations in the 93706 zip code east of Kerman; and 201 farm operations in the 93723 zip code to the northeast, which includes the Biola community. While the farm operations in these zip codes are outside of the city of Kerman, it is possible that some of these facilities, particularly those closest to Kerman, employ farmworkers that reside or use resources in the city.

According to the 2016-2020 ACS, 17.2 percent of the labor force in Kerman is employed in agriculture, forestry, fishing and hunting, and mining, a higher proportion than in the cities of Fresno, Clovis, Sanger, Selma, Kingsburg, Fowler, Coalinga and Kingsburg (see **Table 2-39, Estimated Farmworkers 2020, in the Regional Housing Needs Assessment**). While it is possible that not all the workers in Kerman are engaged in farm labor, the data allow comparisons between jurisdictions and within Kerman to gauge segments of the population at risk of overpayment, overcrowding, substandard housing conditions, or displacement.

Based on the most recent (2022) farmworker employment figures collected by the California Employment Development Department (EDD), there are 96,300 farmworkers employed throughout the county. Housing facilities for only 2,540 H2-A farmworkers were contracted by H2-A employers and farm operators, according to the HCD

Employee Housing Facilities Permit Services database. Although this is equivalent to only about 2.6 percent of farmworker employment countywide, it is important because H2-A workers must be provided with housing accommodations. The seasonal and often migrant nature of farm labor, and accounting for undocumented workers, suggest that these data likely underrepresent the actual farmworker population, because undocumented residents do not often participate in traditional data collection.

The Phase 1 COVID Farmworker Survey Report by the California Institute for Rural Studies, published in February 2021, estimates that undocumented farmworkers workers comprise approximately 50 percent of farmworkers statewide. They are predominantly Mexican, and the majority are Mixteco and Trique, that is, indigenous non-Spanish-speaking people. According to Michael Greenberg in "In the Valley of Fear," published in December 2018, most of the farmworkers in the San Joaquin Valley have been working the fields for at least a decade and have established families in the vicinity of their workplace.

Between September 2021 and January 2022, Fresno County conducted a Farmworker Survey and a Farmworker Employer Survey. A second round of each survey was conducted between February 2022 and July 2022. The County surveyed 240 farmworkers and 170 farm employers. Four of the farmworkers surveyed (1.7 percent) resided in Kerman. According to the countywide survey, 37.0 percent of respondents reported being citizens, 38.2 percent reported being permanent residents, 16.0 percent identified their status as undocumented workers, 6.3 percent did not respond, and 1.3 percent had H-2A visa status. Of the farmworkers in Kerman, 1 reported being undocumented, 1 reported being a citizen, and the other 2 declined to respond. None of the four respondents were H-2A visa workers. Due to the small representation of respondents residing in or near Kerman, a definitive determination of the proportion of undocumented workers cannot be made; therefore, it is likely that the survey's representation of undocumented workers throughout Fresno County may apply to the farmworker population in Kerman and surrounding communities.

According to the EDD, the most recent data from 2014 measured median wage for farmworkers at $13.44 per hour, or approximately $25,804 per year for full-time work, which is considered extremely low income, correlating with the 2019 poverty threshold of $25,750. Seasonal workers without a year-round income could have lower incomes. The median income in Kerman is $61,599, and 11.8 percent of the population live below the poverty threshold. While 81.7 percent of the households in the city are Hispanic, 83.0 percent of the total households in poverty are Hispanic households. The findings from the Fresno County Farmworker Survey indicate that 99.6 percent of farmworkers surveyed countywide are Hispanic. It is likely that many of these workers have incomes below the poverty threshold.

The HCD Employee Housing Facilities Permit Services database, as shown on **Table 1G-13, Farmworker Housing Resources in Kerman**, reports that there are 26 units of farm housing in the unincorporated area surrounding Kerman, but only one H-2A visa housing facility with capacity for 24 occupants within the city boundaries. Based on the 2016-2020 ACS estimates of persons engaged in agricultural-related occupations in the city, the lack of farmworker housing, particularly for families, suggests that the farmworkers residing in the city may have difficulty finding affordable, appropriately sized housing. Given this, many farmworkers are likely forced to pay market rate for their housing or find other options, such as sleeping in vehicles or garages. In Kerman, the

on-site farmworker facilities are not suitable for families, based on unit size. Farmworkers that are citizens and permanent residents may have access to the additional 414 HUD, USDA, or locally assisted opportunities in Kerman, although they must compete with other lower- affordable housing income households for the limited number of units. For undocumented workers, options are more limited, and a large portion of farmworkers, even permanent residents, may live in spaces not intended for human habitation, such as shacks, outbuildings and sheds, and converted garages, often in severely overcrowded conditions.

Table 1G-13: Farmworker Housing Resources in Kerman

Name of Facility	Location	# of Rooms	Maximum Occupancy
On-Site Farmworker Housing Facilities			
The Double E	3130-3138 N Vineland -Unincorporated County	2	12
Larry Shehadey Farms	24500 W. McKinley – Unincorporated County	6	6
Biola Camp	3940 N. Biola Ave – Unincorporated County	2	20
Coyula Housing	19135 W Central Ave-Unincorporated County	4	8
Lanfranco Ranch	1221 N. Bishop – Unincorporated County	8	16
Pacini Ranch	17750 W. Dakota – Unincorporated County	4	8
H-2A Visa Farmworker Housing Facilities			
Kerman Inn Hotel	990 South Madera Ave. - Kerman	12	24

Source: HCD Employee Housing Facilities Permit Services database, January 2023.

Note: Facilities reported in operation as of 12/31/2022.

Permanent resident farmworker households are included in the ACS estimates and therefore part of the CHAS housing need estimates. Consequently, the housing needs of lower-income farmworker households are not differentiated from other lower-income households experiencing overpayment, overcrowding, and substandard housing. With 17.2 percent of the labor force in Kerman reported to be employed in agricultural operations and similar fields, farmworkers may comprise a portion of extremely low- and very low-income households experiencing one or more of these housing problems. Based on the Fresno County Farmworker Survey, 81.7 percent of total respondents from throughout the county reported an income below $2,500 per month, which corresponds to an extremely low-income household of four. Of the three respondents from Kerman that answered the income question, all reported incomes below $2,000 monthly. Based on these incomes, it is likely that farmworkers earn similar wages countywide and those local to Kerman would have similar challenges securing affordable housing.

Based on socioeconomic and demographic characteristics of the farmworker community in Fresno County, it is possible that a portion of lower-income farmworker households reside in the Kiwanis neighborhood in the northeast quadrant of the city that has a poverty rate of 28.3 percent, median incomes of $26,435, and five of the eight affordable multifamily complexes in the city.

Citizens, noncitizens with permanent status, and H-2A visa workers are eligible for public housing, HCVs, USDA rural rental assistance, and Section 8 project-based rental assistance. Section 214 of the Housing and Community Development Act of 1980, as amended, makes certain categories of noncitizens eligible for assistance, including most categories of immigrants, but excludes unauthorized immigrants (e.g., undocumented) and those in temporary status (e.g., tourists and students). Section 214 applies to specific programs, primarily federal rental assistance programs administered by HUD and the USDA, including Public Housing, Housing Choice Voucher, Section 8 project-based rental assistance programs, and rural rental assistance. Undocumented residents are subject to eligibility requirements based on whether Section 214–covered programs are administered by HUD or USDA, which implement different regulatory treatment for mixed-status households depending on householder status. For HUD Section 214 projects, an ineligible noncitizen may reside with family members who are eligible to qualify for affordable housing (such as an undocumented single parent with U.S. citizen children or an undocumented worker married to an eligible householder), although Section 8 benefits are prorated depending on the number of undocumented household members. For USDA Section 214 projects, an undocumented householder would not be eligible to participate in the HCV program, and therefore would not qualify to live in any USDA-assisted affordable multifamily housing complexes (i.e., Kerman Garden Apartments and Sunset Apartments). However, a family with an eligible householder that includes undocumented household members (such as a U.S. citizen householder married to an undocumented worker) would qualify to reside in these properties and receive full HCV benefits. This assistance-ineligible population is considered underserved and at higher risk of overpayment, overcrowding, and displacement compounded by the legal complexities of eligibility and language barriers.

Similar to most jurisdictions in Fresno County, the majority of the residential opportunities in Kerman are single-family detached and attached units, which comprise 74.5 percent of the housing stock. Multifamily units comprise 19.2 percent of the housing stock, of which 50.0 percent are deed-restricted or subsidized affordable units, although the restrictions on head of household eligibility for USDA-assisted units may limit affordable housing opportunities for farmworkers. Kerman has a large proportion of mobile homes (6.3 percent of the housing stock), which are typically more affordable than single-family residential units and may serve as a valuable housing resource for workers unable to qualify for market rate or affordable rental housing, or other accommodations. The majority of households are homeowners, at 52.2 percent, although the high proportion of single-family housing stock suggests that a proportion of single-family units and mobile homes are renter-occupied.

Higher proportions of households that are renters are found in the lower income neighborhoods, including those that do not have affordable housing complexes. The high renter rate in the older single-family neighborhoods may support findings of the Farmworker Survey, where respondents countywide indicated that their preference for single-family units regardless of owner or renter status. Of the survey respondents living in Kerman, three are renters (75.0 percent) but reported wishing to own their home.

According to the Fresno County Farmworkers Survey, 95.6 percent of the renters responded that they desired to be homeowners. Further, 78.4 percent of the farmworker renter households consisted of three or more persons, of which 93.6 percent had resided in the U.S. for 10 or more years, 3.7 percent had resided in the U.S. for less than 10 years, and 2.7 did not respond. The prevalence of households with three or more persons, coupled with the longevity in the U.S. of the majority of renter farmworker households and the preference for single family unit type, further

substantiate the need for housing to accommodate families. The lower proportion of owner-occupied housing units correspond to neighborhoods with lower incomes, higher representation of non-White population, and higher rates of poverty, suggesting that the cost of homeownership, with a median home price of $328,000, is more than the majority of farmworker households can afford to pay. For this reason, farmworkers seeking homeowner opportunities may choose to live in communities where the cost of housing is lower.

The average household size in Kerman (3.6 persons) is higher than in the county and state overall, and 23.7 percent of households in the city have more than five persons. However, the Farmworker Survey found that the average household size of respondents among farmworkers was 3.9 persons. In the neighborhoods where the affordable housing complexes are located, the average household sizes are smaller. However, overcrowding is more prevalent on the east side of the city (at 19.4 percent) where the majority of affordable housing complexes are located, suggesting that although farmworkers might be able to find affordable housing in this portion of the city, it might not have adequate bedrooms to accommodate household size, or housing is not affordable unless multiple households share a dwelling or multiple family members share rooms. Survey results indicated that 58.4 percent of the farmworkers in the county were living in overcrowded conditions, with renter households finding units large enough to accommodate household size more of a challenge. Although a limited number of three- and four-bedroom units are available in the affordable rental complexes, much of the older housing stock have two and three bedrooms; it is likely that farmworker renter households would have difficulty finding appropriately sized affordable housing in Kerman.

In response to the observed need for continued support and housing resources for local farmworkers, the City has included **Program 8** to offer technical support in applications for funding construction of farmworker housing.

Displacement Risk

The Urban Displacement Project, a joint research and action initiative of the University of California, Berkeley, and the University of Toronto, analyzes income patterns and housing availability to determine the level of displacement risk at the census-tract level. Levels of displacement risk range from “probable displacement risk” to “extreme displacement risk,” with four total levels of displacement risk, if displacement risk is present. The Urban Displacement Project has not identified any areas of elevated risk in Kerman, though the eastern portion of the city has been identified as a “vulnerable community” (**Figure 1G-19, Vulnerable Community Designation**). Vulnerability is defined as areas in which the share of very low-income residents is above 20.0 percent, and the tract meets at least two of the following criteria:

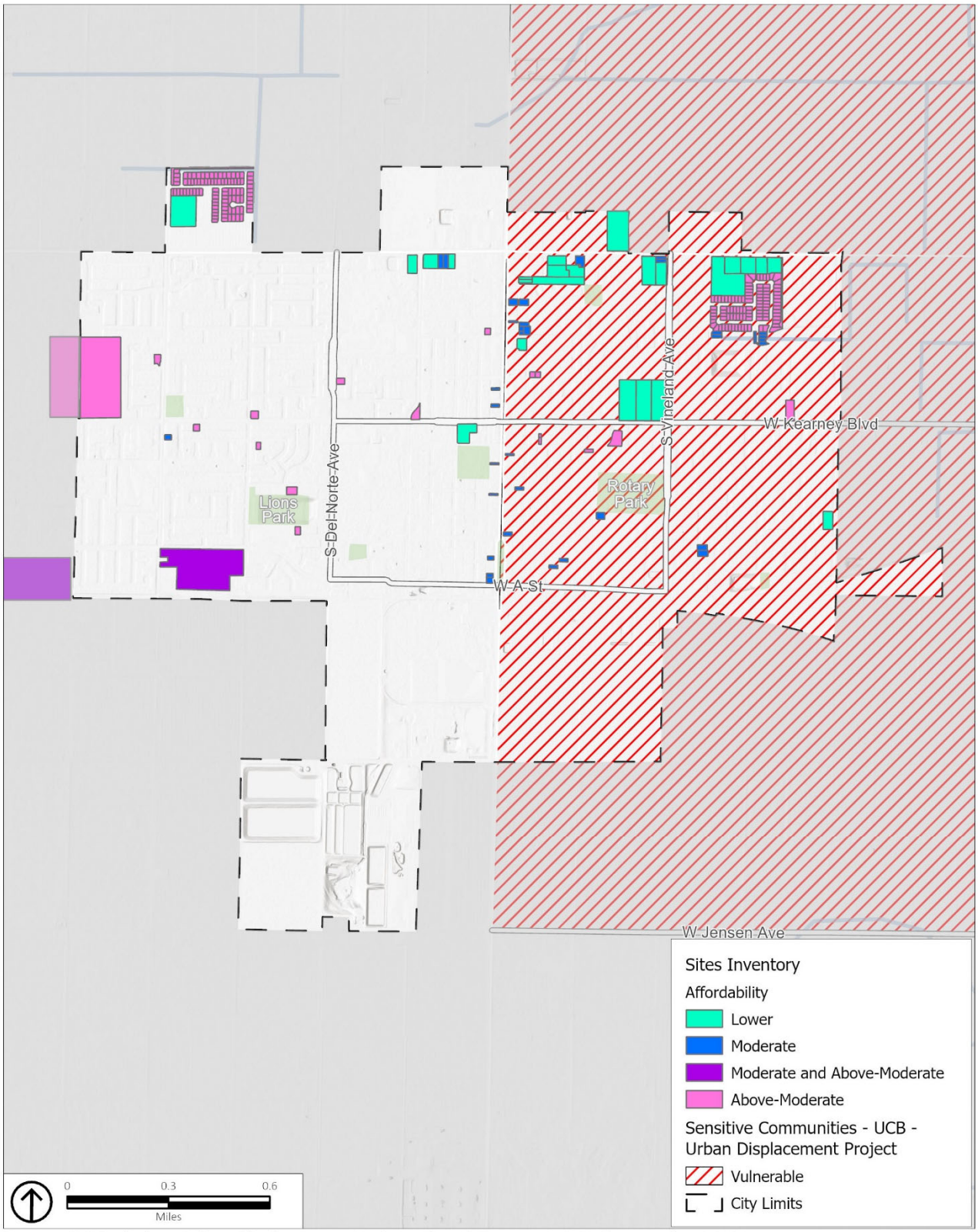
- Share of renters is above 40.0 percent,
- Share of people of color is above 50.0 percent,
- Share of very low-income households that are severely rent burdened households is above the county median, or
- They or areas in close proximity have been experiencing displacement pressures.

The Urban Displacement Project defines displacement pressures as a percentage change in rent greater than the county median for rent increases. While the Urban Displacement Project does not specify the conditions that led to

the vulnerability determination for Kerman, it can be assumed that residents of eastern Kerman experience heightened displacement risk compared to residents elsewhere in the county due to a combination of incomes and housing prices.

As found in the analysis of overpayment, for-sale home costs have increased by an average of 1.2 percent annually since 2014, and rental costs have increased by an average of 5.4 percent annually since 2015. The ACS estimates that, since 2014, the median income in Kerman increased by an average of 5.9 percent annually, which is also reflected by a decrease in poverty from 23.5 percent of the population to 11.8 percent since 2015. When comparing change in median income to change in home prices, it appears that wage increases have exceeded increases in both home values and rental costs, though rental costs to a lesser extent, suggesting that some renters may face slightly higher displacement risk due to challenges affording housing then prospective or current homeowners. In comparison, countywide, median incomes have increased by approximately 4.4 percent annually and rents have increased by 3.2 percent on average. While Zillow does not report countywide home values, the ACS estimates that these have increased by 3.9 percent annually, on average.

Figure 1G-19: Vulnerable Community Designation



Source: UC Berkeley - Urban Displacement Project; City of Kerman, 2023; Placeworks, 2023

As stated in the housing mobility analysis, a higher proportion of households in eastern Kerman are renters, approximately 4.0 percent of households in this area are Housing Choice Voucher (HCV) holders compared to no households in the western portion, and citywide, the vacancy rate for rental units is less than 1.0 percent. Given this, it can be assumed that renters in Kerman have a higher rate of displacement risk due to a combination of a shortage of available rental units and rapidly increasing rents. Further, there may be higher displacement risk in eastern Kerman due to the concentration of renters in this area, which aligns with the Urban Displacement Project vulnerability findings.

Several Housing Element Programs were included to support the development of affordable rental units and implement other strategies for affordable housing mobility. Through **Program 7** the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households. As part of **Program 11**, the City will work to ensure the preservation of existing affordable units that are at risk of converting to market-rate housing. The City will also encourage the development of ADUs through **Program 12**. The City will continue its partnership with Fresno County to promote the Homebuyer Assistance Program and other County-based homebuyer assistance loans and tax credits (**Program 26**). The City will also continue to provide information about and referrals to the Housing Choice Voucher program to interested applicants as part of **Program 28**.

Other Relevant Factors

In addition to the indicators analyzed previously, there are several other factors that can influence housing mobility and access to opportunity in a jurisdiction. For example, historical development patterns may have resulted in neighborhoods that are largely or exclusively made up of single-family homes, or historical discrimination may have influenced a city's racial and ethnic composition. Further, given current market trends, newer market-rate neighborhoods may not be financially accessible to lower-income households without overpayment or overcrowding. Other factors may include public and private investment, local regulatory or economic development plans, and historical policies. Those factors that are considered relevant vary between jurisdictions and are described at the local level subsequently.

Land Use and Zoning Patterns

According to the 2016-2020 ACS, 74.5 percent of the housing stock in the City of Kerman is made up of single-family units, inclusive of single-family attached units, indicating a higher proportion of single-family units relative to Fresno County. Duplex, triplex, and fourplex unit types make up approximately 10.6 percent of the city's housing units. Conversely, only 8.6 percent of the housing stock consists of multifamily units in structures of five or more units. Mobile homes comprise 6.3 percent of the housing stock, with the majority of the units in the Golden West Mobile Estates. While single-family zoning can create highly desirable places to live, higher entry costs associated with this housing type can pose a barrier to access for lower- and moderate-income households, restricting access to economic, educational, and other opportunities that may be available in single-family communities. In the City of Kerman, the residential neighborhoods on the east side of South Madera Avenue are designated as TCAC/HCD moderate resource, whereas those on the west side of South Madera Avenue have been designated by TCAC/HCD

as high resource and therefore may offer more positive access to education, services, employment, and business resources.

As shown in **Figure 1G-13, Zoning in Kerman**, there are five base residential zones: Rural Residential (RR), Single-Family Residential Estate (R-1-12), Single-Family Residential (R-1), Two-Family Residential (R-2), and Multiple-Family Residential (R-3). Additionally, the Planned Development Combining District allows for single-family residential development; and the Smart Development (SD) Residential District, which focuses on increasing walkability and connectivity with attention to greater design details and a mix of single-family and multifamily residential housing types and sizes. Residential uses are also permitted in the Mixed-Use (MU) zone, which allows for R-3 residential uses and senior citizen housing projects not exceeding 40 units subject to a conditional use permit (CUP); and R-2 and R-3 uses are allowed within the General Commercial (C-2) zone, also subject to a CUP. Affordable housing developments often require high-density zones to support construction. Therefore, zones limited to single dwelling units on each lot do not support affordable development, although multifamily zones are scattered throughout the city rather than being concentrated in a single area of the city. However, the zoning map of Kerman shows that there are fewer R-3 high-density residential properties on the west side of the city than the east side, and although there are a few larger R-2 and SD parcels on the west side. This indicates that there may be some opportunities for housing mobility on the west side, but that there is a need for additional lower-income housing mobility resources on the west side.

The majority of lower-density R-2 duplex residential zones are found in the older central downtown area of the city adjacent to small-scale general commercial uses along South Madera Avenue, in the vicinity of the original Veterans Plaza Park and service commercial and light manufacturing uses along California Avenue and San Joaquin Valley Railroad in the southern end of the city. The majority of R-3 high-density residential zoning is found within the eastern half of the city. The largest R-3 parcel, Golden West Mobile Estates, is found behind the general commercial uses at the corner of Whitesbridge Road and South Madera Avenue. The affordable Kearney Sunset Apartments, Kearney Palms Phase II Apartments, Kearney Palms Senior Apartments, and Kearney Palms Senior Apartments Phase III multifamily apartment complexes front West Kearney Boulevard and are located behind the general commercial uses on South Madera Avenue north of the Kerman Sunset Apartments. Two large R-3 zoned parcels are sited on the north side of California Avenue/San Joaquin Valley Railroad within the southern portion of the city at the corner of Ninth Street. This area includes the affordable Kerman Acres Apartments, the Fresno Housing Authority Granada Commons public housing complex, Helsem Commons public housing duplex units, and the Golden Meadows Apartments at the corner of Vineland Avenue. An additional vacant R-3 lot is at the eastern edge of the city at the corner of Goldenrod Avenue and E Street.

Within the western portion of the city, existing R-3 uses include the Kerman Plaza Apartments south of the big-box general commercial uses along West Whitesbridge Avenue and an adjacent smaller multifamily complex south of the commercial shopping center on the corner of West Whitesbridge Avenue and South Madera Avenue, and Pebblebrook Village adjacent to Lions Park and the Liberty Elementary School within the western edge of the city south of West Kearney Boulevard. Two affordable housing properties have been developed under the SD designations along Gateway Boulevard in the northwest corner of the city with connections to Katey's Kids Park - the Gateway Villas and Hacienda Heights Apartments.

There is a slightly higher concentration of high-density residential housing in TCAC/HCD moderate resource designations correlating with a countywide pattern finding multifamily housing primarily in low- and moderate-resource areas, as seen Figure 3-1, Regional TCAC/HCD Opportunity Areas, in Section 3, Regional Assessment of Fair Housing. Although higher-density multifamily housing types and the majority of affordable housing complexes, including the Golden West Kerman Mobile Home Park, are largely in the moderate-resource areas of the city, areas zoned for high-density housing, including two affordable complexes, as well as Smart Development-zoned parcels, have been integrated into the TCAC/HCD high-resource designated side of the city, providing housing mobility opportunities.

Several Housing Element Programs were included to help the City to expand access to affordable options in higher opportunity areas. As part of **Program 15** the City will amend its zoning code to address potential barriers to the development of affordable housing, including clarifying permitting requirements for multifamily housing and adopting a Density Bonus program that is compliant with California Government Code Section 65915. The City will consider further reduction of regulatory barriers for innovative housing types as part of **Program 14**, which could allow for higher-density development within existing low or medium-density zones. As part of **Programs 18** and **19** the City will create additional opportunities for multi-family housing development by facilitating lot consolidation and lot splits. Through **Program 7** the City will incentivize the development of affordable housing for households of a range of sizes and with a variety of needs. Similarly, in **Program 10** the City will provide support when available and expand regulatory incentives to encourage the development of housing for extremely low-income households.

Historical Development Patterns

The City of Kerman, originally named Collis after the president of the railroad, Collis P. Huntington, was established in 1891 by the Southern Pacific Railroad Company as a watering station. As irrigation projects brought water to the area, primarily from the Kings River to the south, land could be cultivated, attracting settlers through the turn of the century. In 1900, two prominent landowners, William G. Kerckhoff and Jacob Mansar, purchased 3,027 acres of land from the liquidated land from the recently insolvent Bank of California, forming the Fresno Irrigated Farms Company. With a water supply and electrical power being brought to the area from the newly constructed Enterprise Canal sourced by the Kings River, the town quickly grew.

In 1906, the city was renamed Kerman from the combination of the men's last names Kerckhoff and Mansar. The Fresno Irrigated Farms Company began promoting land sales in the vicinity of the city, attracting primarily German and Scandinavian immigrants from the Midwest. The original townsite subdivision map was filed with Fresno County, laying out a street grid bound by California Avenue to the south, G Street to the north, First Street to the west, and Ninth Street to the east. This area retains its' commercial character today, serving as the southern entry to the city with Veterans Memorial Park running through the center of the original downtown, surrounded by older single-family, duplex and small multifamily housing stock, a portion of which are available at market-rate pricing affordable to lower- and moderate-income households. As the city grew northward, and towards the east and west, the demographics of the original town subdivision area also changed. This area currently has the highest rates of racial and ethnic diversity, approximately 58.0 percent of the population has incomes in the very low-income

category, and over 50.0 percent of the households are renters.

By 1914, the City of Kerman's population had grown to about 400 persons. The small city was surrounded by thousands of acres of dairy farms and active crop land. Madera Avenue, the main commercial thoroughfare, was paved in 1921 from the Southern Pacific Railroad tracks northward to the Madera County line, which is defined by the San Joaquin River. Streetlights were installed from California Avenue up to Whitesbridge Road and the northern boundary of the city. The city's commercial uses and businesses grew northward along South Madera Avenue, including public/institutional facilities, and construction of Kerckhoff Park was begun in 1936. Surrounding residential neighborhoods expanded east and west as oil and gas exploration activities were occurring several miles south of town, bringing in new residents.

In 1946, the residents of Kerman, then with a population totaling 1,050, voted to incorporate, and the City of Kerman was officially established. Although the City of Kerman's economic base remains predominantly agricultural, the city is attracting more technical business ventures through the development of industrial parks in the portions of the city south of California Avenue and the San Joaquin Valley Railroad.

Public Investment Patterns

Public and private investment typically includes construction, maintenance, and improvements to public facilities, including infrastructure, acquisition of land, and major equipment. Historically, investment in the City of Kerman has been prioritized based on need and available funding, which has prevented disinvestment in any particular area of the city. However, any infrastructure or facilities in need of improvement are identified for investment in the City's annual Capital Improvement Plan (CIP). The CIP is funded from a variety of sources that can each be used for specific purposes. These funds are allocated to improve roadways and other transportation infrastructure, improve the water and wastewater systems, improve or construct city facilities, and other projects, including:

- **Vineland Avenue Roadway Improvements**. To improve pedestrian mobility and safety, the City will widen Vineland Avenue from California Avenue to West Kearney Avenue, repair sidewalks, and restripe and pave alleys.
- **Water and Sewer Infrastructure Improvements**. To improve and expand existing water and sewer infrastructure systems for existing and future development throughout the city, the City will complete: water distribution system improvements for several wells; install new water meters for city facilities and commercial services; replace pipelines; initiate fixed network metering; rebuild the Biolac System sewer network, including sludge dredging; and initiate the Wastewater Treatment Plant Improvements planning process to accommodate existing and future residential mobility opportunities and commercial development.
- **Park Facilities Improvements**. To increase public recreation resources for existing and future residents within the lower-resource opportunity area, the City will acquire a site and construct a new 25-acre East Side Community Park with soccer fields, as well as renovate the Community Center parking lot, replace the Coleman grandstand in Kerckhoff Park for place-based revitalization in the vicinity of downtown, and install cameras citywide for increased public safety.

- **New Public Facilities**. To increase resource opportunities for all residents, the City has completed construction of new city facilities, including the animal shelter. The City continues to leverage funds for the development of a multigenerational center, police station, and Eastside park – a regional park for the community.

Priority is based on projects that will result in the greatest community benefit, mitigate existing issues, and address public demand and need. Priority projects are focused on creating more public facilities, public safety, and recreational amenities for residents of the city, expanding the capacity of the water, sewer, and roadway infrastructure network, and prepare for expansion of the city's development within, and at the perimeter, of the city. There has not been any disproportionate investment, or conversely, disinvestment in any particular area of the city. The annual CIP provides funding for new facilities to handle expanding growth, as well as targeting the central older core of the city, with roadway improvements and rehabilitation throughout the city.

Local Knowledge

The City of Kerman primarily processes entitlements to develop property based on the 2040 General Plan and the Zoning Ordinance. The Community Character and Design Chapter of the General Plan (Section 3.3) establishes the objective that the City is dedicated to restoring Kerman's original townsite (bounded by Kearney Avenue on the north, California Avenue on the south, First Street on the west, and Ninth Street on the east) as the community's focal point for events, shopping, leisure, and recreation. Policies to implement streetscape improvements in the historical townsite and develop gateway features at the four major entryways to boost city identity are identified. However, there are no other redevelopment plans, economic revitalization plans, or master planned communities in place, nor are there any regional growth plans that apply to the city.

New growth continues along the perimeter of the city, including a large mixed-use project just outside the northwest corner of the city (to be annexed into city). This project includes single-family residential, multifamily residential, a commercial component, and neighborhood park. Other new growth includes a 16.8-acre small-lot single-family residential site under the SD zoning at the southwestern corner of the city bound by West California Avenue and South Siskiyou Avenue, which is is completing the entitlement process. Other new growth also includes a 20.4-acre single-family residential site at the northeast corner of the city bound by West Stanislaus Avenue to the south, South Vineland Avenue to the west, and South Goldenrod Avenue to the east. In addition, Gateway Villas affordable housing complex has recently been completed in the northwest corner of the city as a component of the Hacienda Heights mixed residential project.

Although the city has not adopted local plans besides the Kerman Commercial Specific Plan, the General Plan and zoning designations have fostered several income-integrated mixed residential neighborhoods in both the high and moderate resource designations. These designations have also fostered investment in the revitalization of the historical town center area where there are more concentrated populations of color; lower-income households; and older, more affordable housing stock.

Enforcement and Outreach Capacity

Compliance with Fair Housing Laws

In addition to assessing demographic characteristics as indicators of fair housing, jurisdictions must identify how they currently comply with fair housing laws or identify programs to become in compliance. The City of Kerman enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with state law, and referral of fair housing complaints to appropriate agencies. The following identifies how the City complies with fair housing laws:

- **Density Bonus Law (Government Code Section 65915).** The City has included **Program 15** to amend the density bonus ordinance to allow up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with state law.
- **No-Net-Loss (Government Code Section 65863).** The City has identified a surplus of sites available to meet the Regional Housing Needs Assessment allocation. In total, the City's surplus unit capacity is 227, composed of 140 lower-income units, 19 moderate-income units, and 68 above moderate-income units.
- **Housing Accountability Act (HAA) (Government Code Section 65589.5).** The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households, or emergency shelters unless specific written findings are made. Further, the City currently allows emergency shelters by-right, without limitations, in the C-S and M-1 zoning districts.
- **Senate Bill 35 (Government Code Section 65913.4).** The City will comply with SB 35 by establishing a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects by September 2023 (**Program 21**).
- **Senate Bill 330 (Government Code Section 65589.5).** The City complies with SB 330, relying on regulations set forth in the law for processing preliminary applications for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project. The City has included **Program 21** to formalize this process by establishing a written procedure to be made available on the City's website and at public counters.
- **California Fair Employment and Housing Act (FEHA) and Federal Fair Housing Act.** The City provides protections to residents through referrals to legal assistance organizations, such as Fair Housing Council of Central California and California Rural Legal Assistance (CRLA) and has included **Program 27** to meet with local fair housing and legal aid organizations, and other interested cities in Fresno County, to develop materials or biannual training for landlords on fair housing rights and responsibilities with the intent of reducing or eliminating discrimination.
- **Review Processes (Government Code Section 65008).** The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment, including, but not limited to, on residential sites subject to AB 1397.

- **Assembly Bill 686 (Government Code Section 8899.50).** The City has completed this AFH and identified programs to address identified fair housing issues in Table 1G-6, Factors Contributing to Fair Housing Issues.
- **Equal Access (Government Code Section 11135 et seq.).** The City offers translation services for all public meetings and offers accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of membership or perceived membership in a protected class.

Fair Housing Outreach

Regional outreach efforts for the Multi-Jurisdictional Housing Element included interviewing Fair Housing of Central California (FHCC) for feedback on housing need, fair housing concerns, and opportunities to affirmatively further fair housing throughout the county. FHCC is a non-profit, civil rights organization dedicated to the elimination of discrimination in housing and the expansion of housing opportunities for all persons. They accomplish this through advocacy, assistance for victims of discrimination, and enforcement of fair housing laws.

In response to the request for input, FHCC noted that the most common fair housing issues reported throughout Fresno County are discrimination on the bases of disability and race. Further, they expressed concern about the aging multifamily housing stock becoming uninhabitable due to physical conditions. However, given the shortage of affordable housing in the region, FHCC noted that many units that have already physically deteriorated are still occupied, posing a risk to occupants. Discrimination by landlords or agents as well as deliberate segregation has resulted in fair housing concerns, particularly for protected and special needs populations, such as persons with disabilities and lower-income households.

FHCC emphasized a need for more government involvement in enforcement of fair housing laws. Currently, affordable housing options are often concentrated in specific neighborhoods. When developers are encouraged to continue to build affordable units in these areas as a result of zoning or other government regulations, this results in either intentional or unintentional segregation based on income. When asked about opportunities for local governments to actively improve outreach regarding fair housing and to combat existing issues, FHCC identified several opportunities including local rent controls to manage affordability and reduce displacement risk, code enforcement to ensure a safe and habitable housing stock, funding fair housing groups such as FHCC to enforce fair housing laws, and adjusting regulations or encouraging development of a variety of unit types and sizes throughout the jurisdiction to promote mobility and integration.

In response to the feedback received, the City has included **Program 29** to improve fair housing outreach capacity and multilingual accessibility to all public resources, information, and meetings, including fair housing resources. This program also includes steps to establish a procedure to connect residents with fair housing organizations, make information readily available and accessible on the City's website and in public buildings, and conduct biannual trainings for landlords on fair housing laws, rights, and responsibilities.

Discrimination Cases

In its 2020 Annual Report, the California Civil Rights Department (previously Department of Fair Employment and Housing) reported that it received nine housing complaints from residents of Fresno County, approximately 1.0 percent of the total number of housing cases in the state that year (880). As part of the Fair Housing Assistance Program (FHAP), the Civil Rights Department also dual-files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), reporting them by the origin of the issue.

HUD FHEO reported that there was one case filed by a resident of the City of Kerman between January 13 and April of 2021. However, the case was closed following a no-cause determination by HUD. Three inquiries were made: one regarding discrimination on the basis of race that was determined to have no valid basis, one that had no basis but was not pursued as the claimant failed to respond to HUD, and a third without a basis that reached an informal resolution prior to filing a formal case. While there were few formal cases in Kerman, this does not necessarily mean that there is no discrimination. In some cases, residents may be hesitant to report discrimination, such as in the case of undocumented residents that fear retaliation or may not be aware of fair housing legal assistance available to them.

Through Housing Element **Program 29**, the City will establish a procedure to refer residents with fair housing questions or issues to the Fair Housing Council of Central Valley (FHC-CC), California Rural Legal Aid (CLRA), and other fair housing organizations. Additionally, through this program the City will coordinate with fair housing organizations to conduct biannual fair housing trainings for landlords and tenants, and will provide fair housing materials online and in print in both Spanish and English.

Sites Analysis

The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of high opportunity.

Table 1G-14, RHNA Capacity by Census Tracts in **Kerman**, presents the RHNA capacity by census tracts in the city, and the existing conditions of each tract as they relate to indicators of fair housing. **Figure 1G-20, Census Tracts in Kerman**, shows the location of the two census tracts in the city. Tracts include land in the city as well as land in adjacent unincorporated county to the north, west, and east. As shown, sites with units at varying income levels have been identified in both census tracts in Kerman.

Table 1G-14: RHNA Capacity by Census Tracts in Kerman

2010 Census Tracts	Existing HH	RHNA Capacity			AFFH Indicators												
					Integration and Segregation						Access to Opportunity			Displacement Risk			
		Low	Mod.	Above Mod.	Median Income	Poverty Rate	Low- to Moderate-Income Pop	Non-White Population (Percent)	Disability Rate	R/ECAP Status	Resource Designation	Jobs Proximity Index	CalEnviro Screen Percentile	Over-crowding Rate	Renter Overpayment Rate	Homeowner Overpayment Rate	% Renter HH
40.01	1,770	115	133	455	$47,083 - $74,375	19.8%	35.4%	76.5%–89.3%	8.9%	No	High Resource	86–99	78	8.8%	41.6%	29.3%	37.8%
40.02	1,945	437	50	85	$26,435 - $45,956	20.9%	53.4%	85.9%–91.8%	14.8%	No	Moderate Resource	81–98	85	19.4%	35.7%	54.1%	54.2%

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Figure 1G-20: Census Tracts in Kerman



Source: U.S. Census; City of Kerman, 2023; Placeworks, 2023

Tract 40.01 is west of South Madera Avenue and was designated by TCAC/HCD as high resource in 2021. In this tract, approximately 35.4 percent of the population are lower- and moderate-income households, the median income is $47,083 to $74,375, depending on block group location, and the poverty rate is 19.8 percent. It also has a predominantly non-White population (76.5 to 89.3 percent of the population correlating to block group) and high proximity to jobs, the rate of overcrowding is 8.8 percent, renter overpayment rates are between 41.6 percent, and a CalEnviroScreen score (78th percentile) that qualifies it as a disadvantaged community with characteristics of vulnerability to displacement and disproportionate housing need.

The City has identified a total of 43.8 percent of the unit capacity in this tract. To reduce displacement risk for these households, the City proposes the integration of 20.7 percent of lower-income unit capacity to facilitate housing mobility, as well as 61.1 percent of moderate-income and 71.5 percent of above moderate-income unit capacity to facilitate mixed-income and more integrated, diverse neighborhoods, combat patterns of concentrated poverty, and foster improved access to resources and opportunities for lower-income households.

Tract 40.02 includes the portion of the city east of South Madera Avenue, and is designated as moderate resource by the 2021 TCAC/HCD designations. In this tract, the City has identified capacity for 56.2 percent of total unit capacity, including 79.3 percent of lower-income unit capacity, 38.9 percent of moderate-income capacity, and 28.5 percent of above moderate-income capacity. This tract has lower median incomes, ranging between $26,435 and $45,956, with a low- to moderate-income presence of 53.4 percent, and a poverty rate of 20.9 percent. The tract also has a high non-White population rate and a predominance of renter households, although renter overpayment is 35.7 percent, likely corresponding to the six deed-restricted housing complexes, and a mobile home park that provides more naturally affordable housing. The rate of cost-burdened homeowners is high, and 19.4 percent of households are overcrowded. These sites will include multifamily and single-family residential development as well as access to a variety of amenities, including parks, trails, open space, and commercial resources. The inclusion of lower-income unit capacity will foster improved housing mobility and access to opportunities for lower-income residents as well as reduce risk of displacement of cost-burdened households and/or households experiencing overcrowding, and the additional housing stock will provide mobility options for existing and future moderate- and higher-income households in a moderate-resource designated area.

The City has included **Programs 7, 10,** and **14** to support construction of higher-density housing in areas with better access to opportunities and encourage integration of a variety of unit types to facilitate mixed-income neighborhoods, combat patterns of income segregation, and provide housing mobility opportunities for a range of households. The distribution of sites identified in **Section 1G-2** is based on the availability of sites and potential for development during the planning period.

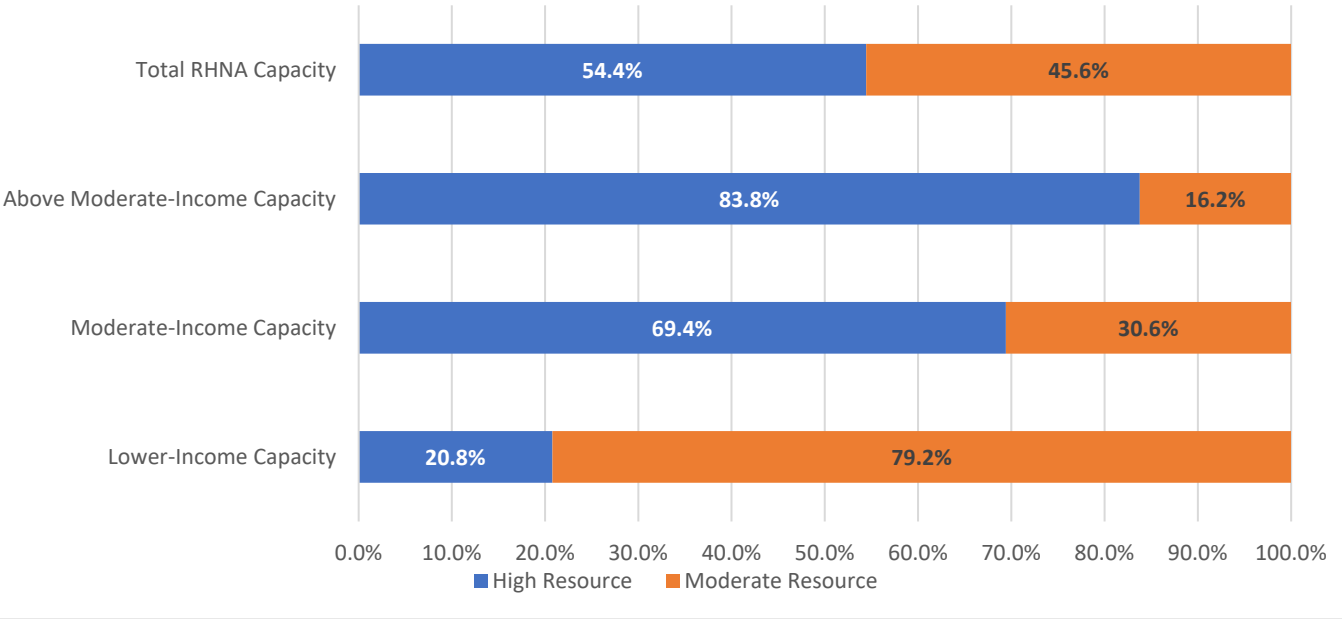
Figures 1G-23 through **1G-24** compare the distribution of projected units by income category of the following indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing: TCAC opportunity areas, median income, predominant population, disability rates, educational score, environmental health, and overpayment. The following sites inventory discussion includes an analysis of the number of projected units by income category, total RHNA capacity, and city acreage by income category to further assess the potential impacts of the sites inventory to affirmatively further fair housing.

Potential Effect on Patterns of Integration and Segregation

TCAC Resource Category

Figure 1G-21, Percentage of Unit Capacity by TCAC Resource Category, presents the breakdown of unit capacity in Kerman by resource opportunity designation compared to citywide patterns. The majority of the total unit capacity (57.1 percent) identified to meet the RHNA is in moderate resource areas, and 42.9 percent are in the high resource designation. Because there are no Low Resource areas or Areas of High Segregation and Poverty designated in the city, nor areas considered a R/ECAP, they are not reflected on **Figure 1G-21.**

Figure 1G-21: Percentage of Unit Capacity by TCAC Resource Category



Source: 2016-2020 ACS and City of Kerman 2023

Kerman is designated by TCAC/HCD as high resource on the west side and moderate resource on the east side. It should be noted that the 2021 TCAC/HCD resource categories were developed based on a comparison of indicators between jurisdictions in the San Joaquin Valley region, many of which are lower income communities with higher rates of poverty. Therefore, while tracts may be designated high resource, this is in the context of opportunities and potential outcomes in the entire San Joaquin Valley region. Opportunity for all of the unit capacity has been identified on vacant and underutilized sites with no residential units, therefore not risking displacement of existing residents.

West of South Madera Avenue, 54.4 percent of the site potential is identified within the high resource area. Approximately 20.8 percent of the lower-income unit capacity is identified along West Kearny Boulevard and West Whitesbridge Avenue, providing access to commercial, services, employment opportunities, and other amenities; reducing the concentration of lower-income and segregated populations in the central area; and providing housing mobility opportunities for lower-income households in a high resource area. Further, 69.4 percent of the moderate-income unit capacity has also been identified in the high resource area, fostering income integration and housing

mobility opportunities for moderate-income households with access to commercial and employment resources. The greater proportion of above moderate-income unit capacity is also identified within the high resource designation of the city.

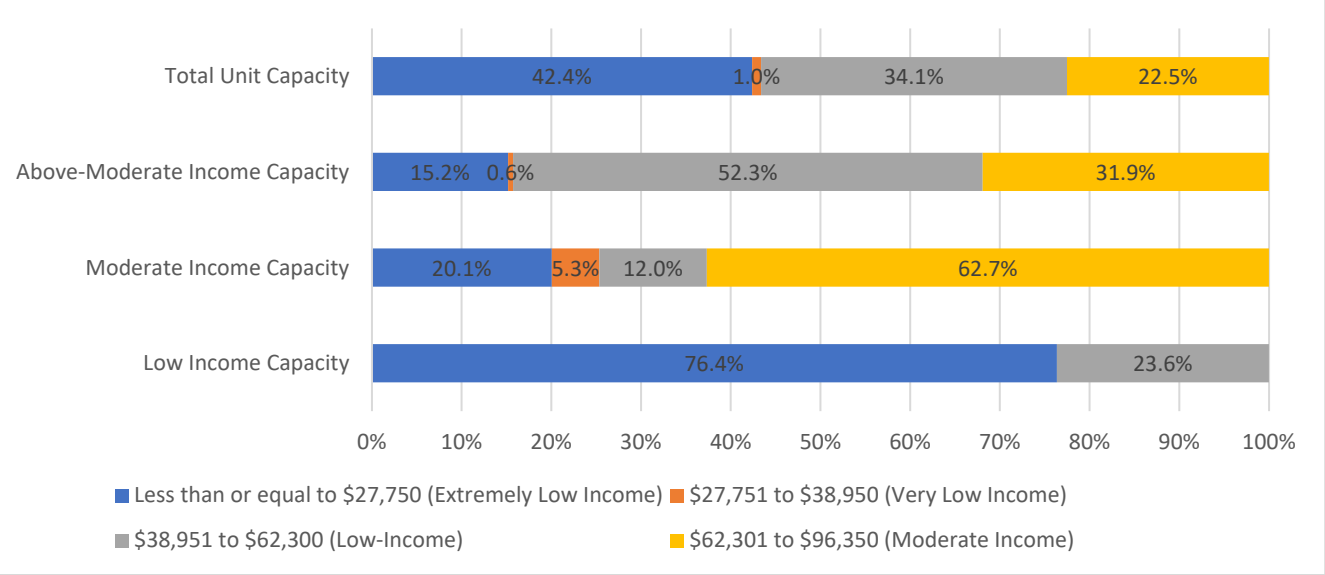
Sites with unit capacity for 45.6 percent of the total unit capacity have been identified within the east side of South Madera Avenue within a moderate resource designation. Within this portion of the city, 16.2 percent of above moderate-income unit capacity, 30.6 percent of moderate-income unit capacity, and 79.2 percent of lower-income unit capacity has been identified. In the Kiwanis Park neighborhood, in the northeastern corner of the city, a notable cluster of the total above moderate-income unit capacity is identified within site 17, located adjacent several sites with lower-income unit capacity. The combination of these two income levels in close proximity can encourage an income-integrated neighborhood. An additional 21.4 percent of the lower-income unit capacity is identified along West Whitesbridge Avenue between S. Vineland and South Madera Avenue (sites 8 and 11 co-site with moderate-income unit capacity), which expands the more affordable housing stock resources, fosters income integration, and provides mobility opportunities in proximity to commercial resources in the Walmart Supercenter commercial node. Two other notable clusters of the total low-income unit capacity has been identified on underutilized sites U-1 and U-2. Lower-income unit capacity within the moderate resource designation increases housing supply to meet demand. Site U-2 helps reduce displacement risk for lower-income households in the central core area and enables them to remain in their neighborhood. It also facilitates de-concentration of lower-income households from other parts of the city with more lower-income households and a higher poverty rate. The above moderate- and moderate-income unit capacity expands mobility opportunities for current and future residents and provides income-integrated neighborhoods, particularly in the Kiwanis Park neighborhood.

Income

Kerman is a community with a range of household income levels, with the highest median household income in the southwest Lions Park neighborhood at $74,375. The lowest-income neighborhoods are found in the Kiwanis Park neighborhoods, include six housing complexes with deed restricted units, and the Golden West Mobile Estates, (which are naturally more affordable), suggesting that lower-income households may locate in these areas to access these more affordable options.

As shown in **Figure 1G-22, Percentage of Unit Capacity by Median Income**, 42.4 percent of unit capacity has been identified on sites within extremely low-income neighborhoods in the Kiwanis Park area; 1.0 percent within very low-income neighborhoods in the central core east of South Madera Avenue; 34.1 percent in low-income neighborhoods in the northwest and southeast portions of the city, and 22.5 percent in moderate-income neighborhoods neighborhoods in the southwest corner of the city. The majority of lower-income unit capacity (76.4 percent) is identified on sites within extremely low-income areas in the Kiwanis Park neighborhoods. The inclusion of 20.1 percent of moderate-income unit capacity and 15.2 percent of above moderate-income unit capacity in this extremely low-income area fosters income integration, while the inclusion of lower-income unit capacity increases lower-income housing stock and reduces potential for displacement while allowing residents to remain in their neighborhood.

Figure 1G-22: Percentage of Unit Capacity by Median Income



Source: 2016-2020 ACS and City of Kerman 2023

A small proportion of unit capacity (1.0 percent) is identified in the very low-income Rotary Park neighborhood between South Vineland and South Madera Avenues, south of West Kearney Avenue, with 5.3 percent of moderate-income unit capacity and less than one percent of above moderate-income unit capacity. These are primarily individual site infill units that will potentially foster place-based revitalization in this older neighborhood.

Potential for 23.6 percent of lower-income, 12.0 percent of moderate-income, and 52.3 percent of above moderate-income unit capacity is identified on sites in low-income areas in the California-Kearney, Central Kerman, and western side of the older central core area. Above moderate-income capacity includes sites 1 and 32, both in the Central Kerman neighborhood, which account for a significant portion of the above moderate-income unit capacity in the city. Lower-income unit potential is identified on scattered sites in the low income neighborhoods, although primarily along more traveled roadways enabling access to resources, with the largest unit capacity potential identified in site 2 north of West Whitebridge and adjacent to above moderate-income unit capacity, which facilitates an income-integrated neighborhood in a high resource area while it expands more affordable housing stock resources and provides mobility opportunities for residents who want to move but stay in the same neighborhood, thereby reducing displacement risk. Moderate- and above moderate-income infill sites also have the potential to foster place-based revitalization in older portions of these low-income existing neighborhoods as well as provide mobility opportunities for moderate- and above moderate-income households.

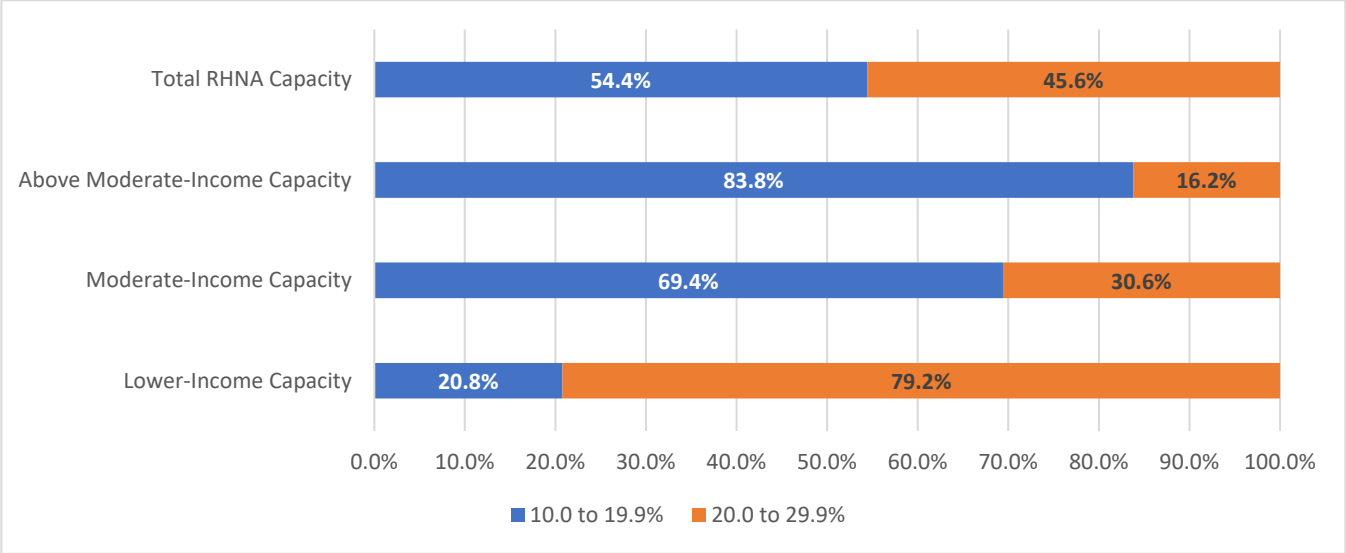
The moderate-income portion of the city, including the Lions Park neighborhood, includes 22.5 percent of the total number of units in the sites inventory. This represents 62.7 percent of moderate-income unit potential and 31.9 percent of above moderate-income unit potential. This will provide housing mobility opportunities for moderate- and higher-income households in a high resource designation. No lower-income unit potential is identified in this area.

Poverty

As presented in **Figure 1G-23, Percentage Unit Capacity by Poverty Rate**, approximately 45.6 percent of unit capacity is identified east of South Madera Avenue where poverty rates are 20.8 percent, and 54.4 percent of the unit capacity is identified west of South Madera Avenue where poverty rates are 19.8 percent. Although this is not a significant difference in the poverty rates, 79.2 percent of lower-income unit capacity is identified on the east side, primarily in the Kiwanis Park neighborhood, which has the lowest median income in the city. This encourages the development of housing mobility opportunities for lower-income households in mixed-income neighborhoods, and increases lower-income housing stock to address the need for affordable housing so that cost-burdened and overcrowded households can remain in their neighborhoods. Inclusion of 20.8 percent of lower-income units within the higher-median-income western side of the city (in the Central Kerman neighborhood) facilitates lower-income housing mobility opportunities in an income-integrated, high resource area and helps to reduce concentrations of poverty in other areas of the city.

In addition to these lower-income units, 30.6 percent of moderate-income units and 16.2 percent of above moderate-income units are projected in these higher poverty neighborhoods to affirmatively further fair housing through integrated-income development. The City has included **Program 12** to actively promote construction of ADUs in high resource and higher median income areas and monitor affordability of new ADUs to lower- and moderate-income households.

Figure 1G-23: Percentage Unit Capacity by Poverty Rate



Source: 2016-2020 ACS and City of Kerman 2023

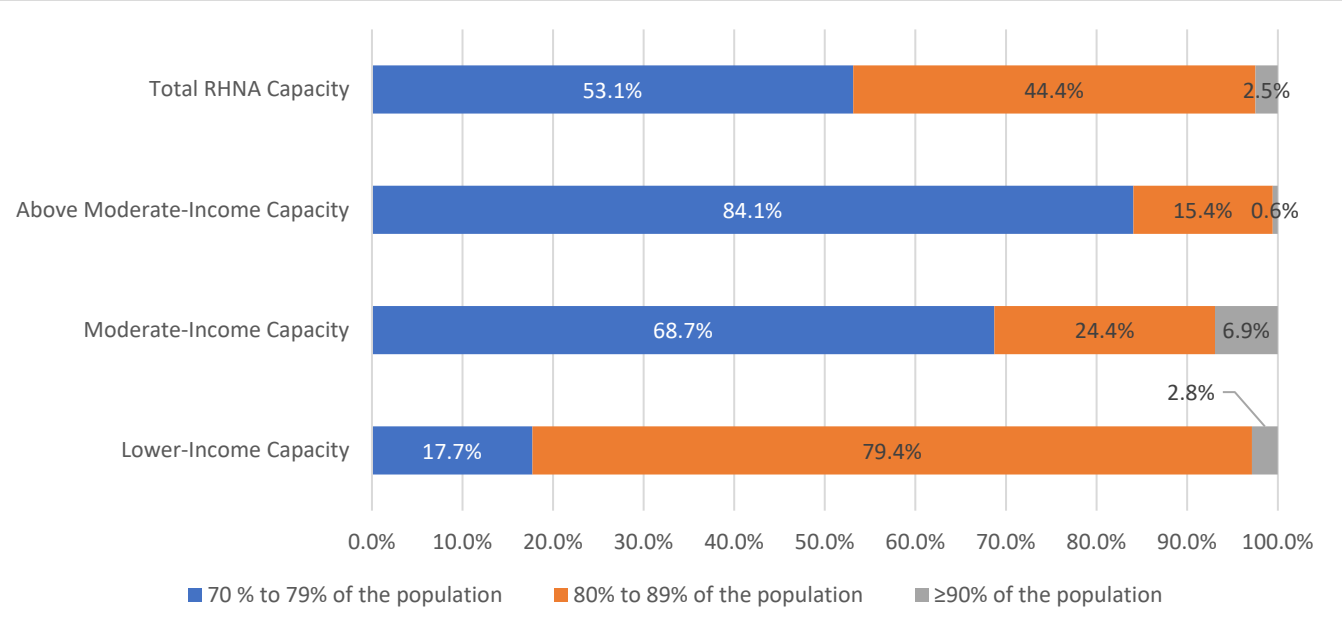
The combination of this program and facilitating the development of high-density housing in income-integrated developments, primarily with above moderate-income unit capacity, along primary commercial corridors and at the northern edge of the city that has historically been dominated by single-family units will help ameliorate patterns of segregation. The development of these sites will make Kerman more accessible to lower-income households while simultaneously increasing housing mobility opportunities accommodating a wider range of incomes.

Racial Demographics

Kerman is among Fresno County's more diverse jurisdictions, with communities of color comprising between 76.5 to 91.8 percent of the population within the various neighborhoods. As shown in **Figure 1G-9, Racial Demographics**, there is a pattern of lower concentration of non-White households on the western side of the city, coinciding with areas of relatively higher incomes and resources, and more racially segregated areas east of South Madera Avenue, with the highest concentration in the older central and California–Kearney neighborhoods of the city.

As shown in **Figure 1G-24, Percentage of Unit Capacity by Percentage of Non-White Population,** 53.1 percent of the total unit capacity is in neighborhoods where between 70.0 and 79.0 percent of the population are non-White, primarily in the Lions Park and Central Kerman neighborhoods on the west side. Another 44.4 percent of the capacity is in areas where 80.0 to 89.0 percent of the population identifies as non-White in the northeastern Kiwanis Park, and 1st/C Street central area west of South Madera Avenue, with 2.5 percent in areas where over 90.0 percent of the population identifies as non-White in the central and California-Kearney neighborhoods, both west of South Madera Avenue.

Figure 1G-24: Percentage of Unit Capacity by Percentage of Non-White Population



Source: 2016-2020 ACS and City of Kerman 2023

Of the lower-income unit capacity, 17.7 percent is projected in the area in which 79.3 percent of the population identifies as non-White. This offers an opportunity for lower-income households that may have been priced out and excluded from housing mobility opportunities to access resources in relatively less segregated neighborhoods in a high resource area adjacent to above moderate-income unit capacity.

The majority of lower-income units (79.4 percent) has been identified in areas in the east side of the city where 80.0 to 89.0 percent of the population identifies as non-White; in an income integrated neighborhood along West Whitesbridge Avenue between South Vineland and South Goldenrod; in site U-2 on the north side of West Kearney Boulevard at Vineland Avenue; and along the West Whitesbridge Avenue commercial corridor, increasing housing resources with access to transit, services, and commercial uses. This will also increase lower-income housing mobility opportunities for residents who may otherwise be priced out and are vulnerable to displacement in their own neighborhoods. A small proportion of lower-income unit capacity is identified in the southeast quadrant of the city, including the central core area and older California-Kearney neighborhood.

The majority of moderate-income unit capacity (68.7 percent) and above moderate-income unit capacity (84.1 percent) is identified in neighborhoods where 70.0 to 79.0 percent of the population identifies as non-White west of South Madera Avenue. These potential units will provide additional housing mobility opportunities for moderate- and above moderate-income households and facilitate income integrated neighborhoods by locating lower-income unit potential adjacent to them, or co-siting moderate- and above moderate-income units in a high resource designated area.

Additional capacity for moderate (24.4 percent) and above moderate-income (15.4 percent) units is distributed among areas with an 80.0 to 89.0 percent non-White population in the northeastern quadrant and 1st and C Streets central neighborhoods. The remaining 6.9 percent of above moderate-income and 0.6 percent of moderate-income unit capacity are identified in the central section and southeast corner of the city, with the highest proportion of communities of color (above 90.0 percent) and lower incomes, fostering income integration and potential place-based revitalization.

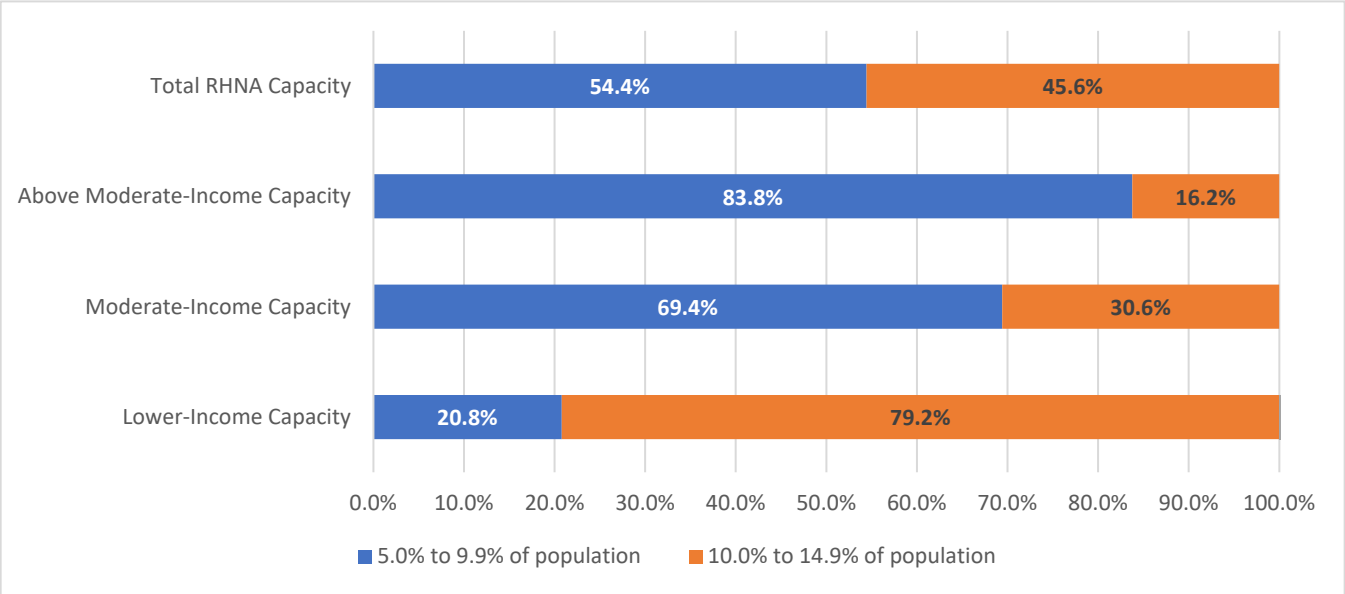
Disability

Approximately 10.2 percent of Kerman's population lives with one or more types of disability, as shown on **Figure 1G-10, Disability Rate in Kerman**. Within the eastern tract, 14.8 percent of the population experience one or more disabilities; within the western census tract, the disability rate is 8.9 percent. Therefore, as shown on **Figure 1G-25, Percentage Unit Capacity by Disability**, providing 45.6 percent of unit capacity in the east side—including 79.2 percent of lower-income unit capacity, 30.6 percent of moderate-income unit capacity, and 16.2 percent of above moderate-income unit capacity—will provide new accessible housing mobility opportunities for persons with disabilities in locations close to commercial, services, bus stops, and primary transportation corridors to Fresno for additional amenities and resources. Unit capacity identified on the west side of the city—including 83.8 percent of the above moderate-income unit capacity, 69.4 percent of moderate-income unit capacity, and 21.0 percent of lower-income unit capacity—provides additional, affordable, accessible housing supply and mobility opportunities for persons with disabilities.

As stakeholders identified during regional outreach, high housing costs and a shortage of permanently supportive housing countywide has generally increased displacement risk for residents with disabilities and presents a barrier to persons with disabilities. Locating units affordable to lower- and moderate-income residents in and around major commercial centers will help to improve access for and accommodate the needs of persons living with disabilities,

who often benefit from close access to services and amenities as well as proximity to transit routes.

Figure 1G-25: Percentage of Unit Capacity by Disability Rate



Source: 2016-2020 ACS and City of Kerman 2023

Familial Status

Although the majority of households in the city are married couple families, 19.9 percent of total households are single-female-headed households, of which 33.8 percent have their own children. The rate of female-headed households with household incomes below the poverty line is 22.2 percent, which suggests that, although not a large proportion of the households in the city, single-parent, female-headed households may have more limited access to housing. The spatial distribution of children in single-parent, female-headed households as a percentage of total households is not readily visible with available data. Between 20.0 and 40.0 percent of all census tracts in the city are single-parent, female-headed households with children. However, a slightly greater proportion of lower-income single female-headed households may reside in the vicinity of the deed-restricted housing stock and Golden West Mobile Home Park as well as the lower-income neighborhoods in the central core. These housing stock resources would be more affordable to lower-income female headed-households without a cost burden, as well as to other lower-income households. The availability of 79.2 percent of the lower-income RHNA unit capacity on the east side increases the opportunities for female-headed households currently experiencing overpayment and/or overcrowding to acquire affordable and adequately sized housing with access to resources to help prevent displacement. The identification of 20.8 percent of the lower-income unit capacity on the west side increases the opportunities for female-headed households with children to obtain housing in a high resource area. Additionally, moderate- and above moderate-income unit capacity will increase housing mobility opportunities for higher income single, female-headed households, as well as all other household types, to find appropriate units within Kerman. Overall, female-headed households of any economic status will have access to new housing opportunities, as will other single-parent households, persons living alone, seniors, lower-income families, and other households.

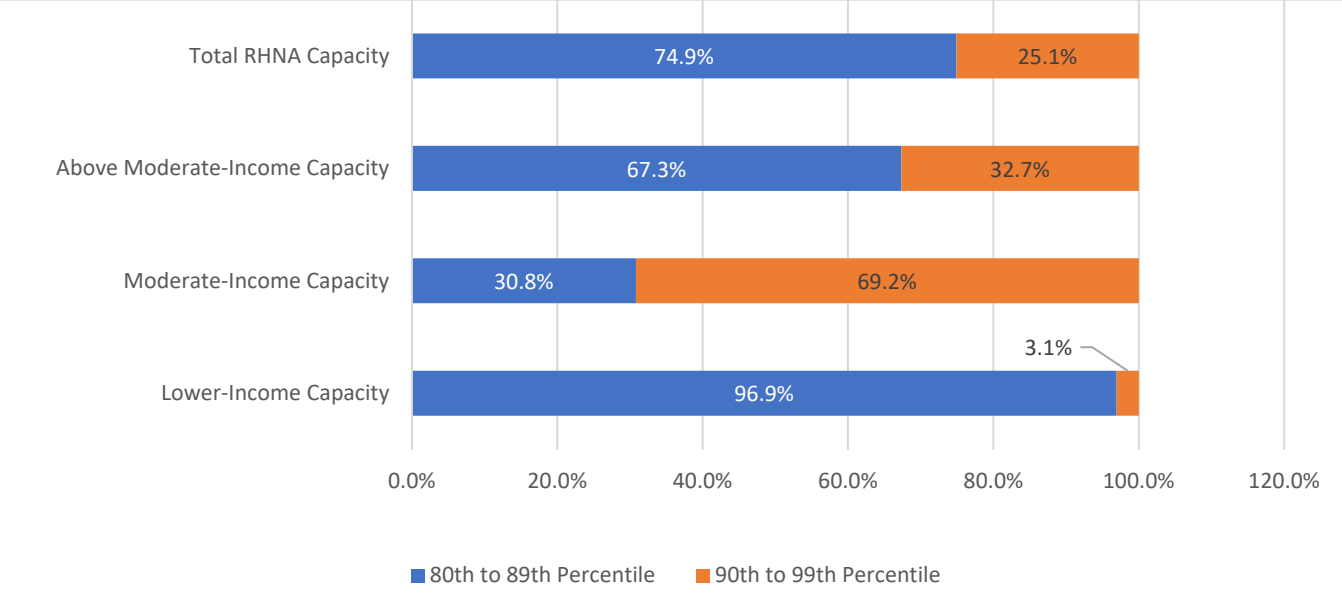
Potential Effect on Access to Opportunity

Job and Transit Proximity

All residential areas in Kerman score "closest proximity," as shown on **Figure 1G-12, Jobs Proximity Index**, with scores above the 80th percentile, likely due to Kerman's close proximity to Fresno, the region's primary employment center. The older central neighborhoods along the South Madera Avenue commercial corridor and the Lions Park neighborhood are ranked "closest proximity" with rates in the 90th percentile.

As shown on **Figure 1G-26, Percentage of Unit Capacity by Jobs Proximity Index Scores,** 25.1 percent of the unit capacity is sited in areas with the highest jobs proximity index score in the central portions and southwestern corner of the city—including 32.7 percent of above moderate-income unit capacity, 69.2 percent of moderate-income unit capacity, and 3.1 percent of lower-income unit capacity. This can provide housing mobility opportunities for all income levels, close proximity to employment in the central commercial area, and access to employment opportunities to the west toward Fresno. The majority of unit potential (74.9 percent) is in the remaining portions of the city, which also provide access to employment opportunities along the South Madera Avenue commercial area, to the Walmart center and Westside Transit (San Joaquin Transit) stop in the northeast corner of the city, and to jobs outside the city.

Figure 1G-26: Percentage of Unit Capacity by Jobs Proximity Index Scores



Source: 2016-2020 ACS and City of Kerman 2023

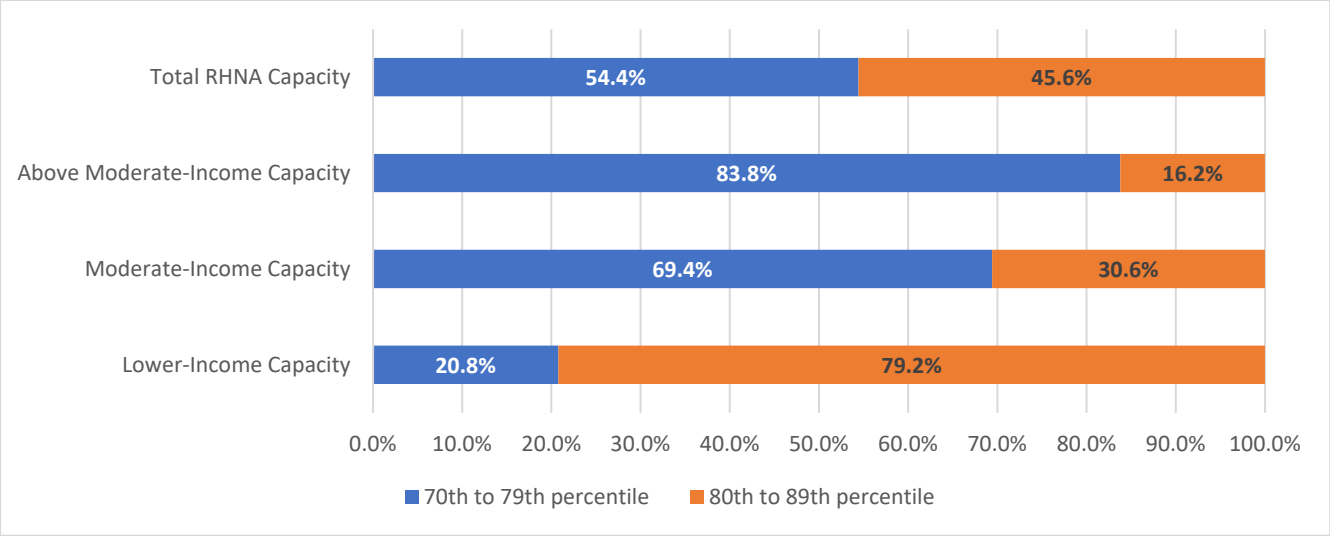
Development of these sites will help to further improve the jobs-housing ratio, with residential development in and near commercial and transit corridors as well as income-integrated and mixed-income development, thus improving jobs proximity for current and future residents of Kerman.

Environmental Health

CalEnviroScreen 4.0 scores for Kerman demonstrate relatively adverse environmental conditions citywide, with scores between the 79th and 88th percentiles (**Figure 1G-15, CalEnviroScreen Scores**). In Kerman, areas east of South Madera Avenue see slightly more adverse impacts than areas to the west, consistent with other opportunity access indicators. The entire city is considered an SB 535–qualifying disadvantaged community, representing areas of potential concern regarding fair housing, including disproportionate exposure to environmental hazards and a concentration of vulnerable populations. However, commercial agriculture and natural resource extraction close to Kerman may contribute to these adverse environmental conditions.

As presented on **Figure 1G-27**, **Percentage of Unit Capacity by CalEnviroScreen Percentiles**, approximately 54.4 percent of the sites inventory capacity has been identified in neighborhoods scoring below the 80th percentiles west of South Madera Avenue. These sites have capacity for 83.8 percent of above moderate-income unit capacity, 69.4 percent of the moderate-income capacity, and 20.8 percent of lower-income capacity. The majority of these sites are around the edges of the city, adjacent to agricultural uses, which suggests that these factors may influence the environmental scores. Site capacity for primarily lower- (79.2 percent), with moderate-income units (30.6 percent) and 16.2 percent above moderate-income units, is identified in areas scoring between the 80th and 89th percentile. Development potential throughout the community is envisioned to improve environmental conditions through incorporation of outdoor spaces, transitional buffers and screening between residential and nonresidential uses, and promotion of pedestrian and bicycle facilities, thus promoting environmental sustainability.

Figure 1G-27: Percentage of Unit Capacity by CalEnviroScreen Percentiles



Source: 2016-2020 ACS and City of Kerman 2023

Investment in the older central areas through development of vacant infill sites and underutilized sites U-1 and U-2 will facilitate place-based revitalization and will increase the supply of housing for all income levels in an area susceptible to displacement due to lower incomes and housing costs. At the same time, it will encourage income integration between and within new development sites. Lower- and moderate-income unit capacity identified in the

western sections of the city provide housing mobility opportunities in the higher resource area of the city—including siting lower-income unit capacity adjacent to above moderate-income unit capacity for increased income integration potential north of West Whitesbridge Avenue—and facilitate housing mobility opportunities in areas of the city with slightly more positive environmental scores.

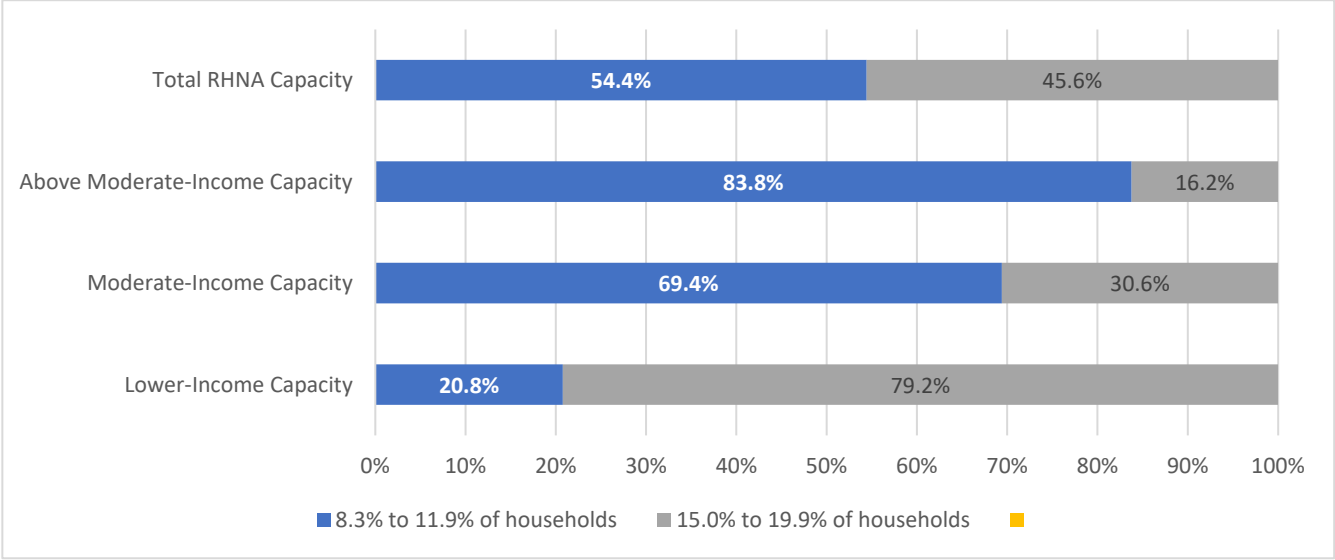
Potential Effect on Displacement Risk

Overcrowding

The overcrowding rate in Kerman is 7.5 percent, with 3.3 percent of Kerman households considered severely overcrowded. Overcrowding is higher among renters (9.9 percent) compared to homeowners (5.3 percent. As shown in **Figure 1G-16, Overcrowding in Kerman,** 19.4 percent of households east of South Madera Avenue are overcrowded, with 10.3 percent of the households severely overcrowded, compared to 8.8 percent of households to the west. The higher concentration of overcrowding in the eastern portion of the city may be attributed to the higher proportion of renters (54.2 percent), lower incomes, and slightly higher rate of poverty overall compared to the western portion of the city (37.8 percent of households).

As presented on **Figure 1G-28, Percentage of Unit Capacity by Overcrowding**, the smallest proportion of the unit capacity, 45.6 percent, is identified in the east side of the city, where overcrowding rates are above 15.0 percent. This unit capacity includes 79.2 percent of lower-income unit capacity and 30.6 percent of moderate-income unit capacity, which will help to alleviate overcrowding by increasing the affordable housing supply in a range of sizes. The remainder of the lower- and moderate-income unit capacity in the west side of the city will facilitate housing mobility opportunities and ease pressure on the housing stock, thus potentially reducing displacement risk and overcrowding for these households.

Figure 1G-28: Percentage of Unit Capacity by Overcrowding



Source: 2016-2020 ACS and City of Kerman 2023

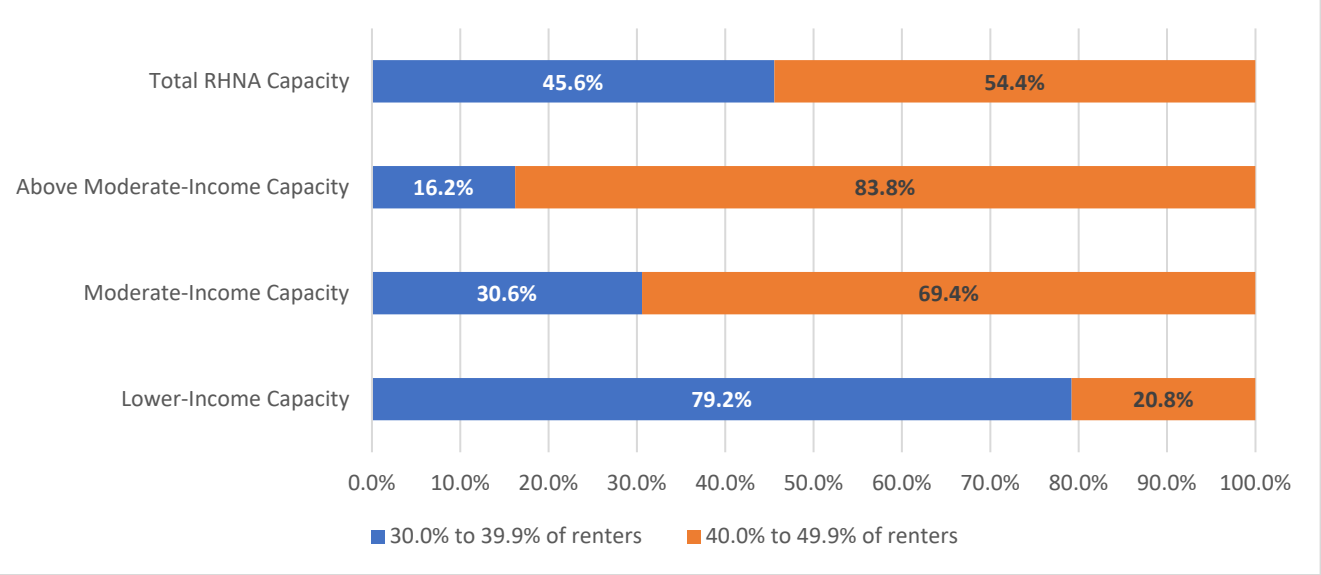
Overpayment

Owners and renters throughout Kerman are overpaying for housing, likely due to increases in housing costs that have outpaced wage increases, with 37.2 percent of all households experiencing some level of overpayment (**Table 1G-9, Cost Burden in Kerman, 2010-2018)**. Of cost-burdened households, 51.2 percent are renters, and lower- and moderate-income households are most at risk of displacement due to overpayment. Geographically, although there is a higher proportion of renters east of South Madera Avenue, a higher rate of homeowners overpay. In comparison, west of South Madera Avenue a higher proportion of renters are cost burdened although homeowners are the predominant household tenure. Special-needs populations, including female-headed households, large families, persons with disabilities, and seniors often fall into the lower-income category and may be particularly at risk of displacement when housing opportunities at affordable costs, sizes, or access to resources are not available.

As shown on **Figure 1G-29, Percentage of Unit Capacity by Rate of Renter Overpayment**, 54.4 percent of unit capacity has been identified in the west side of the city where renters comprise 37.8 percent of households, of whom 41.6 percent are cost burdened. It is likely that the rate of renter overpayment varies within the two neighborhoods north and south of West Kearney Avenue, and the older western side of the central core area (bounded by West Kearney Avenue to the north, West A. Street to the south, South 1st Street to the west, and South Madera Avenue to the east) based on income and proportion of renter occupied housing units, among other indicators.

The older central core area has the highest proportion of non-White population, the lowest income, over 40.0 percent poverty rate, and 57.2 percent of households are renters, compared to the Lions Park and Central Kerman neighborhoods, which have higher incomes, lower rates of segregation, predominantly homeowner tenure, and lower proportions of extremely low-income households. This suggests that there may be a greater need for affordable housing stock among households in the central core neighborhood. Further, 69.4 percent of moderate-income unit capacity. This increases the supply of lower- and moderate-income units throughout the western side of the city, with the majority of lower-income units in close proximity to commercial and retail services along South Madera Avenue and West Whitesbridge Avenue. This will help to alleviate conditions that contribute to overpayment by reducing the gap between supply and demand for this type of housing, help de-concentrate renter overpayment in the central core area, provide housing mobility opportunities for lower- and moderate-income households, and facilitate income-integration in higher income and high resource neighborhoods.

Figure 1G-29: Percentage of Unit Capacity by Rate of Renter Overpayment

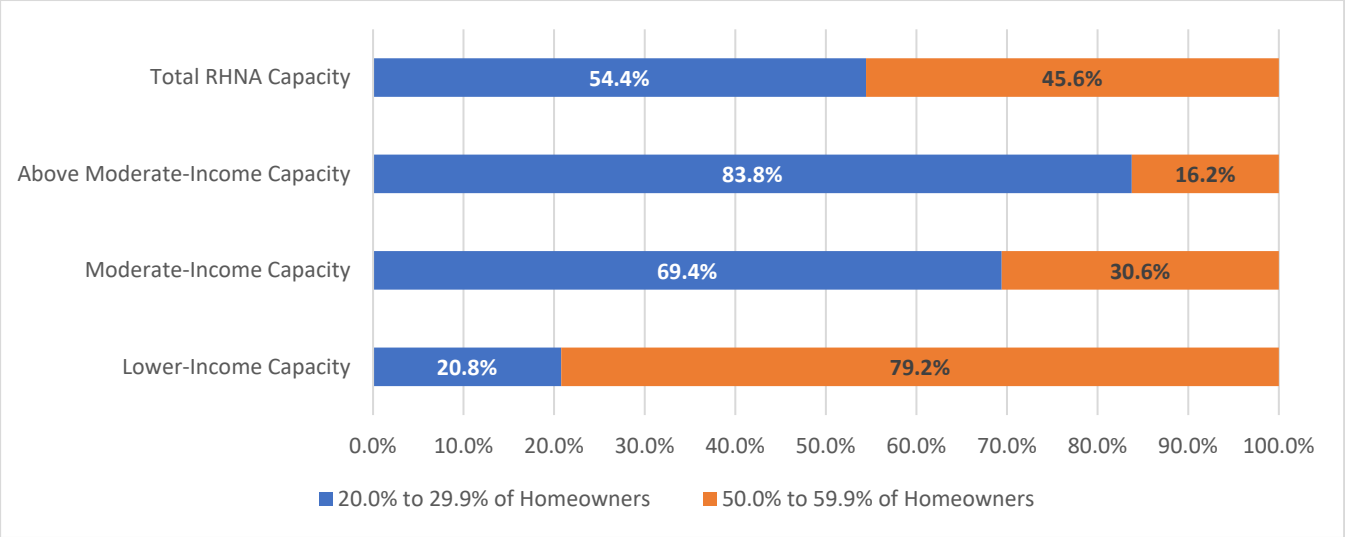


Source: 2016-2020 ACS and City of Kerman 2023

Approximately 79.2 percent of lower-income unit capacity and 30.6 percent of moderate-income unit capacity is identified east of South Madera Avenue with the lower rate of renter overpayment, in addition to 16.2 percent of above moderate-income unit capacity. The inclusion of additional affordable housing stock in this area will provide housing mobility opportunities for lower-income households throughout the city, contribute to the reduction of households at risk of displacement within both east and west sides of the city, and increase accessibility to commercial uses, transit stops, and services along West Whitesbrige Avenue as well as in the commercial center of the city.

The rate of homeowner overpayment in Kerman varies widely between the two census tracts, with the highest rate of homeowner overpayment (54.1) in the east. Income, rate of poverty, tenure, and racial demographics may help to spatially suggest which neighborhoods have the greatest need for affordable housing stock. Because the area has a lower median income, a higher rate of extremely low-income households, and the highest proportion of communities of color in the city, the central core area may have the highest need for affordable ownership stock. To help meet this need, 45.6 percent of the unit capacity is identified in neighborhoods on the east side of the city. As shown on **Figure 1G-30, Percentage of Unit Capacity by Rate of Homeowner Overpayment,** 79.2 percent of lower-income unit capacity, 30.6 percent of moderate-income unit capacity, and 16.2percent of above moderate-income unit capacity is located in areas of the city with higher rates of homeowner cost burden. The lower- and moderate-income housing unit capacity is primarily identified north of Kearney Boulevard and can help de-concentrate rates of overpayment in this neighborhood while providing housing mobility opportunities for all lower and moderate-income households experiencing overpayment and risk of displacement. Above moderate-income unit capacity throughout the city facilitates more income-integrated neighborhoods, and provides additional housing stock for above moderate-income households, which may alleviate some homeowner overpayment among higher income households.

Figure 1G-30: Percentage of Unit Capacity by Rate of Homeowner Overpayment



Source: 2016-2020 ACS and City of Kerman 2023

Contributing Factors

Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the City identified factors that contribute to fair housing issues, as shown in **Table 1G-15, Factors Contributing to Fair Housing Issues**. While there are several strategies identified to address the fair housing issues, the most pressing issues are the concentration of lower-income households in the northeast area, which may reflect barriers to housing mobility opportunities, and disproportionate housing need for renters. Prioritized contributing factors are **bolded** in **Table 1G-15** and associated actions to meaningfully affirmatively further fair housing related to these factors are ***bold and italicized***. Additional programs to affirmatively further fair housing are included in **Section 1G-1, Action Plan**.

Table 1G-15: Factors Contributing to Fair Housing Issues

AFH Identified Fair Housing Issue	Contributing Factor	Meaningful Actions
Concentration of lower-income households in northeast area (Kiwanis neighborhood)	Location of 5 of 8 affordable housing complexes Concentration of HCV holders Location of Golden West Kerman mobile home park **Limited alternative affordable options in the city**	***Program 7: Affordable Housing Incentives*** Program 10: Extremely Low-Income Households ***Program 12: Promote and Facilitate Accessory Units*** Program 28: Housing Choice Vouchers
Disproportionate displacement risk for persons with disabilities	**Shortage of supportive units** Limited transit connectivity High costs of accessibility modifications	***Program 7: Affordable Housing Incentives*** Program 10: Extremely Low-Income Households Program 14: Housing for a Variety of Needs Program 17: Reasonable Accommodations and

AFH Identified Fair Housing Issue	Contributing Factor	Meaningful Actions
		Universal Design ***Program 23: Fresno County Housing Assistance Rehabilitation Program*** ***Program 24: Fresno County Rental Rehabilitation Program*** Program 30: Improve Access to Resources
Limited access to services and resources	Limited transit connectivity Low school performance scores	Program 30: Improve Access to Resources
Disproportionate housing need for renters	Low vacancy rates **Shortage of rental options** Rapidly increasing rental costs	***Program 7: Affordable Housing Incentives*** Program 10: Extremely Low-Income Households ***Program 12: Promote and Facilitate Accessory Units***

SECTION 1G-4: CONSTRAINTS

Land Use Controls

General Plan

Analysis

The 2040 Kerman General Plan includes five land use designations that allow residential development (**Table 1G-16, General Plan Land Use Designations**).

Table 1G-16: General Plan Land Use Designations

Designation	Maximum Density	Typical Uses	Compatible Zoning
Residential Designations			
Very Low Density Residential (VLDR)	2 du/acre	Single family detached dwellings Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	RR RR-43 RR-100
Low Density Residential (LDR)	9 du/acre	Single family detached dwellings Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-1-7 R-1-12 SD-R-5 SD-R-4.5 PD-R-7 PD-R-12
Medium Density Residential (MDR)	12 du/acre	Single family detached dwellings Small-lot multifamily dwellings, including duplexes, triplexes, fourplexes, and mobile homes Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-1-7 R-1-12 R-2 SD-R-5 SD-R-4.5 SD-R-3.5 PD-R-7 PD-R-12
High Density Residential (HDR)	24 du/acre	Large-lot multifamily dwellings, including apartment complexes, senior housing, and condominiums Accessory dwelling units Compatible public and quasi-public uses (e.g., churches, day-care centers, community centers, parks, and schools)	R-3 SD-R-2.5 PD-R-2.5
Mixed-Use Designation			
Mixed-Use (MU)	20 du/acre 1.0 FAR	• Single- and multifamily dwellings • Major retail stores and restaurants • Personal service/repair, medical, and office uses • Administrative and professional offices • Central gathering places	MU

Source: City of Kerman 2040 General Plan.

Conclusion

The General Plan land use designations offers a range of housing densities in the community.

Recommended Action

None required.

Zoning Ordinance

Analysis

The City's zoning ordinance contains the following zoning districts that allow for residential units (**Table 1G-17, Residential Zoning Districts**).

Table 1G-17: Residential Zoning Districts

Zoning District	Allowable Density	Purpose
Residential Zones		
Rural Residential (RR) *(RR, RR-43, RR-100)*	N/A	To allow for low-density residential development on large lots in order to preserve the rural character of Kerman, allow for agricultural uses, and serve as a transition area between urbanizing lands and agriculture.
Single Family Residential (SFR) *(R-1-7, R-1-12)*	N/A	This district shall promote an environment which is free of traffic and parking congestion, significant noise levels, and uses which are not complementary to residential neighborhoods.
Multiple Family Residential (MFR) *(R-2, R-3)*	N/A	To provide for a range of multiple-family residential densities that are designated in a manner which do not conflict with surrounding residential uses and do not over burden local streets.
Nonresidential Zones Allowing Residential Uses		
Urban Reserve (UR) *(RR, RR-43, RR-100)*	N/A	To preserve land for agriculture; serve as a holding zone for future urban development; and, prevent the encroachment of urban uses or incompatible agriculturally-related uses.
Mixed-Use (MU)	N/A	The district is intended to allow for a combination of residential, office and commercial uses. The district discourages uses of a service or industrial nature or those generating high volumes of vehicle traffic.
General Commercial (GC)	N/A	This zone allows residential uses as part of commercial mixed-use developers as well as standalone residential uses, consistent with the standards in the R3 zone.
Office Professional (OP)	N/A	To provide areas in the community which are appropriate for office development and identify residential sites which, due to their location, are appropriate for transition to office use. Single family uses are allowed.
Smart Development (SD)		To promote development designs that respond to significant planning-related issues facing the San Joaquin Valley, including urbanization of agricultural land, air pollution, housing affordability, traffic, aesthetics, and neighborhood deterioration.
SD-R-5	4 to 7 dwelling units per acre	
SD-R-4.5	5 to 8 dwelling units per acre	

Zoning District	Allowable Density	Purpose
SD-R-3.5	6.5 to 12.5 dwelling units per acre	
SD-R-2.5	8 to 20 dwelling units per acre	

Source: City of Kerman Municipal Code, 2022.

Conclusion

The City's Zoning Ordinance provides for a range of housing options.

Recommended Action

None required.

Residential Development Standards

Analysis

Table 1G-18, Residential Development Standards, lists and describes the residential development standards in Kerman. These development standards are typical and consistent with standards in surrounding communities. Consistent with Government Code Section 65940.1(a)(1) related to transparency requirements, zoning and development standards for all parcels in the city, and the City's fees are available on the City's website.

Table 1G-18: Residential Development Standards

Zoning District	Minimum Lot Size	Density[1]	Height (ft.)	Coverage	Minimum Lot Dimensions (ft.)		Minimum Setbacks (ft.)			Open Space
					Width	Depth	Front	Rear	Side	
RR	0.5 acre	2 du/acre	35	40%	120	n/a	35	25	15	n/a
RR-43	1 acre		35	40%	120	n/a	35	25	15	n/a
RR-100	2½ acres		35	40%	120	n/a	35	25	15	n/a
R-1-12	12,000 sq. ft.	2 du/acre	35	45%	120	100	35	15	12	n/a
R-1-7	7,000 sf.	9 du/acre	35	45%	75	n/a	25	15	5	n/a
R-2	7,000 sf.	12 du/acre	35	45%	70	n/a	20	15	5	5% net area[3]
R-3	7,000 sf.	20 du/acre[2]	35[4]	50%	70	n/a	15	15	5	5% net area[3]
SD-R-5	5,000 sf.	7 du/acre	35	45%	n/a	n/a	25	5	5	900 sq. ft.
SD-R-4.5	4,500 sf.	8 du/acre	35	50%	n/a	n/a	20	5	5	750 sq. ft.
SD-R-3.5	3,500 sf.	12.5 du/acre	35	60%	n/a	n/a	15	5	5	500 sq. ft.
SD-R-2.5	2,500 sf.	20 du/acre	35	70%	n/a	n/a	10	5	5	250 sq. ft.

Source: City of Kerman Municipal Code Sections 17,36, 17.40, 17.42, 17.58, and 17.74, Zoning Ordinance, 2022.

[1] Maximum density is defined by the Land Use designation, as defined by the General Plan. Zoning standards allow for the densities identified in General Plan.

[2] Residential development on parcels larger than 0.08 acres shall have a minimum density of 20 units per acre to ensure affordability standards, unless it can be demonstrated that affordability can be achieved with a lesser density.

[3] Open space requirement of 5% of net site area only applies where there are 10 or more units proposed.

4 The maximum number of stories in this zone is one when the parcel is abutting a single-family residence, but in other areas is not specified.

Parking

Table 1G-19, Residential Parking Standards, summarizes the residential parking requirements in Kerman.

Table 1G-19: Residential Parking Standards

Type of Residential Development		Required Parking Spaces	
Single family detached, duplexes, halfplexes, and mobile homes		Minimum of 2 covered spaces per unit	
Second unit		1 space/ bedroom or efficiency unit	
Apartments, condominiums, townhouses, rowhouses, and cluster development	1 BR[1]	1.5 spaces per unit	One of the required parking spaces per unit must be covered. At least 0.5 of the required parking spaces per unit shall be provided as guest parking
	More than 1 BR	2 spaces per unit	
Mobile home park		2 off-street spaces (one covered) per unit; one shall be covered. 1 supplemental space for boats, travel trailers, and other vehicles for each 10 mobile home lots. 1 guest space for every 5 mobile home sites.	

Source: Kerman Zoning Ordinance, 2014.

[1] Any room that could be converted to a bedroom (such as a den) will be considered a bedroom when computing required parking.

Parking requirements in Kerman are normal for city of its size—2 spaces per unit for single family residential, 1.5 spaces for one bedroom, and 2 spaces for two-or-more-bedroom multifamily dwelling units. Parking requirements for multifamily projects are similar to requirements for single family dwellings. For example, a subdivision of 10 single family homes would require 20 parking spaces. A 10-unit multifamily project (with 4 two-bedroom units and 6 three-bedroom units) would require 18 resident parking spaces plus 5 guest parking spaces for a total of 23 parking spaces. These parking requirements do not constrain the development of housing directly.

However, the requirement for 1.5 parking spaces for studio and one-bedroom multifamily units may be in excess of need, particularly projects catering to seniors or lower income households, which may be more transit dependent than other income groups. Moreover, by allowing such modifications through an administrative process, the requirement for making variance findings and conducting a public hearing would be eliminated, thereby reducing the time and cost for project processing.

Open Space and Park Requirements

As shown in **Table 1G-18, Residential Development Standards**, the City requires open space to be set aside in certain residential zones. For developments with 10 or more units in the R-2 and R-3 zones, 5 percent of the net area must be set aside as open space. Within the Smart Development Combining District, the zoning ordinance has

a minimum yard requirement ranging from 250 square feet in the SD-R-2.5 to 900 square feet in the SD-R-5.

Conclusion

The development standards are typical for most Central Valley and California communities and do not pose any potential constraints to the development of affordable housing in Kerman. However, parking standards will need to be amended to include parking standards for emergency shelters and may be amended to reflect lower parking needs for groups that make greater use of transit, such as seniors and lower-income households.

Recommended Action

Program 15 will add parking standards for emergency shelters in compliance with Government Code Section 65583(a)(4)(A)(ii)) and will revise parking standards for studio and one-bedroom units.

Growth Management

Analysis

The City of Kerman General Plan Land Use Element has growth management policies that balance infill development with outward expansion into the sphere of influence. The goal is to promote an urban growth pattern that is compact, contiguous, and concentric. The General Plan establishes a 2040 Growth Boundary Line, and expansion beyond this line will not be considered unless the City's "80% Infill Policy" is fulfilled. The General Plan divided the residential areas within the City's proposed sphere of influence into two areas, illustrated on Figure 3-2 in the Land Use Element of the 2040 Kerman General Plan. Area 1 directly abuts the city on the east and west sides, and Area 2 represents an additional extension beyond Area 1 to the northwest and northeast of the city.

In order to consider growth beyond the 2040 Growth Boundary Line, one of the areas must have reached the 80 percent infill criteria, meaning 80 percent of the residential area has built out. The City will not rely on annexation to meet the unaccommodated need for lower-income units.

Conclusion

Since the City has adequate capacity within current city limits to meet its Regional Housing Needs Allocation (RHNA), the Growth Boundary Line is not a constraint to meeting the City's housing needs.

Recommended Action

None required.

Density Bonus

Analysis

Chapter 17.70 of the City's zoning ordinance implements State law requirements to receive density bonuses for residential developments providing moderate- and lower-income housing. The City grants at least a 35 percent

density bonus over the housing unit density allowed by the existing zoning for housing developments consisting of five or more dwelling units. This requires the approval of the Kerman Planning Commission and City Council. The bonus is granted if the developer agrees to meet one of the following conditions:

- At least 10 percent of the units are for lower-income households.
- At least 25 percent of the units are for low- or moderate-income households.
- At least 50 percent of the units are for qualifying residents as defined in Section 51.2 of the Civil Code.

Only one of the density bonuses may apply to a qualifying project. The density bonus shall not be included when determining the number of housing units that equals 10 or 25 percent of the total. In addition, the ordinance provides a density bonus for a development with child-care facilities.

Under current State law (Government Code Section 65915), cities and counties must provide a density increase of up to 80 percent over the otherwise maximum allowable residential density under the municipal code and the land use element of the general plan (or bonuses of equivalent financial value) when builders agree to construct housing developments with 100 percent of units affordable to low- or very low-income households.

Conclusion

Kerman's Density Bonus Ordinance does not comply with current State law because it does not allow for a density bonus of up to 80 percent of the otherwise maximum allowable residential density for developments with 100 percent of units affordable to lower-income households.

Recommended Action

The Housing Element includes Program 15 to update the density bonus ordinance to comply with State law.

Zoning for a Variety of Housing Types

Analysis

Title 17 (Zoning) of the City of Kerman Municipal Code describes the City's regulations for residential development. **Table 1G-20, Residential Uses Permitted by Zone**, summarizes the housing types permitted and conditionally permitted under the zoning ordinance.

Table 1G-20: Residential Uses Permitted by Zone

District Name	UR	OPR	RR	R-1	R-2	R-3	MHP	SD[1]	MU	OD	GC	C-S	M-1
Single Family Dwelling	P	P	P	P	P	P	-	P	C	P	C	-	-
Multifamily (40 or fewer units)	-	-	-	-	P	P	-	C	C	C	C	-	-
Multifamily (41 to 100 units)	-	-	-	-	C	C	-	C	C	C	C	-	-
Manufactured Housing	P	P	P	P	P	P	P	P	C	-	-	-	-
Mobile Home Park	-	-	C	C	C	C	C	C	C	-	-	-	-
Employee Housing[2]	P	P	P	P	P	P	-	P	-	-	-	-	-
Farmworker Housing[3]	P	P	P	P	P	P	-	P	-	-	-	-	-
Emergency Shelters (30 or fewer)	-	-	-	-	-	-	-	-	-	-	-	P	P
Transitional Housing	-	-	P	P	P	P	-	P	-	C	C	-	
Supportive Housing	-	-	P	P	P	P	-	C	-	C	C	-	
Single Room Occupancy	-	-	-	-	-	-	-	-	-	-	-	-	-
Community Care Facility (6 or fewer)	-	-	C	C	-	-	-	C	C	-	-	-	-
Community Care Facility (7 or more)	-	-	-	-	-	-	-	-	-	-	-	-	-
Licensed Group Care Home (6 or fewer)	-	-	C	-	-	-	-	-	-	-	-	-	-
Accessory Dwelling Unit	P	C	P/C	P/C	C	C	-	C	C		-	-	-

Source: City of Kerman Zoning Ordinance, 2017.

Notes: P: permitted, C: conditional use permit, "-" no provisions.

[1] Permitted uses in SD are the same as those in R-1. Conditional uses are the same as those in R-1, R-2, and R-3.

[2] Defined as housing for 6 or fewer employees in a single-family dwelling in districts where single-family dwellings are allowed.

[3] Defined as housing with up to 12 units or 36 beds designed for use by a single family or household.

Multifamily Residential Districts

The Kerman Zoning Ordinance expressly permits duplexes and up to 40 multiple-family dwelling units per site in the R-2 and R-3 zone districts. Multifamily developments exceeding 40 units up to a maximum of 100 units require a conditional use permit in these zones. Multifamily housing is also permitted subject to a conditional use permit in the MU, OP, GC, and –SD Combining districts.

The current maximum of 100 units per project is based on the City's experience with past projects. Kerman is a relatively small community, and the typical multifamily project has not exceeded 100 units due to market demand or project feasibility. The City has approved several affordable projects, and none of them came close to the 100-unit maximum. The Kerman Acre (Granada Commons) Apartments, built in 2010, was a small affordable apartment complex of only 16 units; the Kearney Palms Senior Apartments Phase III, built in 2012, included 44 affordable units; and the Hacienda Heights apartments included 68 affordable units. The City facilitated the development of these affordable projects with Redevelopment Agency funds and fee waivers. None of these affordable projects were impacted by the zoning ordinance standard that limits multifamily to 100 units or the requirement for a conditional use permit for projects exceeding 40 units.

Manufactured Housing

In compliance with State law, the City's zoning ordinance expressly permits manufactured homes in all zones allowing single family homes.

Farmworker/Employee Housing

The zoning ordinance contains provisions that allow for farmworker and employee housing in all residential districts, in compliance with State law requirements.

In its Municipal Code the City describes employee housing and farmworker housing as follows:

Employee housing means "housing for six or fewer employees in a single-family dwelling in districts where single-family dwellings are allowed. Employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory or other similar term that implies the employee housing differs in any way from a family dwelling and shall not constitute a change in occupancy for purposes of local building codes. Additionally, employee housing shall not be subject to any fees to which other family dwellings of the same type in the same zone are not likewise subject."

Farmworker housing is defined as "housing with up to twelve units or thirty-six beds designed for use by a single family or household, and which is considered an agricultural use of land per Health and Safety Code Section 17021.6."

The Employee Housing Act (California Health and Safety Code Section 17021.5) requires employee housing for six or fewer employees to be treated as a single-family use and permitted in the same manner as other dwellings of the same type in the same zone. California Health and Safety Code Section 17021.6 requires farmworker and

employee housing up to 12 units or 36 beds to be considered an agricultural use and permitted in any zone that permits agricultural uses. Employee and farmworker housing are currently permitted in all residential zones, but the zoning code does not currently permit employee housing for six or fewer employees in the MU, OP, and GC zones, as would be required to comply with the Employee Housing Act.

Emergency Shelters

In May 2015 the City amended the zoning ordinance to comply with State law requirements for emergency shelters. The zoning ordinance defines emergency residential shelter as:

> *"Emergency residential shelter" means housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person, where no individual or household may be denied emergency shelter because of an inability to pay; as defined and used in Section 508019 of the California Health and Safety Code.*

Emergency shelters are allowed by right in the C-S (Service Commercial) and M-1 (Light Manufacturing) zones subject to development standards that are allowed per State law. The City had previously limited occupancy in emergency shelters to 6 or fewer, but amended the ordinance in May 2015 to increase the occupancy limit to 30 beds. **Table 1G-21, Potential Emergency Shelter Sites**, shows the parcels that are vacant and zoned C-S and M-1.

In accordance with AB 2339 (2022) the Housing Element must identify potential sites for emergency shelters in residential areas. Zones C-S and M-1 do not currently allow other residential uses. The City has identified the R-3 zone as appropriate to accommodate a year round emergency shelter. Sites in the R-3 are identified in Table 1G-6. There are 12 parcels totaling 34.8 acres that are zoned C-S or M-1 or R-3 and could potentially accommodate an emergency shelter by right. The 2022 Point-in-Time Count estimated that there were 541 homeless individuals within Fresno County but outside of the City of Fresno. As a percentage of the total population, it is estimated that the number of community members who are experiencing homelessness in Kerman may be seven, but based on local experience, the number could be as high as sixteen. The C-S, M-1, or R-3 zones provide more than enough capacity to accommodate the City's need for homeless shelters. Given that the city is about one mile long from north to south, these zones are within walking distance of the downtown where services are available.

Table 1G-21: Potential Emergency Shelter Sites

APN	Acreage	Land Use Plan Designation	Zone
02038519S	4.42	High Density Residential	R-3
02305041ST	0.35	Medium Density Residential	R-3
02310024S	0.33	High Density Residential	R-3
02340502S	0.62	High Density Residential	R-3
02347203S	0.19	Medium Density Residential	R-3
02359041S	0.98	Medium Density Residential	R-3
02307302S	2.78	Service Commercial	M-1

APN	Acreage	Land Use Plan Designation	Zone
02322005S	0.78	Service Commercial	CS
02307111S	0.62	Service Commercial	CS
02306139S	6.13	General Commercial	CS
02306138S	8.29	Industrial	CS
02306137S	9.29	Industrial	CS

Source: Fresno County and City of Kerman, 2023.

Transitional and Supportive Housing

The City has adopted the following definitions that ensure compliance with State law.

> "Transitional housing": Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance. Transitional housing units are residential uses allowed in all zones that allow residential uses, subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.
>
> "Supportive housing": Housing with no limit on length of stay, that is occupied by the target population, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive housing units are residential uses allowed in all zones that allow residential uses, subject only to the requirements and restrictions that apply to other residential uses of the same type in the same zone.
>
> "Target populations": Persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

The City also added Section 17.92.030 to read: "Transitional housing and supportive housing shall be considered a residential use of property and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone."

Low Barrier Navigation Centers

The zoning ordinance does not currently contain provisions for low-barrier navigation centers.

Single Room Occupancy Units

The zoning ordinance does not currently contain provisions for SRO housing.

Group Homes

The zoning ordinance makes some provisions for group homes but does not fully comply with State law requirements. Group homes fall under two defined land uses in the zoning ordinance: “community care facility” and “group home” (or “group housing facility”). The definitions are as follows.

"Community care facility" means any facility, place or building which is maintained and operated to provide nonmedical residential care, emergency shelters, adult day care, or home-finding agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, or incompetent persons. "Community care facility" shall include residential facility, residential care facility for the elderly, adult day care facility, home finding agency, and social rehabilitation facility, as defined in Section 1502 of the Health and Safety Code, and includes the following:

A. Adult Residential Facility. Provides twenty-four-hour-a-day nonmedical care and supervision to adults who are mentally disordered or otherwise handicapped except elderly persons, who are in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual.

B. Residential Care Facility for the Elderly. A group housing arrangement chosen voluntarily by residents who are at least sixty-two years of age and who are provided varying levels of supportive services of care, as agreed upon at the time of admission, based upon their varying needs.

C. Rehabilitation Facility. Provides twenty-four-hour-a-day nonmedical care and supervision in a group setting to adults and/or emancipated minors recovering from alcohol and/or drug misuse, who are currently or potentially capable of meeting their life support needs independently; but who temporarily need assistance, guidance, and counseling.

D. Foster Family Home. Any residential facility providing twenty-four-hour care for six or fewer foster children which is owned, leased or rented and is the residence of the foster parent or parents, including their family, in whose care the foster children have been placed. Such placement may be by a public or private child placement agency or by a court order, or by voluntary placement by a parent, parents or guardian.

"Group home" or "group housing facility" means any building, facility, premises, house, structure, dwelling unit, multiple dwelling unit, apartment house, or portion thereof, at which persons reside in a group occupancy setting, but not including a hotel, motel, fraternity, sorority, rooming and/or boarding house, rest home or family. This facility is generally characterized by the provision of pre-arranged or organized household structure or program. Residents of a facility may also receive medical treatment in addition to any nonmedical supportive services in a residential or congregate care setting, as opposed to a hospital. Group housing facilities, except those located in a single family dwelling with six or fewer persons, are subject to the provisions of Chapter 17.12.

While the definition for "group home" implies that group housing facilities with six or fewer persons in a single-family dwelling are not subject to a conditional use permit, the zoning code does not clearly allow them in all zones allowing single family residential uses. In fact, licensed group care homes are identified specifically as a conditional use in the RR zone. This is the only reference to licensed group care homes in the zoning code. There are no provisions for group homes of seven or more in any of the zones.

Accessory Dwelling Units

The zoning ordinance is internally inconsistent in its treatment of second residential and accessory dwelling units. Chapter 17.66, Accessory Residential Units, explains that accessory residential units shall be permitted in all single-family or multifamily residential districts; however, second residential units (with reference to Chapter 17.66) are also listed as conditionally permitted within the UR, OPR, RR, R-1, R-2, and R-3 zones. Accessory dwelling units are permitted ministerially and by a building permit or zoning certification to establish its compliance. The City currently provides pre-approved standard ADU plans that range in size from 386 to 696 square feet. These plans are available in three (3) different architectural styles: Ranch/Early Century, Mediterranean/Mission, and Cottage.

Conclusion

In summary, amendments to the City's zoning ordinance are required to address the provision of a variety of housing types:

- **Farmworker/Employee Housing:** The zoning ordinance does not fully comply with the Employee Housing Act in that employee housing for six or fewer is not expressly permitted in all zones allowing single family uses.
- **Single Room Occupancy:** Single room occupancy facilities are not defined in the zoning ordinance.
- **Group Homes:** The provisions for group homes should be clarified and amended to fully comply with State law, including allowing residential care facilities, regardless of size, in all zones that permit residential uses of the same type, in accordance with the City's definition of family.
- **Second Units:** The zoning ordinance should be amended to remove inconsistencies and clarify that second units are permitted in all zones allowing single family uses.
- **Accessory Dwelling Units (ADU):** continue to incentivize and promote ADU development that can be offered at affordable rent for very low- to moderate-income households to be consistent with State law. The zoning ordinance must also specify streamlining ADU developments by easing restrictions and requirements and reducing fees, limiting the processing timeline to 60 days, and easing parking requirements. Amend the zoning code to be consistent with the latest State legislation related to ADUs, ensuring that ADUs are permitted in all zones that permit single-family or multifamily uses, and permit the construction of a junior accessory dwelling unit (JADU) on each lot in addition to an ADU, in accordance with California Government Code Section 65852.2.
- **Transitional and Supportive Housing**: Amend individual zone sections to include transitional and supportive housing as a permitted use subject to the same standards as other residential buildings of the

same type and to allow supportive housing in multifamily and mixed-use zones.

- **Emergency Shelter**: Amend R-3 zone to permit emergency shelters by-right.

Recommended Action

The Housing Element includes **Program 15** to amend the zoning ordinance to address farmworker and employee housing, transitional and supportive housing, emergency shelters, single room occupancy units, group homes, and second residential and accessory dwelling units; and Program 16 to remove the CUP requirement in the MU and GC zones to ensure it does not impact mixed-use and multifamily development.

On- and Off-Site Improvement Standards

Analysis

The City of Kerman requires that developers complete certain site improvements in conjunction with new housing development. The following improvements are required for residential subdivisions according to Title 16 of the municipal code:

- Streets and highways must be graded and surfaced prior to the issuance of any building permit. This includes the extension of all subdivision streets, highways, or public ways to the intercepting paving line of any county road, city street, or State highway.
- All underground utilities, sanitary sewers, and storm drains in streets, service roads, alleys, or highways must be constructed prior to the surfacing of such streets.
- Street infrastructure including curb and gutters, sidewalks, streetlights, street signs, and fire hydrants must be installed.

Local streets make up the majority of the residential street network in Kerman, rather than major and secondary arterial and collector streets. The City's standards for local street right-of-way is 60 feet, with a curb-to-curb pavement width of 36 to 40 feet, two lanes, and on-street parallel parking on both sides of the street. Residential projects in the Smart Development Combining District may reduce local street right-of-way to 50 feet with a curb-to-curb pavement width of 32 feet. This reduces the cost of street infrastructure and provides more buildable area in a subdivision. Several existing single family residential projects were developed with this reduced standard, and the City has approved several subdivision maps in the SD Zone.

Conclusion

These off-site standards do not act as an impediment to the production of housing for lower-income households. Installation of these off-site improvements is considered a "cost of doing business." From the City's vantage point, these improvements are necessary to ensure that Kerman is built in a manner that benefits residents of the subdivision and the city as a whole.

Recommended Action

None required.

Fees and Exactions

Analysis

Various fees and improvements are charged by the City to cover costs of processing permits and providing services and facilities, such as utilities, parks, and infrastructure. Almost all of these fees are charged on a pro-rata share system based on the magnitude of the project's impact or the extent of benefit. **Table 1G-22, Typical Processing and Permitting Fees**, shows the typical planning fees for market-rate residential development in Kerman.

Table 1G-22: Typical Processing and Permitting Fees

Type	Fee
Planning and Application Fee	
Site Plan Review (major)	$11,345
Site Plan Review (minor)	$7,088
Variance Review	$2,835
Conditional Use Permit (major)	$5,670
Conditional Use Permit (minor)	$2,835
General Plan Amendment	$7,500
Specific Plan	Consultant Cost + 15%
Lot Line Adjustment	$1,134
Minor Deviation	$333
Fire Department Review	Determined by Fire District
Environmental Fees	
Categorical Exemption	$189
Negative/Mitigated Negative Declaration	Consultant Cost + 15%
Environmental Impact Report	Consultant Cost + 15%
Subdivision Fees	
Tentative Parcel Map (1–4 Lots)	$2,268
Tentative Tract Map (5+ Lots)	$5,670 (+$26/lot if over 100 lots)
Smart Development (SD)	$4,725
Rezone/Prezone Map Amendment	$7,500
Annexation	$10,000
Development Agreement	$7,500

Source: City of Kerman Development Fee Schedule, 2023.

In addition to the typical planning fees, several regional fees are also charged for residential development: Regional Transportation Mitigation and Indirect Source Review. For school fees, the Kerman Unified School District assesses a school impact fee of $4.08 per square foot on all new residential development. Currently, there are no exemptions from the school impact fee, but the school board will review and consider requests for exemption from the fee.

The City also charges development impact fees for all new residential projects. **Table 1G-23, Typical Fees for Single Family and Multifamily Developments**, shows typical planning, environmental, and development impact fees for two prototypical projects: a 100-unit single family subdivision and a 40-unit multifamily development. The estimated construction cost for the single family prototype unit before permit fees is about $286,664. The plan check, permit, and impact fees account for an additional sum of $27,782, or approximately 10 percent of the estimated construction cost. The multifamily prototype is a 40-unit, two-story multifamily housing development. The estimated construction cost for the multifamily prototype before permit and impact fees is roughly $71,736 per unit. The fees for plan check, permits, and development impact total $19,682 per multifamily unit. This constitutes approximately 27 percent of the estimated construction cost.

Table 1G-23: Typical Fees for Single Family and Multifamily Developments

Type of Fee	Single Family Subdivision (100 units)		Multifamily Development (40 units)	
	Total	Per Unit	Total	Per unit
Planning Fees				
Tentative Tract Map	$5,670	$57	-	-
Conditional Use Permit	-	-	-	-
General Plan Amendment	-	-	-	-
Rezone	-	-	-	-
Subtotal	*$5,670*	*$57*	*$0*	*$0*
Environmental Fees				
Categorical Exemption	-	-	$189	$5
Mitigated Negative Declaration	$1,000+	$10+	-	-
Subtotal	*$1,00+0*	*$10+*	*$189*	*$5*
Impact Fees				
Administrative	$50,000	$500	$19,000	$475
Public Building Facilities	$132,400	$1,324	$25,160	$629
General Plan Fee	$29,600	$296	$11,840	$296
Fire Station and Equipment	$73,000	$730	$17,680	$442
Storm Basin Acquisition	$25,200	$252	$6,160	$154
Storm Drain Facilities	$104,300	$1,043	$25,480	$637
Water Front Footage	$39,600	$396	$11,240	$281
Water Oversize	$30,400	$304	$11,520	$288
Water Major Facilities	$212,600	$2,126	$80,800	$2,020
Sewer Front Footage	$42,200	$422	$12,000	$300
Sewer Oversize	$55,400	$554	$21,040	$526
Sewer Major Facilities	$234,900	$2,349	$93,960	$2,349

Type of Fee	Single Family Subdivision (100 units)		Multifamily Development (40 units)	
	Total	Per Unit	Total	Per unit
Parks Development	$270,600	$2,706	$108,240	$2,706
Parks Quimby	$75,900	$759	$30,360	$759
School District ($4.47 sq. ft.)	$894,000	$8,940	$178,800	$4,470
Major Streets	$154,500	$1,545	$41,960	$1,049
Street Signals	$31,000	$159	$8,440	$211
Railroad Crossing	$26,300	$263	$5,000	$125
Outside Travel Lane	$31,000	$310	$12,400	$310
Subtotal	$2,512,900	$24,978	$721,080	$18,027
Regional Impact Fees				
Regional Transportation Mitigation Fee	$163,700	$1,637	$46,000	$1,150
Indirect Source Review	$110,000	$1,100	$20,000	$500
Subtotal	*$273,700*	*$2,737*	*$66,000*	*$1,650*
Total	**$2,793,270**	**$27,782**	**$787,269**	**$19,682**

Source: City of Kerman, 2023 and 2014.

Note: Assumes an average 2,000 s.f. single family unit and average 1,000 s.f. multifamily unit.

In creating a development fee structure, Kerman carefully balanced the need to offset the cost of public services with a level of fees that does not inhibit residential development. As a means of reducing the cost of paying these fees up front, the City allows deferred payment of fees—including Quimby/Park Development and Parking In-Lieu Fees—at the time a certificate of occupancy is issued for any of the residential units. The City has also provided fee waivers for several affordable housing developments.

Conclusion

City development impact fees are an estimated 10 to 27 percent of the total development costs for both single family and multifamily development. These fees are similar to or lower than many other communities in the region. The City makes every effort to work with developers to offset the cost of fees.

Recommended Action

None required.

Processing and Permit Procedures

Analysis

The development review process in the City of Kerman is governed by three levels of decision-making bodies: the Community Development Department, the Planning Commission, and the City Council.

Single family, multifamily, and mixed-use residential projects are reviewed by the Community Development Department through the site plan review process using applicable development standards, design guidelines, and the City's General Plan. The Community Development Department reviews development proposals for land-use

applicability, environmental impacts, aesthetic value, architectural style, and landscape to ensure a quality physical and environmental design. Any required environmental assessment is conducted concurrent with the planning analysis.

State law requires a jurisdiction's legislative body to make project decisions. In Kerman this body is the City Council. The City Council can adopt ordinances to delegate authority to other review bodies such as the Planning Commission. Approval of minor land use permits was delegated to the Community Development Director (e.g., Site Plan Permits). A site plan permit is approved by the Community Development Director at an administrative level. A hearing before the Planning Commission will only occur when a hearing is requested by the applicant or other interested persons. If no hearing is requested, the decision of the Community Development Director approving the site plan permit is final.

The Planning Commission reviews all discretionary projects that require an entitlement for a general plan amendment, zone change, variance, conditional use permit, subdivision, and/or specific plan. The Commission acts as an advisory body to the City Council as well as a final decision-making body. The City Council acts as the appellate body for any decisions made by the Planning Commission.

The permit requirements for residential uses depend on the type of project and the land use category. In the Multifamily land use category, projects with 40 or fewer units can be approved with only ministerial review (i.e., site plan review). Projects with a minimum of 20 percent of units affordable to lower-income households can also be approved ministerially. Projects with 41 or more units that to do not meet the affordability threshold require a conditional use permit (CUP) and are reviewed by the Planning Commission. The purposes of discretionary review (CUP) are:

- To enable design review in accordance to community design plans and guidelines.
- To allow the City to modify development standards for housing development when necessary and appropriate.
- To mitigate potential environmental impacts of development.
- To ensure that the development will not adversely impact existing water supplies and sewer treatment capacity.

The Planning Commission's approval of a CUP must be based on the following findings:

1. That the proposed establishment, maintenance, and operations of the use applied for will not be detrimental to the public health, safety, and welfare of the persons residing or working in the neighborhood of such proposed use, or whether it will be injurious or detrimental to property and improvements in the neighborhood or the city.

2. That the proposed use is consistent with the Kerman general plan.

3. That the environmental document prepared as per the California Environmental Quality Act (CEQA) has

been considered prior to a decision,

4. That the site for the proposed use is adequate in size, shape, and location to accommodate the use as it relates to the district for which the use is proposed.

While larger multifamily projects could be constrained by the requirement of a CUP, recent affordable housing project approvals show that the CUP requirement is not overly burdensome. One affordable multifamily housing project was approved by the Planning Commission within six months from the date the application was deemed complete. This was a 60-unit project (Gateway Villas), which required a General Plan amendment, a rezone, and a CUP. The project application was received in January 2016 and was approved in June of the same year.

The discretionary process allows Planning Commissioners to review site layout and design and project features in accordance with design standards. In 2014 the City adopted residential design guidelines to help streamline and clarify the review and evaluation of project proposals. The City encourages applicants to contact the Community Development Department early in the project planning and design process to discuss key issues of their specific site. The City encourages applicants to submit a conceptual site plan to Planning staff prior to submittal of a formal application to assess the project for conformance with the guidelines before formal consideration by the Planning Commission and City Council. Decision makers use the guidelines as a framework for evaluating the design of development proposals. The City provides clear guidance to project applicants. The design review is limited to the design of the project and not the underlying land use. It is not considered a constraint on development.

Permit processing times vary depending on whether the project is ministerial (staff approval without a public hearing) or discretionary (public hearing required). In 2022, the typical processing time for housing development projects requiring more complex review or outside agency participation (e.g. Caltrans or Fresno Irrigation District, Fresno Local Agency Formation Commission) was between 10 and 18 months. All ministerial and discretionary residential projects are reviewed by several City departments prior to staff approval or a public hearing.

The Community Development Department reviews projects for compliance with the General Plan and the State Subdivision Map Act and the California Environmental Quality Act (CEQA). The Engineering Division reviews the project for its effect on roads, drainage, and City water and sewer capacity and supply. The North Central Fire Protection District ensures that fire safety standards are met.

The typical timeframe from project approval to issuance of a building permit will vary anywhere from 3 and 6 months.

Table 1G-24, Local Processing Times, describes typical permit processing timelines for projects. Each of these approvals or permit processes may happen concurrently.

Table 1G-24: Local Processing Times

Type of Approval or Permit	Typical Processing Time
Site Plan Review	45–60 days
Conditional Use Permit	60–90 days
General Plan Amendment/Zone Change	180–240 days
Tract Maps	120–180 days
Parcel Maps	60–90 days

Source: City of Kerman, 2023.

Smart Development projects are processed under a Development Plan (residential site plan review) process concurrently with tentative subdivision maps and zoning ordinance amendments outlined above. This is not considered an official entitlement, but is reviewed as part of a tentative site map review. These types of projects are typically processed within a six- to seven-month time period, and are subject to set development standards under the Smart Development Zone. With a robust review by staff, Commission, and Council, the community gets a better-designed residential product. This review benefits the community in the long-term.

Mixed-Use projects are processed as a conditional use permit. This procedure is also outlined above. As with Smart Development projects, the staff and Commission's review of mixed-use projects usually takes longer because there is more extensive review of the design details in the submittal package. However, with the additional review by staff, Commission, and Council, the community gets a better-designed development product, which will benefit the community in the long-term.

The above discussion of cost and time necessary to process and approve City discretionary permits shows that the CUP process is reasonable. However, the Housing Element includes a program to track the time and cost associated with processing use permits for housing projects to monitor the impact of these processes and look for ways to streamline permits for housing. The Housing Element also includes a program to modify the use permit findings to remove the reference to "morals."

Senate Bill 330

The City does not currently have a process in place to address SB 330.

Senate Bill 35

The City does not currently have a process in place to address SB 35.

Conclusion

As a small city with limited development, Kerman does not experience the backlogs in development typical in many larger jurisdictions. In most cases, even when Planning Commission or City Council review is required, approval can be obtained in about three to five months. Small projects, such as single family units, may receive over-the-counter approval with a simple site plan. While larger multifamily projects could be constrained by the requirement

of a CUP, recent affordable housing project approvals show that the CUP requirement is not overly burdensome. One recent multifamily housing project, Gateway Villas, was approved by the Planning Commission within six months from the date the application was deemed complete.

Recommended Action

Through **Program 19** the City will establish formal procedures for permit processing consistent with the requirements of SB 330 and SB 35.

Building Codes

Analysis

The City of Kerman has adopted the 2022 California Building Code. The City has not made any local amendments that impact residential development. The City established the Housing Appeals Board, as required by California Building Code Section 113, to hear, affirm, modify, and rule on decisions rendered by the building officials regarding the purposes of the building code. The City of Kerman Code Enforcement Division works with the Police Department, Fire Department, Planning Division, and Building Division to investigate reported violations of laws relating to nuisances and zoning. Such investigations typically include unpermitted home occupations, unpermitted units, dangerous structures, fence violations, unpermitted signs, graffiti, debris and weeds, and inoperable and illegal vehicles. The code enforcement process is typically initiated in three ways: 1) observation by City staff, 2) as a consequence of an action (i.e., application for permit); or 3) in response to a complaint by an individual. The City relies on residents to help identify the majority of the code violations, particularly with the budget cuts and reduced staffing and resources.

Conclusion

The City has not made any local amendments to the code that would impact the cost of housing.

Recommended Action

None required.

Constraints on Housing for Persons with Disabilities

Analysis

California Building Code

As previously stated, the City follows the 2022 California Building Code. The City established the Access Appeals Board as required by California Health and Safety Code Section 19757.5 to hear, affirm, modify, and rule on decisions rendered by the building officials regarding the American with Disabilities Act and California Access Code. The California Access Code provides the minimum standards for accessibility. There are currently no amendments to the building codes that would diminish the ability to accommodate persons with disabilities or effect accessibility.

Definition of Family

The Kerman Zoning Ordinance defines family as:

> "Family" means one or more persons occupying a premises and living as a single housekeeping unit as distinguished from a group occupying a hotel, club, fraternity or sorority house. The family shall be deemed to include necessary servants.

This definition complies with State law.

Zoning and Land Use Policies

As described above, the provisions for group homes in the zoning ordinance should be clarified and amended to fully comply with State law.

Reasonable Accommodation

The City does not currently have a formal process to grant reasonable accommodation requests. The zoning ordinance must be amended to establish a formal reasonable accommodations process.

Conclusion

Amendments to the City's zoning ordinance are required to address group homes and provide for reasonable accommodation procedures.

Recommended Action

The Housing Element includes an action to amend the zoning ordinance to address group homes and adopt a reasonable accommodation ordinance. Additionally, the City has included **Program 17** to provide information about the reasonable accommodation ordinance on its website and at the Planning counter.

At Risk Analysis

As required by California Government Code Section 65583, the Housing Element must analyze the extent to which below-market rate units are at risk of converting to market-rate housing. If there are at-risk units, the Element should include programs to encourage preservation of these units or to replace any that are converted to market rate. The units to be considered are any units that were constructed using federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Housing is considered to be "at risk" if it is eligible to be converted to non-low-income housing due to: (1) the termination of a rental subsidy contract, (2) mortgage prepayment, or (3) the expiration of affordability restrictions. The time period applicable in making this determination is the 10-year period following the last mandated update of the Housing Element, which, in the case of all Fresno County jurisdictions, is December 31, 2023.

There are 414 assisted affordable units in Kerman and none are at risk of expiring in the next 10 years, see **Table 1G-25, Assisted Housing Developments.** The City assisted in the development of several new affordable units

using former Redevelopment Agency funds and by providing fee waivers.

Table 1G-25: Assisted Housing Developments

Name	Address	Target Population	Funding Source	# of Units	# of Affordable Units	Affordable Units Expiration	Risk Level
Kerman Sunset Apartments	430 S. Sixth Street	Non-targeted	LIHTC, USDA	36	35	2059	Not at risk
Kearney Palms Senior Apartments	14608 W. Kearney Street	Senior	LIHTC	81	80	2060	Not at risk
Kearney Palms, Phase II	14606 W. Kearney Blvd.	Senior	LIHTC	20	20	2063	Not at risk
Kerman Garden Apts.	166 S. Madera Ave	Non-targeted	USDA	93	89	2037	Not at risk
Kearney Palms Senior Apartments, Phase III	14644 W. Kearney Blvd	Senior	LIHTC, HOME	44	43	2063	Not at risk
Hacienda Heights	15880 W. Gateway	Non-targeted	LIHTC, HOME, RDA	69	68	2066	Not at risk
Kerman Acre Apartments	14570 California Avenue	Non-targeted	Public Housing	16	16	2064	Not at risk
Helsem Terrace	938 South 9th Street	Non-targeted	Public Housing	40	40	In perpetuity	Not at risk
Gateway Villas	S. Siskiyou & Gateway Blvd.	Large Family	LIHTC	61	60	2073	Not at risk
Total				**420**	**414**		
Total At Risk				**--**	**0**		

*Source: California Housing Partnership Corporation, 2022. Note: *At-risk year is estimated based on year built and funding programs. Actual affordable expiration date is not confirmed.*

Though no units are considered to be at risk during the next ten years, should one of the above affordable projects convert affordable units to market-rate unexpectedly through termination of a rent subsidy contract, or mortgage prepayment , there would be three methods to preserve the at-risk units: acquisition and rehabilitation, replacement, or a rent subsidy.

Acquisition and Rehabilitation

The factors that must be used to determine the cost of preserving low-income housing include property acquisition, rehabilitation, and financing. Actual acquisition costs depend on several variables, such as condition, size, location, existing financing, and availability of financing (governmental and market). Looking at multifamily buildings

throughout Fresno County, prices ranged from $72,916 per unit for a 48-unit complex building in Fresno to $300,000 per unit for a 15-unit complex.

Replacement

Another alternative to preserve the overall number of affordable housing units in the county is to construct new units to replace other affordable housing stock that has been converted to market-rate housing. Multifamily replacement property would be constructed with the same number of units, with the same number of bedrooms and amenities as the one removed from the affordable housing stock.

The cost of new affordable housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, type of construction (fair/good), and on- and off-site improvements. According to a local developer, projects in the City of Kerman average at $240 per square foot. For an example 1000 square foot apartment unit, the estimated per-unit cost to replace affordable housing would be $240,000 per unit. For a twenty-unit building with units of 1000 square feet each, total construction costs for the building would be $4,800,000. These construction costs do not include costs of buying land, which could add significant costs depending on the number of units that needed to be replaced.

Rent Subsidy

Housing affordability can also be preserved by seeking alternative means of subsidizing rents, such as the Tenant Protection Vouchers which is a subset of the housing choice voucher (HCV) program described previously. Under HCVs, the United States Department of Housing and Urban Development (HUD) pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair-market rent on the unit. Based on HUD's 2022 fair-market rents, the subsidy needed to preserve a unit in Fresno County at an affordable rent for a four-person, extremely low-income household would be an estimated $443 per month for a two-bedroom unit, or $5,319 per year. Over 30 years, this would amount to a total subsidy of $159,570, not including inflation. The subsidy needed to preserve a unit at an affordable rent for very low-income households would be an estimated $163 per month, or $1,959 per year. For 30 years, the subsidy would be about $58,770 for a four-person household. A four-person, low-income household's ability to pay exceeds the fair-market rent for a two-bedroom unit.

Conclusion

Though no units are considered to be at-risk during the next ten years, rent subsidy would potentially present the most cost-effective means of preserving affordability.

Recommended Action

The City has included Program 11 to maintain contact with owners of at-risk units as the use restriction expiration dates approach. The City will communicate to the owners the importance of the units to the supply of affordable housing in the county as well as its desire to preserve the units as affordable.

SECTION 1G-5: REVIEW OF PAST ACCOMPLISHMENTS

Per California Government Code Section 65588,

> Each local government shall review its housing element as frequently as appropriate to evaluate all of the following: (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal. (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives. (3) The progress of the city, county, or city and county in implementation of the housing element. (4) The effectiveness of the housing element goals, policies, and related actions to meet the community's needs, pursuant to paragraph (7) of subdivision (a) of Section 65583.

Progress Toward Meeting the RHNA

Each jurisdiction in California is responsible for accommodating its share of the region's housing needs. The process of determining each jurisdiction's share of housing needs is called the Regional Housing Needs Assessment (RHNA). The RHNA projection period for the previous Housing Element was from January 31, 2015, to December 31, 2023. The City of Kerman was assigned a RHNA of 909 units divided into four income categories:

- Very Low-Income (less than 50 percent of the Area Median Income): 238 units
- Low-Income (50 to 80 percent of the Area Median Income): 211 units
- Moderate-Income (80 to 120 percent of the Area Median Income): 202 units
- Above Moderate-Income (greater than 120 percent of the Area Median Income): 258 units

Table 1G-26, Units Built During the 5th Cycle RHNA Period, summarizes the City's accomplishments in meeting the RHNA during the previous RHNA projection period. A total of new units have been constructed in Kerman since January 31, 2015. The City met its fair share of the lower-income housing need during the planning period.

Table 1G-26: Units Built During the 5th Cycle RHNA Period

Income Category	2015–2023 RHNA	2015–2022 Building Permits Issued	Percentage of RHNA Accomplished
Very Low	238	1	<1%
Low	211	39	18%
Moderate	202	439	217%
Above Moderate	258	80	31%
Total	**909**	**478**	**53%**

City of Kerman, April 2023.

Efforts to Address Special Housing Needs

California Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs. As shown in the Review of Previous 2015-2023 Housing Element Programs matrix (**Table 1G-27, Evaluation of the 2015- 2023 Housing Element),** the City worked diligently to promote housing for special-needs groups in a variety of ways. Some of these accomplishments are:

- The City waived development impact fees for the Gateway Villas project, which included 60 units of affordable housing.
- In partnership with Fresno County, the City continued to offer the Housing Assistance Rehabilitation Program (HARP) and Rental Rehabilitation Program (RRP) for housing rehabilitation, along with USDA Home Repair loans and grants, which can support housing affordability for seniors, people with disabilities, and extremely-low income households.
- The City provided information on the Housing Choice Voucher, which can assist extremely low-income households.
- Lower-income homebuyers were able to access Fresno County's First-Time Homebuyer Assistance Program as a result of an ongoing partnership between the City and County.
- The City secured $889,302 in CDBG funds between 2019 and 2022, which can fund programs such as the HARP program, incentives for providing farmworker housing, and subsidies for housing affordable to extremely low-income households and other special needs groups.

Progress Toward Meeting Housing Element Programs

Table 1G-27, Evaluation of the 2015- 2023 Housing Element, summarizes the programs from the 2015-2023 Housing Element. To the degree that such programs are recommended to be continued in the current Housing Element, they are reorganized and presented in **Section 1G-1, Action Plan**.

Table 1G-27: Evaluation of 2015-2023 Housing Element

Program	Evaluation	Recommendation
Program 1: Regional Collaboration on Housing Opportunities ▪ The County of Fresno Public Works and Planning Department, with assistance from the Fresno COG, will take the lead in coordinating Committee meetings. ▪ Continue to participate in the Countywide Housing Element Technical Committee to collaborate on housing program implementation and regional issues including, disadvantaged unincorporated communities (SB 244), infrastructure challenges, farmworker housing, homelessness, and fair housing. ▪ The Countywide Housing Element Technical Committee will meet at least biannually to evaluate successes in implementation of programs and to identify gaps and additional needs. ▪ The Committee will meet annually with the California Department of Housing and Community Development (HCD) to discuss funding opportunities and challenges in implementation of programs and seek technical assistance from HCD and other State agencies in the implementation of housing programs and the pursuit of grant funding. ▪ The Committee will meet periodically with Fair Housing of Central California to discuss fair housing issues and opportunities for education. ▪ The Committee will advocate on behalf of the Fresno region for more grant funding for affordable housing and infrastructure improvements. ▪ Continue to seek partnerships with other jurisdictions in the region and other agencies (such as the Housing Authority), housing developers, community stakeholders, and agricultural employers/employees to explore viable options for increasing the availability of farmworker housing in suitable locations in the	The City of Kerman continued to actively participate in the MJHE committee. During the 2019, 2020, and 2022 fiscal years, the County deferred the following Community Development Block Grant (CDBG) funding to the City of Kerman: 2019-2020: $49,952 2020-2021: $882,248 2021-2022: $7,054 Additionally, the City was awarded Senate Bill (SB) 2 funds for a Zoning Ordinance update to update housing sections. The City was also awarded LEAP funds to develop an accessory dwelling unit (ADU) program and REAP funds for a Master Infrastructure Plan within the sphere of influence (SOI) to ensure feasible development. When possible, the City refers residents to services provided by the County.	Modify. New Program 1.

Program	Evaluation	Recommendation
region. ▪ Develop a directory of services and resources for lower-income households available in the region, and review and update it annually. Make the directory available on City/County websites and at City/County offices.		
Program 2: Review Annexation Standards in Memorandum of Understanding ▪ The County of Fresno and the cities within the County shall work together to review and revise, as deemed appropriate by all parties, the standards for annexation contained in the Memorandum of Understanding between the County and the cities.	The City continued to review annexation standards with annexation requests to ensure the feasibility and viability of urban development as part of the annexation and pre-zoning process. The City is currently working with two applicants for two sites for possible annexation. The City is expecting at least one of the annexations to be completed by spring 2023.	Modify. New Program 2.
Program 3: Rezone and Provision of Adequate Sites ▪ Maintain and annually update the inventory of residential land resources; ▪ Provide the inventory on the City website and make copies available upon request; ▪ Rezone enough land to cover the unaccommodated need from the Fourth Cycle of 168 lower-income units within one year of the Housing Element due date (i.e., December 31, 2016). ▪ Monitor development and other changes in the inventory to ensure the City has remaining capacity consistent with its share of the regional housing need; and ▪ Actively participate in the development of the next RHNA Plan to better ensure that the allocations are reflective of the regional and local land use goals and policies.	Since 2016, the City has rezoned an accumulated total of 14.62 acres for multifamily residential (R3 zone), and a 61-unit affordable housing complex was developed. The associated APN was APN 023-700-04, and the site area was 4.38 acres. To assist developers, the City waived and deferred certain fees. Other projects include Resolution 2020-01 and General Plan Amendment (GPA) 2020-02 that rezoned approximately 18.24 acres from general commercial and R2 zoning to medium density. This change allowed for 104 single-family residential units, which are mostly built out. The APNs for the site were 023-220-51S, 023-220-23S, 023-220-34S, and 023-220-35S. Additionally, GPA 18-02 Transit Systems Management (TSM) added 1.25 acres of high-density development from an 8.79-acre, medium-density property. This project	Modify, combine with Program 4. New Program 4.

Program	Evaluation	Recommendation
	was associated with APN 020-120-31S. Though currently undeveloped, 144 units are in development per TSM. To ensure consistency with the 2027 General Plan, a rezone increased density from 1 dwelling unit per 4,500 square feet to 1 dwelling unit per 3,000 square feet. Associated APNs are 023-130-32, 023-130-033, and 023-130-034. The City also rezoned a total of 20 acres for single-family residential. The City continued to work with property owners and developers to maximize the development capacity of land through the rezoning process. As part of this work, the City has created an entitlement hierarchy, annexation, and rezoning process. As of 2022, the City is preparing documents to assist with long-range planning.	
Program 4: Monitoring of Residential Capacity (No Net Loss) ▪ Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863 by 2016. ▪ Monitor and report through the HCD annual report process. ▪ If rezoning/upzoning is required to replenish the sites inventory for meeting the RHNA shortfall, the sites shall be large enough to accommodate at least 16 units per site at a minimum density of 20 units per acre and shall be rezoned within two years	The City prepared and adopted an ordinance to increase the minimum density in the multifamily zone to 20 units per acre in 2019. In 2020, the City initiated an ordinance to add "Multiple Family Projects with a Minimum 20 Percent of the Units Affordable to Lower Income Household" to Chapter 17.42, Multiple Family Residential Districts, and Section 17.42.020, Permitted Uses, in the City code. The City also rezoned a property site within city limits from Rural Residential (RR) to Multifamily Residential to provide more opportunities for affordable housing options.	Modify, combine with Program 3. New Program 4.

Program	Evaluation	Recommendation
Program 5: Water and Wastewater Service ▪ Continue to monitor water and wastewater capacity and make improvements, as appropriate and feasible, to better serve existing development and strive to accommodate the RHNA. ▪ Establish procedures by the end of 2016 for granting priority water and sewer service to developments with lower-income units in compliance with California Government Code Section 65589.7.	The City continuously addresses water supply and infrastructure capacity limits and grants priority to affordable housing units.	Modify. New Program 5.
Program 6: Affordable Housing Incentives ▪ Continue to seek partnerships and regularly meet, at least annually, with other agencies (such as the Housing Authority), housing developers, community stakeholders, and employers to discuss and pursue viable opportunities for providing affordable housing, particularly on underutilized sites included in the Housing Element sites inventory. ▪ Continue to offer incentives such as density bonus and streamlined processing (such as pre-application consultation to identify potential issues early on and concurrent processing of required permits to the extent feasible) to facilitate the development of affordable housing, with an emphasis on housing opportunities for very low and extremely low income households, as well as special needs populations, such as the elderly, disabled (including developmentally disabled), farmworkers, the homeless, and those at risk of becoming homeless. ▪ Continue to promote the State density bonus, flexible development standards, and other incentives to facilitate affordable housing development, by publicizing the incentives on the City website and by conducting pre-application consultation with developers regarding incentives available. ▪ Continue to streamline the environmental review process for housing developments to the extent possible, using available state categorical exemptions and federal categorical exclusions, when	In 2017, the City adopted an ordinance to increase the City's density bonus from 25 to 35 percent, provide courtesy reviews on all applications, and streamline all housing applications. In 2019, the City adopted Ordinance 19-02 for density from 2,500 to 1,500 square feet and streamlined all applications through the streamlining ordinance. In 2016, the City streamlined an application for a 60-unit affordable housing project.	Modify. New Program 7.

Program	Evaluation	Recommendation
applicable. ▪ Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in Kerman for lower income households (including extremely low income households), such as seniors, disabled (including persons with developmental disabilities), farmworkers, the homeless, and those at risk of homelessness. ▪ Expand the City's affordable housing inventory by 226 units over the next eight years – 40 extremely low income, 80 very low income, and 106 low income units.		
Program 7: Farmworker Housing ▪ Continue to support and encourage other agencies and housing developers, such as the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, including State HCD and USDA Rural Development loans and grants and other funding sources that may become available. ▪ Continue to offer incentives such as density bonus and streamlined processing to facilitate the development of farmworker housing. ▪ Annually monitor the status of farmworker housing as part of the City's annual report to HCD on Housing Element progress and evaluate if City efforts are effective in facilitating the provision of farmworker housing. If appropriate, make necessary changes to enhance opportunities and incentives for farmworker housing development.	To ensure compliance with state law, the City adopted an ordinance permitting farmworker/employee housing by right in all residential zones in 2019.	Modify. New Programs 8 and 9.

Program	Evaluation	Recommendation
Program 8: Preservation of Assisted Housing at Risk of Converting to Market Rate ▪ 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.	The City continuously contacted property owners and sent notices to tenants of their rights and eligibility to obtain special Section 8 vouchers reserved for tenants of converted United States Department of Housing and Urban Development (HUD) properties.	Modify. New Program 11.
Program 9: Encourage and Facilitate Accessory Units (Second Units) ▪ By 2018, consider fee reductions for second units. ▪ By 2019, implement a public education program advertising the opportunity for second units through the City website and at the planning counter.	The City adopted an ordinance to allow second units and ADUs in all residential zone districts by right and streamline permit processing in 2017. Through LEAP funds, the City has developed preapproved plans that are cost efficient for builders.	Modify. New Program 12.
Program 10: Zoning Code Amendments ▪ Amend Zoning Code within one year of Housing Element adoption for consistency with State law. ▪ The City Council shall consider amending the Zoning Code within one year of adoption of the Housing Element to accommodate a minor reduction in parking standards for senior citizen and other qualified multifamily development projects, as described above. ▪ Annually review the effectiveness and appropriateness of the Zoning Code and process any necessary amendments to remove or mitigate potential constraints to the development of housing.	To ensure compliance with state law, the City adopted ordinances 2019-01 and 2021-02 to address Farmworker and Employee Housing, ADUs, and Density Bonus. The City is working with a consultant to update the municipal code to ensure compliance with State standards for single-room occupancy units (SRO), group homes, and reasonable accommodation provisions.	Modify. New Program 15.
Program 11: Lot Consolidation and Lot Splits	As development occurred, the City continued lot	Modify.

Program	Evaluation	Recommendation
▪ Assist interested developers/property owners in identifying opportunities for lot consolidation or lot splitting. ▪ Process requests for lot consolidation and lot splitting concurrent with other development reviews. ▪ Offer incentives to developers to promote parcel consolidation, such as priority permit processing and deferred development improvements. ▪ Encourage the use of master plans/specific plans to provide a cohesive development strategy for large lots	consolidation and lot splitting as needed to promote the efficient use of land for residential development pursuant to the Subdivision Map Act.	New Programs 18 and 19.
Program 12: Monitoring of Planning and Development Fees • Continue to monitor the various fees charged by the City to ensure they do not unduly constrain housing development. • As appropriate, consider incentives such as deferred or reduced fees to facilitate affordable housing development.	The City will monitor fees for housing developments and consider incentives to facilitate affordable housing on a case-by-case basis. In 2017, the City waived development impact fees for the Gateway Villa Apartments project (61 units), an affordable housing apartment project.	Modify. New Program 18.
Program 13: Monitor CUP Requirement for Multifamily and Mixed Use Developments ▪ Track the time and cost associated with processing use permits for housing projects to monitor the impact of the CUP process. ▪ Report on the monitoring program annually in the annual report to the City Council and HCD. ▪ If the CUP is identified as a constraint to housing development, identify ways to streamline the approval process within one year.	The City is monitoring Conditional Use Permit (CUP) requirements to ensure they do not impact mixed-use or multifamily developments.	Modify. New Program 16.
Program 14: Housing Rehabilitation Programs ▪ Promote available housing rehabilitation resources on City website and public counters. ▪ Refer interested households to County program with the goal of assisting four low income households during the planning period. ▪ Continue to promote the USDA single family housing home repair loan/grant program with the goal of assisting 10 households each	The City actively participates with the Fresno County Housing Assistance Rehabilitation Program (HARP) and United States Department of Agriculture (USDA) Home Repair loans/grants. The City has USDA loan/grant packages available and promotes the program via periodic utility newsletters, counter brochures, and the City's website.	Modify. New Program 21.

Program	Evaluation	Recommendation
year.		
Program 15: Fresno County Rental Rehabilitation Program (RRP) ▪ Promote available housing rehabilitation resources on City website and public counters. ▪ Refer interested property owners to County program.	The City continues to provide rehabilitation program resources via periodic utility newsletters, counter brochures, and referrals to Fresno County.	Modify, combine with Program 17. New Program 22.
Program 16: Code Enforcement ▪ Continue to use code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with city codes. ▪ Refer income-eligible households to County housing rehabilitation programs for assistance in making the code corrections.	The City continues to use reactive code enforcement and abatement processes to bring substandard housing units into compliance. The City refers income-eligible households to the County housing rehabilitation program. In addition, City staff loan officers assist the elderly and persons with disabilities with their applications.	Modify, combine with Program 16. New Program 23.
Program 17: Fresno County Homebuyer Assistance Program (HAP) ▪ Promote available homebuyer resources on City website and public counters. ▪ Refer interested households to County program with the goal of assisting four households.	City staff continues to participate in the Fresno County's Homebuyer Assistance Program (HAP). The City makes this information available to the public via brochures and the utility newsletter. The City refers all inquiries to Fresno County.	Modify. Combine with program 18. New Program 24.
Program 18: First-Time Homebuyer Resources ▪ Promote available homebuyer resources on City website and public counters in 2016. ▪ Annually review funding resources available at the state and federal levels and pursue as appropriate to provide homebuyer assistance.	The City's staff participates in Fresno County's First-Time Homebuyer Assistance Program. The City makes this information available to the public via brochures and periodic utility newsletters,. The City refers all inquiries to Fresno County.	Modify. Combine with program 17. New Program 24.
Program 19: Energy Conservation ▪ Consider incentives to promote green building techniques and features in 2017, and as appropriate adopt incentives by 2018. ▪ Continue to promote and support Pacific Gas and Electric Company programs that provide energy efficiency rebates for qualifying energy-efficient upgrades by providing a link on the City website and making brochures available at City counters.	In 2015, the City adopted an expedited solar permitting ordinance. The City also adopted 2016 building codes, including Green Building Standards.	Modify. New Program 25.

Program	Evaluation	Recommendation
▪ Expedite review and approval of alternative energy devices (e.g., solar panels).		
Program 20: Housing Choice Vouchers ▪ Provide information on the HCV program on City website and public counters in 2016. ▪ Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs. ▪ Work with the Housing Authority to disseminate information on incentives for participating in the HCV program throughout city neighborhoods with varying income levels to promote housing opportunities for all city residents.	The City has developed a Housing Choice Voucher brochure that is available at the City's counter and on its website. The City refers interested parties to appropriate Housing Authorities.	Modify. New Program 26.
Program 21: Fair Housing ▪ Participate in the Fresno Urban County's efforts in updating the Analysis of Impediments to Fair Housing Choice required by the CDBG program. ▪ Work collaboratively with other jurisdictions in the region to provide education to lenders, real estate professionals, and the community at large. ▪ Actively advertise fair housing resources at the public counter, community service agencies, public libraries, and City website. ▪ Refer fair housing complaints to HUD, DEFH, Fair Housing Council of Central California, and other housing agencies, as appropriate.	The City is developing an informational fair housing resources brochure for the City's counter, public library, and website.	Modify. New Programs 27 and 28.

SECTION 1G-6: PUBLIC OUTREACH AND ENGAGEMENT

State law requires cities and counties to make a diligent effort to achieve participation from all segments of the community in preparing a Housing Element. Section 65583[c][6] of the California Government Code specifically requires that "[t]he local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element, and the program shall describe this effort."

The diligent effort required means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and racial and ethnic households that might otherwise not participate in the process. Spanish-language materials were available, and Spanish translation was made available by request.

To meet the requirements of state law, the City of Kerman completed the public outreach at both the local level and as part of the regional Fresno County Multi-Jurisdictional Housing Element effort to encourage community involvement. These efforts included:

- Regional Project Website
- Stakeholder Consultations and Focus Groups
- Study Sessions with Planning Commissions, City Councils, and the County Board of Supervisors
- Community Workshops
- Community Survey

Regional efforts included three sets of community workshops, consultations, and a community survey, all of which are discussed in detail in **Appendix 1: Regional Housing Element Public Outreach**.

Joint Planning Commission/City Council Study Session

On August 24, 2022, a Joint Planning Commission/City Council Study Session was held to introduce the 2023-2031 Housing Element update and to review new State laws. The public was also invited to attend and participate in this event. Staff presented an overview of the Housing Element update process and the required contents of the element, discussed early strategies and possible sites to meet the City's RHNA, reviewed new state laws, and solicited feedback from the City Council, Planning Commission, and community members on these strategies and other housing needs in Kerman. Council members expressed concern over local water supply and the City's ability to meet its RHNA. No comments or questions were received during the study session.

Community Workshop

A community workshop was held on October 5, 2022, from 6:00 to 7:30 pm. To invite the community to the event, the following outreach efforts were conducted:

- Flyers in English and Spanish were distributed through the Fresno COG email list and a list of regional

stakeholders and CBOs.

- Eventbrite registration pages were created in both English and Spanish along with a Facebook event.
- The Eventbrite and Facebook pages advertised that Spanish language interpretation, refreshments, and activities for kids would be provided.
- The Facebook event was posted to City's Facebook Page.
- Flyers were sent out through the Fresno Housing Authority to send to residents of affordable housing.
- Flyers were sent to the Kerman school district and were posted at City Hall.

In the presentation, members of the public were introduced to the process of developing the Housing Element both for the region and for the City of Kerman. They were also given information about current housing conditions in the region and in Kerman and were invited to participate in a discussion about local housing needs. The discussion was prompted by the following questions:

- What do you think are the most critical housing issues in your community?
- What do you think are the housing types most needed in the community?
- When assessing new housing developments that might be built in the next 8 to 10 years, what should be the community's most important consideration?
- Is there anything else that you can share regarding additional housing opportunities in the community?
- Any suggestions for soliciting additional Housing Element feedback?

Five community members attended the workshop. Participants expressed concerns about affordability and a need for entry-level ownership housing. City staff expressed an interest in seeing more flexibility in the City's zoning code in order to make more land available for new affordable housing developments. Some participants expressed that they felt that market-rate developers were held to lower standards than affordable housing developers working in the area. Community members were interested in hearing more about inclusionary housing policies as well as accessory dwelling units (ADUs).

Stakeholder Interviews

Throughout the summer and fall of 2022, several interviews were conducted with stakeholders who work in areas such as housing, homelessness, and other social services in Kerman and throughout the Fresno County area. Summaries of their responses are below.

BIA of Fresno/Madera Counties

The president of the Building Industry Association of Fresno/Madera Counties (BIA), Mike Prandini, was interviewed in November 2022. The BIA is an industry organization that represents builders, developers, subcontractors, and affiliated businesses in the residential, commercial, and industrial building industry throughout the region.

The current shortage of housing has created demand, which can be a positive for BIA's members. Most jurisdictions have sufficient available land to build new housing. Kingsburg was identified as an outlier in this, as they have a growth limitation ordinance, so the two builders that work in the area have been able to work but at a slower pace. The statewide move to require all-electric utilities rather than gas is a concern. For market-rate housing, the State's vehicle miles traveled (VMT) regulations are a large barrier, as transit isn't reliable, and a car is necessary to get around. Builders have to pay a fee to get around the cost of mitigating car miles unless City Councils can make a finding of an unavoidable impact. For affordable housing, the prevailing wage requirements are a barrier to development due to the increased cost. Infrastructure costs also affect both types of projects. Streamlining tools help with increasing costs, but not enough. A lack of local water access is also a barrier to development. He expressed concern that the State assigned the RHNA without this in mind. There may not be enough water access to support the housing development that the State is looking to see.

In his experience, single-family homes are in greatest demand. There is a lot of demand for low-income housing projects, but these aren't financially viable for developers without government subsidy. However, including government subsidy in projects increases the overall cost to build, as it triggers prevailing-wage requirements. A recent affordable development in the City of Fresno cost around $400,000 per unit to build. Condo-style projects are also a possibility, but in his experience, they don't tend to be successful in this region. To keep prices within reach of local residents, recent projects have needed to be built at higher densities. A typical project is between 8 and 15 units per acre on small lots, with single-family homes built as two-story structures in order to reach 1,200 or 1,300 square feet. Developers need to build higher-density projects to spread out the cost of infrastructure among a larger number of units. Demand isn't as high in smaller communities as it is in the cities of Fresno and Clovis. These cities have better access to jobs, education, and medical centers. VMT mitigation costs increase in communities that are far from these economic centers, so it's less of an issue in closer communities like Sanger, Reedley, Kingsburg, Fowler, and Kerman. Coalinga is too far away from the economic center of the region, which causes challenges. Many residents of Mendota and San Joaquin have incomes that are too low to afford development at its current costs. He indicated that more downpayment assistance and maintenance programs are needed throughout the region. Fresno Housing Authority has some, but they're limited.

Fair Housing of Central California

A representative of Fair Housing of Central California (FHCCC) was interviewed on September 27, 2022. The organization works to eliminate housing discrimination and expand housing opportunities to all persons. The FHCCC receives fair housing complaints and tracks them by location, zip code, gender, race or ethnicity, and type of complaint. The most common fair housing issue that clients report is discrimination related to disability or race. She expressed concern that fair housing practices are not really embraced by local government, and that cities should avoid promoting the development of new housing in neighborhoods where segregation is deliberately continued by landlords and real estate agents. Her clients prefer decent, affordable, and accessible housing, but as the cost of purchasing a home increases, opportunities decline. She feels there is adequate rental housing in the community, including for seniors and persons with disabilities, but affordability and accessibility remain barriers.

Fresno Madera Continuum of Care

As a representative for the Fresno Madera Continuum of Care (CoC), Laura Moreno was interviewed in October 2022. Ms. Moreno is a program manager for Fresno County's Department of Social Services (DSS). The CoC does not provide direct services, but instead is a collaborative of agencies that work together to provide homeless services. At present, there is insufficient low-income housing for those who are homeless. Many people in the region are on a fixed income, including disability or social security, and cannot afford housing.

Law Office of Patience Milrod

Fresno-area civil rights attorney Patience Milrod was interviewed on October 31, 2022. While Ms. Milrod supports the continued attention to inclusionary housing, she has concerns about the passive language of "facilitate" and "encourage" that has been common in past Housing Elements. She identified code enforcement as a strategy for improving housing quality that could be strengthened. At present, rents are increasing while the quality of housing is decreasing and there isn't a lot of energy locally to correct that imbalance. This particularly hurts lower-income households. With more aggressive code enforcement in place, she suggested that some landlords may decide that the cost of maintaining their property isn't worthwhile and may choose to sell to a community land trust or Habitat for Humanity rather than entering receivership. She would like to see that as a specific goal. The biggest barrier to finding affordable, decent housing in the region that she identified was that lower-cost housing tends to also be low quality or ill maintained. However, she cautioned that the supply problem won't be solved with suburban or exurban single-family dwelling units. There's also local disinclination to build lower-income housing in areas of opportunity. She suggested that cities should ask for affordability covenants in perpetuity and highlighted the land trust model as a way to enable that.

Central Valley Urban Institute

On September 7, 2022, Eric Payne, the executive director of the Central Valley Urban Institute (CVUI), was interviewed. The CVUI is an advocacy organization working throughout the Fresno area. He indicated that there may be opportunities to increase affordable housing stock production, particularly in infill areas and brownfields, as well as to increase homeownership through programs like the downpayment assistance program. However, he expressed concerns about high building costs, lack of financing, and poor leadership in the area. Community members would like to see intergenerational housing, middle-income housing, and "missing-middle" sized housing as well as housing to end homelessness, particularly among college-aged youth. At present, he does not believe that there are adequate opportunities for homeownership or adequate rental housing. The largest barriers are access to credit, lack of financial education, and existing housing cost burden. There is a lack of investment in programs that serve low- to moderate-income communities.

Resources for Independence Central Valley

On November 1, 2022, a representative from the organization Resources for Independence Central Valley was interviewed. The representative expressed concern about laws in the City of Fresno that prevent homeless community members from camping or living in their cars. Homelessness is increasing, but the City is investing resources in enforcing these laws rather than providing assistance. There is funding to move homeless people

around, but not to improve anyone's living situation. Access to Section 8 can be a challenge, as the waiting list can be four or five years long. Additionally, rental housing can require incomes of two to three times the rent, which can be a barrier to some who need to access rental housing. For those who may be able to access housing, some landlords levy additional fees during the application process that can present a prohibitive cost. Credit checks are becoming a barrier for residents to get into housing. Community members with disabilities can experience additional challenges trying to find homes that have necessary accessibility features. Homeowners with disabilities end up needing to make expensive home improvements in order to make their homes accessible for themselves. For renters, these improvements may be more challenging to implement, and those who use service or support animals may experience discrimination against pets. There isn't enough higher-density housing, housing near transit or major transportation corridors, or housing in good repair.

Llaves de tu Casa Iniciativa

As a follow-up to the region-wide stakeholder focus groups held in October and November 2022, a collection of members from the Llaves de tu Casa Iniciativa (LDTC) met on December 13, 2022, to respond to several stakeholder interview questions. The initiative is a financial education program open to all County of Fresno residents but with a focus on increasing Latino homeownership rates. Eight initiative members represented organizations and companies including Envision Fresno (Mirna Garcia), Self Help Enterprises (Rick Gonzales, Alicia Bohigian), CORE Home Loans (Pablo Estrada), Union Bank (Reyes Ruiz), the California Association of Realtors (Sabrina Brown), and the National Association of Hispanic Realtors (Aldiva Rubalcava, Lucy Sandoval). The group collectively serves Fresno County, and members also serve other counties in the Central Valley.

The opportunities for future housing in the region that the initiative members identified included LTDC's ability to provide homeownership education virtually and in partnership with other local organizations. There has been a lack of financial literacy in the community along with challenges in using technology and language barriers.

The initiative members expressed concerns about affordability, including the location of affordable housing in undesirable areas. Upzoning single-family zoning would create more opportunities for the development of multifamily housing in more desirable locations. Some funding is only available in certain areas, which can exacerbate existing patterns of segregation and close proximity to industrial uses. They also expressed concern about investors displacing community members in order to establish short-term rentals while community members live in hotels. The State's mandate to install solar panels on new homes was also cited as an additional cost that will drive up the buyers' or renters' cost.

The gap between ownership housing affordability and program income limits was identified as a barrier to accessing housing. Moderate-income households earn too much to qualify for housing assistance, but those who qualify aren't able to afford the housing available. In addition to a lack of multifamily rental housing, there aren't many condo buildings in the region, which could present another affordable homeownership strategy. The establishment of land trusts was also identified as a potential strategy for increasing affordability, as well as donations of land from municipalities.

Self Help Enterprises has partnered with the City of Clovis on their recent accessory dwelling unit program and has

partnered with Salt + Light to develop tiny homes for transitional housing.

Fresno Housing Authority

Two representatives from the Fresno Housing Authority, Doreen Eley and Michael Duarte, were interviewed on January 11, 2023. The Fresno Housing Authority currently has housing projects in every jurisdiction participating in the Multi-Jurisdictional Housing Element except for Coalinga. The City of Fresno has a separate Housing Authority.

The representatives noted that there is tremendous demand for housing in all communities in Fresno County. The last time the Section 8 waiting list opened they received more than 50,000 applications. Recently, when a 60-unit development in Clovis opened, they received more than 10,000 applications. When a project in downtown Fresno opened, they received 4,000 applications within a two-week period. Rents are high, which is challenging for residents but good for developers. The region needs more housing opportunities for people experiencing homelessness.

In rural and unincorporated communities, lack of water and sewer capacity is a major concern. The Housing Authority can't build housing in areas with no services.

For local developers, state funding and streamlining programs trigger skilled, trained, and prevailing wage requirements, which can be a barrier. Entitlement processing timelines are a barrier to development for the Housing Authority. The representatives gave the example of a recent project in San Joaquin where streamlined initiatives were used, but the project still took a year to finish the project review process. Many communities don't have much staff capacity and have part-time consultants to complete the work.

There is also a lack of capacity among agencies that provide services in rural and unincorporated areas. This is especially challenging for special needs populations that need mental health services. There is a countywide Department of Behavioral Health, but no offices in smaller cities. The representatives gave the example of a Homekey project in Huron that the Housing Authority wanted to assist with, but there were no service providers available to serve the project.

While there is a lot of interest in the community for homeownership opportunities, more funding is available for multifamily rental projects. The Housing Authority is more focused on rental projects and arriving at deeper affordability levels.

The Housing Authority is following the State's lead in providing housing in high opportunity areas. There are lots of incentives to do this to compete for tax credits and other state funding programs. The representatives mentioned that they are trying to balance this need by also working to improve the lower-resource areas where folks are already living along with disadvantaged communities like Del Ray and Lenar.

The COVID-19 pandemic brought challenges for many residents of Housing Authority projects. There were increases in domestic violence, and it was challenging for property managers to enforce rules.

Public Comments

The City considered and incorporated public comments during the drafting of the Housing Element.

Noticing of Study Sessions and Community Workshops

Notice of the Joint Study Session was made available as part of the City's standard meeting notice process for City Council and Planning Commission meetings.

The Community Workshop was advertised to members of the public through multiple information channels. Flyers in English and Spanish were distributed through the Fresno COG email list and list of regional stakeholders and CBOs. Flyers were also sent to the Fresno Housing Authority and to the School District for them to post and distribute.

Noticing of the Draft Housing Element

Per California Government Code Section 65585, the draft Housing Element was made available for public comment for 30 days, from May 17, 2023 through June 16, 2023. Public comment was received, and an additional 10 business days was allowed to consider and incorporate public comments into the draft revision before submitting to HCD on July 3, 2023. The draft was made available on the City's website and was noticed to residents through the same methods as the Planning Commission and City Council meetings. Additional direct noticing was sent to local housing advocate groups and other stakeholders.





A Regional Plan for Addressing Housing Needs

Fresno County • Coalinga • Firebaugh • Fowler • Fresno City • Huron • Kerman
Kingsburg • Mendota • Orange Cove • Parlier • Reedley • San Joaquin • Sanger • Selma





PLACEWORKS