

Section 1

General

Executive Summary

The Consolidated Plan (the “ConPlan”) is a document submitted to the U.S. Department of Housing and Urban Development (HUD) that serves as a comprehensive housing affordability strategy, community development plan and submission for funding under any of HUD’s entitlement formula grant programs. The ConPlan for Housing and Community Development was established through legislation passed by the U.S. Congress in 1990. Under the Cranston-Gonzalez National Affordable Housing Act, jurisdictions that receive federal entitlement funds for housing and community development activities are required to prepare a comprehensive three- to five-year plan for using those funds.

The entitlement formula utilizes population information, poverty and overcrowded housing data to establish funding allocations. The City of Visalia (the “City”) qualifies as a Community Development Block Grant (CDBG) entitlement city based on the grant formula. The City and the Community Redevelopment Agency coordinate their efforts to provide a balanced approach to community needs using their available resources. The City is also a participating jurisdiction for HUD’s HOME Investment Partnerships Program (HOME). The term *participating jurisdiction* is given to any state or local government that HUD has designated to administer a HOME program. The HUD designation occurs if a state or local government meets the funding thresholds, notifies HUD that it intends to participate in the program and obtains approval by HUD of a consolidated plan. A five-year strategic plan has been developed by the City of Visalia that identifies and prioritizes the future use of the City’s CDBG and HOME funds.

In preparing the ConPlan, the City utilized several methods to analyze the housing and community development needs of Visalia. Methods included hosting focus groups, surveying community residents and stakeholders, surveying multi-family unit property owners, analyzing U.S. Census data and utilizing information in several City and county planning documents. The City hosted community meetings and hearings and met with organizations as an effort to outreach to and encourage the participation of all residents, particularly low- and moderate-income residents, elderly persons and persons with disabilities. The purpose of the meetings was to inform the community about the ConPlan process and to identify opportunities to improve collaborative efforts and eliminate service delivery gaps in order to develop and sustain decent and affordable housing, suitable living environments and expanded community and economic opportunities.

Table 1-1 outlines the City’s priority need objectives and outcomes based on the anticipated CDBG funding allocation of \$1,331,190 per year and HOME funding allocation of \$561,002 per year over the next five years. The figures in Table 1-1 are estimates based on the assumptions that CDBG and HOME funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

**Table 1-1
Objectives and Goals for CDBG and HOME Funding Allocations for 2010–2015**

Objective	Goal	Program	Amount (\$)
Provide decent affordable housing	Provide decent affordable housing by promoting homeownership opportunities for low-and moderate-income households.	First Time Homebuyers Program (FTHB)	2,103,760
	Provide decent affordable housing by sustaining neighborhoods.	Property Acquisition (CHDO)	420,750
Suitable living environment through neighborhood preservation	Maintain and preserve quality housing by addressing substandard housing.	Code Enforcement—Target Areas	800,000
	Provide educational services to low-income families.	Fair Housing Hotline	75,000
Suitable living environment by supporting special needs programs and facilities	Increase accessibility to support facilities to end chronic homelessness.	Continuum of Care	30,000
Create economic development opportunities and community development opportunities needs services	Demonstrate a commitment to long-term economic growth by promoting the expansion of existing jobs and job retention.	West Parking Structure Loan Payment (Section 108 Loan)	2,534,275
Suitable living environment through public improvements	Increase availability of handicapped access benefiting population with special needs.	ADA Compliance Projects	200,000
	Improve quality and increase quantity of public improvements that benefit low- and moderate-income residents.	Oval Park Improvements	145,125
		Oval Park Area Lighting Project Recreation Park	200,000 490,360
Suitable living environment by supporting special needs services	Maintain quality owner-occupied housing for the elderly.	Senior Home Minor Repairs	455,000
	Increase accessibility and the range of housing options for persons with special needs.	Mobile Home Senior Repair and Handicapped Access	450,000

Source: City of Visalia 2010–2011 Action Plan Draft

ADA: Americans with Disabilities Act; CDBG: Community Development Block Grant; CHDO: Community Housing Development Organization; HOME: HOME Investment Partnerships Program

The ConPlan is divided into five major parts: 1) the general characteristics of the community and the needs and strategies to address those needs, 2) the housing needs and the current housing market, 3) the needs of the homeless, 4) the goals and prioritization of community and economic development and 5) the strategies that will be used to address non-homeless special needs populations.

The document includes the City's first program year action plan, which describes the project activities that will be implemented by the City.

General Questions

Geographic Area

The City of Visalia is situated in the center of California’s agriculturally rich San Joaquin Valley. It is the largest of eight incorporated cities in Tulare County, which is the third fastest growing county in California.

Visalia is the county seat of Tulare County and has the most productive industrial district in the county. In addition, its downtown is one of the most successful in the Central Valley.

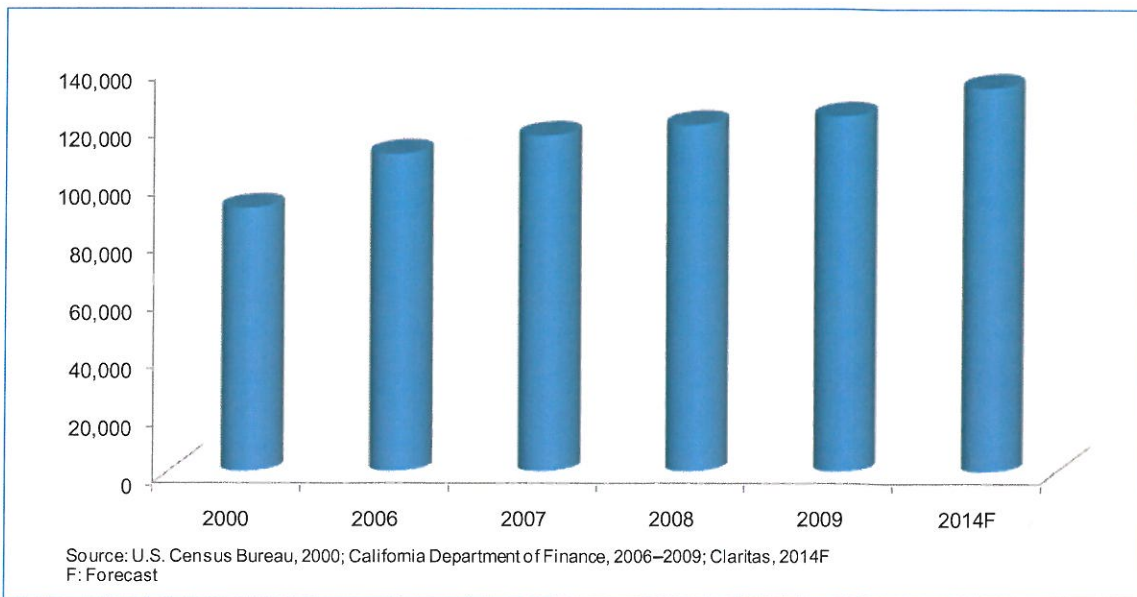


Population Growth

Visalia, analogous with other California regional cities, continues to experience significant growth. According to U.S. Census data in 2000, the City’s population was 91,513; in 2009, the California Department of Finance estimated Visalia’s population at 123,670, which was a 35.1 percent increase over that nine-year period (see Figure 1-1). It is further estimated that the population of Visalia will reach 133,630 by 2014, which would be an 8.1 percent increase from 2009.¹

Visalia’s recent growth is largely attributable to people moving from other places in California. Visalia is also attractive to immigrant families because of its location near jobs in agriculture and the dairy industry. The area has abundant entry-level jobs and affordable living costs.

**Figure 1-1
Population of Visalia**



¹Claritas is a data service that has a “bottom up” approach to data gathering. For more information regarding Claritas’s methodology, see <http://www.tetrad.com/pub/documents/popfactsmeth11-2009.pdf>.

Race and Ethnicity

As seen in Table 1-2, Visalia has a diverse cultural and ethnic population. According to the 2000 Census, the primary groups by race in the City were Whites (69.3 percent), Asians (5.5 percent) and African Americans (1.8 percent). By ethnicity, Hispanics/Latinos made up 35.5 percent of the population.²

By 2009, Claritas estimated that all groups in Visalia had grown but that the percentage of the White population had dropped 4.2 percentage points to 65.1 percent. The most significant growth occurred among those of Hispanic/Latino ethnicity, expanding 6.9 percentage points to 42.4 percent of the population.

**Table 1-2³
Race/Ethnicity in Visalia**

Race/Ethnicity	2000		2009	
	Number	% of Total	Number	% of Total
<i>Race</i>				
White	63,380	69.3%	76,911	65.1%
Asian	5,077	5.5%	6,165	5.2%
African American	1,629	1.8%	2,698	2.3%
American Indian	1,060	1.2%	1,742	1.5%
Pacific Islander	46	0.1%	153	0.1%
Two or More Races	16,363	17.9%	5,371	4.5%
Some Other Race	3,958	4.3%	25,062	21.2%
Total	91,513	100.0%	118,102	100.0%
<i>Ethnicity</i>				
Hispanic/Latino*	32,448	35.5%	50,129	42.4%
Non-Hispanic/Latino	59,065	64.5%	67,973	57.6%

Source: U.S. Census Bureau, 2000; Claritas, 2009

*Hispanics/Latinos can be of any race but most often report White or Some Other Race.

Note: Totals may not add to 100% because of rounding.

Comparatively, estimates from the American Community Survey (ACS) show that in 2008 Whites represented 79.8 percent of the population nationwide, 12.8 percent were African American and 4.5 percent were Asian. An estimated 15.4 percent were of Hispanic/Latino ethnicity.

Age Composition

According to the 2000 Census, the median age in Visalia was 31.8. As of 2009, the median age was virtually unchanged at 31.5 according to the Claritas data. Comparatively, Tulare County’s median age was 28.9 and the national median age was 39.9. It is projected that in 2014 the median age in Visalia will be 32.5.



²Hispanics/Latinos can be of any race but most often identify as White or Some Other Race.

³Because not all demographic information is necessarily available from the same source, there may be some discrepancy in the total figures from different data sources.

The 2000 Census showed the age group 19 and under represented 34.4 percent of the City's population (see Table 1-3). This group decreased to 32.8 percent of the population by 2008 according to the ACS data. The largest age group per Census data in 2000 was age 20 to 54 representing 47.6 percent of the population. People 55 and older were 17.8 percent of the population.

By 2008, per the ACS data, the 20 to 54 age group remained virtually unchanged at 47.6 percent. The age group 55 and older increased 1.8 percentage points to 19.6 percent from 2000. This finding would be consistent with the baby boomers of the early 1950s aging toward their retirement years.

**Table 1-3
Age Distribution Profile of Visalia**

Age Group	1990		2000		2008	
	Number	% of Total	Number	% of Total	Number	% of Total
Under 5	6,923	9.2%	7,516	8.2%	10,868	9.3%
5–14	13,233	17.5%	16,729	18.3%	18,991	16.3%
15–19	5,571	7.4%	7,268	7.9%	8,404	7.2%
20–24	5,137	6.8%	6,084	6.6%	8,310	7.1%
25–34	12,585	16.6%	12,390	13.5%	18,546	15.9%
35–44	11,563	15.3%	13,754	15.0%	14,480	12.5%
45–54	7,086	9.4%	11,411	12.5%	14,019	12.1%
55–64	5,146	6.8%	6,343	6.9%	10,763	9.3%
65–74	4,645	6.1%	4,961	5.4%	5,535	4.8%
75 and older	3,747	5.0%	5,057	5.5%	6,386	5.5%
Total	75,636	100.0%	91,513	100.0%	116,302	100.0%

Source: U.S. Census Bureau, 1990, 2000; American Community Survey 2006–2008

Note: Totals may not add to 100% because of rounding.

The ACS data show the age group of seniors 65 and older represented 10.3 percent of the population in 2008. Map 1-1 at the end of this section highlights areas with the highest concentration of individuals 65 and older.

Number of Households

The ACS data showed total households for Visalia to be 37,946 in 2008. Claritas estimated total households for 2009 at 38,805. Claritas projects the number of households will increase 12.4 percent to 43,615 households by 2014.

Household Income

The City's median household income increased from 2000 to 2009. The 2000 Census showed median household income of \$41,554. For 2009, HUD data indicated that median household income was \$47,169. Claritas estimates that the median household income will increase to \$55,444 by 2014. The average household size in Visalia is 2.91 persons according to 2008 ACS data, with 19.1 percent of households considered large households with five or more members.

Although the City's average household income level increased from \$54,136 in 2000 to \$67,250 in 2009, Map 1-2 at the end of this section shows that in some areas of the City (primarily CDBG target areas) up to 24.6 percent of residents live below the poverty level.

Per Tables 1-4 and 1-5, the 2000 Census showed that 19.1 percent of Visalia households earned \$50,000–\$74,999. This was consistent with the state for that income group. In Tulare County, the Census stated that 16.8 percent of households earned \$50,000–\$74,999 with the largest percentage of households, 20.1 percent, earning under \$15,000. The ACS results show that by 2008 households in the county earning less than \$15,000 had dropped to 13.4 percent.

In 2000, 59.8 percent of the households in Visalia were earning less than \$50,000 per year. In 2008, incomes improved with only 45.7 percent of households earning less than \$50,000 per year. In 2000, 40.2 percent of the households in Visalia earned \$50,000 or more. In 2008, the number of households earning \$50,000 or more had increased to 54.3 percent.

Incomes at the state level also improved with a greater percentage of households in 2008 earning more than \$50,000 per year versus less than \$50,000 per year. The ACS data for income and benefits are in 2008 inflation-adjusted dollars.

According to the California Employment Development Department, the mean hourly wage for the Visalia-Porterville metropolitan statistical area (MSA) was \$16.59 for the first quarter of 2008 and \$17.35 in 2009. However, the unemployment rate was 11.6 percent for March 2008 but 17.7% for 2009. This would indicate that although the economic downturn has affected the employment rate it has not affected earnings for those who remain employed.

Table 1-4
Household Income Distribution (2000)

Income	Visalia		Tulare County		California	
	Households	% of Total	Households	% of Total	Households	% of Total
Under \$15,000	4,839	15.7%	22,145	20.1%	1,615,869	14.0%
\$15,000–\$24,999	3,972	12.9%	18,236	16.5%	1,318,246	11.5%
\$25,000–\$34,999	3,961	12.8%	16,182	14.7%	1,315,085	11.4%
\$35,000–\$49,999	5,673	18.4%	18,809	17.0%	1,745,961	15.2%
\$50,000–\$74,999	5,887	19.1%	18,512	16.8%	2,202,873	19.1%
\$75,000–\$99,999	2,965	9.6%	8,045	7.3%	1,326,569	11.5%
\$100,000–\$149,999	2,446	7.9%	5,577	5.1%	1,192,618	10.4%
\$150,000 or more	1,105	3.6%	2,850	2.6%	794,799	6.9%
Total	30,848	100.0%	110,356	100.0%	11,512,020	100.0%

Source: U.S. Census Bureau, 2000

Note: Totals may not add to 100% because of rounding.

**Table 1-5
Household Income Distribution (2008)**

Income	Visalia		Tulare County		California	
	Households	% of Total	Households	% of Total	Households	% of Total
Under \$15,000	4,013	10.6%	16,445	13.4%	1,248,099	10.2%
\$15,000–\$24,999	4,277	11.3%	17,918	14.6%	1,141,560	9.4%
\$25,000–\$34,999	4,167	11.0%	15,741	12.8%	1,118,718	9.2%
\$35,000–\$49,999	4,864	12.8%	18,463	15.0%	1,541,545	12.6%
\$50,000–\$74,999	7,215	19.0%	22,231	18.1%	2,164,891	17.7%
\$75,000–\$99,999	5,106	13.5%	14,000	11.4%	1,588,948	13.0%
\$100,000–\$149,999	5,183	13.7%	11,976	9.7%	1,824,962	15.0%
\$150,000 or more	3,121	8.2%	6,209	5.0%	1,569,129	12.9%
Total	37,946	100.0%	122,983	100.0%	12,197,852	100.0%

Source: American Community Survey, 2006–2008

Note: Totals may not add to 100% because of rounding.

Education

The 2008 ACS data indicate for the population age 25 and older that 17.7 percent of Visalia residents had less than a high school diploma compared with 32.4 percent of Tulare County residents (see Table 1-6).

In Visalia, 82.3 percent of residents age 25 and older had earned a high school diploma (or equivalency) compared with only 67.6 percent in Tulare County.

Visalia residents age 25 and older are more likely than county residents to have obtained a bachelor’s, graduate or professional degree (21.5 percent for the City versus 13.1 percent for the county).



Table 1-6
Education Level Attained by Residents Age 25 and Older (2008)

Level Attained	Visalia		Tulare County	
	Number	% of Total	Number	% of Total
Less Than 9th Grade	6,268	8.7%	51,613	21.2%
Some High School, No Diploma	6,475	9.0%	27,272	11.2%
High School Graduate*	17,895	24.8%	59,617	24.5%
Some College, No Degree	20,104	27.9%	55,980	23.0%
Associate Degree	5,935	8.2%	16,970	7.0%
Bachelor's Degree	10,439	14.5%	22,397	9.2%
Graduate or Professional Degree	5,034	7.0%	9,514	3.9%
Total	72,150	100.0%	243,363	100.0%

Source: American Community Survey, 2008

*Includes equivalency.

Note: Totals may not add to 100% because of rounding.

Immigration

Using 2000 Census data, 11,733 of the City's residents were foreign born, which represented 12.8 percent of the total population (see Table 1-7).

According to the ACS data in 2008, 15,189 residents, or 12.5 percent, were foreign born. Of this foreign born population in the City, 48.3 percent were naturalized citizens and 51.6 percent were not U.S. citizens. Of the foreign-born population in the county, 30.8 percent were naturalized citizens and 69.2 percent were not U.S. citizens.

Many of these immigrants are from Latin America and Asia. From 1990 to 2000, the majority of immigrants to the area were from Mexico. Most Asian immigrants who migrated to Visalia were from Southeast Asia.⁴ Immigrants are typically attracted to Visalia due to the City's location in the San Joaquin Valley where they find lower costs of living, opportunities for employment in Tulare County's dairy industry and labor-intensive jobs in agriculture.

Table 1-7
Native Born and Foreign Born Population of Visalia

	2000		2008	
	Number	% of Total	Number	% of Total
Foreign Born	11,733	12.8%	15,189	12.5%
Native Born	79,780	87.2%	106,496	87.5%
Total	91,513	100.0%	121,685	100.0%

Source: U.S. Census Bureau, 2000; American Community Survey, 2008

Note: Totals may not add to 100% because of rounding.

⁴Federation for American Immigration Reform

Single-Parent Households

In 2008, the ACS data showed that the number of single-parent households was 13.0 percent of the total households in Visalia. Table 1-8 shows that 74.3 percent of the single-parent households were female-headed households with children. Male-headed households with children accounted for 25.7 percent of single-parent households.

Table 1-8 also shows that Visalia was consistent with the Tulare County percentages of female- and male-headed households, with female-headed households being 2.4 percentage points less in Tulare County and male-headed households being 2.4 percentage points more in the county versus the City.

**Table 1-8
Single-Parent Households (2008)**

	Visalia		Tulare County	
	Households	% of Total	Households	% of Total
Total Households	37,946	100.0%	122,983	100.0%
<i>Total Single-Parent Households</i>	4,932	13.0%	16,175	13.2%
Female Heads of Households with Children	3,663	(74.3%)	11,633	(71.9%)
Male Heads of Households with Children	1,269	(25.7%)	4,542	(28.1%)

Source: American Community Survey, 2008

Note: The figures in parentheses are the respective percentages relative to Total Single-Parent Households.

Persons with Disabilities

According to the 2000 Census data, 18.6 percent of persons ages 16–64 in Visalia had a disability (see Table 1-9). In 2007, the ACS data showed that percentage had dropped to only 11.0 percent. The populations ages 5–15 and age 65 and older remained virtually unchanged during the seven-year period at 5.1 percent for ages 5–15 (versus 4.9 percent in 2000) and 46.9 percent for those age 65 and older (versus 45.7 percent in 2000).

The data represent the tally of the following disability categories: sensory, physical, mental, self-care, go outside home and employment disability. The following definitions are provided by the ACS to better understand the last three designations: *self-care* is defined as difficulty dressing, bathing or getting around inside the home; *go outside home* is defined as difficulty going outside the home alone to shop or visit a doctor's office; and an *employment disability* is difficulty working at a job or business.

Note: A disclaimer is provided when considering this information due to a design problem with the interview form of the 2000 Census. The go-outside-home disability and employment disability population estimates cannot be assumed to be accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The go-outside-home disability does not apply to persons under 5 years old, and the employment disability applies only to persons age 16 to 64.

Taking this disclaimer into consideration, the largest category, physical disabilities, accounted for 33.2 percent of the disabilities tallied for the group 65 years and older in 2000. (See Map 1-3 at the end of this section for concentrations of persons with disabilities.)

**Table 1-9
Persons with Disabilities in Visalia (2000)**

	Number	% of Total
Population Ages 5–15		
Persons Ages 5–15	18,256	—
Persons Ages 5–15 with a Disability	900	4.9%
<i>Total disabilities tallied</i>	1,227	100.0%
Sensory	158	12.9%
Physical	206	16.8%
Mental	650	53.0%
Self-Care ²	213	17.4%
Population Ages 16–64		
Persons Ages 16–64	55,569	—
Persons Ages 16–64 with a Disability	10,317	18.6%
<i>Total disabilities tallied</i>	18,269	100.0%
Sensory	1,348	7.4%
Physical	3,292	18.0%
Mental	2,498	13.7%
Self-Care ²	1,098	6.0%
Go Outside Home ^{1,3}	3,671	20.1%
Employment Disability ^{1,4}	6,362	34.8%
Population Age 65 and Older		
Persons Age 65 and Older	9,283	—
Persons Age 65 and Older with a Disability	4,245	45.7%
<i>Total disabilities tallied</i>	9,087	100.0%
Sensory	1,561	17.2%
Physical	3,018	33.2%
Mental	1,255	13.8%
Self-Care ²	1,191	13.1%
Go Outside Home ^{1,3}	2,062	22.7%

Source: U.S. Census Bureau, 2000

1. Due to a design problem with the interview form of the 2000 Census, the go-outside-home disability and employment disability population estimates cannot be assumed accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The go-outside-home disability does not apply to persons under 5 years old, and the employment disability applies only to persons ages 16 to 64.

2. Difficulty dressing, bathing or getting around inside the home.

3. Difficulty going outside the home alone to shop or visit a doctor's office.

4. Difficulty working at a job or business.

Priorities for Allocating Investment Geographically and Among Priority Needs

Funds will be utilized in the areas with the greatest concentration of low- and moderate-income families. In 2000, the highest concentrations were in the north and central regions of the City, but other areas in the south had also been identified for appropriate project funding. These areas of concentrated low- and moderate-income families remain the same currently. As the new Census is completed, we will obtain new information.

Map 1-4 at the end of this section identifies the CDBG target areas, which are any areas that encompass high concentrations of persons living below poverty, seniors, single-family households and persons with disabilities. It is intended that resources will be primarily targeted in these geographical areas. The ethnic composition of the CDBG-targeted neighborhoods is illustrated in Map 1-5 at the end of this section.

Basis for Assigning Priority

The information gathered through the focus group process was utilized in conjunction with statistical information from the U.S. Census, HUD, local planning documents and community meetings to develop the ConPlan. Table 1-10 summarizes how the City will generally prioritize its housing and community needs over the next five years.

Table 1-10
Overview of City of Visalia Priority Goals

Title	Goal
Goal HE-1	To provide for a broad range of housing types and densities to meet the needs of all Visalia residents.
Goal HE-2	To promote mixed use, infill and downtown development in Visalia.
Goal HE-3	To encourage construction and maintenance of affordable housing in Visalia.
Goal HE-4	To prevent foreclosures, protect affected families and stabilize neighborhoods affected by foreclosures.
Goal HE-5	To provide a range of housing types and services to meet the needs of households with special needs within the City.
Goal HE-6	To create and maintain healthy neighborhoods by improving the condition of the existing housing stock and providing for a variety of housing types, sizes, price ranges and densities compatible with the existing character and integrity of residential neighborhoods.
Goal HE-7	To provide decent housing and a quality living environment for all Visalia residents regardless of age, religion, race, creed, gender, sexual orientation, marital status, ancestry, national origin, disability, economic level and other arbitrary factors.
Goal HE-8	To encourage energy efficiency in all new and existing housing.
Goal HE-9	To ensure that Housing Element programs are implemented on a timely basis and the progress of each program is monitored and evaluated annually.

Source: City of Visalia Housing Element, 2009

The majority of lower-income concentration corresponds closely with that of the minority population concentration. These population groups are concentrated in areas where affordable housing is available, typically characterized by older, lower-valued homes or high-density multi-family apartment units or public housing. The common denominator for these population concentrations is low income and the need for affordable housing.

Obstacles to Meeting Underserved Needs

There are several obstacles to meeting the needs of underserved residents in Visalia. Some of these obstacles are a result of lack of funding; governmental actions, policies and regulations; and nongovernmental market factors.

Housing

Affordable Housing. According to Zillow,⁵ the median price for a house in Visalia was \$148,200 in December 2009. As a general rule, a house is deemed affordable, considering there is nothing out of the ordinary when financing, when its cost is three times the amount of a person's annual income. According to HUD, the 2009 median family income in Tulare County was \$47,169, indicating that affordable housing in Visalia is not a major issue.

Lack of Financial Resources for Low- and Moderate-Income and Working Poor Residents. There are limited resources county-wide or in Visalia to address the income gap experienced by low- and moderate-income seniors, large families and residents with disabilities. For instance, 37.8 percent of low-income senior citizens spend more than 50 percent of their income on housing.

For those who qualify, the City makes it possible for families to own their home through the Homebuyers Assistance Program (HAP), which is a deferred second mortgage program. In addition, when home equity is available, the Housing Rehabilitation Program provides for major repair and minor deferred maintenance for this group as a low-rate second mortgage. This program has been put on hold due to the reduction of home equity available.

Non-Housing Community Development

Lack of Collaborative Efforts among Agencies and the Private Sector. There is a need for a comprehensive community needs assessment to be developed to assist agencies, government and private businesses in understanding how to increase the level of supportive services that are available to low- and moderate-income households in Visalia.

Foreclosures

The Visalia-Porterville MSA ranked 23rd nationally in foreclosures for 2009 according to the *Visalia Times-Delta*. Several new developments had been built in the northeastern and eastern areas of the City since 2000. Home prices in the Central Valley are historically less than the Los Angeles metropolitan area, and outside investors purchased homes, aggressively driving up prices on local permanent homebuyers who then purchased with higher-risk financing arrangements. With the combination of home prices declining, rates on interest-only financing beginning to adjust upward and unemployment going to double digits, families began losing their homes to foreclosure. The Visalia-Porterville MSA was thus one of the highest ranking areas for foreclosures in the country with a foreclosure rate of 4.69 percent.

⁵Zillow is an online real estate information site.

Managing the Process

Lead Agency

The Housing and Economic Development Department of the City of Visalia serves as the lead agency for the 2010–2015 Consolidated Plan, the first-year Action Plan and the administration of the CDBG and HOME funds.

Under Visalia’s council-manager form of government, the City Council provides policy direction to the City Manager, who is responsible for administering the City’s operations. As the elected legislative body of the City of Visalia, the City Council has overall responsibility for the scope, direction and financing of City services. In setting policy, the Council works closely with citizen advisory commissions and committees, considers staff information and recommendations and receives comments from the general public.

Consultation Process

In the preparation of the ConPlan, the City has consulted with internal and external departments and agencies to understand the community’s needs and available resources. Internally, the City met with several department representatives to provide information about the ConPlan and its processes. Department staff provided input on how CDBG and HOME resources could be used and leveraged to provide services.

Externally, the consultation process consisted of three major parts: 1) contacting 39 agencies and local nonprofits to participate in two separate focus groups (held on September 23, 2009, and October 13, 2009), which included youth, health and human services and housing, community and economic development agencies; 2) one-on-one meetings and phone conferences with agencies; and 3) providing access to a survey both by hard copy and online. Furthermore, an online Citizen Participation Network (CPN) was developed through which interested parties could take the survey and access various materials related to each stage of the participation process.

During the focus groups, the City provided detailed information about the ConPlan and the CDBG and HOME funding processes, the City’s distribution of funds and current projects using the CDBG and HOME funds. Focus group participants highlighted the priority needs in general terms and specific to their target population. Table 1-11 lists the agencies that were contacted to participate in the two different focus groups.

**Table 1-11
List of Contacted Agencies**

Focus Group and Survey Contacts	
<i>Housing and Economic Development</i>	
1. Center for Independent Living	10. Salvation Army
2. Central Valley Christian Housing	11. Self-Help Enterprises
3. Community Services and Employment Training, Inc. (CSET)	12. Tulare County Economic Development Corporation
4. Downtown Visalians	13. Tulare County Health and Human Services—Homeless Assistance
5. Family Services of Tulare County	14. Tulare County Housing Authority (TCHA)
6. Habitat for Humanity	15. Tulare Kings Hispanic Chamber of Commerce
7. Home Builders Association of Tulare & Kings Counties	16. Visalia Chamber of Commerce
8. Kings/Tulare Continuum of Care	17. Visalia Economic Development Corporation
9. Proteus Inc.	18. Visalia Rescue Mission
<i>Youth and Health and Human Services</i>	
1. Boys and Girls Club	11. Tulare County Health and Human Services Agency
2. City of Visalia City Hall East—Visalia Parks and Recreation Department	12. Tulare County HHSA—Child Protective Services
3. Evergreen Residence Assisted Living	13. Tulare County HHSA—Environmental Health
4. Golden State YMCA	14. Tulare County HHSA—Homeless Assistance
5. Healthy Kids/Children’s Health Initiative	15. Tulare County Mental Health Services
6. Kaweah Delta Mental Health Hospital	16. Tulare County Office of Education
7. Kings-Tulare Area Agency on Aging	17. United Community Youth Center
8. Owens Valley Career Development Center	18. Visalia Police Activities League (PAL)
9. Proteus Inc.	19. Visalia Unified School District
10. Synchrony of Visalia, Inc.	20. Visalia Volunteers Services Program
	21. Visalia Youth Services

HHSA: (Tulare County) Health and Human Services Agency

The focus groups addressed specific questions regarding the needs of the community relative to the current economic environment, how current policies address these needs and what collaborative efforts might better address these needs.

In addition, consultations are ongoing with the county and state governments and appropriate regional bodies relative to the areas discussed herein.

Community Needs

The focus group was asked to respond to the question: “Visalia has seen a significant rise in its unemployment rate. Do you see any ongoing issues related to this?”

Participant Comments

- “Job creation is apparent, as we get a number of calls from residents seeking help.”
- “There is no sector in particular that is more affected than others.”
- “We have lower education levels.”

The respondents were asked: “What are agencies doing to address these needs, in particular low education levels?”

Participant Comments

- “Need more charter schools, adult schools and a literacy center.”
- “Welfare to work (limited use of funds due to stimulus stipulations).”
- “The recently laid off or other people with more time-sensitive needs have little help available.”
- “The City exceeds national high school graduation rates but falls short in bachelor’s, master’s and beyond.”
- “Creating basic skills is needed (e.g., market research, money management, business skills).”
- “How can the low level of upper-level degrees and the high youth population be addressed?”
- “Little interest by banks in providing aid (few local banks and clients deemed too risky).”
- “High population of ‘aged-out’ foster children lacks services.”
- “Little to no funding for transitional housing.”
- “Visalia has a large percentage of high-income houses but lacks affordable housing for the large service industry population.”

The respondents were asked: “A substantial amount of Visalia’s available-for-sale housing stock is foreclosed homes. What are your thoughts on that?”

Participant Comments

- “Have yet to see a peak in the trend.”
- “Recently, many upper-income families have lost their income.”
- “Investors are purchasing foreclosed homes, leaving few options for low-income families to obtain housing.”
- “Visalia has a high median home price due to it being a ‘desirable city’ in Tulare County.”
- “Service employees are living outside of the City or sharing housing.”
- “The First Time Homebuyers program is small but successful (lots of people meet eligibility).”
- “Loss of interest because many may have been scared off by foreclosures.”

Policies/Procedures

The respondents were asked: “What are your thoughts on current policies/procedures in the City of Visalia? What works and what doesn’t?”

Participant Comments

- “The parking garage should not be a high priority.”
- “The City manages HUD funds themselves (unable to ID low-income families in need).”
- “The City eliminated agencies from participating.”

Collaborations

The respondents were asked: “Can you see moving forward in a partnership?”

Participant Comments

- “CSET Conservation Core: 1) job training, 2) creates homes and 3) primarily serves high school dropouts, so they get an education and help with housing.”
- “Habitat for Humanity partners with Tulare adult schools.”

The respondents were asked to identify current coordination efforts within the community.

Participant Comments

- “Habitat and CSET work closely together to repair homes (primarily rehab/foreclosures due to minimal investment).”
- “County-wide economic development has been making progress.”

Citizen Participation

City Participation Process

City staff developed a detailed participation plan that is part of this Consolidated Plan (see Attachment A). As required by HUD, nonprofits and community residents will be provided adequate opportunity to review and comment on the original Citizen Participation Plan and on substantial amendments to the plan. The purpose of the plan is to encourage citizens, particularly low- to moderate-income residents, to participate in the development of the ConPlan and any substantial amendments to the ConPlan. Citizens were engaged through community meetings, surveys, public hearings and individual meetings.

The primary goals of the City’s citizen participation process are as follows:

- To generate significant public participation particularly from low- and moderate-income persons and groups residing within various areas of the City where program funds will be used, as required by HUD.
- To gather data that accurately describes and quantifies housing and community development needs and to suggest workable solutions.
- To obtain comments on proposals for allocating resources.

Public Notice and Availability of the Plan

The City of Visalia published all public hearings and ConPlan summaries in the *Visalia Times-Delta* and *El Sol del Valle de San Joaquin* newspapers for public review and comment. The summary described the contents and purpose of the ConPlan and listed the locations where copies of the entire plan could be examined. Upon completion of the draft ConPlan, it was available for public review and comment for 30 days. Copies of the ConPlan were available to the public at the City offices, the Visalia Branch Library and two community centers, as well as on the City’s Web site.

Access to Records

A list of all projects using CDBG and HOME funds will be made available upon request; the list is also available on the City's Web site. The list will include the names of the sub-recipients, the amount of the allocation, a brief description of the activity and the fiscal year in which the funds were distributed.

Public Hearings

The City of Visalia conducted two separate public hearings to obtain citizens' views and to respond to proposals and questions. The first public hearing was held on November 12, 2009, to discuss community needs and proposed uses of funds for the upcoming program year. The second public hearing was held on November 19, 2009, to assess how funds are planned to be spent during the next program year. The time, date, location and subject of the hearings were announced in the *Visalia Times-Delta* and *El Sol del Valle de San Joaquin* newspapers no less than 15 days before the hearings.

The City was prepared to provide interpreters for non-English-speaking citizens upon request, however, no such request was made. All public hearings and meetings were conducted in the evening hours and were held at convenient and accessible locations that accommodate persons with disabilities.

Comments and Complaints

All comments or complaints made on the ConPlan and any amendments to the plan will be accepted through all components of the preparation of these documents until the closing of the formal public review and comment period. Written copies of the complaints and comments received during the public review and comment period are attached to the ConPlan and the amendments to the plan, with appropriate responses to all questions asked and issues raised. Oral comments received at the public hearings will be represented, commented on and attached to the final copy of the plan.

Summary of Citizen Participation

Citizens were encouraged to participate in two community meetings that were held in different parts of the City: the Senior Citizen Center and CSET's center. The first meeting was held on November 12, 2009. The second meeting was held on November 19, 2009. At these meetings, members of the public were asked to identify community needs and priorities before the drafting of the ConPlan.

Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement city, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

Summary of Efforts Made to Broaden Public Participation

The Housing and Economic Development Department actively encouraged low- and moderate-income residents, persons of color, persons with disabilities and non-English-speaking residents to attend community meetings and hearings. In accordance with the Citizen Participation Plan, the City will provide translation services to any resident who requests the need for those services. Through

the extensive participation of internal departments, agency and nonprofit focus groups and the community at-large, the City was effectively able to involve a broad swath of the City's residents in the planning process.

Community Needs Priorities for the Next Five Years

Citizens were asked to name the priorities in terms of community needs for the coming five-year period. After providing this list of needs, participants were then asked to prioritize those as high, medium or low.

Housing

High

- More infill development
- Rehabilitation of existing units
- Better accessibility in mobile home parks, particularly for seniors and the disabled (raise cap from \$5K to \$7.5K)/Essential home improvements for seniors (e.g., heating)
- Program for ADA (Americans with Disabilities Act) assistance to seniors, veterans and others

Medium

- Permanent supportive housing
- Provide overnight (temporary) housing for the homeless (especially families and transitional aged youth)
- Basic emergency shelter needs (e.g., cold weather shelter, food, clothing)
- Increased transitional housing (into permanent housing)

Low

- Transitional and permanent supportive housing for the homeless
- Provide City assistance to elevate vacant lots out of the flood zone in all CDBG-eligible areas
- Use vacant properties for homeless housing
- Additional resources for the acquisition and rehabilitation of foreclosed or blighted homes
- More housing in the Lincoln/Oval community (including a partnership with Habitat for Humanity)
- Foreclosure counseling
- Permanent supportive housing (e.g., Housing First model)

Economic Development

High

- Business incubators to encourage the creation of new enterprises
- Connecting people to the jobs that are available/Create relationships between the industrial base, downtown and depressed neighborhoods

Medium

- Create more industrial parks to attract jobs
- More partnerships with private commercial developers in downtown and south central Visalia
- Downtown façade improvement to encourage additional patronage
- Business incubator in vacant buildings (e.g., Lincoln/Oval service center)
- Mentoring and apprenticeship opportunities/Job skills training/Program to supplement wages for on-the-job training

Low

- Micro business loan program in depressed areas
- Provide satellite job skills training services and better access to employment in areas where people live (e.g., blighted areas)
- Child care facilities
- Entrepreneurship training programs

Community Development

High

- Public safety
- Oval Park improvements

Medium

- Downtown “Gathering Place”
- More parks in low-income neighborhoods
- Overall revitalization in Lincoln/Oval area
- Corridor revitalization between downtown and the Lincoln/Oval area
- Expand The Loop to Riverway Sports Park and other recreation areas

Low

- Address psychological and substance-abuse issues of the homeless/Address psychosocial needs of the homeless
- Organize a community center in the Washington neighborhood for adults and children
- Expand existing youth services to focus on the issue of health disparity

Community Feedback

Agencies, nonprofits and interested members of the community were encouraged to participate in the ConPlan process via a survey that was made available both by hard copy and online. Dissemination of the survey was actively promoted by the Housing and Economic Development Department. The effort was effective at reaching a broad base of the community as more than 130 surveys were returned. The following discussion addresses the community’s responses to the survey.

PRIORITY NEEDS

Public Facilities

Table 1-12 shows the feedback from respondents relative to the scale of importance of various public facilities.

Table 1-12
Priority Need for Public Facilities

Public Facility Need	No Need	Low	Medium	High
Youth Centers	4.8%	15.2%	35.2%	44.8%
Shelters for Abused and Neglected Children	5.8%	16.5%	38.8%	38.8%
Facilities for the Homeless	14.3%	24.8%	28.6%	32.4%
Child Care Centers	10.7%	34.0%	29.1%	26.2%
Healthcare Facilities	7.5%	26.4%	40.6%	25.5%
Parking	21.9%	32.4%	21.9%	23.8%
Parks and Recreation	4.8%	33.3%	39.0%	22.9%
Senior Citizen Centers	6.6%	24.5%	50.0%	18.9%
Centers for the Disabled	4.8%	38.5%	44.2%	12.5%
Community Centers	12.5%	40.4%	38.5%	8.7%

Youth centers were identified as a high priority need by a plurality of participants, followed by shelters for abused and neglected children and facilities for the homeless.

Snapshot of Respondent Comments

- “A lot of problems with gang life and irresponsible behavior could be solved if people under 21 actually had something to do! The only things around here are a few parks, a rundown arcade and bars. Try something for the middle- and low-class community’s children to do and the community can improve.”
- “Instead of giving everything to the police and fire departments, they need to give it to help the homeless, which could be us someday and the seniors which will be us someday. And, most important create jobs. Give companies money to build factories here that could employ a lot of people not just the higher up paying jobs.”
- “Centers for the homeless is a big issue. If the government/city/county is going to allow all the transients to remain here and pander/beg for money on our street corners then they (officials) need to house them as well; otherwise, run them out! Real homeless people (mortgage) who lost their homes or may lose [them] in the future need somewhere to stay and take care of their children and set as much a positive example as possible, given the situation.”
- “The Sequoia mall would make a great youth center. Some pool tables, Bacci Ball, climbing walls, an area for musical instruments, and artistic promotion.”
- “I believe any shelters we develop should be multi-use. Since oil and gas prices are only going to go up, people will turn more to alternative forms of transportation. Turn parking lots into community gardens, outdoor markets, and parks. We need places to shelter women and children! The homeless are a fact of life and our community needs to act.”

Note: For a comprehensive listing of comments, see Attachment C.

Infrastructure

Table 1-13 shows the feedback from respondents relative to the scale of importance of infrastructure needs.

**Table 1-13
Priority Need for Infrastructure**

Infrastructure Need	No Need	Low	Medium	High
Street Improvements	0.9%	16.0%	38.7%	44.3%
Flood Prevention and/or Drainage	5.7%	28.3%	34.0%	32.1%
Sidewalks	1.9%	34.3%	34.3%	29.5%
Fire/Station Equipment	12.4%	21.9%	41.0%	24.8%
Tree Planting	14.3%	41.9%	25.7%	18.1%
Sewer Improvements	7.7%	41.3%	38.5%	12.5%

The primary infrastructure need was identified as street improvements with the next highest concern being flood prevention and/or drainage.

Snapshot of Respondent Comments

- “I see kids walking from Lovers Lane on St. John’s Parkway, and they have to walk on the street and since the road now connects with Riggins, people are now going way too fast for the area.”
- “Need more bike lanes/walkways.”
- “Public safety has to be No. 1. If a city cannot protect its citizens all the other categories are frivolous.”
- “East Houston Ave. (Ben Maddox to McAuliffe) has been neglected for 25 years. If it is an arterial, it should be made into one. Please don’t wait forever for adjacent land to be developed. It may never happen, as the west side of town is so much more attractive to developers.”
- “Maintaining our streets enables us to get around in our community and helps us in maintaining our vehicles. Plus [it] helps the local economy.”
- “Flood prevention and drainage: Use and/or leverage grant money with the county’s to fix the levees to prevent FEMA’s (Federal Emergency Management Agency) flood insurance.”
- “For the streets, just maintain what we have regularly and better than now. We need more continuous sidewalks to promote increased pedestrian traffic and safe bike lanes that are well maintained.”
- “It is a crime that many Visalia residents are paying flood insurance when if the levees had been maintained it would not be necessary! We need a less chemically abrasive way to treat our sewage such as certain plants and mushrooms. Yes to trees that give a return on our investment beyond shade.”
- “Need to improve the area around the Oval with landscaping, historical street lighting and Valley Oak trees.”
- “Sidewalks needed in SW Visalia. Linwood and Walnut south near the COS (College of the Sequoias) farm, Mary Avenue, Laura Avenue, etc., between Chinowth and Linwood.”

- “Tree planting and sidewalk improvements around the Oval.”

Note: For a comprehensive listing of comments, see Attachment C.

Social and Public Service Needs

Table 1-14 shows the feedback from respondents relative to the scale of importance of social and public service needs.

Table 1-14
Priority Need for Social and Public Services

Social and Public Service Need	No Need	Low	Medium	High
Crime Prevention and Awareness	7.8%	8.8%	35.3%	48.0%
Youth Services	4.8%	18.3%	34.6%	42.3%
Employment Training	8.7%	20.2%	31.7%	39.4%
Health Services	8.6%	24.8%	39.0%	27.6%
Child Care	12.5%	33.7%	26.9%	26.9%
Senior Citizen Services	9.5%	19.0%	45.7%	25.7%
Substance Abuse Services	6.8%	41.7%	27.2%	24.3%
Services for the Disabled	7.7%	28.8%	50.0%	13.5%
Transportation Services	7.7%	39.4%	40.4%	12.5%
Tenant/Landlord Counseling	29.8%	39.4%	22.1%	8.7%

The primary needs that were identified for social and public services are all closely related, with the highest need assigned to crime prevention and awareness and following that youth services and employment training. There is a clear theme emerging on providing more services and opportunities for youth to succeed.

Snapshot of Respondent Comments

- “Teach/educate the children, focus on keeping God in the schools and really provide a Bible-based atmosphere and the children will grasp it and carry it on into their adult lives, and the need for substance abuse will remain a non-essential need.”
- “The bus routes are laid out with a ‘small town’ mentality. Each arterial should have a bus that goes straight down that street, and can be depended upon to be there every 10–15 minutes. With free transfers, every shopping and employment center can be served, without confusion as to ‘where the bus might go next?’ Ridership will improve. Check out Chicago’s plan.”
- “Qualification: Employment training is worthless without jobs to fill!”
- “No need for employment training as there are no jobs. Crime and prevention have been covered by the tax increases for those services.”
- “Crime prevention in SW Visalia. This is now run by gangs. Need help now. Need street lights in SW Visalia.”
- “Job placement training and employment opportunities.”

Note: For a comprehensive listing of comments, see Attachment C.

Economic Development Needs

Table 1-15 shows the feedback from respondents relative to the scale of importance of economic development needs.

Table 1-15
Priority Need for Economic Development

Economic Development Need	No Need	Low	Medium	High
Job Creation	3.8%	3.8%	20.0%	72.4%
Business Support Services	10.1%	31.3%	30.3%	28.3%
Microenterprise Assistance	7.9%	27.7%	37.6%	26.7%
Technical Support to Nonprofit Businesses	20.8%	36.6%	23.8%	18.8%

The overwhelming priority need for economic development is job creation.

Snapshot of Respondent Comments

- “Bring more non-ag jobs to the City.”
- “We need a business incubator program/facility that offers pooled services like receptionist, office equipment—all the capital-intensive overhead items that are difficult to come by for startups.”
- “I’m not sure what business support services means. Yes, we need to create jobs for a new century! Our kids get a decent education and they move away because there are no jobs here for them.”

Note: For a comprehensive listing of comments, see Attachment C.

Housing Needs

Table 1-16 shows the feedback from respondents relative to the scale of importance of the City’s housing needs.

Table 1-16
Priority Need for Housing

Housing Need	No Need	Low	Medium	High
Energy-Efficient Improvements	5.8%	17.5%	35.9%	40.8%
Residential Property Maintenance/Code Enforcement	7.7%	26.9%	32.7%	32.7%
Homeless Transitional Housing	17.6%	24.5%	29.4%	28.4%
Homeownership Assistance	15.5%	34.0%	24.3%	26.2%
Multifamily Rehabilitation	15.5%	32.0%	35.0%	17.5%
Homeless Permanent Housing	16.7%	16.7%	50.0%	16.7%
Rental Housing Subsidies	26.2%	30.1%	30.1%	13.6%
Improvements for Disabled Accessibility	9.7%	32.0%	45.6%	12.6%
Lead-Based Paint Testing and Abatement for Single-Family Residential	31.1%	38.8%	21.4%	8.7%
Residential Historic Preservation	20.6%	43.1%	30.4%	5.9%

The key housing need was identified as energy-efficient improvements. Additional high priorities are residential property maintenance and code enforcement, homeless transitional housing and homeownership assistance.

Snapshot of Respondent Comments

- “The Rescue Mission is doing a wonderful job, but can’t be expected to handle alcohol and drug dependence. Those require medical, psychological help. Then, the issue of families wanting to stay together; this tests the capabilities of homeless care. Perhaps a plan could be provided for vacant homes to be made available to qualified homeless families, along with the landlord’s assistance and care.”
- “Homeownership assistance and classes on financial responsibility will increase city/county profit and reduce the need for the homeless shelters.”
- “Mix of affordable and market rate downtown mixed-use transit-oriented development with urban core residential/commercial offering convenient transit access. Where do singles, house shares, [and] empty nesters go when a house isn’t the best choice? We have no options in Visalia that fits any but a boring conventional lifestyle.”
- “Lead-based paint is a crime that robs our children of their productive futures! We need to rethink housing in a big way! Water usage, wasted farmland, and alternate forms of energy generation abilities (to name a few): These need to be community concerns on our community agenda if we are to have a decent future here.”
- “Need additional low-income housing around the transit center.”

Note: For a comprehensive listing of comments, see Attachment C.

Geographic Areas of Need

The highest concentration of low- to moderate-income residents is in north and central Visalia. Of the survey respondents, 60 percent were from southwest and northwest Visalia (see Figure 1-2). In fact, there was a broad swath of respondents from throughout the City. The area seen as most in need of improvement by the survey respondents was overwhelmingly northeast Visalia (see Figure 1-3).

Figure 1-2
Area of Visalia in which Survey Participants Reside

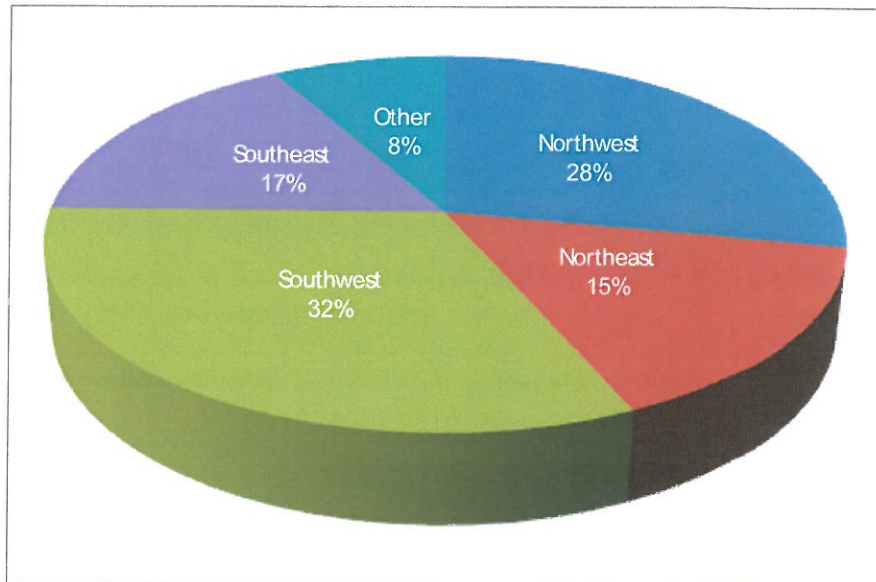
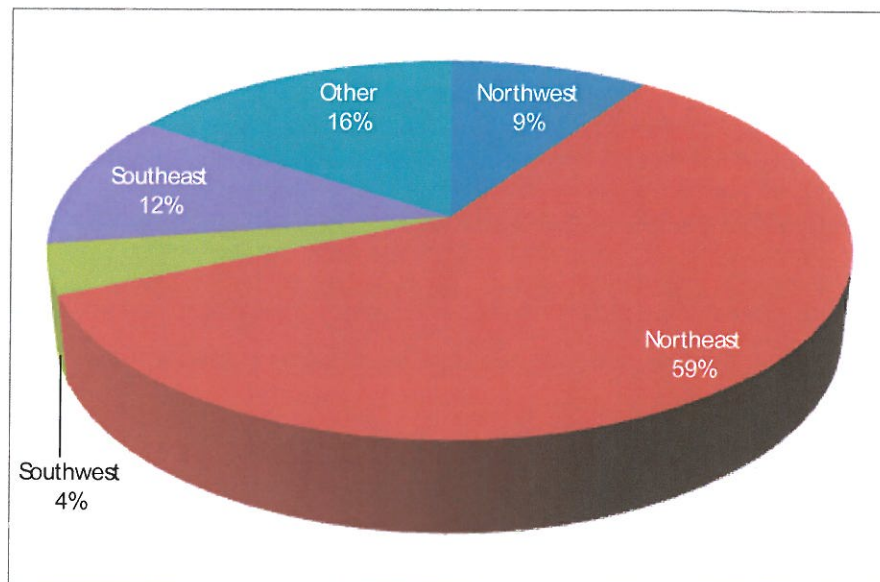


Figure 1-3
Area of Visalia Most in Need of Improvement



Snapshot of Respondent Comments

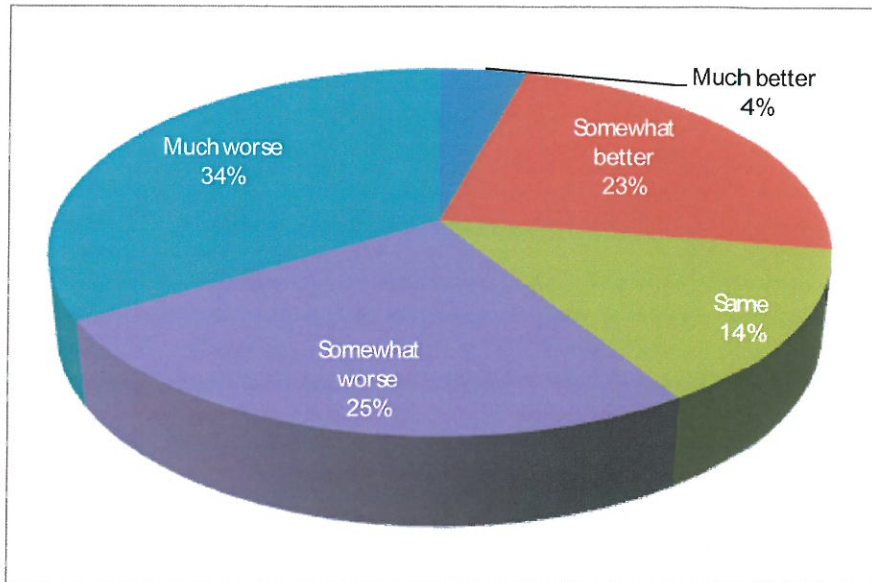
- “The general area around what is referred to as the Northside.”
- “Central Street between Tulare Avenue and Walnut needs to be totally rehabilitated. Multi-family apartments need to be torn down. The entire west side needs to be turned into a senior housing center with apartments and condos. Make Visalia a destination for retirees. This location is right off Mooney, making shopping and restaurants easily accessible. The center could be all inclusive with pool, spas, shuffleboard, putting green and private kiosk-style drug shops, opticals, etc. Offer tax incentives.”
- “The core of Visalia is ripe for retrofitting: lots of open space. Currently, we have practically no urban housing options for empty nesters, college students, singles, and no live/work options for entrepreneurs or creative industry workers.”
- “In the northeast, other than the Route 216 improvements (paid for by Caltrans) very little has been done in the past 25 years, with the exception of the current McAuliffe extension to the south and the Houston/Santa Fe roundabout.”
- “My neighborhood storm drains overflow and the street floods over the curb and onto our lawns very quickly when there is heavy rainfall or when normal rainfall is steady for more than just a few hours. Gutter drains are in poor structural condition, and vegetation sometimes grows out of them between rain storms.”
- “Need help downtown like filling all those empty buildings with something other than hospital services. Charge less fees for parking since the taxpayers have already built and paid for parking structures.”
- “No streetlights, no sidewalks, just gangs and pit bulls and importing gangbangers from Goshen to our schools. Jesus help us.”
- “Image around the Oval needs to be improved.”
- “Chinowth between Tulare Avenue and the shopping center for infrastructure improvements, and the Oval and north of Houston, south of Riggins on both sides of Court for about five blocks in either direction.

Note: For a comprehensive listing of comments, see Attachment C.

Sentiment on Community Improvement

Respondents were asked to compare housing, economic and community development growth relative to five years earlier (see Figure 1-4).

**Figure 1-4
Housing, Economic and Community Development Growth
Relative to Five Years Earlier**



More than half of the respondents feel that growth in housing, economic and community development has become “somewhat worse” or “much worse” in the past five years.

Snapshot of Respondent Comments

- “It has grown to a cold, distant and disconnected community in northwest Visalia. Suburban sprawl at its finest.”
- “Five years ago everyone owned a home. Now everyone who owned a home has been foreclosed on and empty houses are sitting everywhere. It makes neighborhoods look bad.”
- “Due to all the home repos and job losses.”
- “Due to the housing bubble burst and financial crisis.”
- “Job loss, economic downturn, crime (including gangs), homelessness, cost of healthcare, home foreclosures.”
- “Southeast Visalia is a great place to live. However, there are few commercial, medical and other services. Most people have to drive over to Mary’s Vineyard or Packwood Creek for services. It would be nice to have those services.”
- “New business growth has left empty office/retail space dragging Mooney corridor down.”
- “Foreclosures are everywhere. Unemployment is 14.9 percent in Tulare County. Social services cannot keep up with demands. People don’t seem to be as interested in taking care of themselves without public/government support.”
- “Population growth has outpaced the level of resources needed to adequately service the inflated community. All services are stressed and the demand for more entitlements, more law enforcement resources, experiencing barely adequate and ever more costly utilities, urban blight, and the City’s seemingly No. 1 priority of protecting Valley Oak trees at any cost are just a few issues that immediately come to mind.”

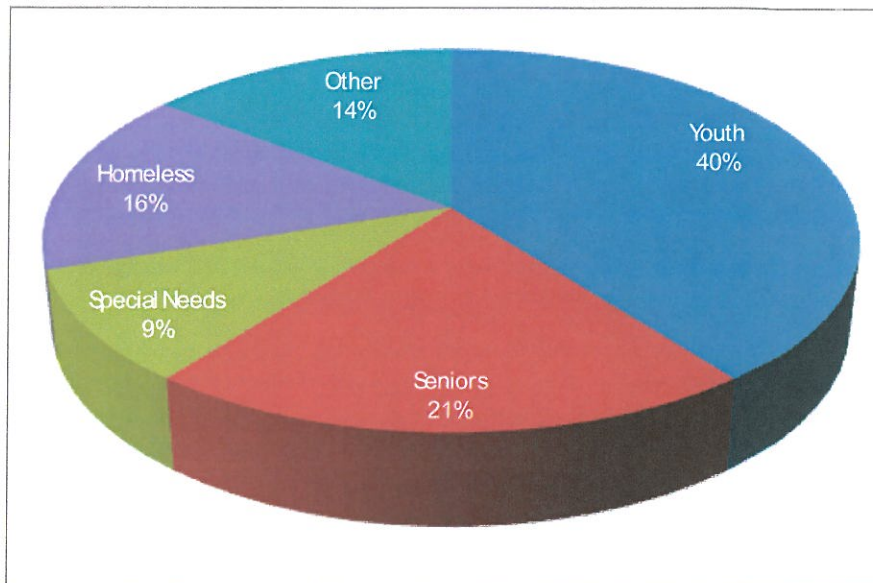
- “The biggest change I see is a growing community awareness of the need for change, coupled with the reality of how little the federal government can be expected to do with us and for us. The efforts of the *Times-Delta* and the church at the community forums have been great. I suggest break-out groups after presentations to discuss what they see as the real issues and return to report back to the group.”
- “Homeownership is down, renters moved in. Renters [are] making drugs in these houses, and I’ve reported it to the police and no response. It’s worse than Mexico.”

Note: For a comprehensive listing of comments, see Attachment C.

Areas of Focus

The respondents were asked which group should be the focus of additional services (see Figure 1-5).

**Figure 1-5
Groups Identified for Focus of Additional Services**



The dominant group identified for need was youth. Other responses included middle-income taxpayers, drug treatment, veterans, the homeless, the general population, homeowners, low-income persons and churches.

Snapshot of Respondent Comments

- “Parents are not doing their job; either we spend money to support the children of this community, or we sterilize those with no education or job skills.”
- “Give the youth and people that don’t attend the bars something to do that doesn’t cost a lot of money. By doing that it could help to alleviate a lot of gang and crime problems. It will also help with obesity.”
- “Homeless or citizens in need of affordable housing (rentals).”
- “I see so much need in the senior community. A great deal of attention has been paid to the needs of youth (bored, with nothing to do in Visalia!). Unfortunately, I do not know the

specific needs of special needs people in the Visalia area, and the homeless problem is top news today. Hoping something might come of that. The elderly (more of us living longer) are often not seen or heard or talked about.”

- “It all starts with a positive/educational influence on our children. Visalia is a ‘community,’ not too long ago, a ‘community’ was family-based, everyone having a say in what goes on, what is needed, gathering together to hash out problems. Keeping that tradition is a hard task but is achievable. The cities are becoming small governments and forgetting about being ‘people oriented.’ This is where it goes wrong in most community residents’ opinion.”
- “Kids are the future of our town.”
- “Our seniors are extremely vulnerable to criminal enterprises and need medical services as well as help with the infrastructure of their homes. Youth services have been given nearly all the attention and funding for the last five years. I’d like to see more done for the members of the ‘greatest generation.”
- “Honoring elders is a worthy community goal.”
- “There should be more low or no cost meal options available for low-income senior citizens.”
- “Youth and homeless.”

Note: For a comprehensive listing of comments, see Attachment C.

Participants were asked to rank in order the areas in which the City of Visalia should focus its improvement efforts. Table 1-17 shows the results.

Table 1-17
Areas Identified for Focus of Improvement Efforts

Area for Improvement	1	2	3	4	5
Economic Development	34.1%	27.3%	18.2%	11.4%	9.1%
Public Facilities	31.8%	27.3%	11.4%	20.5%	9.1%
Infrastructure	31.8%	27.3%	11.4%	20.5%	9.1%
Social and Public Service Needs	12.5%	13.6%	28.4%	28.4%	17.0%
Housing	11.4%	13.6%	19.3%	18.2%	37.5%

Economic development is the area most frequently identified as an area on which to focus improvement efforts.

Current Assistance

Of the participants who responded, 95.8 percent had not received any City-run or private assistance (e.g., first-time homebuyers, housing rehabilitation, homeless assistance).

Snapshot of Respondent Comments

- “Housing rehabilitation programs are not advertised or known about. Outreach on available programs is definitely needed. Down Payment Assistance, Owner Occupied Improvements, etc.”
- “It is not available to people who would like to refinance their underwater mortgage who are still on time and up-to-date. We are told to let our mortgages go delinquent before we can get help. Really? Great system.”
- “As much as possible, the City should stay out of the real estate business. I can understand the housing rehab programs. I think they do add benefit, but if a family cannot qualify to buy a home then they can’t qualify. It’s not the City’s responsibility to make sure they get a home.”
- “Not from Visalia. CBDG money while in Anaheim. Our city could do a better job with its CBDG planning and outreach.”
- “First-time homebuyers.”

Note: For a comprehensive listing of comments, see Attachment C.

Services versus Needs

Asked if City-run services were sufficient to meet the needs of Visalia residents, 52.7 percent of those who responded said “no,” whereas only 47.3 percent said “yes.”

Snapshot of Respondent Comments

- “Public safety and parks are holding their own in Visalia. Infrastructure development for business is strong.”
- “But there is need for improvement. Each department needs to be reviewed to see what progress there is and what is still outstanding. Such as needing more employees to maintain our city parks.”
- “I believe the City could do a better job at park maintenance.”
- “Toughest time since the Great Depression. We are all hurting.”
- “Cut back of fire stations, loss of law enforcement jobs, courts overwhelmed with cases.”
- “To a degree, I think there is a lot to improve upon. I think that we need a stronger police force. I know from experience with the police on three occasions (where I was the victim), I had trouble contacting an officer (months and months went by)!”
- “Not enough to go around. And endless red tape.”
- “There is enough money...could use a ‘re-focused’ approach—leveraging public money with private capital.”
- “Roads and medians are in extremely bad repair. Drop the overspending on creating new infrastructure (we have virtually no ‘traffic congestion’ problems, especially compared to other towns) and landscape, when we can’t afford the upkeep of existing infrastructure.”
- “We must focus our resources on police and fire departments first and foremost. A safe and secure citizen is a ‘happy’ citizen.”
- “The City needs to spend millions on public improvements for the Oval and the downtown business district.”

Note: For a comprehensive listing of comments, see Attachment C.

Of those who responded to the question, “Do you expect that supportive service needs will change during the next four years?,” 55.1 percent said “no,” whereas 44.9 percent said “yes.”

Snapshot of Respondent Comments

- “Increases in the homeless population, young people needing employment and the needy will make this necessary.”
- “There will be less funding [and] people will need to supplement with helping their neighbors or paying higher City service bills.”
- “With all the homeless now and the problems seniors have plus gang activity and teen births, how could it not change.”
- “As the baby boomers age, seniors will have greater needs. Due to the structural imbalance in the state budget, the state will most assuredly cut social programs. This will affect a large percentage of the population of Visalia. Having said that, I still believe the City should use its CDBG and HOME funds for economic development and infrastructure to the greatest extent possible.”
- “More lower-income people = more taxing on the government services provided.”
- “Lack of jobs is likely to get worse before getting better so social services will be more and more needed including housing for the homeless.”
- “Given the state of the economy now and the fact that it may take four years to turn around, and the fact that our economic basis is agricultural, which is low income and cyclical, and the fact that our population is aging and with just a high school or less education, I think that more of our population will need services in the future.”
- “The demand for supportive service needs will continue to grow at a rapid pace, placing a burden on the current system.”
- “Less revenue will mean less services, so we must focus on the necessities, not the wants.”
- “Additional homeless, an aging population, and poor education results will dictate the need for more of these services.”
- “Because of the economic downturn, the City will continue to be understaffed even as there will be a growing need for services at all levels.”
- “Involvement of the PBID (Property-Based Improvement District) in partnership with the City and merchants.”
- “More people will need employment because the economy will continue to decline.”

Note: For a comprehensive listing of comments, see Attachment C.

Responding to “Do you feel recent Code Enforcement efforts have been successful?,” 56.8 percent of respondents said “yes,” whereas 43.2 percent said “no.”

Snapshot of Respondent Comments

- “The City is doing better. Some blighted properties are being attended to. It’s the tip of the iceberg, however.”
- “They obviously have been much more active in the past few years.”
- “They’re ridiculous...waste of money.”
- “Why not make the kids who are caught doing graffiti remove it?”
- “Not enough to help with the foreclosed homes that are making the neighborhoods look run down.”
- “Pulling down garage sale sign while driving right past parked RVs on street and trash junk homeless and weeds.”
- “Except in the downtown area.”
- “City is very neat and clean.”
- “I see vacant lots with furniture and garbage thrown on them as well as old cars parked on front lawns. This lack of community resident connection just ruins neighborhoods. Graffiti is still a problem. I’d like to see kids and parents who purchase the paint receive harsher sentences that include the parents having to participate in graffiti cleanup. The same holds true for kids who vandalize property. Parents have to understand they are responsible for the behavior of their children.”
- “They should focus on obvious health and safety abatements, not parking enforcement in areas that aren’t necessary.”
- “Visalia allows slumlords too many chances to make repairs.”
- “Only to some extent. Complaints of a person in our neighborhood keeping many, many car tires (in our residential neighborhood) and much trash in his front driveway have only met with partial compliance.”
- “I’ve heard positive comments about their response to calls. I work for the electric utility.”
- “Too few people to accomplish code enforcement duties.”
- “By cleaning up neighborhoods, it helps lift those areas. The free dump on us is a great program that needs to be expanded.”
- “Same junky yard sales every weekend. Same illegal aliens driving around looking for them, disobeying the traffic rules, kids darting into the road, dopers hanging out at them. Gross.”
- “More cleanup on the north side needs to be done.”
- “Somewhat, it has room for improvement.”

Note: For a comprehensive listing of comments, see Attachment C.

When respondents were asked “Do you feel recent efforts in the downtown area have been successful?” 70.6 percent agreed, whereas only 29.4 percent disagreed.

Snapshot of Respondent Comments

- “Downtown development, with the hospital and the mix of businesses/restaurants, etc., is among Visalia’s strongest assets.”
- “They’re wonderful!”

- “I do feel that more can be done. There are several buildings downtown that need serious renovations. Incentives to the owners of these building should be offered.”
- “Downtown improvements have not increased anything for the shoppers. The ‘improved parking’ on the center is a totally dangerous driving experience. The parking structures are great for the movies and KD.”
- “Downtown is nice and efforts should be placed there, but the great majority of the City’s tax dollars come from outside downtown. Yes we should continue to support the downtown, but the community should be made aware of the time and money that is be put into those efforts.”
- “I like the multi-use concept. Redevelopment has been great.”
- “Mixed use concept is great.”
- “Still not attracted to most things down there except the farmers market.”
- “A lot of people go there that never did before.”
- “Visalia has one of the nicest downtown areas in the Central Valley. Send a delegation to other areas famous for their downtown areas like Pleasanton and Santana Row in San Jose and get some ideas about more sidewalk dining, music and include cross streets and further down Main. Free parking is a must and is the single biggest problem for those wanting to eat and shop on Main Street.”
- “But much more is needed. We’ve only just begun to realize the potential for downtown. Government buildings that are built away from downtown are setting a terrible example for urban planning/transit/sprawl.”
- “Private businesses relocating on East Main are a catalyst for redevelopment to fulfill the plan for that area.”
- “I do not spend much time downtown due to the parking time limits. The parking garage is not convenient for me if I am having a bad day due to medical conditions.”
- “Lots of restaurants, and I like the living space above the commercial establishments.”
- “The efforts in keeping downtown alive have been quite successful. Visalia has one of the best downtown areas in the state, with its unique stores wonderful restaurants and nightlife. The trees, flowers and cleanliness of downtown contribute greatly to its attractiveness.”
- “Downtown looks nice; too bad I don’t live there.”

Note: For a comprehensive listing of comments, see Attachment C.

Institutional Structure

Visalia is a charter city and is managed utilizing the council-manager form of government. The five-person City Council provides policy direction to the City Manager who is responsible for administering city operations. The City Council members are the leaders and policy makers elected to represent various segments of the community and to concentrate on policy issues that are responsive to citizens’ needs and wishes. The City Manager is appointed by the City Council to carry out policy and ensure that the entire community is being served. The City Council is the legislative body; its members are the community’s decision makers.

The City Council serves as the Redevelopment Agency board, and the City Manager serves as the executive director. The Housing and Economic Development Department (HEDD) director administers the day-to-day activities of the Redevelopment Agency and the CDBG and HOME programs. The staff within the divisions work closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout Visalia. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities and economic development activities.

The strengths in the delivery system are interdepartmental communication and collaboration. City staff from various departments work with each other, with organizations and agencies that assist low-income individuals and with families in Visalia and community residents to establish priorities for utilizing CDBG and HOME funding. The gaps in the delivery system are due to limited funding and capacity issues. The need far outreaches the funding resources. As a result, even projects with a high priority may have to wait years to be funded.

The principal provider of community development and economic development programs, housing projects and financial support will be the City of Visalia. Other key public agencies that work together to increase Visalia's supply of affordable housing include the Community Redevelopment Agency of the City of Visalia and the Tulare County Housing Authority (TCHA), Visalians Interested in Affordable Housing (VIAH), the Kings/Tulare County Continuum of Care, Self-Help Enterprises (SHE), Community Services and Employment Training, Inc. (CSET), and Habitat for Humanity are community housing development organizations (CHDOs) and nonprofit agencies that also provide support.

Monitoring

To monitor that funds are being utilized to carry out affordable housing strategies through the acquisition, rehabilitation and new construction of housing units, the City of Visalia's monitoring plan includes tracking HUD-approved programs in accordance with the national objectives and regulations.

The City has compliance monitoring guidelines for its CDBG and HOME funds with priority given to activities that benefit low- and moderate-income persons. That monitoring process incorporates the following:

Routine Monitoring Responsibilities by City Staff

1. To assess performance and identify any compliance problems, City staff monitor application information from homeowners, assist with sub-recipient checklists, conduct periodic reviews to ensure regulatory compliance and track performance.
2. Ongoing monitoring involves an examination of both routine and special reports assessing two areas: compliance and performance.
3. Sub-recipients have independent audit actions conducted on a yearly basis.
4. Sub-recipients prepare periodic progress reports and provide those reports to the City of Visalia on a monthly basis.

5. If the sub-recipient is slow in setting up projects or in drawing down funds, City staff contact the sub-recipient to discuss the reasons for the slow progress.
6. If the sub-recipient is not able to commit and spend its designated funds within the period of the HOME agreement, an onsite review may be requested.
7. If it is determined that HOME funds will not be drawn down, staff may take steps to reprogram the funds to another entity or program upon taking the appropriate amendment actions.
8. Based on the data submitted, City staff generate regular reports on the status of all HOME- and CDBG-funded activities, as well as program-wide data such as the number of units developed or families assisted, income guidelines, ethnicity, Census data and the ongoing expenditure of HOME and CDBG funds.
9. The results are presented in the yearly Consolidated Annual Performance and Evaluation Report (CAPER) report and preserved in the program master file.

In-Depth Monitoring and Onsite Reviews

1. These activities identify whether performance or compliance problems exist and identify the aspects of the programs or projects that are contributing to the adverse situation.
2. These activities include an onsite visit, observation of actual program elements and the use of a monitoring checklist.
3. City staff identify aspects of the programs or projects where the organization is performing well and poorly, assess compliance with program requirements, determine whether record-keeping is adequate, prepare a report summarizing the results of the review and describe any required follow-up activity.

Monthly Status Report

1. The sub-recipient is required to submit a monthly report detailing the progress of the development projects, programs and activities utilizing CDBG and HOME funds.
2. This report is to include the following:
 - Project progress in meeting stated goals and benchmarks.
 - Problems encountered and steps taken to resolve them.
 - Other general information as appropriate.
3. This report is required to be filed at the City office by the seventh working day of the month following the month when services were provided.

File Review or “Desk Review”

1. Throughout the year, City staff review the sub-recipients’ submitted project files for compliance.
2. City staff may be made aware of important or valuable information in a City “Single Audit” Review, conducted by an independent auditor.
3. In addition to the ongoing file monitoring and prior to the onsite visit, City staff review the organizations/sub-recipients on the projects.

Financial Review

1. Sub-recipients submit a weekly or monthly report, depending on the type of project, concerning the financial and accounting status of the project(s).
2. The weekly/monthly financial report includes the following:
 - Summary of all disbursements of CDBG or HOME funds.

- Percentage of funds expended and remaining by cost category.

Site Review

1. City staff gather information from a variety of sources.
2. During the onsite review, the following steps are completed:
 - Conduct an initial meeting with the director or other official to explain the purpose and schedule for the review.
 - Review additional materials provided to obtain more detailed information about the program or projects in question.
 - Examine a sampling of files to verify the existence of required documentation and the accuracy of reports being submitted to the agency.
 - Visit a sampling of program or project sites to confirm information contained in the program files; this may also include interviewing residences.
 - Meet with local lending or other partners, if applicable.
 - Conduct an exit conference with appropriate senior staff to discuss the preliminary conclusions of the review and identify any follow-up actions necessary.
3. After completion of the onsite visit, the following steps are completed:
 - Properly record the results of the review.
 - Fill out all applicable checklists.
 - Attach to the checklists all documentation required to support conclusions from the review (if applicable).
 - Place the checklists and documentation in the monitoring file for that organization.
 - Place an additional copy of the checklist in the project file.
 - Meet with the program staff to review the findings of the monitoring visit and agree on a course of action (if applicable).
 - After the in-depth review, City staff prepares and sends to the sub-recipients a report describing the results of the review.
4. The monitoring report must include the reasons underlying all conclusions.

CDBG Project Management

1. Each project utilizing CDBG funds is managed by a project manager.
2. The project manager monitors the use of the funds and is the “Labor Standards Coordinator,” having responsibility for National Environmental Policy Act compliance and CDBG labor standards compliance and reporting, as well as Section 3 requirements.
3. A CDBG Project Compliance Manual has been prepared and is issued to all project managers in the City.
4. Records shall be maintained from the inception of the project, documenting the compliance requirements for receiving this federal funding.
5. A separate Labor Standards Enforcement file shall be maintained.
6. A record-keeping action checklist, issued by HUD, as well as a CDBG Project Compliance Record Summary, shall be complied with.⁶

⁶City of Visalia Housing and Economic Development Department

Priority Needs Analysis and Strategies

Basis for Assigning Priority Needs

All program activities funded with the City's CDBG funds will benefit low- to moderate-income persons. The basis for assigning the priority to each category was based on the identified needs expressed during the consultation and citizen participation process. In addition, priorities were determined by information gathered from the Census, a market study and existing community documents, which include the City of Visalia 2009 Housing Element. The City coordinates funding for its projects from three funds: CDBG funds, HOME funds and Community Redevelopment Agency Low- and Moderate-Income Housing Set-Aside Funds. There are specific areas of priority need categories that are discussed throughout this ConPlan: 1) affordable housing (including for elderly, persons with disabilities and persons with HIV/AIDS), 2) community and economic development, 3) public infrastructure improvements, 4) public services for the non-homeless and special needs population and 5) services and programs to eliminate homelessness and HIV/AIDS. Table 1-1 provides a summary of how the City plans to use its CDBG funding over the next five years contingent on anticipated HUD funding.

Obstacles to Meeting Underserved Needs

The two primary obstacles to meeting the needs of underserved populations in Visalia are limited funding and the associated cost to develop affordable housing.

Lead-Based Paint

Estimation of the Number of Housing Units with Lead-Based Paint

There were 19,854 housing units that, according to the 2000 Census, were built before 1980 in Visalia. The use of lead-based paint was banned nationwide in 1978. Per this Census information, it is estimated that 46.5 percent of the City's 42,728 units could have had lead-based paint in 2000. As units have been repaired, rehabilitated or replaced since 1978, non-lead-based paint has been used.

According to the federal Centers for Disease Control (CDC), in 2006 California tested 505,303 children for lead poisoning. Confirmed cases totaled 3,172 children or 0.63 percent of all children. This was considerably down from 2000 when 11.61 percent of tested children in the state were confirmed with lead poisoning. Lead poisoning can come from other sources besides paint, such as soil and pottery.

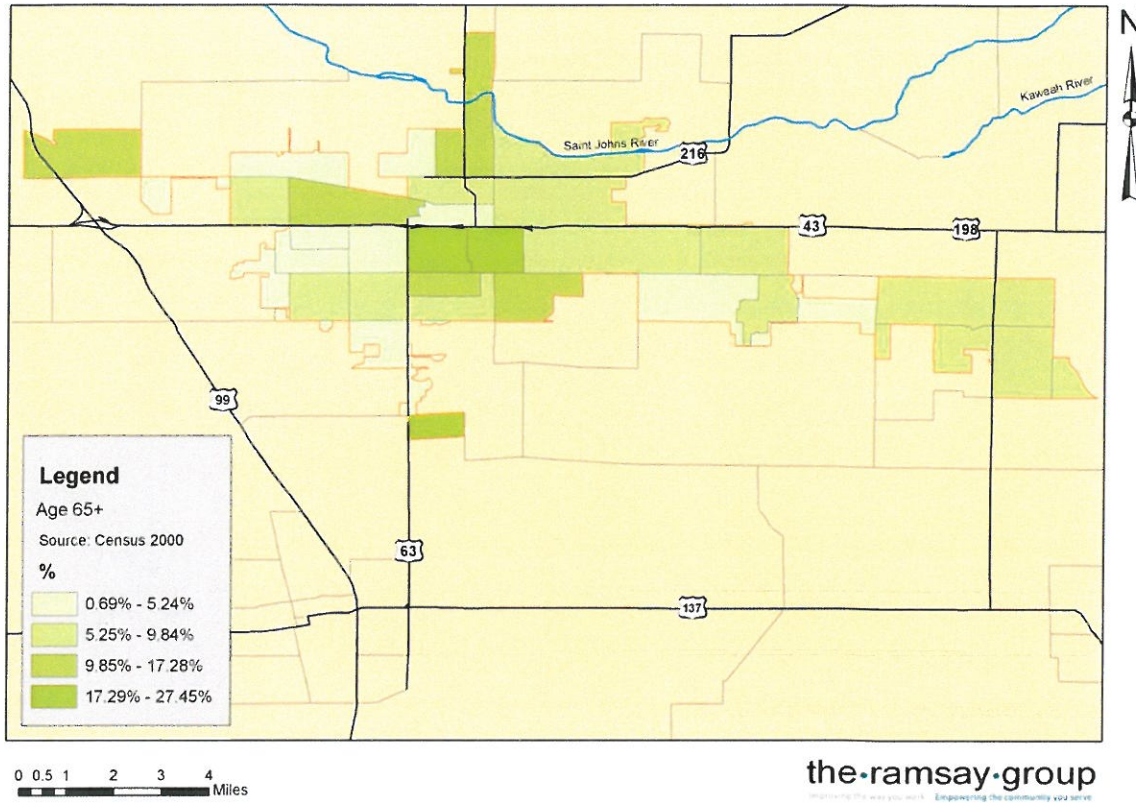
Tulare County tested 132 children in 2006 with a 49.2 percent confirm rate per CDC statistics. Five of the cases involved multiple children in a family. No data was found specifically addressing the statistics for the City of Visalia.

Proposed Action to Evaluate and Reduce Lead-Based Paint Hazards

The Tulare County Childhood Lead Poisoning Prevention Program provides educational information and training for inspectors. For all of the City's housing programs, applicants are informed of the danger of lead-based paint through a brochure as part of the application process. In addition, City building inspectors are alert to signs of this hazard as they perform their substandard housing inspections. All housing owners and occupants with which the City interacts through its various programs are required to abate this hazard as a condition of assistance from the City.

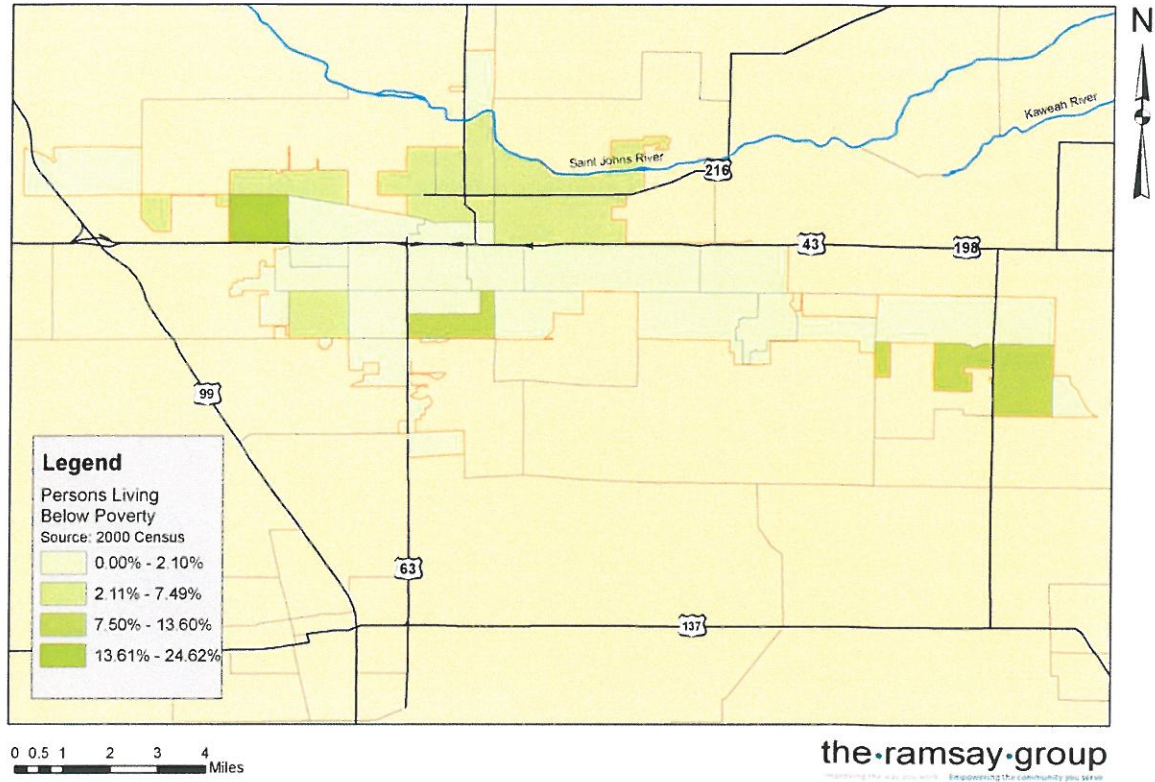
Map 1-1

Senior Population



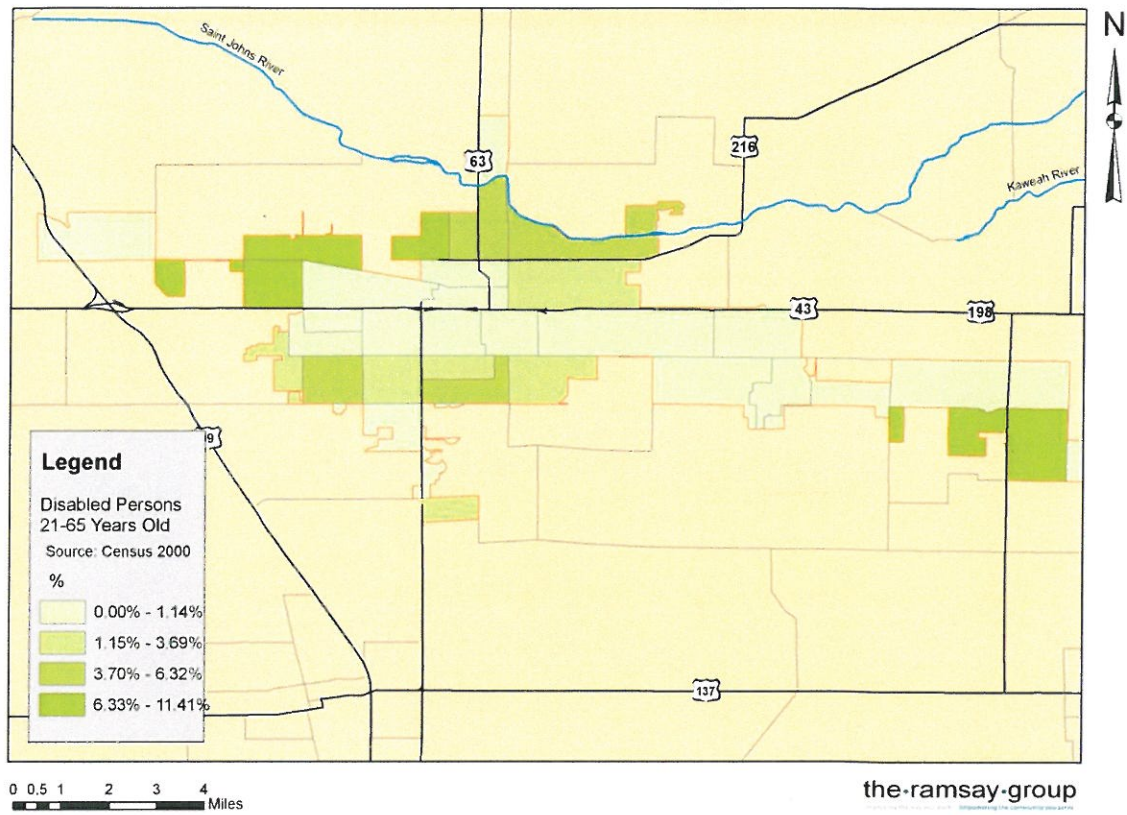
Map 1-2

Persons Living Below Poverty

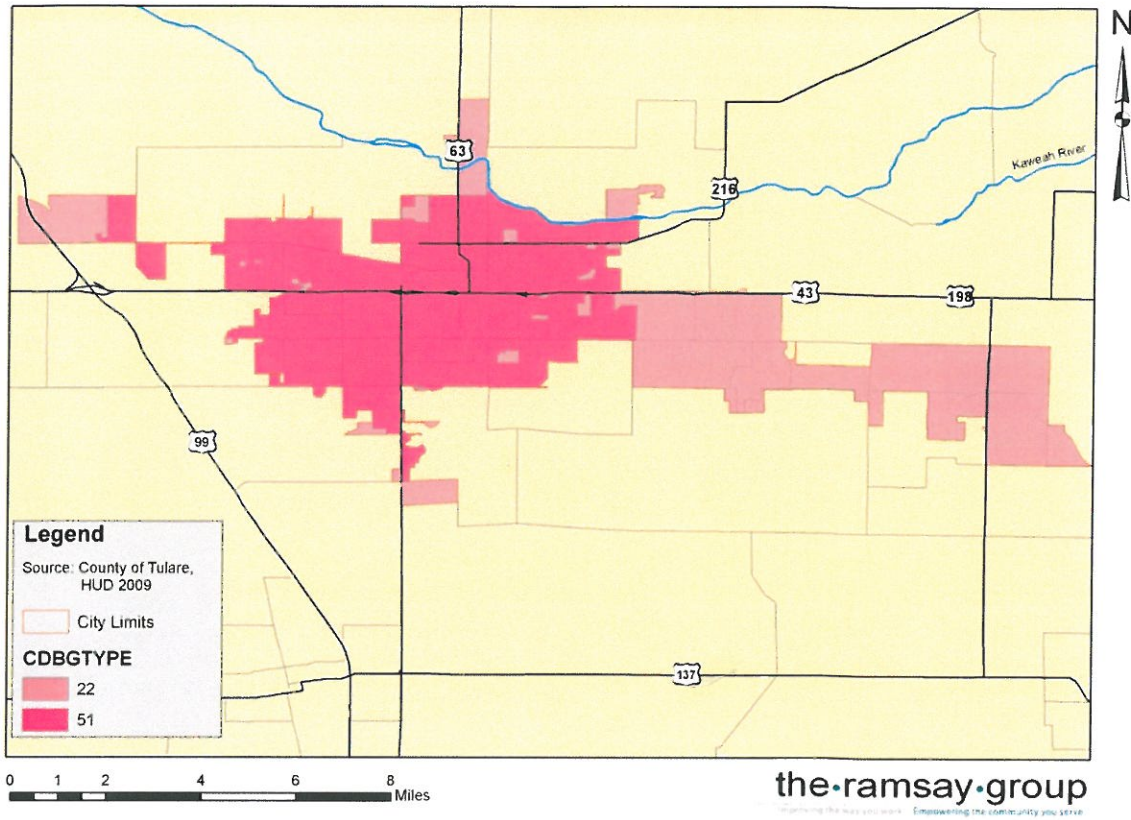


Map 1-3

Persons With Disabilities Ages 21-65

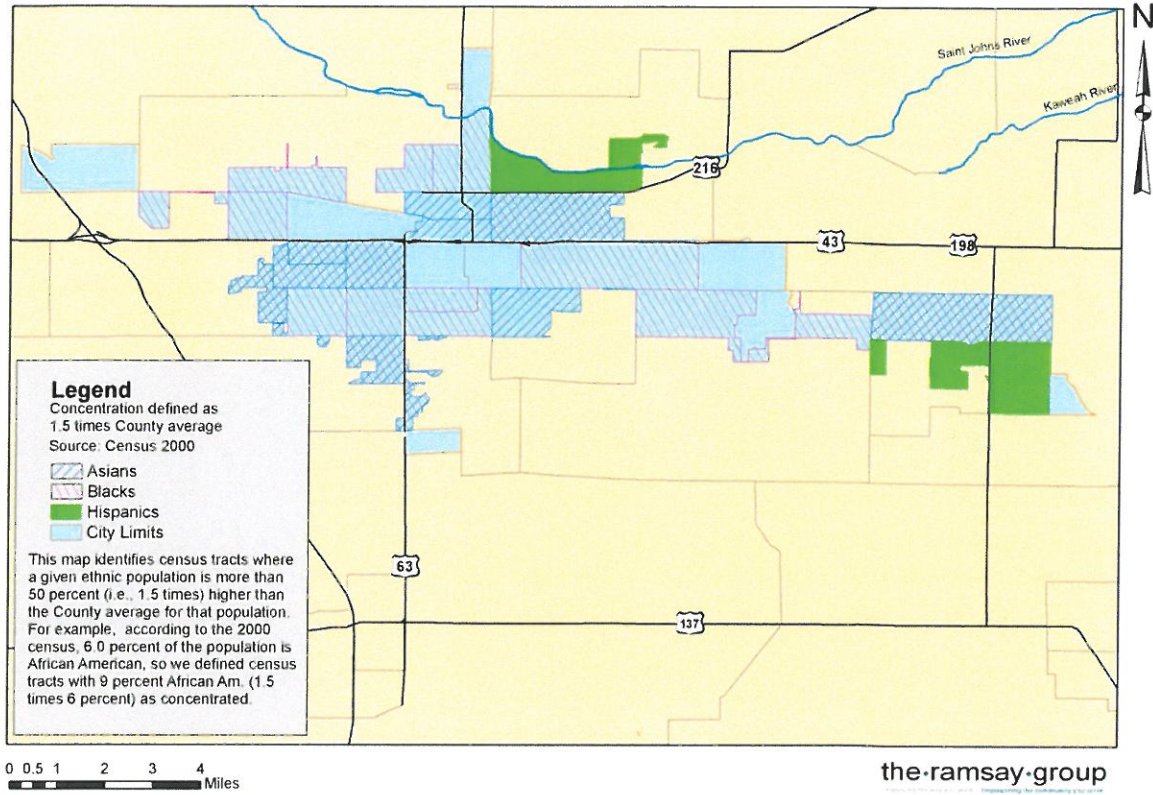


Map 1-4 CDBG Priority Areas



Map 1-5

Ethnic Concentration By Census Tract



Section 2

Housing

The Housing section provides a description of housing needs for the City of Visalia (the “City”). Although this assessment analyzes the housing needs of all income categories of City residents, the Consolidated Plan (the “ConPlan”), including this section, mainly focuses on the City’s low-income residents, or those who earn less than 80 percent of the median family income (MFI) in the Visalia-Porterville metropolitan statistical area (MSA) as defined by the U.S. Department of Housing and Urban Development (HUD).



Mill Creek Parkway Apartments
(Redevelopment Agency–funded
through the Tulare County Housing Authority)

Through a comprehensive exploration of the housing needs in Visalia, two major themes were identified: 1) There is a shortage of affordable housing stock, and 2) large families, female-headed households, persons with disabilities and seniors have significant housing problems and cost burdens. These groups, in particular, have traditionally experienced unusual difficulty in obtaining adequate housing within the City of Visalia.

This section addresses the housing needs of low-income families in Visalia. The information presented is based primarily on data from HUD’s Comprehensive Housing Affordability Strategy (CHAS) and City of Visalia estimates.

The section documents many areas where households are facing a cost burden (housing costs that exceed 30 percent of household income) and a severe cost burden (housing costs that exceed 50 percent of household income). Many of the households identified as having housing problems that do not face cost burdens are subject to overcrowding or substandard conditions.



Infill Single-Family Home in Visalia
(Redevelopment Agency–funded
through Habitat for Humanity)

Housing Needs

**Table 2-1
Renter Households with a Cost Burden in Visalia (2000)**

Renters	Extremely Low Household Income Up to 30% of MFI	Very Low Household Income 31%–50% of MFI	Low Household Income 51%–80% of MFI
<i>Elderly</i>			
With Housing Problems	72.8%	75.9%	55.6%
With Cost Burden > 30%	67.6%	74.8%	55.6%
With Cost Burden > 50%	49.3%	42.9%	14.3%
<i>Small Related Families</i>			
With Housing Problems	88.4%	89.1%	53.2%
With Cost Burden > 30%	83.5%	81.0%	41.7%
With Cost Burden > 50%	72.6%	28.2%	3.2%
<i>Large Related Families</i>			
With Housing Problems	95.7%	94.0%	89.1%
With Cost Burden > 30%	87.1%	58.9%	14.9%
With Cost Burden > 50%	66.7%	18.0%	0.0%
<i>Total</i>			
With Housing Problems	85.1%	87.1%	62.1%
With Cost Burden > 30%	80.3%	75.0%	40.6%
With Cost Burden > 50%	66.9%	31.9%	4.7%

Source: U.S. Census Bureau, 2000; HUD Comprehensive Housing Affordability Strategy (CHAS), 2000

MFI: Median Family Income

Extremely Low Income Renters

Extremely low income households are those with incomes up to 30 percent of the MFI. Based on the 2000 CHAS data, there were 2,106 renters in Visalia that met this criterion. As many as 80.3 percent of this renter group experienced a cost burden greater than 30 percent of their income. Among extremely low income small related renter households, 72.6 percent had a cost burden greater than 50 percent (see Table 2-1).

Very Low Income Renters

In 2000, there were 2,056 families in Visalia renting with very low income, or incomes from 31 percent to 50 percent of the MFI. Some type of housing problem was experienced by 87.1 percent of renters in this category, and 75.0 percent had a cost burden greater than 30 percent. Among very low income elderly renter households, 74.8 percent had a cost burden greater than 30 percent.

Low-Income Renters

In 2000, of low-income renters, or those with incomes from 51 percent to 80 percent of the MFI, 40.6 percent had a cost burden greater than 30 percent. Among low-income renter households, 55.6 percent of elderly households had a cost burden greater than 30 percent, which shows a strong need for affordable housing among this population.

**Table 2-2
Owner Households with a Cost Burden in Visalia (2000)**

Owners	Extremely Low Household Income Up to 30% of MFI	Very Low Household Income 31%–50% of MFI	Low Household Income 51%–80% of MFI
<i>Elderly</i>			
With Housing Problems	71.6%	54.6%	78.7%
With Cost Burden > 30%	71.6%	53.0%	76.1%
With Cost Burden > 50%	52.1%	31.5%	21.9%
<i>Small Related Families</i>			
With Housing Problems	73.2%	81.3%	86.0%
With Cost Burden > 30%	73.2%	81.3%	53.8%
With Cost Burden > 50%	63.4%	77.1%	17.2%
<i>Large Related Families</i>			
With Housing Problems	100.0%	100.0%	77.8%
With Cost Burden > 30%	90.8%	95.1%	77.8%
With Cost Burden > 50%	87.2%	33.7%	51.1%
<i>Total</i>			
With Housing Problems	76.7%	66.8%	64.5%
With Cost Burden > 30%	75.5%	66.8%	57.5%
With Cost Burden > 50%	61.9%	44.7%	21.6%

Source: U.S. Census, 2000; HUD Comprehensive Housing Affordability Strategy (CHAS), 2000

MFI: Median Family Income

Extremely Low Income Owners

In 2000, HUD considered a three-person household earning \$10,000 or less to be extremely low income. In 2000, there were 2,792 owner households in Visalia with extremely low income, and 76.7 percent of those experienced some type of housing problem. Among large related family owner households in this income category, 87.2 percent had a cost burden greater than 50 percent. More than 70 percent of elderly owner households (71.6 percent) and small related family owner households (73.2 percent) had a cost burden greater than 30 percent. Extremely low income homeowners not only require affordable housing but also assistance with maintenance efforts.

Very Low Income Owners

In 2000, there were 1,300 owner households in Visalia with very low income, and 66.8 percent of those experienced some type of housing problem. Among large related family owner households in this income category, 95.1 percent had a cost burden greater than 30 percent. Among small related family owner households, 81.3 percent had a cost burden greater than 30 percent and 77.1 percent had a cost burden greater than 50 percent.

Low-Income Owners

In 2000, there were 6,069 owner households in Visalia with low income, and 57.5 percent of those had a cost burden greater than 30 percent. Among large related family owner households in this income category, 77.8 percent experienced a cost burden greater than 30 percent.

Persons with Disabilities

The Code of Federal Regulations (24 CFR 91.205(d)(1)) states that when jurisdictions create their consolidated plans, they must estimate, “to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify, and describe their supportive housing needs.” There is little data directly addressing the housing needs of persons with disabilities in Visalia, however, using past Census data we can establish a reasonable snapshot of the population’s needs. This section seeks to address this aspect of the Consolidated Plan regulations.

According to the 2000 Census, 28,583 Visalia residents, or 18.6 percent of the total population, live with a disability. The Census details this population of Visalia as follows:

- 1,227 children ages 5–15, or 4.3 percent of all persons with disabilities
- 18,269 people ages 16–64, or 63.9 percent of all persons with disabilities
- 9,087 people age 65 and older, or 31.8 percent of all persons with disabilities

To better provide for this subset of its population, the City of Visalia has established the Disability Advocacy Committee, which advises on issues affecting the disabled such as accessibility improvement projects. In addition, the City adopted during its 2010 Housing Element update Policy 5.8 which states that the reasonable accommodation for individuals with disabilities will be provided to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.

The City has adopted the 2007 California Building Code, which ensures that new housing will meet minimum standards of accessibility. These actions are intended to keep the cost of handicapped-accessible housing as low as possible. In conformance with state law, the City has no conditions on the development of group homes with fewer than six residents. Group homes that provide housing for more than six disabled residents are allowed in any zone district with the approval of a conditional-use permit.

The Tulare County Housing Authority (TCHA) provides housing assistance to the disabled, including Visalia’s Clark Court project, which provides 12 units for mentally challenged residents. In addition, The Encina Project was approved by the City’s Redevelopment Agency with a \$340 thousand dollar loan to assist with the acquisition and rehabilitation of a triplex in the Downtown’s Historic area. The rehabilitation of the units have been structured and utilized as “supportive housing” for persons with developmental disabilities.

Housing Affordability

Visalia's employment opportunities provide the conveniences of a big city, whereas the overall community maintains a small-town charm. The combination of these qualities created continued demand for housing in Visalia until about three years ago. Senior and special needs populations are particularly affected, as the challenge of attaining a quality living space is exacerbated by meeting basic daily needs.

Overcrowding

Overcrowding is defined as housing units having more than one occupant per room (excluding kitchens and bathrooms) according to U.S. Census standards. Census data show that extremely low and very low income renter households are subject to the worst housing conditions and have the greatest needs in the community. High housing costs not only cause a severe cost burden but also lead to overcrowding as families share residences in order to save money. Based on the 2000 Census, 2.4 percent of the total occupied housing units in Visalia were considered overcrowded, which was much lower than the 4.6 percent in the county and 4.2 percent statewide.

Families on Public Housing Section 8

The Section 8 program, which is administered by the TCHA, is aimed at assisting extremely low income households with housing needs. Section 8 assistance is available in the following forms:

- *Section 8 Existing Housing Voucher Program.* Under the voucher program, the tenant must pay the difference between 30 percent of his/her income and HUD's fair market rent (FMR) standard. If the actual rent is more than the FMR, the tenant must also pay the difference between the FMR and the actual rent. Housing subsidized through this program must meet standards of safety and sanitation established by HUD.
- *Section 8 Moderate Rehabilitation.* Designed to preserve the existing housing rental stock, this program guarantees Section 8 payments for eligible tenants of landlords who agree to rehabilitate their properties to meet HUD safety and sanitation standards. The program does not provide financing for rehabilitation, and the units must be placed under the Section 8 program for 15 years.

Substandard and Specific Housing Problems

The City has not conducted a housing conditions survey, however, the age of the housing stock is generally accepted to be a reasonable indicator of condition. According to the 2000 Census, 21 percent of homes in Visalia were 10 years old or less and an additional 23.2 percent were 11 to 20 years old. These numbers reflect the population increases seen since the 1980s and yield an overall younger stock than either the county or the state, suggesting a relatively healthy housing stock situation. According to the 2000 Census, 16.4 percent of Visalia's housing stock was more than 50 years old. Visalia has a number of historic homes, including the Ben Maddox house built in 1876, in three primary areas within the City. Currently, a 20-block region between Conyer and Watson and Noble and Myrtle with more than 100 homes is under consideration to become a historic district. Many of the City's historic homes are well maintained.

Despite the benefits of newer homes, housing conservation is necessary to ensure the stock of affordable housing units as existing homes are often priced lower than new structures. Many of the older single-family homes in Visalia are occupied by medium to large families in the low-income

range. Extremely low income homeowners are particularly hard hit by the cost of property maintenance, as well as the cost of the housing itself (see Table 2-2). Seniors in this income category seem to be disproportionately affected by housing problems.

Severe Housing Burden

The CHAS developed by the Census for HUD provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on the 2000 Census is displayed in Table 2-3. Based on CHAS data, housing problems include: 1) units with physical defects (lacking complete kitchen or bathroom); 2) overcrowded conditions (housing units with more than one person per room); 3) housing cost burden exceeding 30 percent of gross income; or 4) severe housing cost burden exceeding 50 percent of gross income. The types of problems vary according to household income, type, and tenure. Some highlights include:

- In general, renter-households had a higher level of housing problems (52 percent) compared to owner households (30 percent).
- Large family renter-households had the highest level of housing problems regardless of income level. Almost all of both extremely low income- and the low income large family-renters experienced housing problems (96 and 94 percent, respectively).
- Approximately 73 percent of the extremely low-income and 76 percent of low-income elderly renters suffered from a housing problem. Cost burden was a major component of housing problems for the elderly.

Table 2-3
Housing Problems for Income Groups and Household Types

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	Elderly	Small Related	Large Related	All Other	Total Renters	Elderly	Small Related	Large Related	All Others	Total	
Household Income ≤50% MF	756	1,689	964	753	4,162	988	445	272	213	1,918	6,080
Household Income ≤30% MF	383	819	465	439	2,106	384	205	109	134	832	2,938
%with housing problems	72.8	88.4	95.7	78.4	85.1	71.6	73.2	100	77.6	76.7	82.7
%Cost Burden >30%	67.6	83.5	87.1	78.4	80.3	71.6	73.2	90.8	77.6	75.5	79
%Cost Burden >50%	49.3	72.6	66.7	71.5	66.9	52.1	63.4	87.2	67.2	61.9	65.5
Household Income >30 to ≤50% MF	373	870	499	314	2,056	604	240	163	79	1,086	3,142
%with any problems	75.9	89.1	94	84.1	87.1	54.6	81.3	100	74.7	68.8	80.8
%Cost Burden >30%	74.8	81	58.9	84.1	75	53	81.3	95.1	69.6	66.8	72.2
%Cost Burden >50%	42.9	28.2	18	51	31.9	31.5	77.1	33.7	69.6	44.7	36.3
Household Income >50 to ≤80% MF	279	1,080	505	483	2,347	960	775	465	225	2,425	4,772
%with housing problems	55.6	53.2	89.1	57.6	62.1	39.6	78.7	86	77.8	64.5	63.3
%Cost Burden >30%	55.6	41.7	14.9	56.7	40.6	39.6	76.1	53.8	77.8	57.5	49.2
%Cost Burden >50%	14.3	3.2	0	7.2	4.7	16.7	21.9	17.2	51.1	21.6	13.3
Household Income >80% MF	281	2,385	660	1,615	4,941	3,300	8,244	2,000	1,535	15,079	20,020
%with any housing	36.3	17	50	7.7	19.5	12.3	15.3	40.3	25.4	19	19.1
%Cost Burden >30%	34.9	4.6	1.5	5.6	6.2	11.7	13.7	12.5	24.8	14.2	12.3
%Cost Burden >50%	5	0	0	0	0.3	3.3	1.6	0.5	3.9	2.1	1.6
Total Households	1,316	5,154	2,129	2,851	11,450	5,248	9,464	2,737	1,973	19,422	30,872
%with any problems	62.2	48.1	79.6	35.5	52.4	26.5	23.4	54	36.9	29.9	38.3
%Cost Burden >30	60.1	37.8	36.8	34.1	39.3	25.9	21.8	27.5	36.2	25.2	30.4
%Cost Burden >50	30.6	17	18.8	17.9	19.1	12.6	6.6	8.8	16.2	9.5	13

Source: HUD CHAS, 2000

Disproportionate Housing Need

Disproportionate need refers to any need that is more than 10 percentage points above the need demonstrated for the total households in a community. For example, 80 percent of large renter families (a subset of renter-households) experienced housing problems, compared to 52 percent of all renter-households or 38 percent of all households. Thus, large families that are renting have a disproportionate need for housing assistance.

Extremely Low-Income Households (0-30 Percent MFI)

Compared to the percentage of the City population with a housing problem (38 percent), extremely low-income households experienced a disproportionate housing need. In this income group, 77 percent of all households had housing problems. Specifically, a higher percentage of renter-households (85 percent) had housing problems compared to owners (77 percent). Extremely low-income large renter families had a higher incidence of problems (96 percent) than all households.

Very Low-Income Households (31-50 Percent MFI)

Approximately 81 percent of all low-income households experienced one or more housing problems, compared to 38 percent of all households in the City. Thus, low income households also have a disproportionate need compared to the general population. Again, renters experienced a greater need compared to owners, as 87 percent of renters experienced some type of housing problem, compared to 69 percent of owner-households in this income group.

Large owner households had the greatest level of need of all low income households, with 100 percent of this group facing some type of housing problem, which was the highest amongst all income groups. This can largely be contributed to more than 95 percent of large owner households in this income group spending more than 30 percent of their monthly income on housing.

Low Income Households (51-80 Percent MFI)

Approximately 63 percent of all moderate income households experienced housing problems. However, unlike low- and extremely low-income households, a higher proportion of moderate-income owner households (65 percent) had housing problems, compared to renter households (62 percent). Although nearly 60 percent of both renters and owners in this income group spend nearly 30 percent of their income on housing, one out of every five (20 percent) owner household spend more than 50 percent for housing. This is compared to only 7 percent of rental households.

Disproportionate Housing Need Based on Race/Ethnicity

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. Table _2-4 below indicates the Housing needs of race/ethnic groups in Visalia.

Table 2-4
Housing Problems for Income Groups and Household Types

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Others	Total Owners	
Black Non-Hispanic Households									
1. Household Income <=50% MFI	24	105	20	149	15	10	0	25	174
2. Household Income <=30% MFI	10	45	10	65	15	10	0	25	90
% with any housing problems	100	77.8	100	84.6	100	100	N/A	100	88.9
3. Household Income >30 to <=50% MFI	14	60	10	84	0	0	0	0	84
% with any housing problems	28.6	100	100	88.1	N/A	N/A	N/A	N/A	88.1
4. Household Income >50 to <=80% MFI	0	8	25	33	20	20	0	40	73
% with any housing problems	N/A	50	60	57.6	0	100	N/A	50	53.4
5. Household Income >80% MFI	0	90	35	125	25	80	0	105	230
% with any housing problems	N/A	33.3	0	24	0	37.5	N/A	28.6	26.1
6. Total Households	24	203	80	307	60	110	0	170	477
% with any housing problems	58.3	63.5	43.8	58	25	54.5	N/A	44.1	53
Hispanic Households									
1. Household Income <=50% MFI	115	1,495	205	1,815	215	364	50	629	2,444
2. Household Income <=30% MFI	65	725	140	930	95	159	25	279	1,209
% with any housing problems	76.9	91.7	85.7	89.8	68.4	97.5	40	82.4	88.1
3. Household Income >30 to <=50% MFI	50	770	65	885	120	205	25	350	1,235
% with any housing problems	100	92.2	76.9	91.5	50	90.2	100	77.1	87.4
4. Household Income >50 to <=80% MFI	40	730	80	850	125	630	75	830	1,680
% with any housing problems	75	67.8	50	66.5	24	82.5	86.7	74.1	70.2
5. Household Income >80% MFI	10	1,140	305	1,455	180	2,270	265	2,715	4,170
% with any housing problems	0	32	9.8	27.1	19.4	30.8	35.8	30.6	29.4
6. Total Households	165	3,365	590	4,120	520	3,264	390	4,174	8,294
% with any housing problems	78.8	66.4	40.7	63.2	36.5	47.8	50	46.6	54.9
Native American Non-Hispanic									
1. Household Income <=50% MFI	N/A	N/A	N/A	40	N/A	N/A	N/A	24	64
2. Household Income <=30% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	4	24
% with any housing problems	N/A	N/A	N/A	50	N/A	N/A	N/A	100	58.3
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	20	40
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	19	N/A	N/A	N/A	20	39
% with any housing problems	N/A	N/A	N/A	78.9	N/A	N/A	N/A	100	89.7
5. Household Income >80% MFI	N/A	N/A	N/A	30	N/A	N/A	N/A	69	99
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	5.8	4
6. Total Households	N/A	N/A	N/A	89	N/A	N/A	N/A	113	202
% with any housing problems	N/A	N/A	N/A	50.6	N/A	N/A	N/A	42.5	46
Asian Non-Hispanic Households									
1. Household Income <=50% MFI	N/A	N/A	N/A	285	N/A	N/A	N/A	64	349
2. Household Income <=30% MFI	N/A	N/A	N/A	160	N/A	N/A	N/A	4	164
% with any housing problems	N/A	N/A	N/A	81.3	N/A	N/A	N/A	100	81.7
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	125	N/A	N/A	N/A	60	185
% with any housing problems	N/A	N/A	N/A	92	N/A	N/A	N/A	100	94.6
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	110	N/A	N/A	N/A	90	200
% with any housing problems	N/A	N/A	N/A	77.3	N/A	N/A	N/A	88.9	82.5
5. Household Income >80% MFI	N/A	N/A	N/A	170	N/A	N/A	N/A	355	525
% with any housing problems	N/A	N/A	N/A	26.5	N/A	N/A	N/A	26.8	26.7
6. Total Households	N/A	N/A	N/A	565	N/A	N/A	N/A	509	1,074
% with any housing problems	N/A	N/A	N/A	66.4	N/A	N/A	N/A	47	57.2

Source: HUD CHAS, 2000

Below indicates the disproportionate needs of race/ethnic groups in Visalia as calculated by the CHAS data:

Extremely Low-Income (0 - 30% MFI)

- Blacks Elderly Renters -100 percent
- Blacks Elderly Owners- 100 percent
- Blacks Large Family Households (Renters)- 100 percent
- Native American Renters- 50 Percent
- Native American Owners 100 percent

Very Low-Income Households (31-50 Percent MFI)

- Blacks Large Family Households (Renters)- 100 percent
- Hispanics Elderly (Renters)– 100 percent

Low-Income Households (51-80 Percent MFI)

- Black Large Family (Owners) – 100 percent
- Hispanic Large Family (Owners) - 82.5 percent

Disproportionate housing needs for ethnic/ racial groups were concentrated among both elderly and large family households. According to the City of Visalia’s Housing Element, 25.1 percent of all senior-owner households and 57.2 percent of all senior-renter households in Visalia had a housing cost burden greater than 30 percent in 2000. In addition, 68.4 percent of large families had a housing cost burden greater than 30 percent, and 31.2 percent had housing cost burden greater than 50 percent.

Priority Housing Needs

Basis for Determining Priority Housing Needs

The characteristics of the City’s current housing market, the severity of the housing problems identified by HUD in the housing needs table (see Table 2-5) and information gathered in the City’s 2009 Housing Element determined the basis for the identified priority housing needs.

Households with Extremely Low Income. According to the 2000 CHAS data, Visalia had 3,699 households with extremely low income. Of this group, 58.8 percent were renters and 41.2 percent were owners. This group typically shares common characteristics including a housing cost burden greater than 50 percent of household income, overcrowding, single-family households and/or live in areas with minority or racial/ethnic concentrations.

According to income limits set by HUD for 2009, a family of four with extremely low income earned \$16,750 per year. An affordable housing cost for this family would be a unit with a rent or mortgage payment of \$419 per month, which is 30 percent of income (calculated as \$16,750/12 months × 30 percent). However, based on data collected through apartment listings (rent.com and craigslist.com) in the Visalia area, rent ranged from \$699 for a one-bedroom apartment to \$1,040 for a three-bedroom apartment. The median gross rent rate in 2009 was \$861. Therefore, an extremely low income family of four’s cost burden in 2009 was 49 percent of household income. In addition, the median rate of \$861 usually represents a two-bedroom/one-bathroom rental unit. The cost

burden for a family this size increases significantly when considering moving up to a three-bedroom/two-bathroom unit.

Households with Very Low Income. In 2000, there were 3,142 (29.9 percent) households with very low income. Renters constituted 65.4 percent of these households and owners represented 34.6 percent.

According to income limits set by HUD for 2009, a family of four with very low income earned \$27,900 per year. An affordable housing cost for this family would be a unit with a rent or mortgage payment of \$698 or less per month, which is 30 percent of income (calculated as $\$27,900/12$ months \times 30 percent). Based on the median gross rent rate of \$964 for three bedrooms, families in this income category do not run as much risk of having a cost burden of greater than 30 percent.

Small and Large Related Households. As seen in Tables 2-1 and 2-2, small and large related households experience a high cost burden at both the extremely low and very low income levels. Low-income small related families receive Section 8 and other financial aid to help meet housing costs. As might be expected, large related households had the highest percentage of housing problems with 100 percent of extremely low income and very low income owner households and more than 90 percent of renter households having housing problems. They receive funding, but with more household members and a greater demand for housing, they are more directly affected by housing costs.

Obstacles to Meeting Underserved Needs

Lack of Resources to Serve the Needs of Persons with Physical Disabilities. Persons with physical disabilities often require specially designed dwellings to permit free access not only within the dwelling but also to and from the unit. Special modifications to permit free access are important in maintaining independence and dignity. The California Administrative Code Title 24 Requirements set forth access and adaptability requirements for the physically disabled. These regulations apply to public buildings such as motels and require that ramp ways, larger door widths, restroom modifications, etc., be designed that enable free access to persons with disabilities. Such standards are not mandatory for new single-family residential construction.

Like senior citizens, persons with disabilities also have special needs with regard to location. There is typically a desire to be located near public facilities and especially near public transportation facilities that provide services to persons with disabilities. A number of persons with disabilities receive supplemental Social Security Income (SSI) and are on fixed incomes. The City has taken a proactive approach in helping nonprofit partners with applications for Section 202 housing in order to better serve this population, which has proven quite successful.

The City does not have standard conditions of approval for group homes that will provide onsite services, however, the City will develop conditions for such use on a case-by-case basis. Although there is no provision in the City's Municipal Code for parking requirement reductions for the development of disabled housing, the City's 2009 Housing Element outlines a mechanism by which developers can receive a density bonus that could lead to such a reduction. The Density Bonus Ordinance allows developers to provide fewer than the required parking spaces in a given development when 20 percent of the units in that development are set aside for low-income residents. This provision could directly benefit developments providing disabled housing, as individuals with disabilities often rely on such low-income housing projects.

The Building Safety Division within the City reviews all proposed development for compliance with disabled accessibility requirements. The City adopted the Uniform Building Code in 2007 as a standard for development within the City and has not adopted any amendments that could diminish the ability to accommodate persons with disabilities. In addition, all development is ADA (Americans with Disabilities Act) compliant with any concerns being handled by the City's Building Safety Division.

Limited Housing Units for Large Family Households. Large households are defined as those with five or more persons. The 2000 Census reported 4,926 households in the City with five or more persons (see Table 2-4).

Large families are indicative not only of households that require larger dwellings, with more bedrooms to meet their housing needs, but also of a large number that live below the poverty level. Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters because rental units are typically smaller than single-family units.

**Table 2-5
Household Size by Tenure (2000)**

	Visalia		Tulare County		California	
	Number	% of Total	Number	% of Total	Number	% of Total
<i>Owner Occupied</i>						
1 Person	3,541	18.2%	10,829	15.9%	1,242,064	19.0%
2 Persons	6,794	35.0%	21,529	31.7%	2,162,319	33.0%
3 Persons	3,146	16.2%	10,722	15.8%	1,063,020	16.2%
4 Persons	3,196	16.5%	10,993	16.2%	1,057,933	16.2%
5+ Persons	2,751	14.2%	13,831	20.4%	1,020,901	15.6%
Total	19,428	100.0%	67,904	100.0%	6,546,237	100.0%
<i>Renter Occupied</i>						
1 Person	2,950	25.6%	8,094	19.1%	1,465,064	29.6%
2 Persons	2,438	21.2%	8,043	18.9%	1,246,918	25.2%
3 Persons	2,133	18.5%	7,319	17.2%	780,946	15.8%
4 Persons	1,817	15.8%	7,458	17.6%	649,947	13.1%
5+ Persons	2,175	18.9%	11,567	27.2%	813,758	16.4%
Total	11,513	100.0%	42,481	100.0%	4,956,633	100.0%
<i>All Households</i>						
1 Person	6,491	21.0%	18,923	17.1%	2,707,128	23.5%
2 Persons	9,232	29.8%	29,572	26.8%	3,409,237	29.6%
3 Persons	5,279	17.1%	18,041	16.3%	1,843,966	16.0%
4 Persons	5,013	16.2%	18,451	16.7%	1,707,880	14.8%
5+ Persons	4,926	15.9%	25,398	23.0%	1,834,659	15.9%
Total	30,941	100.0%	110,385	100.0%	11,502,870	100.0%

Source: U.S. Census Bureau, 2000

Note: Totals may not add to 100% because of rounding.

Although there are resources available to address the needs of large families, there are not sufficient numbers of units to accommodate the need. Available units may be out of the affordable price range

for many households, and a number of larger bedroom units may be rented by smaller families or households who are able to afford the market rent.

Lack of Resources for Public Housing and Housing Assistance Programs to Address the Needs of Female Heads of Household. Single-female heads of household form a distinguishable group in the Visalia housing market. In 2000, 9.1 percent of all Visalia households consisted of single-female heads of household. This group had increased to 13.2 percent of total households as reported in the 2006–2008 American Community Survey (ACS), which showed that females headed 4,926 households. Of this total, 3,131 were households with children. Families with female heads of household experience a high incidence of poverty primarily because of efforts to manage familial responsibilities while earning an income.

The Census data do not analyze the relationship between poverty status and housing tenure. Therefore, it is difficult to estimate the housing needs of low-income female-headed households. The total resources of assisted units in the City are not adequate to serve the number of these households that would potentially require affordable housing.

Resources in the community to assist single-female heads of household generally include Section 8 vouchers and other forms of public assistance. This type of assistance is limited by funding and the number of Section 8 vouchers available. Community stakeholders noted that single-female heads of household who make slightly more than the upper qualifying limits for public assistance in many respects fall through the cracks in the community.

A high poverty level often affects housing in several ways. Low-income households usually have to spend a disproportionately large percentage of their income on housing costs, leaving an inadequate amount of money for their other needs such as food, medical care, utilities and child care. In this situation, an unexpected expense or emergency could result in nonpayment of rent and subsequent eviction. Deficient income also results in poorly maintained dwellings as income is more apt to be spent on more immediate needs such as food, clothing, transportation and medical care. Traditionally, housing maintenance has been the responsibility of male heads of household. Female heads of household are sometimes ill prepared to take on this responsibility without proper training or knowledge and may need assistance.

Input from local agencies and nonprofits points to the fact that many single-female heads of household enter the workplace without substantial job skills and might not receive child support. The large number of female-headed households who receive public assistance substantiates this information. Even in the case of dissolution of community property assets, single-female heads of household do not typically have the resources to again enter the housing market as a homeowner.

Addressing the housing needs of single-female heads of household is a complex undertaking requiring innovative solutions. Because it may be more effective to keep single-female heads of household in their own homes and neighborhoods, strategies need to be considered that would allow a special housing fund to be created that could share in the equity of the home when it is ultimately sold.

Limited Housing for Farmworkers. Based on the 2000 Census, farmworkers in Visalia accounted for 26.2 percent of all workers. Previously, farmworkers (both permanent and seasonal) have been housed in rural areas on farms or in dispersed locations throughout Visalia. The TCHA operates 400

units for farmworkers in the county. La Puente Apartments rents 15 units within the City. The Linell Farm Labor Center is operated just outside of the City and offers 191 apartments for farmworkers.

The Migrant and Seasonal Farm Worker Enumeration Profiles Final Study for California dated September 2000 indicated that in Tulare County there were an estimated 57,534 migrant and seasonal farmworkers. Of this number, 26,638 were migrant farmworkers and 30,896 were seasonal farmworkers. The study further estimates that there were 9,789 non-farmworkers in migrant households and 35,059 non-farmworkers in seasonal households, for a total of 102,382 migrant and seasonal farmworkers and their families in Tulare County. During the seasons when large numbers of migrant and seasonal farmworkers and their families are in Tulare County, there is increased pressure on the affordable housing stock. That pressure may take the form of lower vacancy rates, tenants with inadequate facilities (garages or other outbuildings) and overcrowding.

The farmworker households in Visalia are typically able to find housing within the affordable housing stock. Farmworker households in Visalia can be served through the affordable housing projects provided by the City and the county.

Housing Market Analysis

In 2006, the median home price in Visalia reached \$282,750, the highest in the county at the time. The median price declined to \$175,000 in 2008, coinciding with the decrease in housing markets throughout the nation.

Description of the Significant Characteristics of the Housing Market

This section begins with an overview of the general characteristics of Visalia's housing stock: quantity, type of structure, age and condition. Housing demographics and economics are also discussed, including occupancy, tenure, vacancies, years lived in unit and housing costs for renters and owners.

**Table 2-6
Housing Market Analysis for Visalia (2000)**

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
<i>Affordability Mismatch</i>						
Occupied Units: Renter		3,234	4,879	3,400	11,513	192
Occupied Units: Owner		1,108	2,919	15,405	19,432	342
Vacant Units: For Rent	2.8%	121	630	180	931	21
Vacant Units: For Sale	1.2%	4	89	305	398	4
Total Units Occupied and Vacant		4,467	8,517	19,290	32,274	559
<i>Rent</i>						
Applicable FMR (\$)		\$481	\$538	\$625		
Affordable at 31%–50% of MFI (\$)		\$476	\$571	\$660		
<i>Public Housing Units</i>						
Occupied Units		21	70	88	179	0
Vacant Units		0	0	0	0	0
Total Units Occupied and Vacant		21	70	88	179	0
<i>Rehabilitation Needs (\$)</i>					\$200,000	

Source: U.S. Census Bureau, 2000; HUD Comprehensive Housing Affordability Strategy (CHAS), 2000
FMR: Fair Market Rent; MFI: Median Family Income

Supply and Demand

Based on 2006–2008 ACS findings, in 2008 Visalia had an estimated 37,946 occupied housing units. Table 2-5 is a calculation of 2000 Census housing market data as reported by HUD. In 2008, more updated figures became available through the California Department of Finance. The 2008 figures show that 14,145 housing units were renter occupied, which was 37.3 percent of the total number of housing units. Conversely, there were 23,801 owner-occupied units in Visalia, which represented 62.7 percent of the total units. These figures show little change since 2000, in which 37.2 percent of the housing stock was renter occupied and 62.8 percent was owner occupied. Although the total housing supply has increased, the balance of rental to owner units has remained almost identical.

Table 2-7
Housing Units by Type in Visalia

Type of Unit	2000		2008	
	Units	% of Total	Units	% of Total
<i>City of Visalia</i>				
Single Family	23,817	77.1%	29,597	75.3%
2–4 Units	3,129	10.1%	4,478	11.4%
5+ Units	2,588	8.4%	2,542	6.5%
Mobile Homes	1,349	4.4%	2,697	6.9%
Total	30,883	100.0%	39,314	100.0%
<i>County of Tulare</i>				
Single Family	86,102	78.1%	96,542	78.5%
2–4 Units	7,873	7.1%	11,068	9.0%
5+ Units	7,009	6.4%	6,764	5.5%
Mobile Homes	9,239	8.4%	8,609	7.0%
Total	110,223	100.0%	122,983	100.0%

Source: U.S. Census Bureau, 2000; California Department of Finance

Note: Totals may not add to 100% because of rounding.

Single-Family Units

Visalia had a higher total housing occupancy level (94.5 percent) than the county (92.5 percent) in 2009 as reported by the California Department of Finance (see Table 2-7). With the rapid growth of single-family home development since 1990, the single-family occupancy rate for the City was 83.7 percent of all occupied units per the 2009 California Department of Finance estimates, which was slightly lower than the county's rate (84.4 percent). This equates to an increase of 3.1 percentage points in single-family occupancy for the City since 2000.

Table 2-8
Single-Family Occupancy in Visalia

Type of Unit	2000		2009	
	Units	% of Total	Units	% of Total
<i>City of Visalia</i>				
Single-Family Occupancy*	24,929	80.6%	34,355	83.7%
Total Occupancy	30,941	94.3%	41,054	94.5%
Total Housing	32,827		43,432	
<i>Tulare County</i>				
Single-Family Occupancy*	92,277	83.6%	110,542	84.4%
Total Occupancy	110,385	92.3%	130,958	92.5%
Total Housing	119,639		141,509	

Source: U.S. Census Bureau, 2000; California Department of Finance, 2009

*Percentage relative to Total Occupancy

According to the 2000 Census, Whites had the highest ownership rate in Visalia, followed by Asians and then African Americans (see Table 2-8), and these numbers correlate to the overall racial/ethnic makeup of the City (see Table 2-3; Hispanic/Latino householders are not included in this table as the 2000 Census did not address that group separately).

Table 2-9
Owner-Occupied Units by Race/Ethnicity in Visalia (2000)

Race/Ethnicity	Units	% of Total
White	23,764	76.9%
Asian	1,091	3.5%
African American	560	1.8%
American Indian/Alaskan Native	411	1.3%
Native Hawaiian/Other Pacific Islander	34	0.1%
Some Other Race	4,060	13.1%
Two or More Races	963	3.1%
Total Occupied Units	30,883	100.0%

Source: U.S. Census Bureau, 2000

Notes:

1. The federal government considers race and Hispanic origin to be two separate and distinct concepts, therefore Hispanic householders are not broken out in this table.
2. Totals may not add to 100% because of rounding.

Multi-Family Units

Table 2-9 indicates the fair market rents (the amount of money a given property would command in the market) as outlined by HUD for 2005 and 2009. The increase in fair market rents was similar for each type of unit at roughly 10 percent, however, fair market rents were significantly lower than actual rents (see Table 2-14).

Table 2-10
Fair Market Rents in the Visalia-Porterville MSA

Type of Unit	2005 FMR	2009 FMR	% Change
Studio	\$465	\$518	10.2%
1 Bedroom	\$520	\$580	10.3%
2 Bedrooms	\$605	\$674	10.2%
3 Bedrooms	\$865	\$964	10.3%
4 Bedrooms	\$889	\$990	10.2%

Source: U.S. Department of Housing and Urban Development (HUD), 2009
FMR: Fair Market Rent; MSA: Metropolitan Statistical Area

In 2009, average rental rates exceeded HUD's fair market rent by 22 percent. An example of current rental costs can be seen in Table 2-14. Increased rental rates for multi-family housing can place additional strain on low-income families. HUD's described 2009 FMRs are the same as the 2008 rates, however, in comparing 2009 actual rental rates to those of 2008 listed in the City's 2009 Housing Element, rent has decreased slightly. This may be attributed to the foreclosure crisis, although during the same time frame Visalia saw an increase in multi-family housing units.

Table 2-10 shows that there are vastly more two-bedroom rental units in Visalia than any other category.

Table 2-11
Rental Occupied Units by Size in Visalia (2000)

0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedrooms or More
853	2,382	4,885	3,033	295	65

Source: U.S. Census Bureau, 2000

Building Permits

From 2005 to 2009, there were 4,529 single-family housing and 941 multi-family building permits issued (see Table 2-11). These numbers show a significant decrease in permits since 2006 for both single-family and multi-family residences.

Table 2-12
Building Permits Issued in Visalia

Year	Single-Family Units	Multi-Family Units
2005	1,450	100
2006	1,317	429
2007	869	326
2008	496	46
2009	397	40

Source: City of Visalia Building Safety Division, 2010

Vacant Units

The Census data indicate that Visalia's overall vacancy rate has been low since 1990. In 2000, it was 5.5 percent, which was actually an increase from 3.8 percent in 1990.

A California Department of Finance study on Visalia housing reported that as of 2008 the vacancy rate was 5.5 percent, the same as it was in 2000. This resulted largely from the City's high housing demand. From 2000 to 2008, Visalia's population increased by more than 29,000, however, the vacancy rate was unchanged. Although the vacancy rates for all housing units in Visalia remained unchanged from 2000 to 2008, the rental housing vacancy rate was notably higher than that of owner-occupied units. Although the rental vacancy rate was high compared to that of the owner-occupied units, the average vacancy rate remained low. This trend is generally attributed to the overall strength of the housing market until late 2007 and the generous financing that created artificial demand for owner-occupied units. (See Map 2-1 at the end of this section.)

Housing Condition

With Visalia's housing stock being relatively new, it is in generally good condition. According to the 2000 Census, nearly all units had kitchens and plumbing, per code requirements. The City also maintains a code enforcement program within the Neighborhood Preservation Division. This program helps to ensure the health, safety and well-being of residents. Issues such as inconsistent land use, unpermitted construction and dangerous living conditions all fall under the jurisdiction of the Neighborhood Preservation Division.

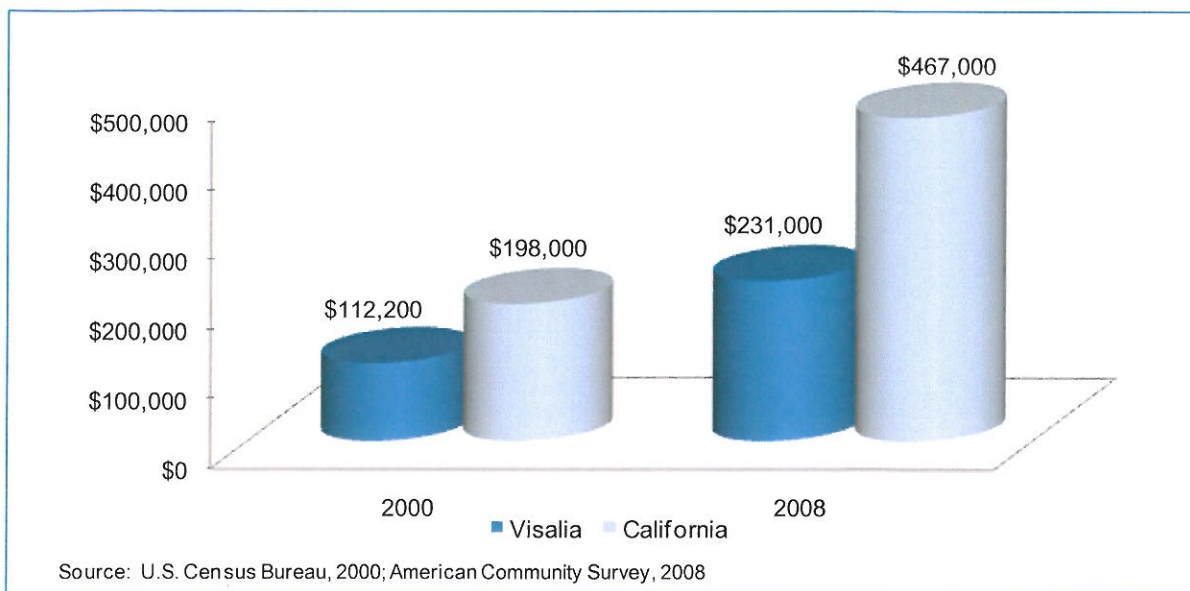
Housing Values and Costs

This section contains information on Visalia's housing costs, as well as the number of owners and renters paying more than 30 percent of their monthly income toward housing.

Property Value Increase

Figure 2-1 shows 2000 Census and 2008 ACS data for owner-occupied single-family housing values in Visalia.

**Figure 2-1
Median Value of Owner-Occupied Residential Property**



From 2000 to 2008, the median owner-occupied home price in Visalia expanded significantly from \$112,200 in 2000 to \$231,000 in 2008. Over the same eight-year period, the California median owner-occupied home price increased by about one-third more than the City’s.

Owner-Occupied Units

Table 2-12 shows 2006–2008 ACS data for owner-occupied housing units in Visalia. Roughly 53 percent of owner-occupied units were valued at \$150,000–\$299,000, and 34.6 percent were valued at \$300,000 or more. The median value in 2008 was \$247,500.

**Table 2-13
Value of Owner-Occupied Units in Visalia (2008)**

Value of Unit	Units	% of Total
Less Than \$50,000	950	4.0%
\$50,000–\$99,999	661	2.8%
\$100,000–\$149,999	1,281	5.4%
\$150,000–\$199,999	3,847	16.2%
\$200,000–\$299,999	8,827	37.1%
\$300,000–\$499,999	6,541	27.5%
\$500,000+	1,694	7.1%
Total	23,801	100.0%

Source: American Community Survey, 2006–2008
Note: Totals may not add to 100% because of rounding.

An analysis of housing prices and their impact on households in Visalia shows that the increase in income has lagged behind the rise in home prices (see Table 2-13). From 2000 to 2008, prices

fluctuated dramatically and continue to do so. Subsequently, many buyers are uneasy about entering the market.

Table 2-14
Household Income versus Owner-Occupied Home Price in Visalia

	2000	2008	Annual % Change
Median Household Income	\$41,349	\$56,089	4.0%
Median Owner-Occupied Home Price	\$112,200	\$231,000	11.8%

Source: U.S. Census Bureau, 2000; American Community Survey, 2008

During the rise in values experienced from 2000 to 2007 (prior to the market downturn), many owner-occupied households took advantage of increased equity by refinancing and increasing their monthly mortgage payments. Elderly, minority and low-income homeowners, who are equity-rich through years of living in their homes, are most susceptible to cost-burdened conditions because they are often on fixed incomes.

A high percentage of owner-occupied households that experience cost burdens can also be attributed to an extended period of extremely low mortgage interest rates. This market condition expanded many households' purchasing power, allowing them to acquire homes that typically would have been out of financial reach. However, many of these new households are facing increased monthly housing costs due to the maturity of adjustable-rate mortgages without an increase in monthly income. This discrepancy between income and the ability to make mortgage payments has led to an increased foreclosure rate since 2007.

Foreclosures

The California housing market was the most affected nationally by the subprime home loan crisis of 2008. According to RealtyTrac, the state reported a record 57,875 foreclosed homes in August 2008, a number that topped the previous record set in 1996. The Central Valley was hit hardest in California, with three of the top five counties in the state in terms of foreclosure filings in 2008 as reported by RealtyTrac.

In March 2010, First American CoreLogic reported that Visalia's foreclosure rate had increased to 3.94 percent. In January 2009, the rate was 2.21 percent, which equates to a 1.73-percentage-point increase in the foreclosure rate in a little more than a year. In addition, the mortgage delinquency rate of payments 90 days past due or greater increased 5.60 percent over the same time line. The rate was 7.85 percent in January 2009 and increased to 13.45 percent by March 2010. With rates increasing dramatically, specifically in the Central Valley, this could continue to be a problem for all cities in the region.

Affordability

According to the 2000 Census, just above 25 percent of owner-occupied residents in Visalia paid more than 30 percent of their monthly income for housing. However, the inflated housing costs of the early 2000s ended in 2008. Since then, low-income households and families, single parents and those with fixed incomes (e.g., seniors, persons on public assistance) have seen a slightly more favorable housing market, which should reduce the strain on these households in particular.

Housing costs have decreased in Visalia since 2007 due to the bursting of the housing market bubble. From 2008 to 2009, the average cost of a home decreased 16.6 percent, or \$29,122, according to the Trulia real estate estimates.

- *Desirability of Location.* Visalia has a strong job market and a relatively low cost of living compared to elsewhere in the state, therefore many people are willing to pay a premium for housing in Visalia. The City's desirability is further enhanced by ongoing downtown development efforts that provide more employment and a walkable urban area.
- *Increased Development Costs.* As development continues within the City, so do the inherent costs of construction. Available land has decreased in urban areas, which also works to drive up prices.
- *Supply.* The City is analyzing the impact of its programs and policies on the supply of affordable housing. In the areas where the programs are focused, there are several single-family and multi-family endeavors that attempt to increase the supply of decent affordable housing. Housing repair programs and collaborative efforts with CSET (Community Services and Employment Training, Inc.) are two examples of the City's extended efforts to provide housing opportunities to everyone. From a regulatory perspective, areas such as zoning, building code enforcement and fair housing enforcement are analyzed to determine if there are additional initiatives or reforms useful to overcome barriers in these areas.

Although housing affordability is a challenge throughout California, trends since 2008 indicate a possible cooling of the market. In addition, as the market drives down home prices, homeownership opportunities are extended to those who may not have been able to afford a home before.

Renter-Occupied Units Area Specific

Table 2-14 shows 2010 data on rent levels in Visalia by unit type and size. These units are meant to be representative of the rental market as a whole in the City. In this sample, rents increased most dramatically when going from a two-bedroom unit to a three-bedroom unit. Upgrading from a one-bedroom unit to a two-bedroom unit saw the next highest increase. These units are often those needed by low-income families, meaning the cost difference between two- and three-bedroom units is of concern to these income groups.

Table 2-15
Typical Rental Rates in Visalia (2010)

Name of Rental Property	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
<i>Multifamily Housing</i>				
Oak View	\$725	\$795	\$865	—
Cameron Crossing	\$815	\$890	\$1,040	—
Four Creeks	\$890	\$930	\$1,100	—
Golden Oak	\$699	\$800	—	—
Parks Grove	\$815	\$890	\$1,040	—
<i>Single-Family Homes</i>	—	\$650	\$1,100	\$1,500

Source: rent.com; craigslist.com

Housing Stock Available to Serve Persons with Disabilities

There is little available data regarding the housing needs of persons with disabilities in Visalia, however, background on this portion of the population does provide insight into the associated housing needs. Table 2-15 outlines the various disabilities by age group.

Table 2-16
Disability Status of the Civilian Non-Institutionalized Population (2000)

Disability Status	Visalia	Tulare County	California
Population 5 Years and Older	83,089	331,341	30,853,063
With a Disability	15,462	69,888	5,923,361
Percent with a Disability	18.6%	21.1%	19.2%
Population 5–15 Years Old	18,237	77,953	5,813,105
With a Disability	900	3,695	277,503
Percent with a Disability	4.9%	4.7%	4.8%
Sensory	158	709	51,855
Physical	206	962	54,991
Mental	650	2,507	205,676
Self-Care ²	213	1,096	60,885
Population 16–64 Years Old	55,569	219,163	21,570,148
With a Disability	10,317	50,540	4,180,265
Percent with a Disability	18.6%	23.1%	19.4%
Sensory	1,348	5,936	430,965
Physical	3,292	15,569	1,183,313
Mental	2,498	9,758	777,304
Self-Care ²	1,098	5,081	361,699
Go Outside Home ^{1,3}	3,671	20,807	1,718,472
Employment Disability ^{1,4}	6,362	32,473	2,770,128
Population 65 Years and Older	9,283	34,225	3,469,810
With a Disability	4,245	15,653	1,465,593
Percent with a Disability	45.7%	45.7%	42.2%
Sensory	1,561	5,780	501,450
Physical	3,018	11,100	985,115
Mental	1,255	4,397	423,518
Self-Care ²	1,191	3,750	345,113
Go Outside Home ^{1,3}	2,062	7,381	721,927

Source: U.S. Census Bureau, 2000

1. Due to a design problem with the interview form of the 2000 Census, the go-outside-home disability and employment disability population estimates cannot be assumed accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The go-outside-home disability does not apply to persons under 5 years old, and the employment disability applies only to persons ages 16 to 64.

2. Difficulty dressing, bathing or getting around inside the home.

3. Difficulty going outside the home alone to shop or visit a doctor's office.

4. Difficulty working at a job or business.

Individuals with physical disabilities generally require structural modifications to housing such as ramps and handrails. The City has worked closely with developers to ensure that all new multi-family housing units are accessible to persons with disabilities, supplementing the California Administrative Code Title 24 requirements that set forth access and adaptability requirements for the physically disabled.

Description of Units That Receive Local, State or Federal Funds

Table 2-16 shows 444 assisted single- and multi-family rental units in Visalia. The City works closely with the TCHA to maintain and operate such facilities.

**Table 2-17
City of Visalia Collaborative Projects (2009)**

Project Name	Housing Type	No. of Units
Fairview Village	Duplex Family	8
Houston & Burke	Project Multi-Family	24
La Puente Apartments	Multi-Family	15
Sigma Acres	Multi-Family	65
TCHA Low Rent	Single- and Multi-Family	199
Visalia Garden Villas	Senior	60
Visalia Gardens	Multi-Family	48
Westport Village	Senior	25
Total		444

Source: CBIA/Hanley Wood Market Intelligence New Home Sales and Pricing Report
TCHA: Tulare County Housing Authority

Specific Housing Objectives

The City of Visalia’s goal is to increase and preserve the supply of affordable housing units for low-income households. Priority will be given to extremely low and very low income households, senior citizens and persons with disabilities. These groups have been identified through the consultation process for the ConPlan as having housing problems, cost burdens and other special housing needs. The City already provides assistance to these groups and will continue to do so.

According to the City’s 2009 Housing Element, activities will include leveraging private and public funds to create additional housing opportunities, working with the TCHA to create public housing and/or other rental housing opportunities and pursuing partnerships with nonprofit organizations to develop affordable housing for seniors and households with special needs.

Affordable Housing

According to the City’s 2009 Housing Element, from January 2007 to March 2009 the City added 142 new affordable units and rehabilitated an additional 13. During the 2010–2015 ConPlan period, the City’s Affordable Housing Program will maintain the existing affordable housing stock, as well as ensure that available resources are put toward future affordable housing projects. The City’s Housing Element shows that roughly 19.9 percent of the market rate and affordable housing needs have been addressed thus far based on the 2007–2014 Regional Housing Needs Assessment (RHNA). This leaves 11,079 units to be accounted for by 2014. Remaining units designated for

lower-income categories total 4,019, about 96.7 percent of the total RHNA allotment. Due to the economic factors of 2008, the high demand for rental housing has created a shortage of available units and deterred private development simultaneously as noted in CSET's market study of Visalia.

Production of New Units

The City has experienced significant growth over the past decade. However, housing unit growth has lagged behind population growth. For example, from 2000 to 2008, the population increased 32.2 percent (from 91,513 to 120,958), whereas the total number of housing units grew 29.3 percent (from 32,827 to 42,434).

This gap was addressed in 2005 and 2006 during which Visalia issued more permits to meet housing demand. Beginning in 2007, the market faced an economic climate of minimized demand. Therefore, fewer permits have been issued subsequently.

From 2007 to 2009, there were 1,762 single-family housing and 412 multi-family building permits issued (see Table 2-11).

Although the City is experiencing rapid growth in unit development, almost all are single-family housing and valued at market. These new units can be inaccessible to lower-income populations due to housing costs. Visalia had the third highest median home price (\$160,000) of all cities in the county according to February 2010 DataQuick estimates. Although median home prices were high within the county, they were still 65 percent lower than the state's median home sale price of \$247,000.

Most new construction has been overwhelmingly single family units. From 2000 to 2009, 9,621 new permits were issued, reflecting new unit development and adding to the supply in 2000 of 23,817 single-family units. The California Department of Finance estimated the vacancy rate at 5.5 percent for 2008, which was unchanged from the 5.5 percent reported in the 2000 Census. The typical demand for housing in Visalia is met by the purchase of lots and newly built structures primarily from viewing model homes within subdivisions. Occupancy occurs within 9–11 months after purchase, depending on construction time. New homes already built and for sale are exceptions in the City with at least a 45-day turnaround from purchase to occupancy due to escrow. Available rental units are often filled soon after becoming vacant.

Rehabilitation of Old Units

Although there is no recent housing conditions assessment available for the City of Visalia, the 2000 Census showed that residents were adequately housed. Most units in the City are 20 years old or less, however, there is still a subset of older homes in the community that are in need of repair. The City of Visalia maintains a number of programs to rehabilitate its older housing stock as outlined in its 2009 Housing Element. Such programs include the Housing Rehabilitation Matching Grant Program, the SHARP Program and the Low-Income Rental Rehabilitation Program. These efforts help to ensure that older, historical units are maintained and meet current code requirements.

Housing conservation is also necessary to protect the stock of affordable housing units for low-income households from being converted to other uses not benefiting those groups (e.g., commercial and industrial uses or housing for higher-income groups). Although such units are old (50+ years) and in varying states of disrepair, they typically provide housing in the form of medium to large single-family dwellings in a rental range that is more affordable to low-income families.

Acquisition of Existing Units

The City actively seeks to work with local agencies to rehabilitate existing units for low-income housing. In 2008, the City worked with Kaweah Management and the Central Valley Regional Center to develop the Encina Triplex. This project created three housing units for low-income persons with developmental disabilities. The City participated in this rehabilitation project with a \$340,000 Redevelopment Agency loan.

HUD's new Neighborhood Stabilization Program (NSP) provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The NSP provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell or redevelop these homes in order to stabilize neighborhoods and stem the decline in the value of neighboring homes. The program is authorized under Title III of the Housing and Economic Recovery Act of 2008.

According to the City's 2008–2009 NSP Action Plan, the \$2.38 million in funding received will be allocated to the Washington School and Lincoln Oval Park areas, the Shannon Ranch area, the Birdland area and the Northeast Visalia area, all of which have been targeted to address prevalent issues such as low homeownership, code enforcement and public improvements. Within these neighborhoods, the City has proposed the acquisition and rehabilitation of a minimum of 25 foreclosed homes. According to Visalia's Housing and Economic Development Department, as of March 2010 the City had purchased 17 homes, six of which had already been resold, four were in escrow and six more units were under rehabilitation (see Map 2-2 at the end of this section). In addition, the 2008–2009 Action Plan reports a proposed partnership with Habitat for Humanity, Self-Help Enterprises, Proteus and CSET to aid the City in assisting low-income buyers of foreclosed homes.

Needs of Public Housing

The City works in close collaboration with the TCHA to provide public housing within the City. Visalia will continue to work independently and closely with the TCHA and local nonprofits to provide assistance to low-income families.

Public Housing Strategy

As population demographics continue to change, the City will continue to work with the local housing authority and local nonprofits to develop public housing projects in Visalia.

Barriers to Affordable Housing

How Public Policy Affects the Cost of Housing or Incentives to Develop, Maintain and Improve Housing

Housing constraints or barriers are those restrictions that can add to the cost of developing housing. The City's 2009 Housing Element includes an analysis of potential and actual governmental

constraints on the maintenance, improvement or development of housing for all income levels, including land-use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. To accurately assess the housing environment in the City, close consideration needs to be given to a series of constraints that affect the cost of housing. Key among these constraints is the housing market and infrastructure, environmental and governmental factors.

Market Constraints

Although housing costs in the Visalia-Porterville MSA are substantially below other metropolitan areas in California, the cost of renting or purchasing adequate housing in Visalia continues to be influenced by a number of market factors. Costs associated with labor, raw land, materials and financing influence the availability of affordable housing.

Construction Costs

One of the largest costs associated with constructing a new living unit is the cost of building materials, constituting approximately 40 percent of the price of a home (informal survey of home builders, 2001). In addition to the cost of materials, other factors such as labor have an impact on overall construction costs. Construction costs in California have risen significantly since 2000. In 2000, local developers estimated that an entry-level, three-bedroom, 1,500-square-foot home cost \$45–\$55 per square foot at a total construction cost of \$67,500–\$82,500. This figure increased roughly 15 percent for a middle-income home. These costs are generally comparable to surrounding communities and have even been reduced in 2010 relative to the mid-2000s peak.

The type of product largely determines the cost of construction. Visalia has an existing inventory of tract homes constructed from 1970 to 1985 that generally reflect a lower degree of amenities. Therefore, even though a reduction in amenities and quality of building materials in new homes (while still above the minimum acceptability for health, safety and adequate performance) could result in lower sales prices, this tactic might not result in a significant price reduction in the new home market. Tract homes built from 1986 to 1992 account for more than 25 percent of the overall housing stock in the City.

Residential developments in Visalia of the 1970s and 1980s reflected a tendency toward tract and planned development. Subsequently, the price structure of single-family homes has benefited from the economies of scale of tract development. The use of prefabricated or factory-built residential units to lower housing costs by reducing labor costs has not been effective in Visalia due to the already lower cost of nonunion labor in the Central Valley. The construction cost of housing is not considered a constraint to affordable housing in the Visalia area.

Labor Costs

Labor is a significant expense in the construction of a house. Local labor costs for an average single-family unit are approximately 25 percent of the cost of building the structure (informal survey of home builders, 2001). As reported in February 2010 by the *Engineering News-Record*, labor costs increased 1.3 percent in early 2010, which was dramatically lower than the 5.7 percent increase of a year earlier. This shows a decrease in the rise of labor costs, which can be attributed to the slowing housing market.

Labor costs have steadily increased since 2000 but show signs of slowing with the beginning of 2010. Nonunion construction labor has assisted in holding down the cost of single-family homes in Visalia. Labor cost is not a constraint to the construction of affordable housing.

Land Costs

Land costs include the costs of raw land, site improvements and all costs associated with obtaining government approvals. According to the City's 2009 Housing Element, the supply of undeveloped land has not been a constraining factor, and Visalia has ample land to meet the requirements for the 2007–2014 RHNA allocations.

Although it appears that increasing density would lower the cost of land per unit, the free market system tends to compensate for the additional potential value of multiple units and associated factors such as availability of infrastructure and proximity to transportation routes and services, thereby causing the price of land designated for higher-density uses to be higher than lower-density land. The higher price of land for increased density uses is a constraint to affordable housing when considered as an independent factor. However, the use of a density bonus or construction at the upper end of the permitted density range compensates, in part, for the increased land costs over time. On the other hand, large-scale developers buying large tracts of land might experience an economy of scale benefit in the cost of land.

Average prices can vary, depending on the term associated with the purchase and the annexation status. As land costs in Visalia are generally comparable to adjacent areas, and are lower than in other areas throughout California, land costs are not considered a constraint to market rate development. Land costs will strongly influence the production of housing affordable to low-income households, however, unless augmented by additional incentives and/or funding resources.

Following traditional responses to supply and demand, a sufficient inventory of developable properties has been found to reduce the inflation of market prices for land. The City has responded to the need to create more developable land by several actions. One such example is that the City has allocated more than 17,000 acres for residential growth in its Year 2020 Urban Development Boundary, 1,181 acres more than the General Plan projects will be needed. This conservative allotment will allow the City to adapt as it grows and changes over the next 10 years.

Governmental Constraints

Governmental constraints include policies, development regulations and standards, requirements or other actions imposed by various levels of government on development. Although federal and state agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document. The following factors constrain the maintenance, improvement and/or development of housing in Visalia: land-use controls, building codes, processing procedures and development fees. Development fees include non-city governmental fees assessed by the Tulare County Flood Control District and the Tulare Irrigation District.

Currently, the processing and permitting procedures do not constitute a constraint within Visalia. The City is looking at amending the Zoning Code to streamline the permitting process of future affordable housing projects as a development incentive. In addition, the City has approved three Visalia Rescue Mission emergency shelters with minimal restrictions. The City has approved two Visalia Rescue Mission emergency shelters without any overly restrictive conditions. However, since

the City of Visalia’s Municipal Code does not allow emergency shelters without a conditional use permit in any zone, the City does not meet the new State requirements established by SB 2.

To ensure compliance with State law, the City has included Program 1.8, which states that the City will amend the Zoning Code use matrix to allow emergency shelters “by right” (i.e., as a permitted use, without discretionary approval) in the IL zone. There are currently (2009) about 75 acres of vacant land in this zone, with a variety of parcel sizes. Parcel sizes generally break down as follows:

- Less than 0.5 acres: 51 parcels
- 0.5-1 acres: 49 parcels
- 1-5 acres: 29 parcels
- 5-20 acres: 1 parcel
- Larger than 20 acres: 2 parcels

While the IL zone is an industrial zone, it is relatively close to services such as food, parks, social services, and schools. The IL zone emphasizes low-intensity research and development, warehousing, and limiting manufacturing. It is not a heavy industrial zone. The zone also permit other compatible uses such as restaurants, fast food restaurants, medical clinics, churches and other religious institutions, and residential units associated with a commercial activity. There is abundant land in this zone with adequate infrastructure to support new development, and land costs are generally lower in this zone than in commercial or residential zones. There are several vacant or available industrial buildings in this zone that could be converted to emergency shelters. For example, the Olive Plant Warehouse on Tulare Avenue at Bridge Street and several service commercial buildings, approximately 5,000 square feet on average, along Pershing Avenue near Shirk Road. The Zoning Code currently (2009) allows emergency shelters in this zone with a conditional use permit.

The City does not have any residential development standards for planned commercial districts. Currently, new residential development is permitted within all P-C zones, with increasing residential uses within commercial zones. This is a primary concern for the City. Finally, Visalia utilizes a density bonus program for developers of affordable housing units, however, the City needs to place a bonus cap of 35 percent in order to be compliant with SB 1818 (2009 Housing Element).

Land-Use Controls

Every city must have a general plan that establishes policy guidelines for all development within the city and its sphere of influence. The general plan is the foundation of all land-use controls in a jurisdiction. The land-use element identifies the location, distribution and density of land uses in the city. In implementing its General Plan, the City of Visalia utilizes a number of planning tools including the Specific Plan, Zoning Regulations and the Subdivision Ordinance. Zoning, which must be consistent with the General Plan, establishes more specific development standards, allowable uses and limitations.

Land-Use Designations

The Land-Use Element of the General Plan establishes the maximum amount of housing per acre that can be developed. This is the “density” of a permitted development. General Plan densities are expressed as dwelling units per acre, rather than by the square footage of lots.

The Land-Use Element sets forth five residential land-use designations: rural, very low, low, medium, medium high and high density. Density is a critical factor in the development of affordable housing. Higher density improves housing affordability because it lowers per unit land cost (although the land cost per acre might be higher than for lower density uses) and facilitates more efficient construction. More intense residential development has been achieved in Visalia through a number of mechanisms, including the clustering of residential development, mixed-use development and a streamlined permitting process. The City utilizes a number of policies intended to provide additional flexibility in site planning and promote more intense development where appropriate.

The clustering of housing can produce higher densities on a portion of land, while retaining the overall density assignment of the entire property. This method is effective when portions of property not used for residential development can be developed with compatible uses, such as parks, schools and public facilities. In the case of mixed use, residential uses may be clustered with office, commercial, retail, hotel, business park or public facilities for higher density uses in proximity to employment and transit opportunities.

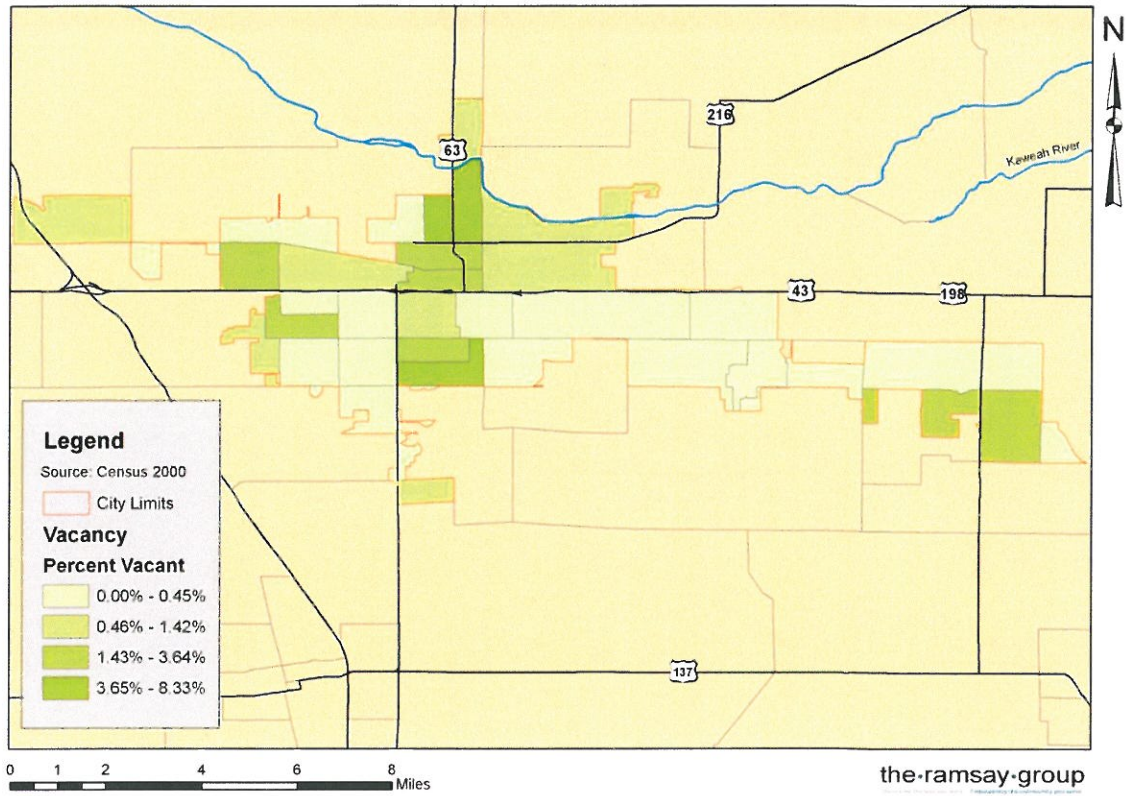
A density floor is another tool to promote the maximum use of residential land. The density floor would establish a minimum density requirement within a given residential land-use designation. The availability of developable acreage in upper density ranges allows for the development of certain types of housing. For example, stacked flat apartments, which often house low-income households, typically require densities above 15 units per acre, depending on land costs, to be developed economically. The medium high and high land-use designations provide for such development and are not considered a constraint to the provision of low-income housing.

The City has a substantial amount of land available for a range of housing types. Consideration should continue to be given to alternate forms of residential development, including various types of small-lot single-family subdivisions; senior citizen multi-family housing developments offering various degrees of care and assistance; mixed-use residential, office and commercial developments; and planned unit developments to market to older couples or individuals without children.

To encourage developers to pursue projects providing low-income housing, California has provided regulations to govern the approval process, permitting greater density for affordable housing projects that include additional incentives to the developer. The City utilizes this Density Bonus Ordinance to encourage developers interested in additional density or incentives to develop a portion of their market rate project as affordable to low-income households to meet the state housing requirements.

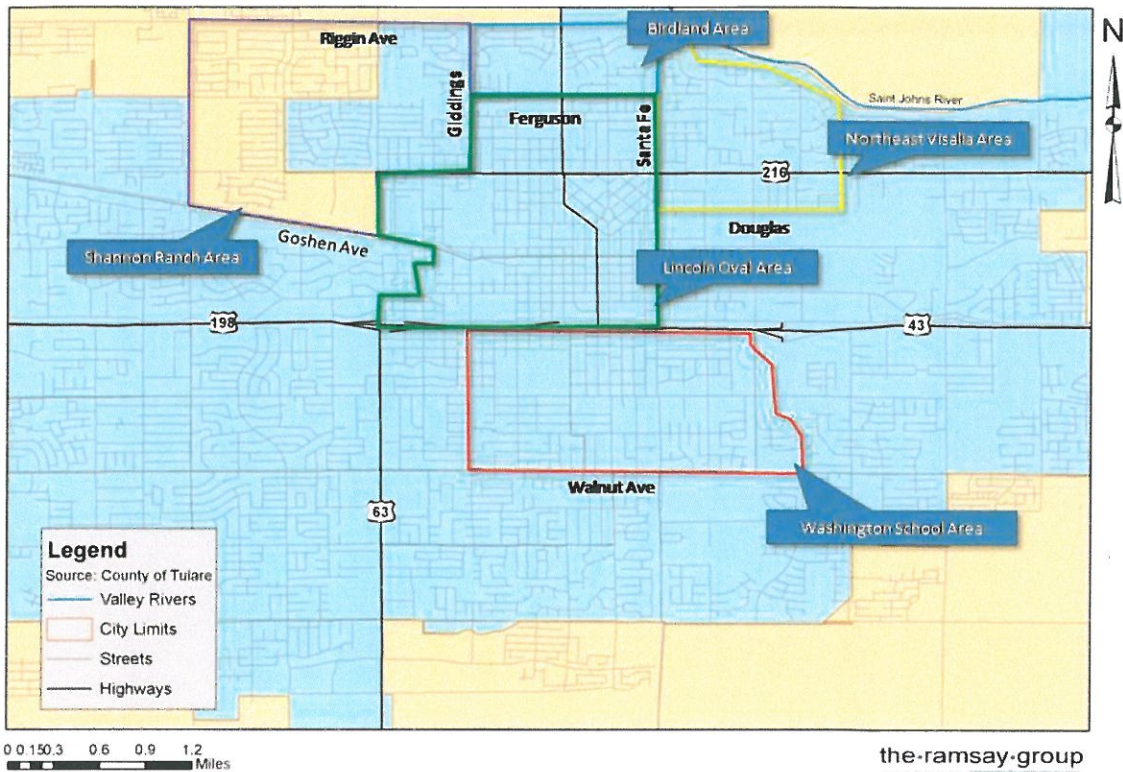
Map 2-1

Percent of "For Rent" Vacant Units By Tract



Map 2-2

NSP Identified Areas



NSP: Neighborhood Stabilization Program

Section 3

Homeless Needs Assessment

The purpose of this section is to describe the nature and extent of homelessness in the City of Visalia, identifying homeless needs and strategies to meet those needs. Although homeless strategies for Visalia are intended for local action, this analysis recognizes that local actions must fit within a larger county and regional context and take advantage of the resources and synergies provided by an integrated public-private approach to addressing homeless needs.

Homelessness in Visalia

In accordance with the U.S. Department of Housing and Urban Development (HUD) regulations, the City's homeless needs assessment was based primarily on the Kings/Tulare Continuum of Care Consortium Point-in-Time Homeless Survey, which uses two methods to collect survey data. The first method includes surveying the homeless population living in residential facilities such as emergency shelters and transitional housing. The second method includes comprehensively canvassing homeless individuals on the street, which includes surveying individuals who are found on the side of freeways, in parked cars, under bridges and in parks.

Survey data is collected in such a way that it can be aggregated by geographic areas within the two counties, allowing Visalia to be a distinct subset. The survey is set up to define a number of variables regarding homeless characteristics including the identification of homeless subpopulations. Identified subpopulations for Visalia include the mentally ill, substance abusers, persons with HIV/AIDS, domestic violence victims, veterans and households with children.

The 2009 Point-in-Time effort within Visalia administered 180 surveys combining the input from 204 adults and 20 children. This represents the best estimate of the current homeless population within the City. Homeless characteristics derived from this survey are summarized in Table 3-1. This table shows homeless population characteristics and provides a percentage breakdown of the responses to each characteristic.

**Table 3-1
Characteristics of the Homeless Population in Visalia (2009)**

Characteristic	% of Total*	Characteristic	% of Total*
<i>Age</i>		<i>Households with Children</i>	5.0%
Under 21	9.0%	<i>Reasons for Homelessness</i>	
21–29	19.5%	Alcohol/Drugs	16.0%
30–39	16.0%	Medical/Mental Health	14.0%
40–49	27.0%	Unemployment	14.0%
50–59	23.0%	Argument with Family	10.0%
60+	5.5%	Physical Disability	7.5%
<i>Gender</i>		Eviction	6.0%
Male	70.0%	No Affordable Housing	6.0%
Female	30.0%	Other**	26.5%
<i>Race/Ethnicity</i>		<i>Services Needed</i>	
White	40.5%	Dental/Vision	20.0%
Hispanic/Latino	37.0%	Health/Mental Healthcare	16.0%
Other**	22.5%	Food/Hot Meals	11.5%
<i>Current Housing</i>		Housing	11.0%
Emergency or Transitional Housing	47.0%	Transportation	10.5%
Street/Car	26.0%	Job Training	8.5%
Other	27.0%	Substance Abuse	5.5%
<i>Domestic Violence Victim</i>	13.0%	Other**	17.0%
<i>Employment</i>		<i>Chronically Homeless</i>	
Employed	10.5%	Yes	25.5%
<i>Disabilities</i>		No	70.5%
Physical	27.5%		
Mental	25.5%		
Substance	24.5%		
Other	22.5%		

Source: Kings/Tulare Continuum of Care 2009 Point-in-Time Homeless Census and Survey

*Percentage of the total homeless population.

**Also includes those not reporting.

Key findings from the Point-in-Time data include the following:

- A majority of the homeless population consists of males (70 percent) who are unmarried and 40 years of age or older.
- A majority of the population (77.5 percent) is fairly evenly split between White and Hispanic/Latino ethnic background.
- Most of the population (73 percent) is housed in emergency shelters or transitional housing, or living on the street or in a car.
- The vast majority of the population (89.5 percent) is unemployed.
- A significant majority of the population (87.5 percent) said they had one or more of a variety of disabilities including physical, mental, HIV/AIDS and substance abuse.

- Only 5 percent of the population includes households with children, whereas those persons under age 21 made up 9 percent of the surveyed population.
- Reasons for homelessness are spread over a variety of reasons with the most common being alcohol/drugs (16 percent), medical and mental health issues (14 percent), unemployment (14 percent), argument with family (10 percent) and physical disability (7.5 percent).
- One-quarter of the population (25.5 percent) stated they were chronically homeless, which under HUD’s definition means an individual has either been continuously homeless for a year or more or has had four periods of being homeless in the past three years.

Facilities and Services for the Homeless

The City of Visalia is a member of the Kings/Tulare Continuum of Care system, and the City’s Housing and Economic Development Department actively participates in its monthly meetings. As a member, the City seeks to address all aspects of homelessness, including chronic homelessness, homeless families and other homeless subpopulations.

Continuum of Care is a comprehensive homeless service system with a broad range of collaborating participants in the community. Its purpose is to facilitate the transition of homeless individuals and families from homelessness to self-sufficiency and permanent housing, with or without supportive services. A continuum of care system typically includes five components: outreach and assessment, emergency shelter, transitional housing, permanent housing and supportive services.

The Kings/Tulare Continuum of Care on Homelessness is a consortium of partners that includes homeless service providers, advocacy groups, homeless individuals and other government agencies. These parties work together to address the housing and support service needs of the homeless of Visalia as well as the two-county area.

There are a variety of services available to the homeless population in Visalia. Table 3-2 identifies service providers who participate in the Continuum of Care system serving Visalia and their services. Although not all-inclusive, this list represents the key homeless service providers.

Table 3-2
Continuum of Care Service Providers in Visalia

Provider	Services
Visalia Emergency Aid Council	Emergency shelter, food, clothing and low-cost transportation
Aspiranet	Transitional housing and support to keep families together
Visalia Rescue Mission	Emergency shelter and transitional housing, as well as food, clothing, counseling and assistance in finding employment
Family Services of Tulare County	Emergency shelter for battered women, transitional housing, parenting classes, legal assistance, HIV/AIDS assistance and counseling services for domestic violence
Turning Point of Central California	Transitional housing, mental health services and substance abuse treatment services
Victory Outreach Visalia	Transitional housing and counseling
Visalia Re-entry Center	Housing, counseling on life skills, community resources and job search training
Visalia TulareWORKS	Temporary rental assistance for CalWORKS-eligible families
Tulare County Mental Health	Mental health services
Family Healthcare Network	Medical and dental assistance
Good News Center	Hot meals six days a week and clothing

Source: Kings/Tulare Continuum of Care, 2009

In addition to the ongoing services provided by various collaborating organizations, the Kings/Tulare Continuum of Care holds an annual Project Homeless Connect event, which is a one-day, one-stop event designed to work directly with homeless people to offer them services including employment counseling; medical, dental and eye care; family support services; child care; domestic violence counseling; lunches; behavioral health; and substance abuse services.

In November 2009, the City partnered with the consortium members to host a Project Homeless Connect event in the City of Visalia, which served 307 people, including 208 homeless individuals and 99 individuals at risk of becoming homeless. The Visalia event connected 120 people with behavioral health information, provided 115 flu shots, vaccinated and fed more than 40 dogs, provided legal assistance to more than 100 people and provided employment services to 61 people.

Tables 3-3 and 3-4 provide an inventory of the emergency shelters and transitional housing available to the homeless in Visalia.

Table 3-3
Emergency Shelters in Visalia

Provider	Facility Name	No. of Beds	PIT Homeless Count
Family Services of Tulare County	Battered Women's Shelter—Visalia	30	16
Visalia Emergency Aid	Visalia Emergency Aid	0	2
Visalia Rescue Mission	Shelter of Hope	26	13
Visalia Rescue Mission	Men's Emergency Shelter	60	52
Total		116	83

Source: Kings/Tulare Continuum of Care, 2009

PIT: Point in Time

**Table 3-4
Transitional Housing in Visalia**

Provider	Facility Name	No. of Beds	PIT Homeless Count
Aspiranet	THP Plus	12	7
EMQ Families First, Inc.	Crossroads T.A.Y. Housing	10	10
Family Services of Tulare County	E Street Complex	12	12
Family Services of Tulare County	Bella Oaks	18	0
Family Services of Tulare County	Scattered sites	21	21
Gale Kuhn Ministries	Grace Homes—Main Campus	16	4
Gale Kuhn Ministries	Grace Homes—Princeton House	6	0
Victory Outreach Visalia	Visalia Men's Center	25	22
Turning Point of Central California	Visalia Re-entry Center	35	35
Tulare County HHSA/Mental Health	Transitional Living Center	36	32
Victory Outreach Visalia	Visalia Women's Center	17	13
Visalia Rescue Mission	House of Hope	21	13
Visalia Rescue Mission	Men's Program	42	29
Total		271	198

Source: Kings/Tulare Continuum of Care, 2009

HHSA: Health and Human Services Agency; PIT: Point in Time

Homeless Needs

The basic needs of homeless populations include 1) decent housing that is affordable, 2) a suitable living environment that is safe with access to public and private facilities and services such as healthcare and education, and 3) economic opportunities including jobs and self-sufficiency for low-income persons. There are obviously more specific additional needs that may vary somewhat from one jurisdiction to another depending on what supportive services are in place.

Individuals or families that are homeless have a variety of special needs including emergency shelter, counseling, job training, transitional housing and permanent supportive housing. For Visalia, homeless service needs were identified as part of the 2009 Point-in-Time survey. The service needs findings of that survey are summarized in Table 3-1 and are broken down in more detail in Table 3-5.

**Table 3-5
Homeless Service Needs in Visalia**

Service Need	% of Total
Food/Hot Meals	11.5%
Housing	11.0%
Dental	10.5%
Transportation	10.5%
Health	10.5%
Vision	9.0%
Job Training	8.5%
Education	7.0%
Legal	6.0%
Mental Health	5.5%
Substance Abuse	5.5%
Child Care	3.0%

Source: Kings/Tulare Continuum of Care, 2009

In addition to the Continuum of Care Point-in-Time survey, the City conducted a community survey and held focus groups to solicit input on prioritizing the need to address various community issues, including those related to homelessness. Priority needs identified from both these sets of data include the following:

Housing

The need for housing is shown as one of the top priorities from the Point-in-Time survey, as would be expected from the homeless population. Table 3-3 shows that as of the 2009 Point-in-Time survey 71.6 percent of the emergency shelter beds were full, leaving some excess capacity at that time. None of the shelter facilities were full. Table 3-4 shows that at the same time 73.1 percent of the transitional beds were full, again leaving some excess capacity. However, of the 13 transitional facilities, six were full or nearly full.

The only permanent supportive housing for homeless identified by the Continuum of Care is a facility by Family Services of Tulare County called Valley Oaks Phase II, which is under development. It will have 24 beds for households with children.

In terms of housing, the City's survey participants ranked housing for homeless as a medium to lower housing priority, but identified the need for increased emergency shelters, transitional housing and permanent housing for the homeless. The need for transitional housing was ranked relatively higher than permanent supportive housing.

Food/Meals

The need for food and hot meals was also identified as a top priority along with housing in the Point-in-Time survey. It is assumed that the emergency shelters provide some level of meals, but there is no specific data on the capacity of these facilities to meet this need.

Health Services

Dental, vision and health services also ranked high in identified needs from the Point-in-Time survey. Mental health was identified but not as high a priority as dental, vision and health services. There is no specific data on the capacity of these services, but three providers are identified in Facilities and Services for the Homeless above. They are Turning Point of Central California (mental health), Tulare County Mental Health (mental health) and Family Healthcare Network (medical and dental).

In terms of social and public services, the City's survey participants ranked the need for health services fourth out of 10 services.

Job Training

Job search training and job skills training were also ranked relatively high in priority in the Point-in-Time survey. Both are provided by the Visalia Re-entry Center and Community Services and Employment Training, Inc. (CSET).

The City's survey participants ranked the need for job training third out of 10 social and public services, but ranked job creation as the top priority for economic development. Some participants stated that job creation was more important, as job training does not help if there are no jobs.

Substance Abuse

Substance abuse treatment was ranked as a relatively lower priority in the Point-in-Time survey. Such counseling is provided by Turning Point of Central California.

The City's survey participants also ranked the need for substance abuse services fairly low, ranking it seventh out of 10 public services.

It is interesting to note that the most common reasons for being homeless given in the survey (alcohol/drugs and unemployment) are not the highest priorities identified for services, which were meals and housing. This seems to indicate that some education is required to focus not only on the immediate service needs of the homeless, as expressed in the survey, but also to recognize their reasons for being homeless and address those reasons as part of a longer range plan to reach self-sufficiency.

Homelessness Strategic Plan

Visalia's strategic plan covers 2010–2015. Strategies are intended to focus on the priority needs outlined above, however, the City is not a direct provider of most of the services that address the identified priority needs and must rely on private entities. The City utilizes local, state and federal funds to implement its housing strategies and support social services. The City's major sources of funding for these activities are Community Development Block Grant (CDBG) funds, HOME Investment Partnerships Program (HOME) funds and redevelopment housing set-aside funds for low- and moderate-income housing.

Given this context, the strategic plan objectives and actions addressing homelessness are set out as follows:

Housing

- Allocate resources from mainstream housing programs to sustain and expand supportive housing for the homeless population.
- Increase resources to create and maintain homeless supportive housing and affordable housing.
- Establish and maintain funding for rent and operating subsidies that sustains the supportive housing that currently exists.
- Encourage private rehabilitation and reuse of underutilized upper floors of downtown buildings for affordable rental units.
- Continue to support outreach, information and referral for supportive and affordable housing opportunities in conjunction with the Tulare County Housing Authority.

Meals, Health Services, Job Training, Substance Abuse

- Continue to participate with and support the Kings/Tulare Continuum of Care programs to address homeless needs.
- Invest in building the capacity of community groups and service providers to create and sustain supportive housing and social services for the homeless population.
- Continue to allocate a portion of the City's CDBG funding for use by the Kings/Tulare Continuum of Care in implementing its programs and for support of homeless service providers.

Section 4

Economic and Community Development

The needs of a community can generally be defined by three distinct categories: public facilities, public services and economic development. Most of these items can be provided by the local jurisdiction, but other items may need to be provided through the community at-large.

Public Facilities

The City of Visalia has identified improvement projects to take place during the 2010–2015 Consolidated Plan (the “ConPlan”) period to be funded through CDBG funding allocations. The City anticipates a CDBG funding allocation of \$1,331,190 per year over the next five years. With its funding, the City has targeted Americans with Disability Act (ADA) improvements such as the installation of ramps and sidewalks along streets, infrastructure improvements, senior home repairs, parking structure financing and park improvements in low-income neighborhoods.

Within the Visalia budget, other public improvement projects are identified but are funded through other methods, such as impact fees, benefit assessment districts or redevelopment programs. However, the fact that these tasks are allocated funds does not dismiss that these improvements represent a need for the community and should be considered as being targeted for additional funding depending on the immediate impact and importance to the low- to moderate-income community. Currently, projects within the Oval Park and Washington School areas are targeted to renew these older areas of the city. Community input regarding the Oval Park area supported improvements to this area with the objective of revitalizing the neighborhood surrounding the Oval Park Community identified public improvement needs included landscaping, lighting, tree planting and sidewalk improvements. One parking structure is also being partially funded through a HUD Section 108 loan, and CDBG funds are being used to repay the loan received for this structure. This project provides additional parking in the downtown area and is serving as a catalyst to spur business development and job creation in the downtown area.

Community feedback on community development issues was gathered via a survey given to agencies, nonprofits and interested citizens, which resulted in more than 130 surveys being returned. Table 4-1 shows feedback from respondents regarding the community prioritization of public facilities and infrastructure needs.

**Table 4-1
Priority Public Facilities and Infrastructure Needs**

Priority Need	Importance
Youth Centers	High
Shelters for Abused and Neglected Children	High
Facilities for the Homeless	High
Street Improvements	High
Senior Citizen Centers	Medium
Centers for the Disabled	Medium
Parks and Recreation	Medium
Healthcare Facilities	Medium
Sidewalks	Medium
Flood Prevention/Drainage	Medium
Fire Stations/Equipment	Medium

Public Services

Various specialty groups rely on specific programs that are provided either by the City or nonprofit organizations. These programs are designed to fill voids left by households' lack of resources or lack of direct access to these necessities.

The City funds the Tulare County Housing Authority to provide a Fair Housing Hotline that promotes the affordable housing programs available to eligible residents and responds to concerns regarding fair housing issues. This program allows residents to file complaints with the Department of Fair Employment and Housing and the City if necessary. The City's Housing and Economic Development Department also provides education about affordable housing and housing code requirements to target income residents.

The City provides code enforcement as a proactive approach to the revitalization and preservation of neighborhoods. Partially funded through CDBG, this effort focuses on substandard housing, code violations and other community issues such as lighting, public safety and neighborhood improvements within CDBG target areas.

Based on the community survey responses, Table 4-2 shows feedback from respondents regarding the community prioritization of public service needs.

Table 4-2
Priority Public Services Needs

Public Services	Importance
Youth Services	High
Employment Training	High
Crime Prevention and Awareness	High
Senior Citizen Services	Medium
Services for the Disabled	Medium
Transportation Services	Medium
Health Services	Medium

Economic Development

This discipline involves the collaboration of multiple economic development agencies that support Tulare County, which includes the Visalia metropolitan area. The economic development entities that provide resources to Visalia include the following:

- *Tulare County Workforce Investment Board*. This public/private partnership is the primary funding source for the Tulare County Employment Connection. It provides training and career information, financial and technical assistance to businesses, and is the federally designated local agency for coordination of Workforce Investment Act funds in Tulare County.
- *Tulare County Economic Development Corporation (TCEDC)*. A marketing and business recruitment organization, Tulare County Economic Development works to attract new businesses to the Visalia/Tulare County area and support and retain existing businesses. The organization manages the Business Incentive Zone and the Recycling Market Development Zone, which are designed to stimulate business development and employment growth through a combination of loans, tax incentives, technical assistance, and marketing for business located within the zones. This nonprofit agency is funded by the various participating cities and the county and will also administer the recently announced State Enterprise Zone program.
- *Visalia Economic Development Corporation (VEDC)*. This nonprofit organization was formed to stimulate Visalia's economy and support local businesses. It focuses on business attraction, business retention and workforce education and training. The VEDC is funded through a joint partnership between the City of Visalia and local businesses.
- *Tulare-Kings Hispanic Chamber of Commerce (TKHCC)*. The TKHCC's mission is to promote business development and the growth of business within the Hispanic Community for the purpose of mutual economic benefit. The primary objectives of the TKHCC are to provide business development services; provide capital access for its members; inform and educate members how to reach the Hispanic market; create an inventory of the targeted market and businesses; identify needs and create services; be a venue for businesses to be involved in the greater community; collaborate with state, regional and national Hispanic chambers of

commerce; offer value-added incentives for businesses to participate in the TKHCC; and promote business career opportunities for Hispanic youth.

- *Visalia Chamber of Commerce.* The Visalia Chamber advances business vitality and prosperity for its members and the Visalia community. It provides networking opportunities for business members and represents the interests of the business community with government.
- *Downtown Visalians/Downtown Visalia Alliance.* Downtown Visalians was formed to help stimulate the downtown economy, provide marketing and promotions within the downtown core area of the city and work on revitalization efforts. The Property-Based Improvement District (PBID) was formed as a benefit assessment district, covering the same general 70-block area as the focus of the Downtown Visalians, to provide environmental, infrastructure and business improvements.

Incentive programs through the Tulare County Business Incentive Zone promote and enable local business to hire community residents while also providing financial stability over the long term to ensure business longevity. These programs also offer services that promote employment training and development.

Major employment sectors in Visalia include government, trade, transportation and utilities, manufacturing, and education and health services. The prominence of these sectors is shown in the employment figures in Table 4-5. Major employers are shown in Table 4-3.

Table 4-3
Major Visalia Employers*

Company Name	Employment Sector
County of Tulare	Government
Kaweah Delta Healthcare	Education & Health Services
College of the Sequoias	Education & Health Services
Jostens	Professional & Business Services
JoAnn Stores	Warehouse Distribution
VF Outdoor	Warehouse Distribution
CTX	Financial Services
Kawneer Company	Building Products

Source: Tulare County Economic Development Corporation;
California Employment Development Department

*Non-farm employers

The City works closely with its local partners, TCEDC, the Workforce Investment Board and VEDC, and private industry to attract and expand business. At times, CDBG funds have been used, along with other grants and loans, to train or recruit workers. The City has always used CDBG funds to improve infrastructure to support the expansion of industry.

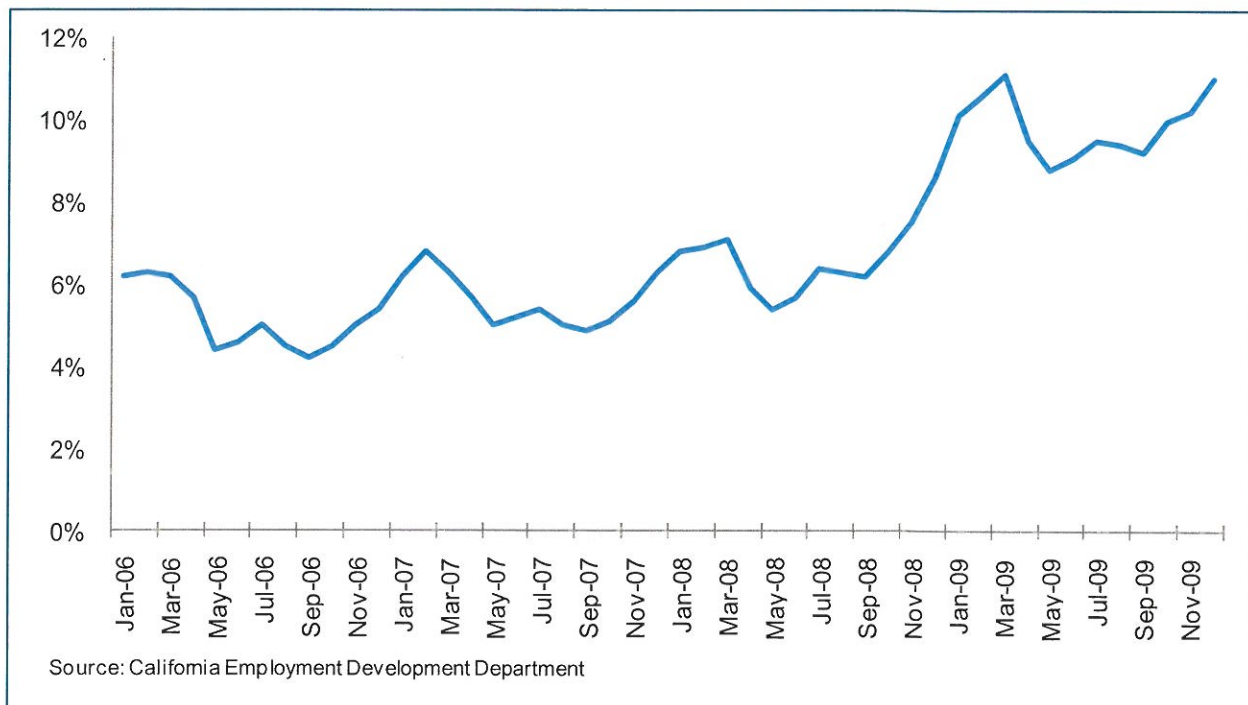
**Table 4-4
Priority Economic Development Needs**

Economic Development Needs	Importance
Job Creation	High
Technical Support to Nonprofit Businesses	High
Microenterprise Assistance	Medium
Business Support Services	Medium

Community Development Objectives

Visalia has maintained a diverse set of programs, services and public improvements through the balanced administration of grants. In addition, it appears that the previous programs administered have all had a prolonged effect on the local targeted groups. However, specific issues remain within the low- to moderate-income household group.

**Figure 4-1
Unemployment Rate in the City of Visalia**



Unemployment generally fluctuated in the 5 percent to 7 percent range from 2006 through 2008, but has subsequently climbed to approximately 12 percent. The downturn in the housing market throughout the state and locally has resulted in the loss of jobs in construction and related industries that serve the housing industry and has negatively affected consumer confidence. All of these factors have likely contributed to the high unemployment rate.

Table 4-5 provides a recap of recent job growth/loss within the Visalia-Porterville Metropolitan Statistical Area (MSA). As can be seen in the table, job loss in almost all industry categories from December 2008 to December 2009 is reflective of the unemployment trend for the same period

shown in Figure 4-1. The largest employment sectors shown are government, trade-transportation-utilities, and manufacturing, and these are the sectors showing the largest job loss during the December 2008–December 2009 period. In fact, all sectors with the exception of educational and health services and information showed job losses.

Table 4-5
Employment by Industry in the Visalia-Porterville MSA

Industry	2008	2009	Change
Total All Industries	148,700	146,100	-2,600
Total Farm	35,800	37,400	1,600
Total Non-Farm	112,900	108,700	-4,200
Government	32,000	30,600	-1,400
Trade, Transportation and Utilities	25,500	24,500	-1,000
Educational and Health Services	11,000	11,300	300
Manufacturing	11,500	10,400	-1,100
Professional and Business Services	9,900	9,800	-100
Leisure and Hospitality	8,600	8,400	-200
Mining, Logging and Construction	5,700	5,300	-400
Financial Services	4,300	4,100	-200
Other Services	3,000	2,900	-100
Information	1,400	1,400	0

Source: California Employment Development Department, Labor Market Information Division, January 22, 2010

MSA: Metropolitan Statistical Area

It is apparent that efforts to increase the number of jobs, education and vocational programs, and preparedness services for the workplace are all needs of the community. Incentives are available for local businesses to hire from the local workforce, but, without the proper training, it is not logical or economically sound for local business owners to invest in untrained employees. A balanced combination of infrastructure projects, business incentive programs and job educational services would significantly benefit the local target groups.

The City's community development strategy relates to efforts to provide new and/or improve existing services, facilities, infrastructure and economic opportunities for target income households and areas.

The City will utilize the following community development goals to guide assistance to the target income population and areas.

- Improve the infrastructure and physical environment of Visalia's CDBG target areas.
- Support economic development and employment opportunities in the City's CDBG target areas, as well as in the major employment areas such as downtown, the industrial district and the Mooney Boulevard corridor.
- Encourage and support the provision of services to assist target income individuals and families, including those with special needs.

- Assist in the provision of services for youth and the elderly within the City.
- Promote and support facilities that serve the City’s special needs groups and target income households.

Section 5

Non-Homeless Special Needs

Non-homeless special needs refers to the needs of population subgroups that have been identified by HUD as more commonly in need of housing assistance than the general population. These groups include the elderly and frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or drug addictions and victims of domestic violence. In addition, individual regions often contain specific subgroups that face challenges unique to the region. This section is intended to identify the nature and extent of these needs as well as strategies being implemented to address these needs.

Elderly and Frail Elderly

The term *elderly*, as used in the context of housing and social services issues, is meant to encompass the lifestyle changes often faced by aging adults that can affect their ability to afford housing. *Frail elderly* specifically refers to older adults who become unable to take care of everyday living requirements without assistance.

According to Claritas data, the population age 65 and older in Visalia was 21,579 in 2009. The population age 85 and older was 3,131.

Many elderly adults are retired and are dependent on a combination of savings and fixed income. Also, as adults age they tend to increasingly develop health issues that can be costly to treat. Some of this group's special needs included limited mobility, increased medical attention due to health complications and restricted fixed income. Many elderly people have difficulty completing normal, everyday tasks without assistance. Common services for the elderly include public transit, home delivery services and at-home medical care.

Persons with Disabilities

Disabled persons tend to encounter high healthcare costs and reduced economic opportunities as a result of having a disability. Consequently, their ability to pay for housing and other basic needs is challenged.

The total estimated disabled population of Visalia in the 2008 American Community Survey was 12,506 persons.

Continuum of Care data suggest a significant correlation between being homeless and being disabled in Visalia. During the Continuum of Care's 2009 Point-in-Time survey of Visalia's homeless population, 129 out of 180 homeless persons (71.7 percent) reported having one or multiple disabilities.

Persons with HIV/AIDS

According to the U.S. Department of Housing and Urban Development (HUD), persons living with HIV/AIDS face compounding factors—such as increased medical costs and limited incomes or reduced ability to keep working due to AIDS and related illnesses—that jeopardize their ability to maintain housing. Maintaining stable housing is crucial for HIV/AIDS patients in order for them to have access to comprehensive healthcare and adhere to complex HIV/AIDS drug therapies.

Because HIV/AIDS debilitates the immune system, HIV/AIDS patients can become highly susceptible to other diseases and infections. As a result, persons with HIV/AIDS are not generally able to hold jobs where interaction is frequent with the public. Therefore, their job inventory is much less diverse than that for the typical citizen. Job placement could be imperative for this group to maintain sufficient income to afford their medication or sufficient aid could be required for this group to receive the proper medication needed to live.

As of April 2009, the California Department of Public Health reported there were 35 people with HIV and 138 people with AIDS living in Tulare County. Assuming HIV/AIDS patients are distributed to the population as a whole, at least 25 percent of these cases live in the City of Visalia.

Currently, HIV medications range from \$262 to \$2,315 per month (\$662 on average), according to the Test Positive Aware Network, a Chicago-based agency devoted to providing HIV-related services. Based on average housing costs, persons with HIV/AIDS could be forced to pay a large portion of their monthly rent or mortgage for medication. Medication alone could create a significant burden on households with one or more persons with HIV/AIDS. In addition, there are substantial costs for medical visits and testing.

Alcohol or Drug Addiction

The National Council on Alcoholism and Drug Dependence estimates that about 4 percent of the total population abuses alcohol, whereas 6 percent abuses other substances. Based on those percentages, it is estimated that 11,631 people suffer from some form of addiction either alcohol or drug related in Visalia. During the 2009 Continuum of Care Point-in-Time survey, 33.9 percent of respondents stated that problems with alcohol or another drug contributed to them becoming homeless.

Alcohol and drug abuse create several problems for maintaining housing. Abusers typically are willing to spend unreasonable amounts of money to support their habits. The effects of alcohol and drugs can detrimentally affect abusers' health and behavior, which in turn can disrupt their home lives and careers.

Victims of Domestic Violence

Victims of domestic violence are typically women and/or youth. Both groups often become victims to crimes such as rape, battery or assault. Moreover, those with low income are at greater risk as well. These groups commonly need either proper placement in foster homes (youths) or additional financial support, legal services or counseling to properly deal with domestic violence (adults).

Youths are victims of domestic violence 50 percent of the time when there is spousal abuse in the same household according to the University of San Francisco's Center of Gender Equity. Youths can be taken from a home if they are victims and placed in group homes or other single-family homes for different amounts of time, depending on their age and the significance of the crime committed against them. Without proper placement, youths are more susceptible to becoming criminals and/or homeless.

According to the U.S. Bureau of Justice, women are far more likely to be victims of domestic violence than men, with 85 percent of "intimate partner violence" incidents being against females. In addition, the National Institute of Justice (NIJ) claims the domestic violence shelters are currently

meeting the needs of abuse survivors and their children, providing services such as housing, mental health counseling and legal assistance. A National Institute of Justice–sponsored study found that nearly three-quarters (74 percent) of domestic violence survivors rate the assistance they received at their shelters as “very helpful” and another 18 percent rate it as “helpful.”

Family Services of Tulare County is a nonprofit organization that provides a variety of services to address the needs of domestic violence victims including emergency shelter, crisis intervention, legal assistance, counseling and community education. The organization serves more than 3,000 people throughout Tulare County. Its operations are concentrated in Visalia.

Other Special Needs Groups

Visalia contains additional regionally unique subgroups that face challenges with affordable housing. Large families, farmworkers and families with single-female heads of households typically have lower incomes than the general population and experience a disproportionate risk of losing housing.

Table 5-1 shows the population of priority special needs groups in Visalia.

Table 5-1
Special Needs Non-Homeless Population in Visalia

Group	Number
Elderly Age 65+	11,309
Persons with Disabilities	12,506
Large Families with 5+ Members	24,798
Farmworkers	1,495
Families with Single-Female Heads of Households	5,495

Source: American Community Survey, 2008

Planned and Existing Facilities and Services

Table 5-2 lists existing licensed care facilities for seniors in Visalia, and Table 5-3 shows the overnight and emergency facilities in Visalia.

Table 5-2
Licensed Care Facilities in Visalia

Name	Address	Units
Augdon Senior Care Home	2610 S. Dollner St.	6
Cambridge House Estate	1029 W. Cambridge Ave.	6
Casa Grande Assisted Living	347 E. Walnut Ave.	49
Casa Grande Senior Care Home #2	347 E. Walnut Ave.	46
Chaste Tree Park	2950 E. Douglas Ave.	48
Evergreen Residence	3030 W. Caldwell Ave.	40
Gentle Care Associates	5712 W. Sunnyside Dr.	6
Glory Days Assisted Living for Seniors	1303 S. Pinkham St.	6
Good Shepherd Communities—Wren II	5440 Wren Ave.	6
James Linwood Ranch	111 1/2 S. Linwood St.	6
Jordeth Senior Care Home	2226 W. Perez Ct.	5
Mount Carmel Home	4110 W. Vine Ave.	6
Palm Homes	3211 S. Parkwood Ct.	6
Park Visalia Assisted Living, LLC	3939 W. Walnut Ave.	123
Prestige Assisted Living at Visalia	3120 W. Caldwell Ave.	75
Quail Park Retirement Village, LLC	4600 Cypress Ave.	175
The Quiet Life Spot	4536 W. Feemster Ave.	6
Sierra Village Assisted Living	73 Molenstraat	22
Sunflower Gardens	1818 Thomas St.	6
T.L.C. Assisted Living for Seniors	2530 S. Ben Maddox Way	26
Total		669

Source: City of Visalia

Table 5-3
Overnight and Emergency Facilities in Visalia

Name	Capacity/ Number Served
Visalia Battered Women's Shelter	12
Catholic Social Services	36
Community Services and Employment Training, Inc. (CSET)*	600
Visalia Aid Council*	200
Visalia Rescue Mission*	72
Total	920

Source: City of Visalia

*Number served annually.

Objectives for the Special Needs Population

The Senior Home Minor Repairs program, which is administered by CSET (Community Services and Employment Training, Inc.), offers assistance for minor repairs to help senior citizens remain in their homes. Examples of services include plumbing repairs, cooler/air-conditioning repairs, roof repairs, door and window repairs, electrical repairs, appliance repairs, flooring and carpentry repairs. For the Senior Home Minor Repairs program, \$91,000 of Community Development Block Grant (CDBG) funding will be allocated with the expectation that at least 620 repairs will be made. The funds are provided to CSET to assist with providing the services of this program.

This Mobile Home Senior Repair and Handicapped Access program is administered through Self-Help Enterprises. The program provides funding in the form of a grant of up to \$5,000, making it possible for low-income senior citizens to make minor repairs to their mobile homes. Examples of eligible applications for these funds include re-roofing, handicapped access, heating and furnace, hot water heater, electrical and plumbing fixtures, sanitary fixtures and repair/replacement or purchase of an air-conditioning unit that is required for a certified medical condition as prescribed by a licensed medical practitioner. For the Mobile Home Senior Handicapped and Repair Program, the City plans to allocate \$90,000 in CDBG funds to provide 14 grants to mobile home owners.

The City of Visalia has acknowledged that funds are limited for addressing non-homeless special needs. However, the City will continue to participate in addressing the needs of the community such as the newly formed group that is addressing the foreclosure crisis in Tulare County. Staff are also continuing to seek grant opportunities.