



5-Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5-Year Strategic Plan Executive Summary

The City of Visalia’s Strategic Plan 2010–2015 proposes projects and activities to meet the priorities described in the Consolidated Plan (the “ConPlan”). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness and community and economic development. Table 1 identifies projects relating to the objectives and how many units¹ will be served. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans.

This strategic plan assists in the allocation priorities for the projects identified in the 2010–2015 ConPlan and the annual Action Plans. All of the allocation priorities (projected use of funds) can be tied back to this strategic plan with priorities for the housing and community development needs as outlined in the 2010–2015 ConPlan. The general priority categories of housing, homelessness, special needs and community development needs and their related goals are addressed in the various activities to be undertaken. These activities estimate the number and type of families that will benefit from the proposed activities, including special local objectives and priority needs. The projected use of funds identifies the proposed accomplishments. Area benefit activities were qualified using 2000 data from the U.S. Census Bureau.

The City anticipates an annual funding allocation of \$1,892,192, which represents \$1,331,190 of CDBG funds and \$561,002 of HOME funds, over the next five years. These figures are estimates based on the assumptions

¹Units are generally defined as housing, facilities, jobs or structures.

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.

The Action Plan provides information related to the proposed geographic distribution of investment. It includes a general description of the homeless and other community development needs activities to be undertaken and other actions to address obstacles to meet underserved needs and reduce poverty. This plan can also be found at the City’s Web site at www.ci.visalia.ca.us.

Table 1 shows the specific needs objectives for the five-year ConPlan period.

**Table 1
Summary of Specific Needs Objectives**

Objective	Goal	Units Need
<i>Affordable Housing</i>		
Provide decent affordable housing	Provide decent affordable housing by promoting homeownership opportunities for low-and moderate-income households.	50
	Provide decent affordable housing by sustaining neighborhoods.	1
Suitable living environment through neighborhood preservation	Maintain and preserve quality housing by addressing substandard housing.	1,000
	Provide educational services to low-income families.	600
<i>Homelessless</i>		
Suitable living environment by supporting special needs programs and facilities	Increase accessibility to support facilities to end chronic homelessness.	1
<i>Economic and Community Development</i>		
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.	1
Suitable living environment through public improvements	Increase availability of handicapped access benefiting population with special needs.	50
	Improve quality and increase quantity of public improvements that benefit low- and moderate-income residents.	1
		1
		1
<i>Non-Homeless Special Needs Housing</i>		
Suitable living environment by supporting special needs services	Maintain quality owner-occupied housing for the elderly.	3,100
	Increase accessibility and the range of housing options for persons with special needs.	70

Source: City of Visalia 2010–2011 Action Plan Draft

The objectives and goals for the estimated CDBG and HOME funding allocations for the five-year ConPlan period are shown in Table 2.

**Table 2
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

Evaluation of Past Performance

Each year, the U.S. Department of Housing and Urban Development (HUD) assesses the City of Visalia’s management of CDBG and HOME program funds, the City’s compliance with the ConPlan and the extent to which the City is preserving and developing decent affordable housing, creating a suitable living environment and expanding economic opportunities. Overall, the City has performed satisfactorily in addressing its priority needs and carrying out the programs described in the ConPlan.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee’s discretion) no less than 45 days prior to the start of the grantee’s program year start date. HUD does not accept plans between August 15 and November 15.

Mission

To use City of Visalia and Community Redevelopment Agency resources to assist with businesses, job development and the provision of safe,

affordable housing. In short, doing our part to keep Visalia a community its residents are proud to call home. Visalia is our best investment.²

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5-Year Strategic Plan General Questions Response

Visalia is one of California's fastest growing cities, a reflection of the community's quality of life, affordability and easy access to retail outlets and services. Visalia's market trade area covers parts of three counties, encompassing nearly 500,000 people within a 25-mile radius.



Visalia is the county seat of Tulare County, the top dairy- and milk-producing county in the nation and the second most productive agricultural county in the world, with more than 250 different commodities. Like most San Joaquin Valley cities weathering the economic recession, the unemployment rate is in double digits, reaching 11 percent in January 2010.³

Historic Downtown Visalia, located in the heart of the City, is a thriving business and social locus. Recent renovation efforts in the downtown area reflect the City's commitment to maintaining the quality of life, community spirit and retail health of the City. Downtown merchants participate in a voluntary improvement district to finance environmental and business improvements. The Property-Based Improvement District (PBID) targets needs such as parking, traffic circulation, streetscape improvements, maintenance, security, economic development and marketing. Home to the Kaweah Delta Health Care District, the City of Visalia and several other large private businesses, Downtown Visalia is also the financial center of Tulare County.

²City of Visalia 2009–2010 Action Plan

³California Employment Development Department (EDD)

It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. Maps that show these areas of concentration in the City are located in the General section of this ConPlan.

To create substantive neighborhood improvements and stimulate additional, unassisted improvement efforts, the City will focus a portion of its housing-related funding in targeted low-income neighborhoods. Based on the widespread need for affordable housing, however, assistance will be available Citywide. Distribution of funding for accessibility purposes will also be Citywide.

The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in areas most directly affected by the needs of low-income residents and those with other special needs. A map that shows areas of lower-income residents (U.S. Census Bureau, 2000) in the City is located in the General section of this ConPlan.

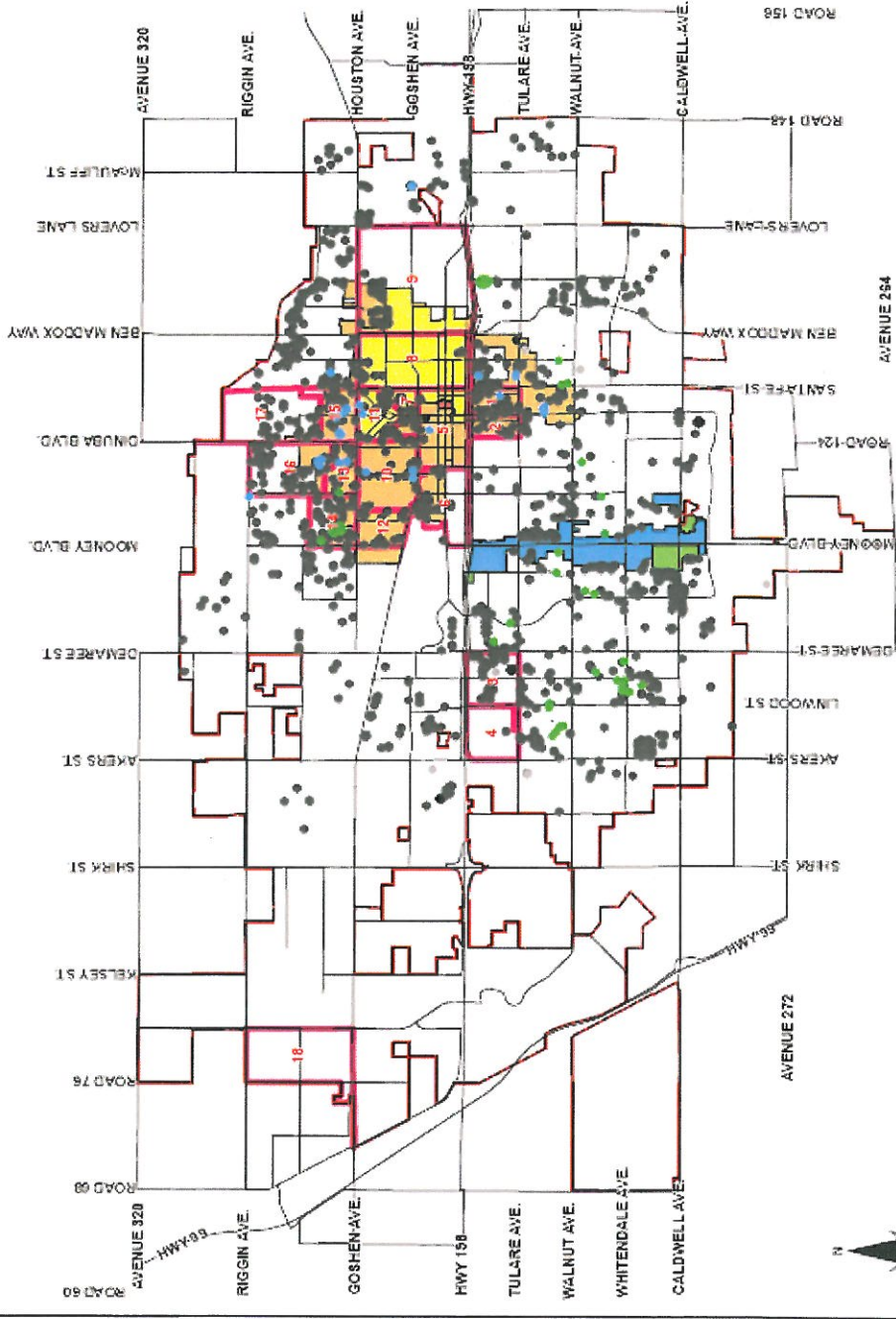
To create substantive neighborhood improvements and stimulate additional, unassisted improvement efforts, the City will provide a portion of its housing-related funding in targeted low-income neighborhoods, with a particular focus on the distressed Washington Elementary School and Lincoln Oval Park neighborhoods and CDBG-targeted areas where there are high percentages of renter-occupied housing for low-income families. Based on the widespread need for affordable housing, assistance is also available Citywide. The distribution of funding for accessibility purposes is Citywide. The primary focus of economic development efforts will include downtown business districts located in qualified low-income areas, as well as redevelopment areas, industrial parks and commercial sites in various City locations.

Due to the lowest cost housing and oldest housing stock being located in north and south central Visalia, a high percentage of low-income Hispanic and African-American residents tend to concentrate in these areas¹. The City recognizes the importance of diversifying opportunities where minority populations can rent or purchase homes by employing several key strategies and policy initiatives. Working with the Housing Authority's voucher program to ensure that residents in their search for housing are not limited to certain neighborhoods, has been key to this objective. As illustrated in the map below, housing choice vouchers provided in 2010 were distributed relatively evenly throughout the City, including northwest and southwest Visalia where the highest housing values tend to be located:

HCV Utilization Report - TCHA Voucher Address



- TCHA Vouchers
- TCHA Sites
- Rental
- Partnerships
- Senior Partnerships
- Senior Grants
- COEG Boundaries
- Central Business District
- Central Visalia
- East Visalia
- Mooney
- Mooney Amended
- City Limits



Also, the City's use of CDBG, HOME and Redevelopment funds over the last planning period has promoted new affordable housing opportunities throughout the City. Below are those specific City programs and projects:

Programs/ Projects	Description	Source
First Time Home Buyer Program	Down payment assistance up to \$20k to first time home buyers which are income qualified. The program is available City wide.	HOME
New Construction Deferred 2nd Loan Program	Down payment assistance up to \$20k for the purchase of a newly constructed home for income qualified families City wide. The program is scheduled to serve 25 families	HOME
Mill Creek Parkway Apartments	Completed in 2008 with \$4.5 million dollars in redevelopment funding, the project is located outside of CDBG and Redevelopment areas of the City. The Mill Creek Parkway development is designed for working families with incomes up to 80% of median income, adjusted for family size.	RDA
Robinwood Apartments	A \$1.3 million dollars partnership with Kaweah Management Company (development arm for the Housing Authority) produced 10 HOME funded units in Northwest Visalia, outside of CDBG and Redevelopment areas.	HOME
Encina Housing for Developmentally Disabled.	The Encina Project consists of three (3) substantially rehabilitated rental units located in the Central Redevelopment Project Area. The Agency provided a \$340,000 loan with income restrictions recorded for three very low-income households for a period of fifty-five (55) years.	RDA

Over the next five years, the City plans to consider the following affordable housing projects and programs:

Programs/ Projects	Description	Source
Paradise & Court Project⁴ (1536 S Court and 122 E Paradise)	The City is partnering with Kaweah Management Company and Visalians Interested In Affordable Housing (VIAH) to provide twenty (20) rental housing units for low-income families located in the Central Redevelopment Project Area. The project entailed substantially rehabilitating eleven (11) single story units, which has already been completed. The new construction of nine (9) two-story units is schedule to be completed in 2011. The project is funded using \$500,000 HOME CHDO funds and \$500,000 LMIHF moneys to assist the project.	HOME/ RDA
Kaweah Six-plex Foreclosure Project (632 E Kaweah)	The City will assist Kaweah Management Company (KMC), a non-profit arm of the Tulare County Housing Authority, with a \$480k loan to develop eight low- income restricted units in the Washington School neighborhood. The project called for the demolition of six foreclosed and vacant properties. In its place, KMC will rebuild 8-units with scheduled completion by Spring 2011.	RDA
Downtown Conversion of Upper Floors (Main Street-Downtown Visalia)	There exist several two and three story buildings in the City's Downtown with upper floors serving as storage or vacant. Owners have expressed interest in converting to residential units. There's potential to assist with the conversions and infrastructure upgrades as part of affordable rental units; primarily moderate income housing.	RDA
Affordable Live/Work Studio (300 E Oak)	There is a potential to acquire land and develop loft-style development to support live/work development in downtown. Such a development will create affordable housing and jobs opportunities within the Downtown area.	RDA
Habitat for Humanity Homes (City Wide. All addresses have not been identified)	The City is dedicating \$250k annually to purchase foreclosed homes and complete rehabilitation with Habitat For Humanity before reselling to low-income buyers. It is anticipated that the program will produce three homes for very low income families with 45 year restrictive covenants in the Project Areas every year for the next five years.	RDA

⁴ This project is pending the new Governor's recommendation on the future of California's Redevelopment Agency's. Governor Jerry Brown unveiled his proposal to address California's massive budget deficit by eliminating redevelopment agencies statewide- California Redevelopment Association- January 10, 2011

In addition to these future efforts, The City's RDA has maintained a long relationship with Habitat for Humanity of Tulare County by providing more than 10 ownership opportunities for very low income households throughout Central Visalia. Buyers have primarily consisted of Hispanics and Asians, which tend to be the lowest income populations. The City also received Housing & Economic Recovery Act 2008 funding (federal CDBG-NSP funds) to acquire foreclosed properties, rehabilitate and resell to income qualifying families. The City continues to purchase additional homes with the program income (funds received from selling properties). The City has acquired 25 properties since receiving HERA funds.

There are several obstacles to meeting the needs of underserved residents in Visalia, as housing affordability is influenced by a complex set of economic conditions. Some of these obstacles are a result of interest rates, lack of disposable income, lack of funding, governmental actions, tax policies and land-use policies and regulations, in addition to other nongovernmental market factors.

Housing

Affordable Housing. In December 2009, the median price for a house in Visalia was \$148,200. 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 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 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 metropolitan area ranked 23rd nationally in foreclosures for 2009 according to the *Visalia Times-Delta*. Several new developments were built in the northeastern and eastern areas of the City after 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 double-digit unemployment, families began losing their homes to foreclosure. The Visalia-Porterville metropolitan area was thus one of the highest ranking areas for foreclosures in the country with a foreclosure rate of 4.69 percent.

On September 29, 2008, the Office of the Secretary of HUD released an emergency assistance program, the Housing and Economic Recovery Act (HERA), to help state and local governments acquire and redevelop foreclosed properties. The City of Visalia was allocated a total of \$2,388,331 in funding to purchase foreclosed or abandoned homes and to rehabilitate, resell or redevelop these homes to stabilize neighborhoods.

Actions to Address Obstacles

The City of Visalia will take the following actions during the 2010–2015 ConPlan period to address obstacles to meeting underserved needs.

Provide Decent Affordable Housing

Outcome Goal (DH-1): Provide decent affordable housing by promoting homeownership opportunities for low- and moderate-income households earning less than 80 percent of the area median family income.

- *First-Time Homebuyers Program.* The First-Time Homebuyers Program is currently being administered by Community Services and Employment Training, Inc. (CSET). It has been successful in providing second mortgages at a below-market interest rate to new homeowners. Staff anticipate providing 10 families with down payment assistance each program year.

Outcome Goal (DH-3): Provide decent affordable housing by sustaining neighborhoods.

- *CHDO Funds.* The HOME Investment Partnerships Program requires that 15 percent of its annual allocation be set aside exclusively for housing that is owned, developed or sponsored by a 501(c)3 nonprofit,

community-based service organization, known as a HOME-funded Community Housing Development Organization (CHDO), to develop affordable housing within the community. Currently, the City works with three certified HOME CHDOs: Visalians Interested in Affordable Housing (VIAH), Self-Help Enterprises (SHE) and Community Services and Employment Training, Inc. (CSET). This project is coded as an “01-Acquisition” until a specific project is identified with a certified CHDO.

Suitable Living Environment through Neighborhood Preservation

Outcome Goal (SL-3): Maintain and preserve quality housing by addressing substandard housing.

- *Code Enforcement.* The Neighborhood Preservation Division is responsible for the management of the Code Enforcement Program. The primary emphasis of the program is on life safety noncompliance. Considerable efforts are focused on Health and Safety Code enforcement as it primarily relates to housing standards. Some common violations include unsafe structures, abandoned properties, contaminated and/or unsecured swimming pools, construction without permits and unlicensed vendors. Anticipated code cases: 200 each program year.

Outcome Goal (SL-1): Provide educational services to low-income families.

- *Fair Housing.* This program provides fair housing services to Visalia residents. Callers with complaints are assisted in filling out official discrimination complaint forms, which are then forwarded to the Department of Fair Employment and Housing. It is anticipated that approximately 120 calls will come through the hotline each program year. The program also educates the public regarding fair housing rights. This program cost is part of the 20 percent administration cap for the use of CDBG funding.

Suitable Living Environment by Supporting Special Needs Programs

Outcome Goal (SL-1): Increase accessibility to support facilities to end chronic homelessness.

- *Continuum of Care.* The City has a partnership with the Continuum of Care to address issues of homelessness. The Continuum of Care is a consortium of housing providers, service providers and local governments that work together to end homelessness in Kings and Tulare counties. To strengthen its capacity, the continuum is currently pursuing 501(c)3 status to competitively apply for foundation and

corporate funding. The continuum is focused on systematically implementing systems and programs that will help support existing homeless organizations and offer the resources that are needed locally to be successful. The continuum views 501(c)3 status as a major capacity barrier and anticipates that the process will cost approximately \$10,000. The City plans to allocate a total of \$30,000 in CDBG funds over three program years to assist the continuum in achieving this goal.

Suitable Living Environment through Public Improvements

Outcome Goal (SL-1): Increase the availability of handicapped access benefiting the population with special needs.

- ***Streets—ADA Compliance Projects.*** The City is committed to addressing the needs of the disabled community. City staff attend the Disability Advocacy Committee meetings to understand what the needs are within the disabled community. On an annual basis, the committee requests additional curb cuts and truncated domes. The City has allocated a total of \$40,000 in CDBG funds per program year for the construction of at least 10 ADA-compliant ramps and warning detection panels for the blind throughout areas of downtown within the City’s CDBG target areas.

The City has also 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.

Create Economic Development Opportunities and Community Development Opportunities (Parking Facility) Needs Services

Outcome Goal (EO-1): Demonstrate a commitment to long-term economic growth by promoting the expansion of existing and job retention.

- *Parking Structure (West Acequia Parking Structure)—Section 108 Loan.* The City of Visalia is committed to providing adequate parking in the downtown area to further promote jobs. In 2007, the City finalized construction of a second four-story parking structure that supports the hospital's current expansion. Kaweah Delta Hospital, which employs a diverse group of employees in a variety of income groups, completed its north expansion. Staff continue monitoring the number of jobs created on an annual basis. The City will make a Section 108 payment each program year in the amount of \$506,855. In addition, the parking structure supports downtown businesses furthering the creation of many jobs throughout the downtown area.

Suitable Living Environment through Public Improvements

Outcome Goal (SL-1): Improve the quality and increase the quantity of public improvements that benefit low- and moderate-income residents. The City also utilizes other funding sources for public and park improvement projects.

- *Oval Park.* In 2008, the City Council directed staff to work with residents and businesses from the Washington School and Oval Park neighborhoods to foster revitalization efforts. The Housing and Economic Development, Building, Police, Engineering, Public Works, Fire and Community Development departments actively participate in these efforts.

The City Council also provided staff with the direction to identify the needs of the Oval Park Area. In addition to leveraging CDBG funds in 2008, the City received a Caltrans grant to analyze the area as it relates to traffic, safety and lighting. Community meetings have been held at Oval Park, obtaining community input, coordinating with local nonprofit agencies to utilize the existing building and creating a more family-friendly park.

The City contributed \$60,000 in 2007–2008 and an additional \$20,000 from an amendment completed in July 2008, for which funds were derived from the 2007–2008 program year funding. This brings the total allocated funds for the Oval Park Area improvements to \$166,000. The recommended allocation of \$29,025 per program year will assist with efforts to improve public parks.

- *Oval Park Area Lighting Project.* This area has some of the highest levels of crime in the City and is one of the most densely populated

areas. The area is home to several multi-family dwellings but lacks lighting. It is an older neighborhood lacking adequate infrastructure, and lighting is a key concern due to the criminal element in the neighborhood. The addition of nine new lights, possibly solar, will help improve safety and reduce crime in the area.

- *Recreation Park.* Funding for this park has been set aside to address the Skate Park graffiti and fencing in addition to other necessary improvements to maintain a safe environment for the community.

Suitable Living Environment by Supporting Special Needs Services

Outcome Goal (SL-2): Maintain quality owner-occupied housing for the elderly.

- *Senior Home Minor Repair.* The City has allocated \$91,000 per program year to CSET for the administration of the Senior Home Minor Repair Program. Assistance is provided to senior citizens to assist with minor repairs in their homes. Examples of services are plumbing repairs, cooler/air-conditioning repairs, roof repairs, door and window repairs, electrical repairs, appliance repairs, flooring and carpentry repairs. It is anticipated that this program will assist at least 120 clients and provide 600 service repairs each program year.

Outcome Goal (SL-2): Increase the accessibility and range of housing options for persons with special needs.

- *Mobile Home Senior Handicapped Assistance Repair Program.* The CDBG-funded Mobile Home Senior Handicapped Assistance Repair program is administered by Self-Help Enterprises. The program serves very low income families by addressing health and safety issues with their mobile homes in the form of a grant of \$5,000 and up to \$7,000 on a case-by-case basis. A majority of the grants are utilized toward floor and roof repairs. This program continues to be successful, with an average grant of \$5,800. Fourteen grants are projected to be completed each program year.

Managing the Process (91.200 (b))

1. *Lead Agency.* Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

5-Year Strategic Plan Managing the Process Response

The City of Visalia's Housing and Economic Development Department (HEDD) is the lead department responsible for overseeing the development of the ConPlan and the significant aspects of the process by which the Plan was developed. As a means to enhance coordination between public and assisted housing providers, and among private and governmental health, mental health and service agencies, the City has prepared a Citizen Participation Plan to involve and contact the public as part of the consolidated action planning process.

The HEDD coordinates with City departments, county agencies and community stakeholders in developing housing and community development priorities and activities. The partnerships and collaborative efforts will continue to be the focus of the lead agency in implementing the ConPlan.

To further enhance cooperation and coordination among agencies and groups, a series of ConPlan stakeholder workshops were held to discuss the needs assessment and the following strategic planning categories: affordable housing, homelessness, special needs, economic development and community development. There were many interested persons and representatives who attended and gave valuable input and dialogue for improving the ConPlan.

Throughout the preparation of the ConPlan, consultation was sought and obtained by the City with other public and private providers of housing, health and social services. The types of agencies invited to stakeholder meetings included social service agencies, health service organizations, providers of low-income housing, financial institutions that have or may provide financial assistance for lower-income housing and faith-based organizations. Focus group participants highlighted the priority needs in general terms and specific to their target population. Table 3 lists the agencies that were contacted to participate in the two different focus groups.

**Table 3
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 HHS—Child Protective Services
3. Evergreen Residence Assisted Living	13. Tulare County HHS—Environmental Health
4. Golden State YMCA	14. Tulare County HHS—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 to enhance coordination between public and private housing and health and social service agencies. In addition, consultations are ongoing with the county and state governments and appropriate regional bodies relative to the areas discussed herein.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5-Year Strategic Plan Institutional Structure Response

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 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 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. 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 CHDOs and nonprofit agencies that also provide support.

Any service delivery gaps that may exist are due to the lack of housing subsidies for low- and moderate-income and working poor residents. There are limited resources county-wide or in Visalia to address the gap between the income and housing cost burden 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.

Public housing in Visalia is a federally funded program administered by the TCHA. Rents are based on 30 percent of the tenant's monthly net adjusted income or ceiling rents, based on the size of the unit—whichever is less. Families must pay a minimum of \$50.00 for rent each month. The City and the county collaborate to provide and inform residents of the available affordable housing in the following categories: low-income public housing, farmworker housing, senior housing and affordable housing for the homeless.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

5-Year Strategic Plan Monitoring Response

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.⁵

Priority Needs Analysis and Strategies (91.215 (a))

1. *Describe the basis for assigning the priority given to each category of priority needs.*
2. *Identify any obstacles to meeting underserved needs.*

5-Year Strategic Plan Priority Needs Analysis and Strategies Response

Basis for Assigning Priority Given to Priority Needs

Survey participants were asked about the levels of need for 39 separate items in five different categories. Participants labeled each need as high, medium, low or no need.

Obstacles to Meeting Underserved Needs

There are several obstacles to meeting the needs of underserved residents in Visalia. Housing affordability is influenced by a complex set of economic conditions. Some of these obstacles are a result of interest rates, lack of disposable income, lack of funding, governmental actions, tax policies, land-use policies and regulations, and other nongovernmental market factors.

Lead-Based Paint (91.215 (g))

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low income, low-income, and moderate-income families.*

⁵City of Visalia Housing and Economic Development Department

2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

5-Year Strategic Plan Lead-Based Paint Response

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint (LBP). Starting in 1978, the use of all LBP on residential property was prohibited. It is estimated that nationally 75 percent of all residential property built in 1978 or earlier may contain LBP, with older properties having the highest percentage of lead-based paint. Local data has confirmed the national survey results that the percentage of units containing lead increases with the age of the structure.

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.

HOUSING

Housing Needs (91.205)

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

- 1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).*
- 2. 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.*

5-Year Strategic Plan Housing Needs Response

The City of Visalia's goal is to increase and preserve the supply of affordable housing units for low- and moderate-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 more than 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.

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 has 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.

As previously discussed, 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 SHARP Program. When home equity is available, the City will reevaluate the Housing Rehabilitation Program to assist with homeowner repairs with a low interest rate second loan. These efforts help to ensure that older units within the City meet code requirements and that historical units are maintained.

Housing conservation is also necessary to protect the stock of affordable housing units for low- and moderate-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- and moderate-income families.

Acquisition of Existing Units

The City actively seeks to work with local agencies to rehabilitate existing units for low- and moderate-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.

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 Action Plan amendment for the NSP funds, the \$2.3 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 18 foreclosed homes. 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.

Racial or Ethnic Disproportionate Needs

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 4__
Housing Problems for Income Groups and Household Types

Household by Type, Income, & Housing Problems	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 Renter -100 percent
- Blacks Elderly Owners- 100 percent
- Blacks Large Family Households- 100 percent
- Native American- Renters- 50 Percent
- Native American – Owners 100 percent

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

- Blacks Large Family Households- 100 percent
- Hispanics Elderly – 100 percent

Low-Income Households (51-80 Percent MFI)

- Black Large Family – 100 percent
- Hispanic Large Family - 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 (91.215 (b))

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*
2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*

5-Year Strategic Plan Priority Housing Needs Response

Housing Needs Priorities for the Next Five Years

Citizens were asked to name the priorities in terms of housing needs for the coming five-year period. After providing this list of needs, participants were then asked to prioritize those as high, medium, low or no need. Table 5 shows the feedback from respondents relative to the scale of importance of the City’s housing needs.

**Table 5
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.

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 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.⁶

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 6).

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.

⁶City of Visalia Housing Element, 2009

**Table 6
Household Size by Tenure**

	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- to moderate-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- to moderate-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 (91.210)

**Please also refer to the Housing Market Analysis Table in the Needs.xls workbook.*

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*
- 2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*
- 3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*

5-Year Strategic Plan Housing Market Analysis Responses

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 (see Table 7). Housing demographics and economics are also discussed, including occupancy, tenure, vacancies, years lived in unit and housing costs for renters and owners.

**Table 7
Housing Market Analysis for Visalia (2000)**

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Standard 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 the 2006–2008 ACS findings, in 2008 Visalia had an estimated 37,946 occupied housing units. Table 7 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 8
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 9). 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 9
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 10),

and these numbers correlate to the overall racial/ethnic makeup of the City (Hispanic/Latino householders are not included in this table as the 2000 Census did not address that group separately).

**Table 10
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 11 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.

**Table 11
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. Increased rental rates for multi-family housing can place additional strain on low- to moderate-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, however, during the same time frame Visalia saw an increase in multi-family housing units.

Table 12 shows that there are vastly more two-bedroom rental units in Visalia than any other category.

Table 12
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 13). These numbers show a significant decrease in permits since 2006 for both single-family and multi-family residences.

Table 13
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.

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.

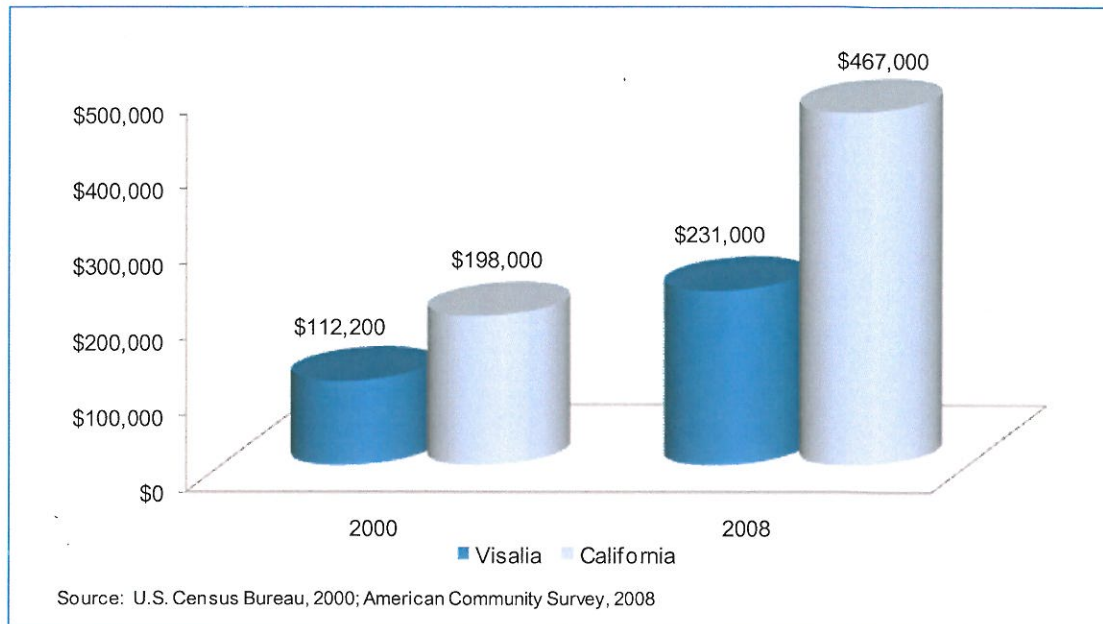
Housing Values and Costs

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

Figure 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 14 shows 2006–2008 ACS data for owner-occupied housing units in Visalia. Roughly 55 percent of owner-occupied units were valued at \$150,000–\$299,000, and 37.2 percent were valued at \$300,000 or more. The median value in 2008 was \$247,500.

Table 14
Value of Owner-Occupied Units in Visalia (2008)

Value of Unit	Units	% of Total
Less Than \$50,000	309	1.3%
\$50,000–\$99,999	476	2.0%
\$100,000–\$149,999	1,047	4.4%
\$150,000–\$199,999	3,761	15.8%
\$200,000–\$299,999	9,354	39.3%
\$300,000–\$499,999	6,950	29.2%
\$500,000–\$999,999	1,904	8.0%
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 a potential buying opportunity for new and existing owner-occupied households. As seen in Table 15, the rate of increasing median household income dramatically outpaced declining home prices in the City. From 2000 to 2009, prices fluctuated dramatically, and continue to do so. Subsequently, many buyers are uneasy about entering the market.

Table 15
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 their 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 percent 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- and moderate-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 just 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 16 shows 2009 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- to moderate-income families, meaning the cost difference between two- and three-bedroom units is of concern to these income groups.

**Table 16
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 17 outlines the various disabilities by age group.

**Table 17
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 18 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 18
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

The housing market influences the use of funds made available for rental assistance, the production of new units, the rehabilitation of old units or the acquisition of existing units. The City has budgeted \$689,902 in CDBG and HOME funds per program year for housing-related projects as shown in Table 19.

**Table 19
Housing Projects and Budget**

Program	Annual CDBG (\$)	Annual HOME (\$)	2010–2015	
			Total (\$)	Units
Affordable Housing				
<i>Homeownership</i>				
First-Time Homebuyers Program		420,752	2,103,760	50
Property Acquisition (CHDO)		84,150	420,750	1
<i>Neighborhood Preservation/Services</i>				
Code Enforcement—Target Areas	160,000		800,000	1,000
Fair Housing Hotline	15,000		75,000	600
Homelessness				
<i>Special Needs Facilities</i>				
Continuum of Care*	10,000		30,000	1

Source: City of Visalia Draft 2010–2011 Action Plan

CDBG: Community Development Block Grant; CHDO: Community Housing Development Organization;

HOME: HOME Investment Partnerships Program

*Planned funding is for three program years totaling \$30,000

Specific Housing Objectives (91.215 (b))

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5-Year Strategic Plan Specific Housing Objectives Response

The City of Visalia's goal is to increase and preserve the supply of affordable housing units for low- and moderate-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 and ensure that available resources are put toward future affordable housing projects.

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 more than 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.

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 has 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. These efforts ensure that older units within the City meet code requirements and help to maintain the historical units in the City.

Housing conservation is also necessary to protect the stock of affordable housing units for low- and moderate-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- and moderate-income families.

Acquisition of Existing Units

The City actively seeks to work with local agencies to rehabilitate existing units for low- and moderate-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.

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, \$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. 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.

Below is a list of potential financial resources considered a part of the City's overall financial plan to address priority needs and specific objectives identified in the five-year plan. The number and availability of these programs to assist cities is limited, and funding for new projects is unpredictable. The following programs are local, state and federal programs. None of these is managed locally by the City through funds accessed directly from HUD.

- *Tulare County Housing Authority (TCHA)*. The TCHA is a public housing authority with jurisdiction within the City of Visalia and the County of Tulare. It administers federal and state funds for its public housing projects and government-assisted housing units such as the Section 8 Rent Subsidy.
- *Redevelopment Agency Tax Increment Funds*. The City's Housing and Economic and Development Department provides staff support for administering tax-increment set-aside funds for low-income housing by state law, and the Visalia Redevelopment Agency (RDA) sets aside 20 percent of the gross tax-increment revenues received

from redevelopment areas into a low- to moderate-income housing fund for affordable housing activities. The RDA utilizes tax increment funding to assist nonprofit and private developers in developing and preserving affordable housing and for first-time homebuyer down payment assistance.

- ***Community Reinvestment Act (CRA)***. Federal law requires that banks, savings and loan associations, thrifts and their affiliated mortgaging subsidiaries annually evaluate the credit needs for public projects in communities where they operate. Although an unpredictable resource, it is important to establish a working relationship for future problem solving.
- ***Low-Income Housing Tax Credit Program (LIHTC)***. The LIHTC program provides for federal and state tax credits for private developers and investors who agree to set aside all or an established percentage of their rental units for low-income households for no less than 30 years. Tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis at varying times. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.
- ***Multi-Family Housing Program***. If California's Housing and Community Development Department awards Multi-Family Housing Program loans to assist rental housing developments affordable to low-income households in the City of Visalia, the City will assist the developers with identifying local funding.

Additional Private Funding.⁷ The Community Reinvestment Act of 1977 (CRA) directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation and the Federal Home Loan Bank Board to encourage and assist the institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter or other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing developments developed by nonprofit corporations.

The Federal Home Loan Bank provides direct project financing through its member institutions as part of its Affordable Housing Program. The

⁷City of Visalia Housing Element, 2009

Savings Associations Mortgage Company (SAMCO), which is an organization of savings institutions, also provides financing for affordable housing developments. The California Community Reinvestment Corporation (CCRC) was formed to pool the resources of the state's banks to assist in financing affordable housing. Finally, the Federal National Mortgage Association (Fannie Mae) provides permanent financing for affordable housing development by purchasing or securitizing the lender-originated first mortgages on mutually agreeable terms.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5-Year Strategic Plan Needs of Public Housing Response

The City of Visalia does not own public housing. However, the City does routinely consult with the TCHA. In addition, it is the policy of the City to support the TCHA to provide housing assistance to extremely low, very low, low- and moderate-income households.

The City of Visalia partnered with the TCHA to develop a 71-unit multi-family affordable housing complex that was completed in late 2008. Currently, the City is working with the TCHA through Kaweah Management Company, a nonprofit 501(c)3, to rehabilitate 11 units and construct nine units to complete a 20-unit multi-family rental project known as Paradise & Court. The current Housing Market Analysis (see Table 7) displays the number of public housing units within the City of Visalia owned and managed by the TCHA.

The TCHA administers the Family Self-Sufficiency (FSS) program, which provides clients with counseling and the opportunity to save for a down payment to become homeowners. The City will continue to work with the TCHA to determine strategies to enhance the program.

Public Housing Strategy (91.210)

1. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting*

list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
3. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

5-Year Strategic Plan Public Housing Strategy Response

The TCHA was established in 1945 pursuant to the U.S. Housing Act of 1937 and state enabling legislation. By the mid-1950s, the Housing Authority had assumed the management responsibilities of two farm labor housing centers, which were built in the late 1930s by the federal government. The TCHA provides funding and programs for below moderate-income households: the Housing Choice Vouchers Program (HCVP), Public Housing, Farm Labor Centers and Senior Housing. The Public Housing Program provides rental assistance in four main areas: Visalia, Tulare, Porterville and the north county area. Through the Farm Labor Centers, the TCHA manages five farm labor housing developments throughout the county.

The TCHA also administers the Section 8 voucher program. Currently, there are 1,148 households receiving rental assistance and more than 3,505 on the waiting list. The TCHA has a "Moving to Work" program that limits participation in the Section 8 voucher to a maximum of five years or until the family income exceeds 120 percent of the median income, thus encouraging families to save money, become self-sufficient and be in a better position to buy a house. This also ensures that assisted housing is made available to other needy families.

The City of Visalia partnered with the TCHA to develop a 71-unit multi-family affordable housing complex that was completed in late 2008. Currently, the City is working with the TCHA through Kaweah Management Company to rehabilitate 11 units and construct nine units to complete a 20-unit multi-family rental project known as Paradise & Court. According to the 2009 Housing Element, the City will work with the TCHA to bring 550 Section 8 rental vouchers to the rental market for low-income families. Table 20 shows the number of public housing units in the City of Visalia owned and managed by the TCHA.

In addition, the Visalia housing market is evaluated on a quarterly basis, given the number of homes sold, quadrant, square footage, price per square foot, list and “sold” price and averages. All the information is taken into consideration in conjunction with the City’s program. It is the City’s priority to provide opportunities to extremely low, very low and median income families. The program is designed to stay “in line” with the local market.

It is the policy of the City to support the TCHA in providing housing assistance to extremely low, very low, low- and moderate-income households. The TCHA is not a troubled housing authority.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. *Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*
2. *Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

5-Year Strategic Plan Barriers to Affordable Housing Response

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 metropolitan region 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) may 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- and moderate-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 two Visalia Rescue Mission emergency shelters with minimal restrictions. The City's Municipal Code does not allow for such development without a conditional-use permit, therefore the City does not meet the state's requirements as set forth by SB 2.⁸

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.

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

⁸City of Visalia Housing Element, 2009

(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- and moderate-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; mobile home parks that allow owner-occupied spaces; 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- and moderate-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- and moderate-income households to meet the state housing requirements.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

Homeless Needs—The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5-Year Strategic Plan Homeless Needs Response

In 2008, the Continuum of Care group sponsored a survey of the homeless to learn more about the demographics and needs of the homeless population in the Tulare and Kings counties. The following summarizes the preliminary results from 167 surveys released in March 2008:

- **Gender.** The majority of homeless people in the City of Visalia were men (72 percent).
- **Age.** The majority were aged 20 to 49 years old including 23 percent from 20 to 29 years old, 16 percent from 30 to 39 years old and 31 percent from 40 to 49 years old. Five percent were 60 years old and older.
- **Race/Ethnicity.** There was an equal percentage of White (43 percent) and Hispanic/Latino (43 percent) persons.
- **Previous Housing Location.** The majority were residents from Tulare County (76 percent). The remainder had lived in another county in California (16 percent), out of state (4 percent) or out of the country/unknown (4 percent).
- **Employment Status.** Approximately 8 percent were employed.
- **Veteran.** Approximately 9 percent were veterans.
- **Ex-Offender.** Approximately 47 percent were ex-offenders.
- **Domestic Violence Victim.** Approximately 16 percent were the victims of domestic violence.
- **Disability.** Overall, 47 percent reported that they were disabled. The types of disabilities included physical (38 percent), substance

abuse (13 percent), mental (36 percent) and post-traumatic stress (4 percent).

- **Prior Homelessness.** Approximately 15 percent reported that they had been chronically homeless.
- **Current Housing.** Approximately 39 percent reported that they were living in transitional housing and 19 percent in emergency housing. About 25 percent reported that they were living on the street or in their vehicle, whereas 1 percent were living in a motel/hotel. Eleven percent were living with relatives or friends.
- **Needed Services.** The respondents were asked about the types of services that they needed. Housing assistance (74 percent) led the list along with food/hot meals (72 percent). More than half of those surveyed reported that they also needed healthcare (63 percent), dental care (59 percent), transportation (62 percent) and vision care (56 percent). Forty-three percent reported that they needed job training.

Each year, the City partners with the Kings-Tulare County Continuum of Care to conduct an annual survey to assess the number of homeless persons living in Kings and Tulare counties. The 2009 Point-in-Time survey, conducted on January 29, 2009, estimated there were 966 homeless people in Tulare and Kings counties, an 8.4 percent decrease compared with the 2008 Point-in-Time results. The survey also shows that both counties had 238 homeless children in 2009, which was 24 percent lower than the previous year. The results show that at that time there were 224 homeless people in the City of Visalia, 204 adults and 20 children. According to the 2006–2007 Consolidated Annual Performance and Evaluation Report (CAPER) for Visalia, there were 63 shelters operating within the City. Table 21 summarizes the homeless facilities and services available in Tulare County, the bed capacity and the characteristics of the clients they serve. Although the shelter facilities in Visalia only serve homeless families, the majority of facilities in the county serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families.⁹

Priority Homeless Needs

1. *Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless*

⁹City of Visalia Housing Element, 2009

need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

5-Year Strategic Plan Priority Homeless Needs Response

The City of Visalia through the Continuum of Care will continue working together to eradicate homelessness. To strengthen its capacity and keep the positive efforts moving forward, the continuum is currently pursuing 501(c)3 status to competitively apply for various funding. The continuum is focused on systematically implementing systems and programs that will help support existing homeless organizations and offer the resources that are needed locally to be successful. The continuum views 501(c)3 status as a major capacity barrier and anticipates that the process will cost approximately \$10,000. The City will continue to support the needs of homeless individuals through its partnership with the Continuum of Care.

The City will continue working with the Continuum of Care on goals aimed toward eliminating chronic homelessness. Through its commitment and dedication, the continuum, along with supporting agencies, will continue to strategize on approaches and ways to acquire more shelters and/or organizations that will provide homeless individuals not only with basic care needs but also job training and guidance. The issues associated with homelessness are complicated. Solutions to resolve this problem require considerable time, energy and financial resources, which, if not available, put an obstacle on achieving goals.

The City of Visalia presently has a number of organizations that provide services to the homeless, each addressing a specific population:

- ***Visalia Rescue Mission.*** This faith-based recovery program has a 42-bed men's shelter and can accommodate 60 men as part of its overnight emergency services. In addition, the Visalia Rescue Mission has one apartment, the Alpha House, which is designated as transitional housing, accommodating seven men. The Rescue Mission also has a short-term women's shelter, Shelter of Hope. Here, the mission offers emergency and transitional services for homeless single women and women with children. This rescue program is designated to help women and women with children transition from living on the streets to becoming self-sufficient through offering meals, housing and the gospel.
- ***Partners for Youth Vision.*** This program for homeless teens offers a safe haven from the street and provides basic necessities. Youth

Vision works within the community to provide resources and referrals to youth.

- **Alternative Services.** This program for recently released prisoners/drug court clients has a transitional house for men (6 beds) and women (6 beds).
- **Central California Family Crisis Center.** This domestic violence shelter has space for 38 women and children with a 16-bed transitional housing program.
- **Visalia Emergency Aid.** To help prevent homelessness, this organization assists hundreds of families yearly who are affected by unexpected changes in employment, loss of shelter due to fire or other family emergencies that affect their ability to work.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5-Year Strategic Plan Homeless Inventory Response

According to the 2006–2007 Consolidated Annual Performance and Evaluation Report (CAPER) for Visalia, there were 63 shelters operating in the City. Table 20 summarizes the homeless facilities and services available in Tulare County, the bed capacity and the characteristics of clients that they serve. Although the shelter facilities in Visalia only serve homeless families, the majority of facilities in the county serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families.

**Table 20
Homeless Facilities**

Facility/Provider	Location	Description
Battered Women's Shelter	Visalia	Provides 12 beds for women and women with small children and can serve up to 25 people a night. Funded primarily by the Tulare County Health and Human Services Agency.
Catholic Social Services	Visalia	Provides for 36 persons per night in an emergency shelter, The Good News Inn, for families with children for up to 90 days. Operates a soup kitchen that serves 200 meals per day during warm months and 350 meals per day during winter months. Provides healthcare (medical and dental) at the shelter's onsite health clinic. Operates a thrift store and a child care center. Funded primarily by local churches and private donations.
Community Services and Employment Training (CSET) (GCRM)	Visalia	Provides 600 bed nights per year of emergency shelter through motel vouchers and aid to families to prevent eviction or foreclosure. Funded by federal, state and local sources including the City of Visalia and United Way.
Visalia Aid Council	Visalia	Provides 200 nights annually of temporary emergency shelter for homeless families, rental families about to be evicted and first month's rent for homeless families with children. Funded by private contributions, the Federal Emergency Service Grant (FESG), the Emergency Housing Assistance Program (EHAP) and Emergency Food and Shelter Funds from CSET.
Visalia Rescue Mission	Visalia	Provides shelter for 600 single men and 72 families per year. The organization also operates a soup kitchen that serves three meals per day for single men staying at the mission and one meal per day for all others. Families are provided with groceries to prepare meals in their homes. Funded by private donations.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness—Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
2. *Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
3. *Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*

5. *Discharge Coordination Policy*—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5-Year Homeless Strategic Plan Response

At this time, the City does not use the McKinney-Vento Homeless Assistance Act program or receive special funding from the state or federal government. However, the City continues its partnership with the Kings-Tulare County Continuum of Care to address issues of homelessness. Through the continuum, the City continues to move forward to accomplish the goals of combating homelessness; the Point-in-Time Survey of 2009 showed that even with the nation’s recession there were fewer homeless people in Tulare and Kings counties than a year earlier.

The Continuum of Care administers an annual Point-in-Time survey in the late winter during a week designated by HUD. Volunteers throughout the surrounding cities pick specific locations to target the homeless. In exchange for an “incentive bag” containing basic necessities such as toothbrushes, lotion, socks, etc., volunteers gather information on the homeless by asking questions such as age, language, how long they have been homeless, employment, number of children, etc.

The results of the 2009 survey showed that in Tulare and Kings counties there were 966 homeless people in January 2009 versus 1,055 the same month in 2008, a drop of 8.4 percent. The survey also showed that the two counties had 238 homeless children in 2009, a decrease of 24.4 percent from 315 homeless children in 2008.

With the completion of this survey, the Continuum of Care can better gauge the progress of its efforts to combat homelessness and improve the allocation of funding. With the data, the continuum also fulfills reporting requirements to HUD. To strengthen its capacity, the continuum is currently pursuing 501(c)3 status to competitively apply for foundation and corporate funding. The continuum is focused on systematically implementing systems and programs that will help support existing homeless organizations and offer the resources that are needed locally to be successful. During fiscal 2010–2011, the City of Visalia will allocate \$10,000 to help the continuum achieve its goals. The City of Visalia

through the Continuum of Care will continue working together to eradicate homelessness.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5-Year Strategic Plan ESG Response

The City of Visalia is not a state recipient of ESG.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

**Please also refer to the Community Development Table in the Needs.xls workbook.*

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.*
2. *Describe the basis for assigning the priority given to each category of priority needs.*
3. *Identify any obstacles to meeting underserved needs.*
4. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5-Year Strategic Plan Community Development Response

During the ConPlan period, the City will address non-housing community development needs through the following programs to meet the specific objectives.

Create Economic Development Opportunities and Community Development Opportunities (Parking Facility) Needs Services

Outcome Goal (EO-1): Demonstrate a commitment to long-term economic growth by promoting the expansion of existing jobs and job retention.

- *Parking Structure (West Acequia Parking Structure)—Section 108 Loan.* The City of Visalia is committed to providing adequate parking in the downtown area to further promote jobs. In 2007, the City finalized construction of a second four-story parking structure that supports the hospital’s current expansion. Kaweah Delta Hospital, which employs a diverse group of employees in a variety of income groups, completed its north expansion. Staff continue monitoring the number of jobs created on an annual basis. The City will make a Section 108 payment each program year in the amount of \$506,855. In addition, the parking structure supports downtown businesses furthering the creation of many jobs throughout the downtown area.

Suitable Living Environment through Public Improvements

Outcome Goal (SL-1): Increase the availability of handicapped access benefiting the population with special needs.

- *Streets—ADA Compliance Projects.* The City is committed to addressing the needs of the disabled community. City staff attend the Disability Advocacy Committee meetings to understand what the needs are within the disabled community. On an annual basis, the committee requests additional curb cuts and truncated domes. The City has allocated a total of \$40,000 in CDBG funds per program year for the construction of at least 10 ADA-compliant ramps and warning detection panels for the blind throughout the areas of downtown within the City’s CDBG target areas.

Suitable Living Environment through Public Improvements

Outcome Goal (SL-1): Improve the quality and increase the quantity of public improvements that benefit low- and moderate-income residents. The City also utilizes other funding sources for public and park improvement projects.

- *Oval Park.* In 2008, the City Council directed staff to work with residents and businesses from the Washington School and Oval Park neighborhoods to foster revitalization efforts. The Housing and Economic Development, Building, Police, Engineering, Public Works, Fire and Community Development departments actively participate in these efforts.

The City Council also provided staff with the direction to identify the needs of the Oval Park Area. In addition to leveraging CDBG funds in

2008, the City received a Caltrans grant to analyze the area as it relates to traffic, safety and lighting. Community meetings have been held at Oval Park, obtaining community input, coordinating with local nonprofit agencies to utilize the existing building and creating a more family-friendly park.

The City contributed \$60,000 in 2007–2008 and an additional \$20,000 from an amendment completed in July 2008, for which funds were derived from the 2007–2008 program year funding. This brings the total allocated funds for the Oval Park Area improvements to \$166,000. The recommended allocation of \$29,025 per program year will assist with efforts to improve public parks.

- ***Oval Park Area Lighting Project.*** This area has some of the highest levels of crime in the City and is one of the most densely populated areas. The area is home to several multi-family dwellings but lacks lighting. It is an older neighborhood lacking adequate infrastructure, and lighting is a key concern due to the criminal element in the neighborhood. The addition of nine new lights, possibly solar, will help improve safety and reduce crime in the area.
- ***Recreation Park.*** Funding for this park has been set aside to address the Skate Park graffiti and fencing in addition to other necessary improvements to maintain a safe environment for the community.

Suitable Living Environment by Supporting Special Needs Services

Outcome Goal (SL-2): Maintain quality owner-occupied housing for the elderly.

- ***Senior Home Minor Repair.*** The City has allocated \$91,000 per program year to CSET for the administration of the Senior Home Minor Repair Program. Assistance is provided to senior citizens to assist with minor repairs in their homes. Examples of services are plumbing repairs, cooler/air-conditioning repairs, roof repairs, door and window repairs, electrical repairs, appliance repairs, flooring and carpentry repairs. It is anticipated that this program will assist at least 120 clients and provide 600 service repairs each program year.

Outcome Goal (SL-2): Increase the accessibility and range of housing options for persons with special needs.

- ***Mobile Home Senior Handicapped Assistance Repair Program.*** The CDBG-funded Mobile Home Senior Handicapped Assistance Repair program is administered by Self-Help Enterprises. The program serves very low income families by addressing health and safety issues with

their mobile homes in the form of a grant of \$5,000 and up to \$7,000 on a case-by-case basis. A majority of the grants are utilized toward floor and roof repairs. This program continues to be successful, with an average grant of \$5,800. Fourteen grants are projected to be completed each program year.

The City of Visalia developed a specific set of long-term goals as part of the 2010–2015 ConPlan.

- **To develop viable urban communities** by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons.
- **To work with the Community Redevelopment Agency** and fulfill its goals to eliminate existing blight, enhance business viability, attract new capital and business enterprise, facilitate new development through site assembly, provide and upgrade public improvements and encourage long-term homeownership.

The City of Visalia developed a specific set of short-term goals to be completed during the 2010–2011 program year as seen in Table 21.

Table 21
Short-Term Goals for the 2010–2011 Program Year

Objective	Goals	Program
<i>Homelessness</i>		
Suitable living environment by supporting special needs programs	Increase accessibility to support facilities to end chronic homelessness.	Continuum of Care
<i>Community Development</i>		
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)
	Increase availability of handicapped access benefiting population with special needs.	ADA Compliance Projects
<i>Non-Homeless Special Needs Housing</i>		
Suitable living environment by supporting special needs services	Maintain quality owner-occupied housing for the elderly.	Senior Home Minor Repairs
	Increase accessibility and the range of housing options for persons with special needs.	Mobile Home Senior Repair and Handicapped Access

Source: City of Visalia Draft 2010–2011 Action Plan
ADA: Americans with Disabilities Act

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable

housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. *Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

5-Year Strategic Plan Antipoverty Strategy Response

Efforts will be concentrated on affordable housing opportunities to renters as well as foreclosure assistance for homeowners. The significant issues are cost-burden and substandard housing units. The City plans to support efforts to increase the availability of low-cost housing and assist homeowners who may be at risk of homelessness due to foreclosures.

The City of Visalia has forged cooperative relationships with public and private organizations that share a common mission of improving the quality of life for individuals through housing, social services, employment and skills training, neighborhood revitalization and economic development. These include the following:

- City of Visalia Citizens Advisory Committee
- City of Visalia City Council
- Community Services and Employment Training, Inc. (CSET)
- Continuum of Care
- Economic Development Corporation
- Family Services of Tulare County
- Habitat for Humanity
- Kaweah Delta Health Care District
- Manuel Hernandez Community Center
- North Visalia Neighborhood Advisory Committee
- Proteus, Inc.
- Pro-Youth/Hearth Visalia
- Real Alternative for Youth Organization (RAYO)
- Salvation Army
- Self-Help Enterprises
- Tulare County Association of Realtors
- Tulare County Health and Human Services Agency
- Tulare County Mental Health Association
- Tulare County Resource Management Agency
- Tulare/Kings Hispanic Chamber of Commerce
- Valley Regional Center Visalia
- Visalia Chamber of Commerce
- Visalia Emergency Aid Council
- Visalia Rescue Mission Visalia Unified School District
- Wittman Village Community Center
- YMCA

- YWCA

The City will also continue partnering with organizations to provide a continuum of services addressing the full range of needs of low- and moderate-income families. Although there are coordinated programs and services to reduce poverty, it is recognized that many unmet needs will remain. The City will endeavor to facilitate the meeting of these needs over the duration of its ConPlan through strategically focusing its resources and efforts.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. *(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

5-Year Strategic Plan LIHTC Coordination Response

Low-Income Housing Tax Credit Program (LIHTC). The LIHTC program provides for federal and state tax credits for private developers and investors who agree to set aside all or an established percentage of their rental units for low-income households for no less than 30 years. Tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis at varying times. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

The City will work with developers to assist in the acquisition of tax credits for the development of affordable housing. Recently, the City partnered with the TCHA and Kaweah Management Company to develop nine new two-story units and rehabilitate 11 existing single-story units with \$500,000 in HOME CHDO funds, \$500,000 in Redevelopment Set-Aside funds and 4 percent–9 percent tax credits for Kaweah Management Company.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5-Year Non-Homeless Special Needs Analysis Response

As individuals, groups, businesses and agencies identify potential funding sources to address the needs of these unique populations (e.g., seniors, disabled persons, single-headed households), the City will support related projects. The geographic distribution of funding from the City's entitlement programs is based solely on the location(s) identified by the individual applicants. Also, the City continually reviews its ordinances, policies and practices for compliance with fair housing laws. As a result, it has broadened and revised the definition of *family* to include state and federal definitions relating to unrelated adults. During the ConPlan period, the City will address non-homeless special needs and meet specific objectives through the following programs.

Suitable Living Environment by Supporting Special Needs Programs

Outcome Goal (SL-1): Increase accessibility to support facilities to end chronic homelessness

- ***Continuum of Care.*** The City has a partnership with the Continuum of Care to address issues of homelessness. The Continuum of Care is a consortium of housing providers, service providers and local governments that work together to end homelessness in Kings and Tulare counties. To strengthen its capacity, the continuum is currently pursuing 501(c)3 status to competitively apply for foundation and corporate funding. The continuum is focused on systematically implementing systems and programs that will help support existing homeless organizations and offer the resources that are needed locally to be successful. The continuum views 501(c)3 status as a major capacity barrier and anticipates that the process will cost approximately \$10,000. The City plans to allocate a total of \$10,000 in CDBG funds over three programs years to assist the continuum in achieving this goal.

Suitable Living Environment by Supporting Special Needs Services

Outcome Goal (SL-2): Maintain quality owner-occupied housing for the elderly.

- ***Senior Home Minor Repair.*** The City has allocated \$91,000 per program year to CSET for the administration of the Senior Home Minor Repair Program. Assistance is provided to senior citizens to assist with minor repairs in their homes. Examples of services are plumbing

repairs, cooler/air-conditioning repairs, roof repairs, door and window repairs, electrical repairs, appliance repairs, flooring and carpentry repairs. It is anticipated that this program will assist at least 120 clients and provide 600 service repairs each program year.

Outcome Goal (SL-2): Increase the accessibility and range of housing options for persons with special needs.

- **Mobile Home Senior Handicapped Assistance Repair Program.** The CDBG-funded Mobile Home Senior Handicapped Assistance Repair program is administered by Self-Help Enterprises. The program serves very low income families by addressing health and safety issues with their mobile homes in the form of a grant of \$5,000 and up to \$7,000 on a case-by-case basis. A majority of the grants are utilized toward floor and roof repairs. This program continues to be successful, with an average grant of \$5,800. Fourteen grants are projected to be completed each program year.

Non-Homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.*

**Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

2. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*
3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*
5. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
6. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

5-Year Non-Homeless Special Needs Analysis Response

As individuals, groups, businesses and agencies identify potential funding sources to address the needs of these unique populations (e.g., seniors, disabled persons, single-headed households), the City will support related projects. The geographic distribution of funding from the City's entitlement programs is based solely on the location(s) identified by the individual applicants. Also, the City continually reviews its ordinances, policies and practices for compliance with fair housing laws. As a result, it has broadened and revised the definition of *family* to include state and federal definitions relating to unrelated adults. The following are the programs and budgets that are anticipated to be funded under special needs.

Suitable Living Environment by Supporting Special Needs Programs

Outcome Goal (SL-1): Increase accessibility to support facilities to end chronic homelessness.

- ***Continuum of Care.*** The City has a partnership with the Continuum of Care to address issues of homelessness. The Continuum of Care is a consortium of housing providers, service providers and local governments that work together to end homelessness in Kings and Tulare counties. To strengthen its capacity, the continuum is currently pursuing 501(c)3 status to competitively apply for foundation and corporate funding. The continuum is focused on systematically implementing systems and programs that will help support existing homeless organizations and offer the resources that are needed locally to be successful. The continuum views 501(c)3 status as a major capacity barrier and anticipates that the process will cost approximately \$10,000. The City plans to allocate a total of \$30,000 in CDBG funds over three program years to assist the continuum in achieving this goal.

Suitable Living Environment by Supporting Special Needs Services

Outcome Goal (SL-2): Maintain quality owner-occupied housing for the elderly.

- ***Senior Home Minor Repair.*** The City has allocated \$91,000 per program year to CSET for the administration of the Senior Home Minor Repair Program. Assistance is provided to senior citizens to assist with minor repairs in their homes. Examples of services are plumbing repairs, cooler/air-conditioning repairs, roof repairs, door and window repairs, electrical repairs, appliance repairs, flooring and carpentry

repairs. It is anticipated that this program will assist at least 120 clients and provide 600 service repairs each program year.

Outcome Goal (SL-2): Increase the accessibility and range of housing options for persons with special needs.

- ***Mobile Home Senior Handicapped Assistance Repair Program.*** The CDBG-funded Mobile Home Senior Handicapped Assistance Repair program is administered by Self-Help Enterprises. The program serves very low income families by addressing health and safety issues with their mobile homes in the form of a grant of \$5,000 and up to \$7,000 on a case-by-case basis. A majority of the grants are utilized toward floor and roof repairs. This program continues to be successful, with an average grant of \$5,800. Fourteen grants are projected to be completed each program year.

Housing Opportunities for People with AIDS (HOPWA)

**Please also refer to the HOPWA Table in the Needs.xls workbook.*

1. *The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*
2. *The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
3. *For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
4. *The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.*
5. *The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the*

needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. *The Plan includes the certifications relevant to the HOPWA Program.*

5-Year Strategic Plan HOPWA Response

Not applicable.

Specific HOPWA Objectives

1. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5-Year Specific HOPWA Objectives Response

Not applicable.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

There are no additional narratives.