
CITY OF VISALIA

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



2015 FINAL

Prepared for:
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I. Introduction

The City of Visalia (City) is committed to affirmatively furthering fair housing and overcoming identified impediments to fair housing choice throughout the City. This Analysis of Impediments to Fair Housing Choice (AI) draws on the City's previous AI, regional and local data sources, and planning documents to provide an overview of the laws, policies, procedures, and circumstances that shape housing choice for individuals and households in the City.

The purpose of the AI is to provide information on fair housing, identify limitations to housing choice, and offer recommendations to minimize or eliminate any fair housing choice barriers that individuals and households face in their search for housing. It is intended to serve as a blueprint to guide future fair housing planning and resource allocation and is meant to provide meaningful information to policymakers, housing advocates, providers, and lenders in their efforts to build and support fair housing policies and practices.

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funding from the U.S. Department of Housing and Urban Development (HUD), the City is compelled to complete an AI to offer an overview of the current housing profile and set guidelines to address any fair housing choice issues identified.

Organization of the AI

This AI is divided into the following eight chapters:

- I. **Introduction** defines “fair housing” and discusses the purpose of the report.
- II. **Background Data** provides an overview of the socio-demographic and access characteristics of the City, along with a discussion of their relationship to fair housing choice.
- III. **Housing Profile** provides an overview of the housing characteristics of the City, along with a discussion of their relationship to fair housing choice.
- IV. **Mortgage Lending Practices** discusses public and private lending practices that shape the ability of individuals and households to obtain housing.
- V. **Public Policies and Practices** discusses public policies that shape the ability of individuals and households to obtain housing.
- VI. **Fair Housing Profile** analyzes current public and private sector fair housing programs and activities and identifies any findings regarding trends and patterns associated with discriminatory housing practices.
- VII. **Fair Housing Progress Since 2010** summarizes the actions and recommendations outlined in the 2010 AI and the City's progress to date.
- VIII. **Key Findings and Recommendations** presents a set of recommended strategies and action steps to overcome the barriers to fair housing choice identified within the report.

What is Fair Housing?

Federal and state fair housing laws are designed to prohibit housing discrimination and guarantee equal access to purchasing, renting, leasing, or lending a home and obtaining housing insurance and mortgages. Federal fair housing laws prohibit housing discrimination on the basis of race, color, religion, sex, national origin, familial status, and disability. California fair housing laws advance those implemented at the federal level and forbid discrimination by reason of age, marital status, ancestry, source of income, sexual orientation, and other forms of arbitrary discrimination.

Legal Framework

To ensure that all individuals and families are given equal access to housing, the federal government and the State of California (State) have enacted the following laws to prohibit subtle and overt forms of housing discrimination.

Federal Fair Housing Laws

- *Title VI of the Civil Rights Act of 1964 (Title VI)*: Title VI is intended to protect the rights of individuals regardless of race, color, or national origin in programs and activities that receive federal funding or financial assistance.¹
- *Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*: The Fair Housing Act (adopted in 1968 and amended in 1988) prohibits housing discrimination against any of the following seven protected classes:
 1. Race
 2. Color
 3. Religion
 4. Sex
 5. National origin
 6. Familial status
 7. Disability²
- As amended in 1988, the Fair Housing Act added “familial status” and “disability” as protected classes and increased HUD’s authority to establish mandatory enforcement measures to ensure compliance with federal law.³

¹ U.S. Department of Housing and Urban Development. “Fair Housing Laws and Presidential Executive Orders.” http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

² Ibid

³ U.S. Department of Housing and Urban Development. “Title VIII: Fair Housing and Equal Opportunity.” http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

- *Section 504 of the Rehabilitation Act of 1973 (Section 504)*: Section 504 established guidelines that prohibit individuals with disabilities from being denied access to housing under programs and activities that receive federal funding or financial assistance.⁴
- *Section 109 of Title I of the Housing and Community Development Act of 1974 (Section 109)*: Section 109 prohibits housing discrimination based on race, color, national origin, sex, or religion under programs and activities that receive federal funding or financial assistance.⁵
- *Title II of the Americans with Disabilities Act of 1990 (Title II)*: Title II prohibits discrimination based on disability under programs, services, and activities provided by public entities. HUD is responsible for enforcement of Title II when it is associated with public housing, housing assistance, and housing referrals administered by state and local jurisdictions.⁶
- *Architectural Barriers Act of 1968 (Architectural Barriers Act)*: The Architectural Barriers Act mandates that buildings and facilities that received federal funding assistance after September 1969 be accessible to and functional for handicapped individuals.⁷
- *Age Discrimination Act of 1975 (Age Discrimination Act)*: The Age Discrimination Act prohibits programs or activities that receive federal funding from discriminating against individuals on the basis of age.⁸
- *Title IX of the Education Amendments Act of 1972 (Title IX)*: Title IX prohibits educational programs or activities that receive federal funding or financial assistance from discriminating against individuals on the basis of sex.⁹

In addition to federal fair housing laws that guarantee equal access to housing, a number of presidential executive orders were also issued to minimize discrimination and barriers to obtaining housing.

California Fair Housing Laws

The California Department of Fair Employment and Housing (DFEH) was established as an independent department of the State in 1980 that holds responsibility for protecting California residents from discrimination and hate violence in employment and housing and public accommodation. DFEH's statutory mandate calls for implementation and enforcement of the following fair housing laws:¹⁰

⁴ U.S. Department of Housing and Urban Development. "Section 504."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/sect504

⁵ U.S. Department of Housing and Urban Development. "Section 109 of Title I of the Housing and Community Development Act of 1974."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/109

⁶ U.S. Department of Housing and Urban Development. "Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

⁷ United States Access Board. "About the ABA Standards." <http://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-aba-standards>

⁸ United States Department of Labor. "Equal Employment Opportunity: Age Discrimination."

<http://www.dol.gov/dol/topic/discrimination/agedisc.htm>

⁹ U.S. Department of Housing and Urban Development. "Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁰ California Department of Fair Employment and Housing. "About Us." <http://www.dfeh.ca.gov/About.htm>

- *California Fair Employment and Housing Act (FEHA)*: In addition to the protected classes identified under the federal government’s Fair Housing Act, FEHA requires that the following classes also be protected from employment discrimination in the State of California “because of:
 1. Age (40 and over)
 2. Ancestry
 3. Color
 4. Religious Creed (including religious dress and grooming practices)
 5. Denial of Family and Medical Care Leave
 6. Disability (mental and physical) including HIV and AIDS
 7. Marital Status
 8. Medical Condition (cancer and genetic characteristics)
 9. Genetic Information
 10. Military and Veteran Status
 11. National Origin (including language use restrictions)
 12. Race
 13. Sex (which includes pregnancy, childbirth, breastfeeding and medical conditions related to pregnancy, childbirth or breastfeeding)
 14. Gender, Gender Identity, and Gender Expression
 15. Sexual Orientation”¹¹

- *Unruh Civil Rights Act (Unruh Act)*: The Unruh Act protects individuals from discrimination in business establishments in California, to include housing and public accommodations on the basis of “sex, race, color, religion, ancestry, national origin, disability, or medical condition.” Specifically, the Unruh Act prohibits arbitrary discrimination associated with personal characteristics or traits in an individual or family’s efforts to obtain housing.¹²

- *Disabled Persons Act*: Under California Civil Code §54(a) (1), individuals with disabilities shall be entitled to full and equal access, as other members of the general public, to all housing accommodations offered for rent, lease, or compensation in this state, subject to the conditions and limitations established by law, or state or federal regulation, and applicable alike to all persons.¹³

- *Ralph Civil Rights Act (Ralph Act)*: The Ralph Civil Rights Act prohibits hate violence against individuals on the basis of race, ethnicity, religious affiliation, gender, age, disability, sexual

¹¹ California Department of Fair Employment and Housing. “Fair Employment and Housing Act.”

http://www.dfeh.ca.gov/Publications_FEHADescr.htm

¹² California Department of Fair Employment and Housing. *Unruh Civil Rights Act Fact Sheet*. May 2002.

<http://www.dfeh.ca.gov/res/docs/Publications/DFEH-250.pdf>

¹³ California Government Legislative Information. “Civil Code Section 54-55.32.” [http://www.leginfo.ca.gov/cgi-](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=00001-01000&file=54-55.32)

[bin/displaycode?section=civ&group=00001-01000&file=54-55.32](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=00001-01000&file=54-55.32)

orientation, or political affiliation and provides civil and administrative remedies for victims protected under these classes. The Ralph Act is intended to protect individuals from hate and impose criminal penalties on violators.¹⁴

As discussed below, DFEH is also responsible for administering the Bane Civil Rights Act and three California government code sections aimed at protecting individuals from housing discrimination.

- *Bane Civil Rights Act (Bane Act)*: The Bane Act prohibits violence or threat of violence against individuals on the basis of “race, color, religion, ancestry, national origin, political affiliation, sex, sexual orientation, age, disability, or position in a labor dispute.” It is intended to ensure that Californians do not experience force or threat of force; protects equal access to housing for residents; and imposes criminal penalties on violators.¹⁵
- California Government Code Sections 111135, 65008, and 65589.5 are also intended to protect individuals from discriminatory practices under state-funded programs and activities and land-use negotiations.¹⁶

Methodology

The City prepared this report with the assistance of LeSar Development Consultants through funding provided from CDBG entitlement dollars. Data sources for this report include the 2000 and 2010 U.S. Census, along with American Community Survey (ACS) 2008-2012 five-year estimates. Additionally, this AI was drafted concurrently with the City of Visalia’s 2015-2020 Consolidated Plan, which utilizes 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, also based on ACS five-year estimates. CHAS data from the 2015-2020 Consolidated Plan is referenced throughout the AI. While ACS one-year estimates provide the most current data, this report utilizes five-year estimates, as they reflect a larger sample size and are considered more reliable and precise.¹⁷ As a result of the production of the City’s AI during the same time period as the preparation of its Consolidated Plan, some of the same language is used verbatim when discussing certain data. In some instances, this data is analyzed in both reports but in different contexts.

Data Sources

Various data sources and planning documents were consulted in the drafting of this AI to provide a quantitative and qualitative overview of past and current housing choice conditions within the City and to ensure future compliance with fair housing regulations. Data sources include:

- U.S. Census Bureau (Census)
- American Community Survey (ACS)
- Federal Financial Institutions Examination Council (FFIEC)
- California Department of Finance

¹⁴ State of California Department of Justice Office of the Attorney General. “Chapter 1 – Racial, Ethnic, Religious, and Minority Violence.” <http://oag.ca.gov/publications/CRhandbook/ch1>

¹⁵ Ibid

¹⁶ Legal Services of Northern California. *Fair Housing in California: Families with Children*. March 2004. http://www.lsn.net/housing/fh_manual/fh_manual_all_2004.pdf

¹⁷ United States Census Bureau. “American Community Survey: When to Use 1-year, 3-year, or 5-year Estimates.” http://www.census.gov/acs/www/guidance_for_data_users/estimates/

- Comprehensive Housing Affordability Strategy (CHAS)

Additionally, the following documents were consulted:

- *San Joaquin Valley Fair Housing and Equity Assessment (FHEA)*: The FHEA provides an overview of racial and economic segregation patterns in the City and describes its impact on residential mobility. The report also includes a set of recommendations to promote integration in the City and lessen the negative consequences generated as a result of segregation identified within the report.¹⁸
- *Tulare County Regional Housing Needs Assessment (RHNA)*: The RHNA calculates the housing needs of each jurisdiction located in Tulare County, including the City, which allows jurisdictions to plan for, prioritize, and determine how it will address current and future housing needs.¹⁹
- *City of Visalia Fair Housing Rental Assessment*: The Fair Housing Rental Assessment provides findings from a paired testing of rental properties study conducted jointly between the City and the Fair Housing Council of Central California (FHCCC) to learn about potential discriminatory trends with a focus on race and familial status.
- *City of Visalia Housing Element (Housing Element)*: The Housing Element identifies the housing needs of the community, goals and objectives to address those needs, and outlines the community's efforts to pursue specific policies and programs to achieve its goals and objectives.

Public Engagement

To add a qualitative component to the quantitative data gathered for this report, the City proactively established relationships with community residents and representatives of organizations, agencies, and businesses to share ideas and concerns regarding fair housing issues and ensure future implementation and evaluation of the fair housing recommendations included within this report. Through community forums and small group interviews with community stakeholders, the City collected information on concerns of residents, service providers, and representatives of organizations, agencies, and businesses regarding existing limitations to fair housing choice in the City.

Community Forums

The City and LDC hosted three community forums to gather community input and feedback for the creation of the City's Consolidated Plan and AI. These forums provided the opportunity to discuss priorities for investing federal funds in the City and issues related to fair housing choice. These meetings were open to the public and held at the following locations:

¹⁸ California Coalition for Rural Housing. *San Joaquin Valley Fair Housing and Equity Assessment*. April 2014. <http://www.frbsf.org/community-development/files/SJV-Fair-Housing-and-Equity-Assessment.pdf>

¹⁹ Tulare County Association of Governments. *Draft Regional Housing Needs Plan for Tulare County 2014-2023*. March 2014. <http://www.tularecog.org/DocumentCenter/View/358>

- Annie Mitchel Elementary School
2121 East Laura Avenue
Visalia, CA 93292
August 7, 2014, 5:30 pm to 8:00 pm
- Anthony Community Center
345 North Jacob Street
Visalia, CA 93291
August 12, 2014, 1:00 pm to 3:30 pm
- La Joya Middle School
4711 West La Vida Avenue
Visalia, CA 93277
August 12, 2014, 5:30 pm to 8:00 pm

The meetings provided City residents, service agencies, and organizations with the opportunity to share their fair housing experiences and concerns as well as to gain awareness of fair housing laws. To ensure that the fair housing concerns were addressed, individual invitation letters were distributed via mail and e-mail, if available, to agencies and organizations that serve the low and moderate income and special needs community. A total of ~~370~~ 350 individuals were invited to attend, with an outreach emphasis placed on agencies and organizations that serve low and moderate income and special needs residents. The following agencies and organizations attended the forums and contributed directly to the AI:

- Citizens Advisory Committee
- City of Visalia - Economic Development Department
- Family Services of Tulare County
- Habitat for Humanity
- City of Visalia Planning Commission
- Resources for Independence
- Self Help Enterprises
- Tulare County Health and Human Services
- Visalia Rescue Mission
- Visalia Emergency Aid Council
- Citizens Advisory Committee
- Mooney Merchant Representative
- Visalia Unified School District

The following themes emerged:

- Projects and programs that increase availability of affordable housing for low income residents was the top overall need across the three forums
- Homeless facilities were identified as a top public facility need
- Homeless services were identified to be a top public services need

Overall feedback from meeting participants indicated that few had either directly or indirectly experienced instances of overt housing discrimination. When asked whether they believe housing discrimination exists in the City, there was general consensus that housing discrimination often occurs in subtle forms. This is in line with recent studies which show that racial and ethnic minorities face more subtle housing discrimination:

“Fewer minorities today may be getting the door slammed in their faces, but we continue to see evidence of housing discrimination that can limit a family’s housing, economic and educational opportunities,’ said former HUD Secretary Shaun Donovan. ‘It’s clear we still have work to do to end housing discrimination once and for all.’ ”²⁰

Community Advisory Committee

In addition to the community forums, City staff presented on the Consolidated Plan and AI process and solicited feedback from the following community committees to facilitate public participation:

- North Visalians Advisory Committee
808 North Court Street
Visalia, CA 93291
July 10, 2014, 5:30 pm
- Citizens Advisory Committee
707 West Acequia
Visalia, CA 93291
August 6, 2014, 5:30 pm
- Disability Advocacy Committee
315 East Acequia
Visalia, CA 93291
August 11, 2014, 5:00 pm

Resident Survey

Stakeholders who work or reside in the City were also encouraged to complete a Community Needs Survey. The survey was available from July 24, 2014 through October 1, 2014 and requested that respondents prioritize the City’s community needs for various types of community and economic development improvements.

The survey polled respondents about the level of need in their respective neighborhoods for various types of service and improvements that can potentially be addressed through entitlement fund use and allowed respondents to prioritize the City’s community needs for various types of community and economic development improvements.

To gather a comprehensive sample, the survey was distributed in hard copy and digital online formats. The survey was available in English and Spanish on both platforms. It was also posted onto social media

²⁰ U.S. Department of Housing and Urban Development. “Racial And Ethnic Minorities Face More Subtle Housing Discrimination.” http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-091

to include Facebook, Twitter, as well as on City Department webpages. A total of ~~213~~ 214 surveys were completed during the eleven-week survey period.

Public Review

A draft of this AI was made available for 30 day public comment in conjunction with the draft City of Visalia Fiscal Year 201-2019 Consolidated Plan and Fiscal Year 2015 Action Plan. No comments were received related or specific to this AI.

Summary of Key Findings and Recommendations

Historically, the City has dedicated an average of 4 percent of its CDBG and HOME Administration dollars to the Fair Housing Hotline. This ensures dollars “off the top” are dedicated to fair housing services and not relegated to competitive categories i.e. public services.

As a minority-majority jurisdiction and with over one-third of its households earning 80 percent AMI or less, the City elects “to affirmatively further the purposes and policies of the Fair Housing Act, . . . [and] to take steps proactively to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities for all”²¹ by undertaking the actions outlined in **Table 1.1** below.

Table 1.1: Key Recommendations to Reduce Impediments to Fair Housing Choice

Goal 1 : Expanding Affordable Housing Opportunities	
Housing Partnerships	
1.1	Continue to explore the development and rehabilitation of affordable housing opportunities with local partners as well as outside developers. Partners will include: <ul style="list-style-type: none"> • Housing Authority of Tulare County (HATC) • Self Help Enterprise, Inc. (SHE) • Habitat for Humanity (HfH) • Christian Church Homes of Northern California/Visalia Senior Housing (CCH) • Community Services and Employment Training (CSET)
Affordable Housing Resources	
1.2	Maintain a list of nonprofit agencies and their services on the City’s website under affordable housing or where appropriate.
Housing Choice for Special Populations	
1.3	Continue to work with HATC and local nonprofits to provide priority funding to assist in the development of new housing opportunities in non-minority concentrated areas.

²¹ U.S. Department of Housing and Urban Development. Proposed Rule 24 CFR Parts 5, 91, 92, 570, 574, 576, and 903.

	Continue to administer successful programs that provide funding and support for affordable housing.
1.4	<p>Continue to facilitate the construction of affordable rental housing for very-low and low-income seniors by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives (e.g., RDA set-aside funds), commercial, and medical services.</p> <p>As funding permits, continue with the Senior Repair and Handicapped Program (SHARP) and Senior Home Minor Repair Program, which assists low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements.</p>
1.5	<p>Promote the construction of affordable for-sale and/or rental housing units with three or more bedroom units affordable to very low- and low-income families.</p> <p>Publicize financial and regulatory incentive opportunities (e.g., expediting permit processing, deferred fees, density bonuses, or use of set-aside funds) to developers for these unit types including promoting the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers, and creating informational fliers at the Community Development Department and in all general application packets.</p>
Goal 2: Expanding Access to Financing	
Outreach to Lenders	
2.1	Work with local lenders to provide information on financing for low- and moderate-income residents. Encourage local lenders to provide information in English and Spanish.
2.2	Work with local lenders to promote the City’s affordable housing programs. Provide local lenders information on the program in English and Spanish. Invite local lenders to attend program workshops.
Education and Resources	
2.3	Encourage private lenders and other local lending institutions to host workshops in Visalia regarding the home-buying process and the resources available to low- and moderate-income homebuyers.
2.4	<p>Continue to provide brochures or information on homeownership, rental assistance and rehabilitation assistance programs in English and Spanish.</p> <p>Make information on programs available on the City’s website and at community events promoting fair housing choice held by the City.</p>
2.5	Consider partnering with agencies to provide credit and financial counseling services, including assisting potential homebuyers in improving their credit, repairing bad credit, and providing education on affordability and financial responsibilities of homeownership

	and predatory lending avoidance.*
2.6	As funding permits, work with other fair housing advocates to conduct additional fair housing workshops in Visalia to educate citizens about fair housing rights.
Unfair Lending and Insurance Practices	
2.7	Monitor complaints regarding unfair/predatory lending and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA) and other data sources. As funding permits, work with non-profit agency that specializes in fair housing to provide data.
2.8	Participate with HUD in efforts to improve access to homeowner’s insurance and to investigate predatory lending in the home purchase, home improvement, and mortgage refinancing markets.
Goal 3: Fair Housing Services Ongoing	
Apartment Owners/Managers	
3.1	Work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.
3.2	Work with agencies and the property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised. Continue to provide outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish. Periodically track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.
Fair Housing Testing and Audits	
3.3	Support local non-profit agencies in applying for federal Fair Housing Initiative Program (FHIP) grants and conduct testing and audits as a means to affirming the nature and extent of fair housing issues in the community.
Reasonable Accommodation	
3.4	Provide information on reasonable accommodation and on often-utilized disability adjustments to housing units.

* “and predatory lending avoidance” is a 2015 addition to a 2010 recommendation

Goal 4: Goal 3: Fair Housing Services New	
Entitlement Funding Activities	
4.1	Ensure access to fair housing services and education to all Visalia residents by increasing dedicated eligible entitlement dollars (CDBG Admin or Public Service/HOME Admin and Planning) to fair housing services.
4.2	Partner and contract with fair housing service providers for: <ul style="list-style-type: none"> • Outreach • Education • Testing • Enforcement
4.3	Partner and contract with credit counseling and education/housing counseling service providers to increase access to financing, down payment, and closing costs assistance for underserved and underrepresented protected classes
4.4	Ensure “Subrecipient Agreement” includes the requirement that all entitlement dollar recipients comply with Fair Housing Act and all other Federal laws and Executive Orders as per “ <i>Playing by the Rules: A Handbook for CDBG Subrecipients on Administrative Systems</i> ” ²²
4.5	Prominently display fair housing information in City-owned and operated buildings and other public spaces, such as libraries, recreation centers, and community centers.

²² U.S. Department Of Housing And Urban Development Office of Community Planning and Development, Community Development Block Grant Program. “Playing by the Rules: A Handbook for CDBG Subrecipients on Administrative Systems.” March 2005.

II. Background Data

This chapter provides an overview of the demographic profile of the City and contains information on income, employment, and housing patterns to help identify emerging trends that may provide insight on methods to address fair housing choice issues relevant to specific populations.

General Population Characteristics

Population Trends

Population growth rate serves as an indicator of the City’s long-term housing demand and provides information that helps the City determine the capacity of current resources. As shown in **Table 2.1**, the total population of the City grew by approximately 65 percent from 1990 to 2010. The Tulare County Association of Governments (TCAG) estimates that by 2020, the City’s population will increase by 21 percent and continue to rise moderately by 21 percent each decade thereafter until 2040, leading to a steady growth in the demand for housing.

Table 2.1: Historical and Projected Population Trends, 2000 – 2040

Year	Population	Growth Rate
1990	75,636	21%
2000	91,565	21%
2010	124,442	36%
2020	150,225	21%
2030	181,350	21%
2040	218,924	21%

Source: City of Visalia, *General Plan Housing Element, 2010-2014*; 2010 Census; Draft TCAG Demographic Forecast, 2013

The Visalia General Plan Update projects build out will “accommodate a population of approximately 210,000 in the Planning Area, which represents an annual population growth rate of 2.6 percent.”²³ “Buildout” is full development as allowable under the General Plan.

Race and Ethnicity

As shown in **Table 2.2**, in the decade between the 2000 and 2010 Census, the overall population in the City grew by 36 percent, with the greatest population growth occurring among Hispanic/Latinos (76 percent), Pacific Islanders (63 percent) and Asians (44 percent). This trend shows the diversifying population of the City, which is now a “majority-minority,” with Whites constituting a little over 44 percent, compared to 55 percent of the population in 2000. With Hispanic/Latino families having a higher than average birth rate compared to other ethnic groups, this population is expected to continue to grow, while Asian, Black/African American, and White populations are expected to stabilize or decrease.²⁴

²³ Visalia General Plan Update Public Review Draft March 2014 Chapter 1 Page 12

²⁴ California Coalition for Rural Housing. *San Joaquin Valley Fair Housing and Equity Assessment*. April 2014. <http://www.frbsf.org/community-development/files/SJV-Fair-Housing-and-Equity-Assessment.pdf>

Table 2.2: Population by Race and Ethnicity, 2000 – 2010

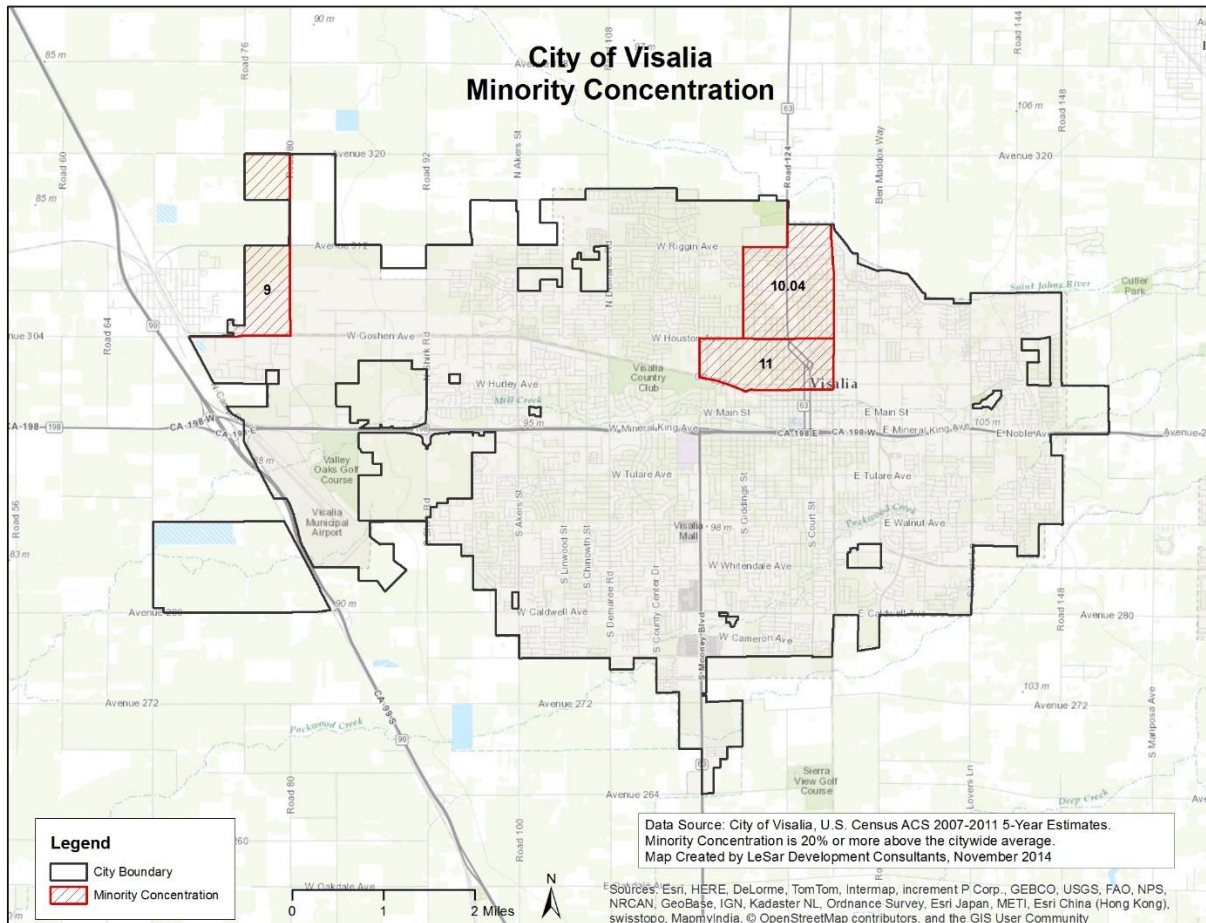
	2000 Population	% of Total	2010 Population	% of Total	Growth Rate 2000 - 2010
Asian	4,472	5%	6,421	5%	44%
American Indian, Alaska Native	675	1%	811	1%	20%
Black/African American	1,558	2%	2,166	2%	39%
Hispanic	32,619	36%	57,262	46%	76%
White	50,269	55%	55,081	44%	10%
Pacific Islander	79	0.1%	129	0.1%	63%
Other*	1,893	2%	2,572	2%	36%
Total	91,565	100%	124,442	100%	

Source: 2000 Census; 2010 Census

* Some Other Race / Two or More Races

Note: Totals may not add to 100% due to rounding

Figure 1 shows minority concentrations within the City. Minority concentration is defined as census tracts whose proportion of any one racial/ethnic group is 20 percent or greater than the overall City average.



Data Source: ACS 2007-2011
Data Source: Minority concentration is defined as census tracts where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. Minority refers to all ethnic groups other than non-Hispanic white.
Comment:

Age Characteristics

The age characteristics of the City provide insight regarding current and projected housing demands, as different age groups have diverse housing needs and preferences. **Table 2.3** demonstrates several important factors, both in the distribution of age groups and growth among age groups within the City. Most significantly, while the population that is 65 and older represents the proportionately smallest age group, it is also the fastest-growing group, with an 86 percent growth rate. This increase mirrors nationwide trends, as the increased longevity of baby boomers has led to the 50-and-over population becoming the fastest-growing age group, with projections that one in five Americans will be aged 65 and older by 2030.²⁵

Table 2.3: Age Distribution, 2000 – 2010

	Visalia 2000	% of Total	Visalia 2010	% of Total	Growth Rate
Under 20 Years	31,453	34%	41,081	33%	31%
20-34 Years	18,491	20%	27,001	22%	46%
35-64 Years	31,655	35%	37,837	30%	20%
65 and Over	9,966	11%	18,523	15%	86%

Source: 2000 Census; 2010 Census

Even with the growing senior population, the City’s population remains relatively young overall. As shown in the table below, the median age held steady at approximately 32 years from 2000-2010; in contrast, the median age in California rose from approximately 33 to 35 years.

Table 2.4: Median Age, 2000 – 2010

	Visalia 2000	California 2000	Visalia 2010	California 2010
Median Age	31.7	33.3	31.6	35.2

Source: 2000 Census; 2010 Census

Household Composition

As shown on **Table 2.5**, nearly half of City households are comprised of small families containing 2-4 members. Additionally, 27 percent of households contain at least one person over the age of 62, 22 percent contain young children, and 15 percent are large families comprised of five or more members.

²⁵ Joint Center for Housing Studies of Harvard University. *Housing America’s Older Adults: Meeting the Needs of an Aging Population*. September 2014. http://www.jchs.harvard.edu/research/housing_americas_older_adults

Table 2.5: Household Composition

Household Type	Total Households	% of Total
Small-Family Households (2-4 members)	18,990	47%
Large-Family Households (5+ members)	5,940	15%
Household contains at least one person 62-74 years of age	6,375	16%
Household contains at least one person age 75 or older	4,440	11%
Households with one or more children 6 years old or younger	8,760	22%
Total Households	39,985	111%

Source: 2007-2011 CHAS

Note: Totals do not add to 100%, as households may fall into more than one category

Income Characteristics

Household income is a strong indicator of socio-economic status and a household’s ability to meet the costs of living, such as housing, transportation, and the basic necessities of life. As a determinant of the financial resources available, the median household income of a city plays a significant role in predicting the type of housing households can afford. It is also one of the factors taken into account when households apply for mortgage loans or rental housing.

Median Income

Table 2.6 shows the change in median income for the City between 1999 and 2012. While the median income appears to have increased by 30 percent in current dollars (unadjusted for inflation), when translated to constant or real-dollar values, the median household income for the City actually decreased by 6 percent between 1999 and 2012.

Table 2.6: Median Income 1999 – 2012

	1999 Income	2012 Income	% Change
Unadjusted Median Income	\$41,349	\$53,718	30%
Adjusted Median Income*	\$56,983	\$53,718	-6%

Source: 2000 Census; 2008-2012 ACS Estimates

* Real 2012 dollars, adjusted for inflation

Income Distribution

Table 2.7 shows the distribution of household income in the City. While the total number of households increased 32 percent between 2000 and 2012, the City also became more of an “hourglass economy,” with growing populations at the higher and lower ends of the income spectrum and a reduced number in the middle. For example, in 2000, the number of households earning less than \$35,000 rose 3 percent, while those earning \$75,000-\$150,000 more than doubled, and those earning over \$150,000 more than tripled. In sharp comparison, middle-wage earners in the \$35,000-\$75,000 income category decreased by 50 percent.

Table 2.7: Household Income Distribution, 2000 – 2012

Household Income	2000 Households	% of Total	2012 Households	% of Total	% Change 2000-2012
Less than \$10,000	2,792	9%	2,546	6%	-9%
\$10,000 to \$14,999	2,047	7%	1,937	5%	-5%
\$15,000 to \$24,999	3,972	13%	4,180	10%	5%
\$25,000 to \$34,999	3,961	13%	4,445	11%	12%
Under \$35,000	12,772	41%	13,108	32%	3%
\$35,000 to \$49,999	5,673	18%	5,732	14%	1%
\$50,000 to \$74,999	5,887	19%	7,787	19%	32%
\$35,000 - \$75,000	11,560	37.5%	5,732	33%	-50%
\$75,000 to \$99,999	2,965	10%	4,756	12%	60%
\$100,000 to \$149,999	2,446	8%	6,139	15%	151%
\$75,000 - \$150,000	5,411	18%	10,895	27%	101%
\$150,000 to \$199,999	563	2%	2,122	5%	277%
\$200,000 or more	542	2%	1,220	3%	125%
\$150,000 and above	1,105	4%	3,342	8%	202%
Total	30,848	100%	40,864	100%	32%

Source: 2000 Census; 2008-2012 ACS Estimates

Note: Totals may not add to 100% due to rounding

Low Income Households

The Community Development Block Grant (CDBG) program is primarily concerned with activities that benefit Low and Moderate Income (LMI) households whose incomes do not exceed 80 percent of the area median family income (AMI), as established by HUD, with adjustments for smaller or larger families.²⁶ HUD utilizes three income levels to define LMI households:

- Extremely Low Income: Households earning 0-30 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes

²⁶ U.S. Department of Housing and Urban Development. "Glossary of CPD Terms"
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/library/glossary

- Very Low Income: Households earning 30-50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes
- Low-Moderate Income: Households earning 50-80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs

Table 2.8 below shows that one-third (33 percent) of households in City are LMI, with incomes ranging from 0-80% AMI.

Table 2.8: Low and Moderate Income Households

	Total	% of Total
Household Income 0-30% AMI	3,760	9%
Household Income 30% - 50% AMI	3,730	9%
Household Income 50% - 80% AMI	5,990	15%
Household Income 80% - 100% AMI	3,665	9%
Household Income >100% AMI	22,835	57%
Total Households	39,985	100%

Source: 2007-2011 CHAS

Special Needs Populations

Certain sub-populations often require special accommodations due to their unique characteristics and/or needs. These characteristics may include age, family characteristics, or disability, and can affect their accessibility to decent and affordable housing. For example, elderly individuals are often reliant on a fixed income and experience higher health care costs. Large households require a greater number of bedrooms. Persons with disabilities have physical or mental impairments that substantially limit major life activities and may require accessible housing accommodations. **Table 2.9** provides an overview of several special-needs populations within the City.

Table 2.9: Special Needs Populations

	Total	% of Total
Elderly households (62+)	10,815	27%
Large households	5,940	15%
Disabled persons	12,721	10%

Source: 2007-2011 CHAS; 2008-2012 ACS Estimates

Employment Profile

Unemployment Rates

Overall, as shown in **Table 2.10** below, unemployment rates in the City increased by 6.6 percentage points from 2000 to 2010 and dropped by four percentage points from 2010 to 2013. Unemployment

rates in the City have not yet reached pre-recession levels. High unemployment rates contribute to the demand for low-cost housing and the need for housing assistance.

Table 2.10: Unemployment Rates, 2000 – 2013

Year	2000	2005	2010	2013
Annual Average Unemployment Rate	10.4%	9.5%	17.0%	14.0%

Source: California Employment Development Department (EDD) Historical Civilian Labor Force, Visalia Porterville MSA

Employment Trends

Table 2.11 shows historical employment rates within the Visalia-Porterville Metropolitan Statistical Area (MSA) by major industry categories. Overall, non-farm jobs account for 77 percent of employment within the MSA (113,500 jobs), compared to 23 percent of on-farm jobs (34,200 jobs). Within the non-farm category, the 97,800 service providing jobs account for the majority of employment opportunities, with the greatest percentage found in the government, retail, education/health services fields.

Within the time period of 2000-2013, non-farm jobs increased 14 percent, while on-farm jobs decreased by 2 percent. Within the non-farm category, goods producing jobs decreased by 7 percent, while service providing jobs increased 19 percent. The greatest job growth occurred in the education/health services field (54 percent increase), followed by leisure and hospitality (35 percent increase) and professional and business services (24 percent increase). The largest employment shrinkage was seen in the construction (19 percent decrease) and information industries (18 percent decrease).

Table 2.11: Employment by Industry, 2000 – 2013

Jobs by Industry of Employment	2000		2013		% Change
	Number	% of Total	Number	% of Total	
Goods Producing	16,900	13%	15,700	11%	-7%
Construction	5,200	4%	4,200	3%	-19%
Manufacturing	11,700	9%	11,600	8%	-1%
Service Providing	82,300	61%	97,800	66%	19%
Educational & Health Services	8,200	6%	12,600	9%	54%
Financial Activities	3,900	3%	3,800	3%	-3%
Government	28,300	21%	30,000	20%	6%
Information	1,100	1%	900	1%	-18%
Leisure & Hospitality	7,400	6%	10,000	7%	35%
Professional & Business Services	8,500	6%	10,500	7%	24%
Retail Trade	13,900	10%	16,600	11%	19%
Transportation, Warehousing & Utilities	4,600	3%	6,500	4%	41%
Wholesale Trade	3,600	3%	3,800	3%	6%
Other Services	2,800	2%	3,100	2%	11%
Total Non-farm	99,200	74%	113,500	77%	14%
Total On-Farm	34,900	26%	34,200	23%	-2%
Total Jobs by Industry of Employment	134,100	100%	147,700	100%	

Education

As shown in **Table 2.12** below, the educational attainment for residents 25 years of age and older is as follows:

- 19 percent have not graduated high school
- 24 percent have graduated high school (including equivalency), but no further education
- 25 percent have some college but no degree
- 10 percent have an associate’s degree
- 14 percent have a bachelor’s degree
- 7 percent have a graduate or professional degree

Overall, 80 percent of City residents have at least a high school diploma or higher and 21 percent have a bachelor’s degree or higher. As a result, over 80 percent of the workforce 25 years of age and older is without an advanced or professional degree, making it more difficult for them to compete for jobs requiring higher education or technical skills.

Table 2.12 shows that those residents with advanced and professional degrees have significantly higher median incomes, with holders of bachelor’s degrees having an approximately 56 percent higher median income than those with only an associate’s, and those with a graduate degree or professional degree having a 128 percent higher median income.

Table 2.12: Educational Attainment by Age

	Age				Total	% of Total
	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs		
Less than 9th grade	1,200	1,471	2,790	2,167	7,208	10%
9th to 12th grade, no diploma	1,916	1,257	2,072	1,341	6,653	9%
High school graduate, GED, or alternative	4,391	3,488	6,270	3,167	17,088	24%
Some college, no degree	5,647	4,087	7,200	2,662	18,005	25%
Associate's degree	1,839	1,411	3,356	976	7,264	10%
Bachelor's degree	2,539	1,917	3,622	1,444	9,881	14%
Graduate or professional degree	847	1,455	2,126	809	4,961	7%
Total	18,109	15,162	25,814	11,975	71,060	100%

Source: 2007-2011 ACS Estimates

Table 2.13: Educational Attainment and Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,147
High school graduate (includes equivalency)	30,995
Some college or Associate's degree	33,148
Bachelor's degree	51,562
Graduate or professional degree	75,841

Source: 2007-2011 ACS Estimates

Public Transportation

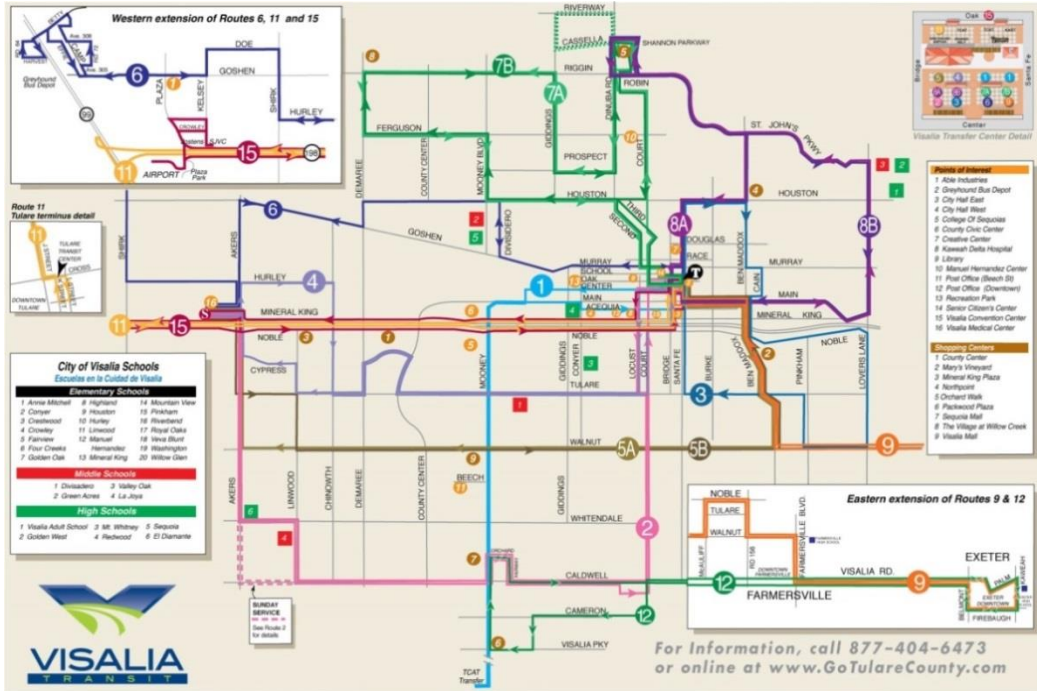
Public transit is critical for linking those without access to private transportation to job centers and services. The City manages several transit services that link neighborhoods within the City to commercial centers, job sites, and public institutions. The following transit options are available in the City:

Fixed Route

The City operates 12 Fixed-Routes that offer access to affordable public transit to residents of the City. **Exhibit 1** below shows the public transit routes within the City and to neighboring areas, including Goshen, Farmersville, and Exeter. The City's fixed routes operate from 6am to 9:30pm on weekdays and from 8am to 6:30pm on weekends.²⁷

Exhibit 1: City of Visalia Transit Routes

²⁷ City of Visalia. "Fixed Route." http://ci.visalia.ca.us/depts/transit/fixe_route_visalia_transit/default.asp



Source: City of Visalia as of October 2014

Table 2.14 shows the fare rates offered to fixed-route riders. Individuals with a Medicare card, California Disabled ID card, or a Veteran disabled ID card may qualify for transit fares at reduced rates.²⁸

Table 2.14: City Fixed-Route Transit Fares

Fare	Cost
General One-Way	\$1.50
Senior One-Way Senior(60+)/Disabled/Medicare card - also weekdays from 10am - 2pm /6pm - 10pm and weekends	\$1.25
Children (first two children/6 & younger)	Free
Additional Children	\$1.50
Day Pass	\$3.25
Senior Day Pass Senior/Disabled/ Medicare card	\$2.50
General 7 - day pass	\$10.00
Senior/Disabled 7 - day pass	\$7.50
31-Day Pass	\$40
31-Day Pass Senior/Disabled	\$30
Rider Reward Monthly Pass	\$40

Source: City of Visalia as of October 2014

Dial-A-Ride

The City’s Dial-A-Ride program offers curb-to-curb para-transit service on a shared-ride/ demand-response basis. The City’s Dial-A-Ride service operates from 6 am to 9:30 pm on weekdays and from 8 am to 6:30 pm on weekends.

²⁸ City of Visalia. “Fixed Route.” http://ci.visalia.ca.us/depts/transit/fixe_droute_visalia_transit/default.asp

Table 2.15 shows the fare rates for users of the Dial-A-Ride service. Individuals with a Medicare card, California Disabled ID card, or a Veteran disabled ID card may qualify for transit fares at reduced rates.²⁹

Table 2.15: City Dial-A-Ride Fares

Fare	Cost
General	\$3.25
Senior /Disabled/Medicare	\$2.25
Children (first two children/6 & younger)	Free
Additional Children	\$2.25
Monthly Pass	\$75.00
10-Ride Punch Pass	\$32.50
10-Ride Punch Pass ADA	\$22.50

Source: City of Visalia as of October 2014

Loop Bus

The Loop Bus is a transportation option for local youth who are between the ages of 6 and 17 and wish to travel between recreation centers in the City. The Loop Bus runs during the summer months with bus pick-up and drop-off centers at the following locations:

- Anthony Community Center
- Boys and Girls Club
- Manuel F. Hernandez Community Center
- Wittman Village Community Center³⁰

²⁹ City of Visalia. "Dial-A-Ride." https://ci.visalia.ca.us/depts/transit/dial_a_ride/default.asp

³⁰ City of Visalia. "The Loop Bus." http://www.ci.visalia.ca.us/depts/parks_n_recreation/the_loop_route/default.asp

III. Housing Profile

Housing Stock

A diverse and balanced housing stock will provide a greater range and flexibility of housing options for households in the City. **Table 3.1** below reflects the distribution of housing found throughout the City. At approximately 75 percent, the large majority of the City’s housing stock is made up of single-family detached homes. The next-highest category is multifamily developments of 2-4 units (11 percent), followed by multifamily developments of five or more units (7 percent).

With three-quarters of the housing stock consisting of single-family homes, the City’s current housing stock may stand as an impediment to fair housing choice for households seeking a source of affordable housing, as multifamily units are often less expensive to rent or purchase. However, the newly adopted general plan designates a higher proportion for multi-family development than the previous general plan.

Table 3.1: Residential Housing by Number of Units

Property Type	Number	%
1-unit detached structure	32,352	75%
1-unit, attached structure	1,648	4%
2-4 units	4,729	11%
5-19 units	1,809	4%
20 or more units	1,145	3%
Mobile Home, boat, RV, van, etc.	1,451	3%
Total	43,134	100%

Source: 2007-2011 ACS

Note: Totals may not add to 100% due to rounding

Housing Affordability

Housing is often one of the most significant expenses for households and can be one of the most significant factors in evaluating a housing market. This section provides an overview of housing affordability in the City.

Cost of Housing

Table 3.2 shows the median home value and contract rent for housing units in the City. This data demonstrates that from 2000 to 2011, there was a 70 percent increase in median home values and a 95 percent change in median contract rent. However, as shown in **Table 2.6**, during the same time period, the median household income increased by only 30 percent between 1999 and 2012. This indicates that the median household income in the City is not keeping pace with the cost of housing, which may pose financial challenges for households seeking to purchase or rent a home. With 2012 median prices almost double 2000 rates, families seeking rental units might experience greater difficulty affording housing.

Table 3.2: Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	\$112,200	\$190,500	70%
Median Gross Rent	\$487	\$948	95%

Source: 2000 Census, 2008-2012 ACS

Housing Affordability

There is a disparity between need and availability of affordable housing in the City. As seen on **Table 3.3**, approximately 2,760 households are at 0-30% AMI, yet there are only 375 rental units available that are affordable to these households (no data is available on homeowner units). In total, there are 11,455 units affordable to LMI households earning 80% or less AMI, yet there are 13,480 households within this income bracket in need of housing. While the shortage of affordable units is most acute for those in the lowest income bracket, even households earning 50-80% AMI might have difficulty finding affordable units.

Table 3.3: Low and Moderate Income Households by Tenure

	Renter	Owner	Total
Household Income 0-30% AMI	2,760	1,000	3,760
Household Income 30% - 50% AMI	2,515	1,215	3,730
Household Income 50% - 80% AMI	2,885	3,105	5,990
Household Income 80% - 100% AMI	1,825	1,840	3,665
Household Income >100% AMI	5,125	17,710	22,835
Total Households	15,115	24,870	

Source: 2007-2011 CHAS

Table 3.4: Housing Affordability by Household Income

% Units affordable to Households earning	Renter	Owner	Total
30% AMI	375	No Data	375
50% AMI	1,655	630	2,285
80% AMI	6,300	2,495	8,795
100% AMI	No Data	4,110	4,110
Total	8,330	7,235	15,565

Source: 2007-2011 CHAS

Housing Cost Burden

Table 3.5 demonstrates the degree of housing cost burden for renter and owner households within the City. HUD defines housing cost burden as households paying more than 30 percent of their incomes toward housing costs, including utilities, and severe cost burden as those paying more than 50 percent of their income toward housing costs.

Overall, 40 percent of households in the City experience either cost burden or severe cost burden in the City. Among owners, 22 percent are cost-burdened and 13 percent are severely cost-burdened. Similar to owners, 23 percent of renters are cost-burdened. However at 27 percent, the amount of

renters experiencing severe cost burden is more than double that of owners. This means that half (50 percent) of the renter population in the City is living in housing considered to be unaffordable and more than one in four (27 percent) are paying more than half their income towards housing costs. It is significant that among cost-burdened renters, the greatest percentage is experiencing severe cost burden.

Table 3.5: Housing Cost Burden

	Owner	% Owners	Renter	% Renters	Total	% Total
Cost Burden <=30%	16,045	65%	7,305	48%	23,350	58%
Cost Burden >30% to <=50%	5,485	22%	3,480	23%	8,965	22%
Cost Burden >50%	3,180	13%	4,090	27%	7,270	18%
Cost Burden not available	165	1%	240	2%	405	1%
Total	24,870	100%	15,115	100%	39,985	100%

Source: 2007-2011 CHAS Note: Totals may not add to 100% due to rounding

Table 3.6 shows the housing cost burden distribution by race/ethnicity. Per HUD definitions, a disproportionate housing need exists when any racial/ethnic group experiences a housing need that is 10% or greater than the total population.

The data indicates that as a whole, 21 percent of the population is cost-burdened and paying 30-50 percent of their income toward housing costs and 18 percent is severely cost-burdened, and paying more than 50 percent of their income toward housing costs. Both Black/African American and American Indian, Alaska Native households experience a disproportionate housing cost burden, with 36 percent of American Indian, Alaska Native households experiencing cost burden (compared to 21 percent of the City as a whole), and 31 percent of Black/African American households experiencing severe cost burden (compared to 18 percent of the City as a whole). This suggests that households in these race/ethnicity groups experience significantly greater barriers to finding affordable housing.

Table 3.6: Housing Cost Burden by Race/Ethnicity

Housing Cost Burden	<=30%	%	30-50%	%	>50%	%	No / negative income (not computed)	Total
Jurisdiction as a whole	23,090	60%	8,105	21%	6,875	18%	475	38,545
White	15,030	65%	4,455	19%	3,510	15%	290	23,285
Black / African American	355	44%	200	25%	245	31%	0	800
Asian	935	59%	365	23%	270	17%	20	1,590
American Indian, Alaska Native	80	45%	65	36%	34	19%	0	179
Pacific Islander*	0	0%	15	100%	0	0%	0	15
Hispanic	6,370	53%	2,785	23%	2,725	23%	160	12,040

Source: 2007-2011 CHAS Note: Totals may not add to 100% due to rounding.

*Pacific Islander household analysis is not included due to insufficient data

Assisted Housing

The Housing Authority of the County of Tulare (HACT) provides rental assistance to LMI households throughout the County. HACT is responsible for offering various affordable housing opportunities to ensure that the unique needs of individuals and households who require rental housing assistance are met. HACT manages and administers the City’s conventional public housing program; farm labor centers; and housing for the senior, homeless, and disabled populations.³¹ **Table 3.7** demonstrates the number of public housing units and vouchers granted for specific programs within the City.

Table 3.7: Assisted Housing by Program Type

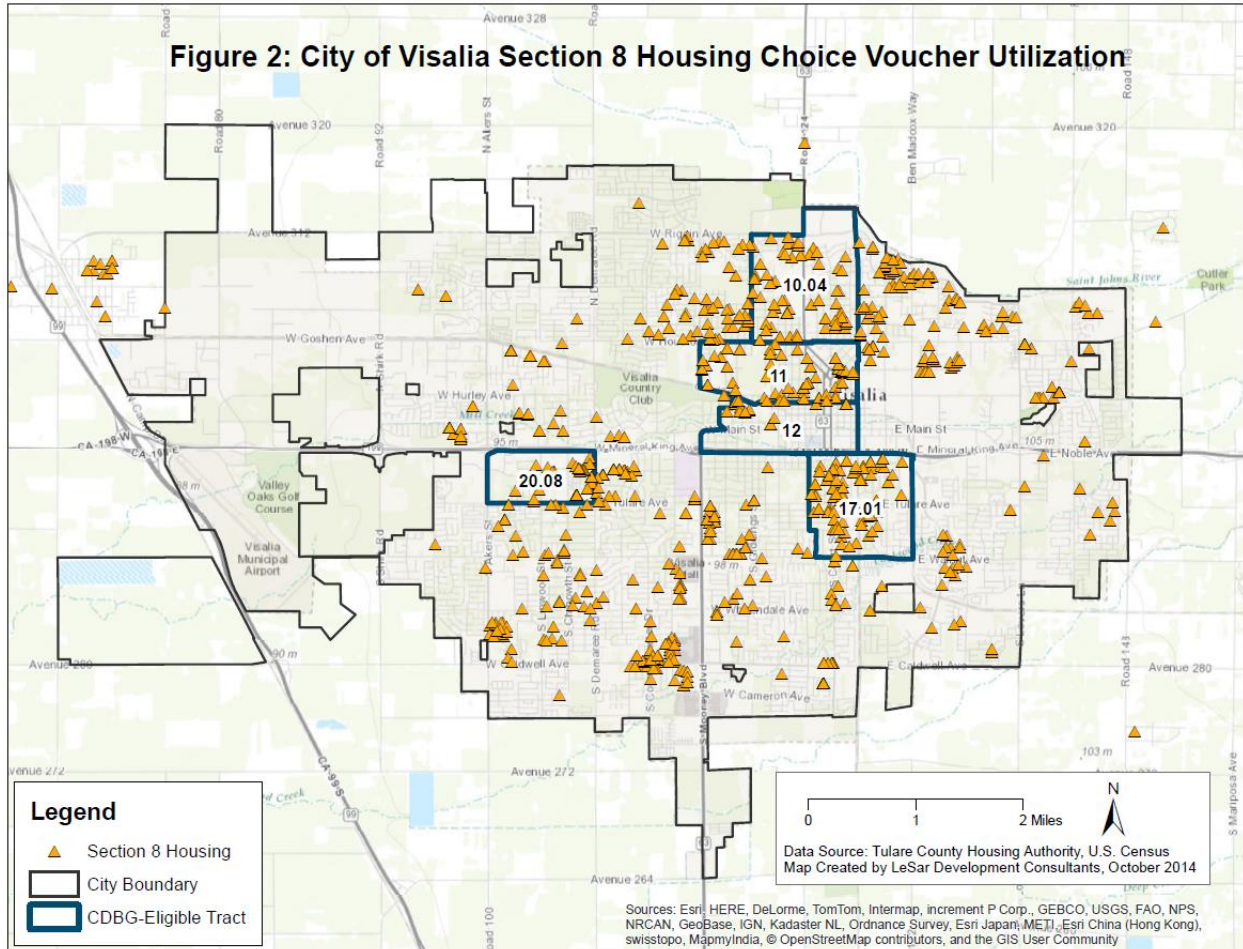
	Public Housing	Vouchers					
		Total	Project - based	Tenant - based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	179	1,063	0	1,063	12	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
 Source: Housing Authority of the County of Tulare as of October 2014

Section 8 Housing Choice Voucher Program (HCV)

The HCV program is designed to help families secure rental housing in the private market and provide them with greater control and choice over where they live. HACT administers the City’s Section 8 HCV program and provides rental assistance to families spending more than 30 percent of their monthly income on housing. Under the Section 8 HCV program, a subsidy is granted to landlords to cover the gap between 30 percent of the voucher recipient’s monthly income and the payment standard approved by the federal government. **Figure 2** shows the utilization of Section 8 vouchers throughout the City.

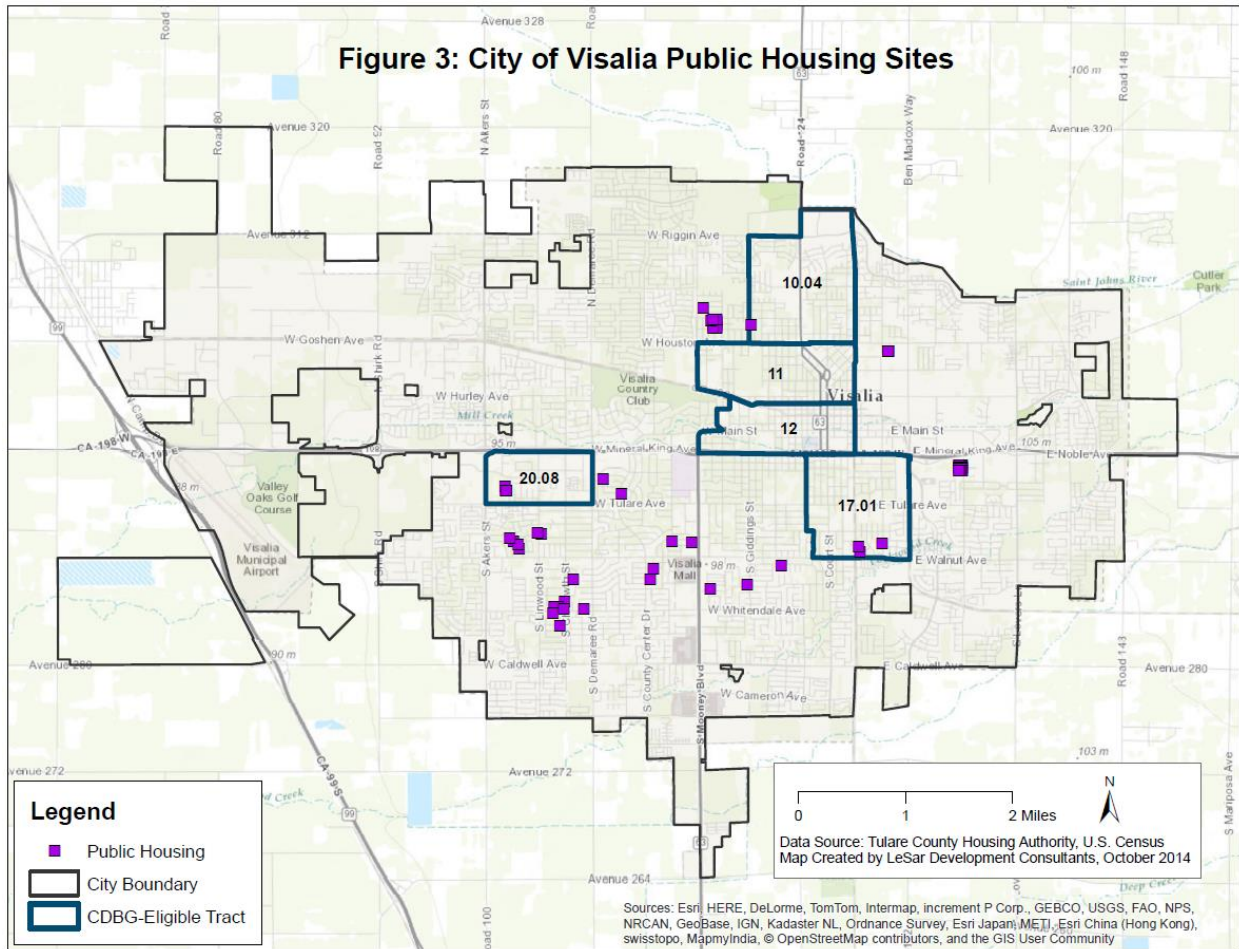
³¹ Housing Authority of Tulare County. “About Us.” <http://www.hatc.net/default.htm>



Public Housing Programs

In addition to providing rental assistance through the Section 8 HCV program, HACT also subsidizes housing for LMI seniors and owns and manages a total of 186 assisted senior housing units in the City.

There are 179 public housing units in the City, 11 of those units are deemed as fully accessible for individuals who are physically handicapped and require such accommodations. Currently, there are 1,063 housing units receiving rental assistance through HCV throughout the City. There are currently a total of 2,664 HCV subsidies throughout Tulare County. The data indicates that 39 percent of the Tulare County HCV subsidy is utilized in the City. HACT currently has a waitlist of 16,377. This translates to a 5-year wait. **Figure 3** below shows the distribution of public housing throughout the City.



Affordable Housing Projects

Affordable housing projects in the City receive funding from various sources to ensure that the rental costs of the units within these projects remain affordable for LMI households. Owners of these projects often attempt to offset the costs of these projects and ensure the affordability of the units within them by applying for and using Low-Income Housing Tax Credits (LIHTC). The LIHTC is an incentive program that encourages private investors to develop low-income affordable housing by granting federal tax credits to investors. Additionally, in some instances, project owners request public assistance to develop these projects and are often required to devote a share of these units for low-income households.

Table 3.8: HACT Mixed Finance Projects in the City

Facility Name	Clientele	# of units
Court and Paradise	Families	20
East Kawean Avenue	Families	8
Fairview Village	Families	8
Kimball Court	Seniors	95
Mill Creek Parkway	Families	70
Myrtle Court	Seniors	31
Robinwood Court	Families	10
Visalia Garden Villas	Elderly	60
Total		302

Table 3.9: HACT Public Housing Units in the City

House No.	Direction	Street Name
1848	W	Ashland Ave
1737	S	Atwood St
1842	S	Atwood St
1814		Atwood St
1735	S	Burke St
521	E	Cambridge Ave
2627	S	Chinowth St
2114	S	Conyer Ct
4211	W	Country Ave
4245	W	Country Ave
1030	S	County Center
904	S	Crenshaw Ct
908	S	Crenshaw Ct
912	S	Crenshaw Ct
915	S	Crenshaw Ct
916	S	Crenshaw Ct
919	S	Crenshaw Ct
920	S	Crenshaw Ct
923	S	Crenshaw Ct
924	S	Crenshaw Ct
927	S	Crenshaw Ct
931	S	Crenshaw Ct
933	S	Crenshaw Ct
934	S	Crenshaw Ct
937	S	Crenshaw Ct
939	S	Crenshaw Ct
944	S	Crenshaw Ct

House No.	Direction	Street Name
1000	S	Crenshaw Ct
1001	S	Crenshaw Ct
1003	S	Crenshaw Ct
1005	S	Crenshaw Ct
1007	S	Crenshaw Ct
1009	S	Crenshaw Ct
1010	S	Crenshaw Ct
1011	S	Crenshaw Ct
1013	S	Crenshaw Ct
1015	S	Crenshaw Ct
1017	S	Crenshaw Ct
1019	S	Crenshaw Ct
1020	S	Crenshaw Ct
1021	S	Crenshaw Ct
1023	S	Crenshaw Ct
1025	S	Crenshaw Ct
1027	S	Crenshaw Ct
1029	S	Crenshaw Ct
1030	S	Crenshaw Ct
1040	S	Crenshaw Ct
1748	S	Duke Ln
1344		Evans Ave
2320	S	Fontana St
1714	S	Heritage Dr
2745	W	Laura Ave
2315	S	Linda Vista
1616	S	Linwood St
1631	S	Linwood St
2507	W	Princeton Ave
1820	S	Santa Fe
3820	W	Whitendale Ave
4120	W	Whitendale Ave
4303	W	Whitendale Ave
1626	N	Central St
1627	N	Central St
1636	N	Central St
1637	N	Central St
1646	N	Central St
1647	N	Central St
1707	N	Central St
1708	N	Central St

House No.	Direction	Street Name
1717	N	Central St
1718	N	Central St
1726	N	Central St
1727	N	Central St
3530	W	College Ave
1746	W	Elowin Ave
1828	W	Elowin Ave
1644	N	Giddings St
4201	W	La Vida
1724	N	Leslie St
1749	W	Prospect Ave
1831	W	Prospect Ave
2011	W	Vine Ave
1200	N	Burke Ct
1202	N	Burke Ct
1204	N	Burke Ct
1206	N	Burke Ct
1208	N	Burke Ct
1210	N	Burke Ct
1212	N	Burke Ct
1214	N	Burke Ct
1216	N	Burke Ct
1218	N	Burke Ct
1220	N	Burke Ct
1222	N	Burke Ct
1224	N	Burke Ct
1226	N	Burke Ct
1228	N	Burke Ct
1230	N	Burke Ct
1232	N	Burke Ct
1234	N	Burke Ct
1236	N	Burke Ct
1238	N	Burke Ct
1240	N	Burke Ct
1242	N	Burke Ct
1244	N	Burke Ct
1246	N	Burke Ct
1248	N	Burke Ct
1250	N	Burke Ct
1252	N	Burke Ct
1254	N	Burke Ct
1256	N	Burke Ct

House No.	Direction	Street Name
1258	N	Burke Ct
1300	N	Burke Ct
1302	N	Burke Ct
1304	N	Burke Ct
1306	N	Burke Ct
1308	N	Burke Ct
1310	N	Burke Ct
1312	N	Burke Ct
1314	N	Burke Ct
1316	N	Burke Ct
1318	N	Burke Ct
1320	N	Burke Ct
1322	N	Burke Ct
1324	N	Burke Ct
1326	N	Burke Ct
1328	N	Burke Ct
1330	N	Burke Ct
1332	N	Burke Ct
1334	N	Burke Ct
1336	N	Burke Ct
1338	N	Burke Ct
1340	N	Burke Ct
1001	E	Houston Ave
1003	E	Houston Ave
1005	E	Houston Ave
1007	E	Houston Ave
1009	E	Houston Ave
1011	E	Houston Ave
1013	E	Houston Ave
1015	E	Houston Ave
1017	E	Houston Ave
1019	E	Houston Ave
1021	E	Houston Ave
1023	E	Houston Ave
1025	E	Houston Ave
1027	E	Houston Ave
1029	E	Houston Ave
1031	E	Houston Ave
1033	E	Houston Ave
1035	E	Houston Ave #A
1035	E	Houston Ave #B
1035	E	Houston Ave #C

House No.	Direction	Street Name
1035	E	Houston Ave #D
1035	E	Houston Ave #E
1035	E	Houston Ave
601	S	Pinkham St
603	S	Pinkham St
605	S	Pinkham St
607	S	Pinkham St
609	S	Pinkham St
611	S	Pinkham St
613	S	Pinkham St
615	S	Pinkham St
617	S	Pinkham St
619	S	Pinkham St
621	S	Pinkham St
623	S	Pinkham St
625	S	Pinkham St
627	S	Pinkham St
631	S	Pinkham St
633	S	Pinkham St
635	S	Pinkham St
637	S	Pinkham St
639	S	Pinkham St
641	S	Pinkham St
643	S	Pinkham St
645	S	Pinkham St
647	S	Pinkham St
649	S	Pinkham St
Total # of units	179	

Community Care Facilities

Community care facilities are designed to provide shelter and assistance to individuals and groups who are unable to live on their own but do not require extensive medical services. Services offered at these facilities are catered to meet the needs of the specific groups which they serve and can include assistance with medications and personal hygiene. Community care facilities ensure that children, disabled adults, and the elderly receive the support that they need with day-to-day living. **Table 3.10** provides a list of licensed senior housing projects, while **Table 3.11** includes a comprehensive list of licensed community care facilities in the City.³²

³² California Department of Social Services. "Residential Care." <http://www.cdss.ca.gov/cdssweb/pg12.htm>

Table 3.10: Licensed Assisted Living Residential Care for the Elderly

Facility Name	Address	# of units
Augdon Senior Care Home	2610 S. Dollner St.	6
Casa Grande Assisted Living	347 E. Walnut Ave.	49
Casa Grande Senior Care Home	#2 417 E. Walnut Ave.	46
Evergreen Residence	3030 W. Caldwell Ave.	40
Glory Days Assisted Living For Seniors	1303 S. Pinkham St.	10
J & M Elderly Homecare	3510 W. Elowin Ave.	6
James Linwood Rch, Inc.	111 1/2 S. Linwood St.	6
Jordeth Senior Care Home	2226 W. Perez Ct.	5
Park Visalia Assisted Living	3939 W. Walnut Ave.	123
Prestige Assisted Living At Visalia	3120 W. Caldwell Ave.	72
Quail Park Memory Care Residences	5050 Tulare Ave.	44
Quail Park Retirement Village, Llc	4600 Cypress Ave.	175
Sierra Village Assisted Living	73 Molenstraat	22
Sunflower Gardens	1818 S Thomas St.	6
T.L.C Assisted Living For Seniors	2530 S. Ben Maddox Way	26

The City supports over three hundred units of assisted senior housing via Redevelopment and HOME funding.

Table 3.11 City Assisted Senior Housing Projects

Facility Name	Address	# of units
Sierra Meadows	1120 E. Tulare Ave.	42
Oak Meadows	111 W. School Ave.	59
The Meadows	3900 W. Tulare Ave.	100
Town Meadows	115 W. Murray Ave.	100

Table 3.12: Licensed Community Care Facilities in the City

Facility Name	Address	# of units
24-Hour Residential Care For Children		
Grace Homes - Sumter Campus, The	1100 North Sumter Ct.	70
Kids First Alborada	3710 W. Sunnyside Ave.	4
New Journey - Vista	4137 East Vista St.	6
New Journey Princeton	1627 W. Princeton	6
Pride Ranch, Inc.	4726 W. Concord Ave.	6
Success In Recovery	3713 W. Howard Ave.	6
Success In Recovery li	3424 Packwood St.	6
Aspiranet-Visalia Office	4128 S. Demaree St., Suite B	6
Residential Elder Care Facility		
Magnolia Park Assisted Living	2950 E. Douglas Ave.	48
Augdun Senior Care Home	2610 S. Dollner St.	6
Casa Grande Assisted Living	347 E. Walnut Ave.	49
Casa Grande Senior Care Home #2	417 E. Walnut Ave.	46
Evergreen Residence	3030 W. Caldwell Ave.	40
Glory Days Assisted Living For Seniors	1303 S. Pinkham St.	10
J & M Elderly Homecare	3510 W. Elowin Ave.	6
James Linwood Rch, Inc.	111 1/2 S. Linwood St.	6
Jordeth Senior Care Home	2226 W. Perez Ct.	5
(The) Meadows	3900 W Tulare Ave.	100
Park Visalia Assisted Living	3939 W. Walnut Ave.	123
Prestige Assisted Living At Visalia	3120 W. Caldwell Ave.	72
Quail Park Memory Care Residences	5050 Tulare Ave.	44
Quail Park Retirement Village, LLC	4600 Cypress Ave.	175
Oak Meadows	111 W School Ave.	59
Sierra Meadows	1120 E Tulare Ave.	42
Sierra Village Assisted Living	73 Molenstraat	22
Sunflower Gardens	1818 S Thomas St.	6
T.L.C Assisted Living For Seniors	2530 S. Ben Maddox Way	26
Town Meadows	115 W Murray Ave.	100
Adult Residential Facilities And Day Programs		
Central Valley Training Center	9838 W. Grove Ave.	75
Chances Learning Center	220 N. Stevenson St.	24
Creative Center, The	410 E. Race St.	115
Life Skills Learning Center	2544 Valley Oaks Drive	76
People's Care Bliss Center	909 Murray Rd.	60
Social Vocational Services	1814 Dinuba Blvd.	90
Social Vocational Services, Visalia #2	3140 West Caldwell Ave.	75
Abarquez Homes Inc.	312 NW 4th St.	4
Anderson Family Care Home	722 W. Cambridge Ave.	6
Bradberry Family Home, The	616 W. Loyola Ave.	6
Bryant-Little Home	2042 N. Quincy St.	6
Bryant-Little Home 2	2733 West Country Lane	4

Casabar Manor	1735 South Rio Linda St.	4
Dago Residential Facility	1741 W. Vine Ave.	6
Dago Residential Facility 2	3425 South San Joaquin Ct.	6
Dago Residential Facility #3	2850 S. Maselli Ct.	6
Diana's Family Home	2248 N Thomas Ct.	6
Diaz Care Home 3	2313 S. Jacques St.	6
Diaz Care Home li	2128 South Ashton Ct.	6
Diaz Family Care Home	1603 S. Peppertree Ct.	6
Diaz Oak View Home	144 W. Oak View Dr.	6
Dorothy Wilson Home	3611 Millcreek Dr.	6
D.P. Butler Home	3500 W. Victor Ave.	6
Ewing Palm Home, Llc	4836 W. James Ct.	6
Gumbiner Home	19525 Lort Dr.	6
Kaiser Specialized Residential Tulare	2816 W. Taylor Ave.	4
Kaiser Specialized Residential Vassar	4224 E. Vassar Ave.	4
Kenyon Home #1, The	2511 N. Liberty Ct.	6
Lee's Country Home	11282 Avenue 272	5
Lee's Town Home	3615 W. Iris St.	6
Lewis-Graves Arf #3	3143 Douglas Ave.	4
L&M Homes, LLC	3635 West Laurel Ave.	6
M. Key Care Home	3037 W. Laura Ave.	6
Nieblas Home	531 West Feemster Ave.	6
Peel Home, The	2541 E. Mary Ave.	6
Petit & Peel Home	3537 W. Cutler Ave.	4
Pira Board And Care	3827 S. Bollinger St.	6
Pira Home Care	4222 S. Rova St.	4
Pira Homecare #2	4043 W Clinton Ave.	4
Plumlee's #1	2030 N. Bridge St.	15
Plumlee's #2	2032 N. Bridge	15
Sails Sunnyside	5712 Sunnyside Dr.	4
Sandoval Home	1537 W. La Vida Ave.	6
Sandoval Home li	3815 S. Silvervale	6
Sandoval Home lii	13851 Avenue 320	6
Sue's Care Facility	1616 E. Castleview Ave.	6
Transitional Living Center	546 E. Tulare Ave.	38
Violet Colegrove	3501 W. Fairview Ave.	6
Walnut Grove House, Inc. Dba Lewis Graves Arf #1	25401 Road 152	6
Zanyk Facility	1317 West Oak Ave.	6
Zanyk li	421 N. Divisadero St.	6

Source: California Department of Social Services

IV. Mortgage Lending Practices

“Without investment in mortgage and home improvement loans, residential areas decline rapidly.”

– U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide*
Volume 1 pg. 5-10

Equal access to fair and safe credit is essential to fair housing choice. Mortgage lending policies and practices impact economic stability and viability of individual borrowers as well as the entire nation. This is evidenced by the housing bubble bust and resulting Great Recession of 2007. This chapter provides legislative background and review of the practices of lending institutions as applicable to fair housing choice.

Legislation

Fair Housing Act 1968

“Discrimination in mortgage lending is prohibited by the federal Fair Housing Act and HUD's Office of Fair Housing and Equal Opportunity actively enforces those provisions of the law. The Fair Housing Act makes it unlawful to engage in the following practices based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or set different terms or conditions for purchasing a loan”³³

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975, requires that mortgage lenders make loan data public. The Consumer Financial Protection Bureau oversees HMDA compliance. Data collected and reported on includes applications, approvals and denials, loan amount, type of loan, applicant demographic information, property type, and census tract. This information is released annually each September.

Community Reinvestment Act

In response to discriminatory lending reports and redlining, Congress passed the Community Reinvestment Act (CRA) in 1977. CRA encourages “depository institutions to help meet the credit needs of the communities in which they operate, including LMI neighborhoods, consistent with safe and sound operations.”³⁴ CRA requires periodic evaluation of the depository institutions. These

³³ U.S. Department of Housing and Urban Development. “Fair Lending.” http://portal.hud.gov/hudportal/HUD?src=/topics/fair_lending

³⁴ Board of Governors of the Federal Reserve System. “Community Reinvestment Act (CRA).” http://www.federalreserve.gov/communitydev/cra_about.htm

evaluations are conducted by the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC).

The CRA Lending Test considers the institution’s record of helping to meet the credit needs of its assessment area through home mortgage, small business, small farm, and community development lending.³⁵ Institutions will receive a rating of "outstanding," "satisfactory," "needs to improve," or "substantial noncompliance.”

Table 4.1: Financial Institution Community Reinvestment Act Ratings

Exam Date	Bank Name	CRA Rating
1/1/1998	Bank Of Visalia	Satisfactory
3/1/2003	Bank Of Visalia	Satisfactory
5/9/1996	Kaweah National Bank	Satisfactory
4/6/1998	Kaweah National Bank	Satisfactory
7/22/2002	Kaweah National Bank	Satisfactory
5/1/1992	Kaweah Thrift And Loan Company	Satisfactory
7/1/1994	Kaweah Thrift And Loan Company	Satisfactory
8/19/1991	Mineral King National Bank	Satisfactory
10/31/1993	Mineral King National Bank	Satisfactory
2/1/2011	Suncrest Bank	Satisfactory
8/1/2013	Suncrest Bank	Satisfactory
5/5/2008	Valley Business Bank	Satisfactory
8/1/2011	Valley Business Bank	Satisfactory
7/1/2013	Valley Business Bank	Satisfactory
10/1/1991	Visalia Community Bank	Satisfactory
3/1/1993	Visalia Community Bank	Satisfactory
1/1/1995	Visalia Community Bank	Satisfactory
12/1/1995	Visalia Community Bank	Satisfactory
1/1/1998	Visalia Community Bank	Satisfactory

Source: FFIEC Interagency CRA Rating Search

Note: Any banks not listed are not publicly available or reported by FFIEC

Conventional vs. Government-backed Financing

Conventional loans are made by the private sector (banks, mortgage companies, etc.) and are not guaranteed or insured by the U.S. government. Conversely government-backed loans, such as those issued by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA), are completely or partially insured by the U.S. government.

Conventional loans are more risk averse and typically have higher credit score and down-payment requirements with lower debt acceptance and loan maximums. Due to the less strict underwriting guidelines, government-backed loans were historically more popular with LMI borrowers.

³⁵ Board of Governors of the Federal Reserve System “Regulation BB Community Reinvestment.” June 2007.

http://www.federalreserve.gov/boarddocs/supmanual/cch/cra_disc.pdf

In addition to race and income, and other protected class demographics, multiple factors contribute to a potential homebuyer’s ability to secure safe financing. Credit history, savings, and education regarding the home-buying process all effect financing opportunities. It is critical to understand that FFIEC HMDA data does not provide insight into these factors.

Tables 4.2 and 4.3 below do not clearly indicate that race or ethnicity were factors in home purchase loan approval rate in Conventional and Government-backed Loans.

Table 4.2: Approval Rate of Conventional Home Purchase Loan by Race/Ethnicity

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Approval Rate	83%	100%	75%	83%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA, for the year 2013

Table 4.3: Approval Rate of Government Backed Home Purchase Loan by Race/Ethnicity

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Approval Rate	74%	76%	86%	86%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA for the year 2013

Tables 4.4 and 4.5 below also show no clear indication that race, ethnicity, or income was a factor in the home purchase loan approval rate in Conventional and Government Backed Loans.

Table 4.4: Conventional Home Purchase Loan Approval Rate by Race and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Less than 50% Median Income	50%	100%	44%	53%
50-79%	57%	100%	78%	74%
80-99%	100%	100%	74%	83%
100-119%	80%	100%	64%	77%
120%+	87%	100%	82%	87%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

Table 4.5: Government-Backed Home Purchase Loan Approval Rate by Race/Ethnicity and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Less than 50% Median Income	0%	NA	67%	75%
50-79%	86%	100%	85%	87%
80-99%	0%	100%	80%	100%
100-119%	60%	100%	88%	85%
120%+	95%	43%	87%	90%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

HMDA data, as shown in **Tables 4.2** through **4.5**, for both conventional and government-backed loan approval rates by Race/Ethnicity and Income, does not provide clear trends. Please observe that the data indicates rates from zero to 100 percent. This fluctuation is directly attributed to the small number of applications and originations as shown below in **Tables 4.6** and **4.7**.

Table 4.6: Conventional Home Purchase Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White	Total by Income
Less than 50% Median Income	2	1	32	45	80
50-79%	7	1	99	156	263
80-99%	3	1	53	126	183
100-119%	5	1	33	102	141
120%+	55	6	164	733	958
Total by Race	72	10	381	1162	1625

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

Table 4.7: Government-Backed Home Purchase Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White	Total by Income
Less than 50% Median Income	1	0	110	124	235
50-79%	7	3	322	409	741
80-99%	4	4	183	262	453
100-119%	5	2	132	218	357
120%+	18	7	226	580	831
Total by Race	35	16	973	1593	2617

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

The HMDA data indicates that Whites accounted for 72 percent of all conventional loan originations and 61 percent of government-backed loans but comprises 44.3 percent of the overall population.³⁶ Refinance approval rates by race, ethnicity and income, shown below in **Tables 4.8** and **4.9**, are similar to home purchase rates in that they do not indicate clear trends.

Table 4.8: Refinance Approval Rate by Race/Ethnicity

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Approval Rate	65%	60%	58%	68%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

³⁶ The Heller School for Social Policy and Management. "Visalia-Porterville Porterville." <http://diversitydata.org/Data/Profiles/Show.aspx?loc=1416>

Table 4.9: Refinance Approval Rates by Race/Ethnicity and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White
Less than 50% Median Income	0%	100%	25%	39%
50-79%	87%	60%	45%	58%
80-99%	68%	67%	52%	70%
100-119%	80%	100%	68%	70%
120%+	61%	45%	64%	71%

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

However, just as with Home Purchase Originations, **Table 4.10** Refinance Loan Originations by Race/Ethnicity and Income shows that Whites accounted for 73 percent of all refinance originations and Hispanic or Latinos accounting for 24 percent. This is in spite of Whites accounting for 44.3 percent of the total population and Hispanics or Latinos accounting for 46 percent.

Table 4.10: Refinance Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	Asian	Black Or African American	Hispanic Or Latino	White	Total by Income
Less than 50% Median Income	5	1	122	215	343
50-79%	15	5	207	364	591
80-99%	19	3	150	356	528
100-119%	15	2	132	321	470
120%+	82	20	543	2,276	2,921
Total by Race	136	31	1,154	3,532	4,853

Source: FFIEC HMDA Aggregate Reports, Visalia-Porterville MSA 2013

This information does not in and of itself point to wrongdoing. However, the City should monitor application and approval rates across race/ethnicity and income as it eliminates impediments to fair housing choice. City actions have included supporting providers, such as Self Help Enterprise (SHE) and Community Service Employment Training, Inc. (CSET) by working with them for credit counseling and education/housing counseling services and first-time homebuyer education for City funded programs. Additional City actions could include programs that increase access to financing, down payment assistance, closing costs assistance.

Subprime Lending

Subprime lending is usually targeted to borrowers with “blemished or limited credit histories.”³⁷ Subprime loans are characterized by high interest rates and fees. Unlike the prime market (e.g. conventional and government-backed loans), subprime lending institutions are not regulated. While subprime loans are not predatory, by definition, they were often provided to borrowers who could not afford them in the housing boom of the 2000s. Today, new subprime regulations are enforcing stricter requirements such as tightened credit standards and income verification. The regulations are

³⁷ U.S. Department of Housing and Urban Development. “Subprime Lending.” http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/lending/subprime

intended to create a safer subprime market while providing homeownership options for those with less than perfect credit.

Predatory Lending

While no governing or statutory institutions have one definition of predatory lending, HUD describes the loans as having “outrageous terms and conditions, often through deception.”³⁸ The U.S. Department of Treasury provides, “Predatory lending – whether undertaken by creditors, brokers, or even home improvement contractors – involves engaging in deception or fraud, manipulating the borrower through aggressive sales tactics, or taking unfair advantage of a borrower’s lack of understanding about loan terms. These practices are often combined with loan terms that, alone or in combination, are abusive or make the borrower more vulnerable to abusive practices.”³⁹ Available through the subprime market and characterized by excessive fees, disregard for credit worthiness or ability to repay, a subprime loan “drains wealth from families, destroys the benefits of homeownership, and often leads to foreclosure.”⁴⁰

Effective January 2014, Regulation Z, “which implements the Truth in Lending Act (TILA), requires creditors to make a reasonable, good faith determination of a consumer’s ability to repay any consumer credit transaction secured by a dwelling.”⁴¹ The final rule also implements limits prepayment penalties - a red flag of predatory loans.

There is collective agreement that education is the best protector against predatory lending and the City could support providers and programs that increase access to A-Paper* financing, credit counseling and education, down-payment assistance, closing costs assistance, and first-time home buyer education, especially for those targeted by predatory lenders such as senior citizens, people of color, lower income families, and people with disabilities.

³⁸ U.S. Department of Housing and Urban Development. “Fair Lending.” http://portal.hud.gov/hudportal/HUD?src=/topics/fair_lending

³⁹ U.S. Department of the Treasury. <http://www.treasury.gov/press-center/press-releases/Documents/treasrpt.pdf>

⁴⁰ National Association of Consumer Advocates. “Predatory Lending.” <http://www.naca.net/issues/predatory-lending>

⁴¹ Consumer Financial Protection Bureau. “Ability to Repay and Qualified Mortgage Standards Under the Truth in Lending Act (Regulation Z).” <http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/-date>

* “A-Paper” mortgages are available to low-risk borrowers and offer the best interest rates

V. Public Policies and Practices

This chapter identifies various public policies and practices at the local and regional level that may affect housing development and fair housing choice within the City. While the City has reviewed all of its zoning laws, policies, and practices for compliance with fair housing law, this section contains additional analysis of potential and actual public sector constraints on the development of housing. The following City documents were reviewed in the preparation of this chapter:

- City Visalia 2030 General Plan Land Use Element (adopted October 04, 2014)
- City of Visalia 2010-2014 Housing Element (adopted 2010)
- City of Visalia California Municipal Code (adopted 2013)

Zoning Ordinance and Land-Use Regulation

Zoning Ordinance

Zoning ordinances and other land-use controls have a direct effect on the availability and range of housing choices within a community. The zoning ordinance establishes the densities and intensities for all new development within the City and determines requirements such as lot size, number of dwelling units per acre, setback needs, and building height.

Exclusionary zoning practices, such as those that limit where, how, or if affordable housing can be developed, or that restrict development such as small-lot homes, mobile homes, or group homes, can decrease the number of affordable housing opportunities. The City’s zoning ordinance includes residential districts, agricultural zones, and commercial zones that all allow for a variety of housing types for residential development.

Table 5.1: Land Use Designations

Zoning District	Code	Allowed Residential Uses	Minimum Total Lot Area (sq. ft.)
Agriculture	A	Agricultural zone. No more than one dwelling per a parcel	871,200 (20 acres)
Rural Residential	R-A	Single-family dwellings, mobile homes, and mobile home parks	43,560
Single-Family Residential District	R-1-20	Single-family dwellings, mobile homes, and mobile home parks	20,000
Single-Family Residential District	R-1-12.5	Single-family dwellings	12,500
Single-Family Residential District	R-1-6	Single-family dwellings	6,000
Single-Family Residential District	R-1-4.5	Single-family dwellings	4,500
Multi-Family Residential District	R-M-2	Multi-family and Multi-family dwelling units, mobile homes and mobile home parks	3,000
Multi-Family Residential District	R-M-3	Multi-family and Multi-family dwelling units, mobile homes and mobile home parks	1,500

Zoning District	Code	Allowed Residential Uses	Minimum Total Lot Area (sq. ft.)
Planned Commercial	P-C	Retail, offices, services, allows residential as a conditional use	None

Source: City of Visalia, General Plan Housing Element, 2010-2014

General Plan Land-Use Element

The creation of a General Plan is mandated for every city and county within the State by the California Housing and Community Development Department and provides the long-term vision, goals, and policies for a jurisdiction. The City’s General Plan was comprehensively updated between 2010 and 2014. The new General Plan, which establishes the City’s development patterns for the next 20 years (the horizon date is 2030), was adopted by the City Council on October 04, 2014. The Land Use Element provides guidance on current and future physical development in the City. This can include the location and design of land uses such as housing, businesses, industry, community facilities, parks and open space. As such, the City’s Land-Use Element contains several items that can affect the development and distribution of housing, such as land-use classifications, density and intensity standards, and growth boundaries and phasing.

General Plan Housing Element

The Housing Element identifies and analyzes existing and future housing needs for all economic segments of the community and the resources and constraints relative to addressing those needs. Under California Housing law, the City’s Housing Element was last adopted in March 2010. The next update process is scheduled to begin in January 2015 and will cover the planning period of 2015 - 2023.

Definition of Family/Occupancy Standards

The Fair Housing Act forbids discrimination on the basis of familial status, which protects families with children and large households. A city must avoid occupancy standards that may be limiting and violate fair housing regulations that contain a restrictive definition of family. When the definition of family in a zoning ordinance is too rigid, it may be exclusive of certain segments of the population that do not completely match its classification. For instance, zoning ordinances that distinguish between related or unrelated individuals lead to the exclusion of nontraditional families and households comprised of individuals who are not biologically related to one another.

The City’s current zoning ordinance defines “family” as:

1. “Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]; or
2. An individual or a group of persons living together who constitute a bonafide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind [California].”⁴²

⁴² American Legal Publishing Corporation. “City of Visalia California, Municipal Code.” [http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:visalia_ca](http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates$fn=default.htm$3.0$vid=amlegal:visalia_ca)

Density Bonuses

Local jurisdictions have the authority to implement policies and programs that promote the development and integration of affordable housing units, such as density bonuses. A density bonus is a zoning tool that is designed to encourage and grant developers exceptions to zoning and development standards in exchange for providing a public benefit to the community, such as funding for affordable housing or construction of affordable housing units.⁴³ According to Section 17.32.200 of the City’s Municipal Code, density bonuses can be granted to developers so long as they meet the following requirements:

1. “Density bonuses shall be granted as follows: To construct the housing development with at least one of the following:
 - a. Twenty percent when at least 10 percent of the otherwise allowable maximum housing units of the housing development is reserved for low-income households, and incrementally up to a maximum of 35 percent when at least 20 percent of the otherwise allowable maximum housing of the housing development is reserved for low-income households; or 20 percent of the otherwise allowable maximum housing of the housing development reserved for lower income households; or
 - b. At least 10 percent of the otherwise allowable maximum housing of the housing development reserved for very low income households 20 percent when at least five percent of the otherwise allowable maximum housing units of the housing development is reserved for very low-income households, and incrementally up to a maximum of 35 percent when at least 11 percent of the otherwise allowable maximum housing of the housing development is reserved for very low-income households; or
 - c. Twenty percent when at least 20 percent of the otherwise allowable maximum housing units of the housing development are reserved for senior housing or special needs groups housing. At least 50 percent of the otherwise allowable maximum housing units of the housing development reserved for qualifying residents.
 - d. Five percent when at least 10 percent of the otherwise allowable maximum housing units of the housing development is reserved for moderate-income households, and incrementally up to a maximum of 35 percent of the allowable maximum housing units of the housing development is reserved for moderate-income households.
2. The agreement shall ensure continued affordability of all designated units for lower income households or very low income households or qualifying residents for the time period established in subsection (B) of this section. Continued affordability shall be ensured as follows:
 - a. Units targeted for lower income households shall be affordable at a rent that does not exceed 30 percent of 60 percent of the area median income as determined pursuant to Section 50079.5 of the California Health and Safety Code.
 - b. Units targeted for very low income households shall be affordable at a rent that does not exceed 30 percent of 50 percent of the area median income, as determined pursuant to Section 50105 of the California Health and Safety Code.

⁴³ Puget Sound Regional Council. “Featured Tool: Density Bonuses*.” <http://www.psrc.org/growth/hip/alltools/density-bonus/>

- c. Units targeted for sale to lower and very low income households are to be at a sales price that provides these households the ability to qualify for long-term financing, based on gross salary income as identified by income eligibility standards.
- d. The time period to ensure continued affordability shall be at least 30 years. A longer period of time shall be required if the construction or mortgage financing assistance program, mortgage insurance program or rental subsidy program for the housing development, requires a longer period. Notwithstanding the above, this 30-year period shall be reduced to 10 years if the city does not grant at least one additional concession or incentive described in Section 17.32.220(B). The method of providing for continued affordability shall be determined as the city deems appropriate for each specific project and shall be set forth in the development agreement or other recorded contractual agreement. Continued affordability shall be interpreted as providing for occupancy of the dwelling unit by a household with a targeted household income as provided in Section 17.32.200 for the entire period as required hereinabove, even when such unit changes ownership. (Ord. 2012-02, 2012: Prior code § 7493.4)”⁴⁴

Parking Requirements

Off-street parking standards for housing units may stand as a limitation to the development of affordable housing, as these requirements increase development costs and diminish the availability of land for additional units. **Table 5.2** illustrates the City’s off-street parking requirements for residential uses and shows that multi-family units require 1.5 parking spaces per units. According to Zoning Ordinance Section 17.32.020(2), the parking requirement for multi-family units can be changed under the following circumstances:

- One parking space per unit is required for senior and multi-family housing developments.
- The Planning Commission has the authority to add an additional requirement of 0.25 spaces per unit for guest parking spaces under the following circumstances:
 - Should on-street parking not be available to provide a minimum of .25 spaces per unit
 - Within developments which include more than 50 percent of the units as three or four bedroom units
- In cases where multi-family developments do not require planning commission review, the site plan review committee shall have similar authority as described above.⁴⁵

Additionally, the City can provide incentives by granting Conditional Use Permits or variance requests to reduce the number of parking spaces that demonstrate the need for fewer parking spaces.

⁴⁴ American Legal Publishing Corporation. “City of Visalia California, Municipal Code.” [http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:visalia_ca](http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates$fn=default.htm$3.0$vid=amlegal:visalia_ca)

⁴⁵ Ibid

Table 5.2: Residential Parking Standards in the City

Required Off-Street Parking Spaces	
Residential Use	Requirements
Single-family	2 spaces (one covered) per unit
Multi-family dwelling	1.5 spaces for each dwelling unit for all multi-family developments
Senior citizen multi-family housing	1 space for each dwelling unit

Source: Visalia Municipal Code, Chapter 17 Zoning, Section 17.34.020

Building Codes

Building codes set guidelines that identify minimum standards to ensure that building and non-building structures protect the health and safety of the community. Local building codes, however, often mandate that costly improvements be made to meet regulation requirements. The City adopted the 2013 California Building Code (CBC), which is grounded on the 2012 International Building Code. The City has not made any amendments nor changes to the 2013 CBC. The City's building codes prove to be in line with those of other California jurisdictions and do not have negative consequences on the development of affordable housing in the City.⁴⁶

Growth Management

Cities often use growth-management techniques, including controlling the rate of growth and may use building moratoriums to regulate growth by pausing or reducing the construction of housing. Currently, the City does not have any building moratorium plans to limit the development of housing.

However, the City has crafted a growth-management strategy to prevent the early conversion of agricultural land.⁴⁷ To do this, the City's Draft General Plan has created three growth boundaries (Urban Development Boundary I, Urban Development Boundary II, Urban Development Boundary III) to address the current needs of the City and to account for future growth.⁴⁸

Permit and Development Impact Fees

As with many other jurisdictions across California, the City collects permit and development impact fees to offset the administrative and service costs generated from these projects, such as processing permits and building inspections. California law requires that City-enforced fees be reasonable and relative to the cost of providing specific services. These fees, however, may limit the supply of affordable housing produced due to the additional costs associated with housing construction. One way the City is combatting this is through its Infill Incentive Program 49 which offers reduced impact fees and increased densities for qualifying projects within the Core Area. Table 5.3 demonstrates the estimated residential development impact fees in the City.

⁴⁶ City of Visalia. "2013 Building Code." www.ci.visalia.ca.us/news/displaynews.asp?NewsID=915&TargetID=27

⁴⁷ City of Visalia. "Draft General Plan Land Use Element." March 2014.
http://www.visaliageneralplanupdate.com/pdf/Visalia_GP_CH2_032014_LOWRES.pdf

⁴⁸ Ibid

⁴⁹ Visalia General Plan Update Public Review Draft March 2014 Chapter 2 Page 37

Table 5.3: Residential Planning and Development Impact Fees

Fees	Single-Family Unit (\$/unit)	Multi-Family Unit (\$/unit)	Mobile Home (\$/space)
<i>Development Impact Fees</i>			
Park Acquisition Fee	\$1,406.00 (page 6)	\$1,239.00	\$964.00
Park Development Fee	\$1,900.00	\$1,673.00	\$1,302.00
Public Facility Impact Fee	Detached - \$516.00 Attached - \$520.00	\$459.00	\$357.00
<i>Sewer Main Facilities Connection Charge (to City sewer system)</i>			
Trunk Line Capacity Charge (per/dwelling unit)	\$715.00	\$404.00	\$448.00
Treatment Plant Connection Capacity Charges (per/dwelling unit)	\$709.00	\$709.00	\$709.00
Sewer Front Foot Fee (per LF of frontage- use 60')	\$39.00	\$39.00	\$39.00
Storm Drainage Fee (p/acre)	Rural – \$1,322.00/acre Low Density - \$2,842.00/acre	Medium Density - \$4,626.00/acre High Density - \$5,287.00/acre	High Density- \$5,287.00/acre
Waterway Acquisition Fee (p/acre)	Rural - \$1,078.00 Low Density - \$2,318.00/acre	Medium - \$3,773.00/acre High - \$4,312.00/acre	High- \$4,312.00/acre
Transportation Impact Fee (p/dwelling unit)	\$4,808	\$3,376 Senior/Assisted – \$1,750	\$3,376 (Use Multi Family)
Police Facilities Fee (p/acre)	Rural – \$247.00 Low Density - \$1,567	Med - \$3,950.00 High - \$6,720.00	High - \$6,720.00
School Impact Fees (p/sf)	\$3.36/sq foot	\$3.36/sq foot	\$3.36/sq foot
Fire Facilities Fee (p/acre)	\$1,713/acre	\$1,713/acre	\$1,713/acre
Subtotal per unit	\$18,615.60	\$17,208.68	\$17,060.48
<i>Planning Fees</i>			
Conditional-Use Permit	\$3,805	\$3,805	\$3,805
Tentative Subdivision Map	\$6,862	\$6,862	\$6,862
Plan Check (part of Building Permit Fee)	\$0.67/sq foot	\$0.67/sq foot	\$0.67/sq foot

Fees	Single-Family Unit (\$/unit)	Multi-Family Unit (\$/unit)	Mobile Home (\$/space)
Inspection (part of building permit fee)	\$1.25/sq foot	\$1.25/sq foot	\$1.25/sq foot
Fire Plan	\$0.10/sq foot	\$0.10/sq foot	\$0.10/sq foot
Parking Lot Inspection Fee	N/A (Residential)	N/A (Residential)	N/A (Residential)
Engineering Building Permit Plan Review	\$50.00 per permit	\$50.00 per permit	\$50.00 per permit
Subdivision Improvement Plan Check and Inspection	3% of Improvement Costs	3% of Improvement Costs	3% of Improvement Costs
Final Subdivision Filing Fee	\$1,075 + \$52 p/lot	\$1,075 + \$52 p/lot	\$1,075 + \$52 p/lot
Subtotal per Unit*	\$3,080.00	\$3,080.00	\$3,080.00
Total per Unit	\$21,695.60	\$20,288.68	\$20,140.48

Source: City of Visalia Development Fee Schedule, as of October 2014⁵⁰

*Estimated total per unit based upon new 1,500 sq home on an existing low-density (SFD), medium density (MFD), high density (mobile home) 6,000 sq parcel (tentative map not necessary)

Variety of Housing Opportunity

To maximize the availability of housing opportunities for City residents, the City’s public policies and practices must allow for a diverse set of housing options. The City is currently involved in various efforts to provide diverse housing opportunities for all residents, including farm labor centers, zoning that allows for the development of SROs, second dwelling units, manufactured housing, and emergency shelters, transitional housing, and supportive housing.

Farm Labor Centers

Households with two to nine individuals earning farm labor income who qualify as very low-, low- and moderate-income families qualify for the Housing Authority of the County of Tulare’s (HACT) farm labor program. The program provides over 400 units to non-migratory farm workers at a very inexpensive price and sometimes provides rental assistance to these farm workers. Centers are located at five different sites across the county — one of them being in the City with a total of 15 units. **Table 5.4** provides an overview of the farm labor centers located in the City.⁵¹

Table 5.4: Farm Labor Centers Located in the City

Facility Name	Address	Number of Units
La Puente Apartments	2000 North Bridge Visalia, CA	15

Source: Housing Authority of the County of Tulare⁵² as of October 2014

⁵⁰ City of Visalia. “Development Fee Schedule.” August 2014. <http://www.ci.visalia.ca.us/civicax/filebank/blobdload.aspx?blobid=5702>

⁵¹ Housing Authority of the County of Tulare. “Farm Labor Centers.” http://www.hatc.net/farm_labor.htm

⁵² Ibid

Single-room Occupancy (SRO), Efficiency Studio

State law requires that local jurisdictions provide housing options for extremely low-income households. Efficiency studios and SROs are two housing options that are often viable to extremely low income households, such as the homeless, those with mental illnesses, substance abuse issues, and AIDS. SROs and efficiency studios ensure that even the most disadvantaged populations have the opportunity to access extremely low-cost affordable housing. SRO housing is permitted in the P(R-M) multi-family residential zone, which allows for:

1. “Up to 15 units per gross acre in the R-M2 zone district
2. Up to 29 units per gross acre in the R-M3 zone district”⁵³

SRO units are also allowed by conditional use in a number of commercial zoning districts.⁵⁴

Second Dwelling Units

Second dwelling units are attached or detached units that are located on the same lot or parcel as a single-family home and contain all facilities of a house, including a separate kitchen, sleeping area, and bathroom. Second dwelling units are designed to offer occupants housing at a more affordable cost and give multi-generational households the opportunity to live in close proximity to one another but in more private spaces. The City permits the construction of second dwelling units on residential lots in all single-family residential zoning districts.⁵⁵

Manufactured Housing or Mobile Homes

Manufactured housing, also known as mobile home housing, is a portable type of low-cost, prefabricated housing. The City’s Municipal Code defines mobile homes as “a structure exceeding eight feet in width and 40 feet in length, having a chassis and designed to be movable, with kitchen, bathroom and living facilities, designed for use as a single-family dwelling unit when connected to appropriate utility lines, and has no foundation other than wheels or temporary stabilizing units. Smaller units can be considered as a mobile home if it is a long-term (greater than thirty (30) days) installation.”⁵⁶ It also covers regulations for mobile home parks and indicates that mobile homes are allowed on all areas zoned for single-family residential, except lots found within its historic preservation district.⁵⁷

Emergency Shelters, Transitional Housing, Supportive Housing

Local jurisdictions are expected to identify sites in which emergency and transitional housing shelters can be developed. Emergency shelters are a temporary housing option for individuals and households

⁵³ American Legal Publishing Corporation. “City of Visalia California, Municipal Code.” [http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates\\$fn=default.htm\\$3.o\\$vid=amlegal:visalia_ca](http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates$fn=default.htm$3.o$vid=amlegal:visalia_ca)

⁵⁴ Ibid

⁵⁵ City of Visalia. “Second Dwelling Units.” April 2013. <http://www.ci.visalia.ca.us/civicax/filebank/blobdload.aspx?BlobID=4527>

⁵⁶ American Legal Publishing Corporation. “City of Visalia California, Municipal Code.” [http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates\\$fn=default.htm\\$3.o\\$vid=amlegal:visalia_ca](http://www.amlegal.com/nxt/gateway.dll/California/visalia_ca/cityofvisaliacaliforniamunicipalcode?f=templates$fn=default.htm$3.o$vid=amlegal:visalia_ca)

⁵⁷ Ibid

to meet the immediate housing needs of those who can no longer live in their previous home. State law (SB 2) mandates that local jurisdictions permit emergency shelters in at least one zoning district to adequately accommodate for at least one year-long emergency shelter.⁵⁸

Additionally, AB 2634 mandates that local jurisdictions address the need for transitional and supportive housing.⁵⁹ Transitional housing refers to temporary rental housing of six months or longer that is re-circulated after the period of stay of each individual or family is up. **Table 5.5** provides a comprehensive list of the transitional and permanent supportive housing opportunities serving individuals in need of this type of housing in the City.

Table 5.5: Homeless Housing Inventory in the City

Agency	Program(s)	Description
Family Services of Tulare County	Myrtle Court Tracy Court United Way PSH	Permanent supportive housing for homeless individuals and families with a disability.
Family Services of Tulare County	Tulare Housing First Tulare Housing First II Tulare Housing First II Bonus	Permanent housing with supportive services for chronically homeless single males and females.
Family Services of Tulare County	Transitional Housing + Services	Transitional housing for women with children who are victims of domestic violence.
Family Services of Tulare County	Karen’s House	Emergency shelter for single women and women with children who are victims of domestic violence.
Community Services & Employment Training	Tulare County PSH	Permanent Supportive Housing for homeless individuals and families with a disability.
Turning Point	Visalia Re-entry Center	Single males only; housing, laundry, transportation, and life skills (all no fee to client); no registered sex offenders or registered arson.
Turning Point	Casa de Robles	Transitional and permanent supportive housing (for individuals with disabilities) for single males.
Turning Point	Court Street	Transitional housing for single men.
Visalia Rescue Mission	Overnight Guest	Overnight emergency shelter for single men who are homeless.
Visalia Rescue Mission	Shelter of Hope	Overnight emergency shelter for single women and women with children who are homeless.

⁵⁸ California Department of Housing and Community Development. “Senate Bill No. 2 Chapter 633.” http://www.hcd.ca.gov/hpd/sb_2_bill_20071013_chaptered.pdf

⁵⁹ California Government Legislative Information. “Bill Number: AB2634.” http://www.leginfo.ca.gov/pub/05-06/bill/asm/ab_2601-2650/ab_2634_bill_20060930_chaptered.html

Agency	Program(s)	Description
Visalia Rescue Mission	Next Steps	Transitional housing program for single men experiencing homelessness.
Visalia Rescue Mission	House of Hope	Transitional housing program for single women experiencing homelessness.
Visalia Rescue Mission	Men's Recovery Program	Residential treatment program that serves homeless and non-homeless men.
Department of VA	VASH Program	Permanent housing for homeless veterans and their families.
Aspiranet	THP Plus	Housing and services for transitioning age youth Age 18-24
Bethlehem Center	N/A	Provides hot meals six days a week (breakfast and lunch M-F) and lunch only Saturday and Sunday, emergency food and clothing.
Community Impact Central Valley	EHAP	Transitional housing program for single men, women and families experiencing homelessness.
Visalia Emergency Aid	N/A	Food pantry, clothing, financial counseling and homeless prevention.
Visalia Corps (Salvation Army)	N/A	Food basket distribution, material assistance, youth activities, and emergency and miscellaneous services.
Visalia Health Clinic	N/A	Provide Medi-Cal enrollment and provide health care for persons who do not qualify for Medi-Cal and meet the eligibility criteria.
Family Healthcare Network	N/A	Provide Medi-Cal and dental assistance on a sliding scale/ability-to-pay fee structure.
Central Valley Recovery Services	N/A	Drug addiction help, residential treatment, methamphetamine, withdrawal from opiates, outpatient treatment, drug addiction help.
Tulare County HHSA	Veteran's Service Office	Veterans Services (County HHSA).
EMQ Families First	TAY Housing	Housing and services for transitioning age youth Age 18-24.
Tulare County HHSA	Visalia Adult Integrated Clinic	Mental health services.

Agency	Program(s)	Description
Tulare County HHS	Transitional Living Center	Transitional housing for single men and women with a serious mental illness.
Tulare County HHS	East Tulare Avenue Cottages	Permanent supportive housing for single men and women with a serious mental illness.

Source: Kings/Tulare Continuum of Care on Homelessness Homeless Housing Inventory, 2013*

Additionally, supportive housing is a type of permanent housing which combines housing with supportive services, such as health care and case management, to those living in such units as a cost-efficient method of helping individuals achieve stability. Under supportive housing, tenants must have access to supportive services to help them reach independence and self-sufficiency.

Currently, City Municipal Code allows for the development of six or fewer transitional or supportive housing units in zones designated as R-A, R-1-6, R-1-12.5, R-1-20, or R-1-4.5. A Conditional Use Permit is required to develop seven or more units in any of these zones.

Community Representation and Participation

The City has several committees and commissions that facilitate public participation. While the committees and commissions do not establish official policy, they serve to advise City Council in the determination of City policies and procedures. The City offers the following committees and commissions:

- Planning Commission:* The Planning Commission meets twice monthly to make recommendations to the City Council concerning land use, building and subdivisions, administering the Zoning Ordinance and handles matters that affect the growth and development of Visalia.
- Citizen’s Advisory Committee:* The Citizen’s Advisory Committee meets monthly and acts as a liaison between the general public and the City Council concerning community issues.
- North Visalia Neighborhood Advisory Committee:* The North Visalia Neighborhood Advisory Committee meets monthly and serves as a liaison between the City and the North Visalia community. It is a forum for citizen complaints, problems and provides recommendations to the City Council.
- Disability Advisory Committee:* The Disability Advisory Committee meets monthly to advise the City on the needs of disabled people. The committee promotes physical, social, communication and attitudinal access for every citizen of Visalia. Additionally, handicapped accommodation is included in all public meeting notices.

* Kings/Tulare Continuum of Care on Homelessness Homeless Housing Inventory, 2013

VI. Fair Housing Profile

This chapter provides an evaluation and analysis of overt and inherent fair housing practices in the City as they relate to services, complaints, violations, and testing to determine the extent to which fair housing choice is limited for residents of the City. This chapter reviews fair housing practices in the ownership and rental housing markets and identifies barriers and opportunities that may exist within these industries. Further, it provides a discussion of fair housing education and outreach efforts within the City and data associated with fair housing complaints, cases of discrimination, and race and familial status testing.

Fair Housing Practices: Ownership Market

For many generations, home ownership has been considered the American Dream in the United States. However, in recent years and largely due to the demise of the housing bubble, many Americans have perceived the American Dream to be more and more out of reach as a result of the high cost of housing, the complexity of the process, the time and effort required to purchase a home, and the responsibilities associated with being a homeowner.⁶⁰

Homeownership Process

The City is home to three HUD-approved Housing Counseling Agencies that provide pre-purchase and mortgage default and delinquency counseling services: Consumer Credit Counseling Service of Kern and Tulare Counties, Community Services and Employment Training, Inc., and Self Help Enterprises.

National Association of Realtors

In 2013, The National Association of Realtors (NAR) celebrated the 100th anniversary of the Realtors Code of Ethics (Code). The Code's adoption in 1974 highlighted the NAR's commitment to equal housing opportunities. Since its adoption, the Code has been amended 37 times to protect buyers, sellers, landlords and tenants.⁶¹ Article 10 of the Code begins:

“REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)”⁶²

⁶⁰ Gopal, Prashant and Benson, Clea. “American Dream Slipping as Homeownership at 18- Year Low.” www.bloomberg.com: 30 July, 2013.

⁶¹ National Association of Realtors®. “Realtors® Celebrate 100 Years of Professionalism in Real Estate. <http://www.realtor.org/news-releases/2013/11/realtors-celebrate-100-years-of-professionalism-in-real-estate>

⁶² National Association of Realtors®. *Code of Ethics and Standards of Practice of the National Association of REALTORS®*. January 2014. <http://www.realtor.org/governance/governing-documents/the-code-of-ethics>

All NAR members are required to complete Code training as per its Fair Housing Partnership with HUD. The Fair Housing Partnership replaces the Voluntary Affirmative Marketing Agreement. Further, “Agents in a real estate transaction are prohibited by law from discriminating on the basis of race, color, religion, sex, handicap, familial status, or national origin. A request from the home seller or landlord to act in a discriminatory manner in the sale, lease or rental cannot legally be fulfilled by the real estate professional.”⁶³ NAR links consumers to ethics complaints and arbitration requests at www.realtor.org/code-of-ethics/ethics-complaints-arbitration-requests-and-related-information, as well as directs them to HUD.

The California Association of Realtors adheres to the same Code, as does the Tulare County Association of Realtors.

California Department of Consumer Affairs Bureau of Real Estate

The regulation of licenses is within the purview of the California Bureau of Real Estate (Bureau). The Bureau requires real estate salespersons to undergo Ethics and Fair Housing training at three hours per course as well as a minimum 18 hours of consumer protection courses.

The Bureau links consumers to all enforcement agencies for compliance, questions or complaints to include HUD and the Federal Reserve board at www.dre.ca.gov/consumers/WhoDoYouCall.html.

Fair Housing Practices: Rental Housing Market

Ensuring that landlords adhere to Fair Housing laws is more difficult in the rental housing market than the ownership market as renting is a far less complicated process and licensing and certification are not required. Many landlords do not have property managers or associations to ensure they are educated about the law. Do-It-Yourself Landlords can conveniently outreach to potential rentals via social media and may purchase lease agreements from their local Office Depot without an awareness of the law.

To be clear, no landlord may discriminate against anyone based on any protected class at any time during the rental process.

California Apartment Association

The California Apartment Association (CAA) is the nation’s largest statewide organization representing the rental housing industry. Since 1941, CAA has served apartment owners and managers. CAA provides education for all landlords and property manager members but also created a California Certified Residential Manager (CCRM) credential. This credential enables landlords to comply with the law and includes mandatory ethics and fair housing courses at 3.5 hours each. CAA Greater Fresno serves Fresno, Madera, Kings, Inyo, Mono, and Tulare Counties.

⁶³ National Association of Realtors®. “What Everyone Should Know About Equal Opportunity Housing.” <http://www.realtor.org/programs/fair-housing-program/what-everyone-should-know-about-equal-opportunity-housing>

Fair Housing Services

Education and Outreach Efforts

The City is involved in a number of efforts to inform the public and housing providers on housing counseling and services.

- *Fair Housing Hotline:* The City’s Fair Housing Hotline was designed to provide contact information to the caller for legal services and the Fair Housing Council of Central California, which provides assistance to individuals with questions regarding fair housing and assistance in navigating the complaint process. The City also provides callers with the Tenant Handbook who have limited or no internet services, as well as other resources (i.e. code enforcement, surrounding city contact information if not a Visalia resident, non-profit contact information).
- *Self Help Enterprises:* The City currently partners with Self Help Enterprises, an organization committed to providing assistance and resources to farm laborers and low-income families to help them achieve self-sufficiency.⁶⁴ Self Help Enterprises provides workshops to homebuyers, lenders, and realtors and counseling services to prospective homebuyers.
- *CSET:* In 2013, the City contracted with Community Service Employment Training, Inc. (CSET) to manage the City’s First Time Homebuyer Program and provide educational services to lenders, realtors, and homebuyers. CSET provides services for youth, individuals and families, businesses, and communities.⁶⁵
- *Tulare County Housing Resource Fair:* The City recently partnered with various organizations and participated in the Tulare County Housing Resource Fair — an event intended to provide residents of the county financial, legal, and educational information on housing resources. English and Spanish presentations covered various topics, including tenant rights, foreclosure, energy services, and the first-time homebuyer process.

Fair Housing Statistics

Federal Complaint Process

If individuals feel that their fair housing rights have been violated, they have the right to file a fair housing complaint to HUD. The complaint process involves the following eight steps:

1. *Intake:* An individual or community group (referred to as the complainant) files a fair housing complaint to HUD for free by phone, mail, or online. Once a complaint has been filed, a HUD specialist contacts the complainant for an interview to gather information about the alleged discrimination. If the HUD specialist finds that the allegations made are not under HUD’s jurisdiction, HUD closes the case.

⁶⁴ Self-Help Enterprises. “Who We Are.” <http://www.selfhelpenterprises.org/default.asp?contentID=576>

⁶⁵ CSET. “Welcome to CSET, Where Community Happens.” <http://www.cset.org/>

2. *Filing:* If the housing complaint is accepted, the investigator sends the complainant a formal HUD complaint that must be signed and mailed back to HUD. Once HUD receives the signed complaint back from the complainant, the department sends the respondent a notice about the complaint that has been filed. The respondent must respond to HUD's notice within 10 days of receipt of the notice.
3. *Investigation:* During the investigation period, HUD collects pertinent documents or conducts onsite visits, and/or interviews the complainant, respondent, and witnesses, as applicable.
4. *Conciliation:* As a requirement of the Fair Housing Act, HUD must bring the complainant and respondent together in efforts to conciliate every fair housing complaint. However, both parties have the option to opt out of the conciliation process. If both parties come to an agreement, HUD terminates the investigation and closes the case. If either party breaks the agreement, the U.S. Department of Justice (DOJ) files a suit to apply the agreement under a recommendation from HUD.
5. *No Cause Determination:* If the results of the investigation indicate that there is no reasonable cause to think that housing discrimination occurred, it will issue a determination of no reasonable cause and close the case.
6. *Cause Determination and Charge:* If the results of the investigation indicate that there is reasonable cause to think that discrimination has occurred, it will issue a determination of "reasonable cause" and file charges against the respondent for violating the law. Once a charge has been issued, a HUD Administrative Law Judge (ALJ) will hear the case, unless the complainant or the respondent opts to send the case to federal civil court for hearing.
7. *Hearing in a U.S. District Court:* If the complainant or the respondent chooses to send the case to federal civil court for hearing, DOJ will begin a civil action on behalf of the aggrieved party. If the court determines that discrimination has occurred, it can provide financial assistance for punitive damages and attorney fees.
8. *Hearing before a HUD ALJ:* If neither the respondent nor the complainant chooses to send the case to federal civil court, HUD ALJ will hear the case and issue a decision on the case. If HUD ALJ determines that housing discrimination has occurred, it can grant up to \$16,000 per violation for the first offense and additional assistance for the complainant. If either party is negatively affected by ALJ's decision, the party can petition to have the case sent to the HUD Secretary for review. The HUD Secretary has the authority to "affirm, modify, or set aside the ALJ's initial decision, or remand the initial decision for further proceedings" within 30 days. If the HUD Secretary does not take action within 30 days, the Department must issue a final decision. If any party is negatively affected by the Department's final decision, it has the opportunity to appeal the case in the applicable court of appeals.⁶⁶

⁶⁶ U.S. Department of Housing and Urban Development. "HUD's Title VIII Fair Housing Complaint Process." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/complaint-process

Fair Housing Complaints and Discrimination Cases

Table 6.1 Housing Cases Filed for City of Visalia 2010 – 2014 provides an overview of the fair housing cases filed through the Department of Fair Employment and Housing (DFEH) for the City of Visalia from 2010 through 2014. According to this data, a total of four cases were filed during this time period. Three cases were closed as a result of having no probable cause to prove a violation of the statute and one was closed due to insufficient evidence to prove a violation of the statute. The data indicates that fair housing complaint cases have not been filed since 2012.

Table 6.1: Housing Cases Filed for City of Visalia 2010 – 2014

Base(s)	Act(s)	File Date	Close Date	Closing Category
Physical Disability	Denied Reasonable Accommodation	10/26/2010	6/29/2011	No probable cause to prove a violation of the statute
Race	Unequal Terms and Conditions	1/24/2011	4/29/2011	No probable cause to prove a violation of the statute
Race; Association	Eviction; Harassment; Restrictive Covenant	9/19/2011	11/22/2011	No probable cause to prove a violation of the statute
Physical Disability - Blood/Circulation; Physical Disability - Other; Retaliation for filing; Retaliation for protesting	Denied Reasonable Accommodation	5/8/2012	11/5/2012	Insufficient evidence to prove a violation of the statute

Source: Department of Fair Employment and Housing

Fair Housing Testing

The Fair Housing Act authorizes the Department of Justice to pursue suit in instances in which illegal housing discrimination patterns or practices are identified. The Civil Rights Division of the Department of Justice created the Fair Housing Testing Program to conduct fair housing testing investigations to help local jurisdictions determine if landlords, property managers, real estate agents, mortgage lenders, and property insurers are granting equal treatment and services to the protected classes under fair housing law. Fair Housing Testing is a method to evaluate the extent to which a protected class is provided different treatment and/or information in the process of renting or purchasing a home.⁶⁷

The City established a contract with the Fair Housing Council of Central California (FHCCC) to conduct two sets of 25 paired rental housing tests on the basis of race and familial status in July 2014. The outcomes of the project revealed findings in regard to housing discrimination on the basis of race and familial status. As per the report

- More than half of the time, African Americans face discrimination in their search for housing. As a result of frequent limitations on their ability to rent housing in the City, housing choice for

⁶⁷ U.S. Department of Justice. "Fair Housing Testing Program." http://www.justice.gov/crt/about/hce/housing_testing.php

African Americans may be limited in the City and could create barriers for them to live and work within the City.

- Approximately one-quarter of the time, families with minors were discriminated against when searching for housing in the City.
- Discriminatory treatment occurred 46 percent of the time in upper-income level tracts, 46 percent of the time in middle-income level tracts, and five percent of the time in moderate income level tracts.

Recommendations included in the City of Visalia’s Fair Housing Rental Assessment report suggest that as a result of the data that reveals the presence of housing disparity and housing discrimination in the City, the City should “create a full-service Fair Housing component or department to better serve city residents or contract with a Fair Housing group that can provide education, outreach, and enforcement activities as part of the city’s mandate (by HUD and the Title VI of the Civil Rights Act of 1964) to Affirmatively Further Fair Housing.”⁶⁸

⁶⁸ Fair Housing Council of Central California. *City of Visalia Fair Housing Rental Assessment*. 2014.

VII. Fair Housing Progress Since 2010

This section summarizes the actions and recommendations outlined in the 2010 AI and the City’s progress to date.

Table 7.1: Progress to Reduce Impediments to Fair Housing Choice Since 2010

Goal 1 : Expanding Affordable Housing Opportunities		
Housing Partnerships		
1.1	<p>Continue to explore the development and rehabilitation of affordable housing opportunities with local partners as well as outside developers. Partners will include:</p> <ul style="list-style-type: none"> • Tulare County Housing Authority • Habitat for Humanity • Christian Church Homes of Northern California • Community Services and Employment Training (CSET) 	<p><i>Completed 2011 and ongoing:</i> Recently, the City and Christian Church Homes celebrated the grand opening of the 42-unit senior housing development, located at 1120 West Tulare, known as “Sierra Meadows.” The City continues to work with local non-profit agencies in identifying affordable housing opportunities.</p> <p><i>Completed 2012 and ongoing:</i> The City has continued its efforts in searching for funding opportunities with its partners in providing affordable housing opportunities. The City recently partnered with Self Help Enterprise, Inc. (SHE) to develop a 48-unit family development project, with the use of HOME and HOME-Community Housing Development Organization funding.</p> <p><i>Completed 2013:</i> Paradise & Court constructed 11 new units, rehabbed 9 units with Kaweah Management Company.</p> <p><i>Completed 2013:</i> The City contracted with Habitat for Humanity for the use of Neighborhood Stabilization Program (NSP) funding, which acquired six (6) foreclosed homes, rehabilitated and resold to households at or below 50% of the area median income. Additional funds will be directed toward Habitat upon the resell of six (6) city acquired foreclosures this year.</p>

Affordable Housing Resources		
1.2	Maintain a list of nonprofit agencies and their services on the City’s website under affordable housing.	<p><i>Completed 2011:</i> The list of non-profit organizations is listed on the website; however, with recent changes to the Housing & Economic Development Department, services have been reorganized under Community Development, therefore website information is being reorganized and updated.</p> <p><i>Completed 2013:</i> The City added a list of nonprofit agencies and their services on the City website.</p>
Emergency Shelters, Transitional Housing and Supportive Housing		
1.3	<p>Amend the zoning ordinance to address revised state law that requires cities to expand opportunities for the siting of emergency homeless shelters in any zone.</p> <p>Under the current (2009) Municipal Code, emergency shelters are allowed in the Multi-Family Residential (R-M-2 and R-M-3), Central Business District (CDT), Light Industry (I-L) and Heavy Industry (I-H) zones as a conditional use.</p>	<p><i>Completed 2011:</i> The Zoning Ordinance was amended on April 2, 2012 and effective on May 3, 2012, to reflect the following, as per City Council report:</p> <ul style="list-style-type: none"> The City Council concurred with the Planning Commission’s recommendations on the two more discretionary considerations (ZTA 2011-07 Parts F and G). These pertain to the permitting process for Supportive and Transitional Housing, and for permitting and setting codified standards for Single-room Occupancy (SRO) Housing. With regard to Supportive and Transitional Housing (ZTA 2011-07, Part F), the City Council approved permitting them in the same way the City currently permits residential care facilities. With regard to SRO Housing (ZTA 2011-07, Part G), the City Council concurred with the Planning Commission’s recommendation to allow them as multi-family units in the medium and high density Zone Districts, and to conditionally allow (CUP required) them in the Highway Commercial and Downtown Zone Districts. The City Council also concurred with special unit size limitations (120-220 sq. ft.) and with not requiring parking for each SRO unit.

		<p><i>Completed 2012:</i> This City has amended its Housing Element to reflect the most recent regulations. Recently the Planning Commission conducted a public hearing and recommended approval of an amendment to the Zoning Ordinance that reflects the updated Housing Element laws pertaining to affordable housing barriers. Specific changes pertained to Section 17.32 Density Bonus; Section 17.16 multi-family dwellings permitted up to 60 units per site in the R-M-2 and R-M-3 zones; Section 17.18.050 amendment to permit, by right Emergency Shelters in the I-L (Light Industrial) zone; and Sections 17.10, 17.12, 17.14 and 17.16 amended to reflect permitted uses of transitional, supportive, and single-room occupancy (SRO) housing for six or fewer resident/clients and conditional uses for transitional, supportive, and single-room occupancy (SRO) housing for seven or more resident/clients.</p>
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Housing Choice for Special Populations

<p>1.4</p>	<p>Continue to work with the Housing Authority and other local nonprofits to provide priority federal and redevelopment funding to assist in the development of new housing opportunities in non-minority concentrated areas.</p> <p>Continue to administer successful programs that provide funding and support for affordable housing.</p>	<p><i>Completed 2011:</i> The City has partnered with Kaweah Management Company, the non-profit agency of Tulare County Housing Authority, in providing redevelopment funding toward the Kaweah 8-unit rental development. Construction is underway with an estimated completion of late October 2012.</p> <p><i>Completed 2012:</i> The City has continued its efforts in working with its local non-profit agencies as well as providing housing opportunities throughout the City providing affordable housing choices. The City contracted with Habitat for Humanity for the use of Neighborhood Stabilization Program (NSP) funding, who acquired six (6) foreclosed homes, rehabilitated and resold to households at or below 50% of the area median income. Additional funds will be directed toward Habitat upon the resell of six (6) city acquired foreclosures.</p>
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		<p><i>Completed 2013:</i> The City has continued its efforts in working with its local non-profit agencies as well as providing housing opportunities throughout the City providing affordable housing choices. The City’s Code Enforcement Manager and Housing Specialist attended an educational workshop for property managers, related to the Shelter Plus Care program and offered suggestions to the non-profit agency in working with local rental property owners and managers.</p> <p>The City contracted with Habitat for Humanity for the use of Neighborhood Stabilization Program (NSP) funding, which acquired six (6) foreclosed homes, rehabilitated and resold to households at or below 50% of the area median income. Additional funds will be directed toward Habitat upon the resell of six (6) city acquired foreclosures this year.</p>
1.5	<p>Continue to facilitate the construction of affordable rental housing for very low- and low-income seniors by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives (e.g., RDA set-aside funds), commercial, and medical services.</p> <p>Continue with the Senior Repair and Handicapped Program (SHARP) and Senior Home Minor Repair Program, which assists low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements.</p>	<p><i>Completed 2011:</i> The City will continue to facilitate the construction of affordable rental housing. The Senior Handicapped Accessible Repair Program and Senior Home Minor Repair Programs were frozen as of 2011, due to the lack of funding resources.</p> <p><i>Completed 2012:</i> The City and Christian Church Homes celebrated the grand opening of the 42 unit senior housing development, located at 1120 West Tulare, known as “Sierra Meadows”</p>
1.6	<p>Promote the construction of affordable for-sale and/or rental housing units with three or more bedroom units affordable to very low- and low-income families.</p> <p>Publicize financial and regulatory incentive opportunities (e.g., expediting</p>	<p><i>Underway 2013:</i> The City continues to work with its non-profit partners in developing large-family housing. A project that has been approved by Council is Visalia Village between 36 and 48 units.</p>

	<p>permit processing, deferred fees, density bonuses, or use of set-aside funds) to developers for these unit types including promoting the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers, and creating informational fliers at the Community Development Department and in all general application packets.</p>	
1.7	<p>Work with the Housing Authority and nonprofit agencies to develop an affirmative marketing plan to reach groups that are least likely to apply and have disproportionate housing needs.</p> <p>After conducting the outreach, monitor how effective the affirmative marketing plans were in reaching those groups.</p>	<p>TCHA promotes the City’s affordable housing programs to its tenants who are exiting their programs.</p>
Goal 2: Expanding Access to Financing		
Outreach to Lenders		
2.1	<p>Work with local lenders to provide information on government-backed financing for low- and moderate-income residents.</p> <p>Encourage local lenders to provide information in English and Spanish.</p>	<p><i>Completed 2010:</i> Provide City program fact sheets in English and Spanish.</p> <p><i>Completed 2012:</i> The City has continued to work with its local non-profit agencies and local lenders in providing affordable housing and fair housing information. Staff meets with local lenders to educate them on the process and requirements in relation to the Neighborhood Stabilization Program and the HOME funded, Foreclosure Acquisition Program.</p>
2.2	<p>Work with local lenders to promote the City’s First-Time Homebuyers program.</p> <p>Provide local lenders information on the program in English and Spanish.</p> <p>Invite local lenders to attend program workshops.</p>	<p><i>Completed 2011:</i> The First -Time Homebuyer Program has been frozen with funding redirected toward addressing the foreclosure crises. The City has been acquiring foreclosed homes, rehabilitating and reselling to income qualifying households. Funds are recycled in order to assist additional homebuyers. Covenants are placed upon the property to maintain affordable housing.</p>

		<p><i>Completed 2012:</i> The City continues to work with its local non-profit agencies and local lenders in providing affordable housing and fair housing information. Staff attends local realtor meetings to advise of new/updated public programs available to the public. Staff recently contracted with Community Service Employment Training, Inc. (CSET) to administer the HOME funded First-Time Homebuyer Program. CSET is contracted to provide education to lenders and realtors as well as homebuyers.</p> <p><i>Completed 2013:</i> Contracted with Community Service Employment Training, Inc. (CSET) to administer the HOME funded First-Time Homebuyer Program. CSET is contracted to provide education to lenders and realtors as well as homebuyers.</p>
Education and Resources		
2.3	Encourage private lenders and other local lending institutions to host workshops in Visalia regarding the home-buying process and the resources available to low- and moderate-income homebuyers.	<p><i>Completed 2010 & 2011:</i> CSET administers FTTHB homebuyer workshops.</p> <p><i>Completed 2012 & 2013:</i> CSET & Self Help provides homebuyer workshops, lender and realtor workshops.</p> <p><i>Completed 2014:</i> Tulare County District Attorney, Tenants Together, Central California Legal Services, Inc., Community Service Employment Training, Inc. (CSET) and the City worked together to hold a Tulare County Housing Resource Fair on July 12th at the Visalia Convention Center. The event included both English and Spanish presentations on:</p> <ul style="list-style-type: none"> • First-Time Homebuyer Process • Energy Program Assistance • Tenant Rights- Foreclosure- homeowner bill of rights • Foreclosure Fraud- tax information & short sale • Foreclosure Guidelines- Home purchase process • Rental agreements, scam awareness and other information.
2.4	Continue to provide brochures or information on homeownership, rental	<i>Completed 2010:</i> Fact sheets regarding programs provided.

	<p>assistance and rehabilitation assistance programs in English and Spanish.</p> <p>Make information on the First-Time Homebuyers program available on the City’s website and at community events promoting fair housing choice held by the City.</p>	<p><i>Completed 2011:</i> Fact sheets regarding programs provided.</p> <p><i>Completed 2012:</i> Fact sheets regarding programs provided.</p> <p><i>Completed 2013:</i> Fact sheets regarding programs provided.</p> <p>The City’s website includes fact sheets and policies related to various housing programs (FTHB, FAPII, NSP, HfH-NSP)</p>
2.5	<p>Consider partnering with agencies to provide credit and financial counseling services, including assisting potential homebuyers in improving their credit and equity and clearing bad credit, and providing education on affordability and financial responsibilities of homeownership.</p>	<p><i>Completed 2010, 2011, 2012, 2013:</i> The City has contracted with two agencies:</p> <ul style="list-style-type: none"> • Community Services Employment Training, Inc. (CSET) to provide housing counseling to households purchasing homes through the City’s HOME funded Foreclosure Acquisition Program II (FAP II). • Self Help Enterprises (SHE) to provide housing counseling to interested buyers of city purchased homes through the CDBG-Neighborhood Stabilization Program (NSP).
2.6	<p>As funding permits, work with other fair housing advocates to conduct additional fair-housing workshops in Visalia to educate citizens about fair housing rights.</p>	<p><i>Completed 2012:</i> CSET sponsored fair housing workshop.</p>
Unfair Lending and Insurance Practices		
2.7	<p>Monitor complaints regarding unfair/predatory lending and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA) and other data sources.</p>	<p><i>Completed 2010:</i> CSET provides predatory lending information within its housing counseling sessions.</p> <p><i>Completed 2013- April 2014:</i> The City participated in the preparation and submission of the San Joaquin Valley Fair Housing and Equity Assessment (FHEA), prepared for the U. S. Department of Housing and Urban Development office of Sustainable Housing and Communities, as a participant of Smart Valley Places, funded by HUD’s</p>

		<p>Sustainable Communities Regional Planning Grant.</p> <p><i>Completed 2014:</i> City contracted with Central California Fair Housing for testing. Additional scope will be determined for future contracting services.</p>
2.8	<p>Participate with HUD in efforts to improve access to homeowner's insurance and to investigate predatory lending in the home purchase, home improvement and mortgage refinancing markets.</p>	<p>The City's affordable housing programs, when providing a second mortgage, review the first mortgage lending documentation.</p>
Goal 3: Fair Housing Services		
Apartment Owners/Managers		
3.1	<p>Work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.</p>	<p><i>Completed 2011:</i> The City's Neighborhood Preservation-Code Enforcement Division works with the public, tenants and rental property owners.</p>
3.2	<p>Work with agencies and the property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised.</p> <p>Continue to provide outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish.</p> <p>Periodically track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</p>	<p>Information is provided related to Tulare County Housing Authority, and other non-profits affordable rental housing.</p> <p>Based upon rental projects submitted, a market study is conducted which represents various areas of demographic data and identified need related to affordable housing.</p>
3.3	<p>In addition to addressing the fair housing calls through the City's Fair Housing Program, track the type and outcome of all substantiated complaints referred to other sources.</p>	<p><i>Completed 2010:</i> 163 callers assisted, 207 referrals, 98 to legal services, 720 fair housing brochures provided, and 43 tenant handbooks provided.</p>

		<p>Completed 2011: 205 callers assisted, 277 referrals, 103 referred to legal services, 46 tenant handbooks provided.</p> <p>Completed 2012: 96 callers assisted, 150 referrals, 55 referred to legal services, 31 tenant handbooks provided.</p> <p>Completed 2013: 85 callers assisted, 135 referrals, 41 referred to legal services, 38 tenant handbooks provided.</p>
Fair Housing Testing and Audits		
3.4	Explore applying for federal Fair Housing Initiative Program (FHIP) grants and conduct testing and audits as a means to affirming the nature and extent of fair housing issues in the community.	The City recently contracted with Fair Housing of Central California for testing. Additional efforts will continue to contract with them as well as hold educational workshops.
Reasonable Accommodation		
3.5	Explore the adoption of a reasonable accommodation ordinance to further fair housing choice for persons with disabilities.	<p>The most current state building codes require that <i>all</i> newly built fair housing units shall be adaptable (some accessible elements are installed during construction), and 5% of all housing units built shall be accessible, and 2% of all units shall be hearing and seeing accessible.</p> <p>Information can be found at:</p> <p>http://www.accessiblehousing.org/rights/accommodations.asp</p> <p>http://www.bsc.ca.gov/codes.aspx</p>
3.6	<p>Provide information on reasonable accommodation and on often-utilized disability adjustments to housing units.</p> <p>Have information available at City Hall and at the Regional Medical Center in English and Spanish.</p>	<p>Housing programs reference ADA compliance Information can be found at:</p> <p>http://www.accessiblehousing.org/rights/accommodations.asp</p> <p>http://www.bsc.ca.gov/codes.aspx</p>

VIII. Key Findings and Recommendations

Key Findings

Historically, the City has dedicated an average of four percent of its CDBG and HOME Administration dollars to the Fair Housing Hotline. This ensures dollars “off the top” are dedicated to fair housing services and not relegated to competitive categories i.e. public services.

In previous program years, the City has dedicated:

Table 8.1: Historical Fair Housing Funding

Program Year	\$ Amount to Administration	\$ Amount to Fair Housing	%	Description
2011-2012	\$251,236	\$15,000	6%	Fair Housing Hotline
2012-2013	\$194,645	\$7,500	4%	Fair Housing Hotline
2013-2014	\$214,396	Cost included in administration for Hotline		Fair Housing Hotline
2014-2015	\$214,567	\$6,000 and cost included in administration for Hotline	3%	Fair Housing Hotline

Source: City of Visalia

As a minority-majority jurisdiction with over one-third of its households earning less than 80 percent AMI, the City elects “to affirmatively further the purposes and policies of the Fair Housing Act, . . . [and] to take steps proactively to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities for all”⁶⁹ by undertaking the actions outlined in **Table 8.2** below and **Table 8.3** below.

Recommendations: Ongoing

Table 8.2 below repeats many, if not most, of the recommendations from the City of Visalia’s 2010 Analysis of Impediments to Fair Housing Choice. As described in **Table 8.1** above, the City met these recommendations – however ongoing implementation is optimal for continuously affirmatively furthering fair housing.

⁶⁹ U.S. Department of Housing and Urban Development. Proposed Rule 24 CFR Parts 5, 91, 92, 570, 574, 576, and 903.

Table 8.2: Ongoing Recommendations 2010 Analysis of Impediments to Fair Housing Choice

Goal 1 : Expanding Affordable Housing Opportunities	
Housing Partnerships	
1.1	<p>Continue to explore the development and rehabilitation of affordable housing opportunities with local partners as well as outside developers. Partners will include:</p> <ul style="list-style-type: none"> • Housing Authority Tulare County (HATC) • Self Help Enterprise, Inc. (SHE) • Habitat for Humanity (HfH) • Christian Church Homes of Northern California/Visalia Senior Housing (CCH) • Community Services and Employment Training (CSET)
Affordable Housing Resources	
1.2	Maintain a list of nonprofit agencies and their services on the City’s website under affordable housing or where appropriate.
Housing Choice for Special Populations	
1.3	<p>Continue to work with the Housing Authority and other local nonprofits to provide priority funding to assist in the development of new housing opportunities in non-minority concentrated areas.</p> <p>Continue to administer successful programs that provide funding and support for affordable housing.</p>
1.4	<p>Continue to facilitate the construction of affordable rental housing for very-low and low-income seniors by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives (e.g., RDA set-aside funds), commercial, and medical services.</p> <p>As funding permits, continue with the Senior Repair and Handicapped Program (SHARP) and Senior Home Minor Repair Program, which assists low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements.</p>
1.5	<p>Promote the construction of affordable for-sale and/or rental housing units with three or more bedroom units affordable to very low- and low-income families.</p> <p>Publicize financial and regulatory incentive opportunities (e.g., expediting permit processing, deferred fees, density bonuses, or use of set-aside funds) to developers for these unit types including promoting the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers, and creating informational fliers at the Community Development Department and in all general application packets.</p>

Goal 2: Expanding Access to Financing	
Outreach to Lenders	
2.1	Work with local lenders to provide information on financing for low- and moderate-income residents. Encourage local lenders to provide information in English and Spanish.
2.2	Work with local lenders to promote the City’s affordable housing programs. Provide local lenders information on the program in English and Spanish. Invite local lenders to attend program workshops.
Education and Resources	
2.3	Encourage private lenders and other local lending institutions to host workshops in the City regarding the home-buying process and the resources available to low- and moderate-income homebuyers.
2.4	Continue to provide brochures or information on homeownership, rental assistance and rehabilitation assistance programs in English and Spanish. Make information on programs available on the City’s website and at community events promoting fair housing choice held by the City.
2.5	Consider partnering with agencies to provide credit and financial counseling services, including assisting potential homebuyers in improving their credit and equity and clearing bad credit, and providing education on affordability and financial responsibilities of homeownership, and predatory lending avoidance*.
2.6	As funding permits, work with other fair housing advocates to conduct additional fair housing workshops in Visalia to educate citizens about fair housing rights.
Unfair Lending and Insurance Practices	
2.7	Monitor complaints regarding unfair/predatory lending and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA) and other data sources. As funding permits, work with non-profit agency that specializes in fair housing to provide data.
2.8	Participate with HUD in efforts to improve access to homeowner’s insurance and to investigate predatory lending in the home purchase, home improvement and mortgage refinancing markets.

* “and predatory lending avoidance” is a 2015 addition to a 2010 recommendation

Goal 3: Fair Housing Services	
Apartment Owners/Managers	
3.1	Work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.
3.2	<p>Work with agencies and the property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised.</p> <p>Continue to provide outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish.</p> <p>Periodically track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</p>
Fair Housing Testing and Audits	
3.4	Support local non-profit agencies in applying for federal Fair Housing Initiative Program (FHIP) grants and conduct testing and audits as a means to affirming the nature and extent of fair housing issues in the community.
Reasonable Accommodation	
3.5	Provide information on reasonable accommodation and on often-utilized disability adjustments to housing units.

Recommendations: New

Table 8.3 below represents the new 2015 recommendations for the City to affirmatively further fair housing and reduce and/or eliminate impediments to Fair Housing Choice. The implementation of the recommendations in **Table 8.3** will concurrently satisfy many of the ongoing recommendations in **Table 8.2** above.

Table 8.3: New Recommendations to Reduce Impediments to Fair Housing Choice

Goal 4: Fair Housing Services New	
4.1	Ensure access to fair housing services and education to all residents by increasing dedicated eligible entitlement dollars (CDBG Admin or Public Service/HOME Admin and Planning) to fair housing services.
4.2	<p>Partner and contract with fair housing service providers for:</p> <ul style="list-style-type: none"> • Outreach • Education • Testing

	<ul style="list-style-type: none"> • Enforcement
4.3	Partner and contract with credit counseling and education/housing counseling service providers to increase access to financing, down payment, and closing costs assistance for underserved and underrepresented protected classes
4.4	Ensure “Subrecipient Agreement” includes the requirement that all entitlement dollar recipients comply with Fair Housing Act and all other Federal laws and Executive Orders as per “ <i>Playing by the Rules: A Handbook for CDBG Subrecipients on Administrative Systems</i> ” ⁷⁰
4.5	Prominently display fair housing information in City owned and operated buildings and other public spaces, such as libraries, recreation centers, and community centers

⁷⁰ U.S. Department of Housing and Urban Development. “Playing by the Rules: Handbook for CDBG Subrecipients on Administrative Systems.” http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_17104.pdf

Appendix A: Table of Acronyms

AI	Analysis of Impediments to Fair Housing Choice
ACS	American Community Survey
AMI	Area Median Income
Census	U.S. Census Bureau
AIDS	Acquired Immune Deficiency Syndrome
CDBG	Community Development Block Grant
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CRA	Community Reinvestment Act
CSET	Community Service Employment Training, Inc.
DFEH	Department of Fair Employment and Housing
FEHA	Fair Employment and Housing Act
FFIEC	Federal Financial Institutions Examination Council
FHCCC	Fair Housing Council of Central California
HACT	Housing Authority of the County of Tulare
HCV	Housing Choice Voucher Program
HOME	HOME Investment Partnerships Program
HMDA	Home Mortgage Disclosure Act
HUD	U.S. Department of Housing and Urban Development
LIHTC	Low Income Housing Tax Credits
LMI	Low- and Moderate-Income
MSA	Metropolitan Statistical Area
RHNA	Tulare County Regional Housing Needs Assessment
Section 8	Section 8 Housing Choice Voucher Program
SHE	Self Help Enterprise
SRO	Single-room Occupancy
TCAG	Tulare County Association of Governments