

# PLANNING COMMISSION AGENDA

CHAIRPERSON:

Adam Peck



VICE CHAIRPERSON:

Brett Taylor

COMMISSIONERS: Adam Peck, Brett Taylor, Liz Wynn, Lawrence Segreue, Chris Gomez

MONDAY, MARCH 14, 2016; 7:00 P.M., COUNCIL CHAMBERS, 707 W. ACEQUIA, VISALIA CA

1. THE PLEDGE OF ALLEGIANCE –

2. CITIZEN'S COMMENTS – This is the time for citizens to comment on subject matters that are not on the agenda but are within the jurisdiction of the Visalia Planning Commission. The Commission requests that a 5-minute time limit be observed for comments. Please begin your comments by stating and spelling your name and providing your street name and city. Please note that issues raised under Citizen's Comments are informational only and the Commission will not take action at this time.

3. CHANGES OR COMMENTS TO THE AGENDA–

4. CONSENT CALENDAR - All items under the consent calendar are to be considered routine and will be enacted by one motion. For any discussion of an item on the consent calendar, it will be removed at the request of the Commission and made a part of the regular agenda.

- Finding of Consistency No. 2016-03 for Shannon Ranch No. 3 Tentative Subdivision Map for changes to allow an elementary school site for Visalia Unified School District, Bernard TeVelde – property owner, Mathew Ainley, Four Creeks Inc. – agent. Located on the northwest corner of Shannon Parkway and Giddings Street (APN: 078-120-038).
- Finding of General Plan Consistency for a new elementary school site for the Visalia Unified School District. Located on the northwest corner of Shannon Parkway and Giddings Street (APN: 078-120-038).
- Time Extension for Conditional Use Permit No. 2014-16

5. REGULAR ITEM – BRANDON SMITH

Authorization of Planning Agency to submit the Draft Housing Element to the State Department of Housing and Community Development (HCD)

6. DIRECTOR'S REPORT/ PLANNING COMMISSION DISCUSSION-

The Planning Commission meeting may end no later than 11:00 P.M. Any unfinished business may be continued to a future date and time to be determined by the Commission at this meeting. The Planning Commission routinely visits the project sites listed on the agenda.

For the hearing impaired, if signing is desired, please call (559) 713-4359 twenty-four (24) hours in advance of the scheduled meeting time to request these services. For the visually impaired, if enlarged print or Braille copy is desired, please call (559) 713-4359 for this assistance in advance of the meeting and such services will be provided as soon as possible following the meeting.

Any written materials relating to an item on this agenda submitted to the Planning Commission after distribution of the agenda packet are available for public inspection in the City Office, 315 E. Acequia Visalia, CA 93291, during normal business hours.

**APPEAL PROCEDURE**

**THE LAST DAY TO FILE AN APPEAL IS THURSDAY, MARCH 24, 2016 BEFORE 5 PM**

According to the City of Visalia Zoning Ordinance Section 17.02.145 and Subdivision Ordinance Section 16.04.040, an appeal to the City Council may be submitted within ten days following the date of a decision by the Planning Commission. An appeal form with applicable fees shall be filed with the City Clerk at 220 N. Santa Fe, Visalia, CA 93292. The appeal shall specify errors or abuses of discretion by the Planning Commission, or decisions not supported by the evidence in the record. The appeal form can be found on the city's website [www.ci.visalia.ca.us](http://www.ci.visalia.ca.us) or from the City Clerk.

**THE NEXT REGULAR MEETING WILL BE HELD ON MONDAY, MARCH 28, 2016**

# City of Visalia



**To:** Planning Commission

**From:** Andrew Chamberlain (559-713-4003)

**Date:** March 14, 2016

**Re:** Finding of Consistency No. 2016-03 for Shannon Ranch No. 3 Tentative Subdivision Map for changes to allow an elementary school site for Visalia Unified School District, Bernard TeVelde – property owner, Mathew Ainley, Four Creeks Inc. – agent. Located on the northwest corner of Shannon Parkway and Giddings Street (APN: 078-120-038).

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## **RECOMMENDATION**

Staff recommends that the Planning Commission find the proposed map changes to Shannon Ranch No. 3 Tentative Subdivision Map for an elementary school site to be consistent with school locations for sites established through the conditional use permit process.

## **DISCUSSION**

The letter in Exhibit "A" is requesting a Finding of Consistency for map changes to allow the establishment of an elementary school on a portion of the approved Shannon Ranch Unit No. 3 Tentative Subdivision Map. The original map is shown in Exhibit "B" and the revised map is shown in Exhibit "C".

The proposed 12.5 acre school site is located on the northwest corner of Shannon Parkway and Giddings Street as shown in Exhibit "D". The site is bounded on three sides by streets, and single family residential lots on the west side. The Riverway Sports Park is directly east of the school site across Giddings Street. The portion of the park adjacent to the proposed school site is currently being used as a ponding basin.

The reconfiguration of the subdivision map eliminates one of the local street access points onto Shannon Parkway, and creates a new cul-de-sac extending south of Glendale Avenue along the west side of the proposed school site. Exhibit "D" shows this reconfiguration, with altered lots in a white background; all the remaining colored background areas on the exhibit represent the originally approved portions of the tentative subdivision map which would not be changed by the requested action.

The revised map has a total of 418 lots, which is a 53 lot reduction from the existing map with 471 lots. The resulting density is approximately 5.30 units per acre, up from the existing 5.16 units per acre. At this time, Phases 1, 2, 3, 4, and 6 of the map have been recorded for development along the west side of the map adjacent to Mooney Boulevard.

The revised map was reviewed through the Off-Agenda Site Plan Review process and found to be consistent with the original subdivision lot and circulation pattern.

The site is designated as a Residential Low Density land use in the General Plan, which corresponds to the Zoning Ordinance section R-1 Single-Family Residential Zone. The site

is zoned R-1-6. Zoning Ordinance Section 17.12.040-B, allows public schools in the R-1-6 single family residential zone through the conditional use permit process.

#### **ATTACHMENTS**

- Exhibit "A" – 4-Creeks Letter
- Exhibit "B" – Shannon Ranch 3 Revised Tentative Map (June 2009)
- Exhibit "C" – Shannon Ranch 3 Revised Layout Exhibit (November 2015)
- Exhibit "D" – Portion of Shannon Ranch 3 Revised Layout Exhibit (November 2015)
- General Plan Map
- Aerial Map





February 22, 2016

City of Visalia  
Josh McDonnell, AICP  
Assistant Director / City Planner  
315 E. Acequia Avenue  
Visalia, CA 93291  
559-713-4364

Re: Shannon Ranch 3 Tentative Subdivision Map

Dear Mr. McDonnell,

On behalf of my client, Mr. Bernard TeVeide, I would formally request a review for substantial conformance or a finding of consistency for the previously approved Shannon Ranch 3 Tentative Subdivision Map.

In 2014, the Visalia Unified School District purchased a portion of the approved map for a new Elementary School to serve this map and the surrounding areas. In purchasing the parcel of land, a revision to the Tentative Map was created. In general none of the previously approved streets or subdivision design was substantially altered. There was one new north/south cul-de-sac that was created due to an awkward area of land resulting from the elementary school purchase.

We have submitted the required fee and would formally request this finding in an expedited and efficient manner considering that the map is currently in due diligence for an escrow.

Thank you for your consideration and time in this matter, it is greatly appreciated. If you need anything further from me, please advise and we would be happy to provide.

Best regards,

A handwritten signature in blue ink, appearing to read "Matthew Ainiey". The signature is stylized and includes a large loop at the end.

Matthew Ainiey, PE  
VP/CFO – Civil Engineer  
4Creeks, Inc.

Visalia Office  
324 S. Santa Fe St. Ste A  
Visalia, California 93292  
P. (559) 802.3052  
F. (559) 802.3215

Porterville Office  
881 W. Morton Ave., Suite D

**Exhibit – "A"**



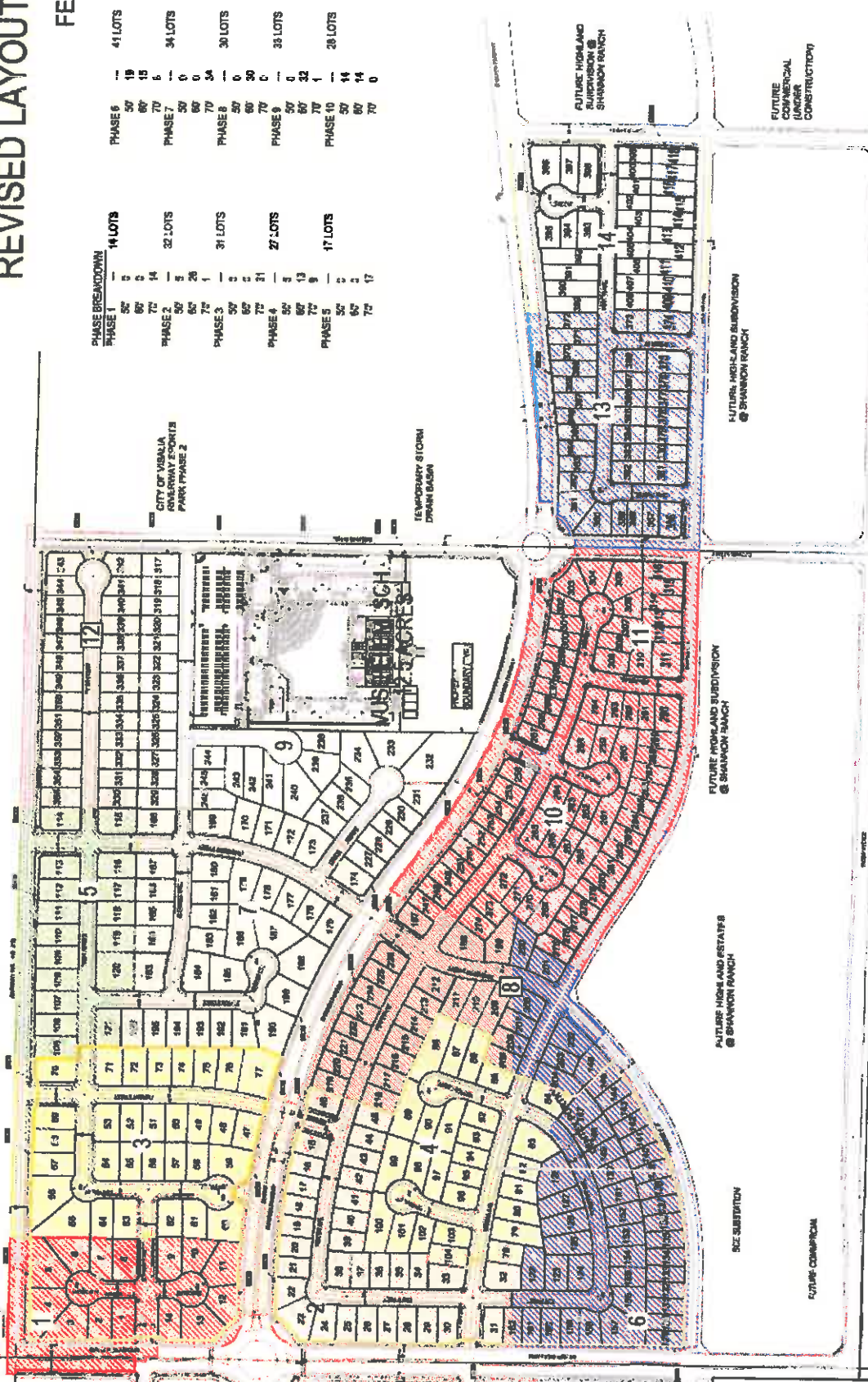


# SHANNON RANCH 3

## REVISED LAYOUT EXHIBIT

FEB 2016

PHASE BREAKDOWN	14 LOTS	41 LOTS	42 LOTS
PHASE 1	57	19	37
PHASE 2	67	15	57
PHASE 3	72	6	47
PHASE 4	14	34	70
PHASE 5	5	0	0
PHASE 6	26	0	26
PHASE 7	28	34	62
PHASE 8	28	0	28
PHASE 9	31	30	61
PHASE 10	31	0	31
PHASE 11	31	0	31
PHASE 12	31	0	31
PHASE 13	31	0	31
PHASE 14	31	0	31
PHASE 15	31	0	31
PHASE 16	31	0	31
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PHASE 93	31	0	31
PHASE 94	31	0	31
PHASE 95	31	0	31
PHASE 96	31	0	31
PHASE 97	31	0	31
PHASE 98	31	0	31
PHASE 99	31	0	31
PHASE 100	31	0	31
TOTAL	418	0	418



BERNARD TEVELDE  
1366 4TH AVE  
HANFORD, CA 93230  
(559) 883-1277



Exhibit - "C"

CITY OF VISALIA  
RIVERWAY SPORTS  
PARK PHASE 2

TEMPORARY STORM  
DRAIN BASIN

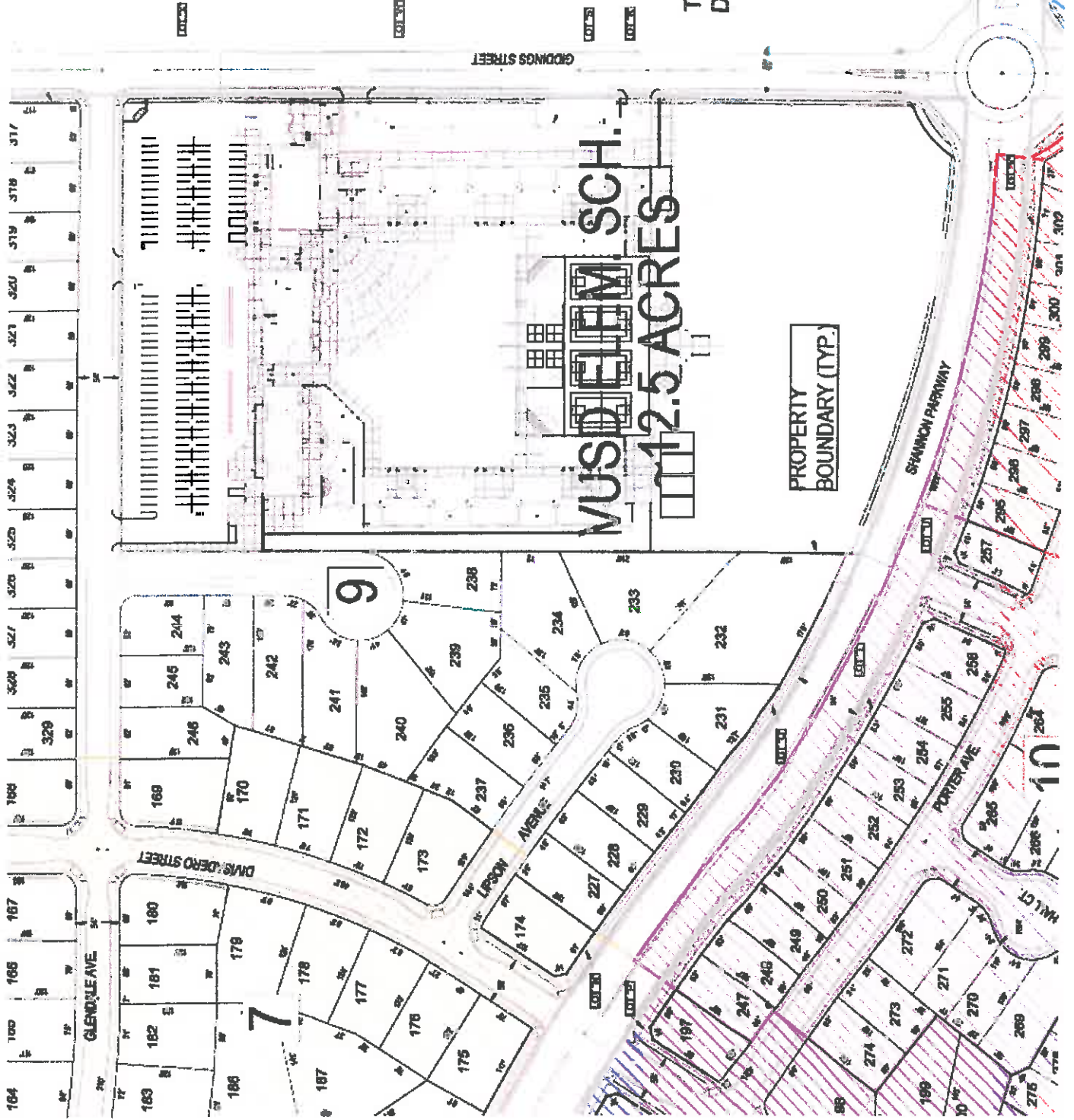
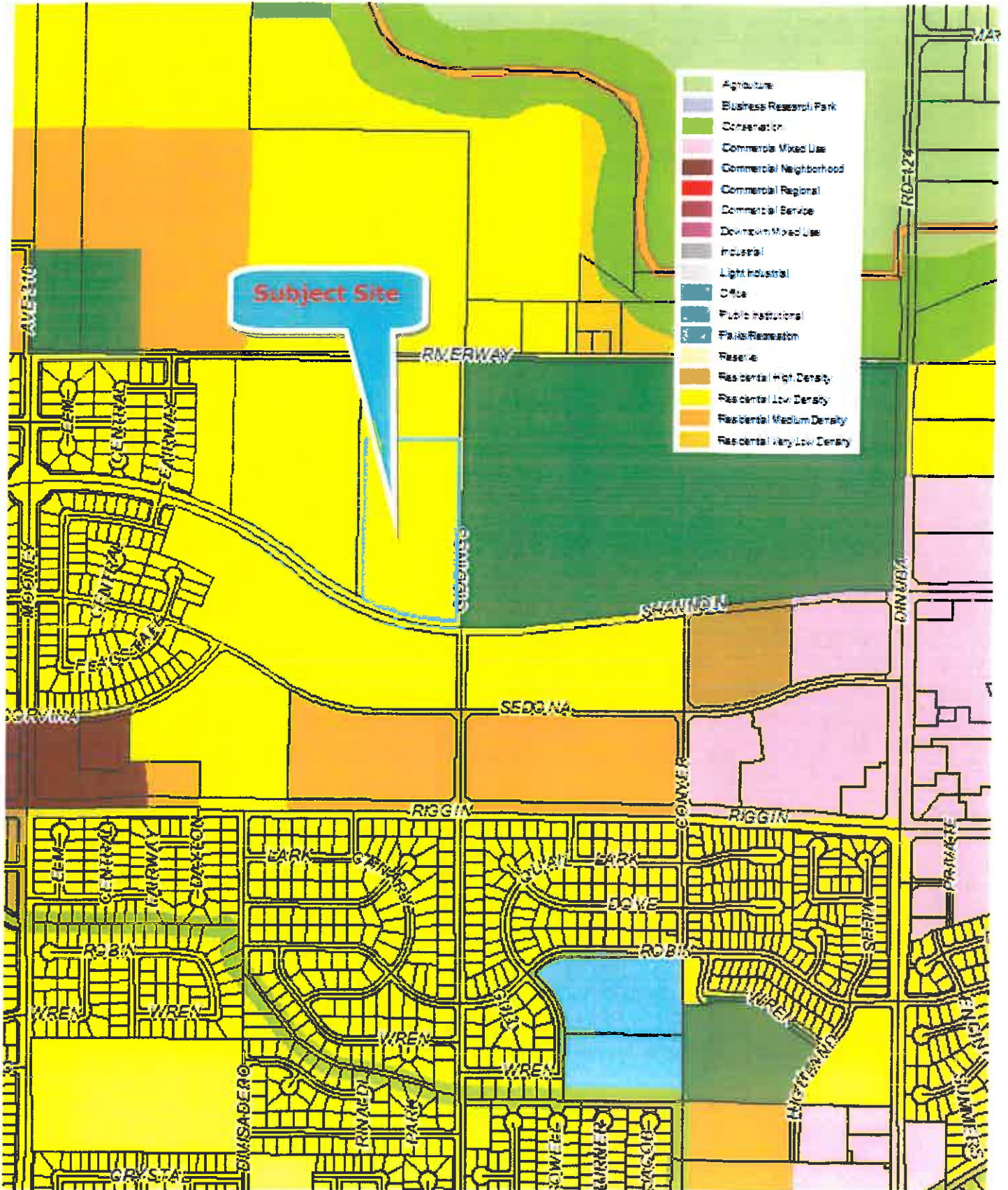


Exhibit - "D"



# Land Use Designations





# Aerial Photo





# **City of Visalia**



**To:** Planning Commission

**From:** Andrew Chamberlain (559-713-4003)

**Date:** March 14, 2016

**Re:** Finding of General Plan Consistency for a new elementary school site for the Visalia Unified School District. Located on the northwest corner of Shannon Parkway and Giddings Street (APN: 078-120-038).

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## **RECOMMENDATION**

Staff recommends that the Planning Commission find the proposed location for a new elementary school site consistent with Public Resources Code Section 21151.2 and Government Code Section 65402, based upon the 2014 General Plan Land Use Element and Zoning Ordinance Section 17.12.040-B, which allows public schools in the R-1 single family residential zone through the conditional use permit process.

## **DISCUSSION**

The Visalia Unified School District letter in Exhibit "A" is requesting a determination of conformity with the Low Density Residential land use designation of the General Plan pursuant to Public Resources Code Section 21151.2 and Government Code Section 65402.

The site is designated as a Residential Low Density land use in the General Plan, which corresponds to the Zoning Ordinance section R-1 Single-Family Residential Zone. The site is zoned R-1-6. Zoning Ordinance Section 17.12.040-B, allows public schools in the R-1-6 single family residential zone through the conditional use permit process. Any educational facility to be located on the site shall be considered inconsistent with the General Plan and Zoning Ordinance unless and until a conditional use permit has been successfully processed through the City of Visalia.

## **ATTACHMENTS**

- Exhibit "A" – VUSD Letter
- Exhibit "B" – Area Location with Site Plan
- General Plan Map
- Aerial Map



**Todd Oto, Ed.D.**  
Superintendent

**Robert Gröeber**  
Assistant Superintendent  
Administrative Services

February 9, 2016

Adam Peck, Planning Commission Director  
City of Visalia,  
315 E. Acequia Avenue  
Visalia CA 93291

**Subject: Notice of Proposed School Site Acquisition by the Visalia USD  
for the New Elementary School at Glendale and Giddings**

Dear Mr. Peck:

In accordance with Public Resources Code Section 21151.2 and Government Code Section 65402, this letter serves as formal notice to the City of Visalia regarding the proposed acquisition of the following subject property for construction and operation of a public school facility:

**Approximately 12.5 acres located at the corner of Giddings Street and Glendale Avenue, in the City of Visalia, Tulare County, California, including the following parcel: APN #076-120-038. The parcel is located within the Shannon Ranch 3 Subdivision. A map of the site has been attached.**

We request that the Planning Department/Planning Commission analyze the subject property to determine conformity with the underlying General Plan Land Use Designation so that a written report of the investigation and the Planning Commission's recommendations concerning acquisition of the site can be submitted to our governing board. Please submit findings to me within 30 days of receiving this notice, at the address listed below:

Robert Groeber, Assistant Superintendent, Administrative Services  
Visalia Unified School District  
5000 West Cypress Avenue,  
Visalia, CA 93277.

If you have any questions regarding this request, please contact me at **559.730.7529**.

Sincerely,

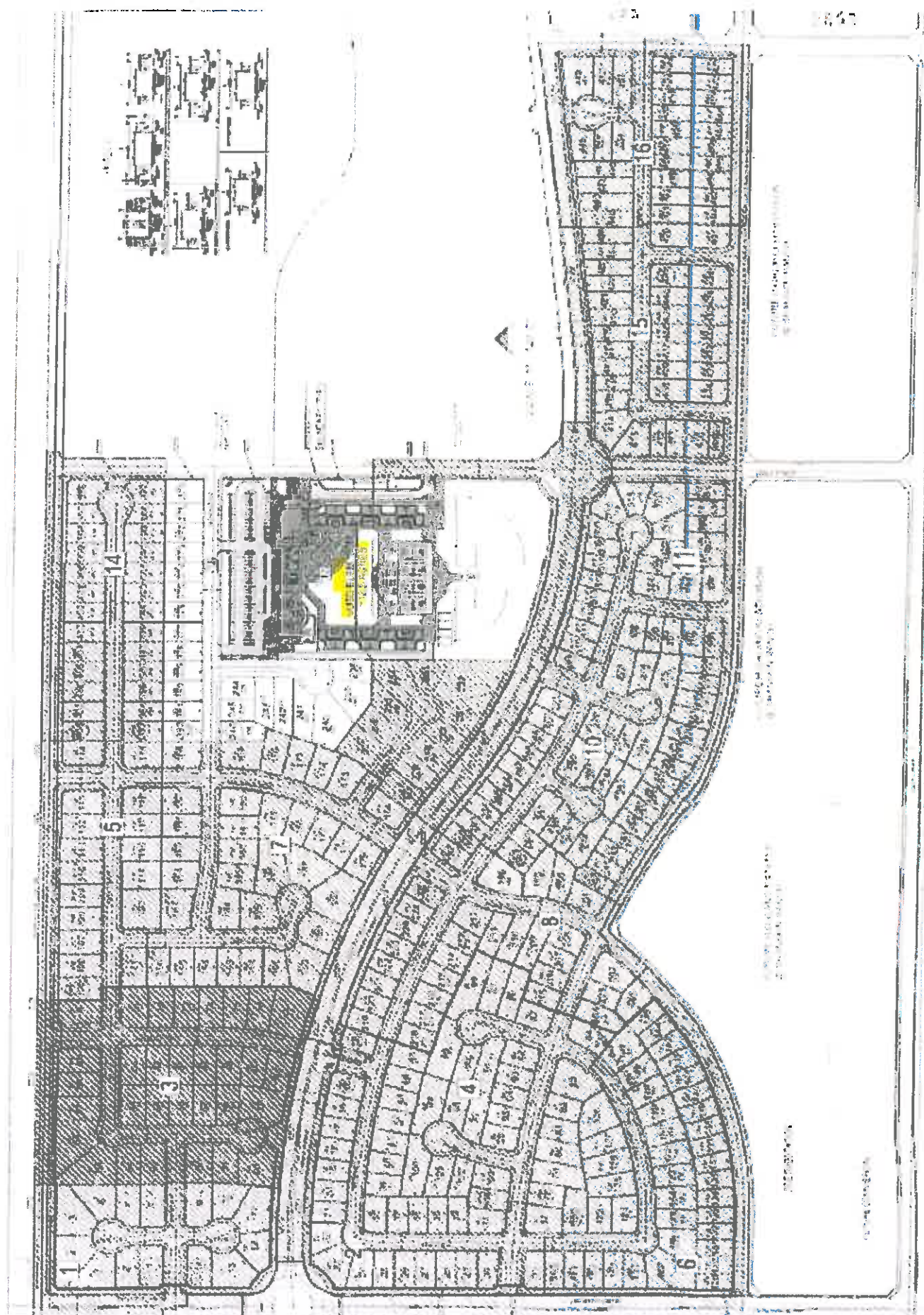
Robert Groeber, Assistant Superintendent, Administrative Services  
Enclosure

c Project File  
John Dominguez, School Site Solutions, Inc.

**Board of Education**

Jim L. Qualls  
John Crabtree  
William A. Fulmer  
Donna Martin  
Charles Uimschneider  
Lucia Vazquez  
Juan Guerrero

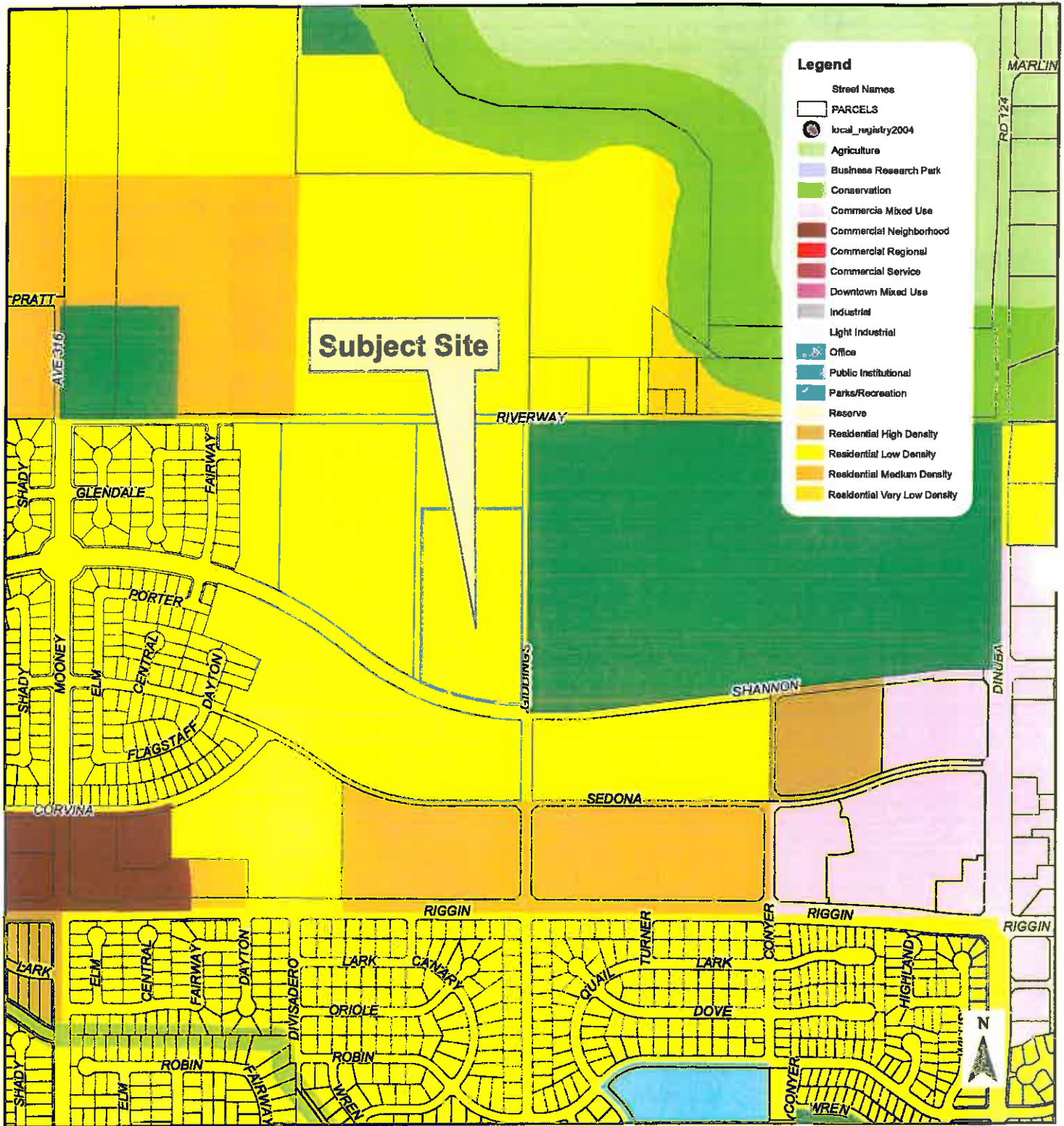
**Exhibit - "A"**



**Exhibit - "B"**



# City of Visalia

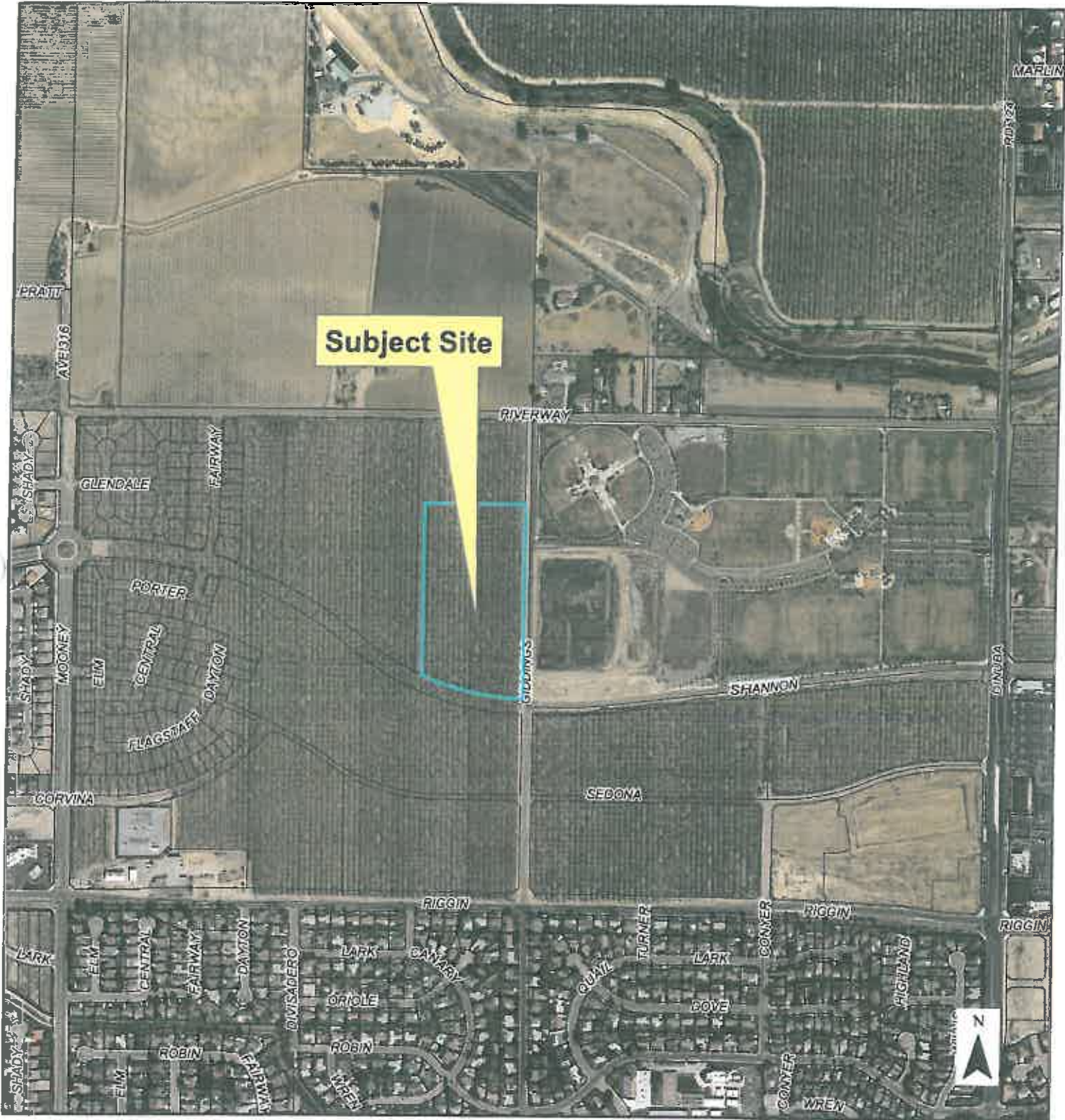


## Land Use Designations

VUSD  
School Site



# City of Visalia



## Aerial Photo

**VUSD  
School Site**





# **City of Visalia**



To: Planning Commission  
From: Paul Bernal, Principal Planner (559) 713-4025  
Date: March 14, 2016  
Re: Time Extension for Conditional Use Permit  
No. 2014-16

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## **RECOMMENDATION**

Staff recommends that the Planning Commission approve a one-year time extension of Conditional Use No. 2014-16, set to expire on May 27, 2016.

## **DISCUSSION**

On May 27, 2014, the Visalia Planning Commission approved Conditional Use Permit No. 2014-16, which was a request to establish a two-story 3,720 square foot commercial building (see Exhibit "A"). The applicant identified a convenience store and deli on the first floor (1,840 square feet) while no uses were identified on the second floor. The project site is zoned C-C (Convenience Commercial) and is located on the northeast corner of West Murray Avenue and North Jacob Street. The expiration date of this Conditional Use Permit is May 27, 2016, two years from the effective date of the Conditional Use Permit.

Per Section 17.38.030 of the Visalia Municipal Code, extension of a Conditional Use Permit is permitted for a period of one year. Staff is recommending an extension of 12 months for Conditional Use Permit No. 2014-16. This would be the first and only allowable extension. The request for this time extension was received before the expiration date.

The Planning Commission has the authority to approve or deny this request. If the request is approved, the applicant would have until May 27, 2017 to have a building permit issued by the City and commence and diligently pursue completion of the project. If the request is denied, the applicant would have to reapply for a new conditional use permit.

## **ATTACHMENTS**

- Letter of Request
- Planning Commission Resolution approving Conditional Use Permit No. 2014-16
- Site Plan and Elevation of Proposed Project
- Aerial / Location Map

February 18, 2016

Vern Fow Phan  
2423 E. Vine Ct  
Visalia CA 93292  
559-679-2095

RECEIVED

FEB 18 2016

COMM. DE.  
CITY OF VISALIA

To whom it may concern:

Re: Conditional use permit No. 2014-16

I, Vern ask for one or more year extend the conditional use permit No. 2014-16. Reason my architecture still have not complete final plan.

Re: planning commission resolution NO. 2014-25, for the approval of conditional use permit No. 2014-16. The conditional use permit will expire in May 27, 2016. Please extend the conditional use permit

APN: 093-243-009 & 10

Thank You

Sincerely,

Vern Fow Phan

RESOLUTION NO. 2014-25

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF VISALIA APPROVING CONDITIONAL USE PERMIT NO. 2014-16, A REQUEST BY VERN PHAN TO CONSTRUCT A 3,720 SQUARE FOOT TWO-STORY COMMERCIAL BUILDING WITH A CONVENIENCE STORE AND DELI ON THE FIRST FLOOR AND OFFICES ON THE SECOND FLOOR. THE SITE IS LOCATED ON NORTHEAST CORNER OF WEST MURRAY AVENUE AND NORTH JACOB STREET IN THE C-C (CONVENIENCE COMMERCIAL) ZONE.  
(APN: 093-243-009 & 010)

**WHEREAS**, Conditional Use Permit No. 2014-16, is a request by Vern Phan to construct a 3,720 square foot two-story commercial building with a convenience store and deli on the first floor and offices on the second floor. The site is located on northeast corner of West Murray Avenue and North Jacob Street in the C-C (Convenience Commercial) zone (APN: 093-243-009 & 010); and

**WHEREAS**, the Planning Commission of the City of Visalia, after duly published notice did hold a public hearing before said Commission on May 27, 2014; and

**WHEREAS**, the Planning Commission of the City of Visalia finds the Conditional Use Permit No. 2014-16, as conditioned by staff, to be in accordance with Chapter 17.38.110 of the Zoning Ordinance of the City of Visalia based on the evidence contained in the staff report and testimony presented at the public hearing; and

**WHEREAS**, the Planning Commission finds the project to be Categorical Exempt consistent with the California Environmental Quality Act (CEQA) and City of Visalia Environmental Guidelines.

**NOW, THEREFORE, BE IT RESOLVED** that the project is exempt from further environmental review pursuant to CEQA Section 15332.

**NOW, THEREFORE, BE IT FURTHER RESOLVED** that the Planning Commission of the City of Visalia makes the following specific findings based on the evidence presented:

1. That the proposed project will not be detrimental to the public health, safety, or welfare, or materially injurious to properties or improvements in the vicinity.
2. That the proposed conditional use permit is consistent with the policies and intent of the General Plan and Zoning Ordinance. Specifically, the project is consistent with the required findings of Zoning Ordinance Section 17.38.110:
  - The proposed location of the conditional use permit is in accordance with the objectives of the Zoning Ordinance and the purposes of the zone in which the site is located. Convenience Commercial sites are intended to provide personal and convenience goods and services to nearby residential areas. The Zoning Ordinance also requires interface standards between commercial and residential zoned properties to ensure that the commercial development is aesthetically pleasing to the surrounding residential neighborhood.

- The proposed location of the conditional use and the conditions under which it would be operated or maintained will not be detrimental to the public health, safety, or welfare, or materially injurious to properties or improvements in the vicinity. The development of the commercial site will also include right-of-way improvements including the construction of sidewalks along both Jacob Street and Murray Avenue providing improved pedestrian walkways.
3. That the project is Categorically Exempt under Section 15332 of the Guidelines for the Implementation of the California Environmental Quality Act (CEQA), as amended. (Categorical Exemption No. 2014-31).

**BE IT FURTHER RESOLVED** that the Planning Commission hereby approves the Conditional Use Permit on the real property here described in accordance with the terms of this resolution under the provisions of Section 17.38.110 of the Ordinance Code of the City of Visalia, subject to the following conditions:

1. That the project be developed in substantial compliance with the comments from the approved Site Plan Review No. 2014-043.
2. That the site and floor plan shall maintain compliance with the site plan and floor plan provided on Exhibit "A".
3. That the site be developed in substantial compliance with the elevations shown in Exhibits "A".
4. That the applicant complies with their operational statement as stated in Exhibit "B". Any changes to their operation are subject to review by the City Planner, and may subsequently be required to be reviewed by the Planning Commission.
5. A request for an Alcoholic Beverage Control license for the off-site sale of alcohol (i.e., beer, wine and spirits) from this convenience store will not be supported by the City. The City may support a license for the onsite sale and consumption of beer and wine in conjunction with a bonafide restaurant.
6. That landscape and irrigation plans be prepared in accordance with the City of Visalia Water Efficient Landscape Ordinance, and shall be included in the construction document plans submitted for the building permit. The landscape and irrigation plans shall be signed by a licensed landscape architect, or a licensed landscape contractor.
7. That all signs require a separate building permit.
8. That all applicable federal, state and city codes and ordinances be met.
9. That the applicant submit to the City of Visalia a signed receipt and acceptance of conditions from the applicant and/or property owner, stating that they understand and agree to all the conditions of Conditional Use Permit No. 2014-16.

# MIXED USE PROJECT FOR THE PHAN FAMILY VISALIA, CA



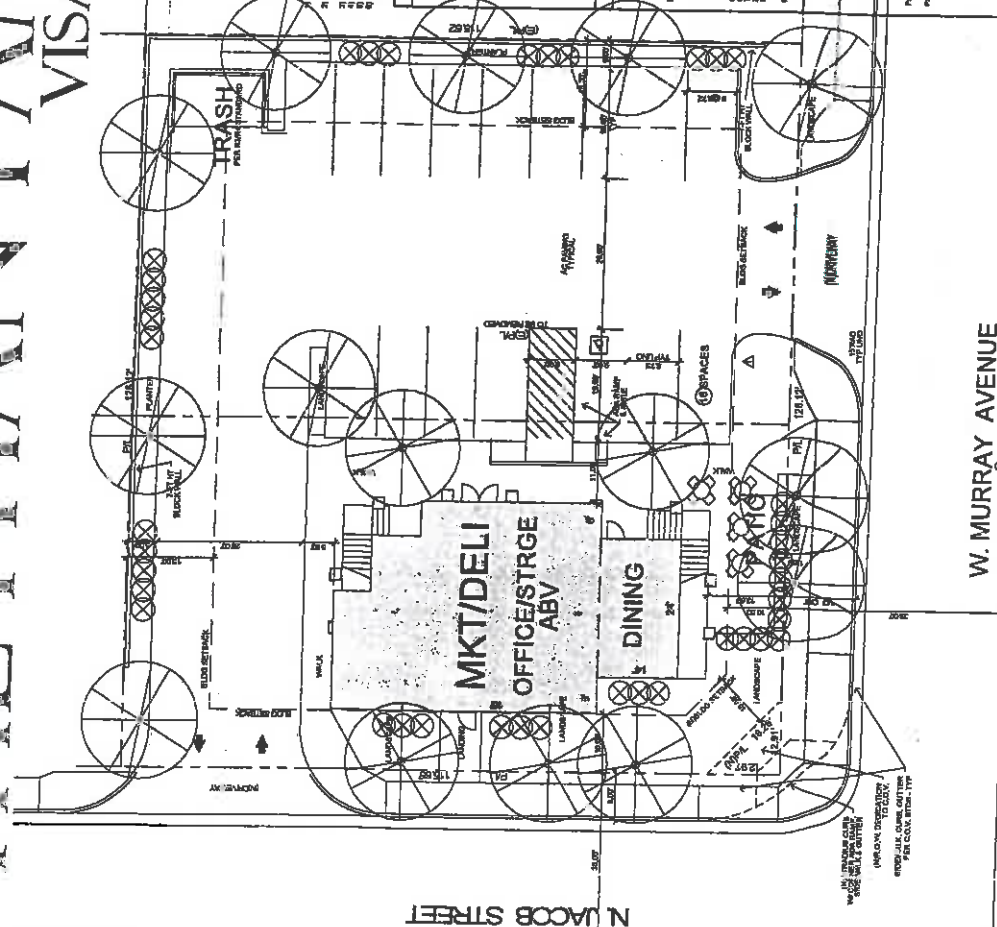
**WITH THE CITY OF VISALIA, CA**  
**SITE PLAN**  
 THE PROJECT IS FOR THE PURPOSE OF CREATING A MIXED USE DEVELOPMENT. THE SITE IS LOCATED IN THE VISALIA COMMUNITY DEVELOPMENT PLAN AND IS ZONED COMMERCIAL (C-2). THE PROJECT WILL BE A MIXED USE DEVELOPMENT INCLUDING A MARKET, OFFICE/STORAGE, DINING, AND PARKING. THE PROJECT WILL BE A MIXED USE DEVELOPMENT INCLUDING A MARKET, OFFICE/STORAGE, DINING, AND PARKING. THE PROJECT WILL BE A MIXED USE DEVELOPMENT INCLUDING A MARKET, OFFICE/STORAGE, DINING, AND PARKING.

**PURPOSE/DESCRIPTION OF USE**  
 THE PROJECT IS FOR THE PURPOSE OF CREATING A MIXED USE DEVELOPMENT. THE SITE IS LOCATED IN THE VISALIA COMMUNITY DEVELOPMENT PLAN AND IS ZONED COMMERCIAL (C-2). THE PROJECT WILL BE A MIXED USE DEVELOPMENT INCLUDING A MARKET, OFFICE/STORAGE, DINING, AND PARKING. THE PROJECT WILL BE A MIXED USE DEVELOPMENT INCLUDING A MARKET, OFFICE/STORAGE, DINING, AND PARKING.

**PROJECT DATA**  
 PROJECT NAME: PHAN FAMILY MARKET  
 PROJECT ADDRESS: 1000 W. MURRAY AVE, VISALIA, CA 93277  
 PROJECT OWNER: PHAN FAMILY MARKET  
 PROJECT ARCHITECT: SOUTHERN CALIF ARCHITECTS, INC.  
 PROJECT ENGINEER: SOUTHERN CALIF ARCHITECTS, INC.  
 PROJECT DATE: 10/15/2014

**PROJECT SUBMITTER**  
 PHAN FAMILY MARKET  
 1000 W. MURRAY AVE, VISALIA, CA 93277  
 VISALIA, CA 93277  
 (559) 735-1111  
 PHAN FAMILY MARKET  
 1000 W. MURRAY AVE, VISALIA, CA 93277  
 VISALIA, CA 93277  
 (559) 735-1111

REVISIONS	DATE	BY
1	10/15/2014	PHAN FAMILY MARKET
2	10/15/2014	PHAN FAMILY MARKET
3	10/15/2014	PHAN FAMILY MARKET



**CONCEPT DEVELOPMENT PLAN**  
 SCALE: 1/4" = 1'-0"  
 UTILITY PROVIDERS:  
 WATER: SOUTHERN CALIF ARCHITECTS, INC.  
 SEWER: SOUTHERN CALIF ARCHITECTS, INC.  
 GAS: SOUTHERN CALIF ARCHITECTS, INC.  
 POWER: SOUTHERN CALIF ARCHITECTS, INC.

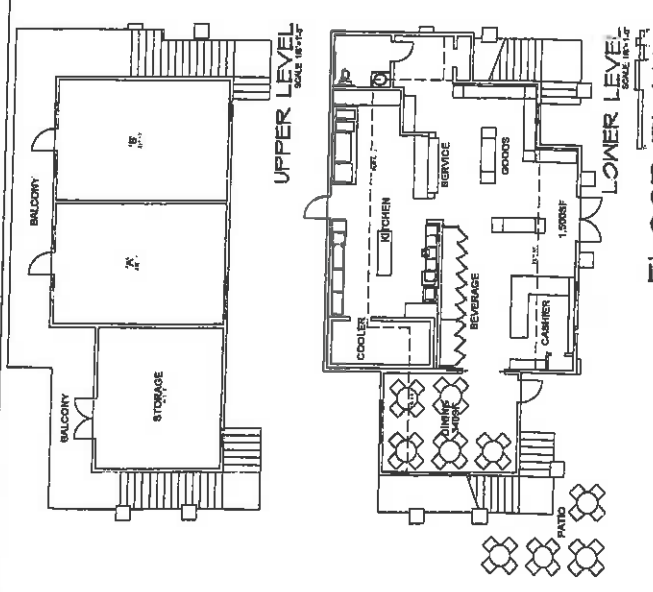
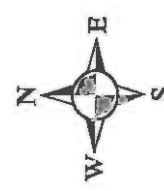
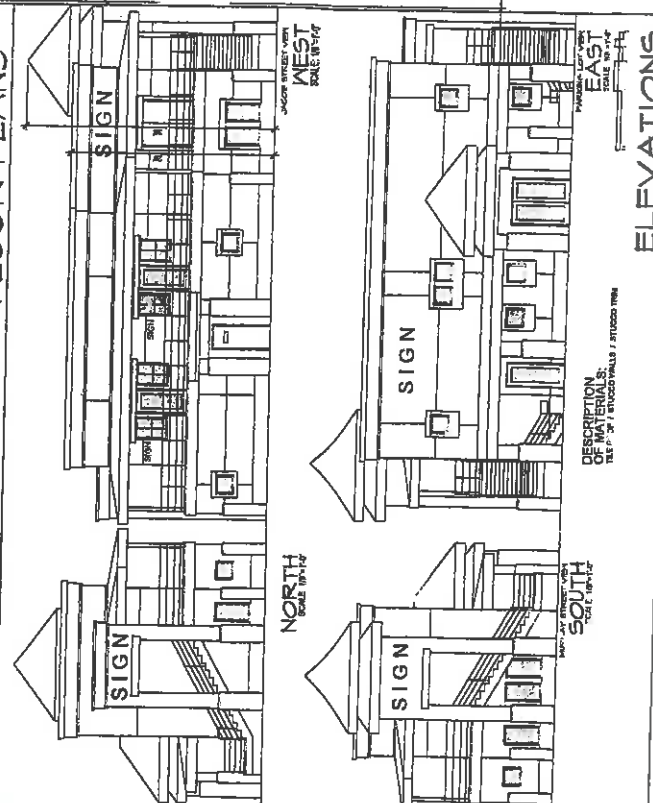


Exhibit "A"

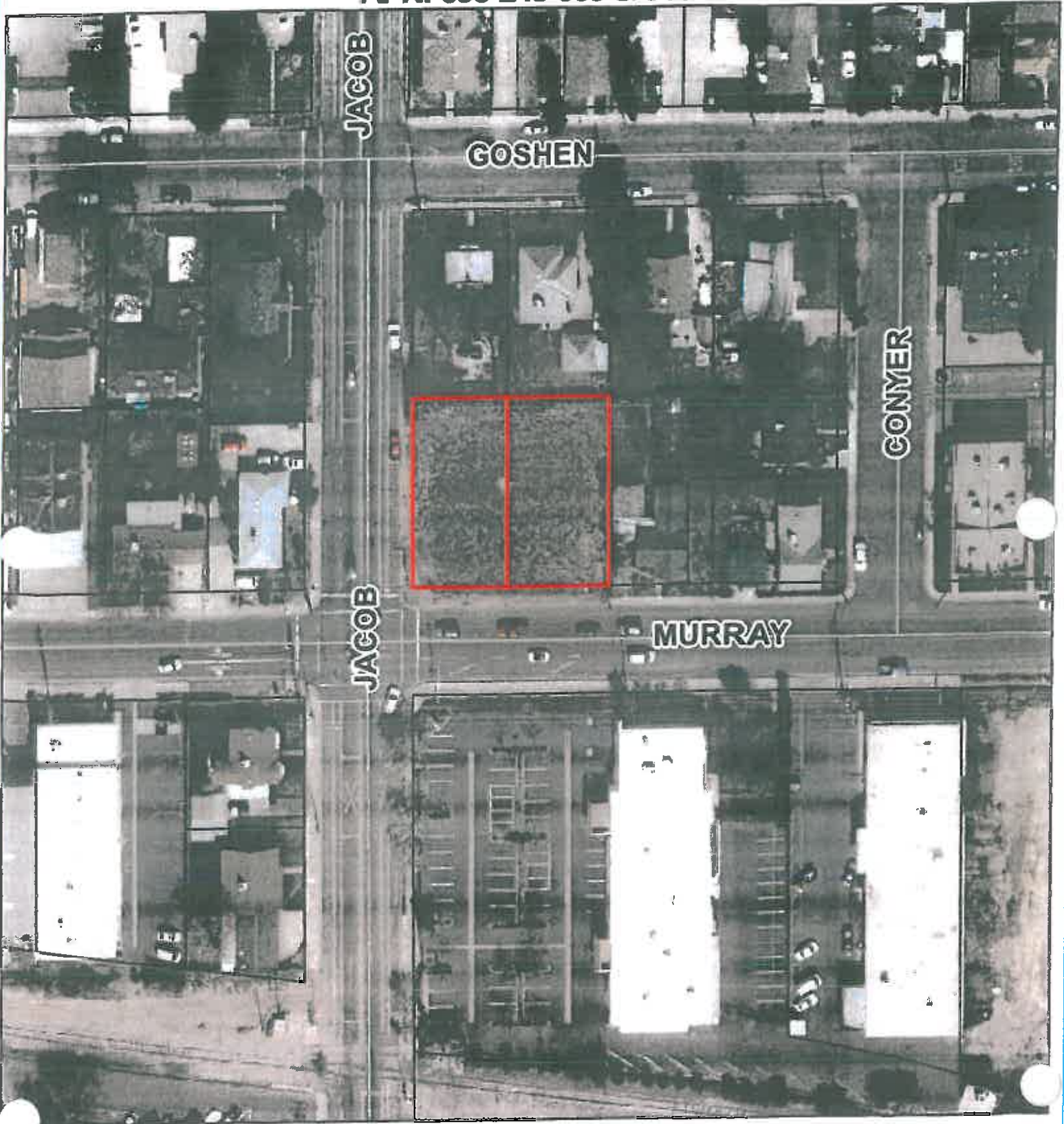


DESCRIPTION OF MATERIALS:  
 1/4" = 1'-0" / BRICKWORK / STUCCO FIN

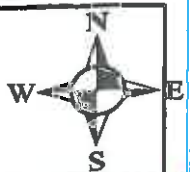


# Conditional Use Permit No. 2014-16

APN: 093-243-009 & 010



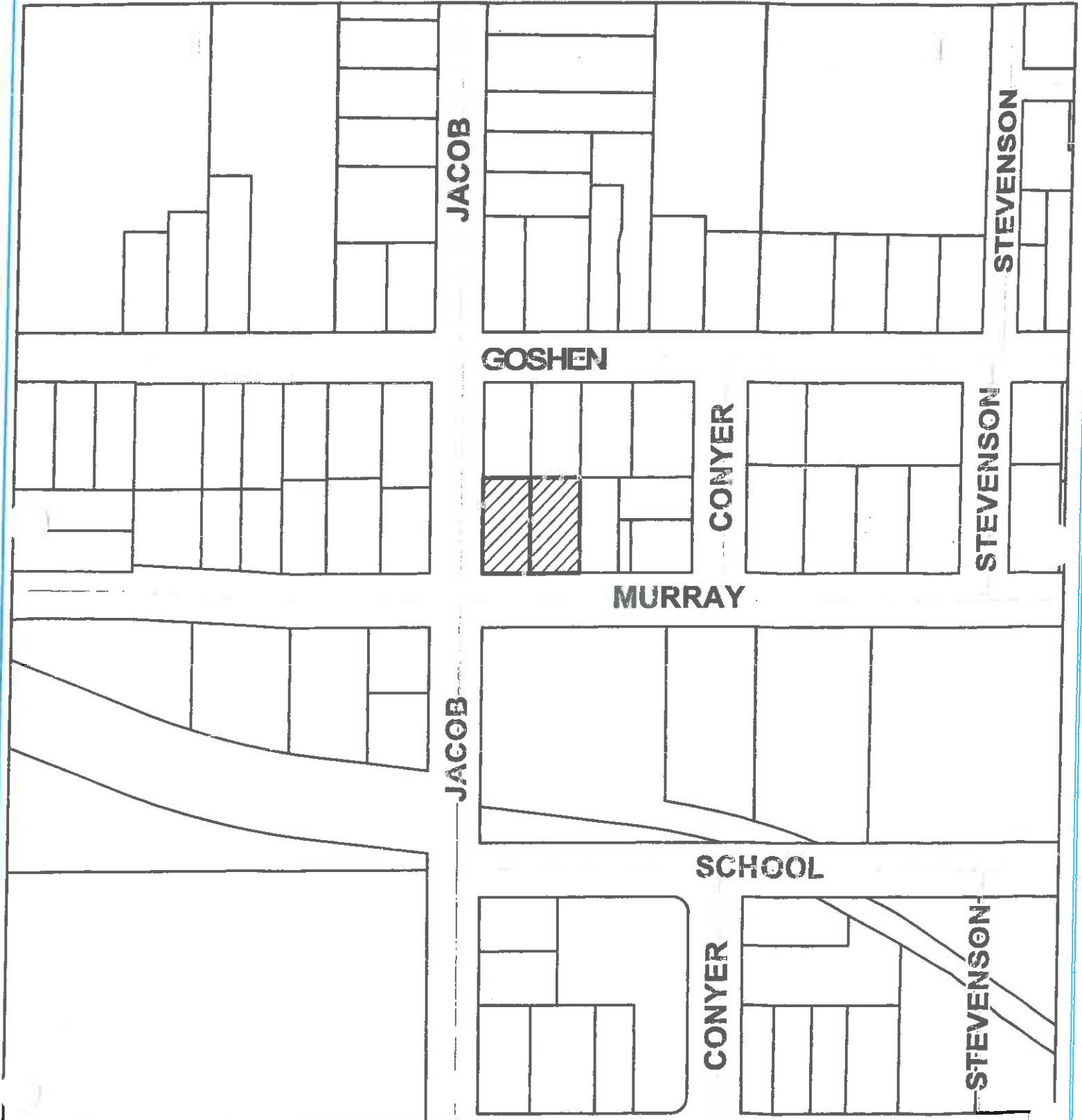
## Aerial Map





# Conditional Use Permit No. 2014-16

APN: 093-243-009 & 010



## Vicinity Map





**CITY OF VISALIA  
RECEIPT**

RECEIPT NUMBER: Rec-650296  
PERMIT TYPE: MISC RECEIPT

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DESCRIPTION: TIME EXTENSION FOR CUP NO, 2014-16

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APD #: M-Rec09553  
SITE ADDRESS: 916 W MURRAY AVE VISA  
PARCEL: 093-243-009  
LOCATION:

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PAYMENT MADE BY: MS LAUNDRY DAY  
TRANSACTION DATE: 02/18/2016  
TOTAL PAYMENT: 208.00

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Payment Type	Payment Method	Check No/Description	Amount
Payment	Check	2244	208.00

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Item#	Description	Account Code	Total Paid	Prior Pymt.	Current Pymt.
1526	Time Ext / Find Constncy	1821-46526	208.00	.00	208.00

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RECEIVED BY: JTREJO, JT

DATE: 02/18/2016, 08:52 AM

# City of Visalia



**To:** Planning Commission

**From:** Brandon Smith (713-4636; brandon.smith@visalia.city)

**Date:** March 14, 2016

**Re:** Authorization of Planning Agency to submit the Draft Housing Element to the State Department of Housing and Community Development (HCD)

---

## **RECOMMENDATION**

Staff recommends that the Planning Commission, acting in its delegated role as Visalia's Planning Agency, authorize the submission of the Draft 2015 Comprehensive Update of the Visalia Housing Element to the State Department of Housing and Community Development (HCD). State Government Code 65585(b) requires that, at least 90 days prior to the adoption of its housing element, the planning agency shall submit a draft element to HCD.

The purpose of staff's recommendation is to ensure that the minimum 90-day period has been satisfied prior to the Housing Element's formal adoption. At a later date, the Planning Commission will be receiving a formal presentation of the Draft Housing Element that will include a public hearing.

## **ANTICIPATED SCHEDULE FOR HOUSING ELEMENT REVIEW & ADOPTION**

Staff anticipates that the review and adoption of the Draft Housing Element will occur as follows:

March – Staff sends Draft Housing Element to State HCD for required 30-day review

April – State HCD completes review and provides comments to City staff. Staff incorporates comments into Housing Element.

May – Planning Commission conducts one or more formal hearings of Housing Element.

June – City Council conducts one or more formal hearings of Housing Element

## **DRAFT HOUSING ELEMENT**

The Draft Housing Element as it will be submitted to the State HCD is provided to the Planning Commission as an attachment to this memo. The Element utilizes underline/strikeout formatting to denote changes from the 2010 Element and to satisfy State HCD's Streamlined Review eligibility. The Element consists of primarily three parts: Background Report, Evaluation of 2010 Housing Element Programs, and Policy Document consisting of 2015 Goals, Policies, and Programs. The latter part of the Element is shown in table format but will be adapted to text formatting when submitted to the State HCD.

## **ATTACHMENTS**

- Draft Housing Element

## Part 1. Background Report



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## I. INTRODUCTION

State Housing Element Law (Government Code Section 65580 (et seq.)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. State law also recognizes the vital role local governments play in the supply and affordability of housing. It acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in the State rests largely upon the effective implementation of local general plans and local housing elements in particular.

This Housing Element (2009) (2015) is a comprehensive update of the previous Housing Element (2010) and is valid for a nine-year planning period (i.e., January 1, 2007-2014 to September 30, 2023-June 30, 2014). The previous Housing Element (2005) served a planning period from 2008 to 2015. The Housing Element (1993) prior to that was intended to serve a planning period from 1992 to 1996; however, State law extended the housing element planning period to 2001 due to a statewide slowdown in housing construction in the 1990s.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives. As required by State Housing Element Law (Government Code Section 65583(a)) the assessment and inventory for this Housing Element includes the following:

- Analysis of population and employment trends and projections.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay.
- Analysis of housing characteristics, including overcrowding; and housing stock condition.
- Analysis of any special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and an analysis of the relationship of zoning, public facilities, and services to these sites.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis of local efforts to remove governmental constraints.
- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.

The Housing Element Background Report identifies the nature and extent of the city's housing needs, which in turn provides the basis for the City's response to those needs in the Policy Document.

## General Plan and Housing Element Consistency

The housing element is one of seven State-mandated elements that every general plan must contain. Although the housing element must follow all the requirements of the general plan, the housing element has several State-mandated requirements that distinguish it from other general plan elements. The housing element is required to be internally consistent with the other elements of the general plan.

The City of Visalia ~~completed its comprehensive is-starting-a~~ General Plan Update ~~process and Program Environmental Impact Report (PEIR) in October 2014, and it will be completed prior to the end of the Housing Element period. This~~ Since the Housing Element Update has been analyzed for consistency with the City's recently adopted General Plan, and has been found to be fully consistent with all other Elements of the General Plan. For example, new policies and actions to amend the Zoning Ordinance to increase the number of units of a multi-family development project, and new incentives to promote affordable housing in designated in-fill locations are expansions of land use policies adopted in the recently adopted General Plan. Further analysis is provided in Part 2 of this document. ~~will be adopted prior to completion of the General Plan Update, a consistency analysis will be conducted after the City adopts the General Plan.~~

### Joint City Council/Planning Commission Session Direction

In a joint Planning Commission/City Council Worksession held on February 2, 2015, City staff presented a summary of a proposed work program to prepare the 2015 Housing Element Update. The presentation included a summary of the recently approved Regional Housing Needs Allocation assigned to Visalia during the 5<sup>th</sup> Housing Element cycle (2015-2023), a summary of new Housing regulations since the last update, a strategy for conducting community outreach and participation through a stakeholders group to conduct formal oversight, and integration of the Council's direction in preparing the new Housing Element. The Council's direction focused on compliance with current state Housing regulations, continuation and improvement of the policies contained in the current Housing Element, and avoidance of involuntary rezoning actions to meet the City's new Regional Housing Needs Allocation (RHNA). Finally, the City Council directed that the Housing Element be prepared using City staff and resources exclusively due to budget constraints.

## Public Participation

As part of the Housing Element update process, the City implemented the State's public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

Prior to the Draft Housing Element being submitted to the State for the mandated 60-day review period, City staff ~~and the Housing Element Consultants held~~ provided conducted an extensive public outreach effort to gain input from key stakeholders, other City Committees, and members of the public as a means

March 2016

~~of testing and augmenting the input of primary stakeholder groups who comprise the Housing Element Technical Advisory Committee (HTAC) who's composition and functions are discussed below, feedback from key housing stakeholders (e.g., non-profit and for-profit housing developers, and social service providers) and members of the public. The City maintains/created a contact list of potential housing stakeholders who have been invited to participate in the Housing Element Update process, and contact each stakeholder through e-mails followed up by phone calls. In cases where stakeholders stated that they couldn't attend, they were asked to describe their top housing concerns or issues. In addition, the City advertised the workshops on the City website homepage and in announcements in the local newspaper.~~

### **Housing Element Technical Advisory Committee (HTAC)**

~~To provide independent direction and oversight of the Housing Element Update, including providing technical expertise and direct key constituent representation throughout the development of the Housing Element Update, gain feedback on key parts of the Housing Element throughout the Update process, the City Council appointed/assembled a seven-member Housing Advisory Committee (HTAC), consisting of representatives of the Tulare County Housing Authority, Self-Help Enterprises, Visalia Emergency Aid Council, Community Service-Employment and Training (C-SET), Habitat for Humanity of Tulare/Kings County, and Home Builders Association of Tulare and Kings County, and Tulare County Board of Realtors. The HTAC oversaw the City staff's incremental work program throughout the process, including the public outreach efforts, policy review and revisions, and approval of the Land Inventory Needs strategy and the Housing Element Consultants met with the Housing Advisory committee on several occasions to discuss issue and opportunities for affordable housing in the city and review and provide input on milestone documents (i.e., Background Report, Policy Document). The HAC was instrumental in providing feedback on the key strategies for meeting Visalia's Regional Housing Need Allocation within the existing city limit boundary.~~

### **Community Outreach Stakeholder Workshops Nos. #1 and #2**

~~City staff and at least three members of the HTAC conducted two Community Outreach Workshops on July 8<sup>th</sup> and 9<sup>th</sup>, 2015. Both workshops began at 7:00pm. The locations were selected based on their convenience for access to north Visalia (Manuel F. Hernandez Community Center) and to south Visalia (Whitendale Community Center).~~

~~Staff and the HTAC members/Consultants distributed bi-lingual announcement flyers for the Stakeholder Workshops #1 through their respective organizations, as well as other governmental and non-governmental agencies throughout the greater Visalia Community, a mailing list of various stakeholders including local residents, housing developers, social service providers, neighborhood associations, and the business community. Furthermore, the City publicized the workshops in local newspapers and on the City website and posted the flyers announcement boards at City facilities.~~

~~City staff and the HTAC members/Consultants conducted the Wworkshops on January 27, 2009, with stakeholders and members of the public. The purpose of the Wworkshop format was to provided a brief overview of the Housing Element Update process and to solicit responses from the participants on their individual concerns and experiences in obtaining adequate and affordable housing in Visalia, both now and in the future. Participants were also asked to relate their personal experiences on housing issues such~~



as potential discrimination, steering, and fraudulent business practices. In all, twelve residents participated in the two Workshops.

The key issues provided by the participants were uniformly the actual imbalance between the cost of housing compared with income levels. This was apparent for both purchase and rental housing costs. These concerns were borne out by the statistical data compiled in this Housing Element Update. Other concerns related to quality of life concerns in some neighborhoods in the City with a consensus conclusion that the City's public safety and blight abatement programs are vital to raising the perceived and actual quality of life for "at risk" neighborhoods. Proximity to school, employment centers, and daily goods and services providers were also noted as essential to residents. Access to reliable public transit was identified as a key component of resident's mobility solutions. Potential incidents of steering or other forms of institutional discrimination were not noted as concerns among the Workshop participants. The major challenges to affordable housing in the city. The participants identified funding, regulatory, and physical constraints to the production of affordable housing in Visalia. In particular, they identified the need for provision of housing for homeless, farmworkers, and seniors as a high priority. They discussed the impacts of the foreclosure crisis on the local housing market and expressed the need for more higher density, smaller lot, single family houses that are affordable to a local resident.

### City Committee Presentations Stakeholder Workshop #2

City staff and HTAC members made presentations to several City Committees who have some degree of involvement in housing and services to key constituents. These presentations used essentially the same format and content as the Public Outreach Workshops discussed in the previous paragraphs. These sessions were conducted as follows:

Citizens Advisory Committee (CAC): July 1, 2015, 5:30 pm. The presentation included an overview of the Housing Element Update process and an summary of key City demographic, housing, and income statistics. The CAC provided individual comments in response to the discussion questions raised to all groups who received the presentation. Key points received from the CAC members included: concern for housing cost burden, varied housing product types to meet the needs of changing demographics (e.g. elderly, young families, single persons, multi-generational housing).

North Visalia Neighborhood Advisory Committee (NVNAC): July 9, 2015, and September 10, 2015. This session was conducted over the course of two NVNAC meetings by request of the NVNAC members who desired to more thoroughly review and comment on City Housing policies and programs in addition to preparing individual responses to the standard questions posed by the Outreach format. The NVNAC responses provided a particularly invaluable insight into day to day housing concerns from the perspective of an extensive cross section of residents of the City's most at-risk neighborhoods, as well as real estate agents, property owners, and homeless services providers.

The key points raised by the NVNAC members included - The disparity between housing costs and incomes, particularly among special needs residents. Other key issues raised were the need for the City to focus its housing support resources into neighborhoods that will maximize the utility value of the dollars invested; public transit to be integral with economically disadvantaged neighborhoods; concern for the quality and walkable access to schools that service these neighborhoods; and ensuring for good and responsive management practices by apartment managers. Among the specific recommendations was for

the City to purchase abandoned houses and apartment buildings and resell the units to homeowners who would become stakeholders/investors in the neighborhood.

Disability Advocacy Committee (DAC): August 10, 2015. The DAC focused their comments as they relate to ensuring for that the availability of accessible units to keep pace with the increase in the numbers of disabled and other limited mobility residents—such as our—, including the City's aging population. Individual Committee members also noted problems with handicap accessibility in the new housing stock, and in preserving programs to retrofit older units. Some concern was expressed that the "minimum" building code standards may not be adequate for accommodating the full range of disabled persons. Also noted was the up-front the cost of filling out credit checks before being approved for some housing assistance programs.

~~On July 2, 2009, City staff and the Housing Element Consultants held the second and final stakeholder workshop for the Housing Element Update. The City's Housing Element Consultants presented a summary of the proposed policies and programs that will guide the development of housing in Visalia. After the presentation, City staff and the Consultants held a roundtable discussion with local housing stakeholders and the public regarding the key policy/program strategies contained in the Policy Document.~~

### ~~Joint City Council/Planning Commission Public Hearing Study Session~~

~~On March XX, 2016, the Planning Commission held a public hearing to review the draft Housing Element and Negative Declaration, including the new and revised Housing policies and ... (TBD)~~

### City Council Public Hearing

~~On April XX, 2016 the City Council held a public hearing to review the draft Housing Element and Negative Declaration, including the new and revised Housing policies and ... (TBD)~~

~~City staff and the Housing Element Consultants attended a joint study session with the City Council and Planning Commission on April 16, 2009, to solicit input on several potential strategies to meet the city's Regional Housing Needs Allocation (RHNA). The joint study session resulted in clear direction to meet the RHNA within the existing city limits. The City Council and Planning Commission approved a strategy that focuses on infill development and redeveloping key districts, including Downtown, East Downtown, and South Mooney Boulevard.~~

## II. EXISTING HOUSING NEEDS ASSESSMENT

This section begins with an ~~update of key description of~~ housing and demographic characteristics of Visalia ~~that have been revised to reflect current statistical data.~~ The section then discusses the existing housing needs of the city based on housing and demographic characteristics. The section also discusses the housing needs of “special” population groups as defined in State law. Data for Visalia is presented ~~in the 4<sup>th</sup> Cycle Housing Element tables, wherever possible,~~ alongside data for Tulare County and California for comparison. ~~In the interest of streamlined content allowed by state HCD regulations, the comparisons have not been included in all cases. This facilitates an understanding of the city’s characteristics by illustrating how the city is similar to, or differs from, the county and State in various aspects related to demographic, employment, and housing characteristics.~~

### Demographic and Employment Profile

The purpose of this section is to establish “baseline” population, employment, and housing characteristics for Visalia. The main sources of the information in this section are the ~~2010 2005~~ City of Visalia Housing Element, ~~2010 1990~~ U.S. Census, ~~2000 U.S. Census~~, the California Department of Finance (DOF), and the Tulare County Association of Governments (TCAG). Other supplemental sources of information include the following: the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); and U.S. Census American Community Survey (ACS).

### Demographics

#### Population

Table 1 shows historic population trends and growth rates for Visalia. Since incorporating in 1874, Visalia grew between 2 and 6 percent (AAGR) between 1930 and 1990. The city experienced its highest average annual growth rate (AAGR) between 1970 and 1980 when the population grew at an AAGR of 6.2 percent. Visalia’s population growth slowed slightly between 1980 and 1990 to 4.3 percent. Growth rates continued to diminish from 1990 to 2000 (2.0 percent) and then increased slightly through the 2000s (3.7 percent). As of ~~2015 32008~~, Visalia’s population was ~~nearing 130,000 20,958~~. It should be noted that the boundaries of incorporated cities are not constant and population change over time in a given place reflects not only population growth, but a change in the area of an incorporated city.



**TABLE 1  
HISTORICAL POPULATION CHANGE  
Visalia  
1920 to 2013**

Year	Population	Change	AAGR
1920	5,753	-	-
1930	7,263	1,510	2.4%
1940	8,904	1,641	2.1%
1950	11,749	2,845	2.8%
1960	15,791	4,042	3.0%
1970	27,268	11,477	5.6%
1980	49,729	22,461	6.2%
1990	75,636	25,907	4.3%
2000	91,565	15,929	2.0%
2008	120,958	29,393	3.7% <sup>†</sup>
<b>2013</b>	<b>128,278</b>	<b>7,320</b>	<b>1.5%</b>

<sup>†</sup>AAGR for 2000-2008 calculated for 7.75-year period (April 1, 2000 to Jan. 1, 2008).

Source: DOF, Table 2a Historical Census Populations of California State, Counties, Cities, Places, and Towns. 2. ditto.

Table 2 shows population growth in Visalia, Tulare County, and California from ~~2000-1990~~ to ~~2008-2013~~. From ~~1990-2000~~ to ~~2013-2000~~, both Visalia (2.50 percent AAGR) and Tulare County (1.57 percent AAGR) grew at a faster rate than the state (1.23 percent AAGR). From ~~2008-2000~~ to ~~2013-2008~~ the rate of growth in Visalia ~~declined nearly doubled~~ (~~3.52-0~~ to ~~1.93-7~~ percent AAGR), ~~as did~~ Tulare County's AAGR ~~increased slightly~~ (~~2.21-7~~ to ~~0.72-2~~ percent AAGR). Visalia's population has grown at over two times the state average from ~~2008-2000~~ to ~~2013-2008~~. Visalia's population growth has remained moderate to low since 2008 when compared to its historic growth rate. However, the City continues to grow proportionately higher than that of Tulare County and the State.

**TABLE 2  
POPULATION CHANGE  
Visalia, Tulare County, and California  
2000-1990 to 2013-2008**

	Visalia			Tulare County			California		
	<del>2000-1990</del>	<del>2008-2000</del>	<del>2013-2008</del>	<del>2000</del>	<del>2008-1990</del>	<del>2000-2013</del>	<del>2000-2008</del>	<del>2008</del>	<del>2013</del>
Population	<del>91,565</del> <del>77</del>	120,958	<del>129,481</del> <del>128,278</del>	368,021	438,276	<del>462,189</del>	33,871,653	38,148,493	<del>38,714,725</del>
Growth from Previous Period	<del>16,241-</del>	29,081 <sup>3</sup> 93	<del>8,5237,</del> <del>320</del>	<del>56,100-</del>	70,255	<del>23,913</del>	<del>4,111,632-</del>	4,276,840	<del>566,232</del>
AAGR from Previous	<del>2.0%-</del>	3.57%	<del>1.95%</del>	<del>1.7%-</del>	2.2%	<del>0.7%</del>	<del>1.3%-</del>	1.5%	<del>0.9%</del>

Period								
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**Age**

Table 3 compares Visalia’s age trends between 1990 and ~~2013-2000, with Tulare County~~. Residents in the ~~“0-4,” “25-34,” “5-14,” “15-19,” “45-54,” “55-64,” and “65-74” “75 and over”~~ age groups increased as a percentage of the entire population. Visalia’s ~~“25-34” “45-54”~~ age group had the most significant increase from ~~13.79-4~~ percent of the population to ~~15.612-4~~ percent, ~~similar to the increase from 9.0 percent to 11.2 percent of “45-54” year olds in Tulare County~~. This trend most likely reflects ~~the aging of the existing population and~~ the increased number of families with young children ~~in migrating to Tulare County and~~ Visalia.

Age Group	Visalia						Tulare County	
	1990		2000		2013 (+)		2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 to 4	6,923	9.2%	7,413	8.1%	11,191	8.9%	32,826	8.9%
5 to 14	13,233	17.5%	16,425	17.9%	20,386	16.2%	70,599	19.2%
15 to 19	5,571	7.4%	7,615	8.3%	9,926	7.9%	33,521	9.1%
20 to 24	5,137	6.8%	5,974	6.5%	8,336	6.6%	26,498	7.2%
25 to 34	12,585	16.6%	12,517	13.7%	19,529	15.6%	49,905	13.6%
35 to 44	11,563	15.3%	13,581	14.8%	15,868	12.6%	51,603	14.0%
45 to 54	7,086	9.4%	11,394	12.4%	15,561	12.4%	41,246	11.2%
55 to 64	5,146	6.8%	6,680	7.3%	11,653	9.3%	25,906	7.0%
65 to 74	4,645	6.1%	4,892	5.3%	7,151	5.7%	18,996	5.2%
75 and over	3,747	5.0%	5,074	5.5%	5,901	4.7%	16,921	4.6%
<b>TOTAL</b>	<b>75,636</b>	<b>100.0%</b>	<b>91,565</b>	<b>100.0%</b>	<b>125,502</b>	<b>100.0%</b>	<b>368,021</b>	<b>100.0%</b>

Source: 1990 and 2000 U.S. Census, ~~6-11~~ 2013 ACS 5-yr estimate

According to the US Census American Community Survey, the ~~20132007~~ median age of Visalia residents was ~~30.831.2~~, which was slightly older than Tulare County residents (~~29.9~~)(~~28.8~~), and younger than California (~~34.7~~)(~~35.2~~).

**Race and Ethnicity**

According to the US Census American Community Survey ~~53-year~~ estimates for ~~2008-20132005-2007~~, Visalia’s population is ~~similar with less diverse population than~~ the county ~~but less so than and~~ the state (~~82.5 percent White~~). Table 4A shows that Visalia has a slightly larger Black and Asian population than the county, but is significantly lower proportions than the state. ~~Nearly 3,121 residents in Visalia identified themselves as being of two or more races, and 8,994 identified themselves as “some other race”, which means there is a significant part of the population, or 10.8 percent, that does not fall within a standard Census racial/ethnic category (e.g., White, Black, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander).~~

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Because Hispanics/Latinos encompass multiple races, they are tabulated as a separate category from race. Visalia has a lower percentage (~~45.7%~~~~(39.7 percent)~~) of Hispanic or Latinos than Tulare County (~~61.2%~~~~(55.9 percent)~~), but higher than California (~~37.9%~~~~(35.7 percent)~~).

**TABLE 4A  
POPULATION BY RACE AND ETHNICITY  
Visalia, Tulare County, and California  
2008-2013**

Racial/Ethnic Category	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
White	100,739	80.3%	359,117	80.4%	24,810,734	65.9%
Black	2,922	2.3%	7,503	1.7%	2,666,095	7.1%
American Indian and Alaska Native	1,505	0.9%	5,856	1.3%	286,397	0.8%
Asian	7,236	5.8%	14,965	3.4%	5,005,397	13.3%
Native Hawaiian and Other Pacific Islander	166	0.1%	482	0.2%	146,290	0.4%
Some Other Race <sup>1</sup>	8,388	6.7%	43,245	9.7%	4,870,961	12.9%
<b>Total One Race</b>	<b>120,956</b>	<b>96.4%</b>	<b>431,169</b>	<b>96.5%</b>	<b>35,072,549</b>	<b>96.7%</b>
<b>Two or More Races<sup>2</sup></b>	<b>4,546</b>	<b>3.6%</b>	<b>15,475</b>	<b>3.5%</b>	<b>1,191,918</b>	<b>3.3%</b>
<b>TOTAL POPULATION</b>	<b>125,502</b>	<b>100.0%</b>	<b>446,644</b>	<b>100.0%</b>	<b>37,659,181</b>	<b>100.0%</b>
<b>Hispanic or Latino (of any race)</b>	<b>57,305</b>	<b>45.7%</b>	<b>273,533</b>	<b>61.2%</b>	<b>14,270,345</b>	<b>37.9%</b>

<sup>1</sup>Persons of only one race.

Source: U.S. Census, American Community Survey, 2008-2013.

**TABLE 4  
POPULATION BY RACE AND ETHNICITY  
Visalia, Tulare County, and California  
2005-2007**

Racial/Ethnic Category	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
White	91,645	82.5%	307,226	76.1%	21,892,718	60.4%
Black	2,683	2.4%	6,464	1.6%	2,273,292	6.3%
American Indian and Alaska Native	1,005	0.9%	4,147	1.0%	263,496	0.7%
Asian	6,696	6.0%	14,148	3.5%	4,432,445	12.2%
Native Hawaiian and Other Pacific Islander	94	0.1%	382	0.1%	128,245	0.4%

Some Other Race <sup>1</sup>	8,994	8.1%	71,394	17.7%	6,082,353	16.8%
<b>Total One Race</b>	<b>111,238</b>	<b>97.3%</b>	<b>403,761</b>	<b>97.5%</b>	<b>35,072,549</b>	<b>96.7%</b>
Two or More Races <sup>2</sup>	3,121	2.7%	10,172	2.5%	1,191,918	3.3%
<b>TOTAL POPULATION</b>	<b>114,238</b>	<b>100.0%</b>	<b>413,933</b>	<b>100.0%</b>	<b>36,264,467</b>	<b>100.0%</b>
Hispanic or Latino (of any race)	45,402	39.7%	231,403	55.9%	12,954,535	35.7%

<sup>1</sup>Persons of only one race. Source: U.S. Census, American Community Survey, 2005-2007.  
Source: U.S. Census, American Community Survey, 2005-2007.

### Income and Employment

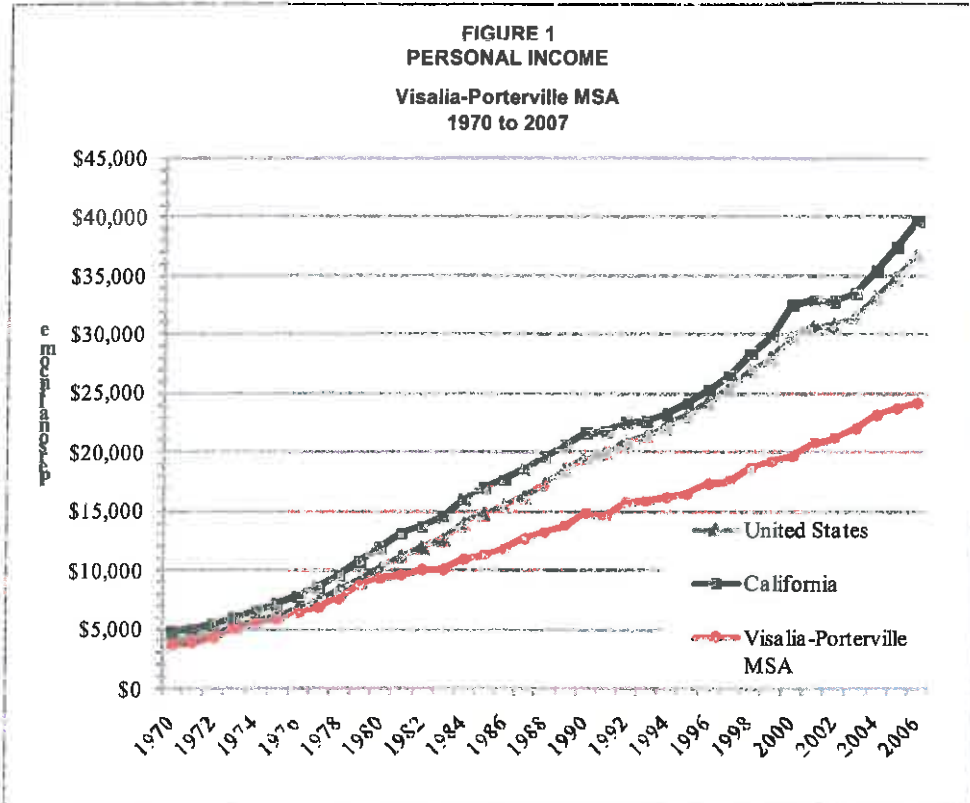
Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. To effectively address the housing and jobs relationship, an understanding of local salary and job profiles is needed. This section analyzes personal income, household income, and employment characteristics for Visalia ~~Tulare County, and California.~~ Employment data from the California Employment Development Department (EDD) is for the Visalia-Porterville Metropolitan Statistical Area, which covers the same geographic boundaries as the county. In 2013, Visalia-Porterville had a total personal income (TPI) of \$14,782,359\*. This TPI ranked 139th in the United States--States. In 2003, the TPI of Visalia-Porterville was \$9,042,432\* and ranked 155th in the United States. (\*  
Total personal income estimates are in thousands of dollars, not adjusted for inflation.)

### PER Capita Income

In 2013, Visalia-Porterville had a per capita personal income (PCPI) of \$32,550. This PCPI ranked 353rd in the United States and was 73 percent of the national average, \$44,765. The 2013 PCPI reflected an increase of 2.4 percent from 2012. The 2012-2013 national change was 1.3 percent. In 2003, the PCPI of Visalia-Porterville was \$23,261 and ranked 361st in the United States. The 2003-2013 compound annual growth rate of PCPI was 3.4 percent. The compound annual growth rate for the nation was 3.2 percent.

### Personal Income

Since the early 1980s, Tulare County has had a lower average per capita personal income than California. As shown in Figure 1, from 1984 to 2006 the Visalia-Porterville MSA per capita personal income rose 55.0 percent to \$24,513, and was a lower rate than the State of California, which rose approximately 59.6 percent to \$39,629. The personal income gap between the Visalia-Porterville MSA and California continues to grow; it was three times greater in 2006 (\$15,116) than what it was in 1984 (\$5,115).



Source: Department of Commerce, Bureau of Economic Analysis, 2008.

### Household Income

Table 5A shows the distribution of household incomes for Visalia, Tulare County, and California for 2013-2000, based on Census income data for the 5-year estimate between 2008 and 2013-1999. Visalia has a higher percentage of households making more than \$35,000 than Tulare County. Fifty one percent of households in Tulare County earned less than \$35,000 in 1999 and only 41.4 percent of households in Visalia earned under \$35,000. On the high end of the income spectrum, 22.611.5 percent of Visalia households earned more than \$100,000 in 2013-1999, compared to 28.917.3 percent of households in the state.

**TABLE 5A  
HOUSEHOLD INCOME DISTRIBUTION  
Visalia, Tulare County, and California  
2013**

Income	Visalia	Tulare County	California

	Households	Percent	Households	Percent	Households	Percent
<u>Under \$15,000</u>	4,839	12.2%	22,145	14.8%	1,615,869	10.9%
<u>\$15,000-\$24,999</u>	3,972	10.3%	18,236	13.8%	1,318,246	9.6%
<u>\$25,000-\$34,999</u>	3,961	10.7%	16,182	13.0%	1,315,085	9.1%
<u>\$35,000-\$49,999</u>	5,673	14.3%	18,809	15.4%	1,745,961	12.3%
<u>\$50,000-\$74,999</u>	5,887	18.3%	18,512	17.3%	2,202,873	16.9%
<u>\$75,000-\$99,999</u>	2,965	11.6%	8,045	10.0%	1,326,569	12.4%
<u>\$100,000-\$149,000</u>	2,446	14.4%	5,577	9.9%	1,192,618	14.9%
<u>\$150,000 or more</u>	1,105	8.2%	2,850	5.8%	794,799	14.0%
<b>TOTAL</b>	<b>41,066</b>	<b>100.0%</b>	<b>131,624</b>	<b>100.0%</b>	<b>12,542,460</b>	<b>100.0%</b>

Source: 2009-2013 ACS



**TABLE 5  
HOUSEHOLD INCOME DISTRIBUTION**  
Visalia, Tulare County, and California  
2000

Income	Visalia		Tulare County		California	
	Households	Percent	Households	Percent	Households	Percent
Under \$15,000	4,839	15.7%	22,145	20.0%	1,615,869	14.0%
\$15,000-\$24,999	3,972	12.9%	18,236	16.5%	1,318,246	11.5%
\$25,000-\$34,999	3,961	12.8%	16,182	14.7%	1,315,085	11.4%
\$35,000-\$49,999	5,673	18.4%	18,809	17.0%	1,745,961	15.2%
\$50,000-\$74,999	5,887	19.1%	18,512	16.8%	2,202,873	19.1%
\$75,000-\$99,999	2,965	9.6%	8,045	7.3%	1,326,569	11.5%
\$100,000-\$149,000	2,446	7.9%	5,577	5.1%	1,192,618	10.4%
\$150,000 or more	1,105	3.6%	2,850	2.6%	794,799	6.9%
<b>TOTAL</b>	<b>30,848</b>	<b>100.0%</b>	<b>110,356</b>	<b>100.0%</b>	<b>11,512,020</b>	<b>100.0%</b>

Source: 2000 U.S. Census.

Table 6A shows the median household and median family incomes in 2013 for Visalia, Tulare County, and California. Visalia's median household income (\$52,899) was higher than that of Tulare County (\$42,708) and lower than that of California (\$61,094). Median family incomes followed the same pattern, but were slightly higher for the city, county, and the state.

**TABLE 6A  
MEDIAN INCOME**  
Visalia, Tulare County, and California  
2013

	Visalia	Tulare County	California
Median Household Income	\$52,899	\$42,708	\$61,094
Median Family Income	\$58,588	\$45,500	\$69,661

Source: 2013 U.S. Census, ACS 5-yr estimate.

**TABLE 6  
MEDIAN INCOME**  
Visalia, Tulare County, and California  
2000

	Visalia	Tulare County	California
Median Household Income	\$41,349	\$33,983	\$47,493
Median Family Income	\$45,830	\$36,297	\$53,025

Source: 2000 U.S. Census.

**Employment**

Table 7 shows the employment and unemployment rates along with industry employment by major classification for Visalia the Visalia Porterville MSA and for California for 2013 2000 and 2008. This data is from the U.S. Census ACS, 5-year estimate, California Employment Development Department (EDD).

Table 7 Employment Visalia and California 2013		
	Visalia	California
Civilian Employment	52,408	16,635,854
Civilian Unemployment	7,021	2,168,885

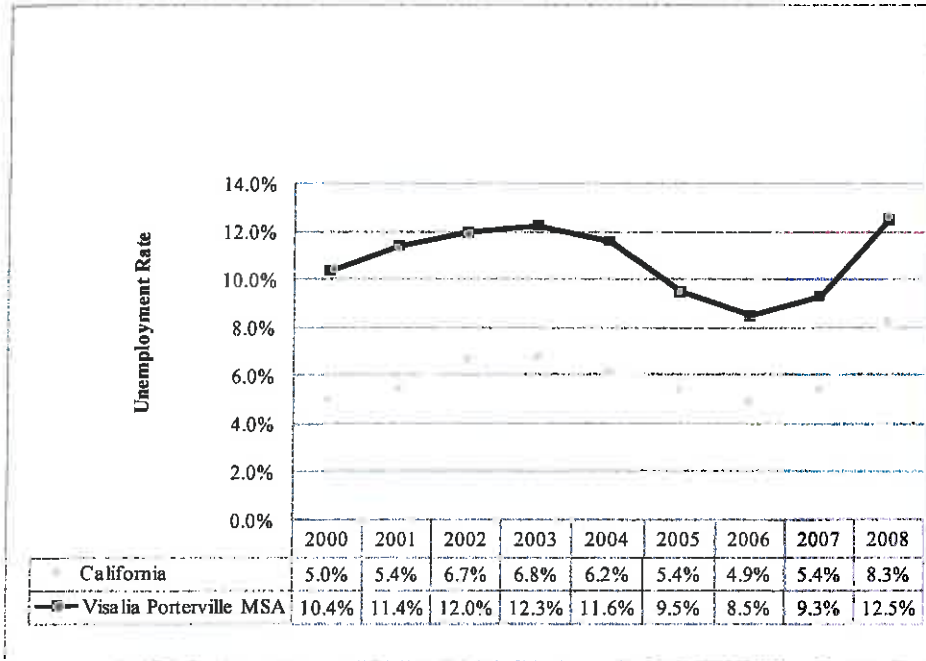
The number of jobs that the EDD reports for civilian employment differs from the number of jobs reported for total industry employment (also known as wage and salary employment). Civilian labor force counts the number of working people by where they live. This includes business owners, the self-employed, unpaid family workers, private household workers, and wage and salary workers. A person with more than one job is only counted once. Total Industry Employment counts the number of jobs by the place of work. This does not include business owners, the self-employed, unpaid family workers, or private household workers. If someone holds more than one job, they may be counted more than once. The industry employment indicates the number of jobs within a given jurisdiction.

Table 7 shows that the Visalia Porterville MSA has primarily a service-producing economy (63.8 percent of jobs) and a strong farm economy (23.3 percent of jobs). While no single industry dominates the economy, in 2008 the most significant employment contributors included government, retail services, manufacturing, and wholesale trade. While most industries either grew or remained stable between 2000 and 2008, the manufacturing, farming, and financial activities industries lost jobs from 2000 to 2008. Total farm jobs decreased by 800 from 2000 to 2008 (negative 0.3 percent AAGR).

Offsetting the loss of agricultural jobs has been employment growth in construction, wholesale trade, and educational and health services. Retail trade, which includes food stores, eating and drinking places, and miscellaneous stores, remained relatively steady, and accounted for approximately 15,200 employees or 10.4 percent of total employment.

Figure 2 shows average annual unemployment rates in the Visalia Porterville MSA and California from 2000 to 2008. Since 2000, the MSA's unemployment rate has been consistently higher than the state average. Following the statewide trend, unemployment in Visalia has steadily increased since 2006. Some of this unemployment may be related to layoffs in the construction industry as housing starts have nearly come to a stop in Visalia and throughout much of California.

**FIGURE 2  
UNEMPLOYMENT RATE  
Visalia-Porterville MSA and California  
2000-2008**



Source: Employment Development Department (EDD), September 2008.

The average for December 2008 showed that 14.3 percent of residents in the Visalia Porterville MSA were unemployed, which is significantly higher than the statewide average of 9.3 percent.

### Population and Employment Projections

The Tulare County Council of Governments uses Department of Finance projections to estimate population growth for the county and its cities. Table 8 shows population projections for 2010 to 2050 for Visalia and Tulare County. From 2010 to 2020, the population in Visalia is projected increase by 40,466, a 32.5 percent increase over ten years. The county population will increase 132,224 or 28.3 percent from 2010 to 2020. In the long term, the annual average growth rate (AAGR) will decrease from 2.9 percent (2010 to 2020) to 1.9 percent (2040 to 2050). [This table is consistent with growth projects in the recently adopted City of Visalia General Plan Update. It is also accurate for the 5<sup>th</sup> Cycle Housing Element update.](#)

Year	Visalia		Tulare County	
	Projected	AAGR	Projected	AAGR
2010	124,585	-	466,893	-
2020	165,051	2.9%	599,117	2.5%
2030	211,111	2.5%	742,969	2.2%

2040	257,509	2.0%	879,480	1.7%
2050	309,517	1.9%	1,026,755	1.6%

Source: Tulare County Council of Governments, Department of Finance, 2009.

## Household Characteristics and Housing Supply

The section provides an analysis of household characteristics and housing supply. The first part of this section analyzes household characteristics, such as household population, composition, size, tenure, and overcrowding. More simply stated, it summarizes the profile of Visalia residents living in private households, whether they are renters or owners, how many people live in a household, and if it is overcrowded. The second section analyzes the city's housing inventory and supply, including a discussion of vacant units.

The discussion of the housing stock in Visalia uses a significant amount of data from the [2013 Census, ACS 5 year survey estimates, 2000 Census Summary File 3 \(SF3\)](#), whereas the housing and population information shown in other sections of this document are based primarily on Summary File 1 (SF1). SF3 is based on a sample, whereas SF1 is based on a complete count; totals from the two sources will vary.

### Household Characteristics

The first part of this section analyzes household characteristics including household population, tenure, and household composition.

#### Household Population

Household population is an important measure for establishing the number of persons residing in private households. ~~Per the~~ [2010 Census](#) ~~2008~~, Visalia had a total population of ~~124,442~~ ~~20,958~~ and a total household population of ~~123,191~~ ~~116,336~~. The difference is ~~1,326,622~~ persons living in group quarters.

Persons in institutional or group quarters are not included in the count of household population. From ~~2008~~ ~~to 2010~~ there was ~~a decrease~~ ~~no change~~ in group quarters population in Visalia. In terms of planning for the housing needs of all segments of the population, three group quarter categories hold special interest: inmates of correctional institutions, persons staying in nursing homes, and persons in other group quarters. The Department of Finance estimated that the majority of the ~~1,326,622~~ persons living in group quarters in Visalia consisted of the elderly living in nursing homes. Only 1.3 percent of all Visalia residents were living in group quarters, ~~compared to 1.3 percent and 2.3 percent of the population in Tulare County and California, respectively.~~

#### Household Composition

The U.S. Census divides households into two different categories, depending on their composition: family and non-family. Family households are those consisting of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals.

Housing composition has remained relatively constant for the city, county and state. ~~In 1990, 74.1 percent of Visalia households were family households compared to 78.9 percent in the county and 68.8~~



~~percent in the state (see Table 9). From in 2000+990 to 2000, family households as a percentage of total households increased slightly in Visalia waste 74.2 percent, which was remained higher than the percentage of family households in the State (68.8 percent), but were slightly lower than Tulare County (78.9 percent). The 2013 Census, ACS 5-year estimate shows the ratio of households in Visalia to be proportionally the same as in previous years.~~

**TABLE 9**  
**FAMILY AND NON-FAMILY HOUSEHOLDS**  
Visalia, Tulare County, and California  
2000

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<del>2000+990</del>						
Family Households	<del>22,901+9,340</del>	<del>74.274+1%</del>	<del>87,06176,529</del>	<del>78.978+2%</del>	<del>7,920,0497,139,394</del>	<del>68.9+8%</del>
Non-Family Households	<del>7,9826,771</del>	<del>25.825+9%</del>	<del>23,32421,332</del>	<del>21.121+8%</del>	<del>3,582,8213,241,812</del>	<del>31.1+2%</del>
<b>TOTAL</b>	<del><b>30,88326,111</b></del>	<del><b>100.0%</b></del>	<del><b>110,38597,861</b></del>	<del><b>100.0%</b></del>	<del><b>11,502,87010,381,206</b></del>	<del><b>100.0%</b></del>
<del>201000</del>						
Family Households	<del>30,63622,901</del>	<del>74.12%</del>	<del>87,061</del>	<del>78.9%</del>	<del>7,920,049</del>	<del>68.9%</del>
Non-Family Households	<del>10,7137,982</del>	<del>25.98%</del>	<del>23,324</del>	<del>21.1%</del>	<del>3,582,821</del>	<del>31.1%</del>
<b>TOTAL</b>	<del><b>41,34930,883</b></del>	<del><b>100.0%</b></del>	<del><b>110,385</b></del>	<del><b>100.0%</b></del>	<del><b>11,502,870</b></del>	<del><b>100.0%</b></del>

Source: 2000, 2010 U.S. Census.

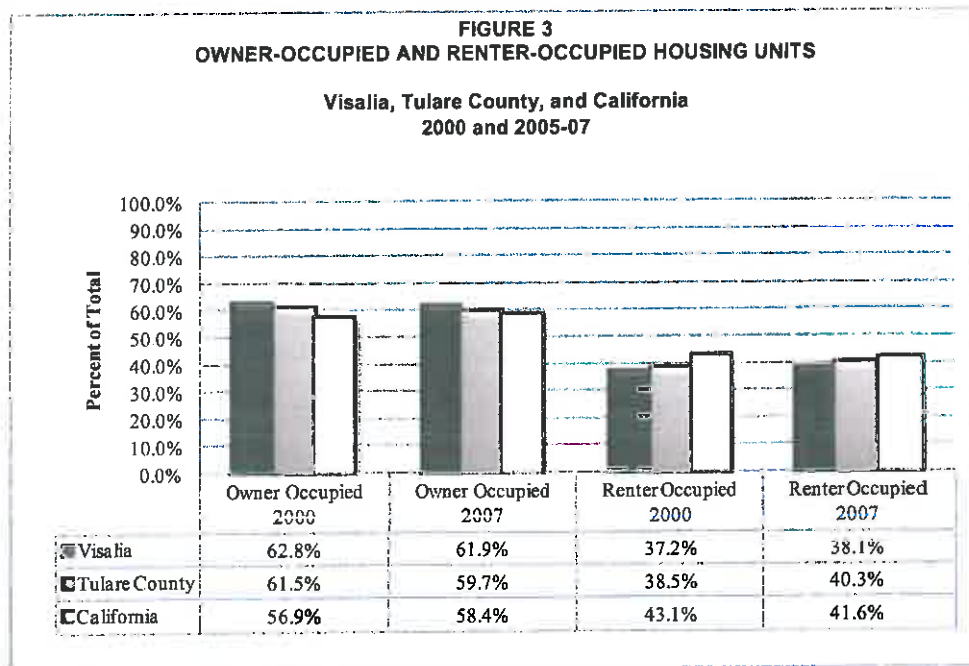
### Tenure

Tenure, or how many units are owner- versus renter-occupied, is a measure of the rate of homeownership in a jurisdiction. Tenure for housing type and number of bedrooms can help estimate demand for a diversity of housing types.

Home equity is the largest single source of household wealth for most Americans. Median net wealth for renters is about 3 percent of that of homeowners. The national homeownership rate has risen from around 40 percent before World War II to 65.6 percent in 1980, 64 percent in 1995, 65 percent in 2002, and 69 percent in 2008. Some economists consider a 65 percent ownership and 35 percent rental rate to be a

healthy tenure mix for the United States. They also feel that anything over 70 percent is not sustainable in the long run and will lead to a housing bubble.

Figure 3 shows rates of homeownership and renter occupancy in Visalia, Tulare County, and California in 2000 and 2005-07. As shown in the figure, Visalia had a slightly higher rate of homeownership (62.8 percent) than the county (61.5 percent) and state (56.9 percent) in 2000. Homeownership rates decreased in Visalia and Tulare County to 61.9 percent and 59.7 percent, respectively, while increasing to 58.4 percent in the state during between 2005 and 2007. Conversely, during the 2005-07 period renter occupied units increased in Visalia (38.1 percent) and Tulare County (40.3 percent) and decreased throughout the state (41.6 percent).



Source: 2000 U.S. Census, 2005-07 American Community Survey.

Table 10 shows average household size by tenure for Visalia, Tulare County, and California in 2013~~00~~. Visalia had a slightly lower percentage of large households (four~~five~~ or more members) than Tulare County for both owners and a larger difference (10%) for renters in 2013~~00~~. Visalia had more large renter-occupied households (19.0~~percent~~) than owner-occupied households (3.4% difference)~~14.2 percent~~ in 2000. Tulare County had significantly more owner-occupied households (20.4 percent) and renter-occupied households (27.2 percent) than either the city or the state. This suggests ~~which indicates~~ that Visalia has a need~~there is a need~~ to accommodate more large renter~~larger~~ households.

in the region. Visalia also had a larger proportion of one- and two-person households than Tulare County but less than California in 2000 (50.8 percent compared to 43.9 percent and 53.1 percent, respectively).

**TABLE 10**  
**HOUSEHOLD SIZE BY TENURE**  
Visalia, Tulare County, and California  
2009-2013

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied</b>						
1 Person	4,738	19.41%	11,685	15.49%	1,387,821	20.01%
2 Persons	7,572	31.03%	25,418	33.53%	2,317,661	33.43%
3 Persons	4,397	18.01%	12,368	16.38%	1,144,952	16.51%
4 or more Persons	7,695	31.51%	26,405	34.81%	2,088,670	30.11%
5 or More Persons	2,751	14.2%	13,831	20.4%	1,020,901	15.6%
<b>TOTAL</b>	<b>24,427</b>	<b>100.0%</b>	<b>75,875</b>	<b>100.0%</b>	<b>6,939,104</b>	<b>100.0%</b>
<b>Renter Occupied</b>						
1 Persons	4,210	25.32%	10,634	18.79%	1,652,990	29.56%
2 Persons	3,710	22.32%	11,373	20.01%	1,434,512	25.62%
3 Persons	2,928	17.61%	9,440	16.61%	902,140	16.11%
4 or more Persons	5,807	34.91%	25,416	44.71%	1,613,826	28.81%
5 or More Persons	2,175	19.0%	11,567	27.2%	813,758	16.4%
<b>TOTAL</b>	<b>16,639</b>	<b>100.0%</b>	<b>56,867</b>	<b>100.0%</b>	<b>5,603,356</b>	<b>100.0%</b>
<b>All Households</b>						
1 Person	8,952	21.80%	22,300	16.87%	3,060,360	24.45%
2 Persons	11,282	27.42%	36,770	27.72%	3,750,193	29.92%
3 Persons	7,315	17.91%	21,902	16.53%	2,044,421	16.31%
4 or more Persons	13,511	32.91%	51,769	39.01%	3,700,026	29.51%
5 or More Persons	4,926	15.9%	25,398	23.0%	1,834,659	15.9%
<b>TOTAL</b>	<b>41,066</b>	<b>100.0%</b>	<b>132,742</b>	<b>100.0%</b>	<b>12,154,202</b>	<b>100.0%</b>

Source: 2009-2013 U.S. Census, 5 year surveys

Table 11A shows the number of bedrooms by housing unit by tenure in Visalia, Tulare County, and California in 2013. As shown in Table 11A, 60.9 percent of occupied housing units in Visalia contained two or more bedrooms in 2013, higher than Tulare County (55.4 percent) and California (47.4 percent). This is likely a result of a combination of factors, including higher rates of homeownership, a higher percentage of family households, a larger percentage of newer units in Visalia, and market demand for larger units.

Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in Visalia in 2013 where only 8.6 percent of renter-occupied units had four or more bedrooms, compared to 29.3 percent of owner-occupied units. However, the percentage of renter units in Visalia with four or more bedrooms is larger than the percentage in California (13.4) while being slightly lower than Tulare County (8.6, 31.2 percent).

TABLE 11A NUMBER OF BEDROOMS BY TENURE March 2016		
	Visalia	
	Number	Percent
<b>Owner Occupied</b>		
No Bedroom	98	0.4%
1 Bedroom	147	0.6%
2 or 3 Bedrooms	17,148	70.2%
4 or more Bedrooms	7,059	28.9%
<b>TOTAL</b>	<b>24,427</b>	<b>100.0%</b>
<b>Renter Occupied</b>		
No Bedroom	532	3.2%
1 Bedroom	2,013	12.1%
2 or 3 Bedrooms	12,646	76.1%
4 or More Bedrooms	1,431	8.6%



<b>TOTAL</b>	<b>16,639</b>	<b>100.0%</b>
<b>All Households</b>		
No Bedroom	616	1.5%
1 Bedroom	2,135	5.3%
2 or 3 Bedrooms	29,814	72.6%
4 or More Bedrooms	8,460	20.6%
<b>TOTAL</b>	<b>41,066</b>	<b>100.0%</b>

Source: U.S. Census, ACS 2009-2013 survey.

TABLE 11 NUMBER OF BEDROOMS BY TENURE Visalia, Tulare County, and California 2000						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied</b>						
No Bedroom	380	2.0%	1,751	2.6%	114,254	1.7%
1 Bedroom	736	3.8%	4,783	7.0%	411,758	6.3%
2 Bedrooms	2,917	15.0%	13,504	19.9%	1,485,676	22.7%
3 Bedrooms	11,748	60.5%	37,843	55.7%	2,825,326	43.2%
4 Bedrooms	3,280	16.9%	8,853	13.0%	1,417,027	21.6%
5 or More Bedrooms	367	1.9%	1,170	1.7%	292,196	4.5%
<b>TOTAL</b>	<b>19,428</b>	<b>100.0%</b>	<b>67,904</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter Occupied</b>						
No Bedroom	853	7.4%	3,355	7.9%	703,196	14.2%
1 Bedroom	2,382	20.7%	10,191	24.0%	1,651,911	33.3%
2 Bedrooms	4,885	42.4%	15,690	36.9%	1,685,750	34.0%
3 Bedrooms	3,033	26.3%	11,287	26.6%	719,939	14.5%
4 Bedrooms	295	2.6%	1,712	4.0%	170,580	3.4%
5 or More Bedrooms	65	0.6%	246	0.6%	25,257	0.5%

<b>TOTAL</b>	<b>11,513</b>	<b>100.0%</b>	<b>42,481</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>All Households</b>						
No Bedroom	1,233	4.0%	5,106	4.6%	817,450	7.1%
1 Bedroom	3,118	10.1%	14,974	13.6%	2,063,669	17.9%
2 Bedrooms	7,802	25.2%	29,194	26.4%	3,171,426	27.6%
3 Bedrooms	14,781	47.8%	49,130	44.5%	3,545,265	30.8%
4 Bedrooms	3,575	11.6%	10,565	9.6%	1,587,607	13.8%
5 or More Bedrooms	432	1.4%	1,416	1.3%	317,453	2.8%
<b>TOTAL</b>	<b>30,941</b>	<b>100.0%</b>	<b>110,385</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census.

## Household Size

Average household size is a function of the number household population (the group quarters population is not counted) divided by the number of occupied housing units. Table 12 shows the average household size for Visalia, Tulare County, and California. The average number of persons per household (i.e., persons per occupied housing unit) remained relatively the same in Visalia between ~~2000 and 2013~~ ~~1990 and 2008~~. There was a slight increase in average household size ~~since 2000 from 2.84 in 1990 to 2.93 in 2000, and 2.98 in 2007~~. The average household sizes in Visalia ~~are slightly~~ ~~were~~ lower than those in Tulare County during this time period and slightly larger than the statewide average. Based on the information regarding housing unit and household sizes, Visalia has a relatively smaller need for large housing units than the Tulare County and the state.

**TABLE 12  
AVERAGE HOUSEHOLD SIZE BY TENURE**  
Visalia, Tulare County, and California  
~~1990-2013, 2000, and 2005-2007~~

Tenure	Visalia			Tulare County			California		
	<del>1990-2013</del>	2000	2005-2007	<del>2013-1990</del>	2000	2005-2007	<del>2013-1990</del>	2000	2005-2007
All Households	<del>3.122-84</del>	2.93	2.98	<del>3.363-16</del>	3.31	3.35	<del>2.932-79</del>	2.87	2.92
Owner Occupied	<del>32.0083</del>	2.86	n/d	<del>3.242-99</del>	3.17	n/d	<del>2.982-84</del>	2.95	n/d
Renter Occupied	<del>3.052-84</del>	2.99	n/d	<del>3.493-33</del>	3.45	n/d	<del>2.882-74</del>	2.78	n/d

n/d = no data available

Source: US Census 2000 Summary File 3 (SF3), H18; US Census 1990 Summary Tape File (STF 1), H018A; US Census 2005-2007 American Community Survey 3-Year Estimates [2013 American Community Survey](#)

## Overcrowding

U.S. Census standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens and bathrooms. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem.

Table 13 compares housing overcrowding data for Visalia with data for Tulare County and California. In 2000, 6.6 percent of Visalia's housing units were overcrowded: 3.3 percent had between 1.01 and 1.50 persons per room; 2.2 percent had between 1.51 and 2.0 persons per room; and 1.1 percent had more than 2.0 persons per room. These statistics show that overcrowding was less of a problem in Visalia than in Tulare County where 13.2 percent of all households had more than 1.0 persons per room and in California where 15.2 percent of households were considered overcrowded.

Overcrowding is typically more of a problem in rental units than owner-occupied units. When broken out by tenure, 64.5 percent of the overcrowded households in Visalia were renter households. Only 6.6 percent (1,292) of Visalia’s owner households had 1.01 or more persons per room, while 20.4 percent (2,346) of the renter households had 1.01 or more persons per room in 2000. In Tulare County, 13.2 percent of owner households and 29.1 percent of renter households were overcrowded. Statewide, overcrowding was much higher than in Visalia and more similar to the county with 8.7 percent of owner households and 23.9 percent of renter households having more than 1.0 persons per room. Based on this information, Visalia had less of a need for large housing units in 2000 than other jurisdictions.

Table 13A provides comparative data regarding overcrowding updated for the 2013 American Community Survey 5 year estimate (2009-2013). Overcrowding in Visalia households remained statistically similar as in previous periods and compared to Tulare County and State ratios.

TABLE 13A OVERCROWDING VISALIA, TULARE COUNTY, AND CALIFORNIA 2013						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner-Occupied</b>						
1.00 or less	12,570	64.7%	38,366	56.5%	4,210,011	95.9%
1.01 to 1.50	641	3.3%	4,074	6.0%	278,471	3.1%
1.51 or more	214	1.1%	1,766	2.6%	108,187	1.0%
<b>TOTAL</b>	<b>19,428</b>	<b>100.0%</b>	<b>67,904</b>	<b>100.0%</b>	<b>6,939,104</b>	<b>100.0%</b>
<b>Renter-Occupied</b>						
1.00 or less	4,847	42.7%	47,057	84.1%	2,012,190	86.7%
1.01 to 1.50	1,197	10.4%	6,435	11.5%	421,839	8.1%
1.50 or more	530	4.6%	2,461	4.4%	376,228	5.2%
<b>TOTAL</b>	<b>11,513</b>	<b>100.0%</b>	<b>55,954</b>	<b>100.0%</b>	<b>5,603,356</b>	<b>100.0%</b>
<b>Total Occupied Housing Units</b>						
1.00 or less	17,482	56.5%	52,947	59.3%	11,513,978	91.8%
1.01 to 1.50	1,826	5.9%	9,321	8.0%	700,310	5.3%
1.51 or more	743	2.4%	5,056	2.7%	363,730	2.9%
<b>TOTAL</b>	<b>30,941</b>	<b>100.0%</b>	<b>131,642</b>	<b>100.0%</b>	<b>12,542,460</b>	<b>100.0%</b>

Source: 2013 U.S. Census American Community Survey, 5-year estimate



TABLE 13 OVERCROWDING Visalia, Tulare County, and California 2000						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner-Occupied</b>						
0.50 or less	12,574	64.7%	38,384	56.5%	4,210,011	64.3%
0.51 to 1.00	5,562	28.6%	20,552	30.3%	1,774,210	27.1%
1.01 to 1.50	644	3.3%	4,071	6.0%	278,471	4.3%
1.51 to 2.00	430	2.2%	3,106	4.6%	175,358	2.7%
2.01 or more	218	1.1%	1,791	2.6%	108,187	1.7%
<b>TOTAL</b>	<b>19,428</b>	<b>100.0%</b>	<b>67,904</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter-Occupied</b>						
0.50 or less	4,913	42.7%	14,563	34.3%	2,012,190	40.6%
0.51 to 1.00	4,254	36.9%	15,563	36.6%	1,758,107	35.5%
1.01 to 1.50	1,194	10.4%	5,250	12.4%	421,839	8.5%
1.51 to 2.00	618	5.4%	3,840	9.0%	388,269	7.8%
2.01 or more	534	4.6%	3,265	7.7%	376,228	7.6%
<b>TOTAL</b>	<b>11,513</b>	<b>100.0%</b>	<b>42,481</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>Total Occupied Housing Units</b>						
0.50 or less	17,487	56.5%	52,947	48.0%	6,222,201	54.1%
0.51 to 1.00	9,816	31.7%	36,115	32.7%	3,532,317	30.7%
1.01 to 1.50	1,838	5.9%	9,321	8.4%	700,310	6.1%
1.51 to 2.00	1,048	3.4%	6,946	6.3%	563,627	4.9%
2.01 or more	752	2.4%	5,056	4.6%	484,415	4.2%
<b>TOTAL</b>	<b>30,941</b>	<b>100.0%</b>	<b>110,385</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

### Housing Supply

While the previous section discussed the characteristics of persons living in households, this section provides information about the total supply of existing housing in Visalia. This section includes information about the total number housing units available in the city, changes in vacancy, and structural condition of the units.

### Housing Units

Table 14 shows comparative data on the housing stock in Visalia, Tulare County, and California in 2008 and 2015. The table shows the total housing stock in each area according to the type of structures in which units are located.

Single-family detached housing units account for the majority of housing in Visalia in 2015. At 75.6 percent of the total housing stock in 2008 and again in 2015, single-family detached units in Visalia make up a much larger share of the total than in the state overall, where only 57.04 percent of all units are single-family detached. From 2008 to 2015, over 3,302,700 single-family detached units were built in Visalia. This was a significant reduction (5,398) of single-family detached units as compared to the period 2000 to 2008. This is due to the severe economic downturn and housing bubble experienced in the City and nationwide beginning in 2008, making up nearly 94 percent of all new units constructed.

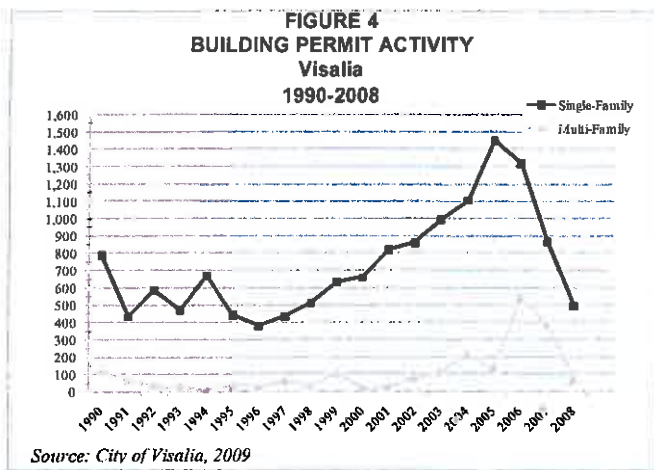
Multi-family housing with two to four units makes up the next largest segment of Visalia's housing stock, with 11.7 percent of the total units in 2015. However, between 2008 and 2015, only 73-599 units were built in multi-family complexes with two to four units and 164,272 multi-family complexes with 5-plus units.

Year	Total Units	Single-Family		Multi-Family		Mobile Homes	
		Detached	Attached	2 to 4	5 plus		
<b>Visalia</b>							
2008	Number	42,434,827	32,092,357	1,572	4,102,503	3,198,926	1,470,69
	Percent	100.0%	75.6%	3.7%	9.7%	7.5%	3.5%
2015	Number	45,736,434	34,395,092	1,147,572	5,029,102	3,034,198	1,604,470
	Percent	100.0%	75.6%	2.5%	11.0%	6.6%	3.5%
<b>Tulare County (unincorporated areas only)</b>							
2008	Number	139,359,049	34,738,104	826,915	1,715,109	1,187,544	6,538,156
	Percent	100.0%	77.1%	1.8%	3.8%	2.6%	14.5%
2015	Number	132,444,214	7,712,449	965,671	1,064,854	3,106,519	5,949,962
	Percent	100.0%	57.6%	7.2%	78.9%	23.1%	4.4%
California	Number	113,914,715	8,066,626	975,132	1,221,287	3,191,357	560,407
	Percent	100.0%	57.6%	7.2%	78.9%	23.1%	4.4%

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Source: California Dept. of Finance (DOF), Official State Population and Housing Estimates, January 1, 201508 (Table E-5).

Building permit data for single-family (attached and detached) and multi-family residential activity shows greater detail for housing unit growth for the City from 1990 to 2008. Building permit activity for single-family rose and fell in the early 1990s and then started steady climb to peak in 2005 with 1,405 permits. Multi-family permits have followed a similar trend, but spiking in 2006 with 541 units. As shown in Figure 4, the City's building activity crashed during 2006 to 201308, following a similar pattern to other regional, state, and national trends.



Year	No. New SFD Attached & Detached	Valuation	Avg. Cost of New Dwelling	New SFD Sq. Ft.	No. Multi Family Permits	No. Multi Family Units	New MFU Sq. Ft.	Valuation	No. Res. Additions & Alt.	Valuation
2005	1,317	\$65,855,001	\$252,236	2,852,787	112	429	436,513	\$41,507,355	2,097	\$28,755,526
2006	865	187,102,960	\$217,610	1,760,801	61	326	375,095	\$107,634,450	1,528	\$21,647,637
2007	495	107,398,787	\$216,930	1,003,037	19	46	40,266	\$5,192,863	1,190	\$15,454,094
2008	397	81,821,731	\$206,100	768,089	12	77	67,469	\$9,407,111	973	\$10,157,272
2009	320	64,964,250	\$203,015	600,110	4	11	13,217	\$1,778,735	951	\$12,416,444
2010	269	57,717,516	\$214,564	522,941	3	10	11,213	\$1,064,279	1,191	\$15,342,921
2011	252	51,195,480	\$203,157	492,118	0	0	0	\$0	1,191	\$17,674,569
2012	419	106,757,965	\$254,815	971,379	0	0	0	\$0	1,766	\$25,184,631
2013	415	106,005,823	\$255,438	870,751	10	20	19,714	\$7,583,650	1,785	\$28,174,875
2014	378	98,255,441	\$259,935	843,153	22	48	43,943	\$4,863,201	1,337	\$27,776,257
TOTALS	5,142	1,169,074,737	\$227,338	10,639,216	249	967	569,187	\$2,057,672	13,336	\$22,427,145

As shown in the Table above (source: City of Visalia, 2015), residential permit activity resumed in 2013, but has failed to achieve more than 40% of the peak residential permit activity in 2006.

### Occupancy/Vacancy Rates

According to the California Department of Housing and Community Development (HCD), the desired vacancy rates necessary to provide a stable housing environment is approximately 2 percent for owner-occupied housing and 5 percent for renter-occupied housing. As shown in Table 15, Visalia and Tulare County have both had modestly lower slightly lower vacancy rates than the state average in 2013, since 1990. The vacancy rate in Visalia has remained around 65.5 percent since 2008, while the statewide vacancy rate has increased closer to 96 percent.



**TABLE 15  
OCCUPANCY/VACANCY**

Visalia, Tulare County, and California  
2000, and 2008

Housing Units Status	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
<b>Visalia</b>						
Occupied Units	31,030	94.5%	40,111	94.5%	41,066	93.9%
Vacant Units	1,797	5.5%	2,323	5.5%	2,688	6.1%
<b>TOTAL</b>	<b>32,827</b>	<b>100.0%</b>	<b>42,434</b>	<b>100.0%</b>	<b>43,754</b>	<b>100.0%</b>
<b>Tulare County</b>						
Occupied Units	110,385	92.3%	128,936	92.5%	131,642	92.1%
Vacant Units	9,254	7.7%	10,423	7.5%	11,284	7.9%
<b>TOTAL</b>	<b>119,639</b>	<b>100.0%</b>	<b>139,359</b>	<b>100.0%</b>	<b>142,926</b>	<b>100.0%</b>
<b>California</b>						
Occupied Units	11,502,870	94.2%	12,653,634	94.1%	12,542,460	91.4%
Vacant Units	711,679	5.8%	790,821	5.9%	1,184,407	8.6%
<b>TOTAL</b>	<b>12,214,549</b>	<b>100.0%</b>	<b>13,444,455</b>	<b>100.0%</b>	<b>13,726,867</b>	<b>100.0%</b>

Source: U.S. Census, ACS 2009-2013, 5-year survey; California Department of Finance 2008, Table E-5; and U.S. Census 1990 and 2000.

The total vacancy rates changed upward moderately ~~did not change~~ between 2008 and 2013. U.S. Census data from 2013 gives more information about the relationship between tenure and vacancy. Although the overall vacancy rate was 5.5 percent in Visalia in 2000, the vacancy rate of owner-occupied housing was only 1.2 percent and the vacancy rate for renter-occupied housing was 2.8 percent (see Table 16). ~~In 2013, the city had a vacancy rate lower than the desired 5 percent level for rental housing indicating a need for more rental units.~~

Vacancy Status	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
For rent	931	2.8%	2,708	2.3%	201,388	1.70%
For sale only	396	1.2%	1,461	1.2%	115,343	0.90%
Rented or sold; not occupied	235	0.7%	555	0.5%	54,785	0.50%
For seasonal, recreational; or occasional use	106	0.3%	2,986	2.5%	261,950	2.10%

For migrant workers	0	0.0%	63	0.1%	2,194	0.00%
Other vacant	186	0.6%	1,481	1.2%	76,019	0.60%
<b>TOTAL VACANT</b>	<b>1,854</b>	<b>5.7%</b>	<b>9,254</b>	<b>7.7%</b>	<b>711,679</b>	<b>5.8%</b>
<b>TOTAL UNITS</b>	<b>32,795</b>	<b>100.0%</b>	<b>119,639</b>	<b>100.0%</b>	<b>12,214,550</b>	<b>100.0%</b>

Source: 2011 U.S. Census American Community Survey, 3-year estimate 2009-11; U.S. Census.

**TABLE 16  
VACANT UNITS BY TYPE**  
Visalia, Tulare County, and California  
2000

Vacancy Status	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
For rent	931	2.8%	2,708	2.3%	201,388	1.70%
For sale only	396	1.2%	1,461	1.2%	115,343	0.90%
Rented or sold; not occupied	235	0.7%	555	0.5%	54,785	0.50%
For seasonal; recreational; or occasional use	106	0.3%	2,986	2.5%	261,950	2.10%
For migrant workers	0	0.0%	63	0.1%	2,194	0.00%
Other vacant	186	0.6%	1,481	1.2%	76,019	0.60%
<b>TOTAL VACANT</b>	<b>1,854</b>	<b>5.7%</b>	<b>9,254</b>	<b>7.7%</b>	<b>711,679</b>	<b>5.8%</b>
<b>TOTAL UNITS</b>	<b>32,795</b>	<b>100.0%</b>	<b>119,639</b>	<b>100.0%</b>	<b>12,214,550</b>	<b>100.0%</b>

Source: 2000 U.S. Census.

## Housing Conditions

This section helps to identify the number of substandard housing units (both renter and owner) in need of repair, rehabilitation, or replacement. The City has not conducted a housing conditions survey and the Census provides only limited data that can be used to infer the condition of Visalia's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only a very small percentage of all housing units in Visalia lack complete plumbing or kitchen facilities (Tables 17 and 17A), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. As shown in Table 17A, the median year built for all housing units in Visalia as of the 2000 Census was 1983.78, compared to 1978 during the previous review period for Tulare County and 1970 for California. Over 30% Nearly 21 percent of Visalia's housing stock was fifteen or less years old in 2013. Another 23.2 percent of the housing stock was between 10 and 20 years old. These statistics reflect the steady tremendous growth in

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the area during the 1980s and 1990s in excess of growth Statewide and the growth that continues today. Because over 30.4 percent of the housing units in Visalia are 1520 years old or less (compared to 37.5 percent in the county and 29.8 percent in the State), Visalia's housing stock should still be in relatively good condition compared to communities with larger shares of older homes.

**TABLE 37A**  
**AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE**  
 Visalia, Tulare County, and California  
 2015

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied Housing Units</b>						
Built 2010 or later	244	1.0%	606	.8%	27,756	0.4%
Built 2000 to 2009	7,401	30.3%	15,592	20.6%	902,084	13.0%
Built 1980 to 1999	7,059	28.9%	23,463	31.0%	1,873,558	27.0%
Built 1960 to 1979	6,766	27.7%	21,647	28.6%	2,067,853	29.8%
Built 1940 to 1959	2,301	9.5%	10,369	13.7%	1,505,786	21.7%
Built 1939 or earlier	660	2.7%	3,936	5.2%	562,067	8.1%
<b>TOTAL</b>	<b>24,427</b>	<b>100.0%</b>	<b>75,688</b>	<b>100.0%</b>	<b>6,939,104</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	73	.03%	303	0.4%	20,817	0.3%
Units Lacking Complete Kitchen Facilities	219	.09%	378	0.5%	27,756	0.4%
Median Year Built	NA		NA		NA	
<b>Renter Occupied Housing Units</b>						
Built 2010 or later	166	1.0%	447	.8%	22,413	0.4%
Built 2000 to 2009	2,928	17.6%	8,281	14.8%	560,336	10.0%
Built 1980 to 1999	4,958	29.8%	17,290	30.9%	1,384,029	24.7%
Built 1960 to 1979	5,491	33.0%	17,179	30.7%	1,938,761	34.6%
Built 1940 to 1959	2,363	14.2%	9,009	16.1%	1,081,448	19.3%
Built 1939 or earlier	715	4.3%	3,749	6.7%	616,370	11.0%
<b>TOTAL</b>	<b>16,639</b>	<b>100.0%</b>	<b>55,954</b>	<b>100.0%</b>	<b>5,603,356</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	17	.01%	336	.6%	44,827	.8%
Units Lacking Complete Kitchen Facilities	67	.04%	727	1.3%	123,274	2.2%
Median Year Built	NA		NA		NA	
<b>Total Occupied Housing Units</b>						
Built 2010 or later	410	1.0%	1,053	.8%	50,170	0.4%
Built 2000 to 2009	10,349	25.2%	23,827	18.1%	1,467,468	11.7%
Built 1980 to 1999	12,032	29.3%	40,809	31.0%	3,261,040	26.0%
Built 1960 to 1979	12,238	29.8%	38,834	29.5%	4,013,587	32.0%
Built 1940 to 1959	4,682	11.4%	19,483	14.8%	2,583,747	20.6%
Built 1939 or earlier	1,396	3.4%	7,767	5.9%	1,178,991	9.4%

<b>TOTAL</b>	<b>41,066</b>	<b>100.0%</b>	<b>131,642</b>	<b>100.0%</b>	<b>12,542,460</b>	<b>100.0%</b>
<u>Units Lacking Complete Plumbing Facilities</u>	90	0.2%	658	0.5%	62,712	0.74%
<u>Units Lacking Complete Kitchen Facilities</u>	286	0.9%	1,053	1.2%	150,510	1.2%
<b>Median Year Built</b>		<b>1983</b>		<b>1975</b>		

*Source: U.S. Census 2000, Summary File 3 (SF3), H36.*



**TABLE 17**  
**AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE**  
Visalia, Tulare County, and California  
2000

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied Housing Units</b>						
Built 1990 to March 2000	5,163	26.6%	15,177	22.4%	984,491	15.0%
Built 1980 to 1989	4,271	22.0%	12,218	18.0%	1,141,514	17.4%
Built 1970 to 1979	4,845	24.9%	15,618	23.0%	1,260,440	19.3%
Built 1960 to 1969	2,294	11.8%	9,431	13.9%	1,005,648	15.4%
Built 1950 to 1959	1,534	7.9%	7,482	11.0%	1,097,727	16.8%
Built 1940 to 1949	653	3.4%	3,862	5.7%	496,066	7.6%
Built 1939 or earlier	668	3.4%	4,116	6.1%	560,351	8.6%
<b>TOTAL</b>	<b>19,428</b>	<b>100.0%</b>	<b>67,904</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	71	0.37%	456	0.67%	26,924	0.41%
Units Lacking Complete Kitchen Facilities	33	0.17%	271	0.40%	19,002	0.29%
<b>Median Year Built</b>	<b>1979</b>		<b>1976</b>		<b>1971</b>	
<b>Renter Occupied Housing Units</b>						
Built 1990 to March 2000	1,450	11.9%	5,555	13.1%	475,189	9.6%
Built 1980 to 1989	3,069	25.2%	8,413	19.8%	829,835	16.7%
Built 1970 to 1979	3,069	25.2%	9,943	23.4%	1,093,120	22.1%
Built 1960 to 1969	1,716	14.1%	6,565	15.5%	921,555	18.6%
Built 1950 to 1959	1,534	12.6%	5,932	14.0%	711,424	14.4%
Built 1940 to 1949	653	5.4%	3,282	7.7%	395,297	8.0%
Built 1939 or earlier	668	5.5%	2,791	6.6%	530,213	10.7%
<b>TOTAL</b>	<b>12,159</b>	<b>100.0%</b>	<b>42,481</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	132	1.09%	609	1.43%	58,536	1.18%
Units Lacking Complete Kitchen Facilities	270	2.22%	791	1.86%	98,380	1.98%
<b>Median Year Built</b>	<b>1976</b>		<b>1973</b>		<b>1969</b>	
<b>Total Occupied Housing Units</b>						
Built 1990 to March 2000	6,613	20.9%	20,732	18.8%	1,459,680	12.7%
Built 1980 to 1989	7,340	23.2%	20,631	18.7%	1,971,349	17.1%
Built 1970 to 1979	7,914	25.1%	25,561	23.2%	2,353,560	20.5%
Built 1960 to 1969	4,010	12.7%	15,996	14.5%	1,927,203	16.8%
Built 1950 to 1959	3,068	9.7%	13,414	12.2%	1,809,151	15.7%
Built 1940 to 1949	1,306	4.1%	7,144	6.5%	891,363	7.7%
Built 1939 or earlier	1,336	4.2%	6,907	6.3%	1,090,564	9.5%
<b>TOTAL</b>	<b>31,587</b>	<b>100.0%</b>	<b>110,385</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	203	0.64%	1,065	0.96%	85,460	0.74%
Units Lacking Complete Kitchen Facilities	303	0.96%	1,062	0.96%	117,382	1.02%
<b>Median Year Built</b>	<b>1978</b>		<b>1975</b>		<b>1970</b>	

Source: U.S. Census 2000, Summary File 3 (SF3), H36.

## Housing Affordability

State law [65583(a)(2)] requires “an analysis and documentation of household characteristics, including level of payment compared to ability to pay.” Identifying and evaluating existing housing needs are a critical component of the housing element. This requires comparison of resident incomes with the local cost of housing. The analysis helps local governments identify existing housing conditions that require addressing and households with housing cost burdens or unmet housing needs. This section includes an analysis of housing cost burden, ability to pay for housing, and the cost of housing.

The data in this section uses this Comprehensive Housing Affordability Strategy (CHAS) data from HUDs State of the Cities Data Systems (SOCDS) website. Income groups are shown in the SOCDS CHAS tabulation based on the HUD-adjusted area median income (AMI). The list below shows the definition of housing income limits as they are applied to housing units in Visalia.

- **Extremely Low-Income Unit** is one that is affordable to households whose combined income is less than 30 percent of the area median income (AMI) for Visalia as established by HUD using the Visalia-Porterville Metropolitan Statistical Area (MSA). A 3-person household is considered to be extremely low-income in Visalia if its combined income is \$20,090 or less in 2015 ~~\$14,550 or less in 2008~~.
- **Very Low-Income Unit** is one that is affordable to a household whose combined income is between 31 and 50 percent of the AMI as established by HUD for the Visalia-Porterville MSA. A 3-person household is considered to be very low-income in Visalia if its combined income is between \$20,091 and \$26,100 in 2015, ~~\$14,551 and \$24,200 in 2008~~.
- **Low-Income Unit** is one that is affordable to a household whose combined income is at or between 51 and 80 percent of the AMI as established by HUD for the Visalia-Porterville MSA. A 3-person household is considered to be low-income in Visalia if its combined income is between \$26,101 and 41,700 in 2015, ~~\$24,201 and \$38,750 in 2008~~.
- **Median Moderate-Income Unit** is one that is affordable to a household whose combined income is at or between 81 and 120 percent of the AMI as established by HUD for the Visalia-Porterville MSA. A 3-person household is considered to be median/moderate-income in Visalia if its combined income is between \$47,701 and \$69,500 in 2015 ~~\$48,401 and \$58,100 in 2008~~.
- **Moderate Above Moderate-Income Unit** is one that is affordable to a household whose combined income is above 121 percent of the AMI as established by HUD for the Visalia-Porterville MSA. A 3-person household is considered to be above moderate-income in Visalia if its combined income exceeds \$62,558 in 2015, ~~\$58,101 in 2008~~.

According to HUD, the median area income for a four-person household in the Visalia-Porterville MSA was \$57,900 in 2015 ~~\$48,400 in 2008~~. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD (see Table 18A).

**TABLE 18**  
**HUD INCOME LIMITS BASED ON PERSONS PER HOUSEHOLD**  
Visalia-Porterville MSA  
2015

Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income	\$1,215	\$1,930	\$2,090	\$2,250	\$2,410
Very Low-Income	\$2,300	\$2,200	\$2,100	\$2,950	\$3,300
Low-Income	\$3,450	\$3,050	\$3,700	\$4,300	\$5,050
Median-Income	\$4,550	\$4,300	\$4,100	\$5,900	\$6,550
Moderate-Income	\$4,650	\$5,600	\$6,550	\$6,500	\$7,050

Source: U.S. Department of Housing and Urban Development (HUD), 2015.

### Housing Cost Burden

This section provides an analysis of the proportion of households “overpaying for housing” based on income level and percentage of income used for housing (i.e., housing cost). Lower-income households are defined as those that earn 80 percent or less of the area median income. Housing cost is measured as the percentage of income. A “moderate cost burden” is defined by HUD as gross housing costs between 31 and 50 percent of gross income. A “severe cost burden” is defined as gross housing costs exceeding 50 percent of gross income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

The impact of high housing costs falls disproportionately on extremely low-, very low-, and low-income households, especially renters. While some higher-income households may choose to spend greater parts of their income for housing, the cost burden for lower-income households reflects choices limited by a lack of a sufficient supply of housing affordable to these households. Low-income households, who are overpaying for housing, frequently have insufficient resources for other critical essentials, including food and medicine. This is a significant hardship for many workers, families and seniors, but it also impacts local economies as money that might otherwise be spent in local stores generating sales tax revenues are being spent on housing.

Table 19A shows the State of the Cities Data Systems (SOCDS), Comprehensive Housing Affordability Strategy (SOCDS) data from the 2012 Census regarding the percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Visalia, Tulare County, and California. Approximately 34.6 percent of households in Visalia, or 14,125 households, had very low- or low-incomes; much lower than the county (46.1 percent) or state (44.2 percent). That is, they earned less than 80 percent of the median countywide income. Of the lower income households in Visalia, about 60.9 percent were renters, and 39.1 percent were owners.

As shown in Table 19A, 24,390 households or 41.0 percent of all households in Visalia had a housing cost burden greater than 30 percent in 2012. This rate is more than Tulare County (35.3 percent), but less than California (44.8 percent). However, only 14.7 percent of

all households in Visalia had a housing cost burden greater than 50 percent in 2012~~00~~ compared to ~~18.7~~14.7 percent and ~~21.7~~15 percent for Tulare County and California, respectively.

~~As would be expected, housing cost burdens were more severe for households with lower incomes. Among lower income households (incomes less than or equal to 80 percent of the area median family income (MFI)), 63.9 percent of low income households in Visalia had a housing cost burden greater than 30 percent in 2000 compared to 11.1 percent of non-low income households. This rate of housing cost burden for lower income households is slightly higher in Visalia than in both Tulare County (60.3 percent) and California (62.1 percent).~~

Rates of housing cost burden were greater among low-income renter households than among low-income owner households. However, for renter households with moderate incomes, rates of housing cost burden were lower than those of owner-occupied households. This trend was common across the city, county, and the state. In Visalia, ~~54.2~~64.3 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in 2012~~00~~, compared to ~~22.1~~63.3 percent of low-income owner households. Among non-low-income households, the percentage of owner households with ~~excessive moderate or severe~~ housing cost burdens was far higher than renter households (~~30.5~~42.3 percent compared to ~~16.3~~6.2 percent).



Table 20 shows housing cost burden information for Visalia in 2000 by household type, tenure, and income group. The low-income household types impacted with more of a moderate housing cost burden than others households were small-related renters (1,839) and elderly (975) and small-related owners (935). Nearly 65 percent (1,839) of low-income small-related renter households had a moderate cost burden and 31.6 percent had an excessive housing cost burden. This information from 2000 indicates that small families were disproportionately overpaying for housing. The information in this table regarding senior and large households is addressed in more detail in the Special Needs section of this report.

	Visalia		Tulare County		California	
	Owners	Renters	Owners	Renters	Owners	Renters
	Total	Total	Total	Total	Total	Total
<b>Household Income &lt;= 80% AMI</b>						
Number w/ Cost Burden > 30%	3,785	6,825	14,735	24,085	38,820	2,531,670
Percent w/ Cost Burden > 30%	68.5%	79.4%	63.4%	76.2%	60.3%	74.1%
Number w/ Cost Burden > 50%	2,350	4,300	8,415	7,533	21,053	1,469,245
Percent w/ Cost Burden > 50%	42.5%	50%	36.2%	23.8%	27.6%	43.0%
<b>TOTAL HOUSEHOLDS</b>	<b>5,525</b>	<b>8,600</b>	<b>23,240</b>	<b>31,618</b>	<b>59,873</b>	<b>3,415,080</b>
<b>Household Income &gt; 80% AMI</b>						
Number w/ Cost Burden > 30%	5,070	1,065	11,765	1,900	7,043	1,421,390
Percent w/ Cost Burden > 30%	26.0%	14.7%	22.9%	10.1%	10.0%	14.7%
Number w/ Cost Burden > 50%	875	120	2,230	180	920	329,920
Percent w/ Cost Burden > 50%	4.5%	1.7%	0.4%	0.1%	1.3%	6.8%
<b>TOTAL HOUSEHOLDS</b>	<b>19,485</b>	<b>7,250</b>	<b>52,185</b>	<b>18,730</b>	<b>70,915</b>	<b>4,880,780</b>
<b>Total Households</b>						<b>2,072,855</b>
Number w/ Cost Burden > 30%	8,855	7,890	16,745	25,985	45,863	2,748,095
Percent w/ Cost Burden > 30%	35.4%	49.8%	41.0%	48.2%	35.3%	39.4%
Number w/ Cost Burden > 50%	3,225	4,420	7,645	7,713	24,345	1,492,795
Percent w/ Cost Burden > 50%	12.9%	27.9%	18.7%	14.3%	18.7%	17.3%
						27.2%
						21.7%

<b>TOTAL HOUSEHOLDS</b>	<b>25,005</b>	<b>15,855</b>	<b>40,865</b>	<b>76,130</b>	<b>53,865</b>	<b>129,995</b>	<b>6,978,395</b>	<b>5,487,935</b>	<b>12,466,330</b>
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Source: HUD SOCCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2013.

**TABLE 19  
HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION**

Visalia, Tulare County, and California  
2000

	Visalia		Tulare County			California		Total	
	Owners	Renters	Total	Owners	Renters	Total	Owners		Renters
<b>Household Income &lt;= 80% AMI</b>									
Number w/ Cost Burden > 30%	2,748	4,186	6,934	15,238	15,462	30,699	993,816	1,806,179	2,799,995
Percent w/ Cost Burden > 30%	63.3%	64.3%	63.9%	66.2%	55.5%	60.3%	58.5%	64.2%	62.1%
Number w/ Cost Burden > 50%	1,524	2,175	3,699	6,526	7,533	14,059	592,910	948,084	1,540,994
Percent w/ Cost Burden > 50%	35.1%	33.4%	34.1%	28.3%	27.0%	27.6%	34.9%	33.7%	34.2%
<b>TOTAL HOUSEHOLDS</b>	<b>4,343</b>	<b>6,509</b>	<b>10,852</b>	<b>23,022</b>	<b>27,859</b>	<b>50,881</b>	<b>1,697,563</b>	<b>2,814,415</b>	<b>4,511,978</b>
<b>Household Income &gt; 80% AMI</b>									
Number w/ Cost Burden > 30%	2,462	306	2,769	6,476	567	7,043	974,581	188,066	1,162,647
Percent w/ Cost Burden > 30%	12.3%	6.2%	11.1%	5.9%	1.3%	4.6%	20.1%	8.8%	16.6%
Number w/ Cost Burden > 50%	320	15	335	891	29	920	169,703	17,097	186,800
Percent w/ Cost Burden > 50%	1.6%	0.3%	1.3%	0.8%	0.1%	0.6%	3.5%	0.8%	2.7%
<b>TOTAL HOUSEHOLDS</b>	<b>20,020</b>	<b>4,941</b>	<b>24,961</b>	<b>110,292</b>	<b>42,390</b>	<b>152,682</b>	<b>4,848,664</b>	<b>2,137,109</b>	<b>6,985,773</b>
<b>Total Households</b>									
Number w/ Cost Burden > 30%	9,385	4,500	13,885	34,632	16,023	50,655	1,968,397	1,994,245	3,962,642
Percent w/ Cost Burden > 30%	30.4%	39.3%	32.8%	31.4%	37.8%	33.2%	30.1%	40.3%	34.5%
Number w/ Cost Burden > 50%	4,013	2,187	6,200	14,889	7,545	22,435	762,613	965,181	1,727,794
Percent w/ Cost Burden > 50%	13.0%	19.1%	14.7%	13.5%	17.8%	14.7%	11.6%	19.5%	15.0%
<b>TOTAL HOUSEHOLDS</b>	<b>30,872</b>	<b>11,450</b>	<b>42,322</b>	<b>110,292</b>	<b>42,390</b>	<b>152,682</b>	<b>6,546,227</b>	<b>4,951,524</b>	<b>11,497,751</b>

Source: HUD SOCCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2000.

**TABLE 20  
HOUSING COST BURDEN BY HOUSEHOLD TYPE & HOUSEHOLD INCOME CLASSIFICATION**

Visalia  
2000

	Renters				Owners				Total		
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renter Households	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)		All Other	Total Owner Households
<b>Household Income ≤ 80% AMI</b>											
Number w/ Cost Burden > 30%	693	1,839	774	882	4,186	975	935	504	334	2,748	6,937
Percent w/ Cost Burden > 30%	67.0%	66.4%	52.7%	71.4%	64.3%	50.1%	76.6%	68.4%	76.3%	63.3%	63.9%
Number w/ Cost Burden > 50%	389	874	400	509	2,175	551	485	230	260	1,524	3,700
Percent w/ Cost Burden > 50%	37.6%	31.6%	27.2%	41.2%	33.4%	28.3%	39.7%	31.2%	59.4%	35.1%	34.1%
<b>TOTAL HOUSEHOLDS</b>	<b>1,035</b>	<b>2,769</b>	<b>1,469</b>	<b>1,236</b>	<b>6,509</b>	<b>1,948</b>	<b>1,220</b>	<b>737</b>	<b>438</b>	<b>4,343</b>	<b>10,852</b>
<b>Household Income &gt; 80% AMI</b>											
Number w/ Cost Burden > 30%	98	110	10	90	306	386	1,129	250	381	2,141	2,462
Percent w/ Cost Burden > 30%	34.9%	4.6%	1.5%	5.6%	6.2%	11.7%	13.7%	12.5%	24.8%	14.2%	12.3%
Number w/ Cost Burden > 50%	14	0	0	0	15	109	132	10	60	317	320
Percent w/ Cost Burden > 50%	5.0%	0.0%	0.0%	0.0%	0.3%	3.3%	1.6%	0.5%	3.9%	2.1%	1.6%
<b>TOTAL HOUSEHOLDS</b>	<b>281</b>	<b>2,385</b>	<b>660</b>	<b>1,615</b>	<b>4,941</b>	<b>3,300</b>	<b>8,244</b>	<b>2,000</b>	<b>1,535</b>	<b>15,079</b>	<b>20,020</b>
<b>Total Households</b>											
Number w/ Cost Burden > 30%	791	1,948	783	972	4,500	1,359	2,063	753	714	4,894	9,385
Percent w/ Cost Burden > 30%	60.1%	37.8%	36.8%	34.1%	39.3%	25.9%	21.8%	27.5%	36.2%	25.2%	30.4%
Number w/ Cost Burden > 50%	403	876	400	510	2,187	661	625	241	320	1,845	4,013

Percent w/ Cost Burden > 50%	30.6%	17.0%	18.8%	17.9%	19.1%	12.6%	6.6%	8.8%	16.2%	9.5%	13.0%
<b>TOTAL HOUSEHOLDS</b>	<b>1,316</b>	<b>5,154</b>	<b>2,129</b>	<b>2,851</b>	<b>11,450</b>	<b>5,248</b>	<b>9,464</b>	<b>2,737</b>	<b>1,973</b>	<b>19,422</b>	<b>30,872</b>

Source: HUD SOCHS; Comprehensive Housing Affordability Strategy (CHAS) database, 2000.

### ***Ability to Pay for Housing***

Table 21A shows the ~~2015~~2008 HUD-defined household income limits for extremely low-, very low-, low-, ~~median and moderate~~and moderate-income households in the Visalia-Porterville MSA by the number of persons in the household. It also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. ~~For example, a three person household was classified as low-income (80 percent of AMI) with an annual income of up to \$38,750 in 2008. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$969 or could afford to purchase a house priced at or below \$143,626.~~

According to the U.S. Department of Housing and Urban Development (HUD), housing is classified as “affordable” if households do not pay more than 30 percent of gross income for payment of rent (including utilities) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households. The following section compares 2008 income levels and ability to pay for housing with actual housing costs.



**Affordable Housing by Income/Occupation**

Table 22 is an abbreviated list of occupations and annual incomes for Visalia residents such as fire fighters, police officers, employees of the Visalia Unified School District, and minimum wage earners. A fire fighter earning an income of \$45,302 could be considered above moderate income depending on the household size, and could afford to purchase a home for \$167,911. A registered nurse earning \$69,281 could afford to pay an estimated \$256,789 for a home. With a median sale price of \$175,000 for single-family homes in Visalia in December 2008, almost all families with two wage earners could afford a home in Visalia.

TABLE 22 ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS MAY 2016								
<b>Extremely Low-Income Households at 30% of 2013 Median Family Income</b>								
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>	<b>6 BR</b>	<b>7 BR</b>
Number of Persons	1	2	3	4	5	6	7	8
Income Level	\$11,950	\$15,930	\$20,090	\$24,050	\$28,410	\$32,570	\$35,300	\$37,400
Max. Monthly Gross Rent (1)	\$299	\$398	\$502	\$601	\$710	\$814	\$882	\$940
Max. Purchase Price (2)				\$51,600				
<b>Very Low-Income Households at 50% of 2008 Median Family Income</b>								
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>	<b>6 BR</b>	<b>7 BR</b>
Number of Persons	1	2	3	4	5	6	7	8
Income Level	\$19,950	\$22,800	\$26,650	\$28,460	\$30,750	\$33,050	\$35,300	\$37,400
Max. Monthly Gross Rent (1)	\$499	\$570	\$666	\$712	\$769	\$826	\$883	\$940
Max. Purchase Price (2)				\$86,300				
<b>Low-Income Households at 80% of 2008 Median Family Income</b>								
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>	<b>6 BR</b>	<b>7 BR</b>
Number of Persons	1	2	3	4	5	6	7	8
Income Level	\$31,850	\$36,400	\$40,500	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100
Max. Monthly Gross Rent (1)	\$796	\$910	\$1,013	\$1,137	\$1,229	\$1,320	\$1,411	\$1,502
Max. Purchase Price (2)				\$137,700				
<b>Median-Income Households at 100% of 2008 Median Family Income</b>								
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>	<b>6 BR</b>	<b>7 BR</b>
Number of Persons	1	2	3	4	5	6	7	8
Income Level	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150	\$71,800	\$76,450
Max. Monthly Gross Rent (1)	\$1,014	\$1,157	\$1,302	\$1,448	\$1,564	\$1,679	\$1,795	\$1,911
Max. Purchase Price (2)				\$172,600				
<b>Moderate-Income Households at 120% of 2008 Median Family Income</b>								

	Studio	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	7 BR
Number of Persons	1	2	3	4	5	6	7	8
Income Level	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
Max. Monthly Gross Rent (1)	\$1,216	\$1,390	\$1,563	\$1,737	\$1,876	\$2,015	\$2,155	\$2,294
Max. Purchase Price (2)				\$207,200				

Notes: Incomes based on the Visalia-Porterville MSA (Tulare County); FY 2015 Median Family Income: \$57,900; HUD FY 2015 Section 8 Income Limits.

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

<sup>2</sup> Assumes 95 percent loan at 4 percent annual interest rate and 30 year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 20 percent of total monthly payments.

Source: U.S. Department of Housing and Urban Development (HUD), 2015; and City of Visalia Annual Housing Report for 2014.

TABLE 21 ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS Visalia-Porterville MSA 2008						
<b>Extremely Low-Income Households at 30% of 2008 Median Family Income</b>						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$11,300	\$12,100	\$14,550	\$16,800	\$18,700	\$19,350
Max. Monthly Gross Rent (1)	\$283	\$303	\$364	\$420	\$468	\$484
Max. Purchase Price (2)	\$41,883	\$44,848	\$53,929	\$62,269	\$69,311	\$71,720
<b>Very Low-Income Households at 50% of 2008 Median Family Income</b>						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$18,850	\$20,200	\$24,200	\$28,000	\$31,200	\$32,300
Max. Monthly Gross Rent (1)	\$471	\$505	\$605	\$700	\$780	\$808
Max. Purchase Price (2)	\$69,867	\$74,871	\$89,697	\$103,781	\$115,642	\$119,719
<b>Low-Income Households at 80% of 2008 Median Family Income</b>						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$30,150	\$32,300	\$38,750	\$44,750	\$49,950	\$51,650
Max. Monthly Gross Rent (1)	\$754	\$808	\$969	\$1,119	\$1,249	\$1,291
Max. Purchase Price (2)	\$111,750	\$119,719	\$143,626	\$165,865	\$185,139	\$191,440
<b>Median-Income Households at 100% of 2008 Median Family Income</b>						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$37,700	\$40,350	\$48,400	\$55,950	\$62,400	\$64,550
Max. Monthly Gross Rent (1)	\$941	\$1,009	\$1,210	\$1,399	\$1,560	\$1,614

Max. Purchase Price (2)	\$139,549	\$149,556	\$179,394	\$207,378	\$231,284	\$239,253
<b>Moderate-Income Households at 120% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$45,200	\$48,400	\$58,100	\$67,150	\$74,900	\$77,450
Max. Monthly Gross Rent (1)	\$1,130	\$1,210	\$1,453	\$1,679	\$1,873	\$1,936
Max. Purchase Price (2)	\$167,533	\$179,394	\$215,347	\$248,890	\$277,615	\$287,067

Notes: Incomes based on the Visalia-Porterville MSA (Tulare County); FY 2008 Median Family Income: \$53,800; HUD FY 2008 Section 8 Income Limits.

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

<sup>2</sup> Assumes 90 percent loan at 6 percent annual interest rate and 30 year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 20 percent of total monthly payments.

Source: U.S. Department of Housing and Urban Development (HUD), 2008; and Mintier Harnish.

Category	Average Income	Affordable Rent <sup>1</sup>	Affordable House-Price <sup>2</sup>
<b>General Occupations (2008)<sup>3</sup></b>			
Fire Fighters	\$45,302	\$1,133	\$167,911
Police and Sheriff's Patrol Officer	\$52,618	\$1,315	\$195,028
Registered Nurse (RN)	\$69,281	\$1,732	\$256,789
Licensed Vocational Nurse (LVN)	\$43,142	\$1,079	\$159,905
Preschool Teacher	\$23,576	\$589	\$87,384
Farmworkers and Laborers	\$18,362	\$459	\$68,058
Security Guards	\$21,877	\$547	\$81,087
Waiters and Waitresses	\$17,594	\$440	\$65,212
Cashiers	\$19,926	\$498	\$73,855
<b>Visalia Unified School District</b>			
Teacher, Step 1 (entry level)	\$42,022	\$1,051	\$155,754
Teacher, with MA, Step 8	\$57,562	\$1,439	\$213,352
Secretary	\$34,261	\$856	\$126,951
Custodian	\$30,818	\$770	\$114,226
<b>Two Wage Earners</b>			
Fire Fighter and Registered Nurse	\$114,583	\$2,865	\$424,700
Police Officer and Teacher (Step 8)	\$110,180	\$2,755	\$408,380
Preschool Teacher and Security Guard	\$45,453	\$1,136	\$168,471
<b>Minimum Wage Earners</b>			
Single Wage Earner	\$16,640	\$416	\$61,676

Two Wage Earners	\$33,280	\$832	\$123,352
<b>SSI (Aged or Disabled)</b>			
One person household with SSI only	\$10,440	\$261	\$38,696
Couple with SSI only	\$18,288	\$457	\$67,784
<b>2008 HUD-Defined Income Groups (based on a 3-person household)</b>			
Extremely Low Income (below 30%)	\$11,300	\$283	\$41,883
Very Low Income (below 50%)	\$18,850	\$471	\$69,867
Low Income (below 80%)	\$30,150	\$754	\$111,750
Moderate income (below 120%)	\$45,200	\$1,130	\$167,533

<sup>1</sup> Assumes 30 percent of income devoted to monthly rent, including utilities.

<sup>2</sup> Assumes 30 percent of income devoted to mortgage payment with 10 percent down and 6 percent interest rate over a 30-year term.

<sup>3</sup> General occupation incomes based on the Visalia-Porterville MSA.

Sources: Mintier-Harnish; Visalia Unified School District; California Employment Development Department, 2008; U.S. Department of Housing and Urban Development (HUD), 2008.

## Housing Values

Between 1998 and 2008 there ~~was has been~~ a significant boom and ~~severe downturn bust~~ in ~~the~~ local housing market. Commonly referred to as the “housing bubble,” local markets exploded with construction and sales activity skyrocketed. From December 2002 to December 2006, the median home price in Visalia more than doubled, from about \$133,500 to \$282,750 and then fell back to around \$175,000 by December 2008. This trend occurred throughout California and in the surrounding cities of Tulare County. (Figure 5).

Overall, this is ~~was~~ due to high volumes of housing stock purchased with sub-prime mortgages that contributed to the “housing bubble” of inflated sales rates and prices. Visalia was not an exception. In May 2009 there were 1,755 properties in Visalia listed as foreclosures. These properties were listed at various stages of foreclosure, including pre-foreclosures (52 percent), auctions (25 percent), and bank-owned (23 percent) (Realtytrac.com, 2009). The 820 bank-owned homes ranged in price from \$100,000 to about \$2.3 million suggesting that foreclosures are impacting households of all incomes.

~~From 2003 to 2006 most markets were still gaining value, continuing to fuel sales, but from 2006 to 2008 rapid mortgage default rates brought prices down dramatically. In February 2009, the average sale price for a foreclosed home was \$155,430 (Realtytrac.com, 2009). Table 23A shows the average sale price for new homes sold in Visalia and the other cities in Tulare County from December 2003 to December 2008 in Fall 2015 is \$260,000. From 2003 to 2006, new homes in Visalia had appreciated more than 50 percent. This was subsequently followed by a 39.1 percent drop in value from 2006 to 2008.~~

~~As of 2015, 2009, housing prices have rebounded to approximately 90% of their peak prices in 2006, continued to decline in Visalia and throughout the county. Similarly, foreclosure activity has diminished to only 64 units in September 2015 (Realtytrac.com, 2015). Although very low compared to the previous seven years, the percentage of foreclosures in Visalia are almost twice those statewide [.013% vs .007% (Realtytrac.com, 2015)].~~

~~Rebounding house values and declining foreclosure activity have resulted in general economic benefit to individual property owners, to the community, and to the economy as a whole. It has had the effect of~~

stabilizing living arrangements among community households, particularly among households that had already lost their homes or who have been at risk of losing their homes due to properties being 'underwater' relative to their loan balances.

However, this has also resulted in a contrasting challenge for home affordability, particularly at the low and very low household income levels. While the availability of newly constructed homes has steadily increased (particularly since 2012 which has shown steady year to year growth which now is approaching \$00over 600 units per year), the increased sales prices of new homes that has facilitated the growth in new construction has also raised to the price of existing homes which typically serve as the City's stock of affordable first time home buyer's housing).

**TABLE 21A  
MEDIAN NEW HOME PRICES  
Tulare County and Incorporated Cities  
2003 to 2008**

Jurisdiction	12/2006	12/2007	12/2008	09/2015	Percent Change		
					2002-2006	2006-2008	2008-2015
Visalia	\$282,750	\$229,000	\$175,000	\$260,000	45.5%	-38.1%	48.6%

*Source: California Association of Retailers, Historic Home Prices.*

~~According to a local housing developer in Tulare County, 90 percent of residential building has come to a halt throughout the county as of March 2009. Builders are reluctant to start new construction projects because the market is over built and financing is almost impossible to secure. The foreclosure crisis is the main factor causing an over supply of land and limits on financing. Perspective homebuyers can purchase a nearly new foreclosed home for far less than it would cost a developer to build a new home.~~

**TABLE 23  
MEDIAN NEW HOME PRICES  
Tulare County and Incorporated Cities  
2003 to 2008**

Jurisdiction	12/2002	12/2003	12/2004	12/2005	12/2006	12/2007	12/2008	Percent Change	
								2002-2006	2006-2008



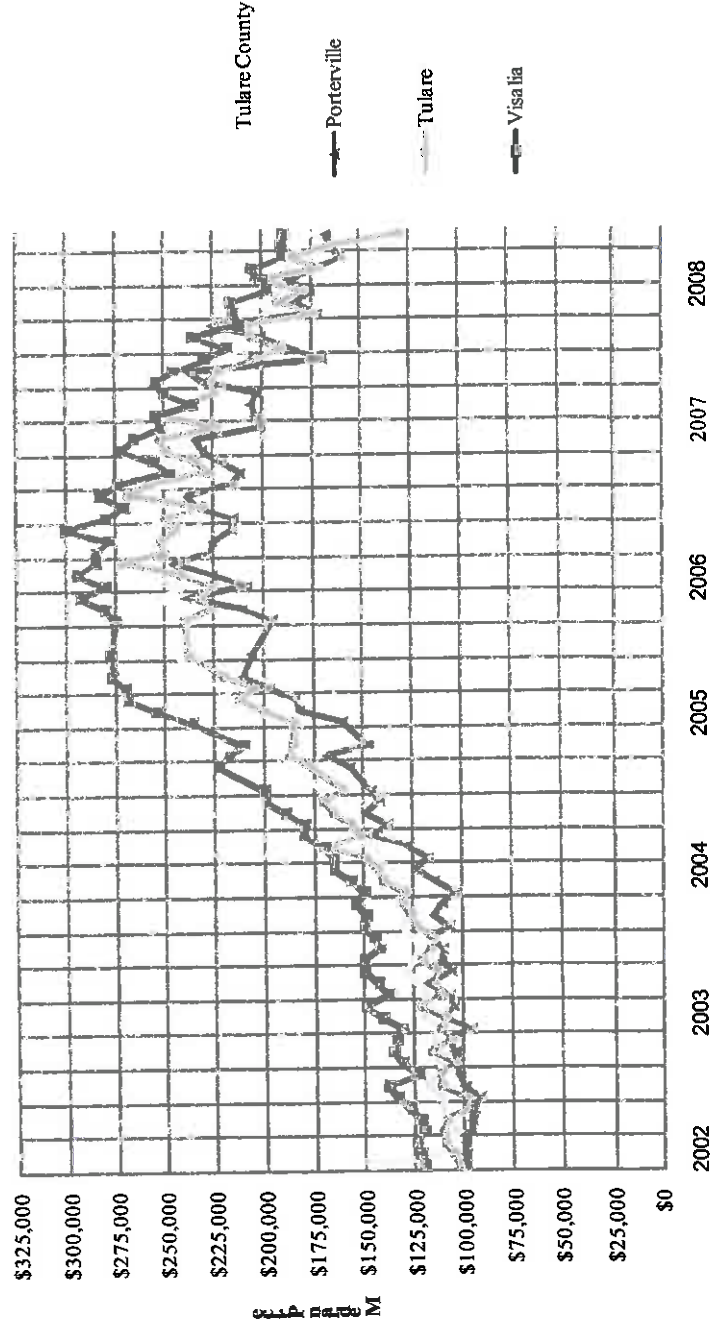
Part 1. Background Report  
 Housing Element

City of Visalia

Porterville	\$106,750	\$110,000	\$156,500	N/D	\$237,500	\$169,000	\$144,750	53.7%	-39.1%
Tulare	\$105,250	\$130,000	\$176,000	N/D	\$268,500	\$204,000	\$140,000	51.6%	-47.9%
Visalia	\$133,500	\$154,000	\$222,250	N/D	\$282,750	\$229,000	\$175,000	45.5%	-38.1%
Tulare County	\$114,000	\$133,000	\$184,750	N/D	\$269,750	\$219,500	\$158,500	50.7%	-41.2%

Source: California Association of Retailers, Historic Home Prices.

**FIGURE 5**  
**MEDIAN HOME PRICES**  
Visalia-Porterville MSA  
January 2002 to November 2008



Source: California Association of Realtors, Historic Housing Data, November 2008

**Rental Rates**

Table 24A shows HUD-defined fair market rent (FMR) for the Visalia-Porterville MSA for 201508. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.<sup>1</sup> HUD uses FMRs for a variety of purposes: FMR determines the eligibility of rental housing units for the Section 8 Housing Assistance program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

Comparing the current FMR to Table 21A, a 3-person household classified as low-income (80 percent of median) with an annual income of up to \$40,500~~38,750~~ could afford to pay \$969~~\$1,013~~ monthly gross rent (including utilities). The 201508 FMR for a 2-bedroom unit is \$771~~674~~, which is affordable to the household, assuming such a unit was available in Visalia. However, a 3-person very low-income household (\$26,650~~24,200~~) could afford to pay only \$600~~5~~ for a two bedroom unit, which is below the 201508 FMR.

Since the FMR applies to the entire Visalia-Porterville MSA, residents of communities with higher rental rates are likely to find that there is a limited supply of rental units at the regional FMR (i.e., a 2-bedroom unit for \$771~~674~~, with utilities included). The lack of affordability would be even worse for the very low-income household mentioned above if the household has to spend more than the FMR amount to rent a unit in Visalia.

Bedrooms in Unit	201508 FMR
Studio	\$577 <del>518</del>
1 Bedroom	\$580 <del>592</del>
2 Bedrooms	\$674 <del>771</del>
3 Bedrooms	\$964 <del>1,136</del>
4 Bedrooms	\$990 <del>1,321</del>

<sup>1</sup> 40<sup>th</sup> percentile of market rents for Fiscal Year 201508 for Visalia-Porterville MSA (Tulare County).  
Source: U.S. Department of Housing and Urban Development (HUD), September 24, 201507.

<sup>1</sup>According to HUD, "the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40<sup>th</sup> percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40<sup>th</sup> percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than 2 years old are excluded."

**Average Monthly Rents**

Table 25A shows approximate rents for various apartment complexes as well as single-family homes in Visalia as of December 2008. Rents vary widely based on the number of bedrooms, age of the facility and location. Depending on the cost of utilities, about half of the apartments listed in Table 25A would be affordable to low-income households. ~~For example, the majority of the two-bedroom apartments and the average rental rates for single-family homes listed in the table would likely be affordable to a low-income, 3-person household that could afford \$969 for rent and utilities.~~ None of the rental units listed in the table would be affordable to extremely low- or very low-income households; however, nearly all of the units would be affordable to low- and moderate-income households.

TABLE 25 TYPICAL RENTAL RATES FOR APARTMENTS AND SINGLE-FAMILY HOMES Visalia 2008				
Name of Rental Property	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
<b>Apartment Complexes</b>				
Oak View	\$970735	\$1040825	\$1,1601,095	N/D
Cameron Crossing	\$950865	\$1010950	\$1,2601,200	N/D
Four Creeks	\$955890	\$1,1501,010	\$1,3501,210	N/D
Golden Oak	\$940850	\$1,020895	N/D	N/D
Parks Grove	\$975855	\$1,070945	\$1,2501,150	N/D
<b>Single-Family Homes</b>				
Single-Family Homes	N/D	\$775731	\$1,1501,003	\$1,6001,339

Source: www.realestate.yahoo.com, www.apartments.com, www.craigslist.com, www.rent.com, and www.move.com.

Based on the affordable rents listed in Table 22A, single-wage earners in Visalia would have difficulty affording a 1-bedroom apartment. ~~For example, a pre-school teacher making \$23,576 a year could afford a rent of \$589 per month which is much lower than the range of rents shown above for 1-bedroom units. A single wage earner making minimum wage could afford a rent of \$416, which is a too low to split the rent on two-bedroom apartment with a roommate.~~

## Special Housing Needs

Within the general population of Visalia there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss the special housing needs of six groups identified in State housing law (Government Code, Section 65583(a)(6)): “elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.” Where possible, estimates of the population or number of households in Visalia belonging to each group are shown.

### Senior Households

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many elderly homeowners do not have sufficient savings to finance the necessary repairs costs. This is a situation commonly described as “house-rich and cash-poor.”

Table 26A shows information on the number of seniors, the number of senior households, and senior households by housing tenure in Visalia, Tulare County, and California in 2015. Seniors represented 10.4 percent of the population in Visalia compared to 9.7 percent of the population in Tulare County and 11.8 percent in California. Senior households represented 18.5 percent of all households in Visalia compared to 20.5 percent in Tulare County and 20.5 percent in California. Senior households have a high homeownership rate. Nearly 65.8 percent of senior households in

**TABLE 26A  
SENIOR POPULATIONS AND HOUSEHOLDS  
Visalia, Tulare County, and California  
2015**

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Population</b>						
<b>TOTAL POPULATION</b>	<b>125,502</b>	<b>100.0%</b>	<b>446,644</b>	<b>100.0%</b>	<b>37,659,181</b>	<b>100.0%</b>
<b>TOTAL SENIORS</b>	<b>13,052</b>	<b>10.4%</b>	<b>43,302</b>	<b>9.7%</b>	<b>4,446,865</b>	<b>11.8%</b>
Male	5,504	42.2%	19,362	44.7%	1,944,518	43.7%
Female	7,548	57.8%	23,940	55.3%	2,502,347	56.3%
<b>Households</b>						
<b>TOTAL HOUSEHOLDS</b>	<b>41,066</b>	<b>100.0%</b>	<b>131,642</b>	<b>100.0%</b>	<b>12,542,460</b>	<b>100.0%</b>
Owner	24,427	59.4%	75,688	57.5%	6,939,104	55.3%
Renter	16,639	40.6%	55,954	42.5%	5,603,356	44.7%
<b>Senior Headed-Households</b>	<b>7,582</b>	<b>100.0%</b>	<b>24,743</b>	<b>100.0%</b>	<b>2,573,717</b>	<b>100.0%</b>
Owner	5,105	65.8%	18,544	74.9%	1,901,314	73.8%
Renter	1,747	34.2%	6,099	25.1%	672,403	26.2%

Source: 2013 ACS U.S. Census.



Visalia owned their homes in 201300, compared to 59,562.8 percent of all households in the city. ~~Senior households represented 20.2 percent of all owner households in Visalia in 2000.~~

While some seniors may prefer to live in single-family detached homes, others desire a smaller, more affordable home with less upkeep, such as condos, townhouses, apartments, or mobile homes. In general, most senior households consist of a single elderly person living alone or a couple. In comparison, among non-senior households, a smaller percentage of households live alone. This information suggests that senior households may prefer smaller housing units than the general population.

Some seniors have the physical and financial ability to continue driving well into their retirement; however, those who cannot or chose not to drive must rely on alternative forms of transportation. This includes bus routes, ride sharing, and walking.

Table 27A shows the housing cost burdens by age and tenure in Visalia, Tulare County, and California based on the 2014 000 American Community Survey-Census. As shown in the table, 3125.1 percent of all senior-owner households and 44,957.2 percent of all senior-renter households in Visalia had a housing cost burden greater than 30 percent in 201300. In general, the percentage of senior households in Visalia with a cost burden was the same as non-senior households.

**TABLE 27  
HOUSING COST BURDEN BY AGE AND TENURE**  
Visalia, Tulare County, and California  
20

	Visalia			Tulare County			California		
	Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%	
		#	%		#	%		#	%
<b>Owner Households</b>									
All	25,495	8,236	32.3	75,875	24,305	32.0	6,855,688	2,275,726	33.2%
Householders	17,651	4,760	27.0%	67,913	16,183	23.8%	5,527,618	1,726,959	31.2%
Householder 15-64 years	18,417	6,045	32.8	55,870	18,433	33.0	4,404,737	1,609,857	36.5%
Householder > 65 years	13,667	3,760	27.5%	50,725	12,727	25.1%	4,219,084	1,397,320	33.1%
Householder > 65 years	7,078	2,191	31.0	20,005	5,872	29.3	2,050,392	665,869	32.5%
	3,984	1,000	25.1%	17,188	3,456	20.1%	1,308,534	329,639	25.2%
<b>Renter Households</b>									
All	15,872	7,863	49.5	56,867	27,551	48.4	5,902,960	2,369,645	40.1%
Householders	11,509	4,770	41.4%	41,080	16,650	40.5%	4,921,581	2,079,695	42.3%
Householder 15-64 years	12,462	7,096	56.9	56,867	23,932	42.1	4,482,685	1,887,625	42.1%
Householder > 65 years	10,157	3,997	39.4%	36,338	14,452	39.8%	4,359,345	1,765,557	40.5%
Householder > 65 years	1,705	767	44.9%	5,322	2,333	43.8	672,403	482,020	71.6%
	1,352	773	57.2%	4,742	2,198	46.4%	562,236	314,138	55.9%
<b>Total Households</b>									

Housing Element

All	41,367	16,099	39.2%	132,751	51,856	39.0%	12,542,460	4,257,270	33.9%
Householders	29,160	9,530	32.7%	108,993	32,833	30.1%	10,449,199	3,806,654	36.4%
Householder	30.87	13,114	42.5%	112,737	42,365	37.6%	9,968,743	3,497,482	35.1%
15-64 years	923,824	7,757	32.6%	87,063	27,179	31.2%	8,578,429	3,162,877	36.9%
Householder	10,488	2,958	28.2%	25,327	8,205	32.4%	2,573,717	1,147,889	44.6%
> 65 years	5,336	1,773	33.2%	21,930	5,654	25.8%	1,870,770	643,777	34.4%

Source: 2014 ACS2000 U.S. Census

Supplemental Security Income (SSI) is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked nor have insufficient work credits to qualify for Social Security disability often receive SSI benefits. In fact, SSI is the only source of income for a number of low-income seniors. The amount of SSI payment for eligible participants is \$710 for a single person and \$1,066 for a couple as of January 2013. As of December 2014 there were 6,697 recipients of SSI over the age of 65 in Tulare County.

The Housing Authority of the County of Tulare provides rental assistance to very low and moderate-income seniors throughout the county and manages three assisted senior housing developments within the City: Kimball Court, Westport Village and Visalia Garden Villas. Kimball Court provides 94 units for seniors in duplexes and fourplexes with one on-site managers unit in a gated environment. Westport Village, a development with 109 lots for pre-manufactured housing for seniors, includes 25 units with subsidies for seniors at or below 60 percent of adjusted median income (AMI). Visalia Garden Villas provides 60 units for very low- and moderate-income seniors.

The City continues to look for opportunities to partner with agencies, developers, and non-profit organizations for the construction and/or rehabilitation of affordable senior housing. The City partnered with Christian Church Homes/Visalia Senior Housing on the development of a 43-unit senior housing development, known as Sierra Meadows. The project was completed in 2011, with a total development cost of \$9.6 million, including \$2.8 million in HOME Investment Partnership Funds, and U. S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing funding for the Elderly. The project was the first leadership in Energy and Environmental Design (LEED) Gold-certified in the State of California.

There are sixteen residential care facilities that are licensed in Visalia with a capacity for 684 residents. As shown in Table 28, the size of the facilities varies greatly from 5 units to 175 units per facility and the average size is 43 units.

**TABLE 28  
RESIDENTIAL CARE FACILITIES**

**Visalia  
2015**

<b>Name</b>	<b>Address</b>	<b>Capacity</b>
<u>Augdon Senior Care Home</u>	<u>2610 S. Dollner Street</u>	<u>6</u>
<u>Casa Grande Assisted Living</u>	<u>347 E. Walnut Avenue</u>	<u>49</u>
<u>Casa Grande Senior Care Home #2</u>	<u>417 E. Walnut Avenue</u>	<u>46</u>
<u>Evergreen Residence</u>	<u>3030 W. Caldwell Ave</u>	<u>40</u>
<u>Glory Days Assisted Living For Seniors</u>	<u>1303 S. Pinkham St.</u>	<u>10</u>
<u>J &amp; M Elderly Homecare</u>	<u>3510 W. Elowin Avenue</u>	<u>6</u>
<u>James Linwood Ranch</u>	<u>111 1/2 S. Linwood St.</u>	<u>6</u>
<u>Jordeth Senior Care Home</u>	<u>2226 W. Perez Ct.</u>	<u>5</u>
<u>Magnolia Park Assisted Living</u>	<u>2950 E. Douglas Ave.</u>	<u>48</u>
<u>Park Visalia Assisted Living, LLC</u>	<u>3939 W. Walnut</u>	<u>123</u>
<u>Prestige Assisted Living At Visalia</u>	<u>3120 W. Caldwell</u>	<u>72</u>
<u>Quail Park Memory Care Residences</u>	<u>5050 W. Tulare Avenue</u>	<u>44</u>
<u>Quail Park Retirement Village, LLC</u>	<u>4600 W. Cypress</u>	<u>175</u>
<u>Sierra Village Assisted Living</u>	<u>73 Molenstraat</u>	<u>22</u>
<u>Sunflower Gardens</u>	<u>1818 S. Thomas Street</u>	<u>6</u>
<u>T.L.C Assisted Living For Seniors</u>	<u>2530 S. Ben Maddox Way</u>	<u>26</u>
<b>TOTAL</b>		<b>684</b>

Source: City of Visalia

The City of Visalia is an entitlement and participating jurisdiction, which receives U. S. Department of Housing and Urban Development (HUD) funding, such as Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds. As part of the City's 2015-2019 Consolidated Plan, high priority needs were identified, with goals that include providing affordable housing opportunities to existing owner occupants, including accessibility and senior repairs. As funding becomes available, programs such as the Senior Mobile Home Repair Program, will assist very low-income seniors or disabled individuals with emergency, minor repairs, and mobility needs.

The Senior Center of Visalia provides activities and a lunch program for seniors. Senior Center staff have reported that seniors often ask for assistance with housing problems such as home repairs and finding affordable rental housing. The requests are primarily for affordable rental housing because the seniors' low incomes make it difficult to find housing that they can afford.

### **Persons with Disabilities**

While there is limited data available on the housing needs of persons with disabilities in Visalia, data on the number of persons with disabilities is useful in inferring housing needs. Table 29A shows information from the 2010-2014 American Community Survey (ACS) on the disability status by age group for males and females in Visalia, Tulare County, and California. According to the table, 11.7 percent of the total population in Visalia have a disability in the 2010-2014 ACS, compared to 11.0 percent in Tulare County and 10.3 percent in California. When generalized into three age groups, 3.8 percent of the city's population under 18 years of age, 10.2 percent of the population 16 to 64 years of age, and 41.2 percent of seniors (65 years and older) had a disability in the 2010-2014 ACS. These percentages are higher for the city than for California as a whole.

SSI program statistics show the number of persons with disabilities who may have housing needs because of their low incomes. As of December 2014, 15,442 SSI recipients in Tulare County were receiving benefits because they were blind or disabled, with 2,728 recipients younger than 18 years of age. (Although these figures can give a sense of the proportion of the population with different types of disabilities, a much smaller proportion of the population may actually require specially adapted housing to accommodate disabilities.)

The Central Valley Regional Center coordinates services for persons with developmental disabilities (e.g., mental retardation, cerebral palsy, epilepsy, autism), some who are able to live independently with supportive services. According to a staff person at the Center for Independent Living, most of the Center's clients are on SSI and thus have very limited budgets for housing expenses. As noted in the Fiscal Year 2014/15 Central Valley Regional Center Purchase of Service Expenditure and Demographic Data, the CVRC serves a total of 7,720 clients aged 22 and older within its five-county service area. The report does not break out adults between the ages of 18 and 22. The service area has a total population of 1,995,342 (2014). Of this total, the City of Visalia has 130,000 or 6.5% of the total population. Assuming the City has a proportionate share of clients there are 502 persons with qualifying developmental disabilities. Housing for non-adult developmentally disabled persons are typically under the jurisdiction of and placed in permanent housing (when not placed within the nuclear family home) by the Child Welfare Services Agency, or in some cases by the Juvenile Court. Consequently, the City lacks

jurisdiction for the placement of non-adult developmentally disabled persons. The City supports supportive housing and other support facilities for persons with developmental disabilities. There are 16 adult residential care facilities with a total bed capacity of 557 (source City of Visalia 2015-2019 Consolidated Plan and Fiscal Year 2015 Action Plan). Based on the proportionate population and available residential care facility capacities, the City may be seen as satisfying this special housing need for adult persons, pursuant to GC Section 65583(a)(7).

The Housing Authority of the County of Tulare provides rental assistance to very low and moderate-income families, seniors and individuals with disabilities throughout the county. They have two projects in Visalia: Clark Court, which provides 12 units for the mentally disabled, and the Transitional Living Center, which provides transitional housing for the mentally disabled totaling 40 occupants.

The City has a Committee for Persons with Disabilities that advises the City on the needs of disabled people, including the public improvement projects for ADA compliance.



**TABLE 29A  
DISABILITY STATUS BY AGE GROUP**

	California		Tulare County, California		Visalia city, California	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
<b>Total:</b>	37,551,064	+/-2,218	446,777	+/-592	125,905	+/-285
<b>Male:</b>	18,509,352	+/-2,958	223,078	+/-470	62,018	+/-1,126
<b>Under 5 years:</b>	1,288,033	+/-584	20,983	+/-4	5,702	+/-501
With a disability	9,891	+/-674	149	+/-77	0	+/-29
No disability	1,278,142	+/-943	20,834	+/-78	5,702	+/-501
<b>5 to 17 years:</b>	3,407,236	+/-879	52,362	+/-89	14,254	+/-870
With a disability	169,508	+/-2,764	2,619	+/-361	829	+/-249
No disability	3,237,728	+/-2,817	49,743	+/-369	13,425	+/-801
<b>18 to 34 years:</b>	4,680,829	+/-2,787	56,244	+/-302	15,318	+/-952
With a disability	233,322	+/-4,195	3,548	+/-444	1,089	+/-298
No disability	4,447,507	+/-5,094	52,696	+/-462	14,229	+/-954
<b>35 to 64 years:</b>	7,141,012	+/-2,194	73,874	+/-213	20,818	+/-752
With a disability	727,557	+/-5,870	9,351	+/-602	2,587	+/-394
No disability	6,413,455	+/-6,332	64,523	+/-653	18,231	+/-850
<b>65 to 74 years:</b>	1,173,065	+/-1,233	11,825	+/-83	3,724	+/-271
With a disability	283,104	+/-2,487	3,937	+/-325	1,260	+/-207
No disability	889,961	+/-2,815	7,888	+/-330	2,464	+/-217
<b>75 years and over:</b>	819,177	+/-1,014	7,790	+/-108	2,202	+/-211
With a disability	400,431	+/-2,750	4,548	+/-250	1,249	+/-211
No disability	418,746	+/-2,643	3,242	+/-266	953	+/-143
<b>Female:</b>	19,041,712	+/-2,270	223,699	+/-313	63,887	+/-1,121
<b>Under 5 years:</b>	1,233,122	+/-528	19,939	+/-3	5,243	+/-647
With a disability	7,903	+/-781	205	+/-97	74	+/-53
No disability	1,225,219	+/-946	19,734	+/-97	5,169	+/-650
<b>5 to 17 years:</b>	3,267,393	+/-712	50,670	+/-54	12,622	+/-668
With a disability	100,808	+/-2,638	1,784	+/-283	547	+/-188
No disability	3,166,585	+/-2,803	48,886	+/-287	12,075	+/-648
<b>18 to 34 years:</b>	4,589,517	+/-1,380	54,206	+/-207	15,208	+/-693
With a disability	182,606	+/-3,615	2,577	+/-426	885	+/-300
No disability	4,406,911	+/-3,820	51,629	+/-486	14,323	+/-660
<b>35 to 64 years:</b>	7,422,868	+/-1,237	75,244	+/-163	23,076	+/-694
With a disability	772,543	+/-5,750	10,700	+/-643	3,052	+/-433
No disability	6,650,325	+/-5,990	64,544	+/-679	20,024	+/-715
<b>65 to 74 years:</b>	1,356,168	+/-772	13,102	+/-107	4,276	+/-330
With a disability	331,262	+/-3,471	3,961	+/-316	1,326	+/-235
No disability	1,024,906	+/-3,429	9,141	+/-317	2,950	+/-293
<b>75 years and over:</b>	1,172,644	+/-1,192	10,538	+/-207	3,462	+/-261
With a disability	632,507	+/-3,517	5,702	+/-311	1,788	+/-249
No disability	540,137	+/-3,596	4,836	+/-298	1,674	+/-219

Source: U.S. Census, 2014 ACS 5-year Estimates

## Housing Needs

Persons with disabilities in Visalia have different housing needs depending on the nature and severity of the disability. Physically-disabled persons generally require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many persons with disabilities rely solely on Social Security Income, which is insufficient for market-rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in the city could increase the opportunities in housing and employment for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than half of one percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- *Equitable Use* - The design is useful and marketable to people with diverse abilities.
- *Flexibility in Use* - The design accommodates a wide range of individual preferences and abilities.
- *Simple and Intuitive* - Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- *Perceptible Information* - The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- *Tolerance for Error* - The design minimizes hazards and the adverse consequences of accidental or unintended action.
- *Low Physical Effort* - The design can be used efficiently and comfortably with minimum fatigue.
- *Size and Space for Approach and Use* - Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

The City has adopted the 2013 California Building Code including Title 24 regulations dealing with accessibility for persons with disabilities. Newer housing will meet minimum standards for access for persons with disabilities.

## Large Families/Households

The U.S. Department of Housing and Urban Development (HUD) defines a large household or family as one with five or more members. Large families may have specific needs that differ from other families

due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. Multi-family rental housing units typically provide one or two bedrooms and not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single-family houses may be overcrowded in smaller units. In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities.

Table 30A shows the number and share of large households in Visalia, Tulare County, and California. Approximately 16 percent of all households in Visalia had five or more persons. Of these large households, 3,713 were owner-occupied households and 3,110 were renter-occupied households. The percentage of large owner-occupied households in Visalia (14.9 percent) was smaller than the percentage in Tulare County (20.4 percent) and slightly larger than the percentage in California (13.9 percent). The percentage of large renter-occupied households in the city (18.7 percent) was smaller than the percentage in Tulare County (25.9 percent) and larger than the percentage in California (14.9 percent).

**TABLE 30A**  
**TENURE BY HOUSEHOLD**  
Visalia, Tulare County, and California

	California		Tulare County, California		Visalia city, California	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	12,617,280	+/-20,413	132,706	+/-771	41,554	+/-699
Family households:	8,666,286	+/-22,818	104,044	+/-1,119	30,741	+/-605
2-person household	3,067,821	+/-9,873	30,337	+/-883	10,396	+/-694
3-person household	1,956,018	+/-11,087	21,610	+/-887	6,920	+/-574
4-person household	1,856,424	+/-14,046	22,134	+/-1,001	6,623	+/-621
5-person household	987,873	+/-7,724	15,222	+/-773	3,545	+/-444
6-person household	445,556	+/-4,992	8,171	+/-647	2,113	+/-434
7-or-more person household	352,594	+/-4,012	6,570	+/-594	1,144	+/-257
Nonfamily households:	3,950,994	+/-11,133	28,662	+/-917	10,813	+/-689
1-person household	3,041,390	+/-11,096	22,847	+/-924	8,941	+/-691
2-person household	712,533	+/-6,567	4,300	+/-425	1,420	+/-288
3-person household	122,557	+/-3,112	1,012	+/-272	398	+/-241
4-person household	49,041	+/-1,769	239	+/-100	33	+/-37
5-person household	15,747	+/-972	64	+/-49	0	+/-29
6-person household	5,452	+/-542	109	+/-90	0	+/-29
7-or-more person household	4,274	+/-423	91	+/-69	21	+/-33

Source: U.S. Census, 2014 ACS 5-year Estimates

## Single-Parent Households

A single-parent household contains a household head and a dependent child (i.e., related or non-related). As shown in Table 31A, there were 10,015 single-parent households with children, comprising 24.1 percent of total households in Visalia. Nearly 69 percent of these households are single-female households, which make up 16.6 percent of all households in the city. Single male-headed households make up approximately 31 percent of all single-headed households, and 7.5 percent of all households in the city. The percentage of female single-headed households is slightly higher than the county and slightly lower than the state.

Because they generally have only one potential wage earner, single-headed households, and especially female-headed households, often have more difficulties finding adequate, affordable housing than families with two adults. Single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, and medical facilities.

**TABLE 31A**  
**SINGLE-PARENT HOUSEHOLDS**  
Visalia, Tulare County, and California

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>TOTAL HOUSEHOLDS</b>	<b>41,554</b>	<b>100.0%</b>	<b>132,706</b>	<b>100.0%</b>	<b>12,617,280</b>	<b>100.0%</b>
Total Single Parent Households	10,015	24.1%	33,309	25.1%	2,472,987	19.6%
Single female households with children	6,900	68.9%	22,150	66.5%	1,716,253	69.4%
Single male households with children	3,115	31.1%	11,159	33.5%	756,734	30.6%

Source: U.S. Census, 2014 ACS 5-year Estimates

## Farmworkers

Farmworkers and day laborers are an essential component of California's agriculture industry. Farmers and farmworkers are the cornerstone of the larger food sector, which includes the industries that provide farmers with fertilizer and equipment; farms to produce crops and livestock; and industries that process, transport, and distribute food to consumers. Farmworker households are often comprised of extended family members or single male workers. Many farmworker households tend to have difficulties securing safe, decent, and affordable housing and are often forced to occupy substandard homes or live in overcrowded situations. Additionally, farmworker households tend to have high rates of poverty, live disproportionately in housing that is in the poorest condition, have very high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups.

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Migrant farmworkers as a group consists of individuals who travel not only across county lines but also from one major geographic region of California to another to find work. Travel for work prevents them from returning to their primary residence every evening. Many migrant farmworkers are single males, most of whom are married and migrate alone to support their families who live at home base. However, there are many migrant families who have more than one employed member.

When workloads increase during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. Non-migrant seasonal farmworkers consist of individuals who work only during a harvest season, and who are able to return to their primary residence every evening. This group, which includes cannery workers, is fairly significant, and includes more than half of all farmworkers in the state.

Permanent farmworkers comprise the smallest group of individuals employed in agriculture. Permanent farmworkers are employed year-round, usually by one employer in the agricultural industry. This group generally lives in rural areas in permanent housing provided by the grower.

Providing migratory or seasonal farmworkers with affordable shelter has long presented a problem. Traditionally, growers offered some level of shelter to workers yet the availability of grower-offered housing has dramatically decreased over the last twenty years. While housing for farmworkers is most convenient when located on or adjacent to farms, housing affordable at very low-income levels tends to be more feasible in cities. Housing in cities, with services located nearby, may also be more suitable for seasonal farmworkers whose families live with them. Increasingly, farmworkers are living in cities on a year-round basis, especially in existing single-family rental units in older neighborhoods that offer relatively low-cost housing and its central location in relation to farmland.

U.S. Census of Agriculture is conducted every five years and gives the most recent estimate on the number and type of farmworkers in Tulare County. Tulare County has seen an increase in farms and a slight increase in farm workers over the five-year period (2007 to 2012). As shown in Table 32A, from 2007 to 2012 the number of farms that hired farm labor increased by 16.4 percent and the number of workers these farms hired increased by 1.0 percent. In 2007, there were 12,429 farmworkers in Tulare County that worked fewer than 150 days. In 2012 there were 13,502 farmworkers; an 8.6 percent increase in the number of farmworkers.

Type of Farm Labor <sup>1</sup>	2012	2007	Percent Change
Hired farm labor (farms)	2,448	2,103	16.4%
Hired farm labor (workers)	25,217	24,978	1.0%
Workers by days worked – 150 days or more	11,745	12,549	-6.4%
Workers by days worked – less than 150 days	13,502	12,429	8.6%
Migrant farm labor on farms with hired labor	180	350	-48.6%
Migrant farm labor on farms reporting only contract labor	65	184	-64.7%

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*Source: U.S. Census of Agriculture, 2007 and 2012.*

The City of Visalia has been undergoing a transition from agriculture-based industries to metropolitan-oriented employment for many decades. The demand for substantial numbers of transient farm laborers has evolved to a much more stable workforce that remains in residence. Thus, the need for seasonal housing has evolved to a need for year-round housing that is undifferentiated from the other housing demands in the city.

~~According to the Census and American Community Survey (ACS), from 2009 to 2014 (ACS 5-year estimates) the number of Visalia residents working in agriculture, forestry, fishing, and hunting increased by 0.5 percent. Compared to the US Census of Agriculture results, this increase indicates that the employment of farmworkers residing in the city appears to be as stable as other farmworkers in the county.~~

The Housing Authority operates a farm labor housing program. Under this program, the Housing Authority rents 500 units to non-migratory farmworkers in six locations in Tulare County, including Visalia. La Puente Apartments rents 15, two- and three-bedroom units. The Linnell Farm Labor Center, which has 191 two-, three-, and four-bedroom apartments, is located three miles east of Visalia near Farmersville.

## ***Persons in Need of Emergency and Transitional Housing***

### **Homeless Persons**

Since the 1980s, there has been a national increase in the number of homeless persons found not only in shelters but also in police station lobbies, emergency rooms of hospitals, camp sites, parked cars, all-night movie theaters, bus stations, airport terminals, hallways, alleys, abandoned buildings, caves, along river banks, and under bridges. Many uncounted homeless may also be living house-to-house until they are forced onto the street.

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

Not all homeless people are the same but many fall under several categories: the mentally ill, alcohol and drug users, vagrants, elderly, runaways and abandoned youths, single women with children who are often fleeing domestic violence, individuals and families who have recently lost jobs and are unable to make ends meet, the working poor, and those with jobs but whose income is too small to afford housing. Although each category has different specific needs, the most urgent need is for emergency shelter and case management (i.e., help with accessing needed services). Emergency shelters have minimal supportive services for homeless persons and are limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.



For any community, measuring the number of homeless individuals is a difficult task, in part because homelessness is typically a temporary, not permanent, condition. Therefore, a more appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, not the exact number of homeless people at any given time.

Services and facilities available for the homeless are coordinated in Visalia and Tulare County as a “continuum of care.” The City of Visalia, with other jurisdictions and agencies in Tulare and Kings County, developed a Continuum of Care Plan to identify gaps in services for the homeless in the two counties and to apply for available funding for homeless services. The continuum of care begins with a point of entry to assess the needs of a homeless individual or family. Once a needs assessment is completed, the person or family may be referred to permanent housing or transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

In 2015, the Continuum of Care group released its annual Point in Time survey of the homeless to learn more about the demographics and needs of the homeless population in the two counties. The following summarizes the preliminary results from the survey conducted on January 28, 2015, and released in May 2015:

- **Gender.** The majority of homeless people in the City of Visalia were men (71 percent).
- **Age.** The majority were aged 25 to 54 years old including 25 percent between 25 to 34 years, 20 percent between 35 to 44 years old, and 26 percent between 45 to 54 years old. Thirteen percent were 55 years old and over.
- **Race/Ethnicity.** The majority ethnicity of homeless persons was of Non-Hispanic/Latino (60 percent). The remainder was Hispanic/Latino (39%) and Unknown (1%). The majority race of homeless persons was White (82%).
- **Veteran.** Approximately 6 percent were veterans.
- **Domestic Violence Victim.** Approximately 17 percent were the victims of domestic violence, 32 percent were not, and 51% were unknown.
- **Disability.** Overall, 41 percent reported that they were disabled. The types of disabilities included the following: physical (23 percent); chronic health condition (24 percent); substance abuse (23 percent); mental illness (38 percent); and HIV/AIDS (less than 1 percent).
- **Prior Homelessness.** Approximately 22 percent reported that they had been chronically homeless.
- **Current Housing.** Approximately 43 percent reported that they were living in transitional housing and 29 percent in emergency housing. About 28 percent reported that they were living in places not intended for human accommodation.

The 2015 Point in Time survey estimated there was a total of 636 homeless people in Tulare County, an 8 percent increase compared to the 2014 Point in Time results. The survey also shows that Visalia had a total of 23 homeless children in 2015 (6 percent of total homeless population of 357), which was 1 percent lower than the previous year.

Table 34A includes listings of facilities which provide overnight and emergency housing to the homeless. Most facilities are provided by Visalia Rescue Mission.

**Transitional Housing**

For many jurisdictions there is a significant need for transitional housing, long-term rental assistance, and/or low-income rental units. Transitional housing is usually in buildings configured as rental housing developments, but operated with State programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Supportive housing has no limit on length of stay and is linked to on-site or off-site services that assist the resident in retaining the housing, improving health status, maximizing ability to live independently and, when possible, work in the community.

Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family transition from a short-term emergency shelter. The length of stay varies considerably by program but is generally longer than two weeks and can last up to 60 days or more. In many cases, transitional housing programs will provide services for up to two years or more. The supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider. Transitional housing is generally provided in apartment style facilities with a greater degree of privacy than short-term homeless shelters; may be provided at no cost to the resident; and may be configured for specialized groups within the homeless population, such as people with substance abuse problems, homeless mentally ill, homeless domestic violence victims, and veterans or homeless people with AIDS/HIV. Table 34A 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 34A HOMELESSNESS HOUSING INVENTORY INSIDE VISALIA		
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.

**TABLE 34A  
HOMELESSNESS HOUSING INVENTORY INSIDE VISALIA**

Agency	Program(s)	Description
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.
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.

TABLE 34A HOMELESSNESS HOUSING INVENTORY INSIDE VISALIA		
Agency	Program(s)	Description
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.
Tulare County HHSA	Transitional Living Center	Transitional housing for single men and women with a serious mental illness.
Tulare County HHSA	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

**Additional Supportive Housing**

In addition to the transitional and supportive housing listed in Table 34A, the State issues licenses for adult residential facilities that can provide supportive services in a residential environment. Adult residential facilities are facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled. There are 44 adult residential facilities in Visalia, with a total capacity for 293 adults. The majority (87 percent) have capacity for 6 adults. (Source: California Department of Social Services)

**Extremely Low-Income Households**

Extremely low-income households are defined as those households with incomes under 30 percent of the area median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and or shared housing, and/or rental subsidies or vouchers. In recent years, rising rents,

higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

In Visalia, a household of three persons with an income of \$20,090 in 2015 would qualify as an extremely low-income household. Table 35 shows the number of extremely low-income households and their housing cost burden in Visalia, Tulare County, and California in 2000. As shown in the table, Visalia had a higher percentage (14.9 percent) of extremely low-income households than Tulare County (13.5 percent) and the State (12 percent). Following the statewide and countywide trends, the city had a larger proportion of extremely low-income renter households (10.7 percent) and a smaller proportion of extremely low-income owner households (4.2 percent). In Visalia, 79.4 percent of extremely low-income households had a moderate housing cost burden. Of that 79.4 percent, 65.4 percent of extremely low-income households had a severe housing cost burden. This was slightly higher than the cost burdens of extremely low-income households in the state. Extremely low-income renters had a higher cost burden than owners in Visalia; 80.9 percent of extremely low-income renters had a moderate cost burden compared to 75.6 percent of owners, and 66.9 percent of renters had a severe cost burden compared to 61.5 percent of owners. This information suggests that there is a need for affordable rental units for extremely low-income residents in Visalia.

Based on Visalia's 2014-2023 regional housing needs allocation, there is a projected need for 1,308 extremely low-income housing units (which assumes 50 percent of the very low-income allocation) within the city.

<b>TABLE 35</b> <b>HOUSING COST BURDEN OF EXTREMELY LOW-INCOME HOUSEHOLDS</b> Visalia, Tulare County, and California 2000											
	Visalia			Tulare County			California				
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total		
<b>Total Households</b>	19,353	11,318	30,671	67,902	42,390	110,292	384,014	1,000,250	1,384,264		
ELI Households	816	2,073	2,889	5,053	9,870	14,923	22,657	202,051	166,112		
% of Total Households	4.2%	10.7%	14.9%	7.4%	23.3%	13.5%	5.9%	20.2%	12.0%		
<b>ELI Household Cost Burdens</b>											
Number w/ Cost Burden > 30%	617	1,677	2,294	3,633	7,097	11,192	273,802	767,192	1,040,967		
% with Cost Burden > 30%	75.6%	80.9%	79.4%	71.9%	71.9%	75.0%	71.3%	76.7%	75.2%		
Number w/ Cost Burden > 50%	502	1,387	1,889	2,825	5,695	8,521	222,728	637,159	859,628		
% with Cost Burden > 50%	61.5%	66.9%	65.4%	55.9%	57.7%	57.1%	58.0%	63.7%	62.1%		

Source: HUD SOCIDS, Comprehensive Housing Affordability Strategy (CHAS) Database, 2000.



### III. FUTURE HOUSING NEEDS

The State of California's Department of Housing and Community Development (HCD) is required to allocate each region's share of the statewide housing need to Council of Government (COG) based on Department of Finance (DOF) population projections and regional population forecasts used in preparing regional transportation plans. The COG develops a Regional Housing Need Plan (RHNP) allocating the region's share of the statewide need to cities and counties within the region. The RHNP promotes the following objectives: increase the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner; promote infill development and socioeconomic equity; protect environmental and agricultural resources; encourage efficient development patterns; and promote an improved intraregional balance between jobs and housing. Housing element law recognizes the most critical decisions regarding housing development occur at the local level within the context of the periodically updated general plan.

Housing element law requires a quantification of each jurisdiction's share of the regional housing need as established in the RHNP prepared by the COG. The Regional Housing Need Allocation (RHNA) is a minimum projection of additional housing units needed to accommodate projected household growth of all income levels by the end of the housing element's statutory planning period. Each locality's RHNA is distributed among five income categories (i.e., extremely low-, very low-, low-, moderate-, and above moderate-income) to address the required provision for planning for all income levels.

#### Regional Housing Needs Allocation

This section evaluates projected future housing needs in Visalia based on the Regional Housing Needs Allocation (RHNA) adopted by the Tulare County Association of Governments (TCAG) in ~~June 2014~~ July 2008. TCAG's methodology is based on the Regional Housing Needs Allocation (RHNA) supplied by HCD. The RHNA is broken down by income categories (i.e., extremely low-, very low-, low-, moderate-, and above moderate-income).

TCAG allocated its RHNA using as a "fair share" "regional income parity" formula. The RIP applies an adjustment factor based on disparities in household income across the TCAG region. The adjustment factor assigns a higher proportion of units affordable to lower-lower-income households to jurisdictions that currently have a lower proportion of affordable households compared to the regional average and assigns a lower proportion of affordable units to jurisdictions that currently have a higher proportion of affordable households than the regional average. The Methodology is intended to help the region achieve income parity (the same proportion of affordable units in each community) by 2050.

~~-by income category based on projected housing need for each jurisdiction in Tulare County.~~

~~Each jurisdiction is required to report to HCD on how the fair share allocation can be accommodated within the planning period. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated. Table 36A shows the projected housing needs for the planning period from January 1, 2014, to ~~September 30, 2023~~ June 30, 2014, for Visalia.~~



**TABLE 36  
REGIONAL HOUSING NEEDS ALLOCATION BY INCOME**

Visalia  
January 1, 2014~~07~~ to ~~September 30, 2023~~ June 30, 2014

	Extremely Low <sup>1</sup>	Very Low	Low	Moderate	Above Moderate	TOTAL	Average Yearly Need <sup>2</sup>
RHNA	<del>1,308</del> <u>1,154</u>	<del>1,308</del> <u>1,154</u>	<del>1,931</del> <u>1,848</u>	<del>1,802</del> <u>2,279</u>	<del>3,672</del> <u>7,400</u>	<del>10,021</del> <u>13,835</u>	<del>+0.55</del> <u>+1.845</u>
Percent of Total	<del>13.1%</del> <u>10.5%</u>	<del>13.1%</del> <u>10.5%</u>	<del>19.3%</del> <u>19.3%</u>	<del>18.0%</del> <u>19.9%</u>	<del>36.6%</del> <u>43.4%</u>	100.0%	-

<sup>1</sup>Extremely low allocation is equal to 50 percent of the very low allocation (~~2,368~~2,616 units).

<sup>2</sup>Based on a ~~9-3/4~~7-year planning period.

Source: Tulare County Association of Governments (TCAG), Final Tulare County 2014-2023~~08~~ Regional Housing Needs Assessment Plan, ~~June-July 2014-2008~~.

As shown in the table, TCAG allocated a total need of ~~10,021~~13,835 units to Visalia for the January 1, 2014~~2007~~, to ~~September 30, 2023~~June 30, 2014, planning period. The allocation is equivalent to a yearly need of approximately ~~1,055~~1,028~~1,845~~ housing units for the ~~9-3/4~~7-year time period. Of the ~~10,021~~13,835 housing units, ~~6,349~~435 units are for moderate-income households and below, including ~~1,308~~1,154 extremely low-income units, ~~1,308~~1,154 very low-income units, ~~1,931~~1,848 low-income units, and ~~1,802~~2,279 moderate-income units. The total countywide housing need is ~~26,910~~35,088 units, of which Visalia received ~~36.6%~~39 percent, and ~~45.4%~~of the affordable units allocation.

### Comparison of Housing Unit Production with Projected Housing Needs

One of the Housing Element’s main goals is to ensure that a variety of housing opportunities at a range of prices and rents are made available to residents. This includes, but not limited to, conventional single-family homes, multi-family apartments and town homes, and housing for special needs groups. Since the Housing Element planning period runs from January 1, 2014~~07~~, to ~~September 30, 2023~~June 30, 2014, Visalia’s RHNA can be reduced by the number of new units built (using building permit data) or approved since ~~March 31, 2010~~January 1, 2014 ~~January 1, 2007~~ until the site inventory calculations are completed. In this case, the RHNA has been reduced by market rate units constructed or approved from ~~January 1, 2014-2010~~January 1, 2007 to ~~January 1, 2015~~December 31, 2015 ~~March 30, 2009~~. In addition, the Consultants compiled an inventory of all residential projects with an affordable housing component (i.e., non-subsidized and subsidized) that have been constructed since the start of the current Housing Element planning period (January 1, 2007), are under construction (as of March 30, 2009), or have been approved within the current Housing Element planning period.

**Market-Rate Units: Built, Under Construction, and Approved**

This section describes the number and type of units that have been built, are under construction, or approved in Visalia since the start of the Housing Element planning period (i.e., ~~March 2010~~ January 1, 2014 ~~January 1, 2007~~). Table 37A shows building permit data from ~~January 1, 2010~~ January 1, 2014 ~~January 1, 2007~~ to ~~December 31, 2014~~ March 30, 2015 ~~March 30, 2009~~. As shown ~~924~~ 924 ~~689~~ 1,478 building permits were issued for single-family (i.e., attached or detached) houses from ~~January 2014~~ January 2014 ~~to December 2014~~ to December 2014 ~~to December 2014~~ to March 2015 ~~to March 2009~~. There were ~~126~~ 126 ~~41~~ 382 multi-family units built over this same time period.

**Table 37A  
RESIDENTIAL Units Building  
Permits  
Visalia  
January 1, 2014 to December 31, 2015**

Year	Single-Family Units	Multi-Family Units
2014	415	20
2015	509	106
<i>Subtotal By Unit Type</i>	<i>924</i>	<i>126</i>
<b>TOTAL</b>		<b>1,050</b>

<sup>1</sup> Includes attached and detached units.

Source: City of Visalia, 2016.

~~Table 38 shows a list of market rate projects that were approved, but not yet fully constructed. The approved units are based on the actual density and acreage of the approved projects. As shown there are approximately 412 units that are in the pipeline for development of above-moderate units.~~

**Affordable Units: Built, Under Construction, and Approved**

Table 39 includes an individual list of all affordable projects receiving public funding that were approved or built since January 1, ~~2014~~ 2014 ~~to 2007~~ or are currently (~~December~~ March 31, 2015 ~~2009~~) under construction with information regarding the number of units, project density, affordability of the units, subsidies, project status, and zoning district. ~~Over this time period a total of 497 new affordable units have been constructed and 13 units have been rehabilitated. The City contributed funding and resources to five affordable housing projects built since the start of the planning period. The largest of these projects, the Mill Creek Family apartments, which includes a total of 70 units, 35 for extremely low and very low income households and 34 for low income households.~~

**Table 39**  
**Approved and Committed Affordable Housing Projects**  
 Visalia  
 January 1, 2001 to December 31, 2014

Project Name	Project Location	APN	GP Land Use/Zoning	Type of Project	Total Units	Affordable Units			Funding
						Ext. Low, Very Low	Low	Mod	
<b>Non-Subsidized Units</b>									
Ashley Grove 4	2237, 2239, 2241, 2243 N. Vickie Ct.		R-M-2	New construction: duplexes	4		4	-	
Ashley Grove 12	W. Lark Ave.		R-M-3	New construction: fourplexes	16		16		
Link's Mixed Use	115 E. Main St.		C-DT	Rehabilitation: Addition of 6 new dwellings	6		6		
Ashley Grove 12	W. Lark Ave., N. Crowe St.		R-M-3	New construction: duplexes, fourplexes	62		62		
Respite House	500 W. Myrtle Ave., 641 S. Watson St.		R-1-6	New construction of duplex, replacing market rate single-family residence	2		2		
Country Club Apartments	SW Corner Houston Ave. & Woodland St.		R-M-2	New construction of apartments	168		168		
<i>Subtotal</i>					258	0	258	0	
<b>Subsidized Units</b>									
Visalia Village	2400 block N. Highland St.		R-M-2	New construction of fourplexes	36		36		

<i>Subtotal</i>			36	36	0	0
<b>Habitat for Humanity Homes</b>						
<u>N. Tipton</u>	9112100 1	RLD/R-1-6 New construction	1	1	-	-
<i>Subtotal</i>			1	1	0	0
<b>TOTAL UNITS</b>			295	37	258	0
<b>Rehab Units</b>						
<u>Rehab Units 2014</u>			7	-	7	-
<u>Rehab Units 2015</u>			9	-	9	-
<u>Rehab Units 2015</u>			8	-	8	-
<i>Subtotal</i>			24	-	24	-
<b>TOTAL UNITS FOR REMAINING NEED</b>			271	37	234	0

Source: City of Visalia, 2016.



**TABLE 39  
APPROVED AND CONSTRUCTED AFFORDABLE HOUSING PROJECTS**

Visalia  
January 1, 2010 to December 31, 2015 March 30, 2016

Project Location	APN	GP Land Use/Zoning	Type of Project	Total Units	Affordable Units			Approvals and Permits	Funding
					Ext-Low, Very-Low	Low	Mod		
<b>duplex Units</b>									
On Ferguson Avenue, between Giddings Street and Dinuba Boulevard	090280004	RMD/R-M-2	New construction	70	0	0	70	Approved: 2/08 for 70 duplex units on 5.9 acres.	None
Southeast corner of Lovers Lane and Walnut	127140003	RHD/R-M-3	New construction	146	0	0	146	Approved: 10/05 for 146 apartment units on 7.1 acres. Building permits: 2007	None
Southwest corner of Lovers Lane and Sunnyside Avenue	126840032	RHD/R-M-3	New construction	128	0	0	128	Approved 6/2005 for 128 units on 6.9 acres. Building permits: not yet issued	None
				<b>344</b>	<b>0</b>	<b>0</b>	<b>344</b>		
<b>1-Units</b>									
3433 E. ...zanita Dr.	103260008, 103260010, 103310024, 103300051, 103300052	RLD/R-1-4.5	New construction	69	35	34	0	Approved: 2-11-04; Building permits issued: 7-18-07; Occupancy permits issued: 5-15-08	HUD Section 202
5842 Robinswood Ct.	000007082	RLD/R-1-6	New construction	10	2	5	3	Approved: 5-15-04; Building permits issued: 10-12-05; Occupancy permits issued: 6-15-07	HOME and CBDG
1536 S Court/122-134, 144 Paradise	097261022, 097261037, 097261038, 097261039, 097261040.	RMD/R-M-2	Rehabilitation & new construction	20	20	0	0	Approved: 04-14-08; Building permits issued: 08-28-08	HOME, CHDO <sup>2</sup> , Set Aside Funds, Tax Credits
1120 E Tulare Ave	097016012	RLD/R-1-6	New construction	41	41	0	0	Approved: 04-28-08; Building permits issued: 10-16-08	HUD Section 202
301 North Encina Street	094332005	CDT/PA	Substantial rehab	3	3	0	0	Approved: 08-06-08; Building permits issued: 08-14-08	HOME, HOME CHDO, Set Aside Funds.
<b>Subtotal</b>				<b>143</b>	<b>101</b>	<b>39</b>	<b>3</b>		
<b>Humanity Homes</b>									
221 E. Houston Ave	094063012	RLD/R-1-6	New construction	1	1	0	0	Approved: 08-03-06; Building permits issued: 08-03-06; Occupancy	HUD Section 202

**TABLE 30**  
**APPROVED AND CONSTRUCTED AFFORDABLE HOUSING PROJECTS**  
Visalia  
January 1, 2007 to December 31, 2009; March 30, 2010

Project Location	APN	GP Land Use/Zoning	Type of Project	Total Units	Affordable Units			Approvals and Permits	Funding
					Ext. Low, Very Low	Low	Med		
1627, 1629, 1633, 1636 Summers St	091161058, 091161057, 091161055, 091161056	RLD/R-1-6	New construction	4	4	0	0	permits issued: 07-09-07 Approved: 2005; Building permits issued: 3-20-08; 12-31-08. Occupancy permits issued: 4-4-08	HOME
1029 Goshen Ave	093242030	RHD/R-M-3	New construction	3	3	0	0	Approved: 6-9-08; Building permits: pending	HOME
822 W. Harold Ave	090081010	RLD/R-1-6	New construction	2	2	0	0	Approved: 11-25-05; Building permits issued: 3-6-06; Occupancy permits issued: 3-13-07	Set Aside Funds
				10	10	0	0		
<b>ITS</b>				497	111	39	347		
<b>ITS REHAB UNITS<sup>1</sup></b>				13	13	0	0		
<b>ITS FOR REMAINING NEED</b>				484	98	39	347		

<sup>1</sup>rehabilitation units and 10 new units for Paradise & Court - CHDO, Community Housing Development Organization Funds of Visalia, 2009.

**Remaining Need**

Table 40A shows Visalia’s remaining RHNA based on income category and the need that has already been satisfied during the Housing Element period (i.e., January 1, 2007 to ~~2014~~, to ~~March 30, 2009~~ **December 31, 2015** by built and approved units). Market-rate and affordable units satisfy only about 19.914,4 percent of the City’s RHNA for this Housing Element period. This leaves a remaining 11,0798,779 units to be accounted for in the vacant land inventory. Units for lower-income categories (i.e., extremely low-, very low-, and low-income) have 4,0194,201 units that need to be satisfied—about 96.792,4 percent remains.

**Table 40A**  
**Remaining Need Based on Built and Approved Units**  
Visalia  
January 1, 2014 to September 30, 2021

Income Category	2014 to 2023 RHNA	Market Rate	Affordable	Remaining Need	Percent Remaining
Extremely Low, and Very Low	2,616	26	37	2,553	97.6%
Low	1,931	259	24	1,648	85.3%
Moderate	1,802	34	0	1,768	98.1%
Above Moderate	3,672	862	0	2,810	76.5%

<b>TOTAL</b>	<b>10,021</b>	<b>1,181</b>	<b>61</b>	<b>8,779</b>	<b>87.6%</b>
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Source: City of Visalia, 2016

**TABLE 40  
REMAINING NEED BASED ON BUILT AND APPROVED UNITS**

Visalia  
January 1, 2007, to June 30, 2014

<b>Income Category</b>	<b>2007 to 2014 RHNA</b>	<b>Market Rate<sup>1</sup></b>	<b>Affordable</b>	<b>Remaining Need</b>	<b>Percent Remaining</b>
Extremely Low, and Very Low	2,308	0	98	2,210	95.8%
Low	1,848	0	39	1,809	97.9%
Moderate	2,279	0	347	1,932	84.8%
Above Moderate	7,400	2,272	0	5,128	69.3%
<b>TOTAL</b>	<b>13,835</b>	<b>2,272</b>	<b>484</b>	<b>11,079</b>	<b>80.1%</b>

<sup>1</sup> Includes units from building permit data (Table 38) and approved market-rate units (Table 39).  
Source: City of Visalia, 2009

## IV. RESOURCE INVENTORY

The Resource Inventory section assesses the availability of land and services to meet the needs documented in the previous Section IV (Future Housing Needs). This section discusses Visalia's available residentially-zoned land, calculates the buildout potential of this land, and reviews the adequacy of services to support future housing development.

### Available Sites Inventory Requirements

An adequate supply of land for residential construction is one of the most critical resources necessary to meet future housing demand. State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element contain "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites" (Government Code Section 65583(a)(3)). The phrase "land suitable for residential development" in Government Code Section 65583(a)(3) includes all of the following:

- Vacant sites zoned for residential use;
- Vacant sites zoned for nonresidential use that allows residential development;
- Residentially zoned, underutilized sites that are capable of being developed at a higher density; and
- Vacant or underutilized sites zoned for nonresidential use that can be rezoned for, and as necessary, redeveloped for, residential use.

Without adequate vacant land, Visalia cannot demonstrate how it will accommodate its regional housing need allocation. The amount of land required to accommodate future housing needs depends on its physical characteristics, zoning, availability of public facilities and services, and environmental conditions.

In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to do either of the following (Government Code Section 65583.21(3)):

- Provide an analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the "default density standards" that are "deemed appropriate" in State law to accommodate housing for lower-income households given the type of the jurisdiction. Visalia is classified as a "metropolitan jurisdiction" even though it is within a county that is considered a "suburban jurisdiction" because its population is over 100,000, meaning the default density standard is "sites allowing at least 30 units per acre." HCD is required to accept sites that meet this density standard as appropriate for accommodating Visalia's share of the regional housing need for lower-income households.

The extent to which the City has “adequate sites” for housing affordable to very low- or low-income households will depend, in part, on General Plan and zoning standards, particularly typical density, parking, building coverage, height, and set-back standards.

Once the City has demonstrated that it has the theoretical development capacity to accommodate the RHNA, it has two obligations. First, the City must maintain a “no net loss” policy of its residential development capacity over the five-year housing element timeframe. Sites listed in the adopted Housing Element land inventory may not be down-zoned to lower density residential uses or rezoned to non-residential uses, unless the City upzones/rezones alternative sites prior to the density reduction or rezone on the inventoried site. Second, the City must continue to allocate available funding resources to and facilitate the development of affordable housing, as it has done frequently in the past. The City is not obligated to ensure construction of low income housing on any particular site within its city limits.

## Methodology

The ~~Housing Element Consultants (Mintier-Hernish) worked with the~~ City developed an accurate picture of Visalia’s residential development potential as of ~~August 2015~~ ~~August 2011~~ ~~March 2009~~. The inventory identifies vacant and underutilized sites that could accommodate new residential development within the city limits. ~~The City staff and Consultants~~ identified available sites based on existing city records, aerial photography, and field observation and then mapped the sites using ~~its~~ Geographic Information System (GIS).

## Land Use Designation and Affordability

Visalia is one of the most affordable housing markets in California. Because of ~~the relatively~~ low land costs, housing type and density is not ~~as~~ much of a factor in reducing the affordability gap as it is in other jurisdictions throughout California. As a result, affordable housing projects are developed in almost every residential zone, regardless of the allowable density. Table 39A shows several deed-restricted affordable housing projects that were zoned for ~~low and~~ medium-density residential uses. These affordable housing projects include the following:

- ~~Visalia Village~~ ~~Sierra Meadows Senior Apartments~~; zoned/designated ~~R-M-DR-1-6/RMDRLD~~; ~~4041~~ ~~36~~ very low-income units (new construction);
- ~~115 E. Main St., Commercial space converted to apartment units, 6 units moderate income~~; ~~Robinwood Court Senior Apartments~~; zoned/designated ~~C-DTR-1-6/C-DTRLD~~; ~~2 very low~~, ~~5 low~~, and ~~3 moderate income units~~ (new construction);
- ~~105-117 NW Strawberry Street Mill Creek Parkway Family Apartments~~; zoned/designated ~~R-1-64-5/RLD~~; ~~4 units of abandoned apartments converted to very low~~ ~~35 very low~~ and ~~34 low-income units (rehabilitation new construction)~~; and
- ~~Paradise & Court~~; zoned/designated ~~R-M-2/RMD~~; ~~20 very low-income units (new construction and rehabilitation)~~.

For the purposes of this analysis, this Housing Element takes a conservative approach to identifying appropriate sites for the RHNA’s five income groups. This inventory assumes that above moderate-

income households will only be accommodated in lower density zoned sites (i.e., R-1-20, R-1-12.5, R-1-6, and R-A districts). However, given the number of recently built and approved affordable housing units on sites designated and zoned for medium density and lower, it is reasonable to assume that affordable housing will be built on sites designated RMD at 10-15 units per acre. Additionally, the City ~~adopted~~ ~~has included~~ a policy to increase the height ~~allowance~~ ~~restriction~~ in the RMD to allow development of up to three stories. This will facilitate the development of housing at the higher end of the allowed density range.

Table 41 summarizes the land use designations and corresponding zoning districts that were assumed to meet each income category. These land use designations were retained with the City's General Plan Update, adopted in October 2014. The exception is the addition of the CMU (Commercial Mixed Use) land use designation. This designation was added to the land use inventory specifically to encourage and facilitate higher density residential development integral with commercial developments. Each land use designation corresponds with at least one zoning district, in some cases more than one. For example, the commercial land use designations (e.g., CDT, CS, CR) are associated with multiple zoning districts (i.e., CR, CDT, ~~EDV1~~, ~~EDV2~~, CSO, PA). Each parcel listed in the sites inventory is referenced by General Plan land use designation and zoning district.

Land Use Designation	Code	Consistent Zoning Districts	Density Range DU/acre	Typical Density	Inventoried Income Level
<b>Residential Uses</b>					
Rural Residential	RA	R-A	1 to 2	2	Above-moderate
Low-Density Residential	RLD	R-1-20, R-1-12.5, R-1-6,	2 to 10	4.8	<del>Above-</del> Moderate <del>and</del> <del>Above-</del> Moderate
		R-1-4.5	2 to 10	8	Moderate
Medium-Density Residential	RMD	R-M-2	10 to 15	12	Low-
High-Density Residential	RHD	R-M-3	15 to <del>35</del> 29	<del>25</del> 23	Extremely low-, Very low-, and Low-
<b>Commercial Uses<sup>2</sup></b>					
Central Business District	CDT	CR	n/a	80	Extremely low-,
Commercial Service	CS	CDT	n/a	80	Very low-, <del>and</del>
Commercial Regional Center	CR	<del>EDV1</del>	n/a	40	Low, <del>Moderate-</del>
		<del>EDV2</del>			
		CSO PA			
Commercial Professional/Administrative Offices	PAO	PA	n/a	40	
Community Facilities Public/Institutional	PI	QP	n/a	40	



<a href="#">Commercial Mixed Use</a>	CMU	<a href="#">CSO, PA, C-DT, R-M-2, R-M-3</a>	Unlimited	10-40	<a href="#">Very low-, Low, Moderate</a>
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<sup>1</sup>Densities are based on dwelling units per net acre.

<sup>2</sup>Land use designations that allow for mixed-use development do not have a specified density range; this site inventory assumes a typical density based on past projects, and specific plans.

Source: *City of Visalia General Plan, 2014+996*

The sites inventory assumes that the RHD land use designation, and the corresponding R-M-3 district, provides sufficient density for the construction of extremely low-, very low-, and low-income units. Additionally, the inventory assumes that the RMD land use designation, and corresponding R-M-2 district, provides sufficient density for the construction of low-income units. The sites inventory assumes that the R-1-4.5 zoning district is suitable for moderate-income units because of the number of lower-income housing projects built under this zone. For example, the Mill Creek Parkway Family Apartments, located at 3433 East Manzanita Drive, are on land designated RLD, and zoned R-1-4.5. This project is 100 percent affordable with 35 units for very low-income and 34 units for low-income households. Projects like Mill Creek Parkway Family Apartments demonstrate that the R-1-4.5 district provides sufficient density to accommodate affordable housing projects for lower-income households in addition to moderate-income households.

While density is important in determining affordability of a project, the size of a site can also determine the feasibility of developing an affordable housing project. The inventory includes several small parcels (less than 0.5 acres) that are available for higher-density residential development. The majority of these parcels are adjacent to other vacant or underutilized parcels and could be consolidated into larger sites suitable for an affordable housing project. However, vacant and underutilized parcels in the inventory that are not contiguous with other parcels have been inventoried as available for moderate-income projects. This assumption is based on the project types (e.g., small multi-family project, four-plex, duplex) that could be expected on these small parcels.

The sites inventory includes a significant amount of land that is zoned for commercial zones that allow a wide range of residential uses and densities. Many of these parcels are underutilized and/or targeted for redevelopment because they are located within a redevelopment project area or has been identified in a strategic plan. These sites are largely located in strategic growth areas, such as the East Downtown Visalia, Central Business District, and along the South Mooney Boulevard corridor. The City intends to revitalize these areas through the construction of mixed use development and a variety of housing types.

## Available Sites Inventory

### Vacant Sites

#### Moderate and Above Moderate-Income Unit Potential

The RHNA for moderate and above-moderate units can be accommodated on vacant land designated Residential Very Low Density (RVLD) and Residential Low Density (RLD), which comprises a large majority of the vacant residential land inside the City limits. This analysis takes a conservative approach by assuming that lower density residential designations/zones will accommodate only above-moderate

income households. As of January 1, 2016, there are 1,347 acres of vacant land designated RLD, which has a total capacity for approximately 7,005 units of above moderate and moderate-income units. Visalia also has a limited supply of land (39 acres) designated RVLD with a total capacity for approximately 77 above moderate-income units. Moderate income units are inventoried for sites with R-1-4.5 zoning, and above moderate income units are inventoried for all RLD-designated sites with zoning other than R-1-4.5 and for all RVLD-designated sites. As shown in Table 42A, there is a potential for 7,082 units under the RLD and RVLD designations. Parcel-specific information for moderate income level site (R-1-4.5 zoning) is located in Appendix B (Table B-1).

The lot counts were based on the City of Visalia’s current General Plan Land use designations, which were comprehensively updated in October 2014 following the update of its General Plan, and the City’s current Zoning designations for sites with an R-1-4.5 zoning. The City’s zoning designations are currently being updated to reflect the corresponding General Plan land use designation as part of the ongoing Zoning Ordinance Update, which is expected to be completed in late 2016/early 2017. As of 2015, a large majority of the lands designated as RVLD and RLD are currently zoned consistent with that land use designation (either R-A zone or an R-1 zone).

**Table 42A**  
**Sites Inventory for Moderate and Above Moderate Income Households**  
**On Vacant Land Inside Visalia City Limits**  
**January 1, 2016**

Land Use Designation	Entitlement Status	Acres	Typical Density	Potential Units	Inventoried Income Level
Residential Very Low Density (RVLD)	None	24.15	2.00	48	Above Moderate
	Tentative Map	9.93	2.00	20	
	Ready for B'ldg. Permit	4.67	N/A	9	
Residential Low Density (RLD)	None	487.20	5.00	2,436	Above Moderate
	Tentative Map	527.32	5.00	2,637	
	Ready for Bldg. Permit	240.16	N/A	1,197	
Residential Low Density (RLD) R-1-4.5 Zoning	None	6.70	8.00	54	Moderate
	Tentative Map	85.20	8.00	682	
	Ready for Bldg. Permit	0.00	N/A	-	
<b>TOTAL</b>		<b>1,385.33</b>		<b>7,082</b>	

<b>CAPACITY</b>				
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Source: City of Visalia, 2016.

**Lower-Income Unit Potential**

The RHNA for Extremely Low, Very Low, and Low units can be accommodated on vacant land designated Residential Medium Density (RMD) and Residential High Density (RHD) designations. As of January 1, 2016, there are 417 acres of vacant residential land with a development capacity of 6,569 units. A summary of the total units is shown in Table 43A, with parcel-specific information located in Appendix B (Table B-1). High-density residential sites (RHD designation) have the capacity for 3,276 units, using a typical density of 23 units per acre. Medium-density residential sites (RMD designation) have a capacity for 3,293 units, using a typical density of 12 units per acre. As mentioned previously, the lot counts were based off of the City of Visalia's current General Plan Land use designations, which were comprehensively updated in October 2014 following the update of its General Plan. The corresponding zoning designations are being updated to reflect the corresponding General Plan land use designation as part of the ongoing Zoning Ordinance Update, which is expected to be completed in late 2016/early 2017. As of 2015, the amount of lands currently zoned for medium or high density residential zoning (i.e. R-M-2 or R-M-3 zone) are less than the amount of lands designated as RMD and RHD.

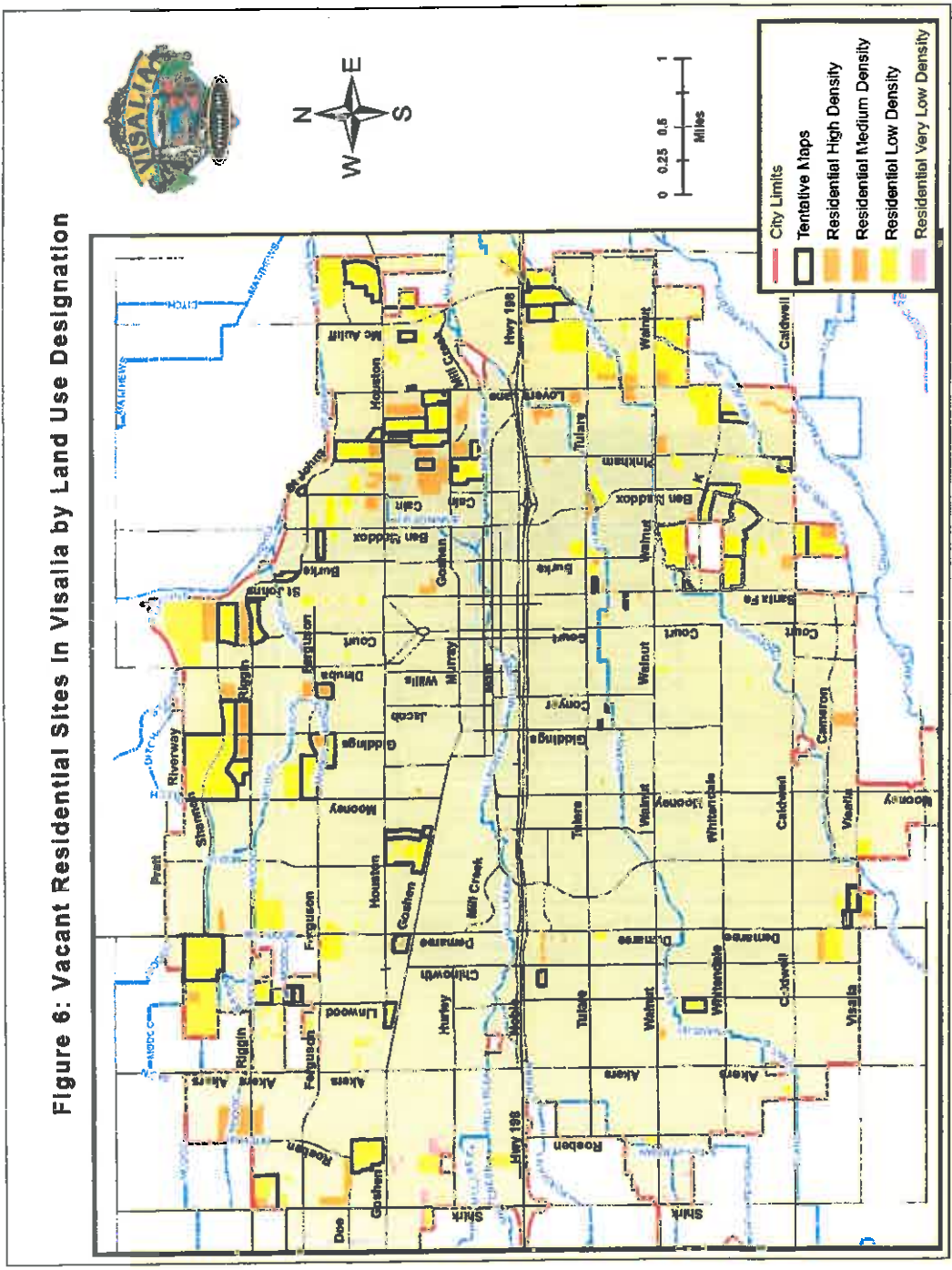
Figure 6 shows the location of the vacant residential sites by land use designation.

**Table 43A**  
**Sites Inventory for Lower Income Households**  
**On Vacant Land Inside Visalia City Limits**  
**January 1, 2016**

Land Use Designation	Entitlement Status	Acres	Typical Density	Potential Units	Inventoried Income Level
Residential Medium Density (RMD)	None	202.10	12.00	2,425	Low
	Tentative Map	66.00	12.00	792	
	Ready for Bldg. Permit	6.58	N/A	76	
Residential High Density (RHD)	None	134.66	23.00	3,097	Very Low, Extremely Low
	Tentative Map	7.51	23.00	173	
	Ready for Bldg. Permit	0.20	N/A	6	
<b>TOTAL CAPACITY</b>	-	<b>417.05</b>		<b>6,569</b>	

Source: City of Visalia, 2016.

Figure 6: Vacant Residential Sites in Visalia by Land Use Designation



## **Underutilized Sites**

The City has identified several areas with infill, redevelopment, and adaptive reuse opportunities that could lead a variety of housing types close to its existing core, including the Downtown, East Downtown, and South Mooney Boulevard Corridor. The sites identified in the following paragraphs include a summary of both physically and economically underutilized sites.

### **Downtown**

The City of Visalia has made a strong commitment to revitalizing its Downtown area. That commitment has been demonstrated by the redevelopment of underutilized parcels to high-density residential development. In 2003, Oak Meadows, a six-story, 60-unit housing project that accommodates very-low income seniors, was constructed on a 0.6 acre site at a density of 100 units per acre. The senior apartments were developed in the Downtown area under the Central Business District designation. Upon recovery of the housing market, the City feels that other downtown sites could develop/redevelop with projects with a comparable density.

This inventory identifies seven developed-but-economically underutilized sites that have potential for redevelopment within the Housing Element timeframe. These sites were selected because they have strong potential for high-density residential uses, have low improvement-to-land ratios, are pedestrian-friendly, and located near existing services (e.g., transit service). Although there are many underutilized commercial sites (that allow residential), the sites identified in Table 44 are similar in nature to the Oak Meadows site and are the most suitable for redevelopment as a residential use. Four of the sites are designated as Central Business District (CDT) and the other three as Service Commercial (CS). Both of these designations and their corresponding zoning districts allow high-density, multi-family residential with a use permit. Since there is no maximum density specified, densities are determined by how appropriate they are to the surrounding neighborhood. For the purposes of this analysis, an assumption of 80 units per acre was used to determine potential capacity of these sites. This density is based on the densities of past projects (i.e., Oak Meadows). Using this density assumption, the seven sites could accommodate 904 high-density, multi-family units.

In addition, the downtown hospital district has continued to experience growth, including hospital expansion and ancillary office growth. Before the recession, this growth has generated additional demand for office, retail, and residential uses in the downtown. All of the underutilized sites identified in Figure 7 are within walking distance of the hospital district.

**TABLE 44**  
**SITES INVENTORY: REDEVELOP UNDERUTILIZED SITES**  
Downtown Visalia  
20

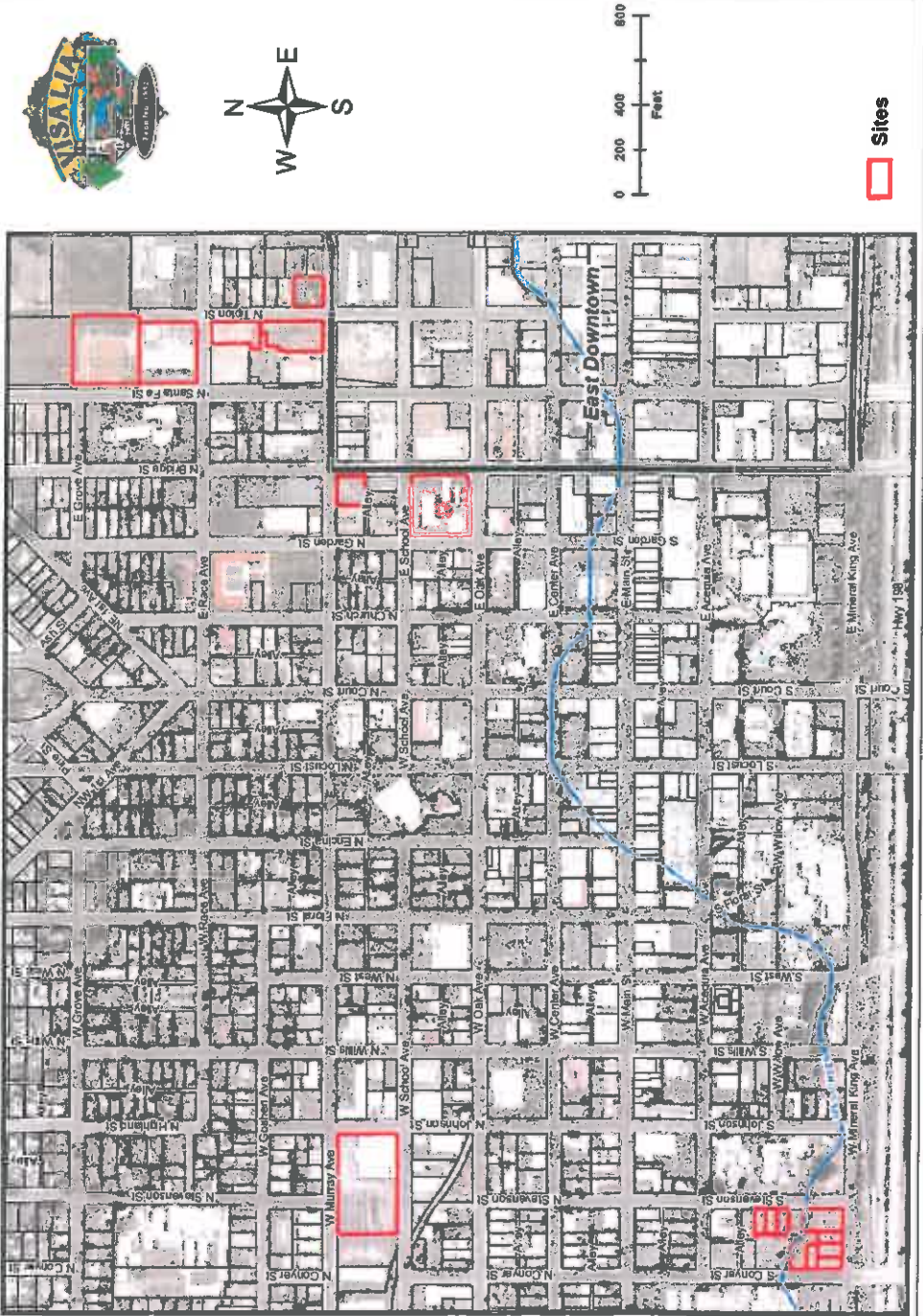
APN	Land Use Desig.	Zoning	Acres	Typical Density	Typical Units	Comments
093177007	CDT	CSO	2.7	80	213	Most of the site is underutilized. Existing use as warehouse/distribution. The existing building is occupied by a pipe and plumbing supply company. Since the company has very little capital investment in the site, they are looking to relocate. The site has good frontage and would be ideal for a higher value use.
094273003	CDT	PA	0.4	80	29.6	Vacant.
094110013, 094100037	CS	CSEDV 2	3.4	80	270	Existing use as warehouse/distribution. Most of this site is underutilized. The existing use is a cold storage facility. Only a small portion of the facility is used and that part is only used seasonally.
094100011, 094250002,	CS	CSEDV 2	1.3	80	104	Industrial / Warehousing with some vacant land. These sites are currently vacant.
094250004	CS	CSEDV 2	0.4	80	32	Vacant single-family residence.
093201008, 093201009, 093201010, 093201012, 093201013, 093201014, 093201015, 093201016, 093201020.	CDT	PA	1.7	80	136	City-owned surface parking lot that is site of City-sponsored RFP for a mixed-use office, parking structure and multi-family development proposal at minimum 20 du/ac.
094283001	CDT	CDT	1.5	80	120	Recently vacated service commercial site/lumber yard on full city block.
<b>TOTAL</b>			<b>11.3</b>	<b>80</b>	<b>904</b>	

<sup>1</sup>Typical density of 80 units per acre based on recent projects.

Source: City of Visalia Community Development Department and Mintier Harnish, 2009, *City of Visalia 2015*



Figure 7: Sites Inventory: Underutilized, Downtown



townhomes. The area has a large number of existing buildings that can be adaptively reused for commercial and residential uses. The plan envisions early opportunities for ownership townhouse projects that take advantage of a proven market and financial feasibility. This neighborhood has approximately 26 acres of land of vacant and underutilized land that have potential for 814 dwelling units within the timeframe of the Housing Element based on an assumed density of 40 units per acre. Since East Main Street neighborhood is envisioned as a primarily residential neighborhood with complementary commercial uses, the Housing Element inventory assumes that 75 percent of the site capacity will develop as residential uses. This assumption accounts for 25 percent of the area potentially developing as non-residential uses.

- **Central Park Neighborhood.** The Central Park Neighborhood is envisioned as five blocks of townhouses, stacked flats and apartments with ground floor commercial or live-work uses facing the park and Burke Street. This neighborhood has approximately 13 acres of vacant and underutilized land that have potential for 386 dwelling units within the timeframe of the Housing Element based on an assumed density of 40 units per acre. Like the East Main Street neighborhood, the Central Park Neighborhood is envisioned as a primarily residential neighborhood and the Housing Element assumes that 75 percent of the site capacity will develop as residential uses and 25 percent as non-residential.

Since adoption of the previous Housing Element Update, two parcels in this area were selected as the location for the City's new Public Safety and Emergency Operations Center. Consequently, they have been removed from the available residential sites inventory (please see Table 45A).

The new General Plan adopted in October 2014, continues the East Downtown Strategic Plan vision of a vibrant mixed use area. The underlying CS land use and zoning designation is changed to CMU (Commercial Mixed Use) to reinforce this vision.

Table 45A - is a summary of the sites available for higher-density development within the East Downtown Strategic Plan area. Table B-2 in Appendix B shows detailed, parcel-specific information about the sites in each neighborhood, including existing uses. Figure 8 illustrates the location of each of the sites. The residential buildout potential for the Santa Fe, East Main, and Central Park neighborhoods in the East Downtown area is 1,393 dwelling units (1,360 lower-income and 33 moderate-income units). Because of their average expected density of 40 dwelling units per acre, these units have significant potential to accommodate moderate-, low-, and very low-income households.

Figure 8: Sites Inventory: Underutilized, East Downtown

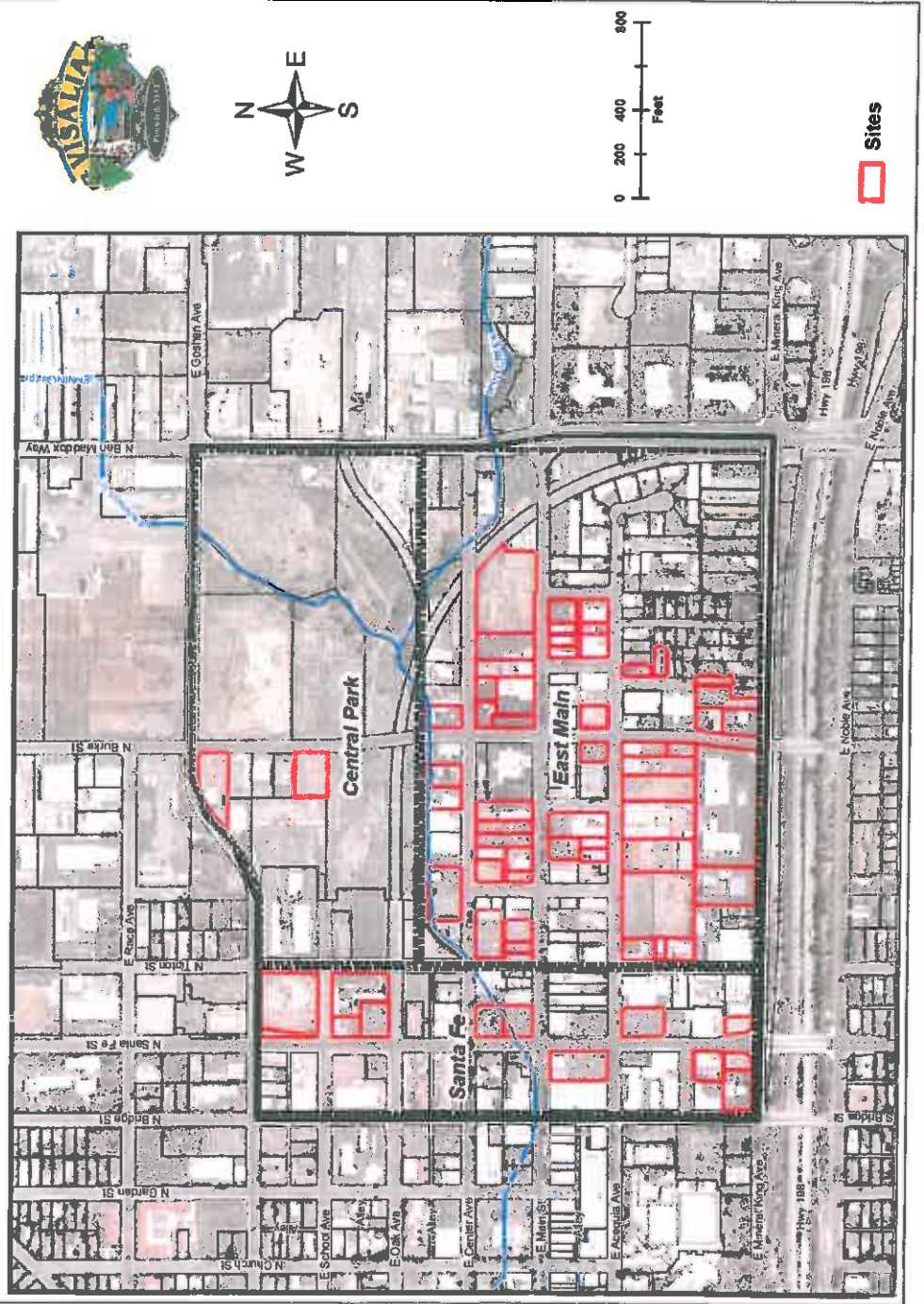




TABLE 45A EAST DOWNTOWN RESIDENTIAL DEVELOPMENT POTENTIAL Downtown Visalia 2015			
Neighborhoods	Acres	Density	Units at Assumed Buildout <sup>1</sup>
<b>Neighborhood 1: Santa Fe<sup>2</sup></b>			
Lower-Income Units	9.3	40	189
Moderate-Income Units	0.3	40	5
<b>Neighborhood 1 Subtotal</b>	<b>9.6</b>	<b>40</b>	<b>194</b>
<u>Subtract Site 3: 094-285-008</u>	<u>0.8</u>	<u>40</u>	<u>16</u>
<u>Subtract Site 4: 094284-004</u>	<u>1.0</u>	<u>40</u>	<u>20</u>
<u>Subtract Site 5: 094-274-005,-006</u>	<u>0.9</u>	<u>40</u>	<u>19</u>
<b>REVISED SUBTOTAL</b>	<b>6.9</b>		<b>139</b>
<b>Neighborhood 2: East Main<sup>3</sup></b>			
Lower-Income Units	26.3	40	786
Moderate-Income Units	1.0	40	28
<b>Neighborhood 2 Subtotal</b>	<b>27.3</b>	<b>40</b>	<b>814</b>
<b>Neighborhood 4: Central Park<sup>4</sup></b>			
Lower-Income Units	12.9	40	386
Moderate-Income Units	0	0	0
<u>Subtract Site 3: 094-180-007</u>	<u>4.8</u>	<u>40</u>	<u>143</u>
<u>Subtract Site 4: 094-180-006</u>	<u>6.6</u>	<u>40</u>	<u>197</u>
<b>Neighborhood 4 Subtotal</b>	<b>12.9</b>	<b>40</b>	<b>386</b>
<b>REVISED SUBTOTAL TOTAL</b>	<b>1,549.9</b>	<b>4040</b>	<b>301,393</b>
<b>REVISED TOTAL</b>	<b>35.7</b>	<b>40</b>	<b>983</b>

<sup>1</sup>Totals may not add up due to rounding.

<sup>2</sup>Neighborhood 1 (with an assumed buildout of 50 percent)

<sup>3</sup>Neighborhood 2 (with an assumed buildout of 75 percent)

<sup>4</sup>Neighborhood 4 (with and assumed buildout of 15 percent)

Source: East Downtown Strategic Plan, 2005, City of Visalia, 2009, and Mintier Harnish, 2009. City of Visalia 2015

**Market Feasibility**

An analysis of real estate market conditions was prepared in mid-2004 to assist in identification of planning objectives for East Downtown. The analysis focused on the following:

- Existing real estate market conditions for office, retail and residential uses;
- Potential real estate development opportunities for office, retail and residential uses; and
- Role and capacity of the Redevelopment Agency to assist in implementation of a strategic plan.

Based on the 2004 market study, [and as reviewed in the 2014 General Plan Update](#), there appears to be potential demand for development of urban scale, detached or attached single family housing units, such as town homes, condominiums and/or live-work/loft housing units. There also appears to be the potential to develop additional rental units in smaller developments that are of an urban scale and density (e.g., stacked flats). Initial new developments could include two- to four-story buildings, either as stand-alone residential or as part of mixed-use (i.e. over office uses).

### **Redesignation/Rezoning**

~~The East Downtown Strategic Plan recommends redesignation/rezoning of the East Downtown area to allow for the range of uses envisioned in the plan. The current General Plan land use designations in the East Downtown area include: Central Business District (CBD), Service Commercial (SC), and Conservation (C). Each of designations allows residential uses at densities higher than what is assumed under the Strategic Plan. However, these zones lack the development standards needed to fully support what is envisioned in the East Downtown Strategic Plan. In order to achieve the goals and objectives of the East Downtown Strategic Plan, the City will amend the Zoning Ordinance to support the development of mixed-use neighborhoods. This is being accomplished by re-designation of the area to the CMU (Commercial Mixed Use) land use designation.~~

### **South Mooney Boulevard Corridor**

The South Mooney Boulevard area [has a varied indication of remaining commercial viability. The pattern of older commercial development gives way to more contemporary commercial development generally from north to south.](#)

[The 2014 General Plan Update confirmed the regional commercial focus of South Mooney Blvd. The Update also confirmed the potential for re-use of older sites whose commercial viability has waned. Most notably is the Sequoia Mall which was identified in the 2010 Housing Element Update as a candidate site for re-use with a mixed use residential emphasis.](#)

~~can be characterized as a commercial district at the end of an economic cycle. Since the early 1990s the City has identified the need for redevelopment of this area. The Mooney Redevelopment Plan was most recently amended in 1990 and has a time horizon of 30 years, or 2017. While the objectives of the plan encourage commercial, business, and housing development, it sets up funding mechanisms and policies to encourage the development of affordable housing for moderate and low income persons. The redevelopment of Mooney Boulevard as a mixed use transit-oriented redevelopment corridor will be a focus of the General Plan Update currently (2009) being initiated.~~

~~The two sites [on the South Mooney Corridor](#) were listed in Table 46 of the 2010 Housing Element update. are part of the Mooney Redevelopment Area. These parcels were identified by City staff as a targeted area that can accommodate new housing developments based on several favorable conditions (e.g. freeway access, proximity to the Downtown, and access to key services). Site 1, at the corner of Caldwell Avenue and Mooney Boulevard, is the site of the Sequoia Mall. The City is envisioning a large-scale mixed-use/reuse project for the Sequoia Mall and has already begun outreach to the mall's primary ownership group. Site 2 [\(former Costco and Builders Emporium buildings\)](#) was subsequently re-vitalized and put back into commercial use as in 2011. contains a vacant building formerly occupied by Costco. This site also presents a prime opportunity for a mixed-use/reuse project.~~

There are 35,951.9 acres available for infill and redevelopment that have an estimated capacity of 1,148,662 units. This assumes that 40 percent of ~~the each~~ site would be developed for residential uses (and 60 percent as commercial uses) at a density of 80 units per acre. ~~Figure 9 illustrates the location of the underutilized sites in the South Mooney Boulevard Corridor.~~

Residential units can be built under the current zoning (CS) at comparable densities to what would be constructed in the Downtown. Although the City does not have to rezone these sites to accomplish its housing objectives for the South Mooney Boulevard corridor, rezoning is needed to create development standards that would support mixed use development envisioned for the corridor.

**TABLE 46**  
**SITES INVENTORY: REDEVELOP UNDERUTILIZED SITES**  
South Mooney Boulevard

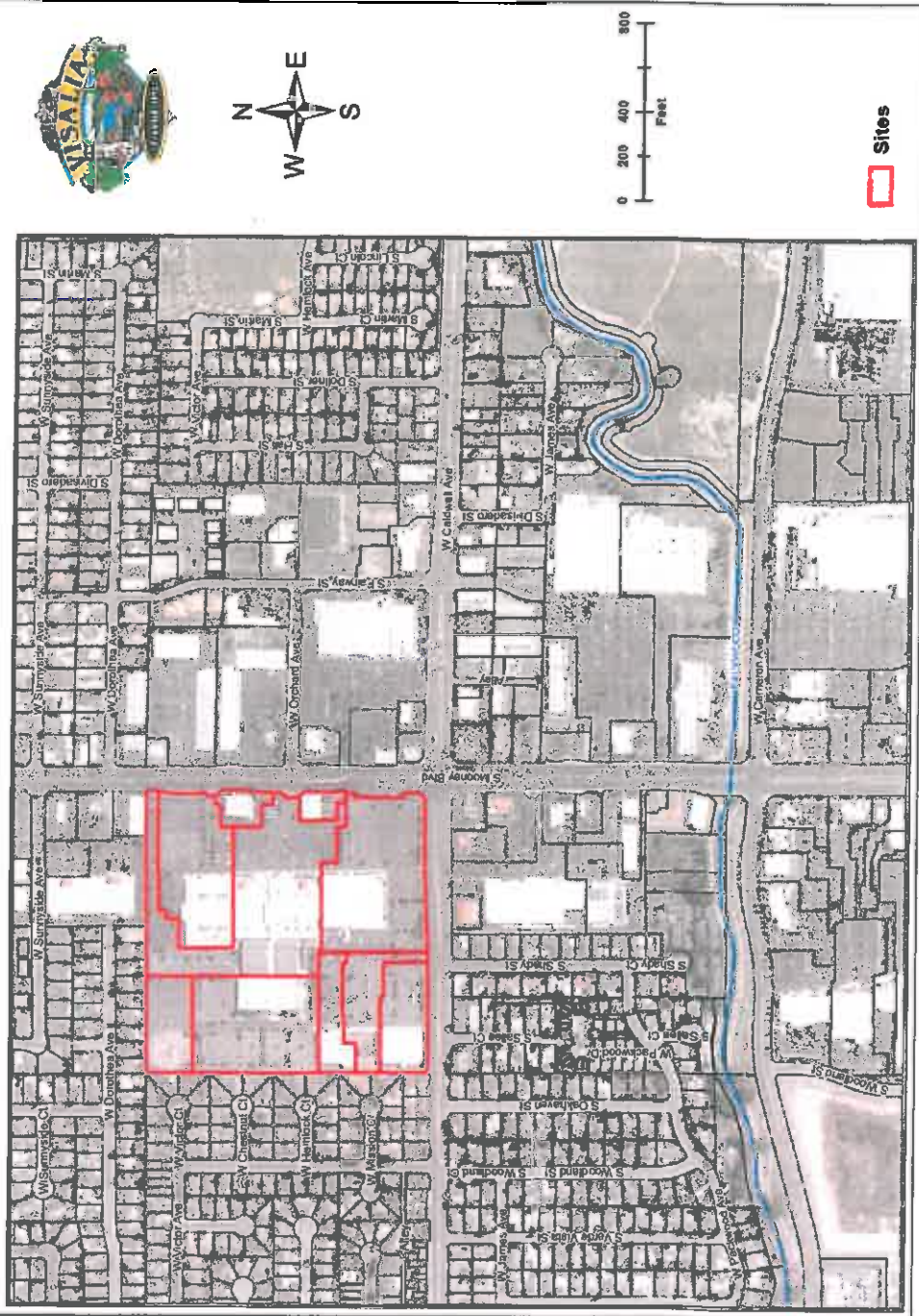
Site	APN	Land Use Designation	Zoning	Acres	Expected Density	Inventoried Units	Comments
1	121110015	CR	CR	4.9	80 u/a	156	Site of the Sequoia Mall at the NW corner of Caldwell Ave. and Mooney Blvd. The City has done outreach to the Sequoia Mall primary ownership group to facilitate the reuse of this property as a large-scale mixed-use project. This site is located along a major transit corridor and is appropriately zoned for residential or mixed-use development. The property owners have expressed interest in redeveloping this site should the opportunity arise once the market recovers. (Inventoried capacity assumes 40 percent of site would develop as residential)
	121110018			0.8		26	
	121110019			0.6		18	
	121110023			2.0		64	
	121110034			5.5		176	
	121110035			9.4		301	
	121110041			1.5		46	
	121110043			2.1		68	
	121110044			2.3		73	
	121110045			6.9		220	
	<i>Subtotal</i>			<u>35.9</u>		<u>1,148</u>	
2	<del>126062071</del>	CR	CR	<u>9.9</u>	80 u/a	<u>318</u>	<del>Site of former Costco. Building is vacant.</del>
	<del>126062072</del>			<u>6.1</u>		<u>196</u>	
	<i>Subtotal</i>			<u>16.0</u>		<u>514</u>	
<b>TOTAL</b>				<u>35,951.9</u>	-	<u>1,148,662</u>	

Typical density of 80 units per acre based on recent projects.

Source: City of Visalia Community Development Department and Mintier Harnish, 2009, City of Visalia 20159



**Figure 9: Sites Inventory: Underutilized, South Mooney Blvd. Corridor**



## Second Units

Second units can be an important source of affordable housing since they can be constructed relatively cheaply because of no associated land costs and most often do not require government subsidies to bridge the affordability gap. In addition, second units provide other benefits, such as supplemental income to the homeowner and “lifecycle housing” for seniors.

Thirty-four second units ~~have been~~ were built ~~between 2004 and 2015~~ since 2004, averaging seven units per year (see Table 47<sup>A</sup>). ~~This trend indicates a decline in the favorability of SDU’s among property owners. The requirement for the home owner to occupy one of the two units on the property is the major Zoning Code detractor among inquiries received by the City. This requirement is intended to ensure that the avoid a situation where unmanaged—multiunmanaged multi-tenant units proliferate within a neighborhood intended for single-family residences. Notwithstanding this requirement, the City’s codes and policies encourage SDU’s in all residential zones. If this trend continues, Visalia could expect approximately 40 units by 2014. However, since the City has committed to more aggressive policies and programs (see Section HE 3 of the Policy Document) to promote the development of second units, it is assumed that an additional 60 units can be expected by 2014. Without direct governmental subsidies and deed restrictions, these units are likely to provide housing for moderate income households~~

Actual Production	Units
2004	9
2005	7
2006	8
2007	6
2008	4
<del>2004-2008 Average</del>	<del>7</del>
Projected Production	Units
2009	27
2010	07
2011	37
2012	27
2013	07
2014	03
2015	0
<b>Total Projected 2nd Units</b>	<b>38</b>
<b>Additional Units expected with Focused Second Unit Programs</b>	<b>60</b>
<b>TOTAL INVENTORY FOR SECOND UNITS</b>	<b>4798</b>

Source: City of Visalia Planning Division 2015



### Total Residential Holding Capacity vs. Projected Needs

The City of Visalia has sufficient capacity to meet the RHNA for extremely low-, very low-, low- and moderate income units. The total capacity identified in the sites inventory is 6,745,571 units for extremely low-, very low-, and low-income units and 922-768 moderate-income units. As shown in Table 48 the city's total residential holding capacity exceeds the overall RHNA by 1,8017,907 units.

TABLE 48A SITES INVENTORY VISALIA 2016				
	Extremely Low, Very Low	Low	Moderate	Above Moderate
<b>Adjusted Need</b>				
RHNA	2,616	1,931	1,802	3,672
Built and Approved Projects (see Table 40)	63	283	34	862
Adjusted Need	2,553	1,648	1,768	2,810
<b>Sites Inventory</b>				
Vacant Sites (see Table 42 and 43)	3,276	3,293	735	6,347
<b>Underutilized Sites/Redevelopment</b>				
Downtown		904		
East Downtown		950	33	
South Mooney Boulevard		1,148		
<b>Second Units</b>				
Total Sites Inventory	3,276	6,295	768	6,347
<b>Remaining Need</b>				
Adjusted Remaining Need	-723	-4,647	1,000	-3,537
Total Remaining Need				-7,907

Source: City of Visalia, 2016

TABLE 48 SITES INVENTORY Visalia 2015/2016				
	Extremely Low, Very Low	Low <sup>4</sup>	Moderate	Above Moderate
<b>Adjusted Need</b>				
RHNA	2,616,308	1,961,848	1,802,279	3,672,400
Built and Approved Projects (see Table 40)	98	39	347	2,272
Adjusted Need	2,210	1,809	1,932	5,128

Adjusted Need for Site Inventory	4,019	1,932	5,128
<b>Sites Inventory</b>			
Vacant Sites (see Table 42 and 43)	2,786	824	5,213
<b>Underutilized Sites/Redevelopment</b>			
Downtown	904	-	-
East Downtown	9501,393	33-	-
South Mooney Boulevard	1,1481,662	-	-
Second Units	-	98	-
Total Sites Inventory	6,745	922	5,213
<b>Remaining Need</b>			
Adjusted Remaining Need	2,726	1,010	-85
<b>Total Remaining Need</b>			0
<b>Surplus Capacity<sup>2</sup></b>			1,801

<sup>1</sup>Units for extremely low and very low income units can be counted for low income based on default density standards.

<sup>2</sup>Surplus capacity for lower income groups can be used toward meeting higher income groups (i.e., moderate income group).  
Source: City of Visalia, 2009

## Adequacy of Public Facilities and Infrastructure

This section addresses the adequacy of public facilities and services (i.e., water and sewer services) to accommodate planned residential growth through the end of the Housing Element planning period (~~June 30, 2014~~ September 30, 2023). The following information regarding the adequacy of public facilities and infrastructure is based largely on information provided directly from the California Water Services Company and the Superintendent of the City of Visalia Wastewater Treatment Plant.

### Water

The California Water Services Company is the water service provider for the City of Visalia. The City's water supply system consists of a total of ~~7473~~ groundwater wells and an underground network of interconnected subsystems located throughout the city. The total number of wells that are operational at any given time depend on current water demands and routine maintenance of the wells. There is an overall pumping capacity of about 69 million gallons per day (mgd). In ~~20152008~~, the average pumping capacity was about ~~320~~ mgd. ~~During the last year, California Water Services Company constructed three new wells and a treatment system. Construction of two one-million-gallon storage tanks will begin in 2009. These improvements will ensure that the water delivery system is adequate to meet future water demands.~~

~~According to Steve Johnson at the California Water Services Company, Visalia, along with the majority of California cities is in the fourth year of a severe drought. The City is not facing any critical water supply issues, owing to its sole reliance on underground aquifers that provide the City with its potable water supply, nor any supply issues within the Housing Element planning period. However, future supply needs to be carefully monitored.~~

~~The City declared a Mandatory Stage 2 Condition of its previously approved Water Conservation Ordinance in order to preserve the underground water supply. The key to the City's strategy to preserve the underground water supply is to reduce water consumption by limiting landscaping watering, which is the largest source of urban water consumption. By reducing water consumption, in conjunction with an~~

ambitious groundwater recharge program (discussed below), the City can ensure that water service is available to homes and industries even after City buildout in 2030.

Groundwater recharge: The City embarked upon an ambitious groundwater recharge program even before the onset of the current statewide drought conditions. The City and its water service provider (California Water Service Co.) noted the severe overdraft situation occurring as the City's population increased year over year. The City instituted a groundwater impact fee in 2010. The proceeds of this fee have been used to construct an extensive system of surface water capture, including water purchases from area agricultural irrigation water providers. In addition, a major feature of the City's \$125 million wastewater treatment plant upgrade includes treating water to tertiary standards and re-directing the treated water back to the City for park landscaping purposes.

city is currently in a Stage I drought plan due to the drop in static rainfall levels of about 20 inches in the last five years. The city occasionally has low pressure issues during peaking hours during the summer but nothing that would interrupt fire protection. Planned construction of two storage tanks will help with the peak hour demand. According to Mr. Johnson, if rapid growth continues demand will reach current supply capacity. If there is not sufficient drought relief during the next five to ten years, additional capacity concerns will need to be addressed.

## **Sewer**

The City of Visalia owns and operates a wastewater treatment facility that provides sewerage service to about ~~135,000~~<sup>110,000</sup> residents of Visalia and Goshen. According to Jim Ross, Superintendent of the treatment plant, the average daily flow in February 2009 was 13 million gallons per day (mgd). The plant has a maximum design capacity of 22 mgd, which is more than sufficient to meet the needs of the current ~~(2009)~~<sup>(2014)</sup> and projected populations. According to Mr. Ross, no capacity issues are anticipated over the time frame of this Housing Element.

## **Inventory of Local, State, and Federal Housing and Financing Programs**

~~The City of Visalia utilizes local, State, and Federal funds to implement its housing strategy. Because of the high cost of new construction, more than one source of public funds is required to construct an affordable housing development. The City of Visalia does not act as a developer in the production of affordable units, but relies primarily upon the private sector to develop new units with the assistance of these various public funding sources.~~

## **Local Agency and Administrative Resources**

~~The Visalia Housing and Economic Development Department, Tulare County Housing Authority, are the two major agencies responsible for local housing programs. In addition, Community Services and Training, Inc (CSET) and Visalians Interested In Affordable Housing are non-profit organizations involved in affordable housing funding and programs in the city. This section describes the roles of the City's Housing and Economic Development Department, Tulare County Housing Authority, and the funding and programs they both administer.~~



**City of Visalia**

The Visalia Housing and Economic Development Department includes the Redevelopment Division and Affordable Housing Division. The mission of the Department is to aggressively target neighborhood revitalization and downtown development, and these two divisions are primarily responsible for affordable housing activity in the city of Visalia. The Redevelopment Division, established in 1968 for the primary purpose of eliminating of blighted conditions and developing a strong economic base, guides growth primarily through the development of new public improvements, commercial and industrial projects, and affordable housing. In 1970, the Redevelopment Division formed its first Urban Renewal District comprised of a small section of Visalia's Downtown and a small residential part of North Visalia. Since then, three additional redevelopment project areas have been formed with the purpose of promoting sustainable growth, reverse deteriorating trends through financial and technical assistance, and improving the overall image of the city. Currently (April 2009), there are four redevelopment project areas in Visalia: Downtown, East Visalia, Central Visalia and Mooney Boulevard.

Redevelopment relies on several major sources of funding to accomplish its housing goals including: Low and Moderate Income Housing Funds (LMIHF) (i.e., Redevelopment Set Aside Funds), HOME funds, CDBG, and Neighborhood Stabilization funds. The City of Visalia is an entitlement community under the Community Development Block Grant (CDBG) program and a participating jurisdiction under the guidelines of the Housing Investment Partnership (HOME) program. The City received a grant allocation of approximately \$1,185,800 of CDBG funds and \$491,691 of HOME funds for FY 2008-09. This funding has been allocated for the following housing projects as follows:

- **Paradise & Court.** In partnership with Tulare County Housing Authority and Kaweah Management Company, this project will develop nine new two-story units and rehabilitate eleven existing single-story units with \$500,000 HOME Community Housing Development Organization (CHDO) funds, \$500,000 Redevelopment set aside funds, and 4-9 percent tax credits for Kaweah Management Company.

**Sierra Meadows.** In partnership with Christian Church Homes, progress on the 42-unit senior complex continues with additional funding of \$5,694,000 for construction and \$970,000 for rental assistance from Section 202 HUD grant.

Table 49 shows the Visalia Redevelopment Agency's projected revenues, by fiscal year, for the Low and Moderate Income Housing Fund (LMIHF) (i.e., Redevelopment Set Aside Funds) through the end of the Housing Element planning period.

Fiscal Year	Annual Revenue
2009-10	\$1,913,620
2010-11	\$2,031,620
2011-12	\$2,142,620
2012-13	\$2,257,620
2013-14	\$2,375,620
2014-15	\$2,500,620

Source: City of Visalia, Midterm Review of the Visalia Redevelopment Agency's Implementation Plan, November 17, 2008.

Programs and proposed projects funded from the LMIHF include multi-family new construction and substantial rehabilitation projects, affordable ownership new construction programs, and land acquisition

~~programs. The Redevelopment Agency is in the process of preparing the 2010-2015 Consolidated Plan. Following adoption of the Consolidated Plan, the Agency will begin preparing the updated Redevelopment Implementation Plan. The updated Plan will contain information on projected expenditures by program; however, this information is not available at this time.~~

#### ***Housing Authority of the County of Tulare (HATC)***

~~The Housing Authority of the County of Tulare (HATC) was established in 1945 pursuant to the United States Housing Act of 1937 and state enabling legislation. By the mid-1950s the Housing Authority had assumed the management responsibilities of two farm labor housing centers, which were built in the late 1930s by the Federal government.~~

~~HATC provides funding and programs for below moderate income households: the Housing Choice Vouchers Program (HCVP), Public Housing, Farm Labor Centers, and Senior Housing. The Public Housing Program provides rental assistance in four main areas: Visalia, Tulare, Porterville and the north county area. Through the Farm Labor Centers the Housing Authority manages five farm labor housing developments throughout the county.~~

#### ***Community Services and Training, Inc***

~~Community Services and Training (CSET) is a non-profit organization that provides a variety community services for Tulare County. Their mission is to strengthen youth, families, and communities and reduce the causes of poverty. Established in 1976, CSET has partnered with the City of Visalia on multiple affordable housing programs including: foreclosure counseling, first-time homebuyer programs (CalHOME funds), weatherization programs, utility assistance, housing assistance, and senior home repair.~~

#### ***Funding Programs and Financial Resources***

~~The City of Visalia has access to a variety of existing and potential funding sources available for affordable housing activities. During Fiscal Year 2007-2008, the City of Visalia Housing and Economic Development Department completed a multi-family rental development; negotiated and committed HOME CHDO and Redevelopment funds to a new twenty (20) multi-family rental development; expended HOME funds; obtained State CalHome funds; and assisted non-profit partners with applications for Section 202 and Tax Credit projects. The City was also very effective in leveraging Federal and local housing funds (i.e., CDBG, HOME and Redevelopment Set Aside Funds) to assist non-profit developers in delivering affordable housing in the city. Described below are the major funding sources the City uses for housing production, rehabilitation, or preservation:~~

~~***Central Visalia Homeownership Loan Program (CVHL).*** The CVHL program provides qualified applicants with second loans to use toward down payment for the purchase of a home (up to a matching down payment, not to exceed \$40,000) within the boundaries of the Washington School and Oval Park targeted neighborhoods.~~

~~***Emergency Food and Shelter Program (EFSP).*** The Emergency Food and Shelter Program (EFSP) is a Federal initiative that meets the needs of the nation's hungry and homeless, along with those at risk of becoming homeless due to emergency and/or economic downturn. Federal funds are used to supplement~~

the work of local agencies providing food, shelter, and utility assistance. Administered by CSET, the EFSP program is available to low-income Tulare County residents. The program has specific eligibility guidelines and families can utilize rental assistance once a year.

**Emergency Repairs and Basic Needs Program.** This program provides low/moderate income, owner occupants with a low-interest loan (2 percent) up to \$10,000 to make emergency repairs, and provide assistance for addressing housing code violations.

**Fair Housing Hotline.** The Tulare County Housing Authority administers the City's Fair Housing Hotline Program. Residents can call or access information through the Housing Authority.

**Free Foreclosure Counseling.** Starting in 2008, Self Help Enterprises began offering weekly foreclosure counseling seminars in both English and Spanish and a foreclosure hotline.

**First-Time Homebuyers Program.** In this program, low and moderate income families may qualify for low interest (3 percent) second mortgage loan up to \$40,000 that can go toward the purchase of a home. This program is administered through CSET.

**Housing Choice Vouchers Program (HCVP).** The Housing Authority manages the Section 8 housing voucher program. The Section 8 vouchers provide assistance to help low income residents of Tulare County, including residents of Visalia, afford safe, decent, and sanitary rental housing. The program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The Housing Authority allows CSET to refer/enroll a maximum of three families a month for Section 8 assistance.

**Housing Rehabilitation Program.** This program provides a matching grant to low income homeowners to make exterior improvements or repairs to their homes to improve their health and safety. This program provides a low interest, two percent loan to low and moderate income, owner occupants, up to \$60,000, to rehabilitate their home and bring the it up to building code and HUD compliance. The property and home owner must meet the City's underwriting requirements.

**Mortgage Credit Certificate Program.** This program, administered by the Tulare County Housing Authority and the City of Visalia, is offered to eligible first time homebuyers who are interested in buying a home anywhere in Tulare County. A Mortgage Credit Certificate (MCC) provides an annual tax credit for homebuyers (MCC holder), thus reducing the amount of Federal income tax they pay. This reduction in income taxes provides more available income to homebuyers to qualify for a mortgage loan and to make their monthly mortgage payments. The tax credit can be taken by MCC holders as long as they maintain their original mortgage and live in the home as their principal residence. Under the MCC program, the maximum tax credit available is 20 percent of the annual interest paid on the MCC holder's mortgage.

**Neighborhood Stabilization Program.** As part of the Housing and Economic Recovery Act of 2008, the Federal Government established the Neighborhood Stabilization Program (NSP) to deal with the national foreclosure crisis. The U.S. Department of Housing and Urban Development (HUD) allocated a total \$3.92 billion to all states and particularly to hard hit areas. California received a total of nearly \$530 million in NSP funds. HUD has already directly distributed most of the funds (about \$385 million) to

some of the hardest hit cities and counties in the state. The remaining \$145 million will be distributed by the state on a competitive basis.

The Neighborhood Stabilization Program provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become a source of abandonment and blight. State and local governments can use the NSP grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low and moderate income homebuyers. Through the NSP, governments can also create "land banks" that public authorities can use to acquire, hold, manage, and develop foreclosure properties. The NSP also seeks to protect future homebuyers from foreclosures by requiring that new homebuyers receive housing counseling and obtain a mortgage loan from a lender who agrees to comply with sound lending practices.

Congress directed that NSP grant funds must be obligated for specific activities within 18 months. The Housing and Economic Recovery Act of 2008 established specific requirements for state and local governments implementing the NSP. First, all funds must be used for persons or families at or below 120 percent area median income. Second, at least 25 percent will be used to purchase and redevelop abandoned or foreclosed properties for persons or families at or below 50 percent area median income.

The City of Visalia received \$2,388,331 in NSP funds to address foreclosures, vacant and abandoned properties, and other eligible uses. The NSP funds have been targeted for priority neighborhoods with the greatest need. For 2008-09 two neighborhoods, Washington School and Lincoln Oval, have been targeted to address building home ownership, code enforcement, and public improvement. NSP funds will be supplemented by 2008-09 CDBG funding as follows:

- \*\$1,550,000 to purchase, rehabilitate, and resell properties to families with 50 to 120 percent AMI;
- \*\$600,000 to purchase, rehabilitate, and resell properties to families with income not exceeding 50 percent AMI; and
- \*\$238,331 for administration and planning activities.

**Senior Repair and Handicapped Program (SHARP).** The Senior Repair and Handicapped Program assists extremely low and low income senior households with health and safety repairs to their homes. The CDBG Funds allocated for FY 2008-09 are in the amount of \$91,000. The City anticipates that 180 persons will be assisted and 600 service repairs will be made.

**Senior Home Minor Repair Program.** The Senior Home Repair Program provides quality home repairs for adults over 55 and or disabled living within the Visalia city limits. The types of repairs vary widely including: broken windows, cooler maintenance, door repair, floor repair, plumbing, minor roof repair, deadbolt lock installation, and screens. Eligible participants are responsible for the cost of parts and material, but labor is provided at no cost.

### **Additional State and Federal Housing Programs**

In addition to the funding programs available through the City and County, there are several State and Federal funding programs that assist first time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly

to USDA for Section 515 loans, to HUD for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee (CTCAC) for low-income housing tax credits. In general, the City of Visalia relies upon the private sector to develop new affordable units. The following is a description of some of the most significant State and Federal funding programs that are available to fund affordable housing opportunities.

***Building Equity and Growth in Neighborhoods (BEGIN) Program.*** Sponsored by the California Department of Housing and Community Development (HCD), the BEGIN program is a homeownership program that provides grants to local governments that reduce regulatory constraints to housing. The grants are used for down payment assistance, in the form of a low-interest loan, to low and moderate-income first-time homebuyers. The maximum amount of the loan is \$30,000 or 20 percent of the purchase price, whichever is less.

***Infill Incentive Grant (IIG) Program.*** Sponsored by HCD, the Infill Incentive Grant program (also referred to as the Infill Infrastructure Grant Program) provides funds to local government to make infrastructure improvements that are necessary to encourage the development of infill housing. Infrastructure improvements for infill development include: park creation; water, sewer, or other public infrastructure; transportation improvements; traffic mitigation; and brownfield cleanup. Grants allocated to qualifying infill projects range from \$500,000 to \$20 million. For qualifying infill areas, grants range from \$2 million to \$30 million.

***Section 811 Program.*** The Section 811 program, sponsored by HUD, provides interest-free capital advances and rental assistance funds to private, non-profit sponsors to help finance the development of housing for persons with disabilities. Public sponsors are not eligible to apply for Section 811 funds. The capital advance can cover the construction, rehabilitation, or acquisition of supportive housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Additionally, rental assistance funds are provided for three years to cover the difference between the HUD-approved operating cost for the development and the rent paid by tenants usually 30 percent of adjusted income. These three-year contracts are renewable based on the availability of funds.

***Section 202 Program.*** The Section 202 program, also sponsored by HUD, is similar to the Section 811 Program; however, the target population for the Section 202 program is the very low-income elderly. The same capital advance and rental assistance is available to private, non-profit sponsors of affordable elderly housing. As with the Section 811 program, public sponsors are not eligible for the Section 202 program.

***Low-Income Tax Credits.*** The Low-Income Housing Tax Credit (LIHTC) program was created in 1986 by the Federal Government as a method for funding affordable housing. Depending on the project, the program gives either a 4 percent or 9 percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. Since the amount of credit available to the developer often exceeds the amount that the developer can use, private investors frequently participate in the LIHTC project through a syndication process and receive Federal tax credits in return for an upfront investment.

Applying for the LIHTC program is a competitive process. Projects are ranked relative to each other based on criteria in the State's Qualified Allocation Plan (QAP). The QAP considers factors such as cost,



amenities, and project location, when comparing proposed projects. To qualify for the LIHTC program, projects must also meet specific minimum requirements. These requirements are as follows:

- At least 20 percent of the residential units must be affordable to individuals whose income is 50 percent or less of the area median income; or
- At least 40 percent of the residential units must be affordable to individuals whose income is 60 percent or less of the area median income; and
- The housing units must remain affordable for a 30-year period.

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

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

### ***Assisted Housing Projects Eligible for Conversion***

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

State law requires that housing elements include an inventory of all publicly assisted multi-family rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential during the current planning period (January 1, 2007, through June 30, 2014) and the subsequent five years (July 1, 2014, through June 30, 2019).

California Government Code Section 65863.10 requires that owners of Federally assisted properties must provide notice of intent to convert their properties to market rate at twelve months prior to, and again at six months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, the local redevelopment agency, and the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of Federally assisted projects must provide a Notice of Opportunity to Submit an Offer



~~to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units.~~

~~Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. The following are organizations that can serve as qualified entities in Tulare County:~~

- ~~• Christian Church Homes of Northern California, Inc, 303 Hegenberger Road, Suite 201, Oakland, CA 94621, (510) 632-6714~~
- ~~• Self Help Enterprises, P.O. Box 351, Visalia, CA 93279, (559) 651-1000~~

~~Table 50 lists publicly assisted multi-family rental housing projects in the city. Of the housing complexes in Visalia that receive government assistance, there are only two (The Meadows and Clark Court) that could expire over the next ten years. While these units are considered "at risk", both Christian Church Homes and Housing Authority of the County of Tulare (HATC) have made a firm commitment to continue the affordability of these two complexes. Glenna Saunders from Christian Church Homes stated that The Meadows will be renewed for a HUD Section 236 to ensure 30 years of continued affordability. HATC has also committed to keeping Clark Court affordable. Both HACT and Christian Church homes have the financial and staff resources necessary to ensure the continued affordability. Nevertheless, the City will monitor the status of the affordable housing projects and contact owners concerning their plans to continue in or opt out of the subsidy programs (see Program 3.18 in the Policy Document).~~

PART 10 HOUSING ELEMENT RECEIVING GOVERNMENT ASSISTANCE Visalia 2016							
Name of Development	Sponsor	Funding Sources	Year Built/Rehabilitated	Expiration Date	# of Units	Target Income Groups	Description
Clark Court	HATC	Rental Housing Construction Program	1983	2013 (Plans to renew)	24	Half-way house for mentally ill tenants transitioning in to open market housing.	Very low-income units with onsite mental health facility.
Paradise & Court Multi-Family Development	City of Visalia, Visalians Interested In Affordable Housing, Kaweah Management	HOME funds, Set-Aside Central Redevelopment Low-Med Funder, Tax Credits	Under construction	2038	20	20 very low-income	Rehabilitation of 11 units, construction of 9 new units.
Goshen Avenue	Habitat for Humanity	HOME funds	Under construction	2053	3	Very low-income	New single-family house
The Meadows	Christian Church Homes	HUD Section 226, RDA for rehab.	1974	2017 (Plans to Renew)	99	99 low-income seniors	Studio and 1-bedroom apartments at 50% AMI
Visalia Garden Villas	HATC	HUD Section 226 and Section 8	1978-1987	2042	60	60 very low and low-income seniors	1 and 2-bedroom units
Town Meadows	Christian Church Homes	HUD Section 202	1980	2054	100	90 low-income seniors 10 low-income disabled	1-bedroom units for seniors and disabled
Kimball Court	HATC and Kaweah Management	Tax Credits, Bonds, HUD Section 202	2000	2054	95	94 very low-income seniors.	Duplexes and fourplexes on gated 9.7 acre site.
Oak Meadows I	Christian Church Homes and Visalia Senior Housing II	HUD Section 202	2002	2055	98	98 low-income seniors	1-bedroom units
Oak Meadows II	Christian Church Homes and Visalia Senior Housing II	HUD Section 202	2004	2043	60	59 low-income senior	1-bedroom units
Mental Health Living Center	HATC	HUD Section 202	2004	2058	19	18 very low-income	2-bedroom units
N. Locust	Habitat for Humanity	HOME funds	2006	2050	1	1 very low-income	New single-family house
Mill Creek Parkway Family Apartments	Buekingham Property Management	LMH	2007	2062	70	35 very low-income, 34 low-income, 1 above moderate	2-, 3- and 4-bedroom family units with two-story townhouse

Housing Element

**TABLE 30  
PROJECTS RECEIVING GOVERNMENT ASSISTANCE**

**Visalia  
2016**

Name of Development	Sponsor	Funding Sources	Year Built/Rehabilitated	Expiration Date	# of Units	Target Income Groups	Description
							designs:
Robinwood Court Senior Apartments	Tulare County Housing Authority	HOME and CDBG funds	2008	2037	10	2 very-low-income; 5 low-income; 3 moderate-income	Covenants placed on units to restrict ownership.
Summers Street	Habitat for Humanity	HOME funds	2008	2053	4	4 very-low-income	New single-family houses
W. Harold	Habitat for Humanity	Redevelopment Low/Mod funds	2008	2053	2	2 very-low-income	New single-family houses
Eneina Triplex	Kaweah Management, Central Valley Regional Center	HOME, HOME CHDO, Redevelopment Low-Mod-Set Aside Funds	2008	2063	3	3 very-low-income	Rehabilitating existing units for as supportive housing for persons with developmental disabilities.
E. Houston	Habitat for Humanity	HUD Section 202	2008	2053	1	1 very-low-income	New single-family house
Sierra Meadows Senior Apartments	Christian Church Homes, Visalia Senior Housing	HUD Section 202, HOME funds, Low-Income Housing Tax Credit	Under construction	2062	43	42 very-low-income	Construction started in Spring 2009
Fairview	HAAC	HUD Section 236	1994	2049	8	Very low	8 units

Source: City of Visalia; Tulare County Human Services Agency, Retirement Housing, April 1, 2008; Mintier-Harnish.

## Inventory of Local, State, and Federal Housing and Financing Programs

~~The City of Visalia utilizes local, State, and Federal funds to implement its housing strategy. Because of the high cost of new construction, m~~More than one source of public funds is typically required to construct an affordable housing development. The City of Visalia does not act as a developer in the production of market-rate or affordable units, but relies primarily upon the private sector to develop new units with the assistance of these various public funding sources.

### Local Agency and Administrative Resources

~~The City of Visalia Community Development Department; and the Housing Authority of Tulare County (HATC); are the two major governmental agencies responsible for local housing programs. Additionally, the City works closely with its non-profit organizations involved in affordable housing funding and programs in the city, such as Community Services and Training, Inc. (CSET), Self-Help Enterprises, Inc. (SHE) and Habitat for Humanity of Tulare County. This section describes the roles, funding and programs they administer.~~

#### City of Visalia

~~The Community Development Department has the primary responsibility ofis responsible for administering State and Federal grants, for affordable housing activity in the City of Visalia. Previously, the responsibility was held by the Visalia Redevelopment Agency, Redevelopment, Redevelopment Division.~~

~~In order to provide affordable housing opportunities to the community, including neighborhood preservation, the City relies on several sources of funding to accomplish its goals including, but not limited to: Community Development Block Grant Funds (CDBG); HOME Investment Partnership funds (HOME); and remaining Neighborhood Stabilization Program (NSP) funding. The City will also consider pursuing funding under the federal Affordable Housing & Sustainable Communities (AHSC) program.~~

~~The City of Visalia is an entitlement community under the CDBG program and a participating jurisdiction under the guidelines of the HOME program. The City receives funds annually; however, the allocation is based on the federal budget. For example, the City received a grant allocation of approximately \$1,108,150 of CDBG funds and \$338,898 of HOME funds for FY 2015. Projects benefiting from the use of these funds, from 2010 to 2015 include:~~

~~Sierra Meadows. In partnership with Christian Church Homes, in 2011, completed thea 42-unit senior complex. The City provided \$2.8 million in HOME funding toward the \$9.6 million dollar project, which included approximately \$6.3 million in HUD Section 202 funding. The non-profit developer was the first LEED Gold certified HUD Section 202 recipient in California.~~

~~Highland Gardens. In partnership with Self -Help Enterprises, construction began in December 2015, on this 36-unit multi-family project for Low and Very-Low income qualified families.~~

The City contributed ~~\$1,980,000~~\$2.0 million HOME-Community Housing Development Organization (CHDO) Funds toward the \$8.3 million project.

**Foreclosure Acquisition Program II.** The City utilized its HOME funds between 2012 and 2015, to acquire eight (8) single family dwellings, rehabilitated and resold to income qualifying households at or below eighty-percent (80%) of the area median income.

**Self-Help Enterprises (CHDO) Acquisition/Rehabilitation Projects.** The City provided HOME-CHDO funding to its certified CHDO, a 501-c. non-profit agency in 2015, who continues to acquire both single and multi-family properties and rehabilitate. To date, SHE has acquired and resold four (4) single family homes, and acquired one 5-unit multi-family complex, which SHE will continue to own, providing affordable rents to very low and low income tenants.

The City received a one-time \$2.3 million Neighborhood Stabilization Program grant through the Housing and Economic Recovery Act in 2008. The City ~~was able to recycle~~ ~~purpose~~ these funds as program income, creating additional funding over \$3.2 million to acquire foreclosed homes, rehabilitate and resale to income qualifying households. Affordable housing was provided to a ~~total~~ 42 households, of which 16 were households with income at or below 50% of the area median income. This included a partnership with Habitat for Humanity, who continues their efforts with the remaining funding.

The Redevelopment Agency of the City of Visalia was established in 1968 for the primary purpose of eliminating blighted conditions, developing a strong economic base, and providing affordable housing opportunities to low income households. The Redevelopment Agency was dissolved in 2012 by State legislation, along with all redevelopment agencies throughout the State. The City of Visalia elected to retain the housing assets and functions previously performed by the Redevelopment Agency, pursuant to Parts reflected under Division 24 of the California Health and Safety Code. The functions of the successor (housing) are now performed by the City's Community Development Department. Projects completed since 2008 include:

**Paradise & Court.** In 2010, in partnership with Kaweah Management Company, the City provided \$500,000 in HOME Community Housing Development Organization (CHDO) funds and \$500,000 Redevelopment set-aside funds, towards the \$3.9Million dollar multi-family development. This project developed nine (9) new two-story units and rehabilitated eleven (11) existing single-story units and 4-9 percent tax credits for Kaweah Management Company.

**East Kaweah Project.** In partnership with Kaweah Management Company, the City's Redevelopment Agency provided \$480,000 in Low Mod funding, prior to the dissolution of the Redevelopment Agency. This allowed demolition of a distressed six unit multi-family complex, with re-construction of eight multi-family units.

#### **Housing Authority of the County of Tulare (HATC)**

The Housing Authority of the County of Tulare (HATC) was established in 1945 pursuant to the United States Housing Act of 1937 and state enabling legislation. By the mid-1950s the Housing Authority had assumed the management responsibilities of two farm labor housing centers, which were built in the late 1930s by the Federal government.

The mission of the Housing Authority of the County of Tulare (HACT) is to provide affordable, well-maintained rental housing to qualified families. As a result of the high demand for housing for working families, seniors, and disabled individuals and households, HACT prioritizes these populations in its delivery of housing assistance. HACT has implemented regulations which standardize priority to house families and single persons who are near-elderly (55 or over), disabled, handicapped, or displaced by Government Action. Eligible applicants are housed prior to single persons who do not qualify for one of those categories.

Over time, HACT has incorporated numerous programs into its housing portfolio — many of which are funded by different types of agencies, including the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture, the Tax Credit Allocation Committee of the State Treasurer's Office, California's Rental Housing Construction Program, HOME, City Redevelopment Agencies (RDA) and other local agencies. Currently, HACT provides affordable rental housing to over 5,000 households throughout the County.

HACT is a public housing authority with jurisdiction within the City and the County. It administers federal and state funds for its public housing projects and government-assisted housing units, such as Section 8 and Veterans Affairs Supportive Housing (VASH) vouchers.

HACT provides funding and programs for below moderate-income households: the Housing Choice Vouchers Program (HCVP), Public Housing, Farm Labor Centers, and Senior Housing. The Public Housing Program provides rental assistance in four main areas: Visalia, Tulare, Porterville and the north county area. Through the Farm Labor Centers, the Housing Authority manages five farm labor housing developments throughout the county.

#### **Community Services Employment Training, Inc.**

Community Services Employment Training (CSET) is a non-profit organization that provides a variety of community services for Tulare County. Their mission is to strengthen youth, families, and communities and reduce the causes of poverty. Established in 1976, CSET has partnered with the City of Visalia on multiple affordable housing programs including: foreclosure counseling, weatherization programs, utility assistance, housing assistance, and senior home repair.

CSET devotes more than \$50,000 a year in HUD Permanent Supportive Housing grant funds exclusively to Visalia to house and support persons who would otherwise be homeless. CSET administers another larger HUD Permanent Supportive Housing grant to serve homeless persons throughout Tulare County, some of them located in Visalia. CSET is pursuing a HUD Rapid Rehousing grant that would allow Tulare County residents who have recently lost their homes to settle quickly into safe and stable housing and avoid chronic homelessness. CSET provided over \$1 million in Rapid Rehousing services to Tulare County when ARRA stimulus funds were available.

CSET's state certified and federally recognized 21CSC youth conservation corps, the Sequoia Community Corps, provides labor for several affordable housing programs. In partnership with Self-Help Enterprises, its construction training crews work side by side with home owners and supervisors in



building new self-help housing in several locations. Corpsmembers also help with home repairs and installation of weatherization measures.

During the 2013-14 fiscal year, CSET and the Corps weatherized 243 homes; placed 21 households in permanent supportive housing; provided utility assistance to 22,810 clients; provided rental or mortgage assistance to 248 clients; and held 432 workshops detailing available housing and utility services.

### **Self Help Enterprises, Inc.**

Self-Help Enterprises is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. In the last 50 years, Self-Help Enterprises has helped more than 6,000 families build their own homes, rehabilitated over 6,000 unsafe homes, developed over 1,300 units of affordable rental housing and has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructures to more than 160 small communities.

Self-Help Enterprises' commitment to providing resources and training for individuals builds capacity of highly effective leaders in communities that also promote collaborative solutions for improving communities. These combined efforts have touched the lives of over 50,000 families, providing security and stability for families and building strong, healthy and sustainable communities.

Self-Help Enterprises develops quality, affordable rental apartments to serve the housing needs of low-income Valley residents and underserved farmworker communities. Residents in these underserved communities face over-crowding and overpaying, with most working families struggling to obtain decent, affordable housing for their families. Affordable rental apartments are important to the sustainability of communities and developing an overall vibrant community. All of SHE's 27 rental communities are professionally managed and are located near schools, bus lines and other community services. The rental housing communities are developed with ample space inside and outside along with plenty of green space and play areas for children. They also feature multi-use community centers complete with computer labs and kitchen facilities. SHE's rental communities also feature: energy efficient appliances, gas stove/oven, dishwasher, refrigerator and central air conditioning and heat.

SHE's newest project and first project in Visalia, Highland Gardens-in-Visalia, features 36-affordable one- and two-bedroom rental units. The project includes a centrally located community building, open recreation space, a community garden, solar PV to offset 100% of the electrical consumption, and a robust offering of resident services, such as an after school program and financial literacy classes.

### **Funding Programs and Financial Resources**

The City of Visalia and its non-profit partners have access to a variety of existing and potential funding sources available for affordable housing activities. The City leverages Federal and local housing funds (i.e., CDBG, HOME Funds) to assist non-profit developers in delivering affordable housing in the city.

Described below are programs in which the City provides matching funds, and/or services to the community, in relation to affordable housing, rehabilitation, preservation, and fair housing education:

- **SHE-CHDO Scattered Single Family Acquisition/Rehabilitation/Resale.** The Community Housing Development Organization (CHDO) Scattered Site Acquisition, Rehabilitation and Resale of Single Family Property Program will be through the City's certified Non-Profit, designated CHDO, currently Self-Help Enterprises, SHE, as a CHDO shall acquire foreclosed and/or voluntary sale homes in need of rehabilitation. They will then resell the property to an income qualifying households at or below 80% of the area median income. As a CHDO acquired property, a second mortgage up to 10% of the total development cost, may be provided to the borrower, if they meet the qualifications. An affordability covenant shall be recorded against the property to maintain affordability and owner occupancy of each property.
- **SHE-CHDO Scattered Multi-Family Site Acquisition/Rehabilitation/Rent.** The Community Housing Development Organization (CHDO) Scattered Multi-Family Acquisition, Rehabilitation and Rental Program will be through the City's certified Non-Profit, designated CHDO, currently Self-Help Enterprises, SHE, as a CHDO shall acquire foreclosed and /or voluntary sale existing multi-family rental properties in need of rehabilitation. They will then rent to income qualifying households as per the HOME regulations. An affordability covenant shall be recorded against the property to maintain affordability of each HOME Designated (funded ) property unit(s).
- **Neighborhood Stabilization Program.** As part of the Housing and Economic Recovery Act of 2008, the Federal Government established the Neighborhood Stabilization Program (NSP) to deal with the national foreclosure crisis. The Neighborhood Stabilization Program provided targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become a source of abandonment and blight. The City of Visalia received \$2,388,331 in 2008 in NSP funds to address foreclosures, vacant and abandoned properties, and other eligible uses. The NSP funds have been targeted for priority neighborhoods with the greatest need. The remaining funds have been provided to Habitat for Humanity, which has acquired to homes. Upon finalizing expenditures, the grant will be finalized.
- **Voucher Program.** CDBG funding is provided to support Family Services and the Tulare Housing First Program. The program is structured to specifically serve the chronically homeless by providing Shelter Plus Care vouchers to assist a homeless family with housing expenses. The funding would continue to support a Case Manager to oversee the program, which includes mental, and health counseling, job search, and life skills training. Specific data will continue to be collected to reflect the outcome.
- **Fair Housing Services.** The City is finalizing its contract for services with the Fair Housing Council of Central California, who specializes in providing broad-based and comprehensive fair housing services (i.e. education, outreach, complaint intake, testing, investigation, mediation and enforcement).

**Free Foreclosure Counseling.** Starting in 2008, Self-Help Enterprises began offering weekly foreclosure counseling seminars in both English and Spanish and a foreclosure hotline. While no longer a program line of service, Self-Help provides credit counseling and financial planning counseling for prospective first time homebuyers, and for current clients at risk of foreclosure.

The City has also included affordable housing programs for future funding, in its recent 2015-2019 (5-Yr) Consolidated Plan as follows:

- **CDBG Housing and Accessibility Rehabilitation Program (HARP).** Housing and Accessibility Rehabilitation Program (HARP) is intended to financially assist low and very low-income homeowners (owner occupied), with home improvement needs, including accessibility, and to upgrade the quality of the housing stock within the area. The specific objectives of the program are to improve housing conditions for lower income households; to preserve the existing housing stock when it is economically feasible; and to improve the quality, accessibility, amenities and affordability of existing neighborhoods within the City of Visalia.
- **Emergency Repair and Accessibility Program (ERAP).** The Emergency Repair and Accessibility Program (ERAP) provides low interest rate loans to owner occupants, which have been referred by Code Enforcement, are of an emergency situation, unhealthy or other unsafe conditions that is detrimental to or a threat to the well-being of the occupying household.
- **Senior Mobile Home Repair Program.** A program provided to Visalia mobile home park residents, who own and occupy a mobile home, as their primary residence. The program is provided as a grant between \$7,000 and up to \$10,000 on a case-by-case, to eligible applicants' unit, ~~which-s that are~~ in need of repairs for unhealthy or unsafe conditions that pose an immediate threat to the well-being of the occupants, such as failing floors and roofs, as well as, hot water heaters, heating and cooling, electrical, plumbing and/or alterations for disabled persons. An eligible mobile home owner may qualify for repair work identified and approved by California Department of Housing and Community Development, Program Operator, Sponsor and City Loan Review Committee.
- **First-Time Homebuyers Program.** In this program, low- and moderate-income families may qualify for a low interest second mortgage loan that can go toward the purchase of a home. As funding is available, this program may be administered internally or by a non-profit agency. Programs provided by local non-profit agencies, include, but are not limited to:
- **Housing Choice Vouchers Program (HCVP).** The Housing Authority manages the Section 8 housing voucher program. The Section 8 vouchers provide assistance to help low-income residents of Tulare County, including residents of Visalia, afford safe, decent, and sanitary rental housing. The program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The Housing Authority allows CSET to refer/enroll a maximum of three families a month for Section 8 assistance.
- **Self-Help Enterprises.** Self-Help Enterprises is, a U.S. Department of Housing and Urban Development (HUD) certified counseling agency, offers educational and counseling services to equip families with the tools and resources needed to meet financial and sustainable homeownership goals. SHE's classes, available in English and Spanish as well as in-person and online, cover home selection, realtor services, lenders, loan programs, homeownership responsibilities, saving for a down payment, and other valuable information to support homeownership goals. Completion of the program helps families qualify for certain homebuyer

assistance programs, mortgage interest premium reductions, and lower financing interest rates with some lenders.

### **Additional State and Federal Housing Programs**

In addition to the funding programs available through the City and County, there are several State and Federal funding programs that assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly to USDA for Section 515 rural loans, to HUD for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee (CTCAC) for low-income housing tax credits. In general, the City of Visalia relies upon the private sector to develop new affordable units. The following is a description of some of the most significant State and Federal funding programs that are available to fund affordable housing opportunities.

*Affordable Housing and Sustainable Communities (AHSC) Program* is provided from the Greenhouse Gas Reduction Fund (GGRF), administered by the Strategic Growth Council, implemented through the Department of Housing and Community Development (HCD), provides grants and/or loans to projects that will achieve GHG reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers and key destinations.

*Section 811 Program.* The Section 811 program, sponsored by HUD, provides interest-free capital advances and rental assistance funds to private, non-profit sponsors to help finance the development of housing for persons with disabilities. Public sponsors are not eligible to apply for Section 811 funds. The capital advance can cover the construction, rehabilitation, or acquisition of supportive housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Additionally, rental assistance funds are provided for three years to cover the difference between the HUD-approved operating cost for the development and the rent paid by tenants—usually 30 percent of adjusted income. These three-year contracts are renewable based on the availability of funds.

*Section 202 Program.* The Section 202 program, also sponsored by HUD, is similar to the Section 811 Program; however, the target population for the Section 202 program is the very low-income elderly. The same capital advance and rental assistance is available to private, non-profit sponsors of affordable elderly housing. As with the Section 811 program, public sponsors are not eligible for the Section 202 program.

*Low-Income Housing Tax Credits.* The Low-Income Housing Tax Credit (LIHTC) program was created in 1986 by the Federal Government as a method for funding affordable housing. Depending on the project, the program gives either a 4 percent or 9 percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. Since the amount of credit available to the developer often exceeds the amount that the developer can use, private investors frequently participate in the LIHTC project through a syndication process and receive Federal tax credits in return for an upfront investment.

Applying for the LIHTC program is a competitive process. Projects are ranked relative to each other based on criteria in the State's Qualified Allocation Plan (QAP). The QAP considers factors such as cost,

amenities, and project location, when comparing proposed projects. To qualify for the LIHTC program, projects must also meet specific minimum requirements. These requirements are as follows:

- At least 20 percent of the residential units must be affordable to individuals whose income is 50 percent or less of the area median income; or
- At least 40 percent of the residential units must be affordable to individuals whose income is 60 percent or less of the area median income; and
- The housing units must remain affordable for a 30-year period.

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

The Federal Home Loan Bank (FHLB) provides direct project financing through its member institutions as part of its Affordable Housing Program. FHLB administers the Affordable Housing Program (AHP), which facilitates the development of affordable rental housing and homeownership opportunities, through a competitive application process, a bank provides grants or subsidized interest rates on advances to members to finance their affordable housing initiatives. The California Community Reinvestment Corporation (CCRC) was formed to pool the resources of the state's banks to assist in financing affordable housing. CCRC specializes in programs for families, seniors, citizens with special needs and mixed use developments. Finally, the Federal National Mortgage Association (Fannie Mae) provides permanent financing for affordable housing development by purchasing or securitizing the lender-originated first mortgages on mutually agreeable terms.

### **Assisted Housing Projects Eligible for Conversion**

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

State law requires that housing elements include an inventory of all publicly assisted multi-family rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential during the current planning period (January 1, 2007, through June 30, 2014) and the subsequent eight years (January 2014 through September 30, 2023).

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

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

Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. The following are organizations that can serve as qualified entities in Tulare County:

- Christian Church Homes of Northern California, Inc., 303 Hegenberger Road, Suite 201, Oakland, CA 94621, (510) 632-6714
- Self-Help Enterprises, P.O. Box 351, Visalia, CA 93279, (559) 651-1000
- Kaweah Management Company, 5140 W. Cypress Ave., Visalia, CA 93277, (559209) 627-3700

Table 50 lists publicly assisted multi-family rental housing projects in the city. Of the housing complexes in Visalia that receive government assistance, there are none. Nevertheless, the City monitors the status of all affordable housing projects and contacts owners concerning their plans to continue in or opt out of the subsidy programs.



Name of Development	Sponsor	Funding Sources	Year Built/Rehabilitated	Expiration Date	# of Units	Target Income Groups	Description
Clark Court	HATC	Rental Housing Construction Program	1983	2030 (Renewed in 2013)	24	Half-way house for mentally ill tenants transitioning in to open market housing.	Very low-income units with onsite mental health facility.
Paradise & Court Multi-Family Development	City of Visalia, Visalians Interested In Affordable Housing, Kaweah Management	HOME funds, Set-Aside Central Redevelopment, Low-Mod Funds, Tax Credits	Under construction	2038	20	20 very low-income	Rehabilitation of 11 units, construction of 9 new units.
Goshen Avenue	Habitat for Humanity	HOME funds	Under construction	2053	3	Very low-income	New single-family house
The Meadows	Christian Church Homes	HUD Section 236, RDA for rehab.	1974	2017 (Renewed 2015)	92	99 low-income seniors	Studio and 1-bedroom apartments at 50% AMI
Visalia Garden Villas	HATC	HUD Section 236 and Section 8	1978-1987	2042	60	60 very low- and low-income seniors	1- and 2-bedroom units
Town Meadows	Christian Church Homes	HUD Section 202	1980	2054	100	90 low-income seniors 9 low-income disabled	1-bedrooms units for seniors and disabled
Kimball Court	HATC and Kaweah Management	Tax Credits, Bonds, HUD Section 202	2000	2054	95	94 very low-income seniors.	Duplexes and four-plexes on gated 9.7 acre site.
Oak Meadows I	Christian Church Homes and Visalia Senior Housing II	HUD Section 202	2002	2055	98	98 low-income seniors	1-bedroom units
Oak Meadows II	Christian Church Homes and Visalia Senior Housing II	HUD Section 202	2004	2043	60	59 low-income senior	1-bedroom units
Mental Health Living Center	HATC	HUD Section 202	2004	2058	19	18 very low-income	2-bedroom units
N. Locust	Habitat for Humanity	HOME funds	2006	2050	1	1 very low-income	New single-family house
Mill Creek Parkway Family Apartments	Buckingham Property Management	LMHT	2007	2062	70	35 very low-income, 34 low-income, 1 above moderate	2-, 3- and 4-bedroom family units with two-story townhouse designs.
Robinwood Court Senior Apartments	Tulare County Housing Authority	HOME and CDBG funds	2008	2037	10	2 very low-income, 3 low-income, 3 moderate-income	Covenants placed on units to restrict ownership.
Summers Street	Habitat for	HOME funds	2008	2033	4	4 very low-income	New single-family houses

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<u>Name of Development</u>	<u>Sponsor</u>	<u>Funding Sources</u>	<u>Year Built/Rehabilitated</u>	<u>Expiration Date</u>	<u># of Units</u>	<u>Target income Groups</u>	<u>Description</u>
W. Harold	Habitat for Humanity	Redevelopment Low/Mod funds	2008	2053	2	2 very low-income	New single-family houses
Encina Triplex	Kaweah Management Central Valley Regional Center	HOME, HOME-CHDO, Redevelopment Low-Mod Set Aside Funds	2008	2063	3	3 very low-income	Rehabilitating existing units for as supportive housing for persons with developmental disabilities.
E. Houston	Habitat for Humanity	HUD Section 202	2008	2053	1	1 very low-income	New single-family house
Sierra Meadows Senior Apartments	Christian Church Homes, Visalia Senior Housing	HUD Section 202, HOME funds, Low-Income Housing Tax Credit	Under construction.	2062	43	42 very low-income	Construction started in Spring 2009
Fairview	HATC	HUD Section 236	1994	2049	8	Very low	8 units

Source: City of Visalia, December 2013

## Energy Conservation Opportunities

State housing law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and may have to choose between basic needs such as shelter, food, and energy. In addition, energy price increases since 2004 have led to a renewed interest in energy conservation.

## New Residential Energy Standards

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations respond to California's energy crisis and need to reduce energy bills, increase energy delivery system reliability, and contribute to an improved economic condition for the state. They were established in 1978 and most recently updated in ~~2013~~<sup>2005</sup> (effective date of October 1, 2005). Through the building permit process, local governments enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building-permit application is made. The standards found in Title 24 create energy savings of approximately 50 percent over residential construction practices used prior to the standards. The City of Visalia adopted the 2013<sup>2007</sup> California Building Code, Title 24, Part 2 as the building code for the city, ~~and has but has not~~ adopted Part 6, Building Energy Efficiency Standards for Residential and Nonresidential Buildings.

## Weatherization Activities

Southern California Edison (SCE) provides ~~natural gas and~~ electric services for the City of Visalia. Southern California Gas Company provides natural gas service for the City. SCE offers a variety of programs to increase energy conservation and reduce monthly energy costs for lower-income households. The following programs are aimed at increasing energy efficiency and are available to SCE customers in Visalia:

- **CARE/FERA Rate Programs.** The California Alternate Rates for Energy (CARE) program offers income-qualified customers a discount of 20 percent or more off their monthly electric bill. The Family Electric Rate Assistance program (FERA) also provides a discount rate on monthly SCE bills for families of 3 or more who fall within certain income guidelines and exceed their baseline usage by 30 percent or more. Tenants of sub-metered residential facilities and non-profit group living facilities also qualify for CARE and FERA.
- **Energy Management Assistance Program.** The Energy Management Assistance Program (EMA) helps income-qualified households by paying all the costs of purchasing and installing energy-efficient appliances and equipment, which are free to eligible customers. Both homeowners and renters qualify for the program.

- **Energy Assistance Fund.** The Energy Assistance Fund (EAF) helps customers in need pay their SCE bill through donations by SCE customers, employees, and shareholders. SCE has partnered with United Way of Greater Los Angeles to raise and disburse EAF funds. A maximum of \$100 is made available to qualified customers once in a 12-month period.

Community Services and Employment Training (CSET) provides a weatherization program at no cost to low-income families who own or rent an apartment, house, or mobile home in Tulare County. The goal of the weatherization program is to help low-income households reduce heating and energy costs by improving the energy efficiency of their homes. Clients are given valuable information on how to conserve energy and improve efficiency with minor repairs or installing: weather stripping all exterior doors; water restrictors and low-flow shower heads; water heater blankets; switch and outlet gaskets; lighting retrofits; carbon monoxide detectors; and new glass windows.

In addition to the local programs described above, the California Department of Community Services and Development (CSD) administers the Federally-funded Low-Income Home Energy Assistance Program (LIHEAP). This program provides two types of assistance: Home Energy Assistance and Energy Crisis Intervention. The first type of assistance is a direct payment to utility bills for qualified low-income households. The second type of assistance is available to low-income households that are in a crisis situation. CSD also offers free weatherization assistance, such as attic insulation, caulking, water heater blankets, and heating and cooling system repairs to low-income households.

## V. POTENTIAL HOUSING CONSTRAINTS

State housing law requires local governments to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the Housing Element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)).

### Potential Governmental Constraints

Local governments have little or no influence upon the national economy or Federal monetary policies; yet these two factors have some of the most significant impacts on the overall cost of housing. State law requires that housing elements contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code, Section 65583(a)(4)). The Housing Element must also analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities.

It is in the public interest for the government to regulate development to protect the general welfare of the community. At the same time, governmental regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public’s health and safety without unduly adding to the cost of housing production

The City of Visalia’s primary regulations and procedures that could affect residential development and housing affordability include land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, and building codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to affordable housing development.

### General Plan Land Use Designations and Policies

General Plan land use designations and zoning can create significant housing constraints in a city or county. By definition, local land use controls constrain housing development by restricting housing to certain sections of the city and by restricting the number of housing units that can be built on a given parcel of land.

The ~~2014~~<sup>1996</sup> General Plan includes four residential land use designations that permit a range of residential development types with densities that range from 2 units per acre to ~~3329~~ units per acre. The ~~2014~~ General Plan has added three commercial land use designations that encourage horizontal or vertical commercial/residential mixed use developments~~does not specify if residential uses are allowed in non-commercial designations~~. Table 51 shows the density range and consistent zoning district for each residential land use designation: Rural Residential (RA), Low-Density Residential (RLD), Medium Density Residential (RMD), and High-Density Residential (RHD), and the commercial land use designations that encourage residential mixed use development.

**TABLE 51  
GENERAL PLAN LAND USE DESIGNATIONS ALLOWING RESIDENTIAL USES**  
Visalia  
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LU Designation		Description	Residential Density Range <sup>1</sup>	Consistent Zoning Districts
Rural Residential	RA	Very low intensity residential development where all urban services (i.e., storm drainage, sidewalks, street lights, etc.) may not be required.	up to 2 units/acre	R-A
Low-Density Residential	RLD	Single-family detached homes. Visalia's traditional land use and density range.	2 to 10 units/acre	R-1-20, R-1-12.5, R-1-6, R-1-4.5
Medium Density Residential	RMD	Typically consists of duplex, triplex, and four-plex development.	10 to 15 units/acre	R-M-2
High-Density Residential	RHD	Multi-family apartment style housing	15 to <del>33-29</del> units/acre	R-M-3
<del>Community Center</del>	<del>CC</del>	<del>Provide a wide range of commercial goods and services and multi-family development.</del>	<del>Min 20 acres</del>	<del>C-CM</del>
<del>Commercial Mixed Use</del>	<del>CMU</del>	<del>Allows either vertical or horizontal mixed use commercial and residential units at an FAR of 2.0</del>	<del>10 to 15</del>	<del>CMU, CSO, RC</del>
<del>Downtown Mixed Use</del>	<del>DMU</del>	<del>Replaces Central Business District designation. Envisions residential over commercial mixed use development at an FAR of 5.0</del>	<del>40</del>	<del>C-DT</del>
<del>Neighborhood Commercial</del>	<del>NC</del>	<del>Primarily commercial serving a one-mile radius. Also allows horizontal and vertical mixed use for residential development.</del>	<del>10-15</del>	<del>NC, CSO</del>

<sup>1</sup> Densities are based on dwelling units per net acre  
Source: City of Visalia General Plan, 2014+1996.

The ~~2014+1996~~ General Plan ~~Update~~ was developed over the course of five years beginning in the Summer of 2009, has been amended multiple times since adoption. In 2005, the General Plan was amended to increase the number of multi-family units allowed as a permitted use from 11 units to 40 units per site (GP Amendment No. 2005-16) in RMD and RHD land use designations. Part of the General Plan Update process was a thorough review of existing General Plan policies, including the retirement of those policies that were determined to no longer be relevant, and the addition of new policies that reflect policy directions from the time of its adoption in 2014 to the end of the Planning horizon (2030).

General Plan policies in the Land Use Element provide a more detailed picture of the intent and application of the land use designations. The City of Visalia General Plan policies encourage new mixed use development in the downtown and at locations determined to be optimal for mixed use development ~~community centers~~; higher densities for infill and affordable housing development; new higher density residential development along major corridors and at major intersections; and vitalization of development of vacant or underutilized sites, as follows:



▪ LU-P-19 Ensure growth occurs in a compact and concentric fashion by implementing the General Plan's phased growth strategy.

▪ LU-P-20 Allow annexation and development of residential, commercial, and industrial land to occur within the "Tier I" Urban Development Boundary (UDB) at any time, consistent with the City's Land Use Diagram.

▪ LU-P-21 Allow annexation and development of residential, commercial, regional retail, and industrial land to occur within the Urban Development Boundary (Tier II) and the Urban Growth Boundary (Tier III) consistent with the City's Land Use Diagram, according to the following phasing thresholds:

"Tier II": Tier II supports a target buildout population of approximately 178,000. The expansion criteria for land in Tier II is that land would only become available for development when building permits have been issued in Tier I at the following levels, starting from April 1, 2010:

Residential: after permits for 5,850 housing units have been issued; and,

Commercial: after permits for 480,000 square feet of commercial space on designated

Commercial, Mixed Use, Downtown Mixed Use, Office, and Service Commercial land have been issued.

▪ LU-P-45 Promote development of vacant, underdeveloped, and/or redevelopable land within the City limits where urban services are available and adopt a bonus/incentive program to promote and facilitate infill development in order to reduce the need for annexation and conversion of prime agricultural land and achieve the objectives of compact development established in this General Plan.

Techniques to be used include designation of infill opportunity zones as part of the implementation process and provision of incentives, such as reduced parking and streamlined review, and residential density bonuses, and floor area bonuses for mixed use and/or higher-density development, subject to design criteria and findings of community benefit.

▪ LU-P-46 Adopt and implement an incentive program for residential infill development of existing vacant lots and underutilized sites within the City limits as a strategy to help to meet the future growth needs of the community.

Infill will be supported by increasing allowable density or decreasing minimum lot size under zoning to the maximum limits set by the General Plan, by reducing off-street parking requirements, by creating an Infill Incentive Zone where reduced fees and other incentives may apply because infrastructure is in place, and by providing incentives that respond to different challenges (for example in Downtown or in historically underutilized areas). Infill development also is supported by growth management policies; see Policy LU-P-21 for details.

▪ LU-P-50 Provide development standards to ensure that a mix of detached and attached single-family and multi-family housing types can be compatible in a single development

Development standards may include but not be limited to requiring heights, setbacks, and building massing to be in scale with surrounding uses or to provide a transition in scale and character; and establishing the spacing of curb cuts and location of parking.

## Housing Element

- LU-P-52 Facilitate high-quality building and site design for multi-family developments by updating development standards in the zoning ordinance and providing clear rules for development review and approval and by creating and adopting design guidelines to be used in the development review and approval process.

*Characteristics of high-quality site and building design include connectivity to the public realm; compatibility with surrounding development; small-scale buildings with variation in architecture and massing; usable open space and recreation facilities; orientation to natural features; and solar orientation*

- LU-P-53 Integrate multi-family development with commercial, office, and public uses in neighborhood nodes, Downtown, and with Commercial Mixed Use areas in East Downtown, along the Mooney corridor and elsewhere. Multi-family housing should be accessible on foot to public parks and gathering places, commercial areas, and transit.
- LU-P-55 Update the Zoning Ordinance to reflect the Low Density Residential designation on the Land Use Diagram for development at 2 to 10 dwelling units per gross acre, facilitating new planned neighborhoods and infill development in established areas.

*This designation is intended to provide for single-family detached housing with densities typical of single-family subdivisions. Duplex units, townhouses, and small-lot detached housing may be incorporated as part of Low Density Residential developments. Development standards will ensure that a desirable single-family neighborhood character is maintained.*

- LU-P-56 Update the Zoning Ordinance to reflect the Medium Density Residential designation on the Land Use Diagram for development at 10 to 15 dwelling units per gross acre.

*This designation can accommodate a mix of housing types including small-lot single family, townhouses, two- and four-plexes, and garden apartments, on infill lots or new development areas within walking distance of neighborhood nodes and corridors. Medium Density Residential development may also be permitted on corner lots in single-family zones and in infill areas where it can be made to be consistent with adjacent properties through the conditional use process. Development standards will ensure that new development contributes positively to the larger community environment. Projects on sites larger than five acres or involving more than 60 units will require discretionary review.*

- LU-P-57 Update the Zoning Ordinance to reflect the High Density Residential designation on the Land Use Diagram for development at 15 to 35 dwelling units per gross acre, accommodating townhouses, two- and four-plexes, and multistory condominium and apartment buildings.

*The designation is appropriate for some infill sites and new areas in close proximity to neighborhood centers and major transportation routes. High Density Residential development may also be permitted in infill areas where it can be made to be consistent with adjacent properties through the conditional use permit process. Development standards will ensure that new development contributes positively to the creation of neighborhood nodes or districts. Projects on sites larger than five acres or involving more than 60 units will require discretionary review.*

- LU-P-58 Establish an Affordable Housing Overlay Zoning District (AHO) to promote the development of affordable housing on infill land within the existing City limits in areas designated by the General Plan for multi-family residential development. Participation by

affordable housing developers in the AHO program would be voluntary, with the incentives offered intended to make development of affordable housing feasible.

The City will continue to work with affordable housing developers to provide housing development opportunities that are geographically accessible to services, retail clusters, transportation corridors, and key nodes. The AHO District would be an alternative to the State-mandated Residential Density Bonus Program and could be applied for qualifying projects as a "floating zone" and not require a General Plan amendment. It should be noted that in some cases re-zoning would be required to be consistent with the General Plan Land Use designation. Such re-zoning would be done concurrently with adoption of the AHO zoning district for the site. Application requirements would be the same as those for the State-Mandated Residential Density Bonus Program, modified, as appropriate for the purposes of this district. The City will initiate a work program to analyze the various options for an AHO District including the consideration of at a minimum the following development incentives:

- Residential density increase beyond those provided by State Density Bonus Law;
- Flexible zoning standards, including reduced development and parking standards, coupled with Form-Based Code standards for infill sites to ensure land use compatibility;
- Priority permit processing, including any applicable CEQA exemptions;
- Design Review requirements; and
- Deferral or reduction of City permit and development impact fees based on the Priority Zone designation for the site, as defined by the Infill Development Incentive Program.

- LU-P-60 Continue to enforce code compliance and provide support to neighborhood improvement efforts to ensure repair and maintenance of existing dwelling units.
- LU-P-66 Update the Zoning Ordinance to reflect the Commercial Mixed Use designation on the Land Use Diagram, to allow for either horizontal or vertical mixed use development and a range of commercial, service, office, and residential uses.

New development in Commercial Mixed Use Areas should have an FAR of at least 0.4 and up to 1.0 for commercial space. If residential uses are included, density may be up to 35 dwelling units per gross acre. Commercial development must be part of all new development in the Commercial Mixed Use district.

- LU-P-67 Update the Zoning Ordinance to reflect the Neighborhood Commercial designation on the Land Use Diagram, intended for small-scale commercial development that primarily serves surrounding residential areas, wherein small office uses as well as horizontal or vertical residential mixed use are also supported. Provide standards to ensure that neighborhood commercial uses are economically-viable and also integrated into neighborhoods, with multimodal access and context-sensitive design.
- LU-P-73 Support new mixed-use development in Downtown and East Downtown, with an emphasis on ground-level retail and entertainment uses and upper-level residential and office uses. Support may involve expedited permit review and approval, loans, public-private partnerships, and floor area bonuses.
- LU-P-75 Provide incentives for infill development of opportunity sites and adaptive reuse and restoration of existing buildings in Downtown and East Downtown.

New development in Downtown and East Downtown will realize the inherent potential for higher intensity use of this district, and should include offices, mixed-use and live-work buildings.

storefront commercial buildings, apartments, condominiums and townhouses, and small-lot single-family houses. See also policies in section 2.8.

- LU-P-90 Update the Zoning Ordinance to reflect the Downtown Mixed Use designation on the Land Use Diagram.

This designation permits the highest density and intensity of development in the City in order to keep Downtown a vibrant, walkable environment. Vertical mixed use is strongly encouraged. Retail, restaurant, entertainment, office, public and community facilities, and urban residential uses are all allowed. New development should have commercial FAR of no less than 1.0, including 0.25 FAR for retail, and up to 5.0. If residential use is included, it should have a density of at least 15 dwelling units per gross acre.

- ~~▪ Encourage comprehensively planned new residential development in or near the downtown, including single-family, multi-family, and housing for special populations. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 1.1.8)~~
- ~~▪ Encourage projects which incorporate mixed land uses. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 2.3.2)~~
- ~~▪ Density shall not exceed the underlying zoning provision. Density increases may be granted in accordance with Zoning Ordinance such as density bonuses or for infill projects, or for affordable housing. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 4.1.3.5)~~
- ~~▪ Encourage higher density residential development near employment centers, commercial developments, and parks. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 4.1.9)~~
- ~~▪ Provide for the continued viability of existing single-family areas in the Core Area of the community and encourage medium and high density residential development in the Central Business District where such uses do not conflict with existing neighborhoods. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 4.1.10)~~
- ~~▪ Integrate multi-family development with commercial and professional office uses in Community Centers. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 4.1.12)~~
- ~~▪ Low density development in excess of 7 units per acre shall only be permitted where it will promote the fulfillment of unmet housing needs for low or moderate income households. Usage of duplex or halfplex units shall be encouraged to increase overall densities where they are made to be compatible with the overall residential development. (Source: City of Visalia, 1996 General Plan, Land Use Element, Policy 4.1.18)~~
- ~~▪ Locate High Density Residential development (up to 58 persons per acre—15 to 29 dwelling units per net acre) throughout the City at the arterial, collector, and CBD locations according to the following criteria:~~
  - ~~▪ Arterial intersections—200 unit maximum on sites ranging from 6.5 to 13.5 acres;~~
  - ~~▪ Arterial/collector intersections—150 unit maximum on sites ranging from 5 to 10 acres;~~
  - ~~▪ Mid-block arterials—100 unit maximum on sites ranging from 3.5 to 6.5 acres;~~

- ~~\*CBD—at infill locations which do not jeopardize the viability of existing single-family areas;~~
- ~~\*High density residential developments may also be used in in-fill areas where they can be made to be consistent with adjacent properties through the conditional use permit process and conditional zoning. Consistency and compatibility with adjacent properties shall be evaluated based on issues including but not limited to: adjacent zoning, adjacent land use, proposed building mass, and the adequacy of public facilities available to the site.~~
- ~~\*Densities in excess of 20 units per acre will be reviewed on a case-by-case basis and may be approved through a conditional use permit where measureable community benefit is demonstrated and where infrastructure including mass transit facilities is available (or can be made available) to accommodate impacts of increased density. Projects in excess of 11 units shall also require a conditional use permit. (Source: City of Visalia, 1996 General Plan, Land Use Element Policy 4.1.20)~~
- ~~\*Promote development of vacant, underdeveloped, and/or redevelopable land where urban services are available. (Source: City of Visalia, 1996 General Plan, Land Use Element Policy 6.1.1)~~

## Zoning

### Zoning for a Variety of Housing Types

State Housing Element Law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will “facilitate and encourage the development of a variety of types of housing for all income levels, including multi-family rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.” This section discusses the availability of sites and relevant regulations that govern the development of the types of housing listed above and also discusses sites suitable for redevelopment for residential use (as required by Government Code Section 65583(a)(3)) and second units.

### Residential Zoning Standards

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

The City regulates the type, location, and scale of residential development primarily through the Zoning Ordinance. ~~Table 52 lists and describes the eight residential zoning districts in Visalia’s Zoning Ordinance that allow residential development.~~

Table ~~52 and 53~~ [A](#) also shows the setback, lot coverage, and maximum height requirements for residential zones. The existing ordinance includes side-yard setback requirements designed to ensure access to the rear-yard for large recreation vehicles. These development standards are typical for most Central Valley and California communities and do not pose any potential constraints to the development of affordable housing in Visalia. ~~T; however, the~~ height restriction of 350 feet in the R-M-2 ~~was allowed~~ [increased](#)

from the previous 30-foot would limit to encourage development in this zone to threetwo stories. This could potentially limit development from achieving maximum densities in this zone.

FAMILY 22 RESIDENTIAL ZONING DISTRICTS Visalia 2009			
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 and Multi family dwelling units, and mobile home	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
Planned Commercial	P-C	Retail, offices, services, allows residential as a conditional use	None

Source: City of Visalia Community Development Department, 2009.



**TABLE 53  
RESIDENTIAL SETBACKS AND HEIGHT LIMITS**

Visalia  
2009/015

Zone	Front Setback	Minimum Side Setback	Minimum Rear Setback	Maximum Height
<del>A</del>	<del>35 ft</del>	<del>15 ft</del>	<del>25 ft</del>	<del>35 ft</del>
R-A	35 ft	12 ft	25 ft	35 ft.
<del>R-A (2 units/ac)</del>	<del>30 ft</del>	<del>10 ft</del>	<del>25 ft</del>	<del>35 ft</del>
R-1-20	35 ft	10 ft	25 ft	35 ft.
R-1-12.5	30 ft	5 ft	25 ft	35 ft.
R-1-6	15 ft	5 ft	25 ft	35 ft.
R-1-4.5	15 ft	5 ft per story	20 ft	45 ft
R-M-2	15 ft	5 ft per story	25 ft	<del>35</del> ft.
R-M-3	15 ft	5 ft per story	15 ft	35 ft.
<del>P-C</del>	<del>None</del>	<del>None</del>	<del>None</del>	<del>None</del>

Source: City of Visalia Community Development Department, 2015/09.

~~The Visalia Municipal Code does not have any development standards (e.g., density, height, setbacks, coverage, yards, frontage) for planned commercial districts. There are eight planned commercial zones: Convenience Commercial (CC), Neighborhood Commercial (CNC), Shopping/Office (CSO), Community Commercial (CCM), Central Business District Retail (CDT), Regional Retail Commercial (CR), Highway Commercial (CH), and Service Commercial (CS). According to Section 17.18.030 of the Visalia Municipal Code, a planned development permit must be obtained for all development in all P-C zones (i.e., CC, CN, CSO, CCM, CR, CDT, CH, CS). New residential unit or expansions, which may or may not be associated with a commercial activity, are permitted as a conditional use in all P-C zones.~~

It should be noted that in mid-2015, the City contracted with a Planning consultant to assist in the preparation of a comprehensive revision of the Zoning Ordinance (VMC Chapter 17) and Subdivision Ordinance (VMC Chapter 16). This effort is to incorporate the changes in the existing City Codes and to codify new regulations to implement the City's recently adopted General Plan. Part of the strategy invoked in revising the Zoning Ordinance is preserving and enhancing the portions of the Zoning Ordinance that were adopted in March 2011 to implement the 2010 Housing Element Update. These include revisions to the threshold of units permitted by right in multi-family zones from 40 units to 60 units, revision to the density bonus and incentives provisions to exceed the State requirements of SB 1818 and SB 435, adding single-room occupancy and emergency shelters, and re-defining "family" to meet State law requirements.

The new Zoning Code will incorporate the codification of all applicable new Housing Element policies adopted by the City Council in its approval of the Housing Element Update. These Code revisions will be included in the Zoning Code update or as a subsequent Code Amendment, dependent upon the relative timing of the two documents.

### **Multi-Family Rental Housing**

Previous to the 2010 Housing Element Update, multi-family residential units were a permitted use in three residential zoning districts: the R-1-4.5 district allows for 2 to 10 units per acre; the R-M-2 district allows for 10 to 15 units per acre; and R-M-3 allows for 15 to 29 units per acre. Multi-family housing projects over 40-60 units in size required a Conditional Use Permit, which could potentially act as a constraint to the development of some projects. Multi-family developments up to 29 units per acre are allowed in non-residential zones (e.g., CDT, CS) with a conditional use permit. Applicants could request a density greater than 30 units per acre as long as the project is compatible with the surrounding neighborhood. However, these commercial zones lacked specific development standards residential uses which could complicate the review process.

The 2010 Housing Element Update includes new policies to further encourage and facilitate multi-family housing. These new policy initiatives include:

- Increase of multi-family project unit size permitted by right from 60 to 80 units;
- Increase in Height allowance for projects in the R-M-3 (High Density Residential) Zone to four stories;
- Implement new Land Use Policy LU-P-46 (Infill Incentive Program) by instituting impact fee reductions and density bonuses to residential projects that include affordable housing provisions;

### **Manufactured Housing**

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multi-family residential units is not allowed.

#### **Manufactured Homes on Lots**

California Government Code Sections 65852.3 and 65852.4 specify that a jurisdiction shall allow the installation of manufactured homes on a foundation on all "lots zoned for conventional single-family residential dwellings." Except for architectural requirements, the jurisdiction is only allowed to "subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject." The architectural requirements are limited to roof overhang, roofing material, and siding material.

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

Visalia's Municipal Code is consistent with State law. Manufactured homes that are placed on permanent foundations are allowed in any zoning district allowing single-family homes, and multi-family housing is allowed in residential zones allowing multi-family housing (i.e., R-1-4.5, R-M-2, and R-M-3).

### **Mobile Home Parks**

Section 69852.7 of the California Government Code specifies that mobile home parks shall be an allowed use on "all land planned and zoned for residential land use." However, local jurisdictions are allowed to require use permits for mobile home parks. Chapter 17.32 of Visalia's Municipal Code describes the City's regulations of mobile home parks. According to Visalia's Municipal Code, mobile homes may be placed on individual lots in all single-family residential zones except on lots located within the city historic preservation district. Mobile homes must be attached to a foundation system in compliance with all applicable building regulations and subject to review including consideration of roof overhang, roofing material, and siding material to assure aesthetic compatibility with traditional single-family housing structures.

[The 2010 Housing Element Update includes a new policy to further encourage and facilitate mobile home park projects by amending Zoning Ordinance section 17.32.040. These new policy initiatives include:](#)

- [Eliminate the maximum density of six units in favor of the underlying allowable density for the zone district in which the project occurs;](#)
- [Making the mandatory site improvement requirements more flexible.](#)

[This policy is carried forward as part of the 2016 Housing Element Update.](#)

### **Farmworker Housing**

The provisions of Section 17020 (*et seq.*) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:

*"Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone."*

Section 17021.6, concerning farmworker housing, states that:

*"no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 36 or fewer employees and is not required of any other agricultural activity in the same zone."*

Visalia's Municipal Code defines farm ~~labor-employee~~ housing as: "living quarters, including dwellings with sleeping accommodations and dining facilities, maintained for occupancy by persons employed principally in farming and related pursuits on land owned, leased or rented by the owner, lessee, or tenant of the site on which the farm employee housing is located; excepting a labor camp or trailer park." The Code does not prohibit or constrain the provision of farm ~~labor-employee~~ housing. Farm labor and employee housing is treated like any other single-family home or group housing project, depending on the type of development. Farm employee housing is allowed in agricultural districts, incidental to a permitted or conditional use.

### **Emergency Shelters**

SB 2, passed in 2007 and in effect as of January 1, 2008, amended State housing law (California Government Code Sections 65582, 65583, and 65589.5) regarding shelter for homeless persons. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit.

California Health and Safety Code Section 50801(e) defines "emergency shelters" as:

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

The new legislation added provisions to State housing law (Section 65583(a)(4)(A)) that require local governments to identify:

*"a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The identified zone or zones shall include sufficient capacity to accommodate the need for emergency shelter identified in paragraph (7), except that each local government shall identify a zone or zones that can accommodate at least one year-round emergency shelter. If the local government cannot identify a zone or zones with sufficient capacity, the local government shall include a program to amend its zoning ordinance to meet the requirements of this paragraph within one year of the adoption of the housing element. The local government may identify additional zones where emergency shelters are permitted with a conditional use permit. The local government shall also demonstrate that existing or proposed permit processing, development, and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters."*

The provisions go on to discuss that emergency shelters "may only be subject to those development and management standards that apply to residential or commercial development within the same zone" along with a list of exceptions that may be made. Local governments that already have one or more emergency shelters within their jurisdiction or "pursuant to a multijurisdictional agreement" that accommodates that jurisdiction's need for emergency shelter are only required to identify a zone or zones where new emergency shelters are allowed with a conditional use permit.

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) as a conditional use, Light Industry (I-L) as a permitted use, and Heavy Industry (I-H) zones as a conditional use.

~~The conditional use permit (CUP) process has been used to ensure that the size of the site and its improvements are sufficient to accommodate the number of persons expected to be residing at the site and to ensure that there will be an acceptable level of site maintenance and upkeep. The CUP process has not acted as a constraint to the development of emergency shelters or transitional housing facilities in Visalia. The City has approved two Visalia Rescue Mission emergency shelters without any overly restrictive conditions. However, since the City of Visalia's Municipal Code does not allow emergency shelters without a conditional use permit in any zone, the City does not meet the new State requirements established by SB 2.~~

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

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

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

[The Zoning Ordinance was amended in March 2011 to be fully compliant with SB2.](#)

### ***Transitional Housing***

While SB 2 added specific new requirements for local governments to meet in terms of planning for emergency shelter facilities, Government Code Section 65583(a)(5) also states that "transitional housing and supportive housing shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone."

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing. California Health and Safety Code Section 50675.2(h) defines "transitional housing" and "transitional housing development" as:

*“buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.”*

According to Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children), transitional housing is considered a residential use if there are no more than six residents.

The City of Visalia Zoning Ordinance defines transitional housing as temporary housing (six months to two years) for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

~~For transitional housing facilities that do not involve group living, location of transitional housing facilities is subject to the same land use regulations as other housing developments of similar type, size, and density. Transitional housing for 6 or fewer persons is a permitted use in all residential zoning districts in the city. Transitional housing for 7 or more persons is a conditionally-allowed use in all residential zoning districts in the City. is also permitted in all commercial and industrial zones except C-S for 7 to 12 persons; it requires a conditional use permit for more than 13 persons. Base~~Based on these regulations, the City of Visalia complies with State law.

The Zoning Ordinance was amended in March 2011 to be fully compliant with SB 2.

### **Supportive Housing**

Supportive housing is permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives. Typically, a part of the housing is targeted to people who have risk factors such as homelessness, or health challenges such as mental illness or substance addiction. Supportive housing comes in all shapes and sizes. It could be a renovated motel offering furnished single-room occupancy (SRO) apartments; a multi-family development where tenants with disabilities live alongside other families with low incomes; a small, more service-intensive building; or scattered-site apartments. Whatever the configuration, all of the housing allows tenants to access support services that enable them to live as independently as possible.

California Health and Safety Code Section 53260(c) defines “supportive housing” as:

*“housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community. This housing may include apartments, single-room occupancy residences, or single-family homes.”*

Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states:



*"Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling."*

The Visalia municipal code permits 24-hour care facilities for 6 persons or fewer in all residential zones and for 7 persons or more as a conditionally-allowed use in all residential zones. The City complies with State law for the provision of supportive housing.

### **Second Units**

A second unit is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. Second dwelling units can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. Second units can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

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

In the City of Visalia second units are a permitted use in all single-family residential zoning districts (i.e., A, RA, and R-1). The Visalia Zoning Code Ordinance limits the construction of second units to lots with an area of 6,000 net square feet or larger, requires that the floor area of second units not exceed 850 square feet or 30 percent of the main dwelling unit, whatever is greater, and shall be used as an accessory to the primary building. The Zoning Code further requires that either the primary or the second dwelling unit shall be occupied by the owner of record, enforced by the recording of a covenant running with the land between the city and the property owner. The same residential development standards, including setbacks, height limits, and maximum lot coverage apply to second units. The City of Visalia meets State requirements for second units.

According to the City of Visalia, there have been about 4735 second units (an average of 4.77 units per year) constructed between since 2004 and 2015.

### **Single-Room Occupancy Units**

Single-room occupancy (SRO) units can provide affordable private housing for lower-income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units can serve as an entry point into the housing market for formerly homeless people.

The Visalia Zoning Ordinance was revised pursuant to the 2010 Housing Element Update to incorporate SRO units in the City's housing inventory. Zoning Ordinance section 17.16.020 was adopted to permit by right SRO units in the medium density and high density zone districts.

~~does not define SROs. However, SROs would be considered "residential motels," that fall into the category of "boarding houses and transient occupancy facilities" and are allowed as a conditional use in R-M-2, R-M-3, and all commercial and industrial zones, except C-DT.~~

### **Growth Controls/Growth Management**

The City of Visalia has utilized a growth management system through the use of a series of urban growth boundaries since the 1970's. ~~has adopted growth management policies~~ The City's 1991 General Plan ~~employed that are based upon the adoption of three Urban Development Boundaries that identified~~ which lands may be developed and when the lands will be eligible to be developed. The boundaries were referred to as Urban Development Boundaries for a population of 98,700, 129,000, and 165,000. The boundary that the City is currently operating within is also usually referred to as the current Urban Development Boundary. The latest comprehensive update to the General Plan adopted in October 2014, analyzed and updated the urban growth boundaries to ensure for the logical contiguous growth of the City for the next 20 years and beyond.

The new General Plan continues the overall concentric growth control concept. ~~I~~ ~~However, the previous population based growth triggers were replaced with building permit triggers. This was done to more definitively associate physical land absorption needs with the empirical variable of building permits issued, rather than the more speculative variable of population growth estimates. Both methods achieve eventual physical buildout of the City in incremental stages. Please see Land Use Element Policy LU-P-21 for details.~~

The first growth boundary (Tier I) generally corresponds to the City's current corporate boundaries. Tier II includes lands that are outside of but adjacent to Tier I lands. Tier II will be available for development only after 5,850 residential building permits have been issued in Tier I. This roughly corresponds to a population of ~~150,000~~ 160,000. Tier II has a residential development capacity of ~~6,950~~ 12,800 units and a population of 178,000. Tier III is the final growth boundary and ~~would support~~ the City's buildout population of ~~212,000~~ 210,000.

Buildout is projected to occur in the Year 2030. However, since the growth boundary triggers are based on building permit activity as the primary determinant of physical buildout, the actual buildout date could vary from the 2030 date by several years in either direction. All of the General Plan Elements were prepared to adjust to this variability. Finally, the Regional Housing Needs Assessment (RHNA) land inventory is contained entirely within the Tier I growth boundary. Consequently, all lands are determined to be developable immediately at or above the development densities that correspond to their land use designations.

Since 1975, Visalia has used a vacancy or "flexibility factor" of 30 percent to help determine future residential urban land demand. Residential land supply needs are therefore calculated at 130 percent of actual or projected developed property. This 'flex' factor accounts for variables, such as property owner preferences for non-urban uses, legal complications making land unavailable for immediate development, price competition, and contingency for higher than projected growth rates. The flexibility factor ensures

~~that the boundaries serve their intended purpose of directing the location of growth without actually constraining growth.~~

~~Land Use Element policies assume the boundaries are in 10-year increments, but call for the boundaries to be amended based on combined thresholds of population and the amount of land that has been used inside the boundaries ("build-out"). Allowing the boundaries to be expanded based on achieving the thresholds rather than scheduling the amendment to occur in a certain year allows the change to be responsive to the actual development needs that occur in the community, when they occur. When the thresholds of build-out are met, then growth is allowed to occur in the next boundary. For example, the City allowed growth only within the 98,700 population boundary from 1991 to 2003. In December 2003 the thresholds for expansion were met and since December 2003 growth has been allowed within the larger 129,000 population boundary. When the build-out and population thresholds are met in this boundary, growth will then be allowed within the 165,000 population boundary. This program is planned to allow growth to 2020, when it is projected that the City's population will be around 165,000 persons.~~

~~The number of dwelling permits that is allocated under the growth management policies is sufficient to meet the projected housing needs in the city as identified in the Regional Housing Needs Allocation. In addition, affordable housing units are exempt from the growth cap. The Growth Management Ordinance is not a constraint in meeting the projected housing needs for existing and future Visalia residents.~~

## **Building Codes**

Building codes and their enforcement influence the style, quality, size, and costs of residential development. Such codes can increase the cost of new housing construction and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

The City of Visalia has adopted the 2013~~07~~ California Building Code (CBC) based on the 2012~~06~~ International Building Code. Visalia has not amended the CBC requirements, nor added its own requirements. The minimum requirements of the CBC and other model codes may have added to the cost of housing over the years. However, governmental agencies at all levels as well as organizations representing building officials have decided that these requirements are necessary to achieve a minimum level of health and safety.

The City's building codes are consistent with the codes applied in other jurisdictions throughout California and do not negatively impact the construction of affordable housing.

## **Processing and Permit Procedures**

Similar to other jurisdictions, the City has several procedures it requires developers to follow for processing development entitlements and building permits. Although the permit approval process must conform to the Permit Streamlining Act (Government Code Section 65920 (*et seq.*)), housing proposed in the city is subject to one or more of the following review processes: environmental review, zoning, subdivision review, and building permit approval.

Many of the City's review procedures are handled at the staff level. For example, site plan review is conducted by staff representative of various City divisions, and administrative adjustments and

~~Temporary Conditional Use Permits are conducted by the City Planner. Many of the City's review procedures are handled at the staff level. For example, site plan and design review, minor zone modifications, and variances are conducted by the Community Development Director, except when the site plan is part of a larger project that requires Planning Commission Review.~~

~~The Planning Division is charged with making an environmental determination on a project, determining if that project is exempt from CEQA review or requires that an environmental document be prepared and adopted. If a discretionary entitlement project (i.e. Conditional Use Permit, Variance, Tentative Map) is not exempt from CEQA review, then the application along with its supporting environmental document is reviewed and acted upon by the Planning Commission. Table 54 shows permitted and conditionally permitted residential uses by zoning district in Visalia.~~

~~When a project is exempt from CEQA review, use permit applications are reviewed and acted upon by the planning director. If a use permit is not exempt from CEQA review, then the use permit application is reviewed and acted upon by the Planning Commission. Table 54 shows permitted and conditionally permitted residential uses by zoning district in Visalia.~~

TABLE 54  
PERMITTED AND CONDITIONALLY PERMITTED RESIDENTIAL USES

Visalia  
2016

Residential Use Type	R-A	R-1-20	R-1-12.5	R-1-6	R-1-4.5	R-M-2	R-M-3
Multi-Family Apartments <sup>1</sup>	- <sup>1</sup>	- <sup>2</sup>	- <sup>1</sup>	- <sup>1</sup>	P <sup>1,2</sup>	P <sup>2</sup>	P <sup>2</sup>
<del>Adult Over-night Community</del> Care Facility (6 people or less)	P	P	P	P	P	P	P
<del>Adult Over-night Community</del> Care Facility (more than 6 people)	C	C	C	C	P	P	P
Condominium, Townhouse Style	C <sup>4</sup>	C <sup>4</sup>	C <sup>4</sup>	C <sup>4</sup>	P	P	P
Condominium, Apartment Style	-	-	-	-	P	P	P
Duplex	-	C <sup>3</sup>	C <sup>3</sup>	C <sup>3</sup>	P	P	P

Convalescent Care Facilities (not including psychiatric, drug abuse and alcoholism cases.)	C	C	C	C	PC	PC	PC
Convalescent Care Facilities (including psychiatric, drug abuse and alcoholism cases.)	-	-	-	-	C	C	C
Secondary Residential Dwelling Units	P	P	P	P	P	-	-
Senior Citizen Housing Development	-	C	C	C	C	C	C
Single Room Occupancy (SRO)						P	P
Transitional and Supportive Housing for Six or Fewer Individuals	P	P	P	P	P	P	P
Transitional and Supportive Housing for Seven or More Individuals	C	C	C	C	C	C	C
Emergency Shelters <sup>3,4</sup>							

Notes: P = permitted use; C = conditionally permitted use

<sup>1</sup> Expansion or reconstruction of legally existing multiple-family units allowed in all zones if number of units does not increase.

<sup>2</sup> Multi-family dwellings are permitted uses only on projects up to 640 units, more than 640 units requires a conditional use permit.

<sup>3</sup> Duplexes permitted on corner lots only.

<sup>4</sup> Condominium allowed as part of a Planned Development.

<sup>5</sup> Emergency shelters are permitted in the IHL (Light Industrial/Industrial) Zone District

Source: Visalia Municipal Code, Title 17 Zoning

Residential uses are allowed in all zoning designations with a Conditional Use Permit on a case-by-case basis; however, development standards currently are not specified in the City's Municipal Code for residential units located outside of areas zoned for residential uses. ~~For example, the Oak Meadows senior housing facility was constructed on an infill site within the downtown core of Visalia.~~

For conditional use permits, the decision-making authority may approve or conditionally approve an application for a use permit if it finds all of the following:

- The proposed use is consistent with the goals and policies of the General Plan and any applicable specific plan;
- The proposed use is consistent with the purpose of the applicable district or districts;
- The proposed use is listed as a use subject to a use permit in the applicable zoning district or districts or a use determined to be similar to a listed conditional use;
- The proposed use meets the minimum requirements of the Zoning Code applicable to the use and complies with all other applicable laws, ordinances and regulations of the city and state; and
- The proposed use will not be materially detrimental to the health, safety and welfare of the public or to property and residents in the vicinity.

Currently (~~December~~ January 2015), the City requires a Conditional Use Permit (CUP) for all projects over 640 units in size. The conditional use permit process involves a review by City Staff of the proposed development to ensure that it meets City standards and policies, including the policies of the Housing Element. A public hearing is held before the Planning Commission. ~~The site plan review and conditional use permit process allow the City to ensure that the site is effectively and efficiently served by water, sewer, solid waste pick up, fire and police protection, and other city services.~~ The process also ensures that the approved development is appropriately integrated into the existing neighborhood. None of the conditions placed on the project have served as an impediment to development nor substantially increased

the price of housing. For instance, in 2015<sup>95</sup> the City approved a CUP for a 168146 multi-family residential units in the Medium-High Density Residential (R-M-23) zone on approximately 13seven acres (i.e., Quail River Apartments). The City required the following conditions: review and approval of the landscaping and irrigation plans by the City as a part of the building permit package, construction of solid masonry perimeter walls, viewshed analysis to ensure for the privacy of existing residences adjacent to the project, and acceptance of the City's Good Neighbor Policies' for ongoing management of the project, modification of a cul-de-sac to provide a typical street character along the street through the use of landscape islands, routinely maintaining an existing vinyl fence along the property line, and consistency with city codes and ordinances.

The processing time for projects in the City of Visalia varies based upon the type of activity involved. If a negative declaration is required under the California Environmental Quality Act, there is a mandatory review period. Following Planning Commission approval, there is a 10-day appeal period. Finally, the developer must submit detailed plans to the City's Building and Safety Division to ensure compliance with the building code. Combined, these items can easily add up to several months. In order to avoid project delays, Planning Division staff works with developers throughout the process, presenting options such as reducing plan check time by working with building officials early on to ensure that plans meet code requirements when they are submitted.

Processing and permit procedures do not constitute a development constraint in Visalia. ~~However, the City could consider amending the Zoning Code to reflect a policy of streamlining the permit process for affordable housing projects as an incentive for the development of affordable housing.~~

### **Development Fees and Other Exactions**

The City collects various fees from developers to cover the costs of processing permits, environmental review, building inspections, and capital improvements. Certain residential projects that require General Plan amendments, zoning code changes, or other planning-related functions require fees in addition to those listed above. Some of these typical fees are summarized in Table 55A.

Building permit and planning fees are the method the City uses to defray the cost of the Planning and Building Departments. These fees can impact the cost of constructing affordable housing. Basic planning and building fees for the City of Visalia are listed below. Building permit fees are based on the square footage of the property, and multi-family apartment complexes cost less per square foot to inspect than single-family unit. The building and planning fee rate for a "typical" multi-family and single-family is difficult to define, but Table 55 estimates comparable costs.

The City collects development impact fees in accordance with California Government Code Sections 66000-66025 for the provision of services such as water, sewers, and storm drains. These fees are generally assessed based on the number of units in a residential development. When raising fees, the City complies with applicable provisions of the government code.



TABLE 55  
TYPICAL PLANNING AND DEVELOPMENT FEES

Visalia

Annual 1, 2013 July 1, 2000

Fees	Single-Family Unit (Low-Density) <sup>1</sup>	Multi-Family Unit (High-Density) <sup>2</sup>
<b>Development Impact Fees</b>		
Park Acquisition and Fee	\$1,406\$1,496.70	\$1,406\$1,318.06
Park Development Fee	\$1,900\$1,718.74	\$1,900\$1,513.60
Public Facility Impact Fee	\$516\$466.49	\$459\$414.70
Sewer Main Facilities Connection Charge (to City sewer system) <sup>3</sup>	-	\$260\$203
Trunk Line Capacity Charge	\$715\$646.87	\$715\$365.85
Treatment Plant Connection Capacity Charges	\$709\$641.44	\$709\$641.44
Storm Drainage Fee <sup>4</sup>	\$789.50\$670.25 (\$3.158/ac)(\$2,681.54/ac)	\$234.96\$199.52 (\$5.874/ac)(\$4,988/ac)
Waterway Acquisition Fee <sup>4</sup>	\$579.50\$616.50 (\$2.318/ac)(\$2,466/ac)	\$172.48\$183.52 (\$4.312/ac)(\$4,588/ac)
Transportation Impact Fee	\$5,332\$4,803	\$3,745\$3,373
Police Facilities Fee	\$391.75\$354.44 (\$1,417.74/ac)	\$269\$243.13 (\$6,078.16/ac)
School Impact Fees <sup>5</sup>	\$504\$5,055	\$2,688\$2,696
Fire Facilities Fee	\$428.25\$387.42 (\$1,549.68/ac)	\$428.25\$61.99 (\$1,549.68/ac)
<i>Subtotal per Unit</i>	<i>\$17,227.50\$16,857</i>	<i>\$12,626.64\$11,244</i>
<i>Groundwater Overdraft (new impact fee since 2010)</i>	<i>\$292</i> <i>(\$1,168/ac)</i>	<i>\$46.72</i> <i>(\$1,168/ac)</i>
<i>Revised subtotal</i>	<i>\$17,519</i>	<i>\$12,673.36</i>
<b>Planning Fees</b>		
Conditional Use Permit	-	\$72
Tentative Subdivision Map	\$129	-
Plan Check (part of building permit fee)	\$180\$165	\$297
Inspection (part of building permit fee)	\$1,560\$1,110	\$414
Fire Plan	-	\$53
Parking Lot Inspection Fee	-	\$140
Subdivision Improvement Plan Check and Inspection	\$142	-
Final Subdivision Filing Fee	\$30	-
Construction Permit Fee	\$60	\$52
<i>Subtotal per Unit</i>	<i>\$2,101\$1,801</i>	<i>\$904\$1,033</i>
<b>TOTAL PER UNIT</b>	<b>\$19,620.50\$18,493</b>	<b>\$13,577.36\$12,247</b>

<sup>1</sup> Single-family fees based on a low-density, 1,500 square foot (living area) single-family, single-story detached entry level home with three bedrooms, two full baths, and an attached two-car garage (400 square feet) on a 0.25 acre lot in a subdivision of 50 single-family homes.

<sup>2</sup> Multi-family fees based on a 50-unit multi-family development on 2 acres with an average unit size of 800 square feet and total building square footage of 45,000.

<sup>3</sup> Sewer connection fee generally does not apply to single-family tract homes. ~~since~~ For multi-family project, assumes 290 feet of sewer line at ~~\$44.82\$35~~ per liner foot for a total project cost of ~~\$13,000\$10,170~~.

<sup>4</sup> Storm Drainage and Water Acquisition fees are on a per-parcel basis

<sup>5</sup> \$3.367 per square foot.

Sources: City of Visalia; Visalia Unified School District

The estimated cost of development impact fees and planning fees is ~~\$19,620.50\$18,493~~ per single-family unit and ~~\$13,577.36\$12,247~~ per multi-family unit. The City of Visalia's development impact and

planning fees are similar, if not less than, those of surrounding jurisdictions and do not represent a significant constraint to the production of affordable housing.

### ***On/Off Site Improvement Requirements***

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

The City has residential development requirements for residential streets, sidewalks, solar access, landscaping, walls, street lighting, and parking. The City adopted these standards to ensure that minimum levels of design and construction quality are maintained and adequate levels of street and facility improvements are provided.

While many of the City's development standards are similar to those in other jurisdictions, there may be some standards that exceed the level necessary to ensure adequate circulation and parking, drainage, environmental protection, and protection from visual nuisances. The City's standards are summarized below. The standards included in this summary are those with the greatest potential to affect housing costs.

**Residential Streets (widths, curbs, gutters, and sidewalks):** Chapter 16.12.010 of the Visalia Municipal Code describes the development standards for streets in residential subdivisions. The City requires the following rights-of-way for streets:

- Divided arterial streets: at least ~~134~~110 feet wide;
- Undivided arterial streets: at least ~~110~~84 feet wide;
- Collector streets/local streets: at least ~~84~~56 feet wide;
- Minor loop streets: at least ~~60~~52 feet wide;
- Cul-de-sac streets: at least ~~60~~52 feet wide;
- Frontage roads: at least 50 feet wide; and
- Residential alleys: minimum dedicated width of 20 feet.

The City requires full-width street improvements including curb, gutter, matching paving, and parking lanes. Curbs and gutters are required to be installed at all grades for all locations for any site within a subdivision. Sidewalks are also required except on double fronting lots, where sidewalks are only required along one frontage, and for a corner lot where a fence or wall is constructed along the street-side lot line.

**Parking:** Since off-street parking often requires large amounts of land, parking requirements are one of the development standards that can most negatively impact the development of affordable housing. Off-street parking requirements increase the cost of development, limiting the funds available for providing housing. Most municipalities have adopted parking standards that exceed the actual parking needs of the population.

Visalia's off-street parking standards for residential uses are summarized in Table 56A. The City requires two parking spaces (one covered) per single-family unit. For multi-family units, 1.5 parking spaces per unit is required except under the following conditions:

- Senior citizen multi-family housing development requires one parking space per unit; and
- Planning Commission has the authority to require an additional 0.25 parking spaces per unit for guest parking if on-street parking is not available to provide the 0.25 spaces, more than 50 percent of the units are 2 or 3 bedroom units, or the development does not require planning commission review.

TABLE 56 REQUIRED OFF-STREET PARKING SPACES Visalia 20	
Residential Use	Parking Requirements
Single-family dwelling	2 spaces (one covered) for each dwelling
Townhouses, condominiums, and apartments	1.5 spaces for each dwelling
Senior citizen multi-family housing	1 space for each dwelling

Source: Visalia Municipal Code, Chapter 17 Zoning, Section 17.34.020 Required parking spaces.

The City allows for reduced parking standards for other types of uses. For example group homes are required to provide one parking space for every three beds. The Municipal Code does not specify any reductions in parking spaces for affordable housing projects.

**Other Improvements:** Section 16.36 of the Visalia [Municipal Code \(Subdivision Ordinance\)](#) requires that storm drains, water mains, fire hydrants, and fire department access must be provided at the expense of the subdivider. Connections to existing city sewer system must be provided for each lot in a subdivision. In addition, street lights must be installed at a minimum on all arterial roadways at intervals of 220 feet for along both sides, and local roadways must have street lights at intersections. The City does not have landscaping, circulation improvement, or level of service requirements associated with subdivisions.

Off-site requirements can be considered regulatory barriers to affordable housing if the jurisdiction determined requirements are greater (and hence, more costly) than those necessary to achieve health and safety requirements in the community. While Visalia's standards are similar to other jurisdictions, the City offers modified residential standards for affordable housing (i.e., from one to 120 percent of the area median income); infill development (e.g., single vacant lots, underutilized lots); or lots that are difficult to develop because of size, shape, or vicinity. The modified residential standards also allow for substantial aesthetic and/or functional improvement over what is permitted by the underlying residential zone. In Section 17.30.280, Article 6, Modified Residential Standards, the City permits a variation of front yard setbacks to provide more interesting streetscape options and allows flexibility in side yards to permit different groupings of units. The modified standards ensure that design features achieve the intent of conventional R-1-6 standards of privacy, open space, adequate parking and compatibility with neighborhood, as well as, or better than, the standards themselves. The density of sites approved under modified standards cannot exceed the density allowed under the underlying zone. The modified standards

cannot be applied in the R-1-4.5 zone. The City of Visalia subdivision regulations for off-site improvements are similar to other jurisdictions, and do not present a constraint to the development of affordable housing. In addition, the City offers flexibility for affordable projects that serves to reduce the number and type of requirements and encourages aesthetic and/or functional improvements over what is permitted.

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

Open space and park requirements can decrease the affordability of housing by increasing developer fees and/or decreasing the amount of land available on a proposed site for constructing units. Chapter 12.36 of Visalia's Municipal Code describes open space and park requirements. All housing units constructed in the city must pay a park acquisition and improvement fee to fund the development of neighborhood and community parks. As of ~~August 1, 2015~~ ~~September 4, 2015~~ ~~January 2000~~, the combined park acquisition and development fee is ~~\$3,196~~ ~~\$3,214~~ per single-family unit, ~~\$2,982 per~~ ~~and \$2,831 per~~ multi-family unit, ~~and \$2,330 per mobile home~~.

The park dedication requirement, the park improvement fees, and the open space requirements do not represent excessive constraints on residential development.

### **Density Bonus**

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. On January 1, 2005, SB 1818 revised California's density bonus statutes by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The bill also increased the maximum density bonus to 35 percent. The new minimum affordability requirements are as follows:

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

The law also established a sliding scale, which determines the additional density that a project can receive. A developer can receive the maximum density bonus of 35 percent when the project provides either 10 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units. In 2005, SB 435 was passed. This legislation served to clarify California's density bonus law by explaining that a project can only receive one density bonus.

Prior to SB 1818 and SB 435, jurisdictions were required to grant one incentive, such as financial assistance or development standard reductions, to developers of affordable housing. The new laws require that cities and counties grant more incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of

three incentives from the local government. If a project utilizes less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, the new laws provide density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

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

SB 1818 also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. The developer may request these parking standards even if they do not request the density bonus. The new parking standards are summarized in Table 57. These numbers are the total number of parking spaces including guest parking and handicapped parking.

Number of Bedrooms	Number of On-Site Parking Spaces
0 to 1 bedroom	1
2 to 3 bedrooms	2
4 or more bedrooms	2 ½

Source: Goldfarb & Lipman, LLC., SB 1818 Q & A, 2007.

The Visalia Zoning Ordinance [was amended pursuant to the policies adopted in the 2010 Housing Element Update. Ordinance 2012-012 revised the City's previous density bonus and incentives provisions to exceed State requirements. Table 58A shows the differences between State law and the City's current Code.](#) will grant a 25 percent density bonus over the housing unit density allowed by the existing zoning if the developer agrees to meet one of the following conditions:

[At least 20 percent of the units are for low-income households;](#)

[At least 10 percent of the units are for very low-income households;](#)

[Incentives and Concessions:](#) A developer who agrees to construct [as few as 5 percent affordable \(both 20 percent of the total units within a housing development for very low-income households and ten percent of the total units for very low-income households is entitled to only one density bonus and at least one additional concession or incentive identified in Section 17.32.220\(B\). The number of incentives and concessions offered to developers of affordable housing units increase to up to three for each 10 percent increase in the number of affordable units within a housing development.](#) The City offers incentives

including: a reduction in site development standards or a modification of zoning code requirements (e.g., reduction in setback and square footage requirements or in parking space requirements); approval of mixed-use zoning; other regulatory incentives or concessions which result in identifiable cost reductions. The City does not provide direct financial incentives or publicly-owned land for the housing development, or waive fees or dedication requirements. Table 58A describes the differences between City of Visalia requirements and State Law:

**TABLE 58.  
SB 1818 DENSITY BONUS REQUIREMENTS**  
California and Visalia  
2015

Percent Units by Income Group	State Law		Visalia	
	Density Bonus		Percent Units by Income Group	Density Bonus
	Minimum	Maximum		
10% Very Low	-	35%	<del>11-19%</del> Very Low	<del>35-25%</del>
20% Low	-	35%	<del>20-20%</del> Low	<del>35-25%</del>
40% Moderate	-	35%	<del>17.5%- Mod</del>	<del>35%-</del>
5% Very Low	20%	-	<del>5%-</del>	<del>20%-</del>
10% Low	20%	-	<del>10%-</del>	<del>20%-</del>
10% Moderate	5%	-	<del>10%-</del>	<del>5%-</del>

Source: *City of Visalia 2015 Antier-Harnish, 2009*

~~While the City of Visalia offers a density bonus program for developers that are willing to build affordable housing, it needs to update Title 17.32, Article 2 (Density Bonuses and Other Incentives), to allow for a maximum density bonus of 35 percent to be consistent with SB 1818.~~

**Article 34**

Article 34 of the State Constitution requires voter approval for specified “low rent” housing projects that involve certain types of public agency participation. Generally, a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. If a project is subject to Article 34, it will require an approval from the local electorate. This can constrain the production of affordable housing, since the process to seek ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

The provisions of Article 34 allow local jurisdictions to seek voter approval for “general authority” to develop low-income housing without identifying specific projects or sites. If the electorate approves general parameters for certain types of affordable housing development, the local jurisdiction will be able to move more quickly in response to housing opportunities that fall within those parameters.

**Potential Non-Governmental Constraints**

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, State law requires that the Housing Element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects.



The primary non-governmental constraints to the development of new housing in Visalia can be broken into the following categories: availability of financing and development costs.

All resources needed to develop housing in Visalia are subject to the laws of supply and demand, meaning that these resources may not always be available at prices which make housing development attractive. Thus, cost factors are the primary non-governmental constraints upon development of housing in Visalia. This is particularly true in the case of housing for low- and moderate-income households, where basic development cost factors such as the cost of land, required site improvements, and basic construction are critical in determining the income a household must have in order to afford housing.

### **Availability of Financing**

Financing has historically been available for credit-worthy projects, with interest rates determined largely by the monetary policy of the Federal Reserve Board. Beginning in the 1990s, rising housing values and a growing housing industry boosted investor and homebuyer portfolios and contributed to a sense of security that encouraged continued investment in the housing market. Alternative mortgage products increased the number of homebuyers, especially investors who purchased single-family homes as non-primary residences. Virtually every business or profession related to homes sales, construction, mortgages, and titles had increased business opportunities during this period.

The use of alternative or “creative” mortgage products, such as graduated payment mortgages, variable and adjustable rate mortgages, interest-only loans, “stated income” loans with no income verification, and zero down payment loans allowed consumers to purchase high-priced housing without the qualifications required by a traditional loans, such as sufficient income level. These mortgage products increased homeownership rates—a goal of affordable housing advocates. Even during periods of higher interest rates, homeownership and home sales increased. [However](#),

~~Starting in 2006, home prices in Visalia and throughout California began to level off and then declined for both new and existing homes, (see Figure 5). The subprime mortgage crisis precipitated when borrowers who purchased homes found that they owned more on their homes than their homes were worth. The mortgage market collapse also impacted borrowers with “jumbo” loans, relatively large loans that are not Federally backed. A jumbo mortgage is a loan amount above conventional conforming loan limits set by Fannie Mae and Freddie Mac, Federally-chartered financial institutions that purchase the bulk of residential mortgages in the U.S. Resets of interest rates and mortgage payments in the subprime mortgage market have resulted in huge waves of foreclosures between 2007 and 2011. Beginning in 2012, the local housing market began to stabilize and ultimately again show gains. This was coincidental concurrent with absorption of foreclosed homes into the housing market, and interest rates at or below 5% for qualifying home buyers. As a result, sales of existing homes and new residential construction have achieved more stable volumes that predated the extremes of highs and lows that characterized the local housing market between 2000 and 2011.~~

~~Each month the number of subprime mortgages in default increases. Visalia and the other jurisdictions in Tulare County are some of the areas hardest hit by this problem. Housing prices have fallen so dramatically that the housing market has basically collapsed back to 2003 levels. However, tightening of loan underwriting practices has not permitted low income homebuyers to take advantage of lower house~~

~~prices. As a direct result of the credit collapse, stricter mortgage industry standards also require larger down payments when purchasing a home.~~

~~Due to the current financial condition of the national and international banking system, it is not possible to forecast what will happen to interest rates during this Housing Element planning period. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers can afford to pay.~~

~~Fannie Mae estimates that up to 50 percent of all borrowers with a subprime loan could have qualified for a lower cost prime loan. As of October 2008, the California Attorney General settled with Bank of America and their subsidiary, Countrywide Loan, to refinance 400,000 subprime loans.~~

The U.S. Census American Community Survey provides data at the county-level regarding overpayment. ~~In 2015~~~~During 2007, 35.4% of Visalia homeowners spent more than 30% of their gross income on housing costs. Comparatively, 49.8% of Visalia households renting spent more than 30% of their gross income on housing costs. 43.9 percent of homeowners in Tulare County spent more than 30 percent of their gross income on housing costs compared to 14 percent of renters (U.S. Census, American Community Survey, 2015/07).~~ The high percentage of ~~both~~ homeowners ~~and renters~~ spending a disproportionate percentage of income on housing, ~~combined with a large number of troubled subprime loans~~ suggests that ~~housing, while relatively affordable when compared to Statewide averages, represents a substantial burden to local residents. This is due in large part to the relatively low household incomes in Visalia relative to the costs of both owner-occupied and rental housing.~~ ~~homebuyers in Tulare County will continue to face challenges in affordable housing, and the assumption that homeownership is a more affordable option will continue to be challenged.~~

## **Development Costs**

### **Land Costs**

Costs associated with the acquisition of land include both the market price of raw land and the cost of holding the property throughout the development process. Land acquisition costs can account for over half of the final sales price of new homes in small developments and in areas where land is scarce.

~~The main determinant of land value is market demand. During the housing boom, raw residential land (without site improvements) received upwards of \$200,000 per acre in Visalia (or over \$40,000 per unfinished lot). This was due in large part to speculative land purchasing and development entitlements, and resulted in a glut of over 6,000 residential units (paper lots) approved for development as of early 2009, at the start of the Great Recession. During the current market recession (2009), the value of land has declined as home building dramatically slowed to as few as 216 units annually (compared to the high of over 1,500 in FY 2005/06). Residential permits have risen to ~~400~~over 600 as of December 2015. This is considered by the City and by development experts as a more sustainable rate of housing production, as compared to both the highs and lows experienced during the last ten years, continues to slow.~~

According to ~~many~~ local housing developers, ~~2009 residential~~raw residential land costs ~~have remained well below their historic highs in in 2006.~~ ~~have dropped down to 2002-2003 levels.~~ This is in large part

due to the large quantity of residential lands that held approved development projects, but that fell into foreclosure and re-purchase at very favorable prices (between 20%-50% of their original purchase prices and entitlement costs). Most of these projects remain in their entitled status, owing to the series of automatic State subdivision map time extensions granted between 2009 and 2015. As a result, a general consensus among home builders in Visalia's is that raw residential land costs are estimated to be between \$35,000 and \$45,000 per acre depending on location.

### **Site Improvement Costs**

Upon securing the raw land, a residential developer would have to make certain site improvements to "finish" the lot before a home could actually be built on the property. Such improvements include connections to existing utility systems, rough grading, construction of streets, installation of water and sewer lines, and construction of curbs, gutters, and sidewalks. Site improvement costs for a single-family home in Visalia were estimated as ranging between \$25,000 and \$35,000 per lot. This is approximately the same costs as before the severe development downturn of the Great Recession.

### **Development Impact and Planning Fees**

As previously discussed in the section on Development Fees and Exactions, the City collects various fees from developers to cover the costs of processing permits and providing necessary services and infrastructure. The development impact fees vary on a case-to-case basis but for the purposes of this discussion, it is estimated that fees for a single-family home would be \$19,620~~\$18,493~~ and \$13,577~~\$12,247~~ for a multi-family unit (refer to Table 55A). This represents a 9.4% increase for single-family units, and a 9.0% increase for multi-family units over a six year period (less than 2% increase per year).

### **Construction Costs**

Housing construction costs can act as a constraint to the affordability of new housing. However, the cost of construction varies with the type, size, location, and amenities of the development. "Entry-level" homes have fewer amenities than other higher priced units. According to the City Building Official, a local developer, an entry-level, 1,500 square foot, three-bedroom, two-bath home costs \$7045 to 7555 per square foot to build, totaling \$105,000~~\$7,500~~ to \$112,500~~\$2,500~~ in construction costs. Middle income homes average \$55 to \$60 per square foot, which amounts to \$90,000 in construction costs at \$60 per square foot. Generally wood-frame construction at 20 to 40 units per acre is the most cost-efficient method of residential development. The increased use of prefabricated factory-built or manufactured housing, which is permitted in all residential districts throughout the city (consistent with California State law), may provide for even lower-priced housing by reducing construction and labor costs.

Despite the foreclosure crises, a handful of projects are moving forward in the city. From January to March 2009, 113 building permits for new single-family attached and detached units have been pulled with March showing the most activity (i.e., 50 building permits). While this is far below the average number of building permits pulled during the past five years (e.g., in 2005 an average of 110 building permits were pulled every month) it indicates that there is still some level of construction occurring in the city.

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

**Total Housing Development Costs**

High construction costs coupled with high land costs make it difficult for private sector developers to provide housing for lower-income residents. Subsidies, incentives, and other types of financial assistance are available to private sector developers to bridge the gap between actual costs of development and the sale price of affordable housing.

As shown in Table 59, the total of all housing development costs discussed above for a typical entry-level single-family home (1,500 square feet on at 0.25 acre lot) is ~~\$164,259.50~~<sup>\$127,500</sup> to ~~\$181,759.50~~<sup>\$160,000</sup>, including site improvements, construction costs, and fees and permits (as shown in Table 59A). This figure does not include developer profit, marketing, or financing costs.

Type of Cost	Estimated Cost
Land <sup>1</sup>	<del>\$10,000 per lot</del> \$35,000-\$40,000 per acre
Site Improvements	\$25,000-\$35,000 per lot
Development Impact and Planning Fees <sup>2</sup>	<del>\$19,259.50</del> \$25,200 per unit
Construction <sup>3</sup>	<del>\$105,000</del> \$67,500-\$112,500 \$90,000 per unit
<b>TOTAL</b>	<del>\$164,259.50- \$181,759.50</del> \$126,450-\$160,000 per unit

<sup>1</sup> Assumes a quarter-acre lot.  
<sup>2</sup> Refer to Table 55A for a break-down of development impact and planning fees.  
<sup>3</sup> Assumes a 1,508sq ft lot.  
 Source: Tulare King Counties HBA, *City of Visalia, 2015 Magnano Homes, McMillin Homes.*

The specifications for the hypothetical house used for analysis here were chosen to define it as an entry-level family home. ~~As noted earlier in Table 24, recent (December 2008) sales prices for new single-family detached homes in Visalia averaged around \$175,000; however, home building has declined significantly and foreclosure priced homes continue to drive down housing prices.~~

## INTRODUCTION

Under California law, the housing element must include the community's goals, policies, quantified objectives, and housing programs for the maintenance, improvement, and development of housing.

This Housing Element includes nine goal statements. Under each goal statement, the element sets out policies that amplify the goal statement. Implementation programs are listed at the end of the corresponding group of policies and describe briefly the proposed action, the City agencies or departments with primary responsibility for carrying out the program, funding source, and the time frame for accomplishing the program. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

**Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

**Policy:** Specific statement guiding action and implying clear commitment.

**Implementation Program:** An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on City staffing and budgetary considerations.

**Quantified Objective:** The number of housing units that the City expects to be constructed, conserved, or rehabilitated; or the number of households the City expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

The housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved or households assisted over a five-year time frame.

## NEW CONSTRUCTION

Between 2010-2015 ~~in 2008~~ single-family detached housing units accounted for the majority of housing in Visalia. At about ~~75-77~~ percent of the total housing stock, single-family detached units in Visalia make up a much larger share of the total than in the state overall, where only 57.4 percent of all units are single-family detached. From ~~2000-2010~~ to ~~2008~~2015, over ~~2,700~~2,047 single-family detached units were built in Visalia, making up nearly ~~94-93~~ percent of all new units constructed. The vast majority of these single family homes constructed within the past ten years in Visalia are occupied by homeowners. However, in many of the older sections of the city, including the Oval Park and Washington School neighborhoods, more than two thirds of the single-family homes are occupied by renters. Visalia has managed to address its' demand for affordable and rental market housing through the retention of single-family homes as evidenced in the older neighborhoods throughout the city.

Based on the city's changing demographic profile, the City will need to provide a variety of housing types to meet the needs of its diversifying population. Therefore, the City will need rely less on large single family residential units and more on other types of units (e.g., townhomes, apartments, live-work units, small lot single family, etc.) to meet the housing needs of its population.

### Goal HE-1

To provide for a broad range of housing types and densities to meet the needs of all Visalia residents.

## Policies

**HE Policy 1.1** The City shall ensure that sufficient land is available and zoned at a range of residential densities to accommodate the City's regional share of housing.

**HE Policy 1.2** The City shall encourage the development of new residential projects that are designed to facilitate non-automobile modes of travel.

**HE Policy 1.3** The City shall encourage the consolidation of parcels designated for multi-family residential development when it facilitates efficient development of the parcels.

**HE Policy 1.4** The City shall encourage a mix of residential development types in the city, including single family homes on a variety of lot sizes, as well as townhomes, row houses, live-work units, planned unit developments, and multi-family housing.

**HE Policy 1.5** The City shall encourage housing developers to provide community outreach for all their housing projects to address concerns about the project.

**HE Policy 1.6** The City shall work to educate the public regarding the myths and realities of multi-family and affordable housing.

**HE Policy 1.7** The City shall promote development standards that ensure that new residential developments are long-term assets to the City, make effective use of land, and are compatible with adjacent land uses.

**HE Policy 1.8** The City shall maintain well-defined processing procedures and timelines that provide for adequate review of public concerns and issues while reducing unnecessary complexity or lengthy processing times.

**HE Policy 1.9** The City shall continue to provide assistance by and access to City Staff, in person or by phone, so as to encourage increased public awareness and understanding of the City's housing regulations and standards.



## Programs

### HE Program 1.1 DESIGNATE FOR SUFFICIENT LAND

The City shall maintain a sufficient supply land at various densities to allow for the construction of sufficient housing to meet its TCAG regional housing needs allocation (RHNA) between 2003 and 2008. The City shall review, as needed, the amount of land designated for various residential uses in conjunction with the amount and types of housing produced in the previous year to determine if any changes in the General Plan may be needed to meet City housing needs. A review of the supply of vacant land and development patterns over the preceding year will be incorporated into each annual evaluation of the City's implementation of its Housing Element programs.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: FY 2009, review annually  
Quantified Objective: N/A

*Evaluation: The City fully achieved its RHNA land supply responsibilities immediately upon adoption of the 2010 Housing Element. This was accomplished by virtue of the fact because there was sufficient developable vacant sites in the Medium and High density residential land use categories to accommodate the City's allocation. These densities default to Low, Very Low and Extremely Low income categories. In addition, housing unit potential in Low and Median Income categories were credited to mixed use and re-use of vacant and developed but underperforming sites in the Downtown, East Downtown and Mooney Commercial Corridor areas of the City.*

*Further, development and rezoning of Medium and High Density residential to lower densities occurred in only limited amounts during the effective period ending December 2014. In each case, the available land inventory maintained an adequate surplus capacity (1,801 units) within the same affordability density and develop ability potential. The primary losses of inventory sites or potential units were due to sites developed by the VUSD for school sites and for multi-family projects that developed below target densities.*

### HE Program 1.2 CONTACT WITH CITY OFFICIALS

The City shall accept and consider written requests to examine specific City land use controls and building standards which are deemed by the local housing industry to discourage innovative design or that exclude low and moderate income households from the local housing market. Such requests will be reviewed with the appropriate City agency and a response provided on the request's disposition.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: N/A

*Evaluation: The City has maintained a receptive policy multiple venues wherein in receiving recommendations on improving both the availability and affordability of housing and the preservation of existing housing can be submitted by the housing industry. These have resulted in several partnership efforts such as City funding on two new projects, and in coordinating outreach and service programs to key stakeholder groups, such as elderly mobile home owners in need of emergency repairs, and in participating in homeless services programs (case management) and a voucher program. By comparison, the City has not received any formal requests for density bonuses or incentives/concessions from developers or service agencies for new housing or rehabilitation programs.*

### HE Program 1.3 NEW HOUSING TECHNIQUES

## Housing Element

The City shall continue to investigate new housing techniques as they become available and examine the feasibility of amending building codes to accommodate new construction methods.

Responsibility: Construction Review Committee, Community Development Department

Funding: General Fund

Timeframe: As needed

Quantified Objective: N/A

Evaluation: The City amended its Zoning Code in 2011 to add a variety of permitted housing unit types, including single room occupancies (SRO) and transitional housing. The Zoning Code revisions made these new housing types permitted by right in a wide range of zoning districts.

**HE Program 1.4 MULTIPLE-FAMILY DEVELOPMENTS BY RIGHT**

The City shall revise the Zoning Ordinance to allow multi-family residential development by right for projects under 60 units.

Responsibility: Community Development Department, Redevelopment Agency

Funding: General Fund

Timeframe: FY 2010-11

Quantified Objective: N/A

Evaluation: The City adopted this revision by Zoning Code amendment in March 2011.

### **HE Program 1.5 CONDITIONAL USE PERMIT PROCESS**

To ensure that the conditional use permit process for multi-family projects of greater than 60 housing units does not impact the timing, cost, or supply of multi-family development, the City shall continue to monitor the conditional use permit process on multi-family applications to determine whether or not the process impacts the development of multi-family units. During the annual report to the Planning Commission, an assessment shall be made of multi-family projects considered during the year. If it is determined that the conditional use permit process impacts the timing, cost, or supply of multi-family housing, especially affordable housing projects, the City shall reconsider its position on this matter and adopt mitigations, which could include increasing the project size threshold based on typical affordable housing projects or eliminating the conditional use process, within six months.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: Annually  
Quantified Objective: N/A

*Evaluation: In 2011, the City amended the Zoning Code to permit ~~60-unit projects~~ of 60 units or less by right. The City did not process any development projects under the revised Zoning Ordinance greater than 60 units during the previous review period.*

### **HE Program 1.6 HOUSING EDUCATION**

In an effort to educate the public regarding the myths and realities of multi-family and affordable housing, the City shall partner with local housing advocates in making presentations to civic, neighborhood, and community groups.

Responsibility: Community Development Department (lead), Local Housing Advocates  
Funding: General Fund  
Timeframe: As needed  
Quantified Objective: N/A

*Evaluation: City staff has engaged in extensive public outreach in conjunction with implementation of the annual Consolidated Plan, Analysis of Impediments to Fair Housing. In addition, the City has engaged private sector partners in ~~providing~~ encouraging the production of affordable housing, including the Board of Realtors, Building Industry Association, and various mortgage lending institutions to advocate for increased affordable housing development.*

### **HE Program 1.7 PROJECT STATUS REPORT**

The City shall continue to run its reporting system to track the progress of development processing and shall, through the staff project coordinator, maintain a scheduled contact with individual applicants regarding the status and progress of their project.

Responsibility: Community Development Department (lead), Private Sector  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: N/A

*Evaluation: The City implements this program on a continuous basis through the permitting process, which ~~that~~ includes Site Plan Review (SPR), assigned project planner and reviewing engineer for discretionary permit processing, and a continuously accessible electronic permit tracking function for applicants to track permits that are in process.*

### **HE Program 1.8 ZONING ORDINANCE AMENDMENTS**

## Housing Element

The City shall make the following amendments to the Zoning Ordinance to ensure consistency with changes to State law and mitigate potential constraints to the availability and cost of housing for all segments of the population:

- Allow transitional and supportive housing as a permitted use in residential zoning districts;
- Allow emergency shelters “by right” (i.e., as a permitted use, without a conditional use permit or other discretionary review process) in the IL zone. The City shall adopt development standards for emergency shelters that encourage and facilitate the development of emergency shelters, and only subject emergency shelters to the same development and management standards that apply to other allowed uses within the same zone;
- Update the density bonus requirements to be consistent with SB 1818 and SB 435; and
- Ensure that various special needs housing types, such as single room occupancy housing, are defined and listed as permitted uses in appropriate zoning districts and specify the conditions and process required to develop such housing.
- Redefine “family” as one or more persons living together in a dwelling unit, with common access to, and common use of all.”

Responsibility: Community Development Department

Funding: General Fund

Timeframe: FY 2009-10

Quantified Objective: N/A

*Evaluation: Each of these required Zoning Code amendments were implemented by the City through adoption of City Council Ordinance 2012-02, implementing the Zoning Revisions prescribed by the 2010 Housing Element Update. To date, these Code revisions have not been relied upon as part of development projects for these types of housing facilities.*

#### **HE Program 1.9 INCREASE HEIGHT IN R-M-2 ZONE**

The City shall amend the Zoning Ordinance to increase the maximum allowable height in the R-M-2 zone to 35 feet, to ensure that development can achieve up to three stories.

Responsibility: Community Development Department

Funding: General Fund

Timeframe: FY 2010-11

Quantified Objective: N/A

*Evaluation: This Zoning Code amendment was implemented through adoption of Ordinance 2012-02.*

## **MIXED USE, INFILL, AND DOWNTOWN DEVELOPMENT**

The City of Visalia has made a serious commitment to accommodate its regional housing need over the next five years within the existing city limits. This strategy relies primarily on promoting infill development, revitalizing economically underutilized commercial districts as mixed-use neighborhoods, and intensifying Visalia’s Downtown core. Not only will this approach provide hundreds of new housing opportunities, it will also have a myriad of other benefits, including:

- Reducing urban sprawl;
- Reducing energy consumption;
- Reducing emissions that contribute to climate change;
- Reducing costs for public services and infrastructure;
- Providing opportunities for people to live near public transit and jobs;

- Supporting existing local businesses
- Rejuvenating struggling neighborhoods and districts;
- Enhancing Visalia's character and sense of place;
- Preserving open space, natural resources, and prime agricultural land; and
- Creating new vibrant, and pedestrian-friendly neighborhoods and districts.

*Evaluation: The City has been very successful in identifying and designating developable parcels to meet the 2010 RHNA allocations, and the new 5<sup>th</sup> Cycle RHNA allocations from within the City limits. This has been achieved without the need to up-zone any parcels. Many of these parcels can be categorized as "in-fill" parcels. However, the City has been able to attract individual house constructions and an admirable amount of rehabilitation of existing houses by the efforts of the City's non-governmental organizations (NGOs) such as Habitat for Humanity and Self Help Enterprises. However, larger scale (~~plus~~ 25 units ~~plus~~) development proposals on in-fill properties by either market rate or NGO developers on in-fill parcels has remained a challenge. Developers are not motivated sufficiently by the City's existing offers of density bonuses and streamlined permitting as incentives for in-fill developments. Consequently, the Housing Element policies should be reviewed to consider ~~cash~~ additional financial incentives and their equivalents, such as reduction of certain impact and permit processing fees to further incentivize new development on in-fill parcels.*

## Goal HE-2

To promote mixed use, infill, and Downtown development in Visalia.

## Policies

**HE Policy 2.1** The City shall provide regulatory incentives to promote infill development on vacant and underutilized land within the city limits. The City shall also consider financial incentives for infill development, such as partial reduction of permit and impact fees, when feasible to do so and with no net loss of revenue to the affected department/agency or enterprise fund.

**HE Policy 2.2** The City shall encourage the development of vertical and horizontal mixed-use development projects as a means to increase housing supply while promoting diversity and neighborhood vitality.

**HE Policy 2.3** The City shall plan for and assist in the development of infill and applicable redevelopment sites for new housing and neighborhood conservation.

**HE Policy 2.4** The City shall provide a wide range of housing types (e.g., mixed use, flats, podium townhouses, row houses, small-lot single-family residential, and live-work lofts) in the East Downtown area, as well as encourage both affordable and market-rate housing opportunities.

## Programs

### HE Program 2.1 INFILL SITE INVENTORY

The City shall maintain a citywide inventory of potential residential infill sites. The sites will consist of vacant and underutilized lots that allow residential uses. To ensure that developers are aware of all potential multi-family residential sites, the inventory will identify non-residential land use designations that allow multi-family residential uses. The City shall make this information available to the public by posting the inventory on the City's website and providing the inventory at the Community Development Department counter.

Responsibility: Community Development Department

Funding: General Fund

Timeframe: FY 2009, review annually



## Housing Element

Quantified Objective: N/A

Evaluation: The City has ~~incorporated~~ updated its inventory of in-fill sites and included it with the RHNA Residential Land Inventory (Housing Element Appendix B).

### HE Program 2.2 INCENTIVES FOR DOWNTOWN HOUSING

The City shall provide one or more incentives for high density housing in Downtown, such as fee waivers, reductions, and/or deferrals (when financially feasible); provision of priority reviews and processing; and/or abbreviated or modified processing (where permissible by law).

Responsibility: Housing and Economic Development Department

Funding: General Fund

Timeframe: Ongoing

Quantified Objective: N/A

Evaluation. The City has permitted seven second and third floor conversions to residential units during the Housing Element period. While these conversions required discretionary Conditional Use Permit (CUP) entitlements, the CUP processing fee was reduced (\$1,250 compared with \$3,875) and were processed under CEQA categorical exemptions. These substantially reduced the discretionary processing costs and timelines.

### HE Program 2.3 INFILL INCENTIVE GRANT PROGRAM

The City shall apply for Infill Incentive Grants through the Department of Housing and Community Development to assist with infrastructure improvements for qualifying projects in key infill areas, such as Downtown, East Downtown, and the South Mooney Boulevard corridor.

Responsibility: Housing and Economic Development Department

Funding: Staff time, General Fund

Timeframe: As needed

Quantified Objective: N/A

Evaluation: The City did not identify any potentially successful candidate projects to pursue an HCD grant. However, the City was successful in receiving a Department of Water Resources (DWR) grant to reduce the flood potential in the Downtown and East Downtown area. This results in the indirect benefit to the future developability of affordable housing projects by reducing the FEMA flood mitigation requirements on potential development sites in the Downtown and East Downtown areas.

### HE Program 2.4 MIXED USE DEVELOPMENT

The City shall identify and create an inventory of structures and sites within the Visalia community that are financially and physically feasible of being converted to or constructed into mixed use developments, or appropriate for historical rehabilitation, and on a request basis, assist in the implementation of such projects.

Responsibility: Community Development Department

Funding: Redevelopment funds

Timeframe: Ongoing

Quantified Objective: N/A

Evaluation: The City has assisted potential and actual developers of mixed use residential conversions in the Downtown area. This has been accomplished by early engagement and assistance rendered through the Site Plan Review (SPR) process.



### **HE Program 2.5 IDENTIFYING POTENTIAL LENDERS**

The City shall identify potential lenders who are receptive to mixed-use development projects and provide referrals for interested developers.

Responsibility: Housing and Economic Development Department  
Funding: General Fund  
Timeframe: FY 2009-10, Ongoing  
Quantified Objective: N/A

Evaluation: The City conducts education outreach to area banks and lending institutions annually through implementation of the Consolidated Plan.

### **HE Program 2.6 STREAMLINED PERMIT PROCESS**

To support the development of housing envisioned in the East Downtown Strategic Plan, the City shall create a streamlined permit process, such as a site plan review, for multi-family development in the East Downtown area.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: FY 2011-12  
Quantified Objective: N/A

Evaluation: The City provides substantial early review and collaboration through the SPR process for all potential multi-family project developers on a continuous basis.

### **HE Program 2.7 INFILL SITE ASSEMBLY**

The City shall work with local property owners and developers to assist in the consolidation, assembly, and development of infill parcels for residential and mixed-use projects. The City shall allow lot consolidation requests (i.e., lot line adjustments) that include deed restricted affordable housing to be processed ministerially and shall provide incentives for lot consolidation and infill development, which could include flexibility in development standards, expedited processing, and/or reduced processing fees related to the consolidation. The City shall post information on the City's website about the lot consolidation procedure and incentives for infill development.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: FY 2010-11  
Quantified Objective: N/A

Evaluation: The City has not received a request for land assembly assistance for a qualifying in-fill project during the evaluation period. However, all of the City's procedures are posted on the City's website and are available for public access. Further, the City's SPR process provides early review and assistance for development proposals. The SPR process is at no-cost to the prospective developer, and is done on a weekly basis with only a one-week turnaround timeframe.

## **ENCOURAGING AFFORDABLE HOUSING**

~~Between 2006 and 2009, Visalia home prices have dropped to half of their value which has raised the affordability index. Although Visalia's housing stock is considered relatively affordable by California standards, there still exists a sizable demand for quality, affordable housing for a significant part of Visalia population. Despite the plummeting home prices, there have been a number of economic factors that have been limited opportunities to obtain affordable housing. The tightening of loan underwriting practices and larger~~

## Housing Element

~~required down payments has limited the ability of many homebuyers to take advantage of lower house prices. Since the early 1980s, the personal income gap between the Visalia-Porterville MSA and California has been growing wider. It was three times greater in 2006 than what it was in 1984. In addition, Visalia's County's unemployment rate was 15 percent as of April 2009.~~

Between 2009 and 2012, Visalia home prices dropped to half of their pre-recession values. This raised the affordability index, although it simultaneously raised the cost of rental housing due to the large number of misplaced families who had left their previous homes. Since 2012, prices of existing homes have been almost fully restored to their pre-2009 levels. New housing construction, which waned to less than 40 percent of its pre-previous highs (over 1,500 units per year) has been restored to a fully sustainable 500 to 600 units per year. However, the cost of new housing has outpaced the household incomes of most firsttime homebuyers. Although Visalia's housing stock is still considered relatively affordable by California standards, there still exists a sizable demand for quality, affordable housing for a significant part of Visalia population.

There is no best strategy for providing affordable housing in Visalia. Most affordable housing projects require multiple subsidies to bridge the affordability gap. Through a combination of successful partnerships with other public agencies (e.g., Housing Authority) and other local non-profits (i.e., CSET, Self Help Enterprises, Habitat for Humanity, and Christian Group Homes), the City continues to administer successful housing programs, as well as provide millions of dollars in funding for affordable housing.

#### Housing Market Analysis Overview:

There is a disparity between the need and availability of affordable housing in the City. Three quarters (75 percent) of the City's housing stock is comprised of single-family detached homes. The newly adopted General Plan, however, designates a higher proportion for multi-family development than the previous General Plan, which will allow for the development of diverse housing opportunities for LMI households. The City's median household income 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 at almost double 2000 rates, families seeking rental units might experience greater difficulty affording housing.

According to 2007-2011 CHAS data, 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 for LMI households earning 80% or less AMI, and 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.

The following provides a brief overview of the results of the Housing Market Analysis, with more detail included in each corresponding section.

#### MA-10 Units Available

- The City is comprised of a total housing stock of approximately 43,000 units.
- Single-family detached and attached housing units represent over three quarters (79 percent) of all housing units in the City, while multi-family homes make up less than a quarter (21 percent) of the City's total housing stock.

#### MA-15 Cost of Housing

- Forty percent of all households (35 percent of owners and 50 percent of renters) spend more than 30 percent of their income on housing costs (including utilities).
- The City needs approximately 2,025 additional affordable housing units to match the housing needs of the population earning 80% AMI or less.

- According to 2014-2023 RHNA allocations, the City needs to have lands designated at a density sufficient to accommodate 4,547 units to adequately address the projected housing needs of low and very low-income households.<sup>1</sup>

AA-20 Condition of Housing

- Forty-two percent of all households in the City live in units built before 1980 and have potential exposure to lead-based paint (LBP).
- An estimated 6,013 units that are an LBP hazard are occupied by LMI families.

**Goal HE-3**

To encourage construction and maintenance of affordable housing in Visalia.

## Policies

**HE Policy 3.1** The City shall encourage the development of housing that is affordable by design, such as small lot single family units, second units, and manufactured homes.

**HE Policy 3.2** The City shall formulate a cooperative effort between the public sector, private sector, and non-profit affordable housing entities to increase the supply of affordable housing for low- (below 80 percent of median income), very low- (below 50 percent of median income), and extremely low-income (below 30 percent of median income) households.

**HE Policy 3.3** The City shall continue to provide a wide range of financial and regulatory (e.g., Density Bonus Ordinance, PUD Ordinance, and Flexible Lot Design Ordinance) incentives for the production of affordable housing.

**HE Policy 3.4** The City shall continue to provide support and financial assistance to first-time homebuyers.

**HE Policy 3.5** The City shall continue to promote the participation of non-profit housing organizations in the construction of new affordable housing.

**HE Policy 3.6** The City shall, in a leadership role, utilize all available funds to subsidize the development of affordable housing for low- and very low-, and extremely low-income households.

**HE Policy 3.7** The City shall encourage and support proactive communications with potentially affected neighborhood residents and business owners during the planning and implementation of new multi-family residential projects.

**HE Policy 3.8** The City shall ensure that information on available housing programs will be more accessible to the public.

**HE Policy 3.9** The City shall strive to preserve existing subsidized rental units.

**HE Policy 3.10** The City shall strive to ensure that low- and moderate-income housing is located within walking distance of public transit and services.

**HE Policy 3.11** The City shall continue to support and facilitate the construction of second units on single family designated and zoned parcels as a means of providing affordable housing.

<sup>1</sup>Tulare County Association of Governments. "Regional Housing Needs Plan 2014-2023." [www.tularecog.org/DocumentCenter/View/679](http://www.tularecog.org/DocumentCenter/View/679)

## Housing Element

**HE Policy 3.12** The City shall provide for the development of second units, as required by State law, while protecting the single family character of neighborhoods.

**HE Policy 3.13** The City shall encourage home builders to use multi-family designated land for the highest allowed density housing to make more efficient use of land and facilities and provide more affordable housing opportunities.

**HE Policy 3.14** The City shall continue to support the consortium of local lending institutions in pooling their resources to provide new construction for lower income housing.

**HE Policy 3.15** The City shall continue to encourage and promote efforts with various non-profit housing entities, including Self-Help Enterprises, Habitat for Humanity, Central Valley Christian Housing Corporation (CVC), Visalians Interested in Affordable Housing (VIAH), Housing Authority of Tulare County and other non-profit agencies in the construction of affordable residential units through sweat equity programs.

**HE Policy 3.16** Since many financing programs are not utilized because they are perceived as too difficult to obtain/access or are unknown, the City shall seek opportunities to inform government, realtors, home buyers, and other financial agencies regarding existing financing programs that may not be fully understood by the homebuyer.

**HE Policy 3.17** The Redevelopment Agency shall coordinate efforts with non-profit housing advocacy organizations, such as the Housing Authority, Kaweah Management, Visalia Senior Housing, Self-Help Enterprises, VIAH, CVC, COS, Habitat for Humanity, Catholic Social Services, Visalia Rescue Mission, Proteus, C-SET, and other non-profit agencies, to produce a wide range of affordable housing opportunities for Visalia's citizens.

**HE Policy 3.18** In accordance with the provisions of State law, the City shall grant density bonuses for qualifying projects as an incentive for the development of lower-income housing.

**HE Policy 3.19** The City shall continue to inform and educate the public regarding myths and realities of multi-family and affordable housing.

**HE Policy 3.20** The City shall provide priority permit processing of deed-restricted affordable housing projects, including priority for building plan check, subdivision map review, improvement plans for roadways and utilities, and environmental impact analysis.

**HE Policy 3.21** When necessary, the City shall work with mobile-home park owners and residents to resolve rent level issues.

**HE Policy 3.22** The City shall monitor the status of projects with expiring affordability covenants and contact owners concerning their plans to continue or opt out of the programs.

## Programs

### **HE Program 3.1 LEGISLATIVE RELIEF**

The City shall, through its State and Federal representatives, advocate for higher State and Federal financial commitments to low and moderate income housing programs to allow provide local governments with greater financial resources to meet Federal and State housing mandates. The City shall pursue housing legislation that establishes a permanent statewide fund to address the city's housing need. The City shall continue its practice of writing letters of support or opposition as warranted.

Responsibility: All City Departments

Funding: General Fund



Timeframe: FY 2012-13  
Quantified Objective: N/A

Evaluation: The City belongs to the League of California Cities, and individually contracts with individual consulting agents/agencies at both the state and federal levels. These associations have in part supported the goal of pursuing affordable housing funding opportunities. In addition, the City partnered with 12 other cities in the Central Valley to form the Smart Valley Places partnership which shared a \$13 HUD Sustainable Communities grant in 2010. The City used its \$225,000 portion of the grant to conduct extensive minority and at-risk community outreach and to integrate smart growth and affordable housing strategies into the new General Plan which was adopted in October 2014.

### **HE Program 3.2 MULTIPLE-FAMILY DEVELOPMENTS**

The City shall encourage, facilitate, and expedite the construction of affordable and market rate multiple-family dwelling units through providing special incentives (e.g., reduced parking standards, waiver of fees) and modified zoning provisions, where appropriate, and through priority permit processing of CUPs and Site Plan Review applications. The City shall conduct an annual marketing campaign to inform local developers of the incentives to encourage affordable housing. The publishing shall describe the regulatory and financial incentives the City provides for multi-family housing, as well as, include an inventory of vacant, residentially-designated sites.

Responsibility: Community Development Department (lead), Private Sector  
Funding: General Fund  
Timeframe: Annually  
Quantified Objective: 500 multi-family units (25 extremely low, 50 very low, 75 low, and 100 moderate, and 250 above moderate)

Evaluation: Between 2010 and 2014, the City issued 41 permits for multi-family units. Between January 2014 and December 2015, the City issued permits for an additional 141 units. The projects are a mix of market rate and deed restricted affordable housing. None of the projects requested density bonus allowances or other incentives. The City partnered with NGO affordable housing providers on projects that feature deed-restricted units for qualifying low income households. The City continues to promote multi-family developments through frequent formal and informs outreach to the development community.

### **HE Program 3.3 FIRST-TIME HOMEBUYER PROGRAM**

The City shall continue to partner with CSET in assisting low- and moderate-income families qualify for low interest second mortgage loan that can go toward the purchase of a home.

Responsibility: Housing and Economic Development Department  
Funding: HOME, CalHome  
Timeframe: Ongoing  
Quantified Objective: Assist 50 low- and moderate-income first-time homebuyers over the next five years to purchase a home

Evaluation: The City and its partners (C-SET and Self Help Enterprises) ~~to~~ facilitated 20 families under this and similar programs between 2010 and 2014.

### **HE Program 3.4 MORTGAGE REVENUE BONDS, MORTGAGE CREDIT CERTIFICATES, LOW INCOME TAX CREDITS**

The City shall continue to participate in the issuance of tax exempt revenue bonds, mortgage credit certificate projects, and low income tax credit projects to provide below market rate financing, where there is sufficient private participation.

## Housing Element

Responsibility: Private Sector (lead), Finance Department, Housing and Economic Development Department

Funding: State and Federal funds

Timeframe: Ongoing

Quantified Objective: Provide technical assistance for the issuance of one mortgage revenue bond, mortgage credit certificate, or low income tax credit funded project.

Evaluation: The City has partnered with NGOs on two projects ~~to assist the NGOs~~ in providing over 30 units of new or rehabilitated affordable housing units.

**HE Program 3.5 CENTRAL VISALIA HOMEOWNERSHIP LOAN PROGRAM (CVHL)**

The City shall continue to offer the Central Visalia Homeownership Loan Program (CVHL) which provides qualified applicants with second loans to use toward down payment for the purchase of a home within the boundaries of the Washington School and Oval Park targeted neighborhoods.

Responsibility: Housing and Economic Development Department

Funding: Redevelopment funding

Timeframe: Ongoing

Quantified Objective: Assist 30 low-income households

Evaluation: This program was advertised but was ultimately cancelled due to the restricted project area and lack of qualifying candidates within the defined project areas.

**HE Program 3.6 Cal HFA/FHA/HUD PROGRAMS**

In order to encourage developers to fully utilize available Cal HFA/FHA/HUD programs, the City shall continue to utilize an information resources pool to enable local housing projects to use these programs and incorporate them into a first-time homebuyers program as appropriate.

Responsibility: Housing and Economic Development Department

Funding: Cal HFA

Timeframe: Ongoing

Quantified Objective: N/A

Evaluation: Federal funding was utilized primarily for ~~scattered sites housing rehabilitation and first time homebuyer second mortgage financing~~. A total of 20 units and qualifying families benefitted from these funding programs.

**HE Program 3.7 SECTION 8 HOUSING ASSISTANCE PROGRAM**

The City shall continue to work with the Tulare County Housing Authority (TCHA) in administering the Section 8 Housing Assistance Program which includes certificates and vouchers for low-, very low-, and extremely low-income households.

Responsibility: Housing and Economic Development Department (lead), Tulare County Housing Authority (resource), CSET

Funding: Federal funds

Timeframe: Ongoing

Quantified Objective: Assist 550 lower income families with rental housing assistance annually.

Evaluation: The City has maintained and strengthened its partnership with HATC by referring eligible persons for placement on the Section 8 qualified candidate list, and in assisting those persons who may qualify for advanced placement on the list under one or more qualifying special needs programs.

**HE Program 3.8 INFORM PUBLIC OF LOCAL, STATE, AND FEDERAL HOUSING PROGRAMS**



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Housing Element

The City shall continue to publicize housing opportunities in Visalia through a marketing campaign associated with housing programs, including, for example, brochures, advertisements, articles, direct mail, municipal reports, and placing information on the City's website.

Responsibility: All City Departments  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: Distribute 500 brochures

Evaluation: The City has implemented and satisfactorily accomplished this goal through its annual Consolidated Plan public outreach efforts.

**HE Program 3.9 LOAN PROGRAM EDUCATION**

The City shall continue to hold meetings with government, realtors, home buyers, and other financial agencies regarding loan programs currently available.

Responsibility: Private Sector, Community Lending Council  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: Hold 4 quarterly meetings to educate realtors, home buyers, and others of available programs

Evaluation: The City has initiated and maintained outreach efforts to educate both institutional stakeholders and individual prospective homebuyers. Specifically, the City sponsors affordable housing fairs annually and assists members of the public by advertising various loan programs (information provided in English and Spanish) through its NGO partners, including C-SET, Self Help Enterprises, and Habitat for Humanity.

**HE Program 3.10 AGENCY COORDINATION**

The City shall solicit involvement from the Visalia Association of Realtors and the Home Builders Association and periodically inform real estate organizations of the City's need for lower income housing sites and incentive programs available to encourage the creation of such housing.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: 2005, as needed  
Quantified Objective: N/A

Evaluation: The City ~~includes~~ has created and actively maintains educational materials encouraging housing developments for lower income households in its on-going outreach and coordination meetings with key stakeholder groups.

**HE Program 3.11 AVAILABILITY OF FUNDING PROGRAMS**

The City shall continue to participate in Federal, State, and local housing assistance programs. The City shall continue to utilize funds from the following agencies: Federal Department of Housing and Urban Development (HUD), State Housing and Community Development (HCD), Visalia Community Redevelopment Agency, Cal HFA, and Tulare County Housing Authority (TCHA).

Responsibility: Housing and Economic Development Department  
Funding: Federal and State funds  
Timeframe: Ongoing  
Quantified Objective: N/A

## Housing Element

Evaluation: The City pursues opportunities for affordable housing funding as they become available. The City directs a preponderance of its HOME funds where they can be leveraged for maximum benefit. The VCRDA was dissolved by State law in 2012. Consequently, that potential funding source is no longer available to commit for affordable housing. Residual revenues from loan repayments are reinvested in affordable housing programs under its funding source for income qualifying home buyers.

**HE Program 3.12 LAND WRITE-DOWN PROGRAM**

The City shall provide incentives, such as land and improvement cost write-downs, to decrease the total cost of the housing project.

Responsibility: Housing and Economic Development Department

Funding: Redevelopment Agency funds

Timeframe: As needed

Quantified Objective: N/A

Evaluation: The City has partnered with NGO affordable housing providers, including Habitat for Humanity, Self-Help Enterprises, and Christian Church Homes to develop new and rehabilitated affordable housing units. This has been primarily thru land purchase assistance.

**HE Program 3.13 DEVELOPMENT FEE REDUCTION/DEFERMENT**

The City shall review its fee structure and study the feasibility of reducing or deferring development and building permit fees on new affordable housing projects. The City shall consider using redevelopment set-aside funds and other outside funds to compensate for the loss in fees to the City.

Responsibility: Community Development Department

Funding: Redevelopment set-aside funds

Timeframe: FY 2005

Quantified Objective: N/A

Evaluation: The City considered but did not institute a permit fee reduction program for affordable housing projects. This was primarily due to the fact that the VCRDA was dissolved in 2012, and no other offsetting funding source was identified.

**HE Program 3.14 SWEAT EQUITY PROGRAM**

The City shall continue to support sweat equity programs by providing land at little or no cost to various non-profit housing entities, including Self-Help Enterprises, Habitat for Humanity, VIAH, CVC, and other non-profit agencies.

Responsibility: Private Non-Profit Services (lead),

Housing and Economic Development Department Funding: Redevelopment set aside funds, Federal Grants

Timeframe: As needed

Quantified Objective: Assist 50 first-time lower income home buyers over the next five years to purchase a home

Evaluation: The City has partnered with Habitat for Humanity to assist with their established sweat equity program. No new houses were constructed during the evaluation period. However, eight existing distressed homes were brought into the affordable unit inventory as a result of this program.

**HE Program 3.15 LAND BANKING**

The City shall investigate the potential of developing a land banking program where the City purchases land and donates it to the Housing Authority or a non-profit affordable housing developer to build affordable housing units.

Responsibility: Housing and Economic Development Department  
Funding: General Fund, Redevelopment set-aside funds  
Time Frame: FY 2011-12  
Quantified Objective: N/A

Evaluation: The City maintains its land ownership in the Downtown and East Downtown areas, and has considered several development proposals from a variety of affordable housing developers. The City did not actively pursue new land purchases for residential development during the evaluation period.

### **HE Program 3.16 PROMOTING SECOND DWELLING UNITS**

The City shall promote the development of second dwelling units by providing information regarding permit requirements, changes in State law, and benefits of second dwelling units to property owners and the community. The City shall create a brochure for the Community Development Department's front counter and post information on the City's website.

Responsibility: Community Development Department  
Funding: General Fund  
Time Frame: FY 2010-11; Ongoing  
Quantified Objective: 20 second units annually

Evaluation: The City has published an informational flyer that assists potential applicants on the details and requirements on building and operating a second dwelling unit. The brochure is available in City offices and on the City's website. The City has averaged 3.5 units per year for a total of 47 units between 2004 and 2015.

### **HE Program 3.17 SECOND UNIT BIBLIOGRAPHY**

The City shall provide a bibliography of technical assistance resources for second dwelling unit applicants. The bibliography shall include prototype plan sets, instructional video tapes, Internet resources, and "how to" manuals.

Responsibility: Community Development Department  
Funding: General Fund  
Time Frame: FY 2010-11; Ongoing  
Quantified Objective: 20 second units annually

Evaluation: The City offers assistance at the front counter. However, the City has not found it practical to specify prototypes for second dwelling units, nor has funding been available to prepare a video or other electronic promotional/instructional materials.

### **HE Program 3.18 ASSISTED HOUSING PROJECTS ELIGIBLE FOR CONVERSION**

The City shall monitor the status of the affordable housing projects (e.g., The Meadows and Clark Court) with expiring affordability covenants and contact owners concerning their plans to continue in or opt out of the subsidy programs. If necessary, the City shall identify potential buyers of at-risk projects, such as the Tulare County Housing Authority, Christian Church Homes of Northern California, Inc., Self-Help Enterprises, and possible sources of City funding to supplement primary State and Federal sources. The City shall refer to HCD's Internet site ([www.hcd.ca.gov](http://www.hcd.ca.gov)) for the listing of individuals and organizations interested in the first right of refusal program.

Responsibility: Housing and Economic Development Department  
Funding: General Fund  
Timeframe: As needed.  
Quantified Objective: N/A

*Evaluation: The City did not experience any deed restricted units at risk for market rate conversion during the evaluation period.*

### **HE Program 3.19 PLANNING FOR LARGE SITES**

The City shall allow for further subdivision or development of specific plans for large sites that are identified in the Housing Element sites inventory and shall facilitate development at the expected affordability level for the sites. The City shall employ a range of tools and techniques, potentially including outreach to property owners and stakeholders, City financial resources (e.g., RDA, CDBG funds), expedited processing, and other incentives to facilitate development on these sites.

Responsibility: Community Development Department

Funding: General Fund

Timeframe: Annually

Quantified Objective: N/A

*Evaluation: The City received one request for development of large site listed on the RHNA available lands inventory. However, the site, which is located on the south side of Houston Ave., west of Mooney Blvd., was developedentitled as a market rate development, without requests for funding assistance.*

### **HE Program 3.20 TARGETING EXTREMELY LOW-INCOME DEVELOPMENTS**

The City shall seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the State Local Housing Trust Fund program and Proposition 1-C funds. Additionally, the City shall identify development opportunities and provide incentives for the development of housing for extremely low-income households (e.g., priority processing, fee waivers or deferrals). The City shall promote the benefits of this program to the development community by posting information on its webpage and creating a hand out to be distributed with development applications. Additionally, the City shall conduct outreach to extremely low-income service providers, on at least an annual basis, to encourage the development of housing for extremely low-income households.

Responsibility: Housing and Economic Development Department

Funding: State and Federal funds

Timeframe: Ongoing

Quantified Objective: 50 extremely low-income units

*Evaluation: The City has provided ongoing outreach and assistance to providers of low and extremely low income households. The result has been the provision of two multi-family projects totaling 77 units, of which 11 are dedicated to extremely low income residents.*



## FORECLOSURES

Following a decade of exponential growth in the housing market, housing growth began to crash in 2006 after one of the biggest financial crises of the past half century. Declining home values and sharp interest rate resets have combined to drive foreclosures to record levels, and the losses to homeowners, communities, and investors have thrown the economy into recession. California has been one of the hardest hit states in the nation with California's foreclosure rate being nearly twice the national average. Home prices in the Central Valley have been plummeting due in large part to the high rates of foreclosure and oversupply of new homes. As of December 31, 2008, there were about 1,700 pre-foreclosed, auctioned and foreclosed properties in Visalia. These foreclosures have led to a number of problems including neighborhood blight, increased crime activity, declining property values, loss in property tax revenue for the City, overcrowding, and numerous economic impacts.

In the wake of the national mortgage crisis, preventing or mitigating foreclosures and facilitating recovery from the damage they cause have become tremendous challenges for local governments. Local government, community groups, and the local private sector by themselves can only do so much to address rising foreclosures. The root causes of the foreclosure crisis, including lending and regulatory policies and practices, lie at a much larger geographic scale than a particular city or metropolitan area, and local governments are typically limited in their ability to do things like regulate lending or change foreclosure processes. However, there are a number of foreclosure mitigation strategies available to local governments, such as:

- Reaching out to distressed borrowers and those facing resets to prevent additional foreclosures;
- Expanding access to services to households who are in the foreclosure process to ensure that they receive help in finding rental housing, credit repair services; and
- Mitigating the negative impact of foreclosures and REO properties on neighborhoods.

In September 2008, the Federal government established the Neighborhood Stabilization Program to combat the foreclosure crisis throughout the United States. Several cities and counties across the nation were granted funds to address the blighted conditions resulting from the abandonment and loss of homeowners. The City of Visalia received a \$2.3 million grant from U.S. Department of Housing and Urban Development to acquire, rehabilitate, and resell foreclosed homes. Home purchases have been targeted in low/mod areas primarily in the central Visalia where homes tend to be older and in disrepair. The City plans to purchase and rehabilitate between 30 and 50 foreclosed homes and then resell them to moderate- to low-income buyers. The City is targeting 3-bedroom, 2-bath homes selling between \$55,000 and \$125,000. The intent of this program is to minimize blighted conditions in neighborhoods and boost homeownership rates while assisting homeowners in securing fixed rate mortgages.

The City was able to recycle funds from the resale of the homes, turning the which turned the original \$2.3 M into over \$5.5 M, allowing the purchase of additional properties, targeting 3+bedroom, 2-bath single family dwellings. Purchases were targeted in low/mod areas primarily in the central Visalia where homes tended to be older and in disrepair. In total, the City acquired, rehabilitated and resold 34 homes as well as an additional 8 homes acquired, rehabilitated and resold by Habitat for Humanity. Additionally, the City utilized HOME funds to acquire, rehab and resale an additional eight homes primarily on the southern areas of Visalia boundaries. With the improved market conditions, funding has now been directed to the City's non-profit partners to acquire properties, whether foreclosed, abandoned, vacant or available on the open market. The goal is to continue improving neighborhoods and provide affordable housing throughout Visalia.

### Goal HE-4

To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures.

## Policies

## Housing Element

**HE Policy 4.1** To preserve homeownership and promote neighborhood stability, the City shall attempt to alleviate individual and community issues associated with foreclosures.

**HE Policy 4.2** The City shall support the efforts of non-profit organizations [e.g., Community Services Employment Training (CSET), Self Help Enterprises, Inc.] and businesses in providing housing counseling services for families needing assistance with foreclosure counseling.

**HE Policy 4.3** The City shall support the efforts of non-profit organizations [e.g., Community Services Employment Training (CSET), Self Help Enterprises, Inc.] and businesses in providing homebuyer education services.

**HE Policy 4.4** The City shall pursue State and Federal funding, including, but not limited to, the Neighborhood Stabilization Program (NSP), to acquire foreclosed properties and preserve them as affordable housing for lower- and moderate-income homebuyers.

**HE Policy 4.5** The City shall strive to preserve and restore the appearance of its neighborhoods most impacted by foreclosures through basic upkeep for vacant properties and by supporting neighbors and community groups in performing regular lawn maintenance and clean-ups.

**HE Policy 4.6** The City shall use Neighborhood Stabilization Program funds to increase home ownership and address code enforcement and public improvements. The City shall focus their efforts on neighborhoods with the greatest need.

## Programs

### **HE Program 4.1 HOMEBUYER EDUCATION PROGRAM OUTREACH**

The City shall support the efforts of non-profit organizations [e.g., Community Services Employment Training (CSET), Self Help Enterprises] and businesses (e.g., Kaweah Management) in providing homebuyer education services by promoting their services on the City website, through brochures available at the City offices, and/or in local newspaper advertisements.

Responsibility: Housing and Economic Development Department

Time Frame: Ongoing

Funding: General Fund (Staff Time)

Quantified Objective: N/A

*Evaluation: The City ~~has actively supported~~ this program through assistance to ~~the several~~ NGO partners, and in requiring this education as a condition of receiving mortgage/ down payment assistance in conjunction with its first time homebuyer program.*

### **HE Program 4.2 FORECLOSURE PREVENTION RESOURCES**

The City shall promote foreclosure prevention resources by posting information on the City website about foreclosure prevention hotlines and services offered by HUD-approved housing counseling agencies (e.g., Self-Help Enterprises).

Responsibility: Housing and Economic Development Department

Time Frame: FY 2009/2010

Funding: General Fund (Staff Time)

Quantified Objective: N/A

*Evaluation: The City ~~has provide~~d referral services concerning foreclosure risks though its partnership with associated NGOs.*



**HE Program 4.3 NUISANCE ABATEMENT IN IMPACTED NEIGHBORHOODS**

To help secure and maintain vacant, foreclosed properties, the City shall expand code enforcement in the areas most impacted by foreclosures. The City shall strive to effectively follow up on code violations to ensure that problems are addressed.

Responsibility: Building Department, Finance Department, Redevelopment Agency

Funding: General Fund, Neighborhood Stabilization Program

Time Frame: Ongoing

Quantified Objective: N/A

Evaluation. The City ~~directed~~ consistently commits substantial Code Enforcement resources in ~~logging~~ identifying and following up on foreclosed properties. This ~~was~~ accomplished by maintaining an effective notification, enforcement and follow up program, primarily with banks and lending institutions. Where the City ~~was~~ unable to gain voluntary compliance in property management, the City ~~exercised~~ utilized its administrative recovery process. The administrative recovery process allows the City to take corrective action as needed, and where the property owning entity ~~has~~ failed to pay the judgement fees, the property ~~was~~ leased and, as needed, a daily fine ~~was~~ also imposed on the property owner which could also be recovered through lean action.

**HE Program 4.4 FORECLOSURE REGISTRATION ORDINANCE**

To ensure that foreclosed homes are not a source of blight, the City shall explore the feasibility of adopting an ordinance that requires owners of foreclosed homes, including banks, mortgage lenders, or any other holder of a deed of trust, to register their properties with the Building Department and pay a fine if the properties fall into disrepair. The City shall establish an electronic registration system through the City’s website that would allow neighboring homeowners to report problem homes.

Responsibility: Building Department, Community Development Department  
Funding: General Fund, Neighborhood Stabilization Program  
Time Frame: FY 2010-11  
Quantified Objective: N/A

Evaluation. The City found it unnecessary to compile a separate foreclosure listing. Rather, the City subscribes to public documents that track foreclosures. This is valuable for identifying candidate properties for the City’s foreclosure purchase and rehabilitation program.

**HE Program 4.5 FORECLOSURE ACQUISITION**

The City shall continue to work with qualified non-profit partners to acquire foreclosed properties, rehabilitate properties if necessary, and redevelop properties as affordable housing. The City may use other housing programs, such as the first time homebuyer down-payment assistance program, in conjunction. In some cases, the City may demolish foreclosed homes and re-use the land for mixed-use or non-residential purposes when the demolition will create an opportunity to create more amenities and carry out a comprehensive rebuilding or revitalization strategy.

Responsibility: Housing and Economic Development Department  
Time Frame: Ongoing  
Funding: Neighborhood Stabilization Program Funds, CDGB Funds  
Quantified Objective: N/A

Evaluation: The City has acquired over 40 foreclosed homes for rehabilitation and re-sale to qualified affordable home buyers.

## SPECIAL NEEDS

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.

Within the general population there are several groups of people who have special housing needs. These special needs can make it difficult for members of these groups to locate suitable housing.

**Table 2.9: Special Needs Populations**

	Total	% of Total
Elderly households (62+)	10,515	27%
Large households	5,940	15%
Disabled persons	12,721	10%

Source: 2007-2011 CHAS; 2008-2010 ACS Estimates.

The City has a number of licensed community care facility beds available for persons with health-related conditions. These facilities may include small family homes, group homes, adult residential facilities, residential care facilities for the elderly, and social rehabilitation facilities.

Visalia's special needs groups include the following:

**Seniors.** With the overall aging of society, the senior population (persons over 65 years of age) will increase in most communities. Consequently, the need for affordable and specialized housing for older residents will grow. Typical housing types used to meet the needs of seniors include smaller attached or detached housing for independent living (both market-rate and affordable), second units, shared housing, age-restricted below-market-rate rental developments, congregate care facilities, life-care facilities, residential care homes licensed by the State, and skilled nursing homes.

**Homeless Persons.** Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult set of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of facilities that serve homeless clients.

## Housing Element

**Single-Parent Households.** Single-parent households need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Households with single-parent heads, like large households, may have difficulty in finding appropriate-sized housing. And despite fair housing laws and programs, discrimination against children may make it more difficult for this group to find adequate housing.

**People with Disabilities.** People with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. “Barrier-free design” housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group.

**Large Households.** Large households, defined in the 1990 census as households with five or more persons, have special housing needs. Large households tend to have difficulties purchasing housing because large housing units are rarely affordable and rental units with three or more bedrooms may not be common in many communities.

**Farmworkers.** Farmworkers are an essential component of Tulare County’s agricultural sector of the economy. Farmworkers tend to be relatively young, predominantly male, and almost always members of a minority group, primarily Hispanic. While a number of farmworkers are single men, many have family members accompanying them, especially after the recent changes in immigration laws. Most farmworkers have high rates of poverty, live in overcrowded housing units, and have a low homeownership rate.

**Extremely Low-Income Households.** Extremely low-income households are defined as those households with incomes under 30 percent of the area median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and or shared housing, and/or rental subsidies or vouchers.

**Goal HE-5**

To provide a range of housing types and services to meet the needs of households with special needs within the city.

**Policies**

**HE Policy 5.1** The City shall encourage the development of housing for elderly, persons with disabilities, single-parent households, and farmworkers, where compatible with surrounding land uses and where site conditions and service capabilities permit. Sites considered especially appropriate for these uses are those accessible to day care and transit, commercial, and medical services.

**HE Policy 5.2** The City shall encourage the development of housing types that meet the needs of baby-boomers and seniors, such as housing on smaller lots with modest building footprints.

**HE Policy 5.3** The City shall encourage and facilitate private sector development of affordable housing for special needs households through the use of development incentives. The City shall reduce or defer development review fees (as appropriate) to facilitate development of affordable housing for special needs groups.

**HE Policy 5.4** The City shall continue to support the Tulare County Housing Authority's efforts in developing affordable housing and providing rental assistance to very low and moderate-income seniors.

**HE Policy 5.5** The City shall continue to partner with agencies, developers, and non-profit organizations in the construction of affordable senior housing.

**HE Policy 5.6** The City shall facilitate and encourage the creation, by public or quasi-public agencies, of emergency shelters in the community.

**HE Policy 5.7** The City shall continue to work with the Kings/Tulare County Continuum of Care to address homeless needs and promote the use of local, State, and Federal financing programs for homeless assistance services in the city.

**HE Policy 5.8** The City shall provide reasonable accommodation for individuals with disabilities to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.

**HE Policy 5.9** The City shall support alternative housing types and living arrangements to serve the needs of persons with disabilities who are unable to live on their own.

**HE Policy 5.10** The City shall consider incentives for the development of new housing units (both publicly- and privately-sponsored) to be physically accessible to the disabled.

**HE Policy 5.11** The City shall support the use of available Federal, State and local resources to provide and enhance housing opportunities for farm workers.

**HE Policy 5.12** The City shall continue to support Tulare County Housing Authority's labor housing program, which rents units to non-migratory farmworkers.

## Programs

### HE Program 5.1 LEGISLATIVE AWARENESS

The City shall, through its state and federal representatives, stay abreast of housing legislation and programs which might affect the City's special needs groups and, as warranted, comment upon legislation. The City shall continue its practice of writing letters of support or opposition as warranted.

Responsibility: All City Departments  
 Funding: General Fund  
 Timeframe: Ongoing  
 Quantified Objective: N/A

*Evaluation: The City belongs to the League of California Cities, and individually contracts with consulting ~~agents~~agencies at both the state and federal levels. These associations have in part supported the goal of pursuing affordable housing funding opportunities. In addition, the City partnered with 12 other cities in the Central Valley to form the Smart Valley Places partnership, which shared a \$1.3 HUD Sustainable Communities grant in 2010. The City used its \$225,000 portion of the grant to conduct extensive minority and at-risk community outreach and to integrate smart growth and affordable housing strategies into the new General Plan which was adopted in October 2014.*

### HE Program 5.2 HOMELESS SHELTER PROGRAM

The City shall encourage private sponsors to provide shelters for the homeless and granting incentives, such as design flexibility, parking reductions, and permit fee waivers. The City shall continue to work with the Continuum of Care and promote the use of Building Industry Association's Home Aid Program, the McKinney Emergency Shelter Act and other Federal, State, and local financing programs as possible funding sources.

Responsibility: Community Development Department  
 Funding: Federal and State funds  
 Timeframe: Ongoing  
 Quantified Objective: Assist 600 homeless persons per year

*Evaluation: The City participates in the Continuum of Care program, ~~which that~~ provides a comprehensive range of outreach and support services to individuals and families who are homeless or at risk of homelessness. In 2012, the City amended the Zoning Code to permit emergency shelters by right in the Light Industrial zone district.*

### HE Program 5.3 REASONABLE ACCOMMODATION

The City shall review and amend, if necessary, its Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.

Responsibility: Community Development Department  
 Funding: General Fund  
 Time Frame: FY 2009-10  
 Quantified Objective: N/A

*Evaluation: The City's Municipal Code is in full compliance with State reasonable accommodation provisions.*

### HE Program 5.4 REASONABLE ACCOMMODATION

The City shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website.

Responsibility: Community Development Department



Funding: CDBG  
Time Frame: FY 2009-10  
Quantified Objective: N/A

Evaluation: The City maintains brochures related to reasonable accommodation laws in ~~public~~ ~~access~~publically accessible portions of City buildings.

#### **HE Program 5.5 SENIOR RENTAL HOUSING**

The City shall 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).

Responsibility: Housing and Economic Development Department, Community Development Department  
Funding: Set-Aside Funds, CDBG funds  
Time Frame: Ongoing  
Quantified Objective: 10 very low-income units, 10 low-income units

Evaluation: The City partnered with Christian Church Homes in 2010 to develop ~~the~~ 43-unit senior complex.

#### **HE Program 5.6 REHABILITATION ASSISTANCE FOR SENIOR AND DISABLED HOMEOWNERS**

The City shall 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.

Responsibility: Housing and Economic Development Department  
Funding Source: Set-Aside Funds, HOME Program, CDBG  
Time Frame: Ongoing  
Quantified Objective: 180 persons assisted, and 600 service repairs

Evaluation: The City has maintained and expanded the SHARP program. Approximately \$20,000 are allocated annually for this program. An average of 20 households per year have benefitted from this program during the evaluation period.

#### **HE Program 5.7 LARGE FAMILIES**

The City shall 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. The City shall 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 promote 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.

Responsibility: Housing and Economic Development Department  
Funding Source: Set-aside funds, State and Federal tax credits, CDBG  
Time Frame: FY 2010  
Quantified Objective: 16 units per year (8 very low- and 8 low-income units)

Evaluation: The City identified large (3 and 4 bedroom rental units) as a key shortfall of the City's housing inventory. The City continues to encourage market rate and affordable housing developers to include these larger units in their developments.

## NEIGHBORHOOD PRESERVATION/HOUSING REHABILITATION

There is often public anxiety based on the misperception that affordable and multi-family housing will devalue the neighborhoods in which they are established. Careful design and enforcement of design standards can ensure compatibility with surrounding neighborhoods and reduce opposition. Recent affordable housing projects in Visalia have helped to dispel misperceptions of affordable and multi-family housing by maintaining high-quality standards.

While it is important to encourage the development of new affordable housing, reinvestment in the existing supply of housing is equally important. Since approximately 25 percent of the City's housing stock was built before 1970, there are number of these units that are in need of some form of rehabilitation. There are several neighborhoods and mobile home parks that are in need of substantial rehabilitation.

In the past the City and its Redevelopment Agency have been successful in using HOME, CDBG, and Redevelopment set-aside funds to addressing homes in need of rehabilitation. These funds have supported to following programs:

- ~~• Housing Rehabilitation.~~
- ~~• Low Income Rental Rehabilitation Program available to certified Community Housing Development Organizations (CHDO) (e.g. Self Help Enterprises).~~
- ~~• Senior Repair Programs.~~
  - [Emergency Repairs and Basic Needs Program.](#)
  - [Housing Rehabilitation Matching Grant Program.](#)
  - [Low-Income Rental Rehabilitation Program.](#)
  - [Senior Repair and Handicapped Program \(SHARP\).](#)
  - [Senior Home Minor Repair Program.](#)

### Goal HE-6

To create and maintain healthy neighborhoods by improving the condition of the existing housing stock and providing for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.

## Policies

**HE Policy 6.1** The City shall strive to ensure the quality of existing and proposed residential areas and promote a sense of community integrity throughout the city.

**HE Policy 6.2** To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design.

**HE Policy 6.3** The City shall promote quality design and appearance of all new multi-family units so that they add value to the community's built environment and reduce potential for community objection.

**HE Policy 6.4** The City shall encourage ongoing property maintenance to sustain neighborhood vitality, value, and overall sense of community pride.

**HE Policy 6.5** The City shall encourage physical design, building structure, and lot layout relationships between existing and new construction to help the new developments complement the surrounding neighborhoods.

**HE Policy 6.6** To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design (e.g., second units, co-housing, halfplexes, zipper lots, zero-lot lines, alley-loaded parking, six pack subdivisions, and live-work units).

**HE Policy 6.7** The City shall encourage adaptive use of historic buildings to residential uses consistent with their preservation. Where possible, the City shall make amendments to building codes and regulations to facilitate the restoration and maintenance of historic structures.

**HE Policy 6.8** The City shall continue an active property maintenance, inspection, and code enforcement program in partnership with the community to promote healthy neighborhoods.

**HE Policy 6.9** The City shall continue to support the consortium of local lending institutions in pooling their resources to provide rehabilitation for lower income housing.

**HE Policy 6.10** The City shall pursue funding sources, such as CDBG funds, to correct building deficiencies.

**HE Policy 6.11** The City shall continue to promote the maintenance of existing mobile homes.

**HE Policy 6.12** The City shall continue to promote the maintenance of rental housing consistent with City housing and building codes.

**HE Policy 6.13** The City shall continue to provide a conduit for local community banks, and State- and Federally chartered financial institutions to meet their Community Reinvestment Act (CRA) objectives.

**HE Policy 6.14** The City shall continue to enforce its Model Good Neighbor policies (see Appendix F) to ensure that all multi-family projects adhere to basic maintenance and management procedures.

## Programs

### **HE Program 6.1 HOUSING REHABILITATION PROGRAM**

The City shall continue to enhance the quality of owner-occupied single-family housing and encourage private investment in the city's residential areas through the Housing Rehabilitation Program. The program provides low-interest loans to low-income homeowners to make exterior improvements or repairs to their homes to improve their health and safety.

Responsibility: Housing and Economic Development Department

Funding: CDBG

Timeframe: Ongoing

Quantified Objective: Assist 25 low-income homeowners

*Evaluation: The City commits over \$100,000 annually to housing rehabilitation loans and reinvests loan repayments to additional house rehabilitation loans.*

### **HE Program 6.2 LOW-INCOME RENTAL REHABILITATION PROGRAM**

The City shall continue to promote and maintain rental housing affordability through the Low-Income Rental Rehabilitation Program. The program provides owners of rental properties a forgivable loan for external improvements in return for commitments to offer the units at affordable rents.

Responsibility: Housing and Economic Development Department

Housing Element

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Funding: CDBG

Timeframe: Ongoing

Quantified Objective: Assist 40 low-income homeowners

Evaluation: The City ~~includes~~ provides rental rehabilitation funding through its partnership with Self-Help Enterprises. The City has successfully partnered with SHE to rehabilitate 30 rental units during the evaluation period.

**HE Program 6.3 EMERGENCY REPAIRS AND BASIC NEEDS PROGRAM**

The City shall continue to provide low/moderate-income, owner occupants with low-interest loans to make emergency repairs and provide assistance for addressing housing code violations.

Responsibility: Housing and Economic Development Department  
Funding: CDBG  
Timeframe: Ongoing  
Quantified Objective: Assist 50 low-income homeowners

Evaluation: The City has sponsored this program throughout the evaluation period and continues to do so. In conjunction with other funding programs such as Senior and Mobile Home repair grant funding, the City has met its quantitative goal.

**HE Program 6.4 PRESERVATION OF EXISTING ASSISTED RENTAL HOUSING DEVELOPMENTS**

The City shall continue to utilize CDBG and Cal HFA funds to upgrade substandard rental facilities including the installation of smoke detectors, reinforced structures, City building inspections, etc.

Responsibility: Housing and Economic Development Department  
Funding: CDBG and Cal HFA  
Timeframe: Ongoing  
Quantified Objective: 40 units per year

Evaluation: The City has achieved this goal through its inspection and compliance enforcement program. Funding for substandard unit upgrades except as a result of and in conjunction with acquisition by one of the City's affordable housing NGOs was not determined to be an appropriate use of public funds.

**HE Program 6.5 ALTERNATIVE FUNDING SOURCES**

The City shall continue to investigate alternative funding sources to fund programs for correction of building unit deficiencies.

Responsibility: Finance Department (lead), Housing and Economic Development Department  
Funding: Other funding sources  
Timeframe: Ongoing  
Quantified Objective: N/A

Evaluation: The City pursues opportunities for affordable housing funding as they become available. The City directs a preponderance of its HOME and NSP funds where they can be leveraged for maximum benefit. The VCRDA was dissolved by State law in 2012. Consequently, that potential funding source is no longer available to commit for affordable housing. Residual revenues from loan repayments are reinvested in purchase of foreclosed houses and down payment assistance for income qualifying home buyers.

**HE Program 6.6 ENFORCEMENT OF HOUSING AND BUILDING CODES**

The City shall continue to review, upgrade, and maintain City codes, ordinances, regulations, and development standards to ensure health and safety of occupants and maintain the existing housing stock.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: N/A

## Housing Element

Evaluation: The City directed substantial Code Enforcement resources to reducing neighborhood blight through active code compliance and enforcement actions that include administrative fines assessed on property owners found to be continuously out of compliance. Overall neighborhood standards are raised and once achieved, are actively enforced. This effort is funded by CDBG funds and is renewed annually due to its proven success.

**HE Program 6.7 REDEVELOPMENT INCENTIVES PROGRAMS**

The City shall continue to provide redevelopment incentives (e.g., Homebuyers Assistance Program, direct funding to housing projects) in order to better utilize existing resources, revitalize lower income neighborhoods, and provide private-market housing that is readily available to very low, low, and moderate income households. The City should consider using a combination of planning techniques and financial assistance. The City should implement these incentives through the Housing and Economic Development Department, including correction of infrastructure deficiencies, resubdivision of underutilized lots, density bonuses, land assembly, development of vacant lots, and rehabilitation of over- and under-occupied units, and working with landlords to improve their properties.

Responsibility: Housing and Economic Development Department

Funding: Redevelopment funds

Timeframe: Ongoing

Quantified Objective: Provide incentives for the development of one project per every two years (75 units)

Evaluation: The VCRDA was dissolved in 2012 by State Law.



**HE Program 6.8 REHABILITATION AND ADAPTIVE REUSE**

The City shall assist, as appropriate, in the rehabilitation and adaptive reuse of historically-significant structures. This shall include assisting private property owners of historically-significant structures in applying for and utilizing State and Federal assistance programs as appropriate.

Responsibility: Community Development Department  
Funding: State and Federal funds  
Timeframe: Ongoing  
Quantified Objective: Rehabilitate 5 historical homes and upgrade 20 units per year

*Evaluation: The City did not receive any request for assistance associated with the rehabilitation and/or adaptive reuse of historic residences during the evaluation period. However, rehabilitation funds were used to restore the exterior of one historic home when it was discovered the materials installed by the low-income homeowner were non-compliant with the City's historic preservation ordinance.*

**HE Program 6.9 REHABILITATION/DEMOLITION**

When funding becomes available, the City shall initiate a study to assess the need and feasibility for significant rehabilitation or demolition of dilapidated housing units and identify potential funding sources to fund rebuilding efforts.

Responsibility: Community Development Department  
Funding: General Fund  
Timeframe: FY 2010-11  
Quantified Objective: N/A

*Evaluation: The City has used various funding strategies to rehabilitate individual houses for resale and to rehabilitate multi-family units for acquisition and management by NGOs. Demolition as a last resort to abate imminent public health and safety hazards are funded by administrative code compliance and cost recovery levied on the offending property owner.*

**HE Program 6.10 HOUSING CONDITIONS SURVEY**

To get an accurate assessment of Visalia's existing housing stock, the City shall pursue State and Federal grants to assist in funding a housing conditions survey.

Responsibility: Community Development Department  
Funding: State and Federal funds  
Timeframe: FY 2012-13  
Quantified Objective: N/A

*Evaluation: The City has continued its policy of reactive code compliance as it relates to housing conditions during the evaluation period. The City is actively collecting data related to housing conditions, such as local sales and median sales price trends, utilizing census, GIS, and real estate sales data. The City will continue to look for opportunities to pursue grants related to acquiring additional housing condition survey data.*

## EQUAL OPPORTUNITY HOUSING AND DISCRIMINATION PREVENTION

According to California State Law, all households have the right to rent or purchase housing without discrimination. State law also requires local governments to “promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.” Local governments are prohibited from discriminating against low-income persons, subsidized housing, and homeless shelters.

The City has continued to ensure equal housing opportunity through the enforcement of fair housing practices and the dissemination of fair housing information throughout the community. The City’s support for the Tulare County Housing Authority in the operation of its fair housing counseling services has proven to be an effective means for addressing housing issues and ensuring fair housing in the city.

### Goal HE-7

To provide decent housing and a quality living environment for all Visalia residents regardless of age, religion, race, creed, gender, sexual orientation, marital status, ancestry, national origin, disability, economic level, and other arbitrary factors.

### Policies

**HE Policy 7.1** The City shall not condone any unlawful discrimination or segregation in housing.

**HE Policy 7.2** The City shall promote housing opportunities for all persons regardless of age, religion, race, creed, gender, sexual orientation, marital status, ancestry, national origin, disability, economic level, and other arbitrary factors that prevent choice in housing.

**HE Policy 7.3** The City shall continue to support and enforce laws and programs that promote equal housing opportunities and provide fair housing and rental mediation services.

### Programs

#### HE Program 7.1 FAIR HOUSING

In an effort to reduce discrimination and provide equal housing opportunities to all Visalia residents, the City shall continue to maintain its contract with the Tulare County Housing Authority to maintain a fair housing hotline to ensure that the City affirmatively furthers fair housing through lenders, landlords, realtors, and the community as a whole and handle fair housing complaints. The City shall continue to post information on fair housing law and the hotline phone number on its website and at local libraries, social security offices, and senior centers.

Responsibility: Housing and Economic Development Department, Tulare County Housing Authority  
Funding: General Fund  
Timeframe: Ongoing  
Quantified Objective: N/A

Evaluation: The City ~~has maintained~~ its association with NGO partners in responding to housing discrimination complaints. Further, the City contracts with an agency that performs side by side tenant lease tests to surface discrimination by leasing agents.

## ENERGY CONSERVATION

Energy conservation and efficiency is not only environmentally responsible and economically efficient, but it has direct application to affordable housing. The more money spent on energy, the less there is available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy.

In addition to reducing residential energy costs which makes housing more affordable, there are a number of benefits to providing better design and building practices and energy conserving technologies, including: providing enormous reductions in demand for fossil fuels and emissions of greenhouse gases (GHG); and addressing environmental challenges such as natural resource depletion; waste disposal; and air, water, and soil pollution.

### Goal HE-8

To encourage energy efficiency in all new and existing housing.

### Policies

**HE Policies 8.1** The City shall encourage the use of energy conservation devices and passive design concepts which make use of natural climate to increase energy efficiency and reduce housing costs.

**HE Policies 8.2** The City should promote an increase in the energy efficiency of new and existing housing beyond minimum State requirements.

**HE Policies 8.3** To reduce the long-term costs associated with basic utility bills such as electric, gas, water, etc., the City shall encourage the use of alternative building materials, water meters, weatherization methods, increased insulation, and other methods to conserve energy.

**HE Policies 8.4** The City should work with local utility companies to promote energy efficiency.

**HE Policies 8.5** The City shall support the use of renewable energy sources, such as solar, in residential structures.

**HE Policies 8.6** The City should encourage the use of water efficient landscaping, such as xeriscaping.

### Programs

#### **HE Programs 8.1 ENERGY CONSERVATION**

The City should continue to work with local utility companies to implement energy awareness programs.

Responsibility: Community Development Department (lead), Private, Utility Companies

Self-Help Enterprises, Proteus, C-SET

Funding: General Fund

Timeframe: Ongoing

Quantified Objective: N/A

Evaluation: The City continues its partnership with SCE and So Cal Gas to promote energy conservation awareness and subsidy programs.

**HE Programs 8.2 GREEN BUILDING DESIGN STANDARDS**

The City shall develop voluntary green building design standards to achieve an at least 15 percent improvement over Title 24 energy standards.

Responsibility: Community Development Department (lead), Conservation Committee

Funding: General Fund

Timeframe: FY 2010-11

Quantified Objective: N/A

Evaluation: The City adopted the 2012 California Building Code. This sets a trajectory for achieving at least a 15% improvement over Title 24 energy standards during the evaluation period.

## IMPLEMENTATION MONITORING

The City is committed to addressing the various housing needs of its residents. Communication between City departments and close monitoring of progress is needed to ensure that the policies and programs contained in this Housing Element are implemented to the greatest extent feasible.

### Goal HE-9

To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually.

### Policies

**HE Policy 9.1** The City shall continually work to improve the day-to-day implementation of Housing Element programs.

**HE Policy 9.2** The City shall track affordability levels in the city by monitoring changes in housing sales prices and rental rates.

### Programs

#### HE Program 9.1 IMPLEMENTATION REPORTING

The City shall annually review and report on the implementation of the Housing Element programs and the City's effectiveness in meeting the programs' goals.

Responsibility: Community Development Department, Redevelopment Agency  
Timeframe: FY 2009-10, Annually  
Funding: General Fund  
Quantified Objective: N/A

*Evaluation: The City prepares and reports provides the Annual Housing Report to HCD.*

#### HE Program 9.2 IMPLEMENTATION TRACKING MATRIX

The City shall use the Implementation Tracking Matrix (see Table 2) to continually track the progress of Housing Element programs.

Responsibility: Community Development Department  
Timeframe: FY 2009-10, Ongoing  
Funding: General Fund  
Quantified Objective: N/A

*Evaluation: The City uses the opportunity accorded by preparation of the Consolidated Annual Performance and Evaluation Report (CAPER) to annually evaluate the efficacy of the City's Housing programs.*

#### HE Program 9.3 PROGRESS MEETING

City staff members involved in the implementation of Housing Element programs shall meet biannually to review progress in addressing housing issues, especially issues relating to affordable housing.

Responsibility: Community Development Department, Housing and Economic Development Department  
Timeframe: Biannually  
Funding: General Fund  
Quantified Objective: N/A

*Evaluation: The City uses the opportunity accorded by preparation of the Consolidated Annual Performance and Evaluation Report (CAPER) to annually evaluate the efficacy of the City's Housing programs.*

#### **HE Program 9.4 COMPREHENSIVE ANNUAL MONITORING PROGRAM**

The City shall establish and implement a comprehensive annual monitoring program to document the sales price or rental rates for all new units constructed in the previous year and to determine housing affordability levels. The City shall also regularly monitor housing sales price trends of existing units.

Responsibility: Community Development Department, Redevelopment Agency

Funding Source: General Fund

Timeframe: FY 2010; annually

Quantified Objective: N/A

*Evaluation: ~~The City staff meets this program's objective, particularly through the uses the opportunity accorded by preparation of the Consolidated Annual Performance and Evaluation Report (CAPER) to annually evaluate the efficacy of the City's Housing programs.~~*

#### **HE Program 9.5 REDEVELOPMENT AGENCY FIVE-YEAR IMPLEMENTATION PLAN**

The City shall continue to revise the Redevelopment Agency Five-Year Implementation Plan to be consistent with the 2009 Housing Element.

Responsibility: Community Development Department, Housing and Economic Development Department

Timeframe: FY 2009-10

Funding: General Fund

Quantified Objective: N/A

*Evaluation: The City's Redevelopment Agency was dissolved in 2012 by State law.*



## QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs. The quantified objectives shall, however, establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a five-year time period. Table 1A summarizes the quantified objectives for the construction, rehabilitation, or conservation of units during the remaining-time frame of the Housing Element (20092014-20142023).

**TABLE 1  
SUMMARY OF QUANTIFIED OBJECTIVES**

Objective Category/Program	Extremely Low	Very Low	Low	Mod.	Above-Mod.	Total
<b>New Construction</b>						
HE Program 3.2: Multiple-Family Developments	25	50	75	100	250	500
HE Program 3.16: Promoting Second-Dwelling Units	--	--	50	50	--	100
<i>Subtotal</i>	25	50	125	150	250	600
<b>Encouraging Affordable Housing</b>						
HE Program 3.3: First-Time Homebuyer Program.	--	--	25	25	--	50
E Program 3.5: Central Visalia Homeownership Loan Program (Cvhl)	--	--	30	--	--	30
HE Program 3.7: Section 8 Housing Assistance Program.	175	175	200	--	--	550
HE Program 3.14: Sweat Equity Program	--	--	50	--	--	50
HE Program 3.20: Targeting Extremely Low-Income Developments	50	--	--	--	--	50
<i>Subtotal</i>	225	175	305	25	0	730
<b>Special Needs</b>						
HE Program 5.5: Senior Rental Housing	--	10	10	--	--	20
HE Program 5.6: Rehabilitation Assistance for Senior and Disabled Homeowners.	--	60	60	60	--	180
HE Program 5.7: Large Families	--	40	40	--	--	80
<i>Subtotal</i>	--	110	110	60	0	280
<b>Rehabilitation / Conservation</b>						
HE Program 6.1: Housing Rehabilitation Program.	--	10	15	--	--	25
HE Program 6.2: Low-Income Rental Rehabilitation Program.	--	--	40	--	--	40
HE Program 6.3: Emergency Repairs and Basic Needs Program.	--	--	50	--	--	50
HE Program 6.4: Preservation of Existing Assisted Rental Housing Developments.	--	125	125	50	--	200
<i>Subtotal</i>	--	135	230	50	0	415
<b>TOTAL</b>	<b>250</b>	<b>470</b>	<b>770</b>	<b>285</b>	<b>250</b>	<b>2,025</b>

**TABLE 1A  
SUMMARY OF QUANTIFIED OBJECTIVES**

Objective Category/Program	Extremely Low	Very Low	Low	Mod.	Above-Mod.	Total
<b>New Construction</b>						
HE Program 3.2: Multiple Family Developments	25	50	75	100	250	500
<i>Subtotal</i>	25	50	75	100	250	500
<b>Encouraging Affordable Housing</b>						
HE Program 3.3: First-Time Homebuyer Program.	=	=	25	25	=	50
HE Program 3.7: Section 8 Housing Assistance Program.	175	175	200	=	=	550
HE Program 3.14: Sweat Equity Program	=	=	50	=	=	50
HE Program 3.19: Targeting Extremely Low-Income Developments	50	=	=	=	=	50
<i>Subtotal</i>	225	175	275	25	=	700
<b>Foreclosures</b>						
HE Program 4.5: Foreclosure Acquisition	=	=	50	=	=	50
<i>Subtotal</i>	=	=	50	=	=	50
<b>Special Needs/Homeless</b>						
HE Program 5.5: Senior Rental Housing	=	10	10	=	=	20
HE Program 5.6: Rehabilitation Assistance for Senior and Disabled Homeowners.	=	60	60	60	=	180
HE Program 5.7: Large Families	=	80	80	=	=	=
<i>Subtotal</i>	=	150	150	60	=	360
<b>Rehabilitation / Conservation</b>						
HE Program 6.1: Housing Rehabilitation Program.	=	10	15	=	=	25
HE Program 6.2: Low-Income Rental Rehabilitation Program.	=	=	40	=	=	40
HE Program 6.3: Emergency Repairs and Basic Needs Program.	=	=	50	=	=	50
<i>Subtotal</i>	=	10	105	=	=	115
<b>TOTAL</b>	<b>250</b>	<b>385</b>	<b>655</b>	<b>185</b>	<b>250</b>	<b>1,725</b>



**DRAFT 2015 Housing Element Goals and Policies, and Programs**

**POLICY**

Overall Goal:	PROGRAM	Specific Goals	Program Description	Responsible Agency	Funding	Timeline in HE	Quantified Objective
Goal HE-2	NEW HE Policy 2.5 Affordable Housing	2.5 incentives for affordable housing	Implement General Plan Infill Incentives Program (LUP-46)	Community Development Director	Community Development	2015-2017	MA
Goal HE-3	ENCOURAGING AFFORDABLE HOUSING	HE Policy 3.1 The City shall encourage the development of housing that is affordable by design, such as small to single family units, second units, and manufactured homes.	3.1 Legislative Rule!	All City Departments	General Fund	Ongoing	N/A
Goal HE-3	HE Policy 3.2 The City shall formulate a cooperative effort between the public sector (public sector, etc.) and the private sector (private sector, etc.) to provide a wide range of affordable housing opportunities (below 80 percent of median income), very low (below 60 percent of median income), and extremely low income (below 50 percent of median income) households.	3.2 Multi-Family Development	Encourage and facilitate specialized construction of affordable and market rate multi-family residential units providing special incentives	Community Development Department (East), Public Works	General Fund	Annually	600 multi-family units (1,200 bedrooms) by 2015, 700 low- and 100 moderate- and 250+ above moderate
Goal HE-3	HE Policy 3.3 The City shall continue to provide a wide range of financial and regulatory (e.g., Density Bonus Ordinance, PUD Ordinance, and Flexible Lot Design Ordinance) incentives for the production of affordable housing.	3.3 First-Time Homebuyer Program	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.4 The City shall continue to provide support and financial assistance to first-time homebuyers in the construction of new affordable housing.	3.4 Mortgage Revenue Certificates, Low Income Tax Exemption, and other programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.5 The City shall continue to promote the participation of non-profit housing organizations in the construction of new affordable housing.	3.5 Non-Profit Housing Programs	Provide technical assistance on as available and as needed to non-profit housing organizations	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.6 The City shall, in a leadership role, utilize all available funds to subsidize the development of affordable housing for low- and very low-, and extremely low-income households.	3.6 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.7 The City shall encourage and support private non-profit housing developers with potentially affordable rental options and business owners during the planning and implementation of new multi-family residential projects.	3.7 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.8 The City shall ensure that information on available housing programs will be more accessible to the public.	3.8 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.9 The City shall strive to preserve existing subsidized rental units.	3.9 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.10 The City shall strive to work with developers to ensure that low- and moderate-income housing is located within walking distance of a transit public transit station.	3.10 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.11 The City shall continue to support, facilitate the construction and provide for the development of second units on single family designated parcels while protecting the single-family character of neighborhood and avoid parcels as a means of providing affordable housing.	3.11 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.12 The City shall provide for the development of second units, as required by State law, while preserving the single family character of neighborhoods.	3.12 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.13 The City shall encourage home builders to use multi-family designated land for the highest density housing to make more efficient use of land and facilities, and provide more affordable housing opportunities.	3.13 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home
Goal HE-3	HE Policy 3.14 The City shall continue to support the construction of local funding initiatives in priority areas to provide new construction for lower income housing.	3.14 Affordable Housing Programs	Provide technical assistance on as available and as needed to first-time homebuyers	Home & Enterprise Development Department	HOME, California State & Federal	Ongoing	1000 low- and moderate-income first-time homebuyers over the next five years to purchase a home





DRAFT 2015 Housing Element Goals and Policies, and Programs

Overall Goal:	Policy	Program	Specific Goals	Program Description	Responsible Agency	Funding	Timeline In HE	Quantified Objective
Goal HE-6	HE Policy 6.1 The City shall encourage and facilitate private sector development and support non-profit organizations in the development of affordable housing and support assistance programs to assist low- and moderate-income households through the use of development incentives. The City shall explore or pilot development reform fees (as appropriate) to facilitate development of affordable housing for low- and moderate-income households.	5.5 Program Reasonable Accommodation	Enhance the quality of owner-occupied single-family rental units in city residential areas	The City shall continue to enhance the quality of owner-occupied single-family rental units in city residential areas. The program provides low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low-income homeowners
Goal HE-5	HE Policy 5.4 The City shall encourage and facilitate private sector development and support non-profit organizations in the development of affordable housing and support assistance programs to assist low- and moderate-income households through the use of development incentives. The City shall explore or pilot development reform fees (as appropriate) to facilitate development of affordable housing for low- and moderate-income households.	5.4 Program Reasonable Accommodation	Prepare and distribute public information brochure	The City shall create a public information brochure on reasonable accommodation for people with disabilities on the City's website.	Community Development Department	General Fund	Ongoing	N/A
Goal HE-5	HE Policy 5.5 The City shall continue to work with the King/Taney, Sonoma, Albany and other non-profit organizations in the construction of affordable senior housing.	5.5 Senior Rental Housing	Implement a permanent program	The City shall continue to work with the King/Taney, Sonoma, Albany and other non-profit organizations in the construction of affordable senior housing.	Housing & Economic Development/Community Development Department	State and Federal Funds	Ongoing	provides 10 very low and 10 low income senior units.
Goal HE-5	HE Policy 6.0 The City shall facilitate and encourage the creation, by public or quasi-public agencies, of emergency shelters, transitional housing, and permanent supportive housing in the community.	6.0 Emergency Repairs and Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	General Fund and Federal Funds	Ongoing	Assist 180 qualifying persons and 600 repairs.
Goal HE-4	NEW HE Policy 5.8 The City shall explore methods to encourage the creation of housing for persons with developmental disabilities.	5.8 Housing for Persons with Developmental Disabilities	Implement a permanent program	The City shall explore methods to encourage the creation of housing for persons with developmental disabilities and implement a program within one year of the program's implementation to provide housing for persons with developmental disabilities. The program provides low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Community Development Department	General Fund and Federal Funds	2017 and thereafter	N/A
Goal HE-3	HE Policy 6.7 The City shall continue to work with the King/Taney, Sonoma, Albany and other non-profit organizations with a goal to address homelessness needs and promote the use of local, State, and Federal financing programs for homeless assistance services in the city.	6.7 Large Families	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to work with the King/Taney, Sonoma, Albany and other non-profit organizations with a goal to address homelessness needs and promote the use of local, State, and Federal financing programs for homeless assistance services in the city.	Housing & Economic Development/Community Development Department	State and Federal Funds	Ongoing	Provide 16 units per year (3 Very Low Income) (Low Income)
NEIGHBORHOOD PRESERVATION/HOUSING REHABILITATION	HE Policy 6.1 The City shall strive to ensure the quality of existing and proposed residential areas and promote a sense of community integrity throughout the city.	6.1 Housing Rehabilitation Program	Enhance the quality of owner-occupied single-family rental units in city residential areas	The City shall continue to enhance the quality of owner-occupied single-family rental units in city residential areas. The program provides low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low-income homeowners
Goal HE-9	HE Policy 6.2 To create and maintain healthy, vibrant, and safe neighborhoods by providing a variety of housing types, sizes, price ranges, and amenities that meet the needs and desires of all residents and preserve the character and integrity of residential neighborhoods.	6.2 Low Income Rental Rehabilitation Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Provide 16 units per year (3 Very Low Income) (Low Income)
Goal HE-8	HE Policy 6.3 The City shall promote quality design and appearance of all new multi-family units or first floor retail value to the community's built environment and reduce potential for community objection.	6.3 Emergency Repairs and Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.4 The City shall encourage property maintenance to sustain neighborhood vitality, value, and overall sense of community pride.	6.4 Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-5	HE Policy 6.5 The City shall encourage smart design, building structures, and design relationships between existing and new construction to help the new developments complement the surrounding neighborhoods.	6.5 Low Income Rental Rehabilitation Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.6 To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design (such as mixed-use, co-housing, zero-net energy, zero-net water, etc.) and other innovative design approaches.	6.6 Emergency Repairs and Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.7 The City shall encourage alternative use of historic buildings to residential uses consistent with their preservation. Where possible, the City shall make amendments to building codes and regulations to facilitate the restoration and maintenance of historic structures.	6.7 Emergency Repairs and Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.8 The City shall continue to work with the community to promote healthy neighborhoods, and code enforcement program in partnership with the community to promote healthy neighborhoods.	6.8 Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.9 The City shall continue to support the consortium of local lending institutions in pooling their resources to provide rehabilitation for lower income housing.	6.9 Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-9	HE Policy 6.10 The City shall pursue funding sources, such as CD3G funds, to correct building deficiencies.	6.10 Homeless Program	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
EQUAL OPPORTUNITY HOUSING AND DISCRIMINATION PREVENTION	HE Policy 7.1 The City shall continue to ensure a fair and equitable distribution of population in housing.	7.1 Fair Housing	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.
Goal HE-7	HE Policy 7.0 To provide decent housing and a quality living environment for all Vitalis residents regardless of age, race, ethnicity, gender, sexual orientation, marital status, ancestry, national origin, disability, economic level, and other arbitrary factors.	7.0 Fair Housing	Enforce adequately safe and healthy living conditions in all multi-family units	The City shall continue to provide low/moderate-income, owner occupancy with low-income tenants with the opportunity to improve their living conditions and safety in their homes through health and safety improvements.	Housing & Economic Development/Community Development Department	CD3G HOME Fund	Ongoing	Assist 1.5 low income homeowners.



T 2015 Housing Element Goals and Policies, and  
aims

Current Programs and Status of Program outcome

Overall Goal:	POLICY	PROGRAM	Specific Goals	Program Description	Responsible Agency	Funding	Timeline in HE:	Quantified Objective
Goal HE-8 To encourage energy efficiency in all new and existing housing	HE Policies 8.1. The City shall encourage the use of energy conservation devices and passive design concepts which make use of natural climate to increase energy efficiency and reduce housing costs.	8.1 Energy & Water Conservation Program	Support funding agencies and state and federal funding to work with utility companies to implement energy and water conservation awareness programs.	The City should continue to work with local utility companies to implement energy conservation programs and include the most current goals, policies and programs into new affordable housing projects and, as feasible, into existing affordable housing units.	Community Development Department (Lead), Parks, Utility Companies	General Fund Funding from state allocations	Ongoing	N/A
Goal HE-8	HE Policies 8.2 The City shall promote an increase in the energy efficiency of new and existing housing beyond minimum State requirements	Energy-Related Double-Standard-10 Housing-Condition-Survey-Order-4 City complies with CBC	Review state and federal funding to assist with energy conservation programs, including double-standard-10 housing condition survey programs.	The City shall develop and implement programs, including double-standard-10 housing condition survey programs, to achieve state and local government requirements for energy efficiency.	Community Development Department Construction Commission	General Fund	Multi-Year	N/A
<b>IMPLEMENTATION MONITORING</b>								
Goal HE-9 Housing Element policies are implemented on a timely basis and progress of each program is monitored and evaluated against:	HE Policy 9.1 The City shall continue to work to improve the day-to-day implementation of Housing Element programs.	9.1 Implementation Reporting	Report annually on progress implementing the Housing Element.	The City shall annually review and report on the implementation of the Housing Element programs and the City's effectiveness in meeting the program's goals.	Community Development Department, Redevelopment Agency	General Fund	2016/17 Annually	N/A
Goal HE-9	HE Policy 9.2 The City shall track affordability levels in the city by monitoring changes in housing sales prices and rental rates	9.2 Implementation Tracking Matrix	Use Matrix Table 2 of Housing Element to monitor each program or sub-program.	The City shall use the Implementation Tracking Matrix (see Table 2) to continue to track the progress of Housing Element programs.	Community Development Department, Housing & Economic Development	General Fund	Bi-Annually	N/A
Goal HE-9		9.3 Progress Monitoring	City staff must bi-annually to review progress in the reporting matrix related to affordable housing.	City staff must be involved in the implementation of Housing Element programs and issues relating to affordable housing.	Community Development Department, Housing & Economic Development	General Fund	Bi-Annually	N/A
Goal HE-9		9.4 Comprehensive Monitoring Program	Establish and implement a comprehensive rental rate for all new units.	The City shall establish and implement a comprehensive annual monitoring program to document the sales price or rental rates for all new units constructed in the previous year and to determine housing affordability levels. The City shall also regularly monitor housing sales price trends of existing units.	Community Development Department, Housing & Economic Development	General Fund	2016/17 Annually	N/A
Goal HE-8		9.5 State-Recognized Agency Home-State Successor Housing Agency Reporting Program	Develop and implement a comprehensive housing agency reporting program with HE.	The City shall report housing element and energy efficiency progress by 2) including specified information with the Annual Progress Report (APR), required to be annually submitted to HUD by April 1; pursuant to State housing law in reporting progress to the State Housing Element Commission; and 3) including the information specified in the APR. The separate housing fund data report is not included in the APR or state reporting and 2) posting specified information on the City website.	Community Development Department, Housing & Economic Development	General Fund	2016/17 Annually	N/A

## APPENDIX B: RESIDENTIAL LAND INVENTORY

**TABLE B-1**  
**SITES INVENTORY: CAPACITY ON VACANT LAND**  
**Visalia 2016**

**HIGH DENSITY RESIDENTIAL SITES - EXTREMELY LOW INCOME (ELI) & VERY LOW INCOME (VLI) INVENTORY**

APN	General Plan Land Use Designation	Inventory Income Level	Area (acres)	Maximum Density per General Plan	Minimum Density per General Plan	Typical Density per General Plan	No. of Units at Typical Density (DU/acre)	Entitlement Status	Subdivision Name	Flood Zone	Address
multiple	RHD	EVI, VLI	0.20	N/A	N/A	N/A	6	READY FOR PERMIT	ASHLEY GROVE, UNIT NO. 12	X	2100 W LARK AVE VISALIA
077660024	RHD	EVI, VLI	1.56	35	15	23	36	TENTATIVE	OAKWOOD RANCH 2	AE X02	POR PARCEL 2, PARCEL MAP 1653, PM 17-54, ETC
126100012	RHD	EVI, VLI	5.95	35	15	23	137	TENTATIVE	DIAMOND OAKS	X02	901 E CALDWELL AVE VISALIA
077100100	RHD	EVI, VLI	18.78	35	15	23	432	NONE	POR S/2 SEC 15:18/24	X X02	
077660022	RHD	EVI, VLI	1.93	35	15	23	44	NONE	POR PARCEL 1, PARCEL MAP 1929, PM 20-30, ETC	AE X02	
078120026	RHD	EVI, VLI	7.08	35	15	23	163	NONE	POR LOT 5 SHANNON RANCH EAST SUB MAP RM 40-46	X X02	
079071029	RHD	EVI, VLI	4.49	35	15	23	103	NONE	POR S 338 FT OF N/2 OF SW/4 SEC 17:18/25	X	
079071030	RHD	EVI, VLI	4.52	35	15	23	104	NONE	POR S/2 OF N/2 OF SW/4 SEC 17:18/25	X X02	
079310004	RHD	EVI, VLI	8.47	35	15	23	195	NONE	PARCEL 3 PARCEL MAP NO 4837 PM 49-42	X X02	
079310005	RHD	EVI, VLI	7.22	35	15	23	166	NONE	PARCEL 4 PARCEL MAP NO 4837 PM 49-42	X	
087090035	RHD	EVI, VLI	1.35	35	15	23	31	NONE	POR NE/4 OF NE/4 SEC 35-18-24	X02	
087090052	RHD	EVI, VLI	0.35	35	15	23	8	NONE	730 S FULGHAM RD VISALIA	X02	
087100043	RHD	EVI, VLI	0.51	35	15	23	12	NONE	914 S FULGHAM RD VISALIA	X02	
093243009	RHD	EVI, VLI	0.17	35	15	23	4	NONE	916 W MURRAY AVE VISALIA	AE	

Housing Element

093243010	RHD	EVI, VLI	0.16	35	15	23	4	NONE	AE	POR NW/4 OF SE/4 SEC 30-18-25
094110013	RHD	EVI, VLI	2.09	35	15	23	48	NONE	AE	POR N/2 OF SEC 29: 18/29
094110019	RHD	EVI, VLI	2.65	35	15	23	61	NONE	AE	
096321012	RHD	EVI, VLI	0.33	35	15	23	8	NONE	X02	OAKVIEW COL POR LT 12
097272032	RHD	EVI, VLI	1.46	35	15	23	33	NONE	X02	B E MC CLURES 2ND SUB POR LTS
098050002	RHD	EVI, VLI	3.91	35	15	23	90	NONE	AE X02	1818 E GOSHEN AVE VISALIA
098050003	RHD	EVI, VLI	5.55	35	15	23	128	NONE	AE X02	POR SEC 28-18-25
098050035	RHD	EVI, VLI	4.13	35	15	23	95	NONE	AE	1716 E GOSHEN AVE VISALIA
098050070	RHD	EVI, VLI	5.41	35	15	23	124	NONE	AE X02	2046 E GOSHEN AVE VISALIA
098060027	RHD	EVI, VLI	1.46	35	15	23	34	NONE	AE X02	2505 E GOSHEN AVE VISALIA
098060038	RHD	EVI, VLI	1.73	35	15	23	40	NONE	X02	2541 E GOSHEN AVE VISALIA
098060043	RHD	EVI, VLI	3.15	35	15	23	72	NONE	X02	POR NE1/4 OF SE1/4 SEC 28 18/25
098180044	RHD	EVI, VLI	0.20	35	15	23	5	NONE	AE	POR PARCEL 7 PAR MAP 3897 PM 40-1
098180046	RHD	EVI, VLI	3.16	35	15	23	73	NONE	AE	POR PARCEL 1 PARCEL MAP NO 1462 PM 15-63
098200011	RHD	EVI, VLI	0.42	35	15	23	10	NONE	X02	1814 E HOUSTON AVE VISALIA
098200060	RHD	EVI, VLI	1.08	35	15	23	25	NONE	AE X02	1830 E HOUSTON AVE VISALIA
098340042	RHD	EVI, VLI	9.68	35	15	23	223	NONE	AE X02	POR PARCEL 1 PARCEL MAP NO 3095 PM 31-96
100390001	RHD	EVI, VLI	4.62	35	15	23	106	NONE	AE X02	PARCEL 1 PAR MAP 4379 PM 44-84
100390002	RHD	EVI, VLI	3.81	35	15	23	88	NONE	AE X02	PARCEL 2 PARCEL MAP 4379 B44 P84 PM
119730011	RHD	EVI, VLI	9.52	35	15	23	219	NONE	X02	
123220044	RHD	EVI, VLI	4.85	35	15	23	112	NONE	AE X02	
126070049	RHD	EVI, VLI	10.43	35	15	23	240	NONE	X02	POR REMAINDER PARCEL MAP NO 4046 PM 41-50
<b>Subtotal</b>			<b>142.37</b>				<b>3276</b>			

**MEDIUM DENSITY RESIDENTIAL SITES - LOW INCOME (LI) INVENTORY**

APN	General Plan Land Use Designation	Inventory Income Level	Area (acres)	Maximum Density per General Plan	Minimum Density per General Plan	Typical Density per General Plan	No. of Units at Typical Density (DU/acre)	Entitlement Status	Subdivision Name	Flood Zone	Address	General Plan Density		
												Maximum Density per General Plan	Minimum Density per General Plan	Typical Density per General Plan
multiple	RMD	LI	2.31	15	10	N/A	29	READY FOR PERMIT	RIVERWOOD, UNIT NO. 2	X02	POR LOTS 909 & 910 RIVERWOOD UNIT NO 2 RM 42-51			
multiple	RMD	LI	4.02	15	10	N/A	47	READY FOR PERMIT	PARK PLACE, UNIT NO. 4	AE & X02	LOT 1 PARK PLACE UNIT NO 4 RM 42-63			
077800002	RMD	LI	4.31	15	10	12	52	TENTATIVE	PHEASANT RIDGE UNIT 7 PHASE 4	X02				
078120028	RMD	LI	11.72	15	10	12	141	TENTATIVE	HIGHLAND PARK AT SHANNON RANCH	X02	POR LOT 2 SHANNON RANCH CENTRAL SUB MAP RM 40-99			
078120029	RMD	LI	14.34	15	10	12	172	TENTATIVE	HIGHLAND PARK AT SHANNON RANCH	X02	POR LOT 3 SHANNON RANCH CENTRAL SUB MAP RM 40-99			
087060007	RMD	LI	0.94	15	10	12	11	TENTATIVE	VISALIA PALMS	AE X02	4316 W MYRTLE AVE VISALIA			
087060008	RMD	LI	0.48	15	10	12	6	TENTATIVE	VISALIA PALMS	X02	4240 W MYRTLE AVE VISALIA			
087060009	RMD	LI	1.69	15	10	12	20	TENTATIVE	VISALIA PALMS	AE X02	4230 W MYRTLE AVE VISALIA			
087060010	RMD	LI	1.05	15	10	12	13	TENTATIVE	VISALIA PALMS	X02	POR S/2 OF NW/4 OF NE/4 35-18-24			
090280004	RMD	LI	7.89	15	10	12	95	TENTATIVE	VINEYARD VILLAS	AE X02	PORS PAR 2 PAR MAP 4519 & PAR 3 ENCINA COLONY ETC			
090300032	RMD	LI	3.66	15	10	12	44	TENTATIVE	LUJISI ACRES, UNIT NO. 1	AE				
090310001	RMD	LI	2.85	15	10	12	34	TENTATIVE	LUJISI ACRES, UNIT NO. 1	AE				
097241001	RMD	LI	0.97	15	10	12	12	TENTATIVE	OLIVE PLACE	X02	EVANSDALE TR LOT 67			
097241014	RMD	LI	0.62	15	10	12	7	TENTATIVE	OLIVE PLACE	X02	EVANSDALE TR POR LT 62			
097272002	RMD	LI	0.95	15	10	12	11	TENTATIVE	GARDEN STREET	X02	1634 S GARDEN ST VISALIA			
098050069	RMD	LI	5.72	15	10	12	69	TENTATIVE	NORTH SIERRA ESTATES	AE	PARCEL 1 PARCEL MAP NO 4824 PM 49-29			
103290029	RMD	LI	0.93	15	10	12	11	TENTATIVE	LA DOLCE VILLAS	X02	1008 N LOVERS LN VISALIA			
126100012	RMD	LI	7.89	15	10	12	95	TENTATIVE	DIAMOND OAKS	X02	901 E CALDWELL AVE VISALIA			

Housing Element

																							<u>Flood Zone</u>	<u>Address</u>
077060024	RMD	LI	7.27	15	10	12	87	NONE	X X02	POR S/2 SEC 14-18-24														
077100100	RMD	LI	6.25	15	10	12	75	NONE	X X02	POR S/2 SEC 15:18/24														
077180022	RMD	LI	0.01	15	10	12	0	NONE	X02	POR NE/4 OF NE/4 SEC 23:18/24														
077190008	RMD	LI	0.05	15	10	12	1	NONE	X02	POR E/2 OF SE/4 OF NE/4 SEC 23-18-24														
077490018	RMD	LI	11.57	15	10	12	139	NONE	AE X X02	REMAINDER AMBER CROSSING UNIT NO 3 RM 42-62														
077530065	RMD	LI	3.67	15	10	12	44	NONE	X02	POR REMAINDER 1 EAGLE CREEK NO 2 RM 42-25														
077740001	RMD	LI	8.23	15	10	12	99	NONE	X02	POR REMAINDER PARCEL MAP NO 4750 PM 48-55 ETC														
077750001	RMD	LI	4.97	15	10	12	60	NONE	X02	POR REMAINDER PARCEL MAP NO 4750 PM 48-55														
078120034	RMD	LI	1.47	15	10	12	18	NONE	X X02	POR LOT 2, SHANNON RANCH CENTRAL SUB, RM 40-99														
078210021	RMD	LI	4.63	15	10	12	56	NONE	X	PARCEL 1 PARCEL MAP NO 4849 PM 49-54														
079071029	RMD	LI	6.91	15	10	12	83	NONE	X	POR S 338 FT OF N/2 OF SW/4 SEC 17:18/25														
079071030	RMD	LI	6.65	15	10	12	80	NONE	X X02	POR S/2 OF N/2 OF SW/4 SEC 17:18/25														
087090011	RMD	LI	1.17	15	10	12	14	NONE	X02	627 S FULGHAM RD VISALIA														
087090015	RMD	LI	0.34	15	10	12	4	NONE	X02	POR S POR NE/4 OF NE/4 35-18-24														
087090022	RMD	LI	0.37	15	10	12	4	NONE	X02	POR S POR NE/4 OF NE/4 35-18-24														
087090030	RMD	LI	0.29	15	10	12	3	NONE	X02	POR NE/4 35-18-24														
087090031	RMD	LI	0.23	15	10	12	3	NONE	X02	POR NE/4 35-18-24														
090060019	RMD	LI	5.80	15	10	12	70	NONE	AE X02	ENCINA COL POR LT 2														
093021027	RMD	LI	0.52	15	10	12	6	NONE	AE	PAR 2 PAR MAP 95 V1 P95 PM														
093021028	RMD	LI	0.52	15	10	12	6	NONE	AE	PAR 3 PAR MAP 95 V1 P95 PM														
096182018	RMD	LI	0.24	15	10	12	3	NONE	X02	PARCEL 1 PARCEL MAP NO 4943 PM 50-48														
096182019	RMD	LI	0.24	15	10	12	3	NONE	X02	PARCEL 2 PARCEL MAP NO 4943 PM 50-48														
097241003	RMD	LI	0.62	15	10	12	7	NONE	AE X02	1206 S SANTA FE AVE VISALIA														
097241013	RMD	LI	0.45	15	10	12	5	NONE	X02	EVANSDALE TR POR LT 63														
097241016	RMD	LI	0.09	15	10	12	1	NONE	X02	1309 S LIBERTY ST VISALIA														
097241028	RMD	LI	0.20	15	10	12	2	NONE	X02	EVANSDALE TR POR LT 59														
097241041	RMD	LI	0.41	15	10	12	5	NONE	X02	POR LOT 70, EVANSDALE TRACT, RM 13-13														



097241042	RMD	LI	0.51	15	10	12	6	NONE	X02	POR LOT 70, EVANSDALE TRACT, RM 13-13
097242017	RMD	LI	1.85	15	10	12	22	NONE	X02	EVANSDALE TR LT 29 & 30
097261010	RMD	LI	0.82	15	10	12	10	NONE	X02	1425 S GARDEN ST VISALIA
097261045	RMD	LI	0.48	15	10	12	6	NONE	X02	1409 S GARDEN ST VISALIA
097282017	RMD	LI	0.43	15	10	12	5	NONE	X02	1818 S GARDEN #A VISALIA
097282018	RMD	LI	0.14	15	10	12	2	NONE	X02	1818 S GARDEN ST VISALIA
098030002	RMD	LI	5.65	15	10	12	68	NONE	AE X02	2237 E HOUSTON AVE VISALIA
098050002	RMD	LI	5.79	15	10	12	69	NONE	AE X02	1818 E GOSHEN AVE VISALIA
098050003	RMD	LI	5.80	15	10	12	70	NONE	AE X02	POR SEC 28-18-25
098050005	RMD	LI	9.05	15	10	12	109	NONE	AE X02	POR W/2 OF NE/4 SEC 28-18-25
098050051	RMD	LI	18.98	15	10	12	228	NONE	AE X02	2635 E HOUSTON AVE VISALIA
098200012	RMD	LI	0.94	15	10	12	11	NONE	X02	1810 E HOUSTON AVE VISALIA
098200052	RMD	LI	1.46	15	10	12	18	NONE	X02	1736 E HOUSTON AVE VISALIA
098200070	RMD	LI	6.95	15	10	12	83	NONE	X02	POR REMAINDER PM 4016 B41 P20
098330007	RMD	LI	2.37	15	10	12	28	NONE	X02	THE S 156.16 FT OF PAR 1 PAR MAP 3095 V31 P96 PM
098480005	RMD	LI	2.35	15	10	12	28	NONE	AE X02	1904 E HOUSTON AVE VISALIA
100050012	RMD	LI	1.90	15	10	12	23	NONE	AE	POR 2 PM 4261 V43 P65
100070047	RMD	LI	1.00	15	10	12	12	NONE	X02	614 S GODDARD DR VISALIA
100080003	RMD	LI	9.06	15	10	12	109	NONE	X02	2639 E NOBLE AVE VISALIA
100120019	RMD	LI	6.07	15	10	12	73	NONE	AE	POR NE/4 OF SEC 33-18-25
100360032	RMD	LI	6.10	15	10	12	73	NONE	AE X02	PARCEL 1 OF PARCEL MAP 3804 OF PM 39-07
101041001	RMD	LI	0.27	15	10	12	3	NONE	X02	TR NO 151 LT 28 EX N 119 FT
101041002	RMD	LI	0.26	15	10	12	3	NONE	X02	TR NO 151 LT 29 EX N 119 FT
101041015	RMD	LI	0.32	15	10	12	4	NONE	X02	TR 151 N/2 LT 30
101050013	RMD	LI	0.89	15	10	12	11	NONE	AE	POR NW/4 34-18-25
101050019	RMD	LI	9.48	15	10	12	114	NONE	X02	1410 S LOVERS LN VISALIA
101050038	RMD	LI	2.12	15	10	12	25	NONE	X02	
101060011	RMD	LI	0.47	15	10	12	6	NONE	AE	424 MCAULIFF RD VISALIA
103020068	RMD	LI	2.62	15	10	12	31	NONE	X02	PORS LOTS 9 & 11, RIVER RUN RANCH, RM 39-11
103020069	RMD	LI	3.39	15	10	12	41	NONE	X02	PORS LOTS 9,10,11,RIVER RUN RANCH, RM 39-11

103020070	RMD	LI	0.44	15	10	12	5	NONE	X02	POR LOT 11, RIVER RUN RANCH, RM 39-11
126011034	RMD	LI	5.05	15	10	12	61	NONE	X02	
126300055	RMD	LI	0.44	15	10	12	5	NONE	X02	POR PARCEL 2 PARCEL MAP NO 4524 PM 46-29
126470008	RMD	LI	1.93	15	10	12	23	NONE	X02	POR N/2 4-19-25
126530001	RMD	LI	6.44	15	10	12	77	NONE	X02	PAR 1 PM 3941 V40 P45
127140003	RMD	LI	7.11	15	10	12	85	NONE	AE X02	POR N/2 OF NW/4 SEC 3:19/25
<b>Subtotal</b>			<b>274.43</b>				<b>3293</b>			

**LOW DENSITY RESIDENTIAL SITES (R-1-4.5 ZONE) - MODERATE INCOME (MI) INVENTORY**

APN	General Plan Land Use Designation	Inventory Income Level	Area (acres)	Maximum Density per General Plan	Minimum Density per General Plan	Typical Density per General Plan	No. of Units at Typical Density (DU/acre)	Entitlement Status	Subdivision Name	Flood Zone	Address
091040025	RLD	MI	1.29	10	2	8	10	TENTATIVE	ROCKWOOD ESTATES	AE X02	POR REMAINDER RIVERVIEW PARK NO 2 RM 34-9
091333044	RLD	MI	3.89	10	2	8	31	TENTATIVE	ROCKWOOD ESTATES	AE X02	POR REMAINDER RIVERVIEW PARK NO 2 RM 34-9
098050043	RLD	MI	1.76	10	2	8	14	TENTATIVE	LANCE LANE ESTATES	X02	2423 E HOUSTON AVE VISALIA
098050044	RLD	MI	18.19	10	2	8	146	TENTATIVE	LANCE LANE ESTATES	AE X02	POR NE/4 28-18-25
098050058	RLD	MI	0.35	10	2	8	3	TENTATIVE	EAGLE MEADOWS NO. 1	AE X02	STORM DRAIN BASIN IN NE/4 SEC 28:18/25
098050060	RLD	MI	9.08	10	2	8	73	TENTATIVE	OAK PARK ESTATES (REVISED)	X02	
098050062	RLD	MI	1.69	10	2	8	14	TENTATIVE	OAK PARK ESTATES (REVISED)	X02	
098050064	RLD	MI	3.48	10	2	8	28	TENTATIVE	EAGLE MEADOWS NO. 2	X02	POR S/2 OF NE/4 SEC 28:18/25
098050067	RLD	MI	13.77	10	2	8	110	TENTATIVE	EAGLE MEADOWS NO. 1	AE X02	POR NW/4 SEC 28:18/25
098050068	RLD	MI	16.05	10	2	8	128	TENTATIVE	EAGLE MEADOWS NO. 2	AE X02	POR NW/4 SEC 28:18/25

	RLD	MI	2.02	10	2	8	16	TENTATIVE	ST. JOHNS RIVERWALK	AE	POR PARCEL 1, PARCEL MAP NO 3294, PM 33-96
098220057	RLD	MI	2.02	10	2	8	16	TENTATIVE	ST. JOHNS RIVERWALK	AE	POR PARCEL 1, PARCEL MAP NO 3294, PM 33-96
101060008	RLD	MI	13.62	10	2	8	109	TENTATIVE	DEELYNNA RANCH	AE X02	POR NW OF NE/4 SEC 34-18- 25
									<b>Flood Zone</b>		<b>Address</b>
103180056	RLD	MI	0.21	10	2	8	2	NONE	X02		3206 E ROOSEVELT AVE VISALIA
103210035	RLD	MI	1.07	10	2	8	9	NONE	AE X02		POR E/2 SW/4 SEC 27-18-25
103280016	RLD	MI	0.23	10	2	8	2	NONE	AE X02		LOTS 16,& 29 TO 32 GOLDEN WEST VILLAGE RM 32-57
103330084	RLD	MI	0.14	10	2	8	1	NONE	AE		GOLDEN WEST VILLAGE UNIT 2 RM 35-04 LOT 27
103330088	RLD	MI	0.11	10	2	8	1	NONE	AE		GOLDEN WEST VILLAGE UNIT 2 RM 35-04 LOT 31
103330094	RLD	MI	0.19	10	2	8	2	NONE	X02		POR PARCEL 1 PARCEL MAP NO 3945 PM 40-49
103330098	RLD	MI	1.51	10	2	8	12	NONE	X02		3321 E HOUSTON AVE VISALIA
103330100	RLD	MI	2.18	10	2	8	17	NONE	X02		3307 E HOUSTON AVE VISALIA
103330101	RLD	MI	1.06	10	2	8	8	NONE	AE X02		3631 E HOUSTON AVE VISALIA
<b>Subtotal</b>			<b>6.70</b>				<b>735</b>				

**TABLE B-2  
SITES INVENTORY: EAST DOWNTOWN VISALIA  
Visalia  
2016**

Site Number	APN	GP LU Code	Zoning	GIS Acres	Typical Density	Typical Units	Inventoried Units*	Inventoried Income Level	Comments
<b>Neighborhood 1: Santa Fe</b>									
1	094305003, 094305008, 094305009	EDFDM U	EDV4C- DT	0.4 0.5 0.3	40	47	24	Lower	One parcel is vacant. Other parcels contain marginal uses.
2	094295008	EDFDM U	EDV4C- DT	0.8	40	31	16	Lower	Site is mostly occupied by a parking lot and vacant area. Restaurant on small portion of site.
63	094250038, 094250039	ESDMU	EDV4C- DT	1.6 0.1 1.6	40	65	33	Lower	A quarter of the property is vacant and the rest consists of a sign shop. The property owner has contacted the City and has expressed interest in redeveloping the site as a mixed-use development.
74	094240001, 094240002, 094240033	ESDMU	EDV4C- DT	0.3 0.5 1.0 1.7	40	70	35	Lower	Industrial/warehouse with large parking area.
85	094231001, 094231014, 094231021, 094231023	EDFDM U	EDV4C- DT	0.03 0.4 0.04 0.4 0.8	40	33	17	Lower	-
96	094221010	EDFDM U	EDV4C- DT	0.6	40	23	12	Lower	Parking lot for adjacent industrial building
107	094221006	EDFDM U	EDV4C- DT	0.3	40	11	5	Moderate**	Vacant lot
<b>SUBTOTAL - NEIGHBORHOOD 1</b>				<b>9.67.0</b>	-	<b>387280</b>	<b>194142</b>		
<b>Neighborhood 2: East Main</b>									
1	094222030	ESCMU	EDV4C- S	1.1	40	43	32	Lower	Industrial/warehouse
2	094222029	ESCMU	EDV4C- S	3.4	40	137	103	Lower	Industrial/warehouse
3	094222001, 094222002, 094222003	ESCMU	EDV4C- S	0.3 0.1 0.3 0.8	40	30	23	Lower	Sites 3 and 4: Vacant land owned by City RDA. Site recently being cleared with federal Brownfields grant. fully developable.
4	094222004	ESCMU	EDV4C-	2.3	40	90	68	Lower	

**TABLE B-2  
SITES INVENTORY: EAST DOWNTOWN VISALIA**  
Visalia  
2016

Site Number	APN	GPLU Code	Zoning	GIS Acres	Typical Density	Typical Units	Inventoried Units*	Inventoried Income Level	Comments
5	094222019	GSCMU	EDV4C-S	1.1	40	46	34	Lower	Industrial/warehouse.
6	094222018	GSCMU	EDV4C-S	1.3	40	52	39	Lower	Industrial/warehouse.
7	094222015	GSCMU	EDV4C-S	0.9	40	35	26	Lower	Vacant lot.
8	094222006, 094222023, 094222024	GSCMU	EDV4C-S	0.7	40	46	34	Lower	Industrial/warehouse.
				0.3					
				0.2					
9	094211025, 094211026	GSCMU	EDV4C-S	1.1	40	30	22	Lower	Industrial/warehouse.
				0.5					
				0.3					
10	094211021, 094211024	GSCMU	EDV4C-S	0.7	40	27	20	Lower	Vacant lot
				0.2					
				0.5					
11	094203004, 094203005, 094203006	GSCMU	EDV4C-S	0.3	40	30	22	Lower	Industrial/warehouse.
				0.1					
				0.3					
12	094203001, 094203002, 094203007, 094203008	GSCMU	EDV4C-S	0.7	40	30	22	Lower	Industrial/warehouse.
				0.1					
				0.1					
13	094211009	GSCMU	EDV4C-S	0.2	40	8	6	Moderate**	Industrial/warehouse.
				0.2					
				0.2					
14	094211005	GSCMU	EDV4C-S	0.3	40	7	5	Moderate**	Industrial/warehouse.
				0.3					
				0.1					
15	094204007	GSCMU	EDV4C-S	0.7	40	11	9	Moderate**	Vacant lot
				0.3					
				0.3					
16	094233014	GSCMU	EDV4C-S	0.3	40	10	8	Moderate**	Parking lot.
				0.3					
				0.1					
17	094234004, 094234005,	GSCMU	EDV4C-S	0.7	40	53	39	Lower	Industrial/warehouse.
				0.1					
				0.1					

**TABLE B-2  
SITES INVENTORY: EAST DOWNTOWN VISALIA  
Visalia  
2016**

Site Number	APN	GP LU Code	Zoning	GIS Acres	Typical Density	Typical Units	Inventoried Units*	Inventoried Income Level	Comments
18	094234014, 094234015	ESCMU (APN- 008.009) ;DMU (APN- 010)	EDV4C- S	0.2	40	23	17	Lower	Sites 18 and 19: Parking lot and abandoned car sales lot. Site appears clear without constraints. Features thru lots between Main St. and Center St. with useable alleyway.
				0.3					
				1.3					
19	094231026	CDT	EDV4C- DT	0.6	40	24	18	Lower	
				0.1					
20	094232001, 094232003, 094232005, 094232016	ESCMU	EDV4C- S	0.3	40	35	27	Lower	Sites 20 and 21: Metal building with parking lot on site. Existing car window repair and tinting business on-site. No significant constraints for residential re-development.
				0.1					
				0.3					
				0.9					
21	094232006, 094232007, 094232008	ESCMU	EDV4C- S	0.4	40	49	36	Lower	
				0.3					
				0.5					
22	094201001, 094201019, 094201020, 094201021	ESCMU	EDV4C- S	0.2	40	55	41	Lower	Sites 22 and 23: Sites have improved alleyway. One warehouse on parcels, and one small car sales office (underutilized). No significant constraints.
				0.7					
				0.2					
				0.2					
23	094201005, 094201026	ESCMU	EDV4C- S	1.4	40	48	36	Lower	
				0.5					
				0.7					
24	094201027	ESCMU	EDV4C- S	1.2	40	88	66	Lower	Vacant lot.
				2.2					
25	094240029	C ESCMU	EDV4C- S	0.9	40	35	26	Lower	Sites 25 and 26: Large paved area. One mature oak (species unk) on east side. One portable building on largest lot. Classic brick building being used for auto repair - great candidate for integration with new residential and reuse. Needs powerline undergrounding which is addressed in
				0.2					
26	094240005, 094240039	C ESCMU	EDV4C- S	0.2	40	31	23	Lower	
				0.2					
				0.2					



**TABLE B-2  
SITES INVENTORY: EAST DOWNTOWN VISALIA**

Visalia  
2016

Site Number	APN	GP LU Code	Zoning	GIS Acres	Typical Density	Typical Units	Inventoried Units*	Inventoried Income Level	Comments
27	094190001	C GSCMU	EDV4C-S	0.4	40	15	12	Lower	EDT Infrastructure Plan. Site 27: Used car lot. No constraints. Industrial/warehouse.
<b>SUBTOTAL - NEIGHBORHOOD 2</b>				<b>27.3</b>	-	<b>1,088</b>	<b>814</b>		
<b>Neighborhood 4: Central Park</b>									
1	094250031	GSCMU	EDV4C-S	0.7	40	28	21	Lower	Vacant site
2	094250015	GSCMU	EDV4C-S	0.8	40	34	26	Lower	Industrial/warehouse.
<b>SUBTOTAL - NEIGHBORHOOD 4</b>				<b>12.915</b>		<b>51462</b>	<b>38647</b>		
<b>TOTAL ALL NEIGHBORHOODS</b>				<b>49.935</b>		<b>1,9891,430</b>	<b>1,3931,003</b>		
<b>TOTAL LOWER-INCOME</b>				<b>48.534</b>		<b>1,9431,383</b>	<b>1,360970</b>		
<b>TOTAL MODERATE-INCOME</b>				<b>1.413</b>		<b>47</b>	<b>33</b>		

Notes: \*Inventoried capacity varies by neighborhood.

Neighborhood 1: Santa Fe – inventoried at 50 percent capacity

Neighborhood 2: East Main – inventoried at 75 percent capacity

Neighborhood 4: Central Park – inventoried at 75 percent capacity

\*\*Sites smaller than 0.5 acres inventoried as available for moderate-income based on expected project size for these sites

