



City of Visalia

2023-2031 Housing Element Update

Public Hearing Draft
December 2023



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1. Introduction and Public Participation

Introduction

California 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 6th-cycle Housing Element Update is a comprehensive update of the 5th-cycle Housing Element Update and 2019 mid-cycle update that were originally prepared for the eight-year planning period from December 31, 2015, to December 31, 2023. The 6th-cycle Housing Element plans to meet housing needs from December 21, 2023, to December 31, 2031. 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 California 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, housing characteristics, including overcrowding, and housing stock condition.
- An inventory of land suitable and available for residential development, including vacant sites and sites having realistic and demonstrated potential for redevelopment during the planned period to meet the locality's housing need for a designated income level, and an analysis of the relationship of zoning and public facilities and services to these sites.
- The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional or other discretionary permit.
- 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.

- Analysis of any special housing needs for the elderly, persons with disabilities (including a developmental disability), large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
- An analysis of opportunities for energy conservation with respect to residential development.
- An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to terminations of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.
- An Assessment of Fair Housing (AFH) and program(s) that promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (FEHA), Government Code Section 65008, and any other state and federal fair housing and planning law.

These items are contained within the following seven chapters of the Element. They identify 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 Chapter 6 containing the goals, policies and programs.

General Plan and Housing Element Consistency

The Housing Element is one of the 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 Elements. The Housing Element is required to be internally consistent with the other Elements of the General Plan.

The City of Visalia adopted its comprehensive General Plan Update and Program Environmental Impact Report in October 2014. This Housing Element Update has been analyzed for consistency with the City's adopted General Plan and has been found to be fully consistent with all other Elements of the General Plan.

In conjunction with the 6th-cycle Housing Element Update, the City is preparing technical revisions to the Safety Element and a new Environmental Justice Element. These changes to the General Plan are required by State law to incorporate new data and analyses, as well as to ensure internal consistency with the 6th-cycle Housing Element.

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), wherein jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

In response to the need for public participation, City planning staff worked with the consultants to develop a robust community engagement program tailored to ensure the community and other

stakeholders are engaged in the process and are given ample opportunities to provide input. The key objective of the community engagement program is to maximize opportunities for everyone interested in the Housing Element to participate. The engagement program included branding, a project website, newsletters and e-blasts, announcements on the City website and social media, two community workshops, a housing needs survey, Housing Technical Advisory Committee meetings, and Planning Commission and City Council study sessions and hearings. This section summarizes our engagement program.

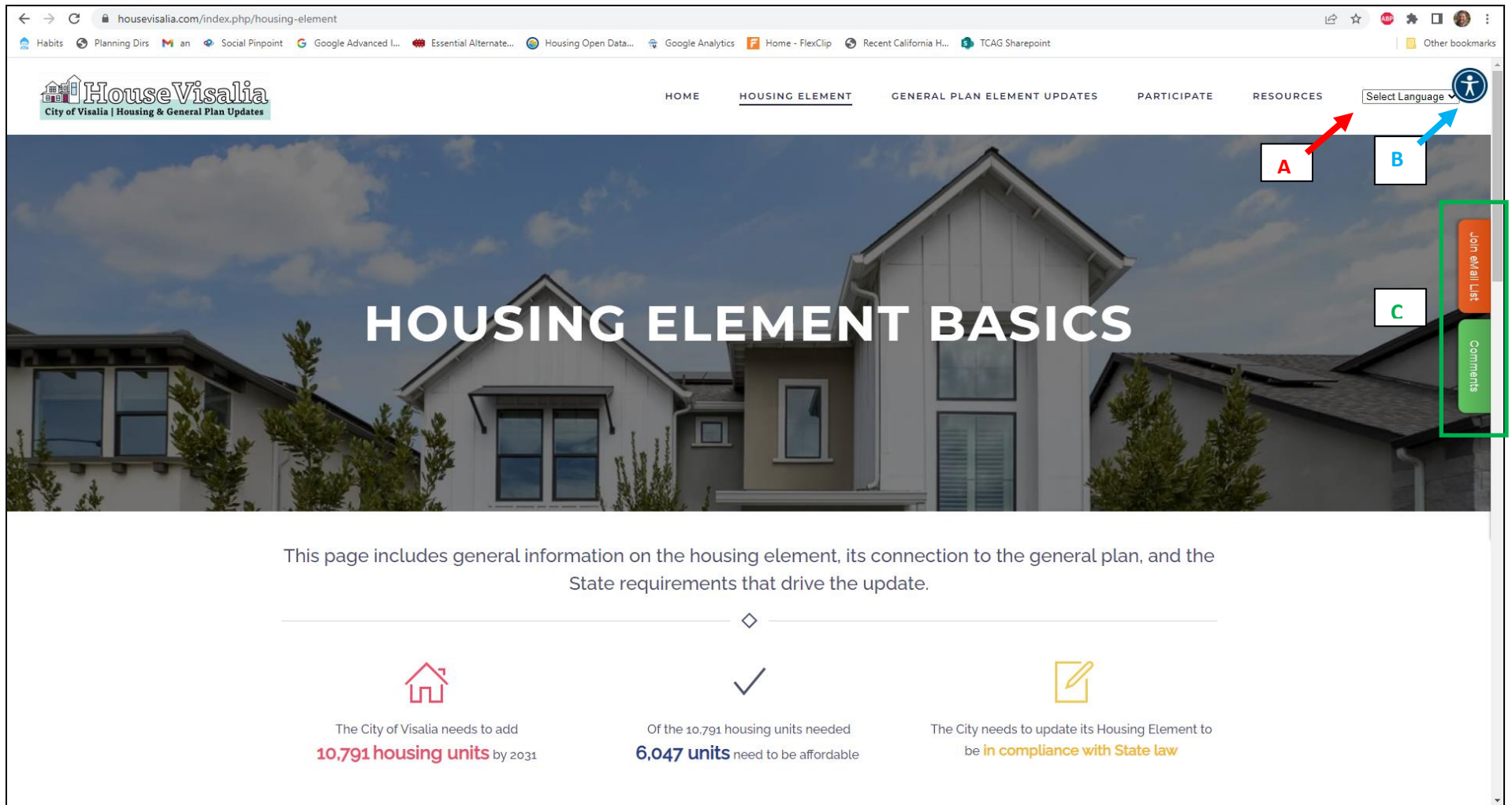
Project Branding and Logo

A branding package was prepared for the Housing and General Plan Updates. This included a project logo and styles to be used on all work products, maps, presentations, and publicity materials. The common branding helps to build recognition for the project and ensure that this effort is distinct in the minds of the community. The logo to the right has been and will be used on all materials developed for all elements being updated during the Housing and General Plan Updates.



Project Website (housevisalia.com)

During the development and review of the Housing Element, the City created, established, and maintained a website dedicated to the 2023-2031 Housing Element Update and associated General Plan Updates. This webpage provided easy access to information on the project, including the Housing Element information and details about the Housing Element workshops, surveys, and events. Project documents were posted to the website and comments were encouraged through the provided "Comments" button on each page. A link on the website allowed residents to sign up for the email list. To enhance accessibility, the project website included a built-in translator to convert the website to Spanish and provided a range of accessibility tools to enhance website accessibility in compliance with the Americans with Disabilities Act (ADA). An image of the Project website is included on the following page.



A: Language Menu: This menu allows users to view the website in Spanish.

B: Accessibility Widget: This button allows users to increase text size, contrast, and other attributes to increase accessibility.

C: Email and Comment Buttons: These buttons allow users to join the project email list or provide a comment to the Project Team.

Newsletters

During the Housing and General Plan Element Updates, two newsletters were developed and distributed. The newsletters were designed to give the community a better understanding of the Update process and the Draft Housing Element.

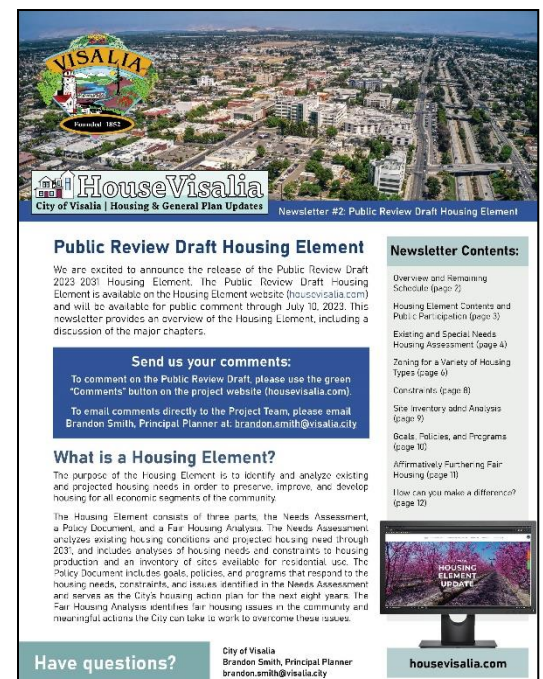
- Newsletter #1: Housing & General Plan Updates Overview**

Newsletter #1 describes what a housing element is, how and why it is being updated, the project schedule, and how to get involved in the Update process. The newsletter also describes the other components of the project, including Environmental Justice and Safety Element updates. The newsletter publicizes the creation of the project website and encourages readers to visit the website for more information.



- Newsletter #2: Public Review Draft Housing Element**

Newsletter #2 provides a summary of the Public Review Draft Housing Element, including an explanation of each chapter within the Element. The newsletter also announces the July 19, 2023, City Council work session and includes information on ways to participate in the Project.




Housing Element Factsheet

During the Housing Element development, the Housing Element Team produced informational materials to inform the public about the Housing Element Update and associated events. During this time, a fact sheet was created to give the community a better understanding of the Update process and the draft Housing Element.

The fact sheet describes what a housing element is, how and why it is being updated, what the Regional Housing Needs Allocation (RHNA) is, and how to get involved in the Update process. The fact sheet also includes information about the City's obligations to fulfill State requirements and consequences if requirements are not fulfilled.

City of Visalia

Housing Element Fact Sheet



What is the Housing Element?

An element of the General Plan, the Housing Element is the City's plan to meet the community's housing needs for the next eight years. The Housing Element must be updated every eight years and is the only element of the General Plan subject to certification by the California Department Housing and Community Development (HCD).

How is the City's housing need determined?

The State of California determines the number of homes that are needed for the county, consistent with state law. The Tulare County Association of Governments (TCAG) then distributes a share to each of the incorporated cities and the unincorporated county. Each jurisdiction is assigned a portion of the regional need at various income levels based on factors such as future population, access to jobs and other factors. This assignment is known as the **Regional Housing Need Allocation (RHNA)**.

So how do we meet the RHNA?

The City must ensure there is enough land with appropriate zoning to accommodate its RHNA allocation in its Housing Element.

What happens if the City does not have an approved Housing Element?

Without a compliant Housing Element, the City could:

- face legal challenges to land use decisions,
- have to pay fines and fees,
- lose grant funding opportunities,
- be mandated to comply by courts,
- lose local land use power, and
- face a court-ordered moratorium on all permits.

What does affordable housing mean?

Providing opportunities for more affordable housing is important. Purchasing or renting a home is becoming more difficult for too many people. A variety of housing types is essential to provide housing options for all age groups, for families with lower and higher incomes, and to meet the needs of large and small families and persons with disabilities. A mix of housing opportunities means, among other things, that young adults moving into the housing market can stay in the cities where they grew up; workers like teachers, firefighters, health care workers and essential workers can find homes near their jobs; and older adults have more options for retirement and can afford to stay in the communities they know.

RHNA ALLOCATION

VERY LOW INCOME: 3,741
 LOW INCOME: 2,306
 MODERATE INCOME: 1,321
 ABOVE MODERATE INCOME: 3,423
TOTAL: 10,791 UNITS

How do we plan for Low and Very Low Income housing units?

Provide residential capacity at densities above 20 dwelling units per acre

When will the housing be built?

That is up to property owners and the market. A city must ensure that the appropriate zoning is in place to accommodate its RHNA allocation, but does not control when or how much housing is actually built.


What could really happen?

Without a compliant Housing Element, the City would be ineligible for State and Federal funding.

How can I get involved?

Participate in upcoming workshops, join our email list, and send us your comments. Visit housevisalia.com for more information.

Please visit housevisalia.com for more information on the City of Visalia Housing Element and General Plan updates.



eMail Notifications (e-Blasts) and Social Media Announcements

The City sent multiple email notifications (e-blasts) to announce upcoming events and the release of project-related documents. Email addresses were compiled from those requesting notification from the City and from those signing up on the project website and at project events. As of June 2023, the Housing Element email list includes 42 subscribers and 121 local agencies including local schools, churches, social clubs, non-profits, and local organizations. In addition to eblasts, the City also announced Project events and milestones using social media platforms to reach a wider audience. As of July 2023, the City had more than 20,000 followers on Facebook and nearly 13,000 on Instagram.

Housing Element Technical Advisory Committee

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, the City Council appointed an eleven-member Housing Technical Advisory Committee (TAC), consisting of one at-large representative along with representatives from the following organizations:

- Visalia Planning Commission
- C-SET
- Housing Authority of Tulare County
- Self-Help Enterprises
- Kings Tulare Homeless Alliance
- RH Community Builders
- Central California Legal Services
- Tulare County Association of Realtors
- Building Industry Association of Tulare & Kings Counties
- Tulare County Health & Human Services Agency

The TAC oversaw the City staff's incremental work program throughout the process, including the public outreach efforts, the sites inventory and residential capacity, and the Administrative Draft Housing Element and implementation actions. The TAC held three virtual meetings between October 2022 and May 2023, organized as follows:

HTAC Meeting #1: Project Overview

On Wednesday, October 26, 2022, the City held the first workshop on the Housing & General Plan Updates. The City provided an overview of the Housing Element process and the overall project schedule. The City sought input on expectations for the project and insights on housing issues, priorities, and concerns.

Comments received:

- Affordable units are needed across all income levels; not enough units in inventory.
- Shelters are needed, as capacity does not meet the existing need.

- Workforce housing is needed near jobs, such as near the industrial park.
- Farmworker housing is needed near food, education, health care, and services.
- Currently 80 residents have vouchers but cannot find units. There is a need for additional units that accept vouchers.
- Consider site criteria for low-income tax credit subsidies in the selection of low-income sites within the sites inventory.
- Limiting by-right processing to projects with a maximum of 80 units is a constraint. Increase or remove this standard.
- There are opportunities for mixed use development in Visalia. The Sequoia Mall has potential.
- When demand is high, landlords increase rental costs and are more likely to use discriminatory criteria, such as income, race, or family size, to reject applicants. This is a constraint to fair housing access.
- ADU financing is a constraint. Interest rates are much higher than for primary residence. Sample plans are needed to reduce costs. The City could also meet with financial institutions and banks to talk about interest rates. The City has an opportunity to establish a Revolving Loan Fund or Housing Trust Fund through Permanent Local Housing Allocation (PLHA), Regional Early Action Planning (REAP), Community Development Block Grant (CDBG).
- Consider workforce housing to include up to 160 percent of the area median income (AMI).
- Talk to for-profit market rate developers about constraints. What are the incentives needed for mixed use, missing middle, and other housing types.
- Large multifamily complexes sometimes evict all tenants to make substantial renovations. When the units come back on the market, they are not available to the original tenants, and certainly not at the previous affordability.

HTAC Meeting #2: Vacant and Underutilized Sites Assessment

On Tuesday, January 31, 2023, the City held the second HTAC meeting to discuss housing sites and residential capacity in Visalia. The City summarized early results of the vacant and underutilized sites assessment for HTAC review and discussion. The Committee also reviewed the next steps in the Update with a focus on the Administrative Draft Housing Element.

Comments received:

- Distribute sites, and particularly lower-income sites, throughout the city. Lower income sites should be within a quarter mile of a transit stop and near services and resources.
- Consider TCAC Opportunities Areas in choosing sites to meet lower income goals. Sites in high resource areas qualify for LIHTC and other funding.
- Affordable homeownership should be a priority for the community. Include programs supporting affordable homeownership.
- High density housing should be located near jobs.
- Lower- and moderate-income sites should be centrally located rather than on the periphery of the City.

- The Caldwell Avenue corridor immediately east of State Route 99 is being developed with a commerce center with many lower wage jobs and may be appropriate for lower income housing capacity.
- Sites should be infill sites. The majority of funding programs want infill sites in proximity to goods and services.
- The Visalia Parkway area near Mooney (e.g., behind Target) has potential as an infill site for higher density housing.
- The south side of Visalia Parkway is not in the current growth tier, but some parcels are within city limits.
- The southwest quadrant is difficult because it's nearly built out.
- Flood zones and required insurance make housing unaffordable due to costs. The City should overlay the flood zones to make sure sites are feasible.
- The City should consider impact fee waivers to incentivize affordable development.
- Consider lifting the maximum unit requirement for by-right processing. Currently anything over 80 units cannot be processed ministerially. This is a constraint to large site development.
- The Toys R Us site and the Sequoia Mall have potential, as they are underutilized infill locations.
- The newly permitted gas station on the corner in front of the Toys R Us limits capacity on the site.
- The City should remove barriers to LIHTC eligibility faced by developers in pursuit of affordable housing funding.
- Funding is prioritized for sites in high resource areas; it's hard to compete if not in a high resource area.

HTAC Meeting #3: Draft Housing Element

On May 31, 2023, the City held the third HTAC meeting. During the meeting the City presented information on the results of the Affirmatively Furthering Fair Housing Analysis, as well as changes to the Policy Document (Chapter 6). The HTAC reviewed the information and discussed the potential changes to the Administrative Draft Housing Element. The City concluded by providing information to the HTAC related to the timing of the Public Review Draft Housing Element and ways to view and comment on the Draft. During the meeting HTAC members asked clarifying questions, related to the process and next steps, the difference between "opportunity areas" and "resource areas," and constraints related to parking requirements for small units and affordable developments. Two comments were received during the meeting including:

- **Displacement risk:** An HTAC member noted that one area with increased displacement risk is an area where the cemetery district is considering expansion. The HTAC member suggested that the Housing Element might include a program action committing the City to engaging the district and local community to explore options to provide for local needs without increasing displacement pressures.

- **Location of affordable housing.** HTAC members suggested that the Housing Element continue to site affordable units near transit stops and services to provide better access and to ease issues related to parking.

Stakeholder Interviews

Throughout December 2022 and January 2023, Mintier Harnish, consultants for the City, conducted one-on-one and small group interviews with local housing developers, agencies, and housing and community health advocates to gain an understanding of the housing conditions, issues, and opportunities in the city. The input received during these interviews provides context to the consultants on housing needs and constraints in the community. The interviews included 12 participants, identified below.

Who We Spoke to:

Name	Details
Greg Nunley	Developer, Swift Homes
Darlene Mata	Planning Consultant
Bear Nunley	Developer, Swift Homes
Blaze Nunley	Developer, Swift Homes
Malorie Barragan	Director, Special Programs, Family Health Care Network (FHCN)
Miriam Sallam	Director, Basic Needs Program, College of the Sequoias
Jessica Hoff Berzac	President and Principal, UPholdings
Dr. Omar Guzman	Program Director, Kaweah Health Street Medicine Program
Rebecca Peter	Family Services Director, Family Services of Tulare County
Stephanie Burrage	CFO Family Services, Interim CEO, Family Services of Tulare County
Hannah Giles	Division Director, Family Services, Family Services of Tulare County
Adam Peck	Executive Director, Tulare Workforce Investment Board; Vice Chair, Planning Commission

Input Received

Each interview lasted approximately one hour and was conducted via conference call or Zoom. After the consultants provided a brief project overview, stakeholders were encouraged to provide their thoughts on housing conditions and needs in the city. Although a broad range of opinions and ideas were expressed during the interviews, comments can be generally summarized into the following four categories:

1. Local development context and trends
2. Housing needs
3. Issues
4. Opportunities

Please note that the opinions expressed in this summary are those of the stakeholders and do not necessarily reflect the opinions of the City of Visalia, City staff, or the consultants. All comments are paraphrased and presented without attribution.

Local Development Context and Trends

- Stakeholders reported that working with the City through the entitlement process has been positive.
 - The site plan review was reported to be timely.
 - The City recently began allowing remote attendance at hearings and assigning a specific hearing time for each matter. This was reported to save time and associated costs and is appreciated by stakeholders.
- Infill areas are often developed with single-family homes; multifamily developments take longer and can be held up by opposition.
- The top end of the allowed density ranges for multifamily zones are often seen as extreme by the public. Projects can face opposition if they reach the upper limits of allowable density, though it is completely legal.
- Developers in the area are more comfortable with single-family products than multifamily or mixed-use products. Education and outreach are needed.
- Some developers have looked to smaller units with a greater number of bedrooms to address affordability and overcrowding issues.
- New State laws are often perceived as overreach, which encourages the City to respond through policy that works to maximize local power. This can lead to conflicts between State goals and local policy.
- Visalia has approved by-right projects. These projects have been good for the city and for developers.
- By-right processing avoids public opposition and discretionary hearings that increase the costs and certainty of achieving approval.
- Generally, it was reported that the City takes a developer-friendly approach that encourages housing production of both single-family and multifamily products.
- A low-barrier navigation center, as well as the Salt and Light tiny home facility, are opening soon, but more is needed to meet the needs of local unhoused and extremely low-income households.
- In the last five years, home prices have risen such that young professionals cannot afford to buy a home.
- With rising costs, many local residents are being priced out.
- Further, investors from outside the area are buying homes in Visalia, increasing costs, and decreasing availability of units for local residents. This is causing displacement pressures.
- The county is a medically underserved area. Recruitment is challenged by the high cost of living and lack of accessible housing in the county, further compounding the issue.
- Most collaborations with non-profit agencies are being led by the County, not by the City.
- It is difficult to find City or public support for rezones that lead to density increases when the parcel(s) are adjacent to low-density, large lot single-family uses.

Housing Needs

- Stakeholders reported that, per capita, Tulare County has one of the largest unsheltered populations in the state.
- Residents are living under bridges, along riverbanks, in open fields, and in small caves and impromptu shelters. Safety issues abound.
- All shelter beds in the county are currently occupied. Unhoused individuals often look to the Emergency Room for food and shelter; approximately 20 patients are treated each night and discharged back onto the street.
- Residents are living in cars throughout the City, but particularly in the commercial and downtown areas.
- 600+ College of the Sequoias students are housing insecure, mostly aged 18-24.
- Some living in cars, some couch surfing, some in overcrowded housing. Unsheltered students may enroll but rarely meet their educational goals.
- Workforce housing is needed in the community. Distribution, industrial, and service sector jobs are present, including an increase of industrial and warehouse jobs in recent year, but units are needed to meet housing demand;
- Many jobs in the county are lower-paying or entry-level; the area needs higher paying jobs and housing for skilled and professional workers.
- The local economy is constrained by lack of housing, which hurts recruiting efforts to bring talent to the county.
- Many residents commute to Fresno County for work; there is a net export of workers in the area.
- Overcrowding is an issue. Residents often live in overcrowded households with multiple families to make ends meet. These households are not considered “unsheltered” but still need assistance and resources.
- Housing is a social determinant of health; unhoused residents have greater health problems and issues. Health starts with safe and sanitary housing.
- Housing costs are so high that many residents choose between paying rent and receiving health care or attending school.
- Those experiencing housing insecurity are often in a survival mentality, which challenges mental health, happiness, and ability to achieve.
- Affordable housing developers need the City to proactively plan for multifamily development on parcels feasible for affordable housing development.
- Housing is needed near stores with healthy food. There are some food deserts in Visalia where healthy food is not accessible.
- Newer affordable developments were noted in Goshen and Ivanhoe where services and stores are not currently established. Affordable housing in the region should be concentrated in urban areas with the ability to support lower-income households without excluding them to the periphery or unincorporated county.
- More innovative housing types are needed to provide for the income and household sizes in the community.
- Zoning could be revised to ensure that small homes/units, manufactured and modular housing, and ADUs are encouraged and incentivized.

Issues

- Projects with more than 80 units cannot be approved ministerially. This is reported to be a constraint to the development of large multifamily projects.
- Local jobs are needed to support the workforce.
- Currently students cannot cover expenses with low-wage or part-time work.
- Following training/education, graduates are moving away from the county to find good jobs.
- Students are not pursuing continued education beyond what is available locally. Many can't or don't move on to a four-year school due to cost.
- There is some sentiment in the community that affordable housing is inequitably concentrated within areas of Visalia.
- Circulation issues were also mentioned as a potential constraint to housing development near the edges of the city. Circulation issues are sometimes used as justification for opposition to a project. Infrastructure improvements in roadways are needed to overcome this.
- Family Services of Tulare County has recently lost some funding from the State related to transitional housing and has had to cut some programs that assisted clients (beyond housing) and cut staff.
- Unhoused residents, particularly those with children or a family member with a disability, often avoid seeking out resources for fear their children will be taken away or family will be split up.
- Adult men cannot enter shelters with children and cannot be housed in shelters with families. This is not the case in other jurisdictions.
- Resources, such as a warming or cooling shelter, need to be placed in proximity to the unhoused population, services, and transportation routes. Resources are often placed far from the city center, which constraints access.
- Local warming and cooling centers open late in their respective seasons and only provide shelter for a portion of the day or night. These shelters are needed throughout a greater portion of the calendar year, as well as around the clock during periods of the coldest or hottest weather conditions.
- Health care services are not provided in local shelters.
- The county is segregated by income, including areas of Visalia where wealth is reported to be concentrated in the northwest quadrant.
- Zoning maps, the General Plan, and Housing Element often lack cohesion and a connection to actual realities on the ground. Incentives and actions are hard to understand or locate.
- Past Housing Elements have lacked priorities, specifically related to funding and assistance efforts.
- Additional actions should be required of jurisdictions not meeting RHNA production goals.
- Mixed-income developments are not eligible for LIHTC tax credits, but 100 percent affordable developments are constrained by public opposition.
- COVID impacted health care and housing providers due to changing practices, lack of in-person efforts, and other complicating factors.

- Resource gap: Lower-income residents with chronic conditions went untreated, leading to greater health issues.
- There is no centralized resource information system or database related to available resources.
- No direct connections between local agencies, non-profits, and local jurisdictions; everyone is working independently.
- There is a lack of involvement by the City, which does not distribute information to those in need or take a leadership role in providing or coordinating efforts.
- Barrier to entry: Many local landlords require that applicants earn a monthly income equivalent to at least three times the rent. With the high cost of rental housing and lower wages in the area (when compared to major urban areas of California), it is very difficult for local working-class residents to afford rent.
- With high competition for housing, landlords and property managers can create extreme barriers to entry, such as requiring higher monthly income, that discriminate against lower-income applicants. This was reported to be a constraint to accessing affordable housing in the city.
- Housing that costs \$1,000 per month is not affordable to local students or extremely low-, very low-, and low-income households. Only subsidized or substandard housing units fit this affordability criteria.
- Rising interest rates pose a constraint to multifamily development. Investment groups are often needed to finance medium and large multifamily projects, and when interest rates rise (and profit margins fall) investment in multifamily development is seen as less attractive.
- It was reported that conditions of approval that aren't required by the zoning code, such as to provide a small park within a subdivision project, are occasionally attached to projects. This type of request creates additional project costs and potential challenges, while passing the costs of both the park and the ongoing maintenance to the homeowners, which impacts affordability.
- Rear yard setback and minimum yard area requirements were reported to be a constraint to development on small lots. Stakeholders suggested that a five feet minimum setback was more appropriate for small lots. A minimum requirement of more than 15 feet was considered to be a constraint.
- Impact fees constrain affordable housing development. Waivers are needed to incentivize affordable development. Improvement plans often get caught in engineering review for longer than allowed by the State. Plans can get caught in review for more than a year.
- While some back and forth is expected by developers in the City's plan check process, it was reported that more than four rounds of review and revision is excessive and extremely costly.

Opportunities

- By-right development permit processing is seen as an opportunity to overcome public opposition and decision-maker discretion that can hold back affordable multifamily projects.

- Local agencies need places within the community to meet with clients, provide classes, and distribute resources. The City may have an opportunity to donate meeting spaces through partnerships with local organizations.
- Residents need assistance with transportation to meetings, services, and classes provided by local non-profits. The City may be able to work with local transportation authorities to provide free public transportation to events aimed at serving the local lower-income individuals/households.
- Life-skills classes are needed for those transitioning from homelessness or supportive housing to independent units. There is an opportunity for the City to donate staff time or a meeting place for regular classes (one-on-one or in a group setting) in partnership with local agencies.
- "Safe Place to Park" facilities are needed to provide acceptable and safe parking locations for individuals and families living in cars or tents at night. The location should be centrally located and should include bathrooms and showers, at minimum, plus access to laundry, meals, and information on available resources. The City has an opportunity to identify appropriate space, policies, and staff time in cooperation with local agencies to provide such a facility.
- Education and outreach are needed to overcome discrimination rooted in assumptions made about lower-income households, unhoused residents, and families, and those with a chronic medical condition (HIV was mentioned specifically). The City has an opportunity to take a leadership role in education and outreach efforts.
- The City could add a housing assistance page to its website. This page could serve as a one-stop database that documents all available community resources in a single online location.
- Permanent locations for shelters and warming/cooling centers are needed to better serve the local community. The City could assist in establishing permanent locations, extending hours of use, or ensuring that centers open timely each year.
- The City could establish an advisory committee to oversee policy related to unhoused individuals, extremely low-income households, and households with special housing needs. The committee could:
 - Provide ongoing advisement with the City.
 - Help create more informed policy decisions.
 - Assist with education and outreach efforts to combat discrimination.
- With a high population of residents identifying as Latinx/Hispanic, representation is needed in City efforts and those of non-profit agencies.
- The area needs physicians, executives, and staff who are culturally competent and understand the community.
- The City has an opportunity to consider community representation in the establishment of committees related to housing, employment, health, environmental justice, and safety.
- The Housing Element could include a policy or program action committing the City to actively pursuing a diverse and representative workforce in all hiring decisions.
- There is an opportunity to plan for a mix of income levels, abilities, and household types through the Housing Element and other land use planning efforts.

- Housing types, as well as resources, such as parks, should be distributed equitably throughout the community. These efforts can work to undue historic trends that have segregated the community historically.
- There is an opportunity for the City to work with the local health care providers to better understand the health impacts and downstream effects of zoning and land use policies and segregation.
- Inclusionary Zoning provides an opportunity to expand the city's affordable housing inventory.
- A universal model for requiring lower income units in developments is needed to help encourage market rate developers to begin providing affordable units.
- By establishing an inclusionary housing policy, the City could ensure that all multifamily developments include affordable housing units or pay in-lieu fee that can be used to assist in the development of affordable housing.
- The City should partner with developers to encourage and incentivize affordable housing development. As part of this effort, the City could:
 - Identify funding to assist development.
 - Guarantee HOME funds (and other funding associated with specific projects) through the planning and entitlement process.
 - Work to overcome perceptions that the City is not developer friendly.
 - Evaluate, revise, and apply incentives that meaningfully assist in the development of affordable housing.
- The Family Health Care Network and other agencies provide educational and informational materials through outreach efforts in the community, including outreach to Spanish-speaking residents. The City has an opportunity to partner with these groups to provide coordinated outreach and engagement related to housing and health.
- Downpayment assistance programs are needed to help local lower- and moderate-income households transition into homeownership. Local residents can't save enough for high costs of downpayment, even if they can afford month to month costs.
- Assistance is needed for moderate-income households, in addition to unsheltered and lower-income households.
- Local health agencies and non-profits encourage partnerships with the City to:
 - Prepare and distribute information and resources, including through a coordinated central resource library accessible to the public (this was mentioned as an urgent need by multiple stakeholders).
 - Provide direct financial assistance or partner in the pursuit of grant funding.
 - Provide meeting locations and/or staffing for events, classes, and meetings.
 - Investigate opportunities to expand services to more residents.
 - Identify gaps in resources and work to find coordinated solutions.
- Stakeholders reported that the City has an opportunity to increase density in historically low-density single-family zones to allow for additional units and missing middle housing types in infill and redevelopment projects.

- When a master storm drain basin is not in place, subdivisions are required to provide a temporary subbasin. This cost could be avoided if the City would commit to purchasing the land for a master subbasin in conjunction with project construction to avoid the need to construct a temporary solution.
- The City does not currently allow improvement plans to be submitted for review until entitlements are in place. Stakeholders request that the City review these concurrently to help projects break ground in a timely manner.

Community Workshops

Community Workshop #1: Introduction to the Housing Element & General Plan Updates

On Wednesday, October 26, 2022, the City held the first workshop on the Housing & General Plan Updates. The virtual workshop included an introductory presentation, a live poll conducted in three parts throughout the workshop, and an opportunity for the public to provide input on housing needs, issues, and opportunities in Visalia. For those unable to attend the event, a video of the workshop and a corresponding Housing Needs Survey were posted to the Project website: housevisalia.com.

Live Poll

During the presentation, participants were asked to respond to poll questions to provide input on housing needs and opportunities in the city. Questions and responses are included below.

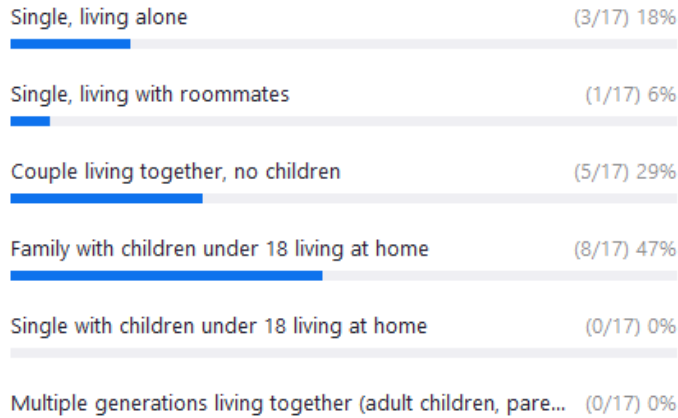
Please note: Responses summarized here include only those that completed the live poll. For those unable to attend the event, an online survey has been created using these polling questions. Residents can complete the survey at housevisalia.com. Complete survey results are provided later in this chapter.

Poll #1 Question 1

Poll | 1 question | 17 of 20 (85%) participated

1. Which best describes your household composition: (Single Choice) *

17/17 (100%) answered



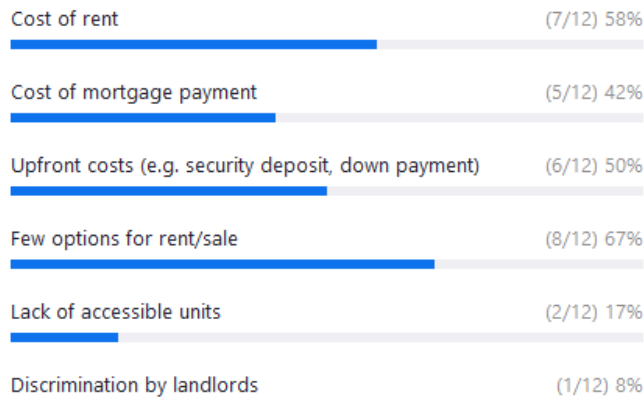
FINDINGS: Nearly 50 percent of participants live in family households with children living at home. Twenty-nine percent live in couple households without children, 18 percent live alone, and six percent are single but living in households with roommates. This data provides insight on the households participating in the live poll.

Poll #1 Question 2

Poll | 1 question | 12 of 20 (60%) participated

1. What are the largest barriers to accessing housing in Visalia? Please check any that apply. (Multiple Choice) *

12/12 (100%) answered



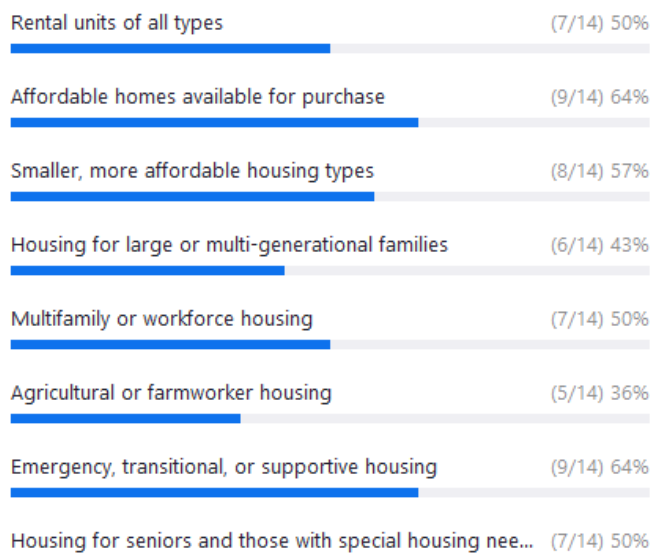
FINDINGS: The largest barriers to housing identified by participants include the lack of available units and high costs associated with rent, a mortgage, or up-front costs (security deposit or down payment). Two residents also felt that the lack of accessible units is a barrier in Visalia, and one participant reported discrimination by landlords as a constraint. This indicates that the largest reported constraints are caused by a general lack of units and the current cost of accessing housing in the city.

Poll #1 Question 3

Poll | 1 question | 14 of 19 (73%) participated

1. What types of housing does Visalia need most? Please check any that apply. (Multiple Choice) *

14/14 (100%) answered



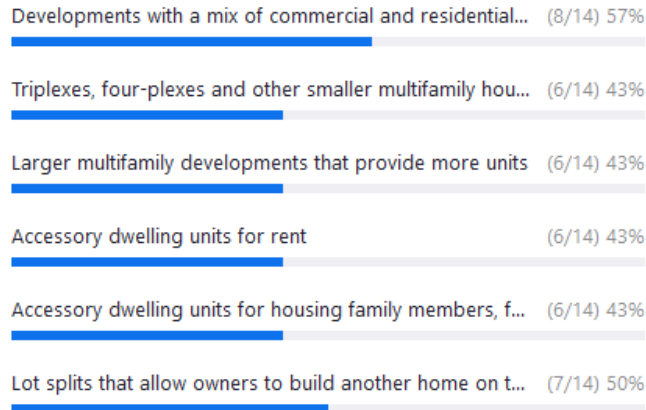
FINDINGS: Participants provided a variety of answers related to the housing types the City needs most. This indicates that a variety of housing types are needed to meet the diverse needs of the community, including rental units, affordable homes for purchase, small units, large units for multigenerational households, workforce housing, emergency, transitional or supportive housing, and housing for residents with special needs.

Poll #2 Question 1

Poll | 1 question | 14 of 20 (70%) participated

1. What types of opportunities would you like to see pursued in Visalia? Please check any that apply. (Multiple Choice) *

14/14 (100%) answered



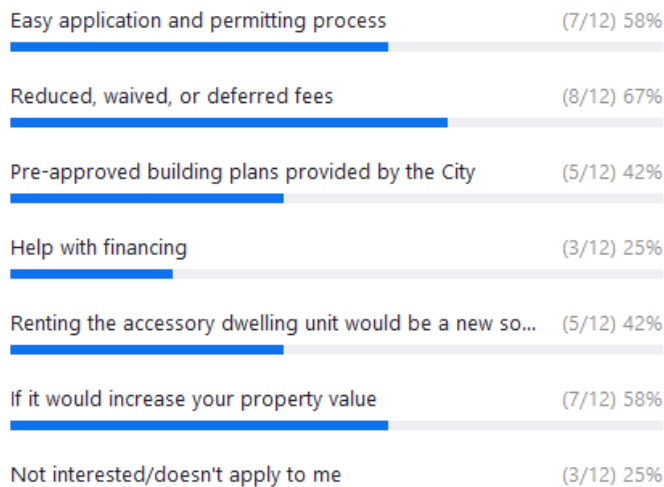
FINDINGS: When asked about the potential of various housing types, participants voted most heavily for mixed uses (57 percent). Lot splits that allow owners to build another home on a single-family lot also received a high number of votes (50 percent). This data indicates that a variety of opportunities are needed to meet the needs of a diverse community.

Poll #2 Question 2

Poll | 1 question | 12 of 20 (60%) participated

1. If you own your home, what would make you consider adding an accessory dwelling unit (ADU; also known as second dwelling unit or granny flat) to your property? Please select any that apply. (Multiple Choice) *

12/12 (100%) answered



FINDINGS: Property owners showed significant interest in accessory dwelling units. Property owners indicated that assistance with applications and fees may be most helpful.

Poll #2 Question 3

Poll | 1 question | 14 of 21 (66%) participated

1. If you are a renter, what would be your biggest concern when considering renting an accessory dwelling unit? (Single Choice) *

14/14 (100%) answered



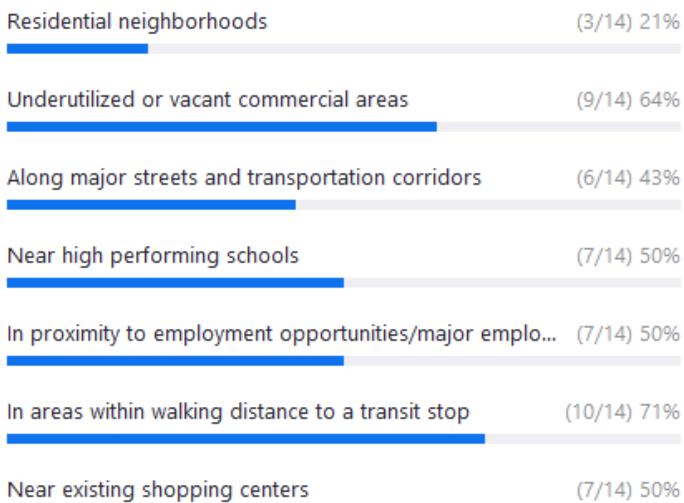
FINDINGS: Among renters, the largest concerns related to renting an accessory dwelling unit included, “What is the neighborhood like” and rental cost. Data indicates that more than 78 percent would consider renting an ADU if the neighborhood, price, and unit size fits their need.

Poll #3 Question 1

Poll | 1 question | 14 of 17 (82%) participated

1. Which areas of the City do you think would be better suited for multifamily developments? (Select all that apply) (Multiple Choice) *

14/14 (100%) answered



FINDINGS: When asked to identify areas appropriate for multifamily development, participants voted most highly for: within walking distance of a bus stop (71 percent) and on underutilized or vacant commercial land (64 percent). Additionally, near high performing schools, near employment opportunities, and near shopping centers were each selected by 50 percent of participants. The data indicates that residents feel that circulation issues and proximity to jobs and services are critical to lower-income households.

Poll #3 Question 2

Poll | 1 question | 13 of 20 (65%) participated

1. What amenities would you like to see near multifamily residential development? (Select your top three choices) (Multiple Choice) *

13/13 (100%) answered



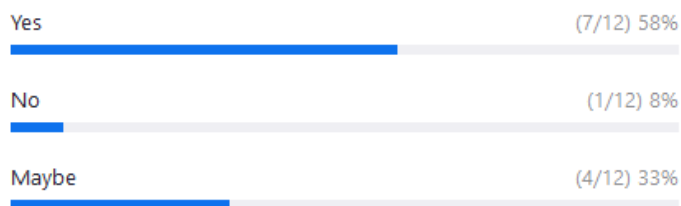
FINDINGS: When asked to identify the amenities participants would like to see near multifamily developments, participants prioritized: Parks and play areas (69 percent), a bus stop (69 percent), grocery stores (62 percent), or community centers, library, or public facility (62 percent). Based on the collected data, lower income sites should be prioritized based on proximity to transit, parks, shopping, and community facilities.

Poll #3 Question 3

Poll | 1 question | 12 of 20 (60%) participated

1. Would you be open to new types of housing in your neighborhood as a way to address the housing shortage? (Single Choice) *

12/12 (100%) answered



FINDINGS: When asked, "Would you be open to new types of housing in your neighborhood as a way to address the housing shortage?" participants overwhelmingly responded "yes" (58 percent). Four participants stated "maybe" (33 percent), and one chose "no" (8 percent).

Public Comments from Workshop #1

During the workshop, the Project Team facilitated a group discussion on housing needs and the Housing Element Update. Comments received are paraphrased below.

- Density is a big factor in affordability. Ensure that density is appropriate for lower-income affordability.
 - The City has included residential capacity for lower-income sites that reach up to 35 dwelling units per acre in the R-M-3 zone, above the State's default density threshold for lower-income capacity of 30 dwelling units per acre.
- Walkability is important. Sites should be selected that provide the best options to increase walkability.
- Housing near a variety of transit options is a need.
 - The City considered walkability in the selection of sites with lower-income capacity. These sites were included throughout the city but focused on areas within walking proximity of transportation routes, grocery and retail stores, and local services.
- Sites need to be feasible.
 - The City considered feasibility in the selection of sites to include in the sites inventory. In addition to choosing sites appropriate for immediate development, the City has incentivized development on these sites through Programs 2.2, 2.5, 3.2, and 3.11.
- There is potential to reduce parking requirements to allow for greater unit production.
 - The City has committed to providing parking reductions as an incentive for housing development through Programs 2.2, 3.2, 5.5, and 5.9.
- The City should analyze environmental impacts and environmental justice in the selection of housing sites.
 - The City has evaluated environmental constraints in this Housing Element and environmental impacts in the associated CEQA document. The City has also considered environmental justice in the selection of lower-income capacity, and has included program actions to work to overcome environmental burdens related to pollution burden through Program 7.3.
- Water and landfill capacity are critical. Consider the impacts of additional housing capacity on utilities and existing systems.
 - Current infrastructure capacity is discussed within the Housing Element in Chapter 5: *Site Inventory and Analysis*.
- Strike a balance between the housing need, air quality, and safety, and transportation.
 - The City is currently updating the Housing Element and Safety Element and creating a new Environmental Justice Element. Through this process the City has been able to address housing needs in combination with safety and environmental justice issues, including air quality. Transportation concerns were considered in the selection of lower-income sites to ensure the City is providing sites within proximity to public transportation, goods, and services.
- Many residents are currently experiencing homelessness. There is a need for resources and services.

- Program 3.18 commits the City to seeking funding targeted for the development of housing affordable to extremely low-income households.
- Program 5.2 commits the City to providing financial assistance and supportive services towards the providing of shelters and services for persons experiencing homelessness.
- The cost of water is a constraint to affordable housing development.
 - Through the Housing Element, the City has worked to reduce constraints to housing production, including Program 8.1 commits the City to continue to assist residents to implement energy and water conservation measures awareness programs and include the most current goals, policies, and programs into new affordable housing projects.

Community Workshop #2: Vacant and Underutilized Sites Assessment

On Wednesday, March 15, 2023, the City held the second community workshop on the Housing & General Plan Updates. The purpose of the workshop was to review and discuss the sites assessment methodology, present findings, and describe implications for rezoning. Input was collected through group discussion and an online mapping exercise poll. Following Workshop #2 the sites inventory and implementation programs were revised to respond to input received, including the following changes:

- Lower income sites were prioritized for high opportunity areas/RCAAs to the extent possible.
- ADUs were not assumed as lower-income RHNA capacity due to expected rental costs.
- Sites were prioritized near commercial services and transportation opportunities.
- Programs related to infrastructure and community revitalization were prioritized for lower income areas.

Housing Needs Survey

The outreach program included the development of a housing needs survey, which was distributed digitally and in hardcopy at events and city offices. The surveys were accessible to the public from November 1, 2022, to January 15, 2023. Additionally, in-person informational tables were set up at three locations: a monthly community food pantry hosted by Family Services in December 2022, during a weekly Visalia Farmers Markets in January 2023, and a Visalia Home & Garden show in February 2023. At these locations, the public could obtain information and complete the survey either through hard copies distributed and collected or digital surveys made available through QR codes.

A total of 273 residents completed the English survey, and 19 residents completed the Spanish survey. A summary of responses for each survey is included below. In addition to informing the Housing Needs and Constraints Analyses, input received through the survey informed the development of the policy document. For each survey conclusion listed below, Housing Element programs that directly address the issue are provided.

English Survey Results

- Forty-three (43) percent of respondents ranked the cost of rent as the number one barrier to accessing housing. (Program 3.6)
- Thirty-seven (37) percent of respondents ranked affordable homes for purchase as the most needed housing type, followed by rental units of all types (31%) and smaller affordable housing types (11%). (Homebuying - Programs 3.3 and 4.1; rent – Program 3.6)
- Forty-eight (48) percent of respondents would like to see accessory dwelling units for housing family members, friends and extended family pursued throughout the city.
- Accessory dwelling units for rent were ranked the least favorable residential development projects with support from only 28 percent of residents. (Programs 3.12 and 3.15)
- Easy permitting process was ranked the most important factor in encouraging respondents to add an ADU to their home. (Streamlining - Programs 3.2, 5.9, and 5.10)
- Twenty-eight (28) percent of respondents were concerned about the affordability of ADUs for renters. (Programs 3.12 and 3.15)
- Areas within walking distance to a transit stop were ranked as the best suited areas for multifamily developments, which was closely followed by areas in proximity to major employers and underutilized or vacant commercial areas. (Programs 2.1 and 2.2)
- Parks and play areas were ranked the most favorable housing amenities near multifamily residential development, followed by grocery stores and schools. (Program 7.2)
- Fifty-two (52) percent of respondents said they are open to new types of housing in their neighborhood to address the housing shortage. Twenty-seven (27) percent said “no” while the remaining twenty (20) percent said “maybe”. (Programs 5.7, 5.9, and 7.2)

Spanish Survey Results

- Eighty-eight (88) percent of respondents ranked the cost of rent as the largest barrier to housing. (Program 3.6)
- Rental units of all types were ranked the most needed housing type in Visalia (35%), followed by affordable homes for purchase (22%). (Rent – Program 3.6, variety of housing types – Programs 5.7, 5.9, and 7.2)
- Accessory dwelling units for rent (38%) were ranked as the most favorable type of housing development, followed by more multifamily developments with larger units (33%). (Programs 3.12 and 3.15)
- Developments with a mix of commercial and residential uses were the least favorable type of housing development (11%) along with ADUs for family and friends (11%). (Mixed use – Program 2.1 and 2.4)
- When asked if the respondent would consider adding an ADU to their home, forty-six (46) percent stated that they are not interested, or it doesn’t apply to their living situation.
- Twenty-eight percent of respondents considering ADU rentals were most concerned about the neighborhood (28%) and its affordability (21%). (ADUs – Programs 3.12 and 3.15)

- Neighborhoods in proximity to employment opportunities (42%) were ranked the most favorable areas for multifamily development, followed by areas near high performing schools (35%). (Infill – Programs 2.1, 2.2, 2.5; improving place-based strategies – Program 7.3)
- Parks and play areas were ranked the most favorable housing amenities near multifamily residential development (66%), followed by schools and healthcare providers. (Program 7.2)
- Seventy-eight (78) percent of respondents said they are open to new types of housing in their neighborhood to address the housing shortage. Seven (7) percent said “no” while fourteen (14) percent said “maybe”. (Programs 5.7, 5.9, and 7.2)

Public Noticing

Staff provided announcement flyers for the workshops and online surveys. The City’s website (<http://www.visalia.city>), project website (housevisalia.com), weekly email blasts, and social media outlets (i.e. Facebook) were also used to publicize the survey and to promote upcoming meetings.

Email Notifications

Email notifications (eblasts) were sent out to announce events and the release of project-related documents. Email addresses were compiled from those requesting notification from the City and from those signing up on the project website and at project events.

Agencies/Organizations Contacted

In addition to the Project email list, the Project Team sent email notifications to the local and regional agencies and organizations, including:

Able ACT for Women and Girls Annie R. Mitchell Elementary School Arts Visalia Assistance League of Visalia Bethlehem Center Boys and Girls Club of the Sequoias Building Industry Association of Tulare/Kings Counties CASA Central CA Legal Services Central California Food Bank Central Valley Regional Center Chamber of Commerce Charter Home School Academy College of the Sequoias (Architecture Department) Community Water Center Action Fund Conyer Elementary School Cottonwood Creek Elementary School Creative Center Creskide Community Day School Crestwood Elementary School Crowley Elementary School	O.L.A. Raza Inc. Oak Grove Elementary PFLAG Tulare-Kings Counties Pinkham Elementary Pipeline Church Pro Youth Proteus, Inc. ProYouth Read for Life Redwood High School RH Community Builders Ridgeview Middle School Riverway Elementary Royal Oaks Elementary Salt N Light Schrank's Clubhouse Self-Help Enterprises Sequoia High School Sequoia Parks Conservancy Sequoia Riverlands Trust Seven Oaks Church Shannon Ranch Elementary
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CSET	Source (LGBT+ Center)
Denton Elementary School	Southern Sierra Conservancy
Divisadero Middle School	St. Paul's Church
Dolores Huerta Foundation	The Source LGBT+ Center
Downtown Visalia	Tulare & Kings Master Gardeners
El Diamante High School	Tulare and Kings Counties Builders Exchange
Fair Housing Council of Central CA	Tulare County Board of Supervisors
Family Services	Tulare County Economic Development Corporation
First 5 of Tulare County	Tulare County Farm Bureau
FoodLink of Tulare County	Tulare County Health & Human Services Agency
Four Creeks Elementary	Tulare County League of Mexican American Women
Gateway Church	Tulare County Medical Society
Global Learning Charter School	Tulare County Office of Education
Golden Oak Elementary School	Tulare Kings Hispanic Chamber of Commerce
Golden West High School	Turning Point of Central CA
Green Acres Middle School	United Way of Tulare County
Habitat for Humanity of Tulare/Kings Counties	Upholdings
Hands in the Community	Valley Oak Middle School
Heart of the Valley	Veva Blunt Elementary
Highland Elementary	Visalia Chamber of Commerce
Housing Authority	Visalia Charter Independent Study
Hurley Elementary	Visalia Community Church of Christ
Kaweah Health Foundation	Visalia Community Rotaract
Kings Tulare Homeless Alliance	Visalia County Center Rotary
Kings View	Visalia Economic Development Corporation
Kings/Tulare Area Agency on Aging	Visalia Emergency Aid Council
La Joya Middle School	Visalia Gleaning Seniors
Lali Moheno & Associates	Visalia Rescue Mission
Linwood Elementary	Visalia Rescue Mission
Manuel F Hernandez Elementary	Visalia Technical Early College High School
Mental Health Systems	Visalia Unified School District
Mineral King Elementary	Washington Elementary
Mountain View Elementary	Willow Glen Elementary
Mt. Whitney High School	WomxnWise
NAMI Tulare County	

Planning Commission and City Council

The City will hold a total of two work sessions with the City Council, with Planning Commission members invited to attend and comment.

City Council Study Session #1: Introduction to the Housing Element and General Plan Updates

On September 19, 2022, City staff and consultants (Project Team) facilitated a study session with the City Council and participating Planning Commissioners to present an overview of the Project, answer any questions, and receive direction on their expectations. The study session included a presentation that provided:

- an introduction to housing element updates and related Safety Element update and preparation of a new Environmental Justice Element,
- a summary of the project phases and anticipated schedule,
- and explanation of housing goals and the Regional Housing Needs Allocation, and
- an outline of the community engagement strategy.

Following the presentation, Council members asked clarifying questions of the Project Team related to the scope and schedule of the Update and new State requirements. No comments were provided at this meeting.

City Council Study Session #2: Public Review Draft Housing Element

On June 19, 2023, City Staff held a work session with the City Council to discuss the Public Review Draft Housing Element and public comments received to-date.



2. Existing & Special Housing Needs Assessment

This section discusses the existing housing needs of the city based on housing, demographic, and employment characteristics and summarizes the housing needs of “special” population groups as defined in State law. Data for Visalia is presented in tables alongside data for Tulare County and the state of California, where applicable, for comparison.

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 5th cycle City of Visalia Mid-Cycle Housing Element (adopted December 2019), the 2020 and 2010 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 the U.S. Census American Community Survey (ACS).

Demographics

Table 1 shows historic population trends and growth rates for Visalia. As shown, Visalia’s compound annual growth rate (CAGR) rose from 2 to 6 percent between 1930 and 1980. The city experienced its highest CAGR between 1970 and 1980 when the population grew at an CAGR 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 (1.96 percent), increased slightly from 2000 to 2010 (3.08 percent), and experienced a sharp decrease between 2010 and 2020 (1.29 percent).

Table 1 Historical Population Change Visalia 1920 to 2020			
Year	Population	Change	CAGR
1920	5,753	-	-
1930	7,263	1,510	2.36%
1940	8,904	1,641	2.06%
1950	11,749	2,845	2.81%
1960	15,791	4,042	3.00%
1970	27,268	11,477	5.61%
1980	49,729	22,461	6.19%
1990	75,659	25,930	4.29%
2000	91,891	16,232	1.96%
2010	124,442	32,551	3.08%
2020	141,384	16,942	1.29%

Source: U.S. Census Bureau, Census 1980, 1990, 2000, 2010, 2020.

Table 2 shows population growth in Visalia, Tulare County, and California State from 2000 to 2020. From 2000 to 2010, both Visalia (3.08 percent CAGR) and Tulare County (1.85 percent CAGR) grew at a faster rate than the state (0.95 percent CAGR). From 2010 to 2020 the rate of the CAGR decreased in Visalia (1.29 percent CAGR), as well as in Tulare County (0.69 percent CAGR) and California (0.60 percent CAGR). Visalia's population has grown at over two times the state average from 2000-2020. Visalia's population growth has remained moderate to low since 2010 (1.29 percent CAGR) when compared to growth rates between 2000 and 2010 (3.08 percent CAGR) and in the second half of the 20th century (CAGR between 3.0 and 6.19, as shown on Table 1). 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, 2010, 2020									
	Visalia			Tulare County			California		
	2000	2010	2020	2000	2010	2020	2000	2010	2020
Population	91,891	124,442	141,384	368,021	442,179	473,117	33,871,648	37,253,956	39,538,223
Growth from Previous Period	-	32,551	16,942	-	74,158	30,938	-	3,382,308	2,284,267
CAGR from Previous Period	-	3.08%	1.29%	-	1.85%	0.69%	-	0.95%	0.60%

Source: U.S. Census Bureau, Census 2000, 2010; Social Explorer tables for Census 2020.

Age

Table 3 compares Visalia's population by age to Tulare County and California. As shown, both Visalia and Tulare County are younger than the population statewide, particularly among residents aged 5 to 17 years. Residents aged 5 to 17 make up 20.6 percent of the population in Visalia and 22.8 percent in Tulare County, compared to just 16.6 percent in California. Additionally, comparing residents aged 35 to 85, both Visalia and Tulare County have lower percentages than California in each category. Categories summarizing residents aged 18 to 24, 25 to 34, and over 85 show similar trends locally and statewide (less than 1 percent variation).

Table 3 Population by Age Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Population	Percent	Population	Percent	Population	Percent
Total:	133,100		463,955		39,346,023	
Under 5 Years	11,221	8.4%	36,942	8.0%	2,409,082	6.1%
5 to 17 Years	27,393	20.6%	105,835	22.8%	6,547,559	16.6%
18 to 24 Years	12,318	9.3%	46,977	10.1%	3,724,239	9.5%
25 to 34 Years	20,711	15.6%	66,018	14.2%	6,007,913	15.3%
35 to 44 Years	16,830	12.6%	58,804	12.7%	5,233,903	13.3%
45 to 54 Years	13,807	10.4%	50,818	11.0%	5,039,155	12.8%
55 to 64 Years	13,308	10.0%	45,735	9.9%	4,739,675	12.0%
65 to 74 Years	9,960	7.5%	31,033	6.7%	3,270,380	8.3%
75 to 84 Years	4,377	3.3%	14,220	3.1%	1,609,373	4.1%
85 Years and Over	3,175	2.4%	7,573	1.6%	764,744	1.9%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B01001.

According to the 2020 census, the 2020 median age in Visalia was 32.5, which was slightly older than Tulare County residents (31.2), but considerably younger than California (37.3). Table 4 shows a detailed breakdown of the population by age and gender. The data indicates that, by comparison to Tulare County and the State of California, the population in Visalia has a slightly larger proportion of female residents, with a higher concentration of female residents aged 25 to 44 than in Tulare County, and a higher concentration of female residents under 18 than statewide.

Table 4 Population by Age Group (Detailed) Visalia, Tulare County, California 2020						
	Visalia	Percent	Tulare County	Percent	California	Percent
Total:	133,100		463,955		39,346,023	
Male:	64,536	48.5%	231,958	50.0%	19,562,882	49.7%
Under 5 Years	5,470	4.1%	19,024	4.1%	1,233,088	3.1%
5 To 9 Years	5,246	3.9%	20,756	4.5%	1,242,495	3.2%
10 To 14 Years	5,100	3.8%	21,274	4.6%	1,328,272	3.4%
15 To 17 Years	3,055	2.3%	12,017	2.6%	774,841	2.0%
18 And 19 Years	1,782	1.3%	7,099	1.5%	525,740	1.3%
20 Years	791	0.6%	3,296	0.7%	285,907	0.7%
21 Years	948	0.7%	3,615	0.8%	281,350	0.7%
22 To 24 Years	2,261	1.7%	9,861	2.1%	821,103	2.1%
25 To 29 Years	5,593	4.2%	17,486	3.8%	1,594,429	4.1%

Table 4 Population by Age Group (Detailed) Visalia, Tulare County, California 2020						
	Visalia	Percent	Tulare County	Percent	California	Percent
30 To 34 Years	5,209	3.9%	16,131	3.5%	1,505,530	3.8%
35 To 39 Years	4,754	3.6%	16,020	3.5%	1,377,089	3.5%
40 To 44 Years	4,087	3.1%	13,678	2.9%	1,265,725	3.2%
45 To 49 Years	2,916	2.2%	12,987	2.8%	1,264,479	3.2%
50 To 54 Years	3,532	2.7%	12,505	2.7%	1,245,267	3.2%
55 To 59 Years	3,289	2.5%	11,558	2.5%	1,216,743	3.1%
60 And 61 Years	1,312	1.0%	4,814	1.0%	470,895	1.2%
62 To 64 Years	1,632	1.2%	5,951	1.3%	618,484	1.6%
65 And 66 Years	933	0.7%	3,897	0.8%	378,972	1.0%
67 To 69 Years	1,343	1.0%	4,078	0.9%	499,096	1.3%
70 To 74 Years	2,261	1.7%	6,743	1.5%	643,905	1.6%
75 To 79 Years	1,383	1.0%	4,065	0.9%	427,222	1.1%
80 To 84 Years	682	0.5%	2,284	0.5%	278,926	0.7%
85 Years And Over	957	0.7%	2,819	0.6%	283,324	0.7%
Female:	68,564	51.5%	231,997	50.0%	19,783,141	50.3%
Under 5 Years	5,751	4.3%	17,918	3.9%	1,175,994	3.0%
5 To 9 Years	5,354	4.0%	20,069	4.3%	1,189,152	3.0%
10 To 14 Years	5,349	4.0%	20,077	4.3%	1,269,171	3.2%
15 To 17 Years	3,289	2.5%	11,642	2.5%	743,628	1.9%
18 And 19 Years	1,925	1.4%	6,751	1.5%	503,863	1.3%
20 Years	1,312	1.0%	3,229	0.7%	259,140	0.7%
21 Years	923	0.7%	3,330	0.7%	259,522	0.7%
22 To 24 Years	2,376	1.8%	9,796	2.1%	787,614	2.0%
25 To 29 Years	4,670	3.5%	16,735	3.6%	1,489,607	3.8%
30 To 34 Years	5,239	3.9%	15,666	3.4%	1,418,347	3.6%
35 To 39 Years	4,102	3.1%	15,244	3.3%	1,333,091	3.4%
40 To 44 Years	3,887	2.9%	13,862	3.0%	1,257,998	3.2%
45 To 49 Years	3,921	2.9%	12,867	2.8%	1,272,718	3.2%
50 To 54 Years	3,438	2.6%	12,459	2.7%	1,256,691	3.2%
55 To 59 Years	3,677	2.8%	12,858	2.8%	1,268,744	3.2%
60 And 61 Years	1,582	1.2%	4,634	1.0%	493,428	1.3%
62 To 64 Years	1,816	1.4%	5,920	1.3%	671,381	1.7%
65 And 66 Years	1,096	0.8%	3,844	0.8%	418,129	1.1%
67 To 69 Years	1,760	1.3%	4,857	1.0%	569,190	1.4%
70 To 74 Years	2,567	1.9%	7,614	1.6%	761,088	1.9%
75 To 79 Years	1,388	1.0%	4,633	1.0%	524,400	1.3%

Table 4 Population by Age Group (Detailed) Visalia, Tulare County, California 2020						
	Visalia	Percent	Tulare County	Percent	California	Percent
80 To 84 Years	924	0.7%	3,238	0.7%	378,825	1.0%
85 Years And Over	2,218	1.7%	4,754	1.0%	481,420	1.2%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B01001.

Race and Ethnicity

Table 5 shows the population of Visalia, Tulare County, and the State by race and ethnicity. As shown, Visalia, like Tulare County, has higher proportions of Hispanic or Latino populations than the state average. Conversely, Visalia and the State of California have a significantly higher proportion of White populations than Tulare County. Visalia also has slightly larger Black and Asian populations than the county, but significantly lower proportions than the state.

Table 5 Population by Race and Ethnicity Visalia, Tulare County, and California 2020						
	Visalia	Percent	Tulare County	Percent	California	Percent
Total:	133,100		463,955		39,346,023	
Hispanic or Latino	69,107	51.9%	301,919	65.1%	15,380,929	39.1%
White Alone ¹	50,565	38.0%	128,751	27.8%	14,365,145	36.5%
Black Or African American Alone ¹	2,877	2.2%	5,923	1.3%	2,142,371	5.4%
American Indian And Alaska Native Alone ¹	541	0.4%	2,592	0.6%	131,724	0.3%
Asian Alone ¹	7,574	5.7%	15,857	3.4%	5,743,983	14.6%
Native Hawaiian And Other Pacific Islander Alone ¹	62	0.0%	528	0.1%	135,524	0.3%
Some Other Race Alone ¹	118	0.1%	1,472	0.3%	124,148	0.3%
Two Or More Races: ¹	2,256	1.7%	6,913	1.5%	1,322,199	3.4%

¹Not Hispanic or Latino

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B02001.

Table 6 compares population by race by Hispanic origin. This data shows that, when compared to the county as a whole, Visalia has fewer residents identifying as Hispanic or Latino (51.9 percent vs 56.1 percent countywide) and more residents identifying as Asian (5.7 percent vs 3.4 percent). When compared to the state, Visalia has more residents identifying as Hispanic or Latino (51.9 percent vs 39.1 percent statewide) and fewer residents identifying as Black, Asian, Native Hawaiian or other Pacific Islander, or two or more races but not Hispanic or Latino.

Table 6 Population by Race by Hispanic Origin Visalia, Tulare County, and California 2020						
	Visalia	Percent	Tulare County	Percent	California	Percent
Total:	133,100		463,955		39,346,023	
Not Hispanic Or Latino:	63,993	48.1%	162,036	34.9%	23,965,094	60.9%
White Alone	50,565	38.0%	128,751	27.8%	14,365,145	36.5%
Black Or African American Alone	2,877	2.2%	5,923	1.3%	2,142,371	5.4%
American Indian And Alaska Native Alone	541	0.4%	2,592	0.6%	131,724	0.3%
Asian Alone	7,574	5.7%	15,857	3.4%	5,743,983	14.6%
Native Hawaiian And Other Pacific Islander Alone	62	0.0%	528	0.1%	135,524	0.3%
Some Other Race Alone	118	0.1%	1,472	0.3%	124,148	0.3%
Two Or More Races:	2,256	1.7%	6,913	1.5%	1,322,199	3.4%
Two Races Including Some Other Race	101	0.1%	455	0.1%	98,006	0.2%
Two Races Excluding Some Other Race, And Three Or More Races	2,155	1.6%	6,458	1.4%	1,224,193	3.1%
Hispanic Or Latino:	69,107	51.9%	301,919	65.1%	15,380,929	39.1%
White Alone	37,400	28.1%	181,047	39.0%	7,688,576	19.5%
Black Or African American Alone	562	0.4%	1,683	0.4%	108,591	0.3%
American Indian And Alaska Native Alone	794	0.6%	3,363	0.7%	179,905	0.5%
Asian Alone	861	0.6%	1,453	0.3%	90,329	0.2%
Native Hawaiian And Other Pacific Islander Alone	21	0.0%	90	0.0%	14,112	0.0%
Some Other Race Alone	22,333	16.8%	84,036	18.1%	5,499,599	14.0%
Two Or More Races:	7,136	5.4%	30,247	6.5%	1,799,817	4.6%
Two Races Including Some Other Race	5,626	4.2%	26,434	5.7%	1,374,229	3.5%
Two Races Excluding Some Other Race, And Three Or More Races	1,510	1.1%	3,813	0.8%	425,588	1.1%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B02001.

Household Income

Table 7 shows the distribution of household incomes for Visalia, Tulare County, and California over a 12-month span. Visalia has a higher percentage of households with income levels above \$50,000 than Tulare County. Tulare County has a higher percentage of households than Visalia for all income levels between \$10,000 and \$50,000. On the high end of the income spectrum, 27.4 percent of Visalia households earned more than \$100,000 in 2020, compared to 22.1 percent of households in Tulare County and 39.8 percent of households in the state.

Table 7 also shows the median household and median family incomes in 2020 for Visalia, Tulare County, and California. Visalia's median household income (\$66,668) was higher than that of Tulare County (\$52,534), but considerably lower than that of California (\$78,672). Median family incomes followed the same pattern, but were higher for the city, county, and the state.

Table 7 Household Income Distribution and Median Income Visalia, Tulare County, and California 2020						
Income	Visalia		Tulare County		California	
	Households	Percent	Households	Percent	Households	Percent
Under \$10,000	2,018	4.60%	8,621	6.20%	615,846	4.70%
\$10,000-\$14,999	1,272	2.90%	7,508	5.40%	511,021	3.90%
\$15,000-\$24,999	3,597	8.20%	15,573	11.20%	904,115	6.90%
\$25,000-\$34,999	4,211	9.60%	14,461	10.40%	930,321	7.10%
\$35,000-\$49,999	5,001	11.40%	19,744	14.20%	1,310,311	10.00%
\$50,000-\$74,999	8,291	18.90%	24,611	17.70%	2,004,776	15.30%
\$75,000-\$99,999	7,457	17.00%	17,798	12.80%	1,611,683	12.30%
\$100,000-\$149,000	6,668	15.20%	17,937	12.90%	2,240,632	17.10%
\$150,000-\$199,999	3,071	7.00%	7,091	5.10%	1,231,693	9.40%
\$200,000 or more	2,281	5.20%	5,701	4.10%	1,742,714	13.30%
TOTAL	43,867	100%	139,044	100%	13,103,114	100%
	Visalia		Tulare County		California	
Median Household Income	\$66,668		\$52,534		\$78,672	
Median Family Income	\$73,108		\$55,395		\$89,798	

Source: U.S. Census, American Community Survey, 2020 (5-year estimate), S1901; B13113.

Employment

Table 8 shows the top employers for Visalia together with the number of employees and type of industry. As the county seat and largest city of Tulare County, six of the top ten largest employers in Visalia are in the industries of medical/healthcare, government, and educational services. The remaining large employers largely pertain to distribution, construction, and manufacturing, which can largely be attributed to Visalia's Industrial Park which focuses on such industries.

Table 8 Top Employers Visalia 2022		
Employer	Number of Employees	Industry
Kaweah Delta Health Care District	4,550	Medical
County of Tulare	4,311	Government
Visalia Unified School District	3,248	Education
Visalia Mall	1,200	Retail
Amazon	1,200	Distribution
VF Outdoor	1,012	Distribution
Walmart	840	Retail
Graphic Packaging (Intl. Paper Co.)	757	Manufacturing
College of the Sequoias 705	705	Education
City of Visalia 659	659	Government
UPS	600	Distribution
Family Healthcare Network	515	Medical
American Inc.	425	Construction
California Dairies, Inc.	400	Agriculture
Lowe's Home Improvement	324	Retail
Save Mart	321	Retail
Costco	320	Retail
Pro-Youth Heart	319	Medical
Proteus Inc.	315	Education
Target	300	Retail
Cigna	300	Medical
Groppetti Automotive Family	300	Automotive
JoAnn Fabrics DC	300	Retail
McDonald's	268	Foodservice
Visalia Medical Clinic	250	Medical

Source: City of Visalia, Economic Development Department.

Table 9 shows the employment by industry for Visalia in the years 2010, 2015, and 2020. As shown, Visalia had 57,818 persons employed in 2020, with the largest industries being educational services and health care and social assistance (27.7 percent of all employees), followed by retail trade (10.8 percent) and manufacturing (8.8 percent). The largest industry segment represented here (education and health care) correlates with those in Table 8, which focuses on regional services and supporting government and educational services for Visalia. While Tulare County as a whole has a significant economy supported by agriculture and forestry professions, many of those employed in these populations reside in the county unincorporated areas or in smaller cities closer to the workplace. Visalia does not anticipate any significant changes in employment trends and is not aware of any new large-scale employers coming to Visalia during the planning period.

Table 9 Employment by Industry Visalia 2010, 2015, and 2020						
Civilian employed population, age 16+	2010		2015		2020	
	Number	Percent	Number	Number	Number	Number
Agriculture, Forestry, Fishing and Hunting, And Mining	2,409	4.9%	2,455	4.7%	2,481	4.3%
Construction	3,726	7.5%	2,690	5.1%	3,784	6.5%
Manufacturing	3,569	7.2%	4,765	9.0%	5,083	8.8%
Wholesale Trade	1,883	3.8%	1,834	3.5%	1,268	2.2%
Retail Trade	5,551	11.2%	5,890	11.2%	6,265	10.8%
Transportation And Warehousing, And Utilities	2,301	4.7%	2,763	5.2%	2,928	5.1%
Information	564	1.1%	565	1.1%	1,119	1.9%
Finance And Insurance, And Real Estate, And Rental and Leasing	3,134	6.3%	2,834	5.4%	2,384	4.1%
Professional, Scientific, And Management, And Administrative, And Waste Management Services	4,011	8.1%	4,220	8.0%	4,612	8.0%
Educational Services, And Health Care and Social Assistance	11,444	23.2%	13,338	25.3%	16,007	27.7%
Arts, Entertainment, And Recreation, And Accommodation and Food Services	4,068	8.2%	4,745	9.0%	4,486	7.8%
Other Services, Except Public Administration	2,318	4.7%	2,637	5.0%	3,253	5.6%
Public Administration	4,388	8.9%	3,987	7.6%	4,148	7.2%
TOTAL	49,366	100.0%	52,723	100.0%	57,818	100.0%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

According to the U.S. Census American Community Survey in 2020, of the population 16 years of over in Visalia (98,645), the labor force included 57,818 civilians were employed and 3,294 unemployed, representing a 5.3 percent unemployment rate for 2020. This compared to a 9.9 percent unemployment rate in Tulare County and a 6.2 percent unemployment rate in California during the same year. Since 2020, Bureau of Labor Statistics Data indicates that unemployment rates have decreased significantly in Visalia and California. As of November 2022, the unemployment rate for Visalia was 4.8 percent and 4.1 percent statewide, however the unemployment rate in Tulare County remained high at 8.5 percent.

Table 10 shows the employment estimates, average hourly wage and average annual wage for employment industries in the Visalia-Porterville Metropolitan Statistical Area (MSA) in 2022. According to the table, the occupations offering the lowest wages are food preparation and serving-related, healthcare support occupations, and farming, fishing, and forestry. The largest percentage of employed civilians in Visalia are in the health care, education, and public administration, as shown on Table 9. All of these have varying wages based on the type (e.g., practitioners vs. support services, community services vs. office support, etc.).

Table 10 Wages by Employment Industry Visalia-Porterville MSA May 2022 (Employment) & 2022 1st Qtr. (Wages)			
Occupational Title	1st Quarter 2022 Employment Estimates	Mean Hourly Wage	Mean Annual Wage
Total all occupations	149,590	\$25.06	\$52,126
Management Occupations	6,400	\$52.92	\$110,075
Business and Financial Operations Occupations	4,400	\$35.81	\$74,485
Computer and Mathematical Occupations	1,110	\$40.47	\$84,174
Architecture and Engineering Occupations	900	\$42.11	\$87,583
Life, Physical, and Social Science Occupations	1,260	\$33.77	\$70,251
Community and Social Service Occupations	2,790	\$28.33	\$58,927
Legal Occupations	470	\$48.41	\$100,698
Educational Instruction and Library Occupations	12,000	\$33.88	\$70,468
Arts, Design, Entertainment, Sports, and Media Occupations	730	\$25.92	\$53,913
Healthcare Practitioners and Technical Occupations	7,880	\$49.38	\$102,687
Healthcare Support Occupations	8,690	\$17.28	\$35,947
Protective Service Occupations	2,510	\$30.94	\$64,358
Food Preparation and Serving Related Occupations	10,420	\$16.62	\$34,572
Building and Grounds Cleaning and Maintenance Occupations	4,000	\$18.79	\$39,092
Personal Care and Service Occupations	1,500	\$18.19	\$37,824
Sales and Related Occupations	13,300	\$20.21	\$42,030
Office and Administrative Support Occupations	14,520	\$21.83	\$45,393
Farming, Fishing, and Forestry Occupations	21,220	\$15.60	\$32,451
Construction and Extraction Occupations	5,230	\$28.07	\$58,381
Installation, Maintenance, and Repair Occupations	5,360	\$26.89	\$55,920
Production Occupations	8,990	\$20.68	\$43,019
Transportation and Material Moving Occupations	15,910	\$19.80	\$41,182

Source: California Employment Development Division, Occupational Employment (May 2021) & Wage (2022 - 1st Quarter) Data.

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 2019 and 2020 American Community Survey estimates as well as U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data. This data was compiled and provided in an HCD pre-approved data package by the San Joaquin Regional Early Action Planning (SJV REAP) program. The City has supplemented this data with more recent local data where appropriate and available.

Household Characteristics

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 2019 State Department of Finance Population and Housing Estimates (Report E-5), Visalia had a total population of 141,214 and a total household population of 139,511. The difference is 1,703 persons living in group quarters.

Persons in institutional or group quarters are not included in the count of household population. Between 2009 and 2010 there was a significant decrease in group quarters population in Visalia, from 1,622 to 1,326. The group quarter population remained stable until 2019, when the population rose in one year from 1,375 to 1,760 (1.27 percent of Visalia residents). By 2022, however, the number of residents in groups homes decreased to 1,448, similar to trends prior to 2009.

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.

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 county and state, though for Visalia the composition has seen a slight decline in the percentage of family households. In 2012, family households as a percentage of total households in Visalia were 72.8 percent. As shown on Table 11, by 2020 the ratio had risen to 73.4 percent. The number remains higher than the percentage of family households in the State (68.6 percent) and lower than Tulare County (77.9 percent).

Table 11 Family and Non-Family Households Visalia, Tulare County, and California 2012 and 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
2012						
Family Households	31,875	72.8%	107,034	77.8%	8,895,486	68.4%
Non-Family Households	11,910	27.2%	30,542	22.2%	4,109,611	31.6%
TOTAL	41,717	100.0%	132,614	100.0%	12,552,658	100.0%
2020						
Family Households	32,188	73.4%	108,328	77.9%	8,986,666	68.6%
Non-Family Households	11,679	26.6%	30,716	22.1%	4,116,448	31.4%
TOTAL	43,867	100%	139,044	100%	13,103,114	100%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B11016.

Tenure

Tenure, or how many units are owner-occupied 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 rose from around 40 percent before World War II to around 65 percent in the 1990s. The rate plateaued at approximately 69 percent around 2005, fell to approximately 63 percent around 2016, and has increased again to over 66 percent in 2022.

Table 12 shows rates of homeownership and renter occupancy in Visalia, Tulare County, and California in 2012 and 2020. In the year 2012, Visalia had a slightly higher rate of homeownership (56.9 percent) than the county (56.6 percent) and state (54.0 percent). Between 2012 and 2020, Visalia's homeownership rate rose far above that of the county. Specifically, homeownership rates rose 2.3 percent in Visalia to 59.2 percent but just 1.3 percent in the state to 55.3 percent, and 0.5 percent to 57.1 percent in the county.

Table 12 Owner-Occupied and Renter-Occupied Housing Units Visalia, Tulare County, and California 2012 and 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
2012						
Owner-Occupied	23,721	56.9%	75,044	56.6%	6,781,817	54.0%
Renter-Occupied	17,996	43.1%	57,570	43.4%	5,770,841	46.0%
TOTAL	41,717	100.0%	132,614	100.0%	12,552,658	100.0%
2020						
Owner-Occupied	25,950	59.2%	79,353	57.1%	7,241,318	55.3%
Renter-Occupied	17,917	40.8%	59,691	42.9%	5,861,796	44.7%
TOTAL	43,867	100%	139,044	100%	13,103,114	100%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

Table 13 shows household size by tenure for Visalia, Tulare County, and California in 2020. It should be noted that large households are those with five or more persons and are considered a special needs group due to the general shortage of housing units that are adequately sized and affordable to these households. In 2020, Visalia had a lower percentage of large households than Tulare County for owners (13.9 percent vs. 19.5 percent) and renters (18.8 percent vs. 23.7 percent). Overall, Visalia has a much higher percentage of renters living in large households (18.8 percent) than owners (13.9 percent).

Table 13 Household Size by Tenure Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
1-person household	5,194	20.02%	13,658	17.21%	1,416,913	19.57%
2-person household	8,597	33.13%	24,164	30.45%	2,403,865	33.20%
3-person household	4,059	15.64%	13,286	16.74%	1,235,833	17.07%
4-person household	4,492	17.31%	12,791	16.12%	1,182,987	16.34%
5-person household	2,070	7.98%	8,116	10.23%	567,528	7.84%
6-person household	891	3.43%	4,101	5.17%	238,866	3.30%
7-or-more person	647	2.49%	3,237	4.08%	195,326	2.70%
TOTAL	25,950	100.00%	79,353	100.00%	7,241,318	100.00%
Renter Occupied						
1-person household	4,558	25.44%	11,008	18.44%	1,697,906	28.97%
2-person household	4,097	22.87%	12,640	21.18%	1,579,529	26.95%
3-person household	2,862	15.97%	11,334	18.99%	954,485	16.28%
4-person household	3,025	16.88%	10,564	17.70%	822,078	14.02%
5-person household	1,918	10.70%	7,507	12.58%	458,328	7.82%
6-person household	835	4.66%	3,896	6.53%	201,263	3.43%
7-or-more person	622	3.47%	2,742	4.59%	148,207	2.53%
TOTAL	17,917	100.00%	59,691	100.00%	5,861,796	100.00%
All Households						
1-person household	9,752	25.01%	9,752	23.37%	9,752	22.23%
2-person household	12,694	32.56%	12,694	30.42%	12,694	28.94%
3-person household	6,921	17.75%	6,921	16.59%	6,921	15.78%
4-person household	7,517	19.28%	7,517	18.01%	7,517	17.14%
5-person household	3,988	10.23%	3,988	9.56%	3,988	9.09%
6-person household	1,726	4.43%	1,726	4.14%	1,726	3.93%
7-or-more person household	1,269	3.25%	1,269	3.04%	1,269	2.89%
TOTAL	38,989	100.00%	41,730	100.00%	43,867	100.00%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

Table 14 shows the number of bedrooms by housing unit by tenure in Visalia in 2020. Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units, and this was the case in Visalia in 2020. In Visalia, 93.0 percent of occupied housing units contained two or more bedrooms, including 94.4 percent of renter-occupied units and 98.6 percent of owner-occupied units. In contrast, the percentage of units in Visalia with four or more bedrooms is 3.9 percent for renter-occupied units compared to 19.1 percent for owner-occupied units.

Table 14 Tenure by Bedrooms Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Total:	43,867		139,044		13,103,114	
No Bedroom	750	1.7%	2,322	1.7%	547,466	4.2%
1 Bedroom	2,329	5.3%	7,462	5.4%	1,686,731	12.8%
2 Bedrooms	10,016	22.8%	33,867	24.4%	3,527,970	26.9%
3 Bedrooms	20,671	47.1%	67,094	48.3%	4,418,085	33.7%
4 Bedrooms	8,900	20.3%	25,533	18.4%	2,336,619	17.8%
5 Or More Bedrooms	1,201	2.7%	2,766	2.0%	586,243	4.4%
Owner - Total	25,950	59.2%	79,353	57.1%	7,241,318	55.3%
Owner - No Bedroom	132	0.3%	565	0.4%	50,963	0.4%
Owner - 1 Bedroom	504	1.1%	1,164	0.8%	173,846	1.3%
Owner - 2 Bedrooms	2,339	5.3%	10,111	7.3%	1,307,148	10.0%
Owner - 3 Bedrooms	14,594	33.3%	44,751	32.2%	3,228,533	24.6%
Owner - 4 Bedrooms	7,303	16.6%	20,441	14.7%	1,964,487	15.0%
Owner - 5 or More Bedrooms	1,078	2.5%	2,321	1.7%	516,341	3.9%
Renter - Total	17,917	40.8%	59,691	42.9%	5,861,796	44.7%
Renter - No Bedroom	618	1.4%	1,757	1.3%	496,503	3.8%
Renter - 1 Bedroom	1,825	4.2%	6,298	4.5%	1,512,885	11.5%
Renter - 2 Bedrooms	7,677	17.5%	23,756	17.1%	2,220,822	16.9%
Renter - 3 Bedrooms	6,077	13.9%	22,343	16.1%	1,189,552	9.1%
Renter - 4 Bedrooms	1,597	3.6%	5,092	3.7%	372,132	2.8%
Renter - 5 or More Bedrooms	123	0.3%	445	0.3%	69,902	0.5%

Source: U.S. Census, American Community Survey, 2020 (5-year estimate), B25042.

Household Size

Average household size is a function of the household population (the group quarters population is not counted) divided by the number of occupied housing units. Table 15 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) has reduced overall in Visalia between 2007 and

2020, though owner and renter-occupied units experienced increases over certain periods. The average household sizes in Visalia were approximately 0.37 persons lower than those in Tulare County during this time. Average household sizes in Tulare County were 0.42 persons 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 Tulare County.

Table 15 Average Household Size by Tenure Visalia, Tulare County, and California 2007, 2012, and 2020									
Tenure	Visalia			Tulare County			California		
	2007	2012	2020	2007	2012	2020	2007	2012	2020
All Households	3.03	3.01	2.99	3.38	3.36	3.30	2.93	2.97	2.94
Owner Occupied	2.98	2.92	2.92	3.27	3.23	3.23	3.01	3.00	3.01
Renter Occupied	3.10	3.12	3.09	3.55	3.53	3.38	2.80	2.93	2.85

Source: U.S. Census, American Community Survey, 2007, 2012, and 2020 (5-year estimate), B25010.

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. Units with more than 1.5 persons per room are considered severely overcrowded and should be recognized as a significant housing problem.

Table 16 compares housing overcrowding data for Visalia with data for Tulare County and California. In 2020, 6.23 percent of Visalia's housing units were overcrowded: 4.68 percent had between 1.01 and 1.50 persons per room; 0.46 percent had between 1.51 and 2.0 persons per room; and 1.09 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 8.69 percent of all households had more than 1.0 person per room and in California where 8.19 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, 90.13 percent of the overcrowded households in Visalia were renter households. Only 0.61 percent (293) of Visalia's owner households had 1.01 or more persons per room, compared to 5.62 percent (2,677) of the renter households. In Tulare County, 2.62 percent of owner households and 6.07 percent of renter households were overcrowded. Statewide, overcrowding was more similar to Tulare County with 2.38 percent of owner households and 5.81 percent of renter households having more than 1.0 person per room.

Table 16 Tenure by Occupants Per Room (Overcrowding) Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner occupied:						
0.50 or less occupants per room	17,717	37.17%	48,882	34.05%	5,018,270	37.37%
0.51 to 1.00 occupants per room	7,774	16.31%	29,595	20.62%	2,164,664	16.12%
1.01 to 1.50 occupants per room	205	0.43%	3,196	2.23%	234,322	1.74%
1.51 to 2.00 occupants per room	88	0.18%	424	0.30%	57,947	0.43%
2.01 or more occupants per room	0	0.00%	136	0.09%	27,503	0.20%
Total:	25,784	54.10%	82,233	57.29%	7,502,706	55.87%
Renter occupied:						
0.50 or less occupants per room	10,107	21.21%	23,767	16.56%	2,714,092	20.21%
0.51 to 1.00 occupants per room	9,092	19.08%	28,830	20.08%	2,432,448	18.11%
1.01 to 1.50 occupants per room	2,027	4.25%	5,943	4.14%	436,889	3.25%
1.51 to 2.00 occupants per room	130	0.27%	1,461	1.02%	244,730	1.82%
2.01 or more occupants per room	520	1.09%	1,307	0.91%	98,198	0.73%
Total:	21,876	45.90%	61,308	42.71%	5,926,357	44.13%
All Occupied						
0.50 or less occupants per room	27,824	58.38%	72,649	50.61%	7,732,362	57.58%
0.51 to 1.00 occupants per room	16,866	35.39%	58,425	40.70%	4,597,112	34.23%
1.01 to 1.50 occupants per room	2,232	4.68%	9,139	6.37%	671,211	5.00%
1.51 to 2.00 occupants per room	218	0.46%	1,885	1.31%	302,677	2.25%
2.01 or more occupants per room	520	1.09%	1,443	1.01%	125,701	0.94%
Total:	47,660	100.00%	143,541	100.00%	13,429,063	100.00%

Source: U.S. Census, American Community Survey, 2020, (5-year estimate), B25014.

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 17 shows comparative data on the housing stock in Visalia, Tulare County, and California in 2014 and 2020. 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 have historically accounted for a majority of housing in Visalia. In 2020, single-family detached units accounted for 74.4 percent of the housing stock in Visalia and 75.0 percent in Tulare County. These represent a much larger proportion than in the state overall, where only 57.7 percent of all units are single-family detached. Multifamily housing with two to four

units makes up the next largest segment of Visalia's housing stock, with 11.1 percent of the total units in 2020.

Table 17 Housing Stock by Type Visalia, Tulare County, and California 2014 & 2020							
Year		Total Units	Single-Family		Multifamily		Mobile Homes
			Detached	Attached	2 to 4	5 plus	
Visalia							
2014	Number	45,316	34,175	1,474	5,029	3,034	1,604
	Percent	100.0%	75.4%	3.3%	11.1%	6.7%	3.5%
2020	Number	46,139	34,316	1,631	5,194	3,836	1,162
	Percent	100.0%	74.4%	3.5%	11.0%	8.0%	2.5%
Tulare County							
2014	Number	144,870	109,319	3,893	12,046	9,088	10,524
	Percent	100.0%	75.5%	2.7%	8.3%	6.3%	7.3%
2020	Number	150,079	112,528	4,416	11,640	12,236	9,096
	Percent	100.0%	75.0%	2.9%	8.0%	8.0%	6.1%
California							
2014	Number	13,845,509	8,038,265	973,059	1,119,289	3,154,899	559,997
	Percent	100.0%	58.1%	7.0%	8.1%	22.8%	4.0%
2020	Number	14,210,945	8,206,621	1,009,488	1,113,840	3,350,125	515,666
	Percent	100.0%	57.7%	7.1%	7.8%	23.6%	3.6%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25024.

Building Permits

The City's building permit data for single-family (attached and detached) and multifamily residential activity, shown in Table 18, gives greater detail for housing unit growth for the City in the last two decades, from 2000 to 2019. In the 2000s building permit activity for single and multi-family rose and fell, experiencing its lowest point in the year 2012. This trend followed a similar pattern to other regional, state, and national trends. Permit activity returned to a steady level starting in 2013, ranging between 415 and 678 single-family residential permits issued each year between 2013 and 2019. Multifamily permits have followed a similar trend, with little or no activity experienced between 2010 and 2014, and then bouncing back with between 20 and 130 multifamily residential permits issued each year between 2015 and 2019. Overall, single-family and multifamily residential permit activity increased between 2013 and 2015 but has failed to achieve even 50 percent of the peak residential permit activity in 2005.

As shown in Table 18, there were 4,396 single-family detached and attached units and 424 multifamily units built in Visalia in the 10-year period from 2010 to 2019. The period from 2010 to 2019 saw a significant reduction of permitted units as compared to the previous 10-year period from 2000 to 2009, which saw 8,965 and 1,330 units respectively.

Table 18 Building Permits Issued Visalia 2000 through 2019						
Year	No. New SFD Attached & Detached	No. New Multifamily Units		Year	No. New SFD Attached & Detached	No. New Multi- Family Units
2000	660	14		2010	320	11
2001	818	18		2011	269	10
2002	860	69		2012	252	0
2003	994	86		2013	429	0
2004	1,104	165		2014	415	20
2005	1,450	100		2015	509	106
2006	1,317	429		2016	575	130
2007	869	326		2017	483	70
2008	496	46		2018	466	74
2009	397	77		2019	678	3
Total	8,965	1,330		Total	4,396	424

Source: City of Visalia Building Permits Issued, 2000-2019.

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 19, Visalia had a vacancy rate of 5.3 percent, which was above the state average in 2020 of 4.1 percent. The combined vacancy rate in Visalia has remained around 5 percent since 2012, while in Tulare County the vacancy rate fell to 3 percent by 2020.

Table 19 Occupancy / Vacancy Visalia, Tulare County, and California 2012 and 2019						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
2012						
Occupied Units	41,717	94.3%	132,614	92.4%	12,552,658	91.6%
Vacant Units	2,502	5.7%	10,844	7.6%	1,155,539	8.4%
TOTAL	44,219	100.0%	143,458	100.0%	13,708,197	100.0%
Homeowner Vacancy Rate	3.8		2.4		1.6	
Rental Vacancy rate	1.8		2.6		4.5	
2019						
Occupied Units	43,867	95.08%	139,044	92.65%	13,103,114	92.20%
Vacant Units	2,272	4.92 %	11,035	7.35%	1,107,831	7.80%
TOTAL	46,139	100.00%	150,079	100.00%	14,210,945	100.00%
Homeowner Vacancy Rate	0		0.6		1.2	
Rental Vacancy rate	5.3		2.4		4.1	

Source: U.S. Census, American Community Survey, 2012 and 2020 (5-year estimate).

American Community Survey data for 2020, shown below in Table 20, gives more information about the relationship between tenure and vacancy. Rental vacancies make up approximately 33 percent of total vacancies in Visalia, exceeding both the averages for Tulare County (13.97 percent) and California (20.60 percent).

Table 20 Vacant Units by Type Visalia, Tulare County, and California 2020						
Vacancy Status	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
For rent	758	33.36%	1,542	13.97%	227,993	20.60%
Rented, not occupied	65	2.86%	449	4.07%	54,898	5.00%
For sale only	194	8.54%	901	8.16%	77,702	7.00%
Sold, not occupied	65	2.86%	398	3.61%	53,437	4.80%
For seasonal, recreational, or occasional use	123	5.41%	3,004	27.22%	378,023	34.10%
For migrant workers	0	0.00%	39	0.35%	3,326	0.30%
Other vacant	1,067	46.96%	4,702	42.61%	312,452	28.20%
TOTAL VACANT	2,272	100.00%	11,035	100.00%	1,107,831	100.00%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25004.

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 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 (as shown in Table 21), 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 21, the median year built for all housing units as of 2020 was 1986 in Visalia compared to 1982 in Tulare County and 1975 statewide. Approximately 35 percent of Visalia's housing stock was constructed in 2000 or later. These statistics reflect the steady growth in the area during the 2000s in excess of growth statewide.

Table 21 Age of Housing Stock & Housing Stock Conditions by Tenure Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Occupied Housing Units						
Built 2014 or later	2,298	5.24%	5,070	3.65%	294,667	2.25%
Built 2010 to 2013	1,590	3.62%	4,655	3.35%	234,646	1.79%
Built 2000 to 2009	8,985	20.48%	22,770	16.38%	1,432,955	10.94%
Built 1990 to 1999	5,993	13.66%	20,677	14.87%	1,448,367	11.05%
Built 1980 to 1989	7,065	16.11%	20,078	14.44%	1,967,306	15.01%
Built 1970 to 1979	8,689	19.81%	25,486	18.33%	2,290,081	17.48%
Built 1960 to 1969	3,453	7.87%	13,063	9.39%	1,740,922	13.29%
Built 1950 to 1959	3,054	6.96%	12,537	9.02%	1,767,353	13.49%
Built 1940 to 1949	1,609	3.67%	7,205	5.18%	763,029	5.82%
Built 1939 or earlier	1,131	2.58%	7,503	5.40%	1,163,788	8.88%
TOTAL	43,867	100.00%	139,044	100.00%	13,103,114	100.00%
Units Lacking Complete Plumbing Facilities	235	0.54%	481	0.35%	54,342	0.41%
Units Lacking Complete Kitchen Facilities	499	1.14%	971	0.70%	151,660	1.16%
Median Year Built	1986		1982		1975	
Owner Occupied Housing Units						
Built 2014 or later	1,651	6.36%	3,826	4.82%	160,558	2.22%
Built 2010 to 2013	804	3.10%	2,237	2.82%	112,342	1.55%
Built 2000 to 2009	6,518	25.12%	15,171	19.12%	924,495	12.77%
Built 1990 to 1999	3,785	14.59%	11,426	14.40%	811,147	11.20%
Built 1980 to 1989	3,749	14.45%	10,839	13.66%	1,068,601	14.76%
Built 1970 to 1979	4,590	17.69%	14,352	18.09%	1,175,870	16.24%
Built 1960 to 1969	1,663	6.41%	6,895	8.69%	906,490	12.52%
Built 1950 to 1959	1,712	6.60%	7,354	9.27%	1,077,380	14.88%

Table 21 Age of Housing Stock & Housing Stock Conditions by Tenure Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Built 1940 to 1949	935	3.60%	3,787	4.77%	430,809	5.95%
Built 1939 or earlier	543	2.09%	3,466	4.37%	573,626	7.92%
TOTAL	25,950	100.00%	79,353	100.00%	7,241,318	100.00%
Units Lacking Complete Plumbing Facilities	32	0.12%	138	0.17%	17,434	0.24%
Units Lacking Complete Kitchen Facilities	89	0.34%	281	0.35%	23,476	0.32%
Median Year Built	1989		1984		1975	
Renter Occupied Housing Units						
Built 2014 or later	647	3.61%	1244	2.08%	134,109	2.29%
Built 2010 to 2013	786	4.39%	2,418	4.05%	122,304	2.09%
Built 2000 to 2009	2,467	13.77%	7,599	12.73%	508,460	8.67%
Built 1990 to 1999	2,208	12.32%	9,251	15.50%	637,220	10.87%
Built 1980 to 1989	3,316	18.51%	9,239	15.48%	898,705	15.33%
Built 1970 to 1979	4,099	22.88%	11,134	18.65%	1,114,211	19.01%
Built 1960 to 1969	1,790	9.99%	6,168	10.33%	834,432	14.24%
Built 1950 to 1959	1,342	7.49%	5,183	8.68%	689,973	11.77%
Built 1940 to 1949	674	3.76%	3,418	5.73%	332,220	5.67%
Built 1939 or earlier	588	3.28%	4,037	6.76%	590,162	10.07%
TOTAL	17,917	100.00%	59,691	100.00%	5,861,796	100.00%
Units Lacking Complete Plumbing Facilities	203	1.13%	343	0.57%	36,908	0.63%
Units Lacking Complete Kitchen Facilities	410	2.29%	690	1.16%	128,184	2.19%
Median Year Built	1981		1980		1974	

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25036, B25037, B25049, B25053

These broad statistical factors suggest that Visalia's housing stock is in relatively good condition compared to communities with larger shares of older homes.

The City of Visalia Building Division manages the issuance of building permits and can provide reports on the numbers and types of building permits issued over a period of time. The City's reporting system, however, does not track permits that are issued specifically to address a substandard building issue, as the permit can be utilized for a building enhancement on a non-substandard unit. These types of issues are addressed through "residential alteration" permits, which cover a large array of subtypes including but not limited to building compliance inspections, plumbing, mechanical, electrical, reroofs, and additions or remodels. Between 2019 and 2021, the City issued 7,623 residential alteration permits for single and multifamily units, averaging 2,541 permits per year or approximately 5.8 percent of the total units in Visalia. This is up from an average of 1,717 between 2017 and 2018. Staff's review of the permit descriptions has found that a large majority of these permits are for repair or corrective issues. The City has further investigated

and found that in between 2019 and 2021, the City's Code Enforcement Division had 303 substandard housing cases, averaging 101 cases per year.

There are a number of properties that are substandard or poor condition that could benefit from improvements or programs. The 2019 windshield study, conducted by the City, found that, while the overall conditions of homes and neighborhoods are good, 22 percent of single-family neighborhoods fell into the poor-fair category. These areas are concentrated in north Visalia near Houston Avenue, as well as in the area just north of Tulare Avenue between South Mooney Blvd and S. Ben Maddox Way. Further, the study found that the overall condition of the neighborhoods assessed are almost equally divided between those rated as in good condition with access to amenities such as shopping centers or public facilities such as parks, and those rated as in poor-to-fair condition. Multifamily units in poor condition were identified in the northern portion of the city but were not concentrated in a particular area.

Housing Affordability

State law (Government Code Section 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 the most recent (2019) Comprehensive Housing Affordability Strategy (CHAS) data from the United States Housing and Urban Development (HUD). Household income groups shown in the CHAS tabulation are 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 4-person household is considered to be extremely low-income in Visalia if its combined income was \$25,750 or less in 2019.
- **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 4-person household is considered to be very low-income in Visalia if its combined income was between \$25,751 and \$32,400 in 2019.
- **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 4-person household is considered to be low-income in Visalia if its combined income was between \$32,401 and \$51,850 in 2019.

- **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 4-person household is considered to be median-income in Visalia if its combined income was between \$51,851 and \$77,775 in 2019.
- **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 4-person household is considered to be above moderate-income in Visalia if its combined income exceeded \$77,775 in 2019.

According to HUD, the median family income for a household in the Visalia-Porterville MSA was \$50,900 in 2019. Income limits based on persons per household are calculated using a formula developed by HUD (see Table 22). Data from 2019 representing the Visalia-Porterville MSA is shown here because HUD's most recent dataset is built upon 2019 American Community Survey data and compares MSAs rather than jurisdiction level information.

Table 22 HUD Income Limits based on Persons per Household Visalia-Porterville, CA MSA FY 2019								
Income Categories	Persons per Household							
	1	2	3	4	5	6	7	8
Extremely Low-Income	\$13,650	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$42,800
Very Low-Income	\$22,700	\$25,950	\$29,200	\$32,400	\$35,000	\$37,600	\$40,200	\$42,800
Low-Income	\$36,300	\$41,500	\$46,700	\$51,850	\$56,000	\$60,150	\$64,300	\$68,450
Median Family Income	\$50,900							

Source: U.S. Department of Housing and Urban Development, 2019. <https://www.huduser.gov/portal/datasets/il.html>

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 is being spent on housing.

Table 23 shows the Comprehensive Housing Affordability Strategy (CHAS) data from the 2015- 2019 American Community Survey (ACS) 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.

Table 23 Housing Cost Burden by Household Income Classification Visalia 2015-2019 ACS			
	Owners	Renters	Total
Household Income <= 30% HAMFI (Extremely Low Income)			
Number with any housing problems	1,430	2,960	4,390
Percent with any housing problems	80.34%	85.55%	83.78%
Number w/ Cost Burden > 30%	1,415	2,960	4,375
Percent w/ Cost Burden > 30%	79.49%	85.55%	83.49%
Number w/ Cost Burden > 50%	1,275	2,280	3,555
Percent w/ Cost Burden > 50%	71.63%	65.90%	67.84%
TOTAL HOUSEHOLDS <= 30% HAMFI	1,780	3,460	5,240
Household Income > 30% to <= 50% HAMFI (Very Low Income)			
Number with any housing problems	1,210	2,530	3,740
Percent with any housing problems	60.50%	88.77%	77.11%
Number w/ Cost Burden > 30%	1,165	2,325	3,490
Percent w/ Cost Burden > 30%	58.25%	81.58%	71.96%
Number w/ Cost Burden > 50%	745	830	1,575
Percent w/ Cost Burden > 50%	37.25%	29.12%	32.47%
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	2,000	2,850	4,850
Household Income > 50% to <= 80% HAMFI (Low Income)			
Number with any housing problems	2,350	2,205	4,265
Percent with any housing problems	61.04%	62.64%	57.87%
Number w/ Cost Burden > 30%	2,305	1,965	3,955
Percent w/ Cost Burden > 30%	59.87%	55.82%	53.66%
Number w/ Cost Burden > 50%	245	290	1,005
Percent w/ Cost Burden > 50%	6.36%	8.24%	13.64%
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	3,850	3,520	7,370
Household Income > 80% to <= 100% HAMFI (Moderate Income)			
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	2,115	2,075	4,190
Household Income > 100% HAMFI (Moderate and Above Moderate Income)			
TOTAL HOUSEHOLDS > 100% HAMFI	16,065	5,535	21,600
GRAND TOTAL HOUSEHOLDS			
	25,810	17,440	43,250

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning / Comprehensive Housing Affordability Strategy (CHAS) database, 2019.

<https://www.huduser.gov/portal/datasets/cp.html>

The 2015-2019 data is the most recent data offered by CHAS. Approximately 40 percent of households in Visalia, or 17,460 households, had extremely low-, very low- or low-incomes. That is,

they earned less than 80 percent of the median income for Visalia. Of the lower-income households in Visalia, about 56.3 percent were renters and 43.7 percent were owners.

Rates of housing cost burden were far greater among extremely- and very low-income renter households than among low-income owner households. For low-income renter households (> 50% to ≤ 80% median family income), rates of housing cost burden were similar between renter- (63 percent) and owner-occupied households (61 percent).

Housing Cost Burden for Extremely Low-Income Households

Extremely low-income (ELI) 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.

Based on HUD calculations, in Visalia, a household of four persons with an income of \$25,750 in 2019 would qualify as an extremely low-income household. Table 24 shows the number of extremely low-income households and their housing cost burden in Visalia based on the CHAS 2015-2019 data. As shown in the table, Visalia had a lower percentage (12.12 percent) of ELI households than Tulare County (17.85 percent) and the State (16.84 percent). Following the statewide and countywide trends for ELI households, the city had a larger proportion of renter households and a smaller proportion of owner households. In Visalia, 83.49 percent of ELI households had a “moderate” housing cost burden (paying more than 30 percent of income for housing) and 67.84 percent of ELI households had a “severe” housing cost burden (paying more than 50 percent of income for housing). Households experiencing severe housing cost burden in Visalia was one percent higher than the respective countywide total and about 5 percent higher than the respective statewide total. Renters of ELI households had a higher likelihood of housing cost burden than owners in Visalia; 85.55 percent of ELI renters had a “moderate” cost burden compared to 79.49 percent of owners, and 65.9 percent of renters had a “severe” cost burden compared to 71.3 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 2023-2031 RHNA, there is a projected need for 1,871 extremely low-income housing units (which assumes 50 percent of the very low-income allocation) within the city.

Table 24
Housing Cost Burden of Extremely Low-Income Households
Visalia, Tulare County, and California
2019

	Visalia			Tulare County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Total Households	25,810	17,440	43,250	78,865	59,370	138,240	7,154,580	5,889,685	13,044,265
ELI Households	1,780	3,460	5,240	7,500	17,175	24,675	648,640	1,547,895	2,196,535
% of Total Households	6.90%	19.84%	12.12%	9.51%	28.93%	17.85%	9.07%	26.28%	16.84%
ELI Household Cost Burdens									
Number with Cost Burden > 30%	1,415	2,960	4,375	5,955	14,495	20,450	474,115	1,255,275	1,729,390
Percent with Cost Burden > 30%	79.49%	85.55%	83.49%	79.40%	84.40%	82.88%	73.09%	81.10%	78.73%
Number with Cost Burden > 50%	1,275	2,280	3,555	5,095	11,415	16,510	381,175	1,038,395	1,419,570
Percent with Cost Burden > 50%	71.63%	65.90%	67.84%	67.93%	66.46%	66.91%	58.77%	67.08%	64.63%

Source: HUD Consolidated Planning / Comprehensive Housing Affordability Strategy (CHAS) database, 2019.
<https://www.huduser.gov/portal/datasets/cp.html>

Ability to Pay for Housing

Table 25 shows the 2019 HUD-defined household income limits for extremely low-, very low-, low-, median 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. 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 2019 income levels and ability to pay for housing with actual housing costs.

For purposes of this section, the term “affordable” is defined as housing that is affordable to extremely low-, very low-, and low-income categories, regardless of whether the housing is market priced, or is deed restricted as a result of Federal, State, or Local funding assistance, non-monetary incentive program, or tax increment reduction or waiver program. Affordable housing is housing that requires no more than 30% of an income qualifying occupant’s gross salary to maintain the housing unit. In addition, for purposes of the Housing Element, affordable housing includes any housing developed at a gross density of 30 units or more per acre.

Table 25 Ability to Pay for Housing based on HUD Income Limits Visalia-Porterville MSA 2019								
Extremely Low-Income Households at 30% of 2019 Median Family Income								
	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	\$13,650	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$42,800
Max. Monthly Gross Rent (1)	\$341	\$423	\$533	\$644	\$754	\$865	\$975	\$1,070
Max. Purchase Price (2)				\$120,300				
Very Low-Income Households at 50% of 2019 Median Family Income								
	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	\$22,700	\$25,950	\$29,200	\$32,400	\$35,000	\$37,600	\$40,200	\$42,800
Max. Monthly Gross Rent (1)	\$568	\$649	\$730	\$810	\$875	\$940	\$1,005	\$1,070
Max. Purchase Price (2)				\$151,000				
Low-Income Households at 80% of 2019 Median Family Income								
	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	\$36,300	\$41,500	\$46,700	\$51,850	\$56,000	\$60,150	\$64,300	\$68,450
Max. Monthly Gross Rent (1)	\$908	\$1,038	\$1,168	\$1,296	\$1,400	\$1,504	\$1,608	\$1,711
Max. Purchase Price (2)				\$241,800				

Notes: Incomes based on the Visalia-Porterville MSA; FY 2019 Median Family Income: \$50,900; HUD FY 2019 Section 8 Income Limits.

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

2 Assumes 95 percent loan and 5 percent down payment at 4.05 percent annual interest rate (2019) and 30-year fixed term; assumes taxes, mortgage insurance, and homeowners' insurance account for approximately 30 percent of total monthly payments.

Source: U.S. Department of Housing and Urban Development, 2019.

<https://www.huduser.gov/portal/datasets/il.html>

Housing Values

Table 26, shown below, gives the average sale price for existing homes and for newly constructed homes sold in Visalia between 2010 and 2022. In 2022, the median price for an existing home was \$372,961 and the median price for a newly constructed home was \$369,450. The median price of existing homes in Visalia was lowest in 2010 following the 2008 recession, with a negative 23 percent change from the previous period. As of 2022, the median price for an existing home has risen 16 percent above the median price in 2020.

Table 26 Median Prices of Existing Homes and New Home Construction Visalia 2010 to 2022							
	2010	2012	2014	2016	2018	2020	2022
Median Price	\$153,200	\$148,850	\$194,900	\$220,000	\$256,950	\$322,595	\$372,961
Percent Change	-23%	-3%	31%	13%	17%	26%	16%
New Construction	N/A	\$222,889	\$265,286	\$326,743	\$288,304	\$337,540	\$369,450
Percent Change	N/A	N/A	19%	23%	-12%	17%	9%

Source: Tulare County Association of Realtors; Zillow, accessed February 2023.

Rebounding house values and declining foreclosure activity have resulted in general economic benefit to individual property owners, to the community, and to the economy. 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 over 138 units per year), the increased sales prices of new homes that has facilitated the growth in new construction has also raised the price of existing homes which typically serve as the City’s stock of affordable first-time home buyer’s housing.

Rental Rates

Table 27 shows HUD-defined fair market rent (FMR) for the Visalia-Porterville MSA for 2022. 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. 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.

The 2022 FMR for a 2-bedroom unit is \$1,021, which is affordable to the household, assuming such a unit was available in Visalia. However, a 3-person very low-income household (\$29,200) could afford to pay only \$730 for a two-bedroom unit, which is below the 2022 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 \$1,021, 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.

Table 27 HUD Fair Market Rent Visalia-Porterville MSA 2022	
Bedrooms in Unit	2019 FMR
Efficiency	\$772
1 Bedroom	\$786
2 Bedrooms	\$1,021
3 Bedrooms	\$1,434
4 Bedrooms	\$1,661

Source: U.S. Department of Housing and Urban Development, 2022. FY 2022 Fair Market Rent Documentation System. <https://www.huduser.gov/portal/datasets/fmr.html>

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 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th 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 28 shows approximate rents for various apartment complexes as well as single-family homes in Visalia as of February 2023. Rents vary widely based on the number of bedrooms, age of the facility and location. Depending on the cost of utilities, there are apartments listed in Table 28 that would be affordable to low-income households. Only the lowest-priced rental units listed in the table would be affordable to very low-income households and none would be affordable to extremely low-income households. Approximately half of the houses and apartments surveyed on the listings would be affordable to low-income households. Based on the affordable rents listed in Table 27, single-wage earners in Visalia would have difficulty affording a 1-bedroom apartment.

Table 28 Sample and Average Rental Housing Prices Visalia 2023					
	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Apartment Complexes					
Outrigger			\$1,495		
Sierra Ridge		\$925	\$1,040		
Oak Park Townhomes		\$1,750	\$2,050		
Cedar Brook			\$938	\$1,075	
Oak View		\$1,814	\$2,266		
Lowest Found		\$650	\$725	\$995	
Single-Family Homes					
Single-Family Homes		\$968	\$1,588	\$1,994	\$1,815
Sample Size		4	10	14	16
Source: http://www.apartments.com ; http://www.rent.com . Accessed February 2023.					
Housing Authority Payment Standard	\$1,073	\$1,102	\$1,451	\$2,018	\$2,327

Source: Zillow, accessed February 2023; Housing Authority of Tulare County, Payment Standard and Utility Allowance, 2023, <https://www.hatc.net/section-8.php?nbl=S8>

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.

Seniors

Senior citizens or qualifying residents in the state of California are defined as persons 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. Table 29 shows information on the number of seniors, the number of senior households, households based on family / nonfamily status, and senior households by tenure in Visalia, Tulare County, and California in 2021.

Table 29 Senior Populations and Households Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Population						
TOTAL POPULATION	133,100	100.00%	463,955	100.00%	39,346,023	100.00%
TOTAL SENIORS	17,512	13.16%	52,826	11.39%	5,644,497	14.35%
Male	7,559	5.68%	23,886	5.15%	2,511,445	6.38%
Female	9,953	7.48%	28,940	6.24%	3,133,052	7.96%
Households						
TOTAL HOUSEHOLDS	43,867	100.00%	139,044	100.00%	13,103,114	100.00%
Households with one or more people 65 years and over	12,795	29.17%	37,461	26.94%	3,923,027	29.94%
1-person household	4,659	10.62%	11,121	8.00%	1,256,365	9.59%
2-person household	8,136	18.55%	26,340	18.94%	2,666,662	20.35%
- Family households	7,894	18.00%	25,609	18.42%	2,501,617	19.09%
- Nonfamily households	242	0.55%	731	0.53%	165,045	1.26%
Senior householder owner-occupied	7,816	61.09%	22,482	60.01%	2,340,689	59.67%
Senior householder renter-occupied	2,747	21.47%	7,494	20.00%	858,161	21.87%

Source: U.S. Census, American Community Survey, 2020 (5-year estimate), B11007, B25007, S0101.

Seniors represented 13.16 percent of the population in Visalia in 2020 compared to 11.39 percent of the population in Tulare County and 14.35 percent in California. Senior households represented 29.17 percent of all households in Visalia compared to 26.94 percent in Tulare County and 29.94 percent in California. Senior households have a high homeownership rate. As shown, 61.09 percent of senior households in Visalia owned their homes in 2020, compared to 60.01 percent of all households in the county. 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 in 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 choose not to drive must rely on alternative forms of transportation. This includes bus routes, ride sharing, and walking.

Table 30 shows the housing cost burdens by elderly family type and tenure in Visalia based on data extracted through HUD's Comprehensive Housing Affordability Strategy or CHAS (note that the CHAS data defines senior or elderly as age 62 and over, as opposed to the American Community Survey that reports seniors as age 65 and older). Based on data in this table, of all elderly persons in lower-income categories (less than or equal to 80% HAMFI), approximately

54 percent of all senior-owner households and 69 percent of all senior-renter households in Visalia had a housing cost burden of 30 percent or greater. In general, when compared to all households with housing cost burdens (see Table 23), the percentage of senior households in Visalia with a cost burden was higher than total households in Visalia with a cost burden (approximately 44 percent among owners and 56 percent among renters).

Table 30 Housing Cost Burden by Elderly Family Type and Tenure Visalia 2019 CHAS					
	Owners		Renters		Total
	Elderly Family	Elderly Non-family	Elderly Family	Elderly Non-family	
Household Income <= 30% HAMFI Extremely Low-Income					
Number with any housing problems	195	410	205	505	1,315
Number w/ Cost Burden <= 30%	10	200	0	120	330
Number w/ Cost Burden > 30% to <= 50%	30	45	20	135	230
Number w/ Cost Burden > 50%	165	365	190	370	1,090
TOTAL HOUSEHOLDS <= 30% HAMFI	205	670	215	640	1,730
Household Income > 30% to <= 50% HAMFI Very Low-Income					
Number with any housing problems	315	280	60	270	925
Number w/ Cost Burden <= 30%	120	315	25	165	625
Number w/ Cost Burden > 30% to <= 50%	60	145	55	125	385
Number w/ Cost Burden > 50%	250	135	4	145	534
TOTAL HOUSEHOLDS > 30% to <= 50% HAMFI	430	600	90	435	1,555
Household Income > 50% to <= 80% HAMFI Low-Income					
Number with any housing problems	195	225	170	145	735
Number w/ Cost Burden <= 30%	290	395	155	125	965
Number w/ Cost Burden > 30% to <= 50%	140	175	95	75	485
Number w/ Cost Burden > 50%	55	55	75	70	255
TOTAL HOUSEHOLDS > 50% to <= 80% HAMFI	480	620	320	275	1,695
Household Income > 80% to <= 100% HAMFI					
TOTAL HOUSEHOLDS > 80% to <= 100% HAMFI	430	395	100	130	1,055
Household Income > 100% HAMFI					
TOTAL HOUSEHOLDS > 100% HAMFI	2,685	1,115	280	375	4,455
GRAND TOTAL HOUSEHOLDS	4,230	3,400	1,005	1,855	10,490

Elderly family constitutes 2 persons with either or both age 62 and over.

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning / Comprehensive Housing Affordability Strategy (CHAS) database, accessed 2023. <https://www.huduser.gov/portal/datasets/cp.html>

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 \$914 for a single person and \$1,371 for a couple as of January 2023 (Source: <https://www.ssa.gov/oact/cola/SSI.html>). As of December 2021 there were 6,846 recipients of SSI over the age of 65 in Tulare County. (Source: https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2021/ca.html)

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: located on the south side of Kimball Avenue between West and Court Streets, provides 94 units for seniors in duplexes and fourplexes with one on-site managers unit in a gated environment.
- Westport Village: located on east side of Akers Street north of Caldwell Avenue, 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: located south of Tulare Avenue and east of Akers Street, 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. More recently, in 2020 the City finalized permits for 40 lower income non-deed restricted senior units, and in 2022 the City issued permits and construction commenced on 66 lower-income deed restricted senior units. Additionally, the City works closely with Self-Help Enterprises, a Community Housing Development Organization (CHDO) and the Housing Authority to develop low-income affordable housing within the City.

As shown in Table 31, there are 27 residential elder care facilities licensed in Visalia with a total capacity of 1,398 residents with the average facility size being 52 units. Of these units, City-assisted projects account for 552 units/beds.

Table 31 Residential Elder Care Facilities Visalia 2019		
Name	Address	Capacity
Augdon Senior Care Home	2610 S. Dollner Street	6
Casa Grande Assisted Living	347 E. Walnut Avenue	49
Casa Grande Senior Care Home #2	417 E. Walnut Avenue	46
Evergreen Residence	3030 W. Caldwell Avenue	40
Glory Days Assisted Living For Seniors	1303 S. Pinkham Street	10
J & M Elderly Homecare	3510 W. Elowin Avenue	6
James Linwood Ranch	111 1/2 S. Linwood Street	6
Jordeth Senior Care Home	2226 W. Perez Court	5
Lourdes Senior Care Home	2234 E. Kaweah Court	6
Magnolia Park Assisted Living*	2950 E. Douglas Avenue	48
Open Arms Housing, The	3234 W. Iris Avenue	6
Park Visalia Assisted Living, LLC	3939 W. Walnut Avenue	123
Prestige Assisted Living At Visalia	3120 W. Caldwell Avenue	72
Quail Park at Shannon Ranch	3440 W. Flagstaff Avenue	150
Quail Park Memory Care Residences	5050 W. Tulare Avenue	44
Quail Park Retirement Village, LLC	4600 W. Cypress Avenue	175
Sierra Village Assisted Living	73 Molenstraat	22
Sunflower Gardens	1818 S. Thomas Street	6
T.L.C Assisted Living for Seniors	2530 S. Ben Maddox Way	26
TOTAL		846
Facility Name (City Assisted Projects) Address # of units		
Sierra Meadows	1120 E. Tulare Avenue	43
Oak Meadows	111 W. School Avenue	60
The Meadows	3900 W. Tulare Avenue	99
Town Meadows	115 W. Murray Avenue	100
Visalia Garden Villas	4901-5075 W. Crenshaw Avenue	60
Kimball Court	303 W. Kimball Avenue	95
Westport Village	3123 S. Avocado Street	25
The Majestic Project	4545 W. Noble Avenue	70
TOTAL		552

** Denotes a licensed community care facility and not a licensed assisted living residential care facility Source: City of Visalia, Fiscal Year 2020-2024 Consolidated Plan*

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 2020-2024 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 has 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.

People 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 32 shows information from the 2020 (5-year estimate) American Community Survey on the disability status by age group for males and females in Visalia, Tulare County, and California.

Table 32 Disability Status by Sex and Age Group, Civilian Population Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Population:	131,663	100.00%	459,748	100.00%	38,838,726	100.00%
With a disability	15,842	12.03%	53,760	11.69%	4,146,951	10.68%
Under 5 years:	11,221	8.52%	36,942	8.04%	2,408,871	6.20%
With a disability	261	0.20%	490	0.11%	16,923	0.04%
5 to 17 years:	27,339	20.76%	105,627	22.97%	6,534,036	16.82%
With a disability	1,799	1.37%	6,190	1.35%	289,883	0.75%
18 to 34 years:	32,486	24.67%	111,509	24.25%	9,507,186	24.48%
With a disability	2,150	1.63%	6,550	1.42%	499,087	1.29%
35 to 64 years:	43,447	33.00%	154,103	33.52%	14,840,209	38.21%
With a disability	5,399	4.10%	19,368	4.21%	1,445,493	3.72%
65 to 74 years:	9,846	7.48%	30,741	6.69%	3,238,876	8.34%
With a disability	2,595	1.97%	9,560	2.08%	742,749	1.91%
75 years and over:	7,324	5.56%	20,826	4.53%	2,309,548	5.95%
With a disability	3,638	2.76%	11,602	2.52%	1,152,816	2.97%
Male						
Total:	63,518	48.24%	229,083	49.83%	19,165,001	49.35%
With a disability	7,304	5.55%	26,429	5.75%	1,982,180	5.10%
Under 5 years:	5,470	4.15%	19,024	4.14%	1,232,938	3.17%

Table 32
Disability Status by Sex and Age Group, Civilian Population
Visalia, Tulare County, and California
2020

	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
With a disability	164	0.12%	331	0.07%	9,724	0.03%
5 to 17 years:	13,356	10.14%	53,879	11.72%	3,334,728	8.59%
With a disability	986	0.75%	3,904	0.85%	183,118	0.47%
18 to 34 years:	16,126	12.25%	56,225	12.23%	4,816,407	12.40%
With a disability	1,100	0.84%	3,313	0.72%	275,540	0.71%
35 to 64 years:	21,086	16.02%	76,531	16.65%	7,309,447	18.82%
With a disability	2,633	2.00%	9,463	2.06%	705,367	1.82%
65 to 74 years:	4,513	3.43%	14,610	3.18%	1,503,403	3.87%
With a disability	1,289	0.98%	4,811	1.05%	351,638	0.91%
75 years and over:	2,967	2.25%	8,814	1.92%	968,078	2.49%
With a disability	1,132	0.86%	4,607	1.00%	456,793	1.18%
Female						
Total:	68,145	51.76%	230,665	50.17%	19,673,725	50.65%
With a disability	8,538	6.48%	27,331	5.94%	2,164,771	5.57%
Under 5 years:	5,751	4.37%	17,918	3.90%	1,175,933	3.03%
With a disability	97	0.07%	159	0.03%	7,199	0.02%
5 to 17 years:	13,983	10.62%	51,748	11.26%	3,199,308	8.24%
With a disability	813	0.62%	2,286	0.50%	106,765	0.27%
18 to 34 years:	16,360	12.43%	55,284	12.02%	4,690,779	12.08%
With a disability	1,050	0.80%	3,237	0.70%	223,547	0.58%
35 to 64 years:	22,361	16.98%	77,572	16.87%	7,530,762	19.39%
With a disability	2,766	2.10%	9,905	2.15%	740,126	1.91%
65 to 74 years:	5,333	4.05%	16,131	3.51%	1,735,473	4.47%
With a disability	1,306	0.99%	4,749	1.03%	391,111	1.01%
75 years and over:	4,357	3.31%	12,012	2.61%	1,341,470	3.45%

Source: U.S. Census, American Community Survey, 2020 (5-year estimate), B18101.

In Visalia, 12.03 percent of the total population has a disability, compared to 11.69 percent in Tulare County and 10.68 percent in California. When broken by age group, the data shows that 1.57 percent of the city's population under 18 years of age, 5.73 percent of the population 18 to 64 years of age, and 4.73 percent of seniors (65 years and older) have a disability. The percentage of those with a disability is slightly less in the city than in Tulare County and California as a whole for both non-senior and senior populations, with the exception for those less than 18 years in age.

Table 33 compares the population by number and type of disability for Visalia, Tulare County, and California. The data indicates that the proportion of residents with a hearing or vision difficulty is greater in Visalia than in Tulare County and California. By contrast, smaller proportions of residents experience ambulatory, self-care, or independent living difficulties when compared to the county and state.

Table 33 Population by Number of Disabilities (Total Population) Visalia, Tulare County, California 2020						
	City of Visalia	Percent	Tulare County	Percent	California	Percent
With One or More Types of Disability	15,842		53,760		4,146,951	
Hearing Difficulty	5,044	31.8%	15,419	28.7%	1,147,500	27.7%
Vision Difficulty	3,587	22.6%	11,543	21.5%	778,145	18.8%
Cognitive Difficulty	5,593	35.3%	19,279	35.9%	1,585,969	38.2%
Ambulatory Difficulty	7,479	47.2%	26,924	50.1%	2,118,765	51.1%
Self-Care Difficulty	2,784	17.6%	9,519	17.7%	964,579	23.3%
Independent Living Difficulty	5,485	34.6%	20,943	39.0%	1,654,210	39.9%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B18102 - B18107.

Table 34 includes data summarizing the housing location of residents with developmental disabilities. A majority of residents with a developmental disability live in the home of a parent, family member, or guardian (1,562). Further, 184 residents live in a community care facility, 169 live independently or in supportive housing, and 33 live in an intermediate care facility. Forty-seven local residents with a developmental disability are currently living in a foster home.

Table 34 DDS Data on People with Developmental Disabilities - Residence Visalia, Tulare County, California			
	City of Visalia	Tulare County	California
Home of Parent /Family /Guardian	1,562	4,948	309,381
Independent /Supported Living	169	486	27,881
Community Care Facility	184	581	23,728
Intermediate Care Facility	33	113	6,188
Foster /Family Home	47	141	8,288
Other	10	77	4,792

Source: DDS Quarterly Consumer Report, December 2021

SSI program statistics show the number of persons with disabilities who may have housing needs because of their low incomes. As of December 2021, 14,228 SSI recipients in Tulare County were receiving benefits because they were blind or disabled. (Source: https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2021/ca.html) Please note, 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., 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 2021-2022 Central Valley Regional Center Purchase of Service Expenditure and Demographic Data (source: <https://www.cvrc.org/transparency-access-to-info/pos-expenditure-data/>), the CVRC serves a total of 9,435 clients aged 22 and older within its six-county service area (Fresno, Kings, Madera, Mariposa, Merced, and Tulare Counties). The report does not break out adults between the ages of 18 and 22. As reported in the 2020 census, the service area has a total population of 2,082,912. Of this total, the City of Visalia has 142,978 or 6.9% of the total population. Assuming the City has a proportionate share of clients, there are 648 persons with qualifying developmental disabilities.

Housing for non-adult developmentally disabled persons is 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. In Visalia there are 49 adult residential care facilities with a total bed capacity of 299 (source: <https://data.chhs.ca.gov/dataset/community-care-licensing-adult-residential-facility-locations>).

The Housing Authority of the County of Tulare provides rental assistance to lower- 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
- Transitional Living Center, which provides transitional housing for the mentally disabled totaling 40 occupants.

With regards to City committees, the City has two disability advocates who serve on the Citizens Advisory Committee that acts as a liaison between the public and the City Council concerning community issues. The Committee meets monthly and is represented by city staff.

In late 2017, the City adopted a Reasonable Accommodation Ordinance addition to the Zoning Ordinance, in fulfillment of Program 5.3 of the City's prior (5th cycle) Housing Element. The Ordinance states that structures or devices necessary to facilitate access to a building for persons with physical and non-physical disabilities shall be accommodated without the requirement to file an application for an exception or variance. Further, the Reasonable Accommodation Ordinance includes procedures for providing exception in zoning and land use that may be necessary to ensure equal access to housing for persons requiring reasonable accommodation. For example, a housing development is allowed in any non-residentially zoned district (i.e., Commercial or Office zone district), subject to approval of a Conditional Use Permit

(CUP). In the event a CUP for housing that includes a request for reasonable accommodation for a person or persons with disabilities, the CUP shall be evaluated and approved in the same manner as that of a CUP without a similar request for reasonable accommodation. However, any accommodations necessary to support reasonable accommodation shall not require a request for exception or variance as may be necessary to provide reasonable accommodation.

Upon adoption of the Reasonable Accommodation Ordinance, an announcement of the ordinance together with a brochure describing the ordinance was made on the City website and at the Community Development Department permit counter, as well as disseminated through the local Building Industry Association (BIA) and the City's now decommissioned Disability Advocacy Committee.

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 Supplemental 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 outlined by 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 2022 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

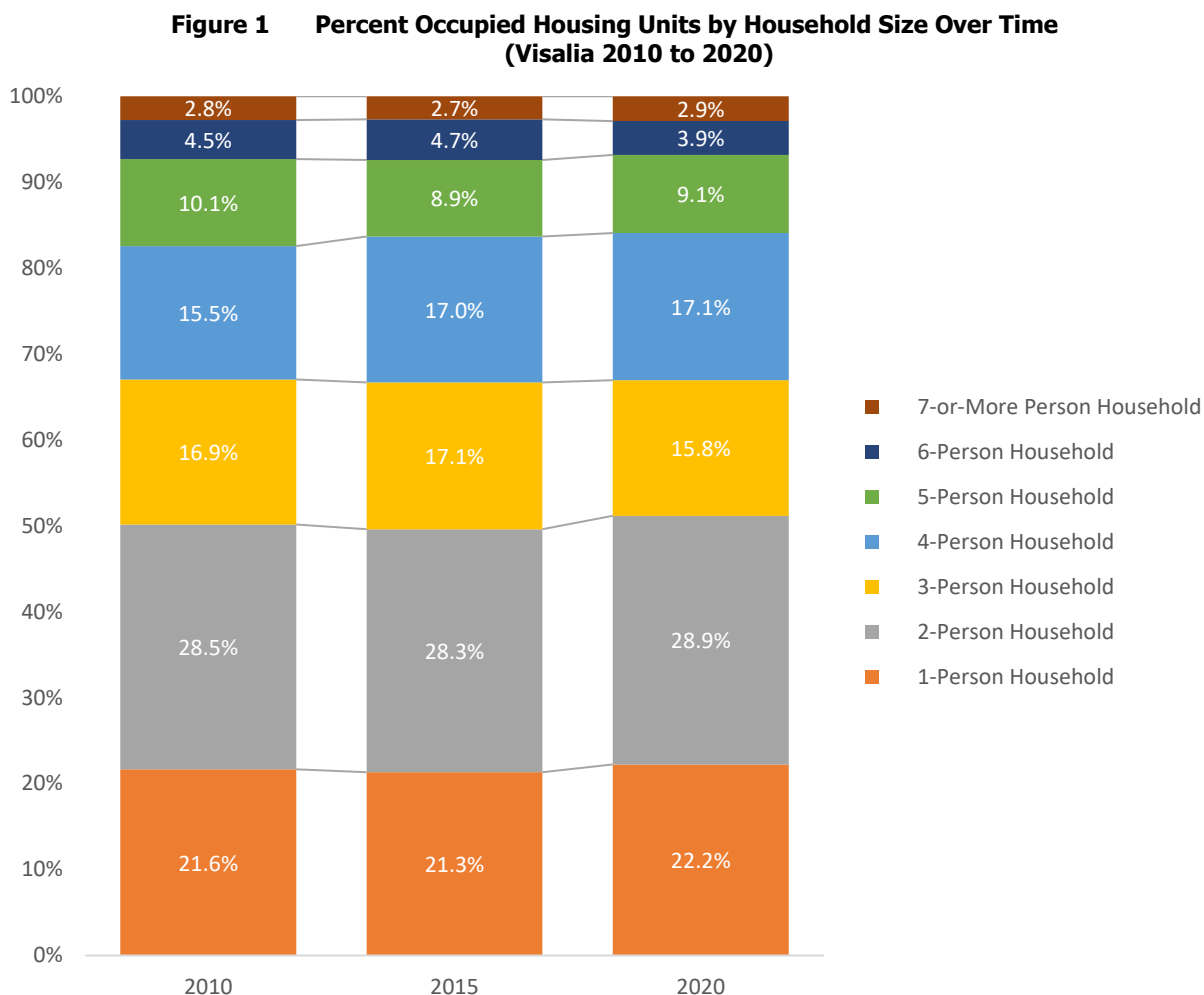
The U.S. Department of Housing and Urban Development (HUD) defines a large household or family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. Multifamily 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 35 shows the number and share of large households in Visalia, Tulare County, and California. Approximately 15.9 percent of all households in Visalia had five or more persons. Of these large households, 3,608 were owner-occupied households and 3,375 were renter-occupied households. The percentage of large owner-occupied households in Visalia (8.2 percent) was smaller than the percentage in Tulare County (11.0 percent) and larger than the percentage in California (7.6 percent). Similarly, the percentage of large renter-occupied households in the city (7.7 percent) was smaller than the percentage in Tulare County (10.2 percent) but larger than the percentage statewide (6.1 percent).

Table 35 Size by Tenure Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Total	Percent	Total	Percent	Total	Percent
Total Occupied Housing Units	43,867		139,044		13,103,114	
Total Large Households (5 or More Persons)	6,983	15.9%	29,599	21.3%	1,809,518	13.7%
5-Person Household	3,988	9.1%	15,623	11.2%	1,025,856	7.8%
6-Person Household	1,726	3.9%	7,997	5.8%	440,129	3.3%
7-or-More Person Household	1,269	2.9%	5,979	4.3%	343,533	2.6%
Owner-Occupied	25,950	59.2%	79,353	57.1%	7,241,318	55.3%
1-Person Household	5,194	11.8%	13,658	9.8%	1,416,913	10.8%
2-Person Household	8,597	19.6%	24,164	17.4%	2,403,865	18.3%
3-Person Household	4,059	9.3%	13,286	9.6%	1,235,833	9.4%
4-Person Household	4,492	10.2%	12,791	9.2%	1,182,987	9.0%
5-Person Household	2,070	4.7%	8,116	5.8%	567,528	4.3%
6-Person Household	891	2.0%	4,101	2.9%	238,866	1.8%
7-or-More Person Household	647	1.5%	3,237	2.3%	195,326	1.5%
Renter-Occupied	17,917	40.8%	59,691	42.9%	5,861,796	44.7%
1-Person Household	4,558	10.4%	11,008	7.9%	1,697,906	13.0%
2-Person Household	4,097	9.3%	12,640	9.1%	1,579,529	12.1%
3-Person Household	2,862	6.5%	11,334	8.2%	954,485	7.3%
4-Person Household	3,025	6.9%	10,564	7.6%	822,078	6.3%
5-Person Household	1,918	4.4%	7,507	5.4%	458,328	3.5%
6-Person Household	835	1.9%	3,896	2.8%	201,263	1.5%
7-or-More Person Household	622	1.4%	2,742	2.0%	148,207	1.1%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009

Figure 1 shows household size by tenure over time for the City of Visalia. As shown, between 2010 and 2020, the city saw similar development trends, with an incremental increase in units with 5 or more bedrooms.



Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25009

Table 14 (see page 44) contains the number of bedrooms by housing unit by tenure in Visalia in 2021. As shown, 19.2 percent of all occupied housing units in Visalia contained four or more bedrooms. Comparing by tenure reveals an uneven balance between renter and owner-occupied households, where 28.4 percent of owner-occupied units contained four or more bedrooms, compared to just 10.5 percent of renter-occupied units. Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. As of 2021, units with two bedrooms or less account for 55.6 percent of renter-occupied units, a much larger percentage than among owner occupied units (13.7 percent of owner-occupied units).

Female-Headed Households

A female-headed household represents a household that is headed by a female with no husband present and with or without children. As shown in Table 36, there are 7,001 female-headed households with no spouse or partner present, comprising 21.75 percent of total family households in Visalia. Of this number, 4,334 households (61.90 percent) have children at home. By contrast, there are 2,795 male-headed households with no spouse or partner present. The

percentage of female single-headed households is considerably higher than the percentage of male single-headed households at the local, county, and state levels.

Table 36 Households by Type and Related Children by Poverty Status Visalia, Tulare County, and California 2020						
	Visalia		Tulare County		California	
	Number	Percent	Number	Percent	Number	Percent
Total:	32,188	100.00%	108,328	100.00%	8,986,666	100.00%
Married-couple family:	22,392	69.57%	73,140	67.52%	6,510,580	72.45%
No child	11,169	34.70%	33,614	31.03%	3,489,967	38.83%
1 or 2 children	8,753	27.19%	27,808	25.67%	2,400,694	26.71%
3 or 4 children	2,195	6.82%	10,343	9.55%	572,514	6.37%
5 or more children	275	0.85%	1,375	1.27%	47,405	0.53%
Other families:	9,796	30.43%	35,188	32.48%	2,476,086	27.55%
Male householder, no spouse or partner present:	2,795	8.68%	11,277	10.41%	782,812	8.71%
No child	805	2.50%	4,162	3.84%	377,084	4.20%
1 or 2 children	1,468	4.56%	5,405	4.99%	336,397	3.74%
3 or 4 children	332	1.03%	1,411	1.30%	63,779	0.71%
5 or more children	190	0.59%	299	0.28%	5,552	0.06%
Female householder, no spouse or partner present:	7,001	21.75%	23,911	22.07%	1,693,274	18.84%
No child	2,667	8.29%	7,276	6.72%	724,933	8.07%
1 or 2 children	3,314	10.30%	11,641	10.75%	774,029	8.61%
3 or 4 children	850	2.64%	4,470	4.13%	173,117	1.93%
5 or more children	170	0.53%	524	0.48%	21,195	0.24%
Income in the past 12 months below poverty level:	3,656	11.36%	19,951	18.42%	806,599	8.98%
Married-couple family:	1,223	3.80%	9,053	8.36%	350,793	3.90%
No child	387	1.20%	2,437	2.25%	129,109	1.44%
1 or 2 children	455	1.41%	3,465	3.20%	129,725	1.44%
3 or 4 children	307	0.95%	2,659	2.45%	79,659	0.89%
5 or more children	74	0.23%	492	0.45%	12,300	0.14%
Other families:	2,433	7.56%	10,898	10.06%	455,806	5.07%
Male householder, no spouse or partner present:	392	1.22%	2,209	2.04%	91,570	1.02%
No child	85	0.26%	756	0.70%	27,223	0.30%
1 or 2 children	172	0.53%	989	0.91%	44,831	0.50%
3 or 4 children	119	0.37%	391	0.36%	17,458	0.19%
5 or more children	16	0.05%	73	0.07%	2,058	0.02%
Female householder, no spouse or partner present:	2,041	6.34%	8,689	8.02%	364,236	4.05%
No child	367	1.14%	1,226	1.13%	63,764	0.71%
1 or 2 children	1,064	3.31%	4,196	3.87%	199,547	2.22%
3 or 4 children	462	1.44%	2,906	2.68%	87,299	0.97%
5 or more children	148	0.46%	361	0.33%	13,626	0.15%

Source: U.S. Census, American Community Survey, 2020 (5-year estimate), B17012.

Table 36 also compares family households by poverty status. With regards to poverty, ACS data estimates that there were 1,674 female-headed households with children at home and no

spouse present that were below poverty level in 2020, comprising 5.10 percent of the 32,188 total family households estimated in in Visalia. The percentage of female single-headed households below the poverty level is lower in the city (6.34 percent) than in the county (8.02 percent) and higher than the state (4.05 percent). Table 37 shows that among female-headed households, 29.2 percent are below the poverty line in Visalia, which is lower than in Tulare County (36.3 percent) but higher than in California (21.5).

Table 37 Female-Headed Households with Children, No Spouse Present, by Poverty Status Visalia, Tulare County, California 2020						
	City of Visalia	Percent	Tulare County	Percent	California	Percent
Below Poverty Line	2,041	29.2%	8,689	36.3%	364,236	21.5%
Above Poverty Line	4,960	70.8%	15,222	63.7%	1,329,038	78.5%
Total	7,001		23,911		1,693,274	

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B17010

Note: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Because they generally have only one potential wage earner, single-headed households, and especially female-headed households, 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.

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 an estimate of the number and type of farmworkers in Tulare County. Please note, data from the Census of Agriculture was last published in 2017 and an update is due in 2023. As shown in Table 38, Tulare County has seen decreases in farms and farm workers over the five-year period (2012 to 2017). During this period the number of farms that hired farm labor decreased by 11.8 percent and the number of workers these farms hired decreased by 8.0 percent. In 2012, there were 13,502 farmworkers in Tulare County that worked fewer than 150 days. In 2017 there were 12,216 farmworkers: a 9.5 percent decrease in the number of farmworkers.

Table 38 Farmworkers Tulare County 2007, 2012, and 2017					
Type of Farm Labor	2007	2012	Change '07 - '12	2017	Change '12 - '17
Hired farm labor (farms)	2,103	2,448	16.41%	2,160	-11.76%
Hired farm labor (workers)	24,978	25,247	1.08%	23,233	-7.98%
Workers by days worked – 150 days or more	12,549	11,745	-6.41%	11,017	-6.20%
Workers by days worked – less than 150 days	12,429	13,502	8.63%	12,216	-9.52%
Migrant farm labor on farms with hired labor	350	180	-48.57%	146	-18.89%
Migrant farm labor on farms reporting only contract labor	184	65	-64.67%	60	-7.69%

Source: U.S. Census of Agriculture. <<https://www.nass.usda.gov/AgCensus/>>

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. Table 39 compares Employment by Industry in Visalia, Tulare County, and California. As shown, 4.3 percent of Visalia residents work in agriculture, forestry, fishing and hunting, and mining. Tulare County has a much higher percentage (15.6 percent) reflecting that the regional farmworker housing need is much greater than what city data reflects.

Table 39 Employment by Industry Visalia, Tulare County, California 2020						
	City of Visalia		Tulare County		California	
	Total	Percent	Total	Percent	Total	Percent
Total	57,818		183,876		18,646,894	
Agriculture, Forestry, Fishing And Hunting, And Mining	2,481	4.3%	28,627	15.6%	394,290	2.1%
Construction	3,784	6.5%	10,863	5.9%	1,190,537	6.4%
Manufacturing	5,083	8.8%	15,074	8.2%	1,676,497	9.0%
Wholesale Trade	1,268	2.2%	6,000	3.3%	514,234	2.8%
Retail Trade	6,265	10.8%	20,382	11.1%	1,942,421	10.4%
Transportation And Warehousing, And Utilities	2,928	5.1%	9,021	4.9%	1,028,818	5.5%
Information	1,119	1.9%	2,062	1.1%	542,674	2.9%
Finance And Insurance, And Real Estate, And Rental And Leasing	2,384	4.1%	5,252	2.9%	1,118,253	6.0%
Professional, Scientific, And Management, And Administrative, And Waste Management Services	4,612	8.0%	12,541	6.8%	2,581,266	13.8%
Educational Services, And Health Care And Social Assistance	16,007	27.7%	39,809	21.6%	3,960,265	21.2%
Arts, Entertainment, And Recreation, And Accommodation And Food Services	4,486	7.8%	15,326	8.3%	1,894,858	10.2%
Other Services, Except Public Administration	3,253	5.6%	8,228	4.5%	952,302	5.1%
Public Administration	4,148	7.2%	10,691	5.8%	850,479	4.6%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

According to California employment Development Division occupational employment data for 2021 and 2022, as shown in Table 10 above, residents in the industry categorized as farming, fishing, and forestry occupations make a mean hourly wage of \$15.60, which equates to \$32,451 annually and the lowest wages of any industry in the Visalia-Porterville Metropolitan Statistical Areas (MSA). By comparison, the mean hourly wage for all occupations is significantly higher at \$25.06 per hour, or \$52,126 annually.

Housing Characteristics and Conditions

According to the UC Merced Farmworker Health Study (FWHS), published in 2023, farmworkers in California were most likely to be renters (92 percent) than owners, to live in single-family homes (55 percent), and very few renters relied on employers to pay any or all of their rent (2 percent). The research suggests that farmworkers generally experience substandard housing (e.g., older homes, apartments, mobile homes, motels, garages, or other similar spaces), often requiring repairs such as new roofs, plumbing, heating and cooling systems, and termite clean-

up. Poor ventilation and crowded spaces put farmworkers at increased risk for respiratory illnesses such as asthma and infectious diseases like tuberculosis and COVID-19.

The FWHS also found that farmworkers statewide faced issues related to the built environment of their homes. More than one-third (37 percent) reported a "taste of water at home" that was either very bad (24 percent) or bad (13 percent) — an indicator of poor water quality and possibly health risks. More than one in three also experienced problems keeping a house cool (39 percent) or warm (36 percent), issues that will only increase in time as climate change exacerbates the temperature extremes. Farmworkers also encountered problems related to water and moisture—such as rotting wood (16 percent), mold (14 percent), water damage (13 percent), and water leaks (12 percent).

Regarding households characteristics, FWHS respondents lived in large, overcrowded households with low incomes and several household problems, arrangements associated with decreased mental health. Farmworkers households were larger than the California average (3.0 persons per household), with a median household size of four persons. Over one-fourth (29 percent) of farmworkers' households had six or more persons. More than half (55 percent) of farmworkers reported that two persons (including themselves) slept in their room—a figure somewhat less than the percent married (67 percent)—but more than one-fourth (25 percent) slept in a room with three or more persons indicating overcrowding.

Of statewide respondents to the FWHS, more than two-thirds (70 percent) of farmworkers lived in households with one or more children under the age of 18. The median number of children per household was two, and more than two in five (42 percent) households had three or more children. Only two percent of farmworkers lived in households with children who worked.

Resources for Farmworkers

The Housing Authority operates a farm labor housing program. Under this program, the Housing Authority rents over 400 units to non-migratory farmworkers in six locations in Tulare County, including Visalia. La Puente Apartments in Visalia, located at 2000 N. Bridge Street, rents 15 two- and three-bedroom units. The Linnell Farm Labor Center, located three miles east of Visalia city limits near Farmersville, has 191 two-, three-, and four-bedroom apartments. Additionally, the City has received a proposal for farmworker housing within city limits. The project is currently being planned for approximately 80 units and would be allowed by right based on existing zoning. The City is currently (November 2023) coordinating with the applicant to assist in the permitting and entitlement processes. Despite the existing and proposed farmworker housing opportunities, there is a significant gap in resources for farmworkers in the region.

To address gaps in resources, Program 5.9 commits the city to adopt incentives to encourage farmworker housing, and Program 5.10 addresses farmworker housing needs through a variety of actions that assist in both new development and substandard housing rehabilitation.

Compliance with State Law

The Employee Housing Act (Health and Safety Code Section 17021.6) requires that employee housing for up to 12 units or 36 beds be permitted in the same manner as other residential uses in Zone districts that allow agricultural uses. The Zoning Ordinance allows agricultural uses (specifically the raising of fruit and nut trees, vegetables and horticultural specialties) in the Agriculture and Open Space Zone Districts and in all residential zones. The Zoning Ordinance was revised in 2017 and in 2020 to be fully consistent with State Law, wherein agricultural employee housing as defined by California Health and Safety Code Section 17008.5 is also permitted in the Agriculture, Open Space, and Residential Zone Districts.

People Experiencing Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term.

Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances.

The Continuum of Care group has released data from the annual Point in Time survey, which was conducted between January 23 and 24, 2022. The survey helps to provide a more accurate understanding of the homeless and the demographics and needs of the homeless populations in Tulare and Kings Counties. The survey found and counted 469 persons in Visalia as being homeless during the Point in Time survey, down from 540 counted in 2020 and 481 in 2019. The following is a summary of the survey's findings that was released in June 2022, as it pertains to homeless persons counted in Visalia:

- **Gender.** The majority of homeless people in the City of Visalia were men (63 percent).
- **Age.** The vast majority were aged 25 to 64 years old including 17 percent between 25 to 34 years, 20 percent between 35 to 44 years old, 20 percent between 45 to 54 years old and 19 percent between 55 and 64. Twenty-five percent were 55 years old and over.
- **Race/Ethnicity.** The majority ethnicity of homeless persons was of Non-Hispanic/Latino (50 percent). The remainder was Hispanic/Latino (48 percent) and Unknown (2%). The majority race of homeless persons was White (77 percent).
- **Veteran.** 33 (8 percent) of those counted are veterans.
- **Domestic Violence Victim.** Approximately 8 percent were the victims of domestic violence, 46 percent were not, and 46 percent were unknown.

- **Disability.** Overall, 36 percent reported that they had a disabling condition. The types of barriers reported include: mental illness (23 percent of total counted); HIV/AIDS (9 percent), and substance abuse (20 percent).
- **Prior Homelessness.** Approximately 23 percent reported that they had been chronically homeless.
- **Current Housing.** Approximately 14 percent reported that the place they slept the prior night was in transitional housing and 25 percent in an emergency shelter. About 61 percent reported that they last slept on the street.

The 2022 Point in Time survey estimated there were a total of 922 homeless people in Tulare County, a 17 percent increase compared to the 2018 Point in Time results (790). The survey also shows that Visalia had a total of 43 youth ages 17 and under in 2022 (9 percent of total homeless population of 469), similar to the recent count of 41 in 2019. Among children counted, 28 unaccompanied youth and two parenting youths were reported.

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.

Transitional and Supportive 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 40 provides a comprehensive list of the programs serving vulnerable populations, which include those experiencing homelessness or in need of transitional and permanent supportive housing opportunities.

Table 40 Homelessness Housing Inventory Visalia 2023			
	Agency	Program(s)	Description
1	Family Services of Tulare County	PSH II Myrtle Court PSH III United Way Tulare Housing First Tulare Housing First II Tulare Housing First II Bonus	Permanent Supportive Housing for Chronically Homeless households.
2	Family Services of Tulare County	Transitional Housing + Services	Transitional housing for households with children who are victims of domestic violence.
3	Family Services of Tulare County	Karen's House	Emergency shelter for victims of domestic violence.
4	Community Services & Employment Training	Visalia PSH Tulare County PSH	Permanent Supportive Housing for Chronically Homeless households.
5	Community Services & Employment Training	ESG 2	Rapid Rehousing assistance for homeless households.
6	Turning Point	Casa de Robles	Transitional and permanent supportive housing (for individuals with disabilities) for single males.
7	Turning Point	Court Street	Transitional housing for single men.
8	Visalia Rescue Mission	Overnight Guest	Overnight emergency shelter for single men who are homeless.
9	Visalia Rescue Mission	Shelter of Hope	Overnight emergency shelter for single women and women with children who are homeless.
10	Visalia Rescue Mission	House of Hope	Transitional housing program for single women experiencing homelessness.
11	Visalia Rescue Mission	House of Restoration	Residential treatment program that serves homeless and non-homeless men.
12	Visalia Rescue Mission	Women's Transitional Program	Transitional housing program for single women experiencing homelessness.
13	Department of VA	VASH Program	Permanent housing for homeless veterans and their families.
14	Uplift Families	THP Plus	Housing and services for transitioning age youth Age 18-24

Table 40 Homelessness Housing Inventory Visalia 2023			
Agency		Program(s)	Description
15	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.
16	Community Impact Central Valley	EHAP	Transitional housing program for single men, women and families experiencing homelessness.
17	Visalia Emergency Aid	N/A	Food pantry, clothing, financial counseling and homeless prevention.
18	Visalia Corps (Salvation Army)	N/A	Food basket distribution, material assistance, youth activities, and emergency and miscellaneous services.
19	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.
20	Family Healthcare Network	N/A	Provide Medi-Cal and dental assistance on a sliding scale/ability-to-pay fee structure.
21	Central Valley Recovery Services	N/A	Drug addiction help, residential treatment, methamphetamine, withdrawal from opiates, outpatient treatment, drug addiction help.
22	Tulare County HHSA	Veteran's Service Office	Veterans Services (County HHSA).
23	Tulare County HHSA	Visalia Adult Integrated Clinic	Mental health services.
24	Tulare County HHSA	Transitional Living Center	Transitional housing for single men and women with a serious mental illness.
25	Tulare County HHSA	East Tulare Avenue Cottages	Permanent supportive housing for single men and women with a serious mental illness.
26	Westcare	Supportive Services for Veteran Families (SSVF)	Rapid Rehousing Program for veteran households experiencing homelessness.
27	Sequoia Village	Permanent Supportive Housing Units	Permanent Supportive Housing for Homeless households - 50 units.
28	Eden House	Transitional Bridge Housing	Transitional Bridge Housing - 22 Beds.
29	Warming Center	Seasonal Emergency Overnight Shelter	Seasonal Emergency Overnight Shelter from December 1 through March 31.

Source: City of Visalia and Kings/Tulare Homeless Alliance, 2023.

In addition to the services listed in Table 40, 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 47 adult residential

facilities in Visalia, with a total capacity for 297 adults. Of the 49 facilities in Visalia, 44 facilities have capacity for either four or six adults, four have capacity for more than 10 adults, and one has a capacity of three. (Source: California Health and Human Services, <https://data.chhs.ca.gov/dataset/community-care-licensing-adult-residential-facility-locations>)

The passage of Senate Bill 745 in 2013, which took effect on January 1, 2014, required jurisdictions to allow transitional and supportive housing as a permitted by-right use without regard to the number of residences. Subsequently, Visalia's 2015 (5th cycle) Housing Element established Program 9.11 that required the City to amend its Zoning Ordinance to allow these uses by right in all Residential zone districts. The change was completed in 2017.

The passage of Assembly Bill 2162 in 2018, effective January 1, 2019, requires that permanent supportive housing for up to 50 units be a use that is permitted by right in zones where multifamily and mixed-use development is permitted. Assembly Bill 2162 amends Government Code Section 65583 and adds Article 11 starting at Section 65650 to require jurisdictions to streamline the approval of housing projects containing a minimum amount of supportive housing through a ministerial approval process. The supportive housing shall be a use by right if it satisfies the requirements listed in Section 65651, including providing a plan for giving supportive services. The 50-unit limit is based on criteria pertaining to a jurisdiction's population and homeless point-in-time count, as described in Section 65651(d). In the 2019 Housing Element, the City included Program 5.10 to ensure that the Zoning Ordinance was updated to reflect the by-right use of supportive housing in multifamily and mixed-use zoning designations. The City completed this program through the adoption of Zoning Text Amendment No 2020-02 / Ordinance No. 2020-09 on September 9, 2020.

Transitional and supportive housing, being permitted as by-right uses as specified in Tables 43 and 44, and in accordance with State law, must obtain a site plan review approval before proceeding on to obtaining a building permit for any new construction or tenant improvements. Site plan review is conducted at no charge to the applicant by the Site Plan Review Committee, comprised of staff representatives of various city divisions, to ensure the project's consistency with the City's development codes, standards, and policies, and to ensure that health and safety is maintained. The City does not have any land use policies, procedures, or standards that pertain specifically to transitional and supportive housing.

Additionally, AB 101 (2020) requires that a Low Barrier Navigation Center development be a use allowed by right in mixed-use zones and nonresidential zones permitting multifamily uses if it meets specified requirements. Low barrier navigation centers are a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. The City currently allows low barrier navigation centers in all mixed-use zones and by Conditional Use Permit in all commercial, office, and industrial zones, which allow residential uses by CUP, and in the Quasi-Public zone.

For additional information on Transitional and Supportive Housing, refer to the Housing Element's section regarding Potential Housing Constraints, Zoning for a Variety of Housing Types.



3. Zoning for a Variety of Housing Types

State Housing Element Law (Government Code Sections 65583 and 65583.2) requires local governments to analyze the availability of zoning for a variety of housing types to promote a diverse housing stock (i.e., price, style, size). Having a variety of housing types contributes to neighborhood stability by offering more affordable housing options that meet the needs of different households. This section describes the zoning and availability of sites for a variety of housing types in Visalia.

Density Bonuses

California Government Code requires local governments to provide density bonus provisions to projects that comply with specific standards. In 2020, the State approved new legislation that increased the maximum density bonus amount for very low-, low-, and moderate-income housing, and how maximum densities shall be calculated. Additionally, local governments are required to provide one or more incentives for qualifying projects and are required to accept an incentive proposed by a developer unless the incentive proposal is found to cause environmental harm, a health and safety issue, a detriment to historical property, or otherwise contrary to the law. Both density bonuses and incentives are granted based on the number of affordable units present in each project.

In 2021, the City of Visalia updated its Zoning Ordinance to default to State law in regard to density bonuses and incentives and states “if any portion of this chapter conflicts with State density bonus law or other applicable State law, State law shall supersede this chapter. Any ambiguities in this chapter shall be interpreted to be consistent with State density bonus law.” Since the City defers to State law, the City is in compliance with density bonus and incentives required by State law.

Multifamily Rental Housing

Multifamily residential developments (80 units or less) are permitted by-right in the R-M-2 and R-M-3 zoning districts. The R-M-2 zone allows for a residential density range of 10 to 15 units per acre and the R-M-3 zone district allows for a density range of 15 to 35 units per acre. The most recent updates to Visalia’s General Plan (2014) and Zoning Code (2017), included an increase in maximum residential density in the R-M-3 zone from 29 to 35 units per acre and a decrease in the minimum site area per dwelling unit from 1,500 to 1,200 square feet.

Any proposed multifamily housing development with over 80 units in size requires a Conditional Use Permit. The threshold for number of units allowed by-right has increased over the years to address what has been seen as a constraint to the development of some projects. The 2010 Housing Element Update amended the unit threshold from 40 to 60 units, and the 2015 Update

amended the unit threshold from 60 to 80 units, however, requiring a CUP for all developments over 80 units can constrain housing development on larger lots. Program 1.3 commits the City to amend the zoning code to establish objective design standards and a ministerial approval process for large multi-family developments (more than 80 units) and to increase the CUP requirement threshold from 80 to 200 units.

Multifamily residential units are allowed in the C-N, C-R, C-S, C-MU, D-MU, O-PA, O-C, BRP, I-L, and I zones as a conditionally allowed use and require a Conditional Use Permit. In 2021, the City of Visalia updated its Zoning Ordinance to allow residential uses as permitted by-right within existing buildings in the D-MU, C-MU, and O-C zones that contain existing commercial or office uses, subject to certain objective standards, as shown in Table 45 in *Chapter 4: Constraints*. The mixed-use zones (C-MU and D-MU) do not have a maximum residential density, although the General Plan calls out a maximum residential density of 35 units per acre, and a minimum density of 20 units per acre for the D-MU zone. The other zones mentioned above (C-N, C-R, C-S, O-PA, BRP, and I-L) require adherence to development standards, but do not have specified density requirements for residential development. Rather, the Zoning Ordinance allows each project to be evaluated by its overall design, particularly with respect to the project's compatibility with the surrounding area and infrastructure, and its suitability in furthering the City's General Plan land use and housing goals. Residential uses in these zones are approved by conditional use permit, wherein approval certainty is facilitated through adherence to development standards, pre-application meetings with staff, and the Site Plan Review process. Additionally, Planning Commission findings for conditional use permits are limited to evaluation against applicable objective development standards outlined in the General Plan and zoning code, as the Planning Commission does not interpret or enforce subjective design guidelines.

Manufactured (Factory-Built) Homes

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multifamily residential units is not allowed. California Government Code Sections 65852.3 and 65852.4 requires jurisdictions to allow the installation of manufactured homes on a foundation in the same manner and zones as all lots zoned for conventional single-family residential dwellings, with the exception of some architectural requirements including roof overhang, roofing material, and siding material.

Visalia's Municipal Code is consistent with State law. Manufactured homes that are placed on permanent foundations are, like houses that are built of standard construction, permitted by right in any zoning district allowing single-family homes that are permitted by right. In non-residential zoned districts, a single-family residence requires a conditional use permit, whether the proposed residential unit is of standard construction or is a manufactured home.

Mobile Homes and 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.

Farmworker / Agricultural Employee Housing

California Health and Safety Code Sections 17021.5 and 17021.6 relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Specifically, State law mandates that "employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation." Additionally, farmworker employee housing, as described above, cannot be subject to conditional use permits, zoning variances, or other zoning clearances that is not required of any other single-family dwelling in the same zone. Finally, under State law, larger employee housing facilities featuring a maximum of 36 beds in group quarters, or 12 single-family units, are considered an agricultural use and cannot be subject to any restrictions, conditional use permits, zoning variances, fees, taxes, or other requirements not imposed on other agricultural uses in the same zone.

The City's Zoning Ordinance was amended in 2020 to treat employee housing (as defined in the California Health and Safety Code 17008) the same as a single-family structure and use and permitted in the same fashion as other dwellings in the same type in the same zone. Specifically, the Zoning Ordinance provision pertaining to employee housing was expanded to permit employee housing by right in all residential zones as well as in the Agriculture (A) and Open Space (OS) zoning districts. The City's Zoning Ordinance does not differentiate between employee housing of six or fewer employees and large employee housing (12 single family units or 36 beds).

Supportive and Transitional 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 from renovated motel offering furnished single-room occupancy (SRO) apartments; a multifamily 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, supportive housing allows tenants to access support services that enable them to live as independently as possible.

Transitional housing is similar to supportive housing in that it is housing linked to a range of support services, however, transitional housing has a limited term for assistance for tenants. The Visalia Zoning Ordinance defines transitional housing the same as California Government Code Section 65582 as “buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.”

State law requires local jurisdictions to permit transitional and supportive housing as a residential use in all multifamily and mixed use zones where residential uses are allowed and are not subject to any restrictions not imposed on similar residential dwellings (i.e., single-family, multifamily) of the same type in the same zone. The City of Visalia is in compliance with State law, allowing transitional and supportive housing where other residential uses are allowed with no additional restrictions not imposed on similar residential dwellings, except in the O-C zone where transitional and supportive housing requires a Conditional Use Permit, but allows residential units as a mixed use in an existing building containing one or more commercial or office uses by-right. Program 5.9 commits the City to amend its Zoning Ordinance to allow transitional and supportive housing by-right in the O-C zone.

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 is a single furnished room that can be rented month-to-month or for a more extended period. An SRO development includes housing composed of individual efficiency dwelling units, where each unit has a minimum floor area of 150 square feet and a maximum size of 500 square feet. To qualify as an SRO, no more than 10% of the units may contain individual kitchens and bathrooms. These units can serve as an entry point into the housing market for formerly homeless people.

State law requires local jurisdictions to identify zoning and development standards that allow and encourage new SRO construction and include programs in their housing elements that commit to the preservation and rehabilitation of existing residential hotels and other buildings for SROs (i.e., zoning and permitting procedures, regulatory or fiscal assistance, educational programs).

The City is in compliance with State law by permitting SROs by-right in the medium density and high density residential (R-M-2 and R-M-3) zone districts, where up to 15 units per gross acre are allowed in the R-M-2 zone and up to 35 units per gross acre in R-M-3 zone. SRO units are also a conditionally allowed use in the Downtown Mixed Use (DMU) zone.

Emergency Shelters

State law 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. Zone(s) where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit must also have sufficient capacity to accommodate the need for emergency shelter. AB 139 (2019) requires the need for emergency shelter to be assessed based on the capacity necessary to accommodate the most recent homeless point-in-time (PIT) count.

State law also states 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 specific objective standards 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.

Due to new State law, AB 2339, which amended Government Code section 65583 and took effect in 2023, jurisdictions must now provide capacity for emergency shelters in a zone that allows residential uses and must provide an inventory of available sites in proximity transportation and services. Further, jurisdictions must expand the definition of emergency shelters to include other interim interventions, including but not limited to, navigation centers, bridge housing, and respite or recuperative care.

Under the current Municipal Code, emergency shelters are permitted by-right (without discretionary action) in the Light Industrial (I-L) zone. The I-L zone was identified as the most appropriate district to facilitate the permitting of emergency shelters by-right.

The I-L zone emphasizes warehousing, limited manufacturing, and accommodates large buildings that could be converted to emergency shelters. No other zoning designations allow emergency shelters by-right, however, in 2022 the City updated its Zoning Ordinance to allow emergency shelters with a conditional use permit in the C-S, C-MU, and QP zones. Shelters have been established and provided as a service in affiliation of other conditionally allowed programs such as Visalia Rescue Mission’s Shelter of Hope and Family Service’s Karen’s House.

Development Standards for Emergency Shelters

In 2022, the City adopted the following development standards for emergency shelters allowed by right:

- Proximity to other uses: An emergency shelter cannot be located closer than 1,000 feet to a school, another emergency shelter, or a low barrier navigation center.
- Setbacks: An emergency shelter may not be located closer than 25 feet to the front property line of any existing dwelling unit.
- Height perimeter wall: An emergency shelter shall incorporate a seven-foot height perimeter wall on any sides abutting residential uses.

- Maximum number of beds: A maximum of 100 beds per emergency shelter
- Parking: One parking space is required per 10 beds and one parking space per employee
- Lighting: Adequate lighting is required in all parking, pedestrian paths, and intake areas, and should be directed away from adjacent properties.
- Security and Management: Support staff and/or security must be present during the shelter's hours of operation. The shelter must also maintain a written plan of operation approved by the City Planning Department.
- Length of stay: The maximum length of stay of six months per individual, in a consecutive 12-month period.
- Pets: If pets are allowed, they can be unleashed only if inside a private unit.
- Intake/waiting areas: Intake and waiting areas must be enclosed or screened from the public right-of-way and adjacent properties.
- Outdoor space and activities: An emergency shelter must designate five percent of the site to open or outdoor recreational space, and outdoor activity is only allowed between 7:00 a.m. and 10:00 p.m.

A majority of these development requirements are in compliance with State law; however, the proximity, setback, and height perimeter wall requirements are not compliant with development standards allowed by State law for by-right emergency shelters. Program 5.8 commits the City to reducing the minimum proximity to other emergency shelters or navigation centers to 300 feet and to remove the additional setback, and perimeter wall requirements for emergency shelters in compliance with State law.

Emergency Shelter Capacity

The largest assemblage of lands zoned I-L are located east of the City's Industrial Park. Smaller nodes of I-L zone districts are located along or near the Santa Fe Street corridor. All of these I-L zoned areas are fully served by City services and utility infrastructure. However, the majority of I-L zoned parcels are not located along major transportation corridors and are not in proximity to local services, such as grocery stores, health clinics, or pharmacies. In 2017, the City's Zoning Ordinance Update, in following the land use map adopted by the 2014 General Plan Update, reduced I-L zoned areas from 501 acres to 207 acres. Most of this area was rezoned to the Industrial (I) zone, formerly the Heavy Industrial zone.

According to the 2022 PIT, there are 469 people experiencing homelessness in Visalia. As shown in Table 41, the City has nine vacant/underutilized parcels in the I-L zone, totaling about 88 acres. Using an assumption of 100 beds/parcel the City has capacity for 900 beds, which is sufficient capacity to accommodate the City's homeless individuals.

Table 41 Vacant Parcels Available for Emergency Shelters Visalia 2023	
APN	Acreage
077-200-006	31.95
077-840-006	49.46
081-140-001	0.23
081-140-006	1.38
081-150-001	0.89
081-150-011	0.46
081-150-022	0.39
085-340-054	0.55
123-380-022	2.62
Total	87.93

Source: City of Visalia, 2023

Conclusion

Due to recent legislation (AB 2339), the City's zoning code does not comply with State law related to emergency shelters. Although the City allows emergency shelters by right, without a conditional or other discretionary permit, in the I-L zone, the zone does not allow residential and is not in proximity to transportation options and local services. Additionally, the City's definition of "emergency shelter" does not include interim interventions, such as navigation centers, bridge housing, or respite or recuperative care. Program 5.2 commits the city to update the Zoning Code for compliance with AB 2339.

Low Barrier Navigation Centers

With the passage of Assembly Bill 101 in 2019, a Low Barrier Navigation Center (LBNC) shall be a use that is permitted by-right in zones where mixed use and nonresidential zones permitting multi-family uses are permitted. A LBNC is defined as a service-enriched shelter providing temporary living facilities, with the low-barrier component allowing persons to be admitted as they are with as few entry restrictions as possible.

The City currently has two mixed use zones: Downtown Mixed Use (D-MU) and Commercial Mixed Use (C-MU). The City updated its zoning code in 2022 to allow LBNCs that meet the criteria of California Government Code Sections 65560 – 65668 as a use permitted by-right in both the D-MU and C-MU zones. LBNCs that do not meet State requirements are permitted in mixed use zones by conditional use permit.

Further, residential uses are allowed in any commercial, office, or industrial zone district with a conditional use permit. Although LBNCs are also permitted in these zones by conditional use

permit, requiring a use permit or other discretionary permit in zones allowing residential uses is not in compliance with State law. Program 5.8 commits the City to allowing LBNCs by right in nonresidential zones allowing residential uses.

Accessory Dwelling Units (Second Dwelling Units)

An accessory dwelling unit (ADU), formerly and still commonly referred to as a second dwelling 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. These units can be an important source of affordable housing since they can be constructed relatively inexpensive and have no associated land costs. ADUs 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 ADUs on existing developed lots, State law requires local jurisdictions to either adopt an ordinance based on standards set out in State law authorizing creation of ADUs in residentially-zoned areas, or where no ordinance has been adopted, to allow ADUs on lots zoned for single-family or multifamily use that contain an existing single-family unit subject to ministerial approval ("by right") if they meet standards set out by State law.

In recent years, the State has passed several laws to further encourage ADU development. The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by-right in at least some areas of a jurisdiction, and reduced parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days and remove lot size and replacement parking space requirements. AB 68 (2019) allows an ADU and a junior ADU (JADU) to be built on a single-family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs, created a tiered permit fee structure for ADUs based on their size and location, and prohibits fees on units of less than 750 square feet. In addition, AB 671 (2019) requires the Housing Element to include plans to incentivize and encourage affordable ADU rentals.

In 2022, two laws were passed that affect ADU law and came into effect in 2023. SB 897 (2022) increases the existing height limit for attached and detached ADUs that meet certain conditions. AB 2221 (2022) clarifies existing ADU law to close procedural and permitting loopholes for approving ADUs, including the requirement for approving or denying applications within 60 days of application submittal and providing a full set of comments and remedies to applicants with denied applications. Additionally, AB 2221 adds front setbacks to the list of local development standards that local governments cannot impose if they would preclude construction of an attached or detached ADU of at least 800 square feet, which is at least 16 feet in height and that has at least four-foot side and rear yard setbacks.

The City of Visalia's ADU Ordinance was last updated in 2017 and is not in full compliance with State ADU law. However, in Fall 2022, the City launched an update to its ADU Ordinance to

bring the City into compliance with the recent State ADU legislation mentioned above. The ADU Ordinance Update is scheduled to go to City Council for adoption in 2023. Program 5.8 commits the City to allowing ADUs by-right in all residential and mixed-use zones.

The City of Visalia has adopted a Permit-Ready ADU (PRADU) Program that offers residents an opportunity to easily choose from three preapproved building plans at no cost to the resident and obtain a building permit through a streamlined approval process. Residents that take advantage of the PRADU Program are only responsible for securing a contractor and paying construction and applicable permitting costs. The process for developing a PRADU starts with meeting with City staff, preparing a site plan and gathering and providing required materials for a building permit. The City provides step-by-step guides and information on the City website. A PRADU Program helps to relieve constraints on ADU development because it provides a streamlined, simple process for residents to construct an ADU on their property.

4. Constraints

State law (Government Code Section 65583(a)(5) and (6)) requires local governments to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Local governmental actions such as zoning, development standards, and permitting fees can restrict housing development by increasing the cost and timeline of projects. State law also requires the housing element to establish program(s) that set forth actions to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities” (Government Code Section 65583(c)(3)).

Governmental Constraints

It is in the public interest for the government to regulate development to protect the general welfare of the community. Governmental regulations can directly influence, positively or negatively, the supply and production of housing in the community through zoning, land use controls, development standards, impact fees, on- and off-site improvement requirements, government codes and enforcement, and permitting and processing procedures. By reviewing local conditions and regulations that impact the development of housing, a local government can prepare for future growth by implementing policies and actions that protect the public’s health and safety without unduly constraining housing production.

This section discusses government regulations in the City of Visalia and assesses whether any are a potential constraint to affordable housing development.

Land Use Controls

The Visalia General Plan and Zoning Code directly affect housing production by designating the amount of land available for housing as well as the location, type, and density of housing.

General Plan Land Use Designations and Policies

Visalia’s General Plan Land Use Element, adopted in 2014, includes four residential land use designations that permit a range of residential development types with densities that range from 0.1 to 35 units per acre. The General Plan also includes three commercial land use designations that encourage horizontal or vertical mixed-use development.

General Plan policies in the Land Use Element provide a more detailed picture of the intent and application of the land use designations. These policies encourage new mixed-use development in the downtown and at locations determined to be optimal for mixed use development; higher densities for infill and affordable housing development; new higher density residential

development along major corridors and at major intersections; and revitalization of vacant or underutilized sites.

Table 42 shows the Visalia General Plan land use designations that allow residential and mixed-use developments and the corresponding density, description, and consistent zoning district(s).

Table 42 General Plan Land Use designations Allowing Residential Uses Visalia 2023				
Land Use Designations		Description	Residential Density Range	Consistent Zoning Districts
Residential Designations				
Very Low Density Residential	RVLD	Large lot residential development where all infrastructure may not be required.	0.1 to 2 units/acre	R-1-20
Low Density Residential	RLD	Single-family detached homes, accommodating the majority of the city's residential uses	2 to 10 units/acre	R-1-5; R-1-12.5
Medium Density Residential	RMD	Accommodates a mix of housing types including small-lot homes, zero-lot-line, duplexes, fourplexes, and apartments	10 to 15 units/acre	R-M-2
High Density Residential	RHD	Accommodates a mix of housing types including zero-lot-line developments, duplexes, fourplexes, and apartments	15 to 35 units/acre	R-M-3
Mixed Use Designations				
Commercial Mixed Use	CMU	Allows either vertical or horizontal mixed-use development; Floor Area Ratio between 0.25 and 2.0	Up to 35 units/acre	C-MU
Downtown Mixed Use	DMU	High intensity development; Vertical mixed use strongly encouraged; Floor Area Ratio between 1.0 and 5.0	Minimum 20 units/acre	D-MU
Commercial Designations				
Neighborhood Commercial	RMD	Small scale commercial development and residential uses. Horizontal or vertical mixed use encouraged	10 to 15 units/acre	C-N

Source: City of Visalia 2014 General Plan, 2023

Visalia's General Plan was developed over the course of five years, beginning in 2009 and adopted in October 2014. 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 irrelevant, 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 in 2030.

General Plan policies in the Land Use Element provide a more detailed picture of the intent and application of the land use designations. These policies encourage new mixed-use development in the downtown and at locations determined to be optimal for mixed use development; higher densities for infill and affordable housing development; new higher density residential development along major corridors and at major intersections; and revitalization 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.

[Note: The relation of the City's Urban Development and Growth Boundaries to RHNA and the actions needed to expand to subsequent growth boundaries are explained under Land Use Controls on page 111.]

LU-P-45 Promote development of vacant, underdeveloped, and/or re-developable 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.

- 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.
- LU-P-50** Provide development standards to ensure that a mix of detached and attached single-family and multifamily housing types can be compatible in a single development.
- LU-P-52** Facilitate high-quality building and site design for multifamily 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.
- LU-P-53** Integrate multifamily 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.
- 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.
- 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.
- 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.
- 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 multifamily 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.
- 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.
- 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.
- LU-P-90** Update the Zoning Ordinance to reflect the Downtown Mixed-Use designation on the Land Use Diagram.

Ongoing General Plan Consistency

Chapter 9-2 of the General Plan states:

"The City will use a variety of regulatory mechanisms and administrative procedures to implement the General Plan. Overall responsibility for plan implementation is vested in the Planning Agency, consisting of the City Council and the Community Development Director. The General Plan requires consistency between the General Plan and the zoning ordinance to ensure that Plan policies will be implemented and that environmental resources earmarked for protection in the Plan will be preserved. Other regulatory mechanisms, including subdivision approvals, building and housing codes, capital improvement programs, and environmental review procedures also will be used to implement Plan policies. All project approvals should be found consistent with the General Plan."

Inclusive in maintaining ongoing General Plan consistency among all General Plan Elements are the Housing Element policies and programs that establish responsibilities for annual review of the success of the Housing Element's performance and implementation. The current Housing Element Goals, Policies, and Programs are consistent with the General Plan. The Housing

Element's programs are consistent with all other General Plan elements, including the Safety Element pertaining to management of flood and fire hazards. Further, Housing Element Programs 9.1 and 9.5 require annual review of actions undertaken by the City for their consistency with the Housing Element. In addition to internal City review and reporting by City staff to the City Council, the Housing Element Annual Report is reviewed by the State Department of Housing and Community Development (HCD) annually.

Zoning Ordinance

Title 17 of the Visalia Zoning Ordinance outlines both the residential and non-residential zoning districts, permitted uses in those zones, and associated development standards. 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.

Residential uses are allowed in the following zones: Agricultural Zone (A), Open Space Zone (OS), Single-Family Residential Zones (R-1-5, R-1-12.5, and R-1-20), Multi-Family Residential Zones (R-M-2 and R-M-3), Neighborhood Commercial Zone (C-N), Regional Commercial Zone (C-R), Service Commercial Zone (C-S), Mixed-Use Commercial Zone (C-MU), Mixed-Use Downtown (D-MU), Professional/Administrative Office Zone (O- PA), Office Conversion Zone (O-C), Business Research Park (BRP), Light Industrial Zone (I-L), Industrial Zone (I), and Quasi Public Zone (QP). Table 43 shows the types of residential uses allowed in residential zoning districts and information on the rights and requirements associated with each district. Table 44 shows this same information for non-residential zoning districts. Senate Bill 9 (SB 9, 2021) requires ministerial approval of two primary dwelling units on a single-family lot. To bring the City into compliance with State law, Program 5.8 commits the City to amend its Zoning Ordinance to allow for at least two dwelling units per lot in all R-1 zones (R-1-20, R-1-12.5, and R-1-5).

Table 43 Permitted and Conditionally Permitted Residential Uses in Residential Zones Visalia 2023							
Residential Use Type	A	OS	R-1-20	R-1-12.5	R-1-5	R-M-2	R-M-3
One-Family (Single Family) Dwellings - New	P	P	P	P	P	C ⁵	C ⁵
One-Family (Single Family) Dwellings - Legally Existing and Expansion of Legally Existing	P	P	P	P	P	P	P
Duplex			C ³	C ³	C ³	P	P
Multifamily Dwellings – New						P ²	P ²
Multifamily Dwellings - Legally Existing and Expansion of Legally Existing			P	P	P	P	P
Condominium, Townhouse Style			C ⁴	C ⁴	C ⁴	C ⁴	C ⁴
Condominium, Apartment Style						C ⁴	C ⁴
Mobile Home Parks			C	C	C	C ⁷	C ⁷
Senior Citizen Residential Development			P	P	P	P ⁷	P ⁷
Accessory Dwelling Units	P		P	P	P	P	P
24-Hour Residential Care Facility or Foster Home (6 people or less)	P	P	P	P	P	P	P
24-Hour Residential Care Facility or Foster Home (more than 6 people)	C	C	C	C	C	C	C
Boarding Houses and Residential Motels						C	C
Nursing and Convalescent Homes (including care for psychiatric, drug abuse and alcoholism cases)						C	C
Nursing and Convalescent Homes (not including care for psychiatric, drug abuse and alcoholism cases)			C	C	C	C	C
Single Room Occupancy (SRO)						P ⁶	P ⁶
Employee Housing, as defined in California Health and Safety Code Section 17008	P	P	P	P	P	P	P
Transitional and Supportive Housing, as defined in California Health and Safety Code Sections 50675.2(h) and 53260(c)	P ⁷	P ⁷	P	P	P	P	P
Low Barrier Navigation Centers, as defined in California Government Code Section 65660							
Emergency Shelters							

P = Permitted use; C = Conditionally permitted use; Blank = Not permitted.

¹ *Additional residences (not to exceed one per ten acres) as needed for employees who must maintain a residence upon the site in order for the agricultural operation to operate efficiently.*

² *Multifamily dwellings are permitted uses only on projects up to 80 units, more than 80 units requires a conditional use permit.*

³ *Duplexes permitted on corner lots only.*

⁴ *Condominium allowed as part of a Planned Development.*

⁵ *Meeting density identified in the general plan land use element designations.*

⁶ *Up to 15 units per gross acre in R-M-2 zone; up to 35 units per gross acre in R-M-3 zone.*

⁷ *Density of 10 to 15 housing units per acres in the R-M-2 zone and 15 to 35 units per acre in the R-M-3 zone.*

Source: City of Visalia Zoning Ordinance, 2023

Table 44 Permitted and Conditionally Permitted Residential Uses in Non-Residential Zones Visalia 2023											
	Commercial and Mixed Use Zones					Office Zones			Industrial Zones		Other Zones
Residential Use Type	C-N	C-R	C-S	C-MU	D-MU	O-PA	O-C	BRP	I-L	I	QP
Residential Units, New or Expansions, which may or may not be associated with a commercial activity	C	C	C	C	C	C	C	C	C	C	
Residential Units, including units for senior citizens, as a mixed use in an existing building containing one or more commercial or office uses				P ¹	P		P				
Existing Single-Family Dwelling				P	P	P	P				
Group/Foster Homes (6 or fewer individuals)	C	C	C	C	C	C	C	C	C	C	
Group/Foster Homes (more than 6 individuals)	C	C	C	C	C	C	C	C	C	C	
Senior Citizen Housing Development	C	C	C	C	C	C	C	C	C	C	C
Accessory Dwelling Units	C	C	C	C	C	C	C	C	C	C	
Nursing and Convalescent Homes (including care for psychiatric, drug abuse and alcoholism cases)				C	C	C					
Nursing and Convalescent Homes (not including care for psychiatric, drug abuse and alcoholism cases)				C	C	C					C
Single Room Occupancy (SRO)					C						
Employee Housing, as defined in California Health and Safety Code Section 17008	C	C	C	C	C	C	C	C	C	C	
Transitional and Supportive Housing	C	C	C	P ² /C	P ² /C	C	C	C	C	C	
Low Barrier Navigation Centers, as defined in California Government Code Section 65660 ³	C	C	C	P ² /C	P ² /C	C	C	C	C	C	
Emergency Shelters			C	C					P		

P = Permitted Use; C = Conditionally Permitted Use; Blank = Not Permitted.

1 Allowed in the Micro-brewery/Micro-winery Overlay District.

2 Permitted if meeting the criteria stated in California Government Code Sections 65660-65668.

3 Subject to Section 17.32.135 of the Visalia Zoning Ordinance.

Source: City of Visalia Zoning Ordinance, 2023

Development Standards

The City regulates the type, location, and scale of residential development primarily through the Zoning Ordinance. Table 45 shows the development standards for residential zones and for commercial, office, and industrial zones where residences are allowed.

Table 45
Residential Development Standards
Visalia
2023

Zone	Front Setback	Side Setback	Street Side Setback	Rear Setback	Maximum Height	Minimum Lot Size ⁽⁴⁾	Maximum Density
R-1-20	35 ft	10 ft ⁽³⁾	20 ft	25 ft	35 ft.	20,000 sq. ft.	1 du/site
R-1-12.5	30 ft	5 ft ⁽²⁾	10 ft	25 ft	35 ft.	12,500 sq. ft.	1 du/site
R-1-5	15/20 ft ⁽¹⁾	5 ft ⁽²⁾	10 ft	25 ft	35 ft.	5,000 sq. ft.	1 du/site
R-M-2	15 ft	5 ft	10 ft	25 ft	35 ft. or 3 stories, whichever greater	2 acres	15 du/acre
R-M-3	15 ft	5 ft	10 ft	15 ft	4 stories	2 acres	35 du/acre
C-N	15 ft (15 ft)	0/15 ft (5 ft)	10 ft (10 ft)	0/15 ft (5 ft)	50 ft.	5 acres	15 du/acre
C-R	20 ft (20 ft)	0/15 ft (5 ft)	10 ft (10 ft)	0/15 ft (5 ft)	50 ft.	5 acres	0.6 FAR
C-S	10 ft (10 ft)	0/15 ft (5 ft)	10 ft (10 ft)	0/15 ft (5 ft)	60 ft.	5,000 sq. ft.	0.8 FAR
C-MU	15 ft (15 ft)	0/15 ft (5 ft)	10 ft (10 ft)	0/15 ft (5 ft)	50 ft.	5 acres	35 du/acre
D-MU	0 ft (5 ft)	0 ft (5 ft)	0 ft (5 ft)	0 ft (0 ft)	100 ft.	N/A	35 du/acre
O-PA	15 ft (15 ft)	0 ft (5 ft)	10 ft (10 ft)	0 ft (5 ft)	50 ft.	5 acres	
O-C	25 ft (25 ft)	5 ft (5 ft)	10 ft (10 ft)	25 ft (5 ft)	30 ft.	5,000 sq. ft.	
BRP	25 / 45 ft. (25 / 30 ft)	20 ft (20 ft)	20 ft (20 ft)	30 ft (20 ft)	75 ft.	5 acres	
I-L	10/15/25 ft. (10/15/25 ft)	0 ft (0 ft)	10/15/25 ft. (10/15/25 ft)	0 ft (0 ft)	75 ft.	5 acres	
I	10/15/25 ft. (10/15/25 ft)	0 ft (0 ft)	10/15/25 ft. (10/15/25 ft)	0 ft (0 ft)	75 ft.	5 acres	

Numbers in (parenthesis) denote required landscape setback

(1) In the R-1-5 zone the front set back is 15 feet for living space and side-loading garages and 22 feet for front-loading garages or other parking facilities.

(2) The street side of side yards on corner lots have a side setback of 10 feet and 22 feet for front loading garages or other parking facilities.

(3) On the street side of a corner lot the side yard must have a setback of 20 feet.

(4) Parcels in the R-M-2 and R-M-3 zones can be created below the minimum lot size with a conditional use permit. Parcels in non-residential zones can be created below the minimum lot size through an acceptable master plan approved by the Site Plan Review Committee.

Source: City of Visalia Zoning Ordinance, 2023

Impact of Development Standards

R-1 Zones

In the R-1 single-family residential zones (R-1-5, R-1-12.5, and R-1-20), the purpose and intent is to provide living area within the city where development is limited to low density concentrations of one-family dwellings where regulations are designed to accomplish the following: to promote and encourage a suitable environment for family life; to provide space for community facilities needed to compliment urban residential areas and for institutions that require a residential environment; to minimize traffic congestion; and to avoid an overload of utilities designed to service only low density residential use.

Development standards for the R-1 zones include modest front and rear setbacks, minimal side setbacks, lot sizes from 5,000-20,000 square feet, and one unit with a maximum height of 35 feet. As outlined here, development standards for the R-1 zones do not impose requirements that negatively impact costs, supply, feasibility, or ability to achieve maximum densities. However, as mentioned previously, Senate Bill 9 (SB 9, 2021) requires ministerial approval of two primary dwelling units on a single-family lot. To bring the City into compliance with State law, Program 5.8 commits the City to amend its Zoning Ordinance to allow for at least two dwelling units per lot in all R-1 zones (R-1-20, R-1-12.5, and R-1-5).

R-M Zones

The purpose and intent of the R-M multi-family zones is to provide living areas within the two multi-family residential zones (one medium density and one high density) with housing facilities where development is permitted with a relatively high concentration of dwelling units, and still preserve the desirable characteristics and amenities of a low density atmosphere.

Development standards for the R-2 zones include 15-foot front setback and 15- to 20-foot rear setbacks, minimal side setbacks, minimum lot sizes of two acres, and a maximum of 15 units per acre in R-M-2 and 35 units per acres in R-M-3. Height restrictions include 35 feet or three stories (whichever is greater) in the R-M-2 zone and four stories in the R-M-3 zone. The City does not impose restrictions on lot coverage or floor area ratio (FAR) in the R-M zones. While the majority of the development standards for the R-M zones do not negatively impact cost, supply, housing choice, feasibility, and the ability to achieve maximum density, requiring a lot size of two acres in these zones constrains the development of multifamily residential opportunities by limiting available capacity to large sites. Program 5.8 commits the City to amend the Zoning Code to overcome this constraint.

Mixed Use Zones (C-MU and D-MU)

Mixed Use Commercial Zone—(C-MU). The purpose and intent of the mixed use commercial zone district is to allow for either horizontal or vertical mixed use development, and permit commercial, service, office, and residential uses at both at key activity nodes and along corridors. Any combination of these uses, including a single use, is permitted.

Mixed Use Downtown Zone—(D-MU). The purpose and intent of the mixed use downtown zone district is to promote the continued vitality of the core of the community by providing for the continuing commercial development of the downtown and maintaining and enhancing its historic character. The zone is designed to accommodate a wide mix of land uses ranging from commercial and office to residential and public spaces, both active and passive.

Development standards for mixed use zones include modest front setbacks (0 to 15 feet), minimal side and rear setbacks, and a maximum of 35 dwelling units per acre. A minimum lot size of five acres is required in the C-MU zone; there is no minimum lot size requirement in the D-MU zone. Height restrictions include 50 feet in the C-MU zone and 100 feet in the D-MU zone. The City does not impose restrictions on lot coverage or floor area ratio (FAR) in mixed use

zones. Development standards for these zones do not negatively impact cost, supply, housing choice, feasibility, and the ability to achieve maximum density.

Commercial Zones

The purpose and intent of commercial zones is to provide appropriate areas for various types of retail stores, offices, service establishments and wholesale businesses to be concentrated for the convenience of the public; and to be located and grouped on sites that are in logical proximity to the respective geographical areas and respective categories of patrons that they serve in a manner consistent with the general plan. Commercial zones allow multifamily residential development by conditional use permit.

Development standards for commercial zones include 10 to 20 foot front setbacks, minimal rear and side setbacks (0-15 feet), height limits from 50 to 60 feet, and a floor area ratio of 0.6 to 0.8. The City does not impose restrictions on lot coverage or floor area ratio (FAR) in commercial zones. Development standards for these zones do not negatively impact cost, supply, housing choice, feasibility, and the ability to achieve maximum floor area ratio.

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 1-51. The Municipal Code does not specify any reductions in parking spaces for affordable housing projects. With regard to multifamily units, the Planning Commission has the authority to require an additional 0.25 parking spaces per unit for guest parking if either on-street parking is not available to provide the 0.25 spaces or more than 50 percent of the units are 3- or 4-bedroom units. If the multifamily development does not require commission review, the Site Plan Review Committee has the authority to require guest parking as specified. The existing off-street parking requirements and lack of options for parking reductions in Visalia are a constraint to affordable housing development, since off-street parking often requires large amounts of land and significantly increases the cost of development.

Table 46 Required Off-Street Parking Spaces Visalia 2023	
Residential Use	Parking Requirements
Single-family dwelling	2 spaces (including one covered) per unit
Multifamily dwelling	1.5 spaces per unit
Senior citizen multifamily dwellings (ages 55 or older)	1 space per unit
Boarding houses	1 covered space for each bedroom or 1 space for each 150 sq. ft. of sleeping area, whichever greater
Sanitariums and charitable / religious institutions providing sleeping accommodations	1 parking space for each three beds
Group care facilities	1 parking space for each three beds
Single-room occupancy (SRO) housing	1 space for each employee onsite on the highest shift
Planned unit developments, condominiums	1 covered space, plus one uncovered guest parking space per unit

Source: City of Visalia Zoning Ordinance, 2023

Multifamily Dwelling Objective Standards

The City of Visalia's Zoning Ordinance includes objective development standards for any development occurring in multifamily residential zoning designations, R-M-2 and R-M-3. Objective standards can generally be defined as a requirement wherein a specific quantifiable requirement can be achieved. These standards are intended to address compatibility issues between multifamily residential uses and single-family residential uses or between residential uses and non-residential uses and are not intended to discourage the development of affordable housing. Table 47 summarizes the objective standards, most of which are found in Chapter 17.16 of the Zoning Ordinance.

Table 47 Existing Objective Standards for Multifamily (R-M-2 and R-M-3) Zones Visalia 2023		
Standards	Code Section	Requirement
Site Area (Parcel Size)	17.16.050	CUP required for dividing sites <2 acres
Site Area (Density)	17.16.060	Minimum site area per dwelling unit: R-M-2 zone: 3,000 sq. ft.
Setbacks	17.16.070 thru 090	R-M-3 zone: 1,200 sq. ft.
Height	17.16.100	Front yard: 15' for living space, 22' for garages Side yard: 5', 10' for access to > one unit
Parking	17.16.110, 17.34.020(A)	Rear yard: 25' for R-M-2 zone, 15' for R-M-3 zone
Fences	17.16.120; 17.36.040	R-M-2 zone: 35' or three stories, whichever is taller R-M-3 zone: 35' or 4 stories, whichever is taller
Trash Enclosures	17.16.130	* 2nd and 3rd stories adjacent to R-1 zoning shall be designed to limit visibility
Site Plan Review	17.16.140	1.5 spaces per dwelling unit; may be uncovered or covered. An additional 0.25 spaces per unit may apply under certain conditions.
Open Space & Recreational Areas	17.16.150	1.0 spaces per dwelling unit for senior citizen housing developments.
Parking Area Screening	17.16.160	Not to exceed 7' in height except in front yard or street side yard.
Screening Fence	17.16.170	A 7' open metal fence may be permitted within the front yard or street side yard.
Landscaping	17.16.180	A required wall along an arterial or collector roadway shall be designed to include pedestrian access, including within 1/4 mile of transit stops.
Good Neighbor Policies	17.16.190	Must comply with specifications and requirements in Section 17.32.010. May only be located within the front yard setback when deemed necessary due to lack of no other appropriate location.
Signage	17.48.090	Site Plan Review required for all multifamily developments.

Source: City of Visalia Zoning Ordinance, 2023

Growth Controls / Growth Management

The City of Visalia has utilized a growth management system through a series of urban growth boundaries since the 1970s. The City's 1991 General Plan employed three urban development boundaries that identified which lands may be developed and when the lands will be eligible to be developed, with growth triggers based on a target population, target year, and percentage of buildout. The current 2014 General Plan 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 current plan continues the overall concentric growth control concept, however the previous growth triggers were replaced with a single trigger based on issuance of building permits for a certain land use type, described more fully in Policy LU-P-21 of the General Plan. 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.

The first growth boundary (Tier I) generally corresponds to the city limits established in 2014. Tier II includes lands that are outside of, but adjacent to, Tier I lands. According to General Plan Policy LU-P-34, prior to any lands being developed in Tier II in accordance with their underlying land use designations, the City must first establish and adopt an agricultural preservation ordinance to address conversion of Prime Farmland and Farmland of Statewide Importance in Tiers II and III. An agricultural preservation ordinance requires preservation of agricultural land through the acquisition of agricultural conservation easements or an in-lieu fee. Once the program is established, lands that are not already inside the city limits may be approved for annexation by the City Council and Tulare County Local Agency Formation Commission (LAFCO). Tier II became available for development in July 2021 once permits for 5,850 dwelling units were issued in Tier I (with a start date of April 1, 2010), and in May 2023 the City Council approved the Agricultural Land Preservation Program Ordinance that amends Visalia's Municipal Code in accordance with General Plan Policy LU-P-34.

The APO requirement is a potential constraint to housing development by requiring property owners to enter into contracts that significantly raise the cost of land and development, which are passed onto the homebuyer, increasing housing costs. Additionally, easements established now could potentially make development in some areas more difficult in the future. In response to this potential constraint to affordable housing development, the City has excluded affordable housing projects in compliance with State Density Bonus Law from the agricultural land preservation requirements outlined in the Agricultural Land Preservation Program Ordinance approved in May 2023.

It should be noted that the Tier I area within the City limits contains residential-designated vacant land that exceeds what is needed to accommodate the issuance of permits for 5,850 dwelling units, and that the total need under the City's RHNA obligation can be well accommodated on vacant land within Tier I.

Tier II has a residential development capacity of 12,800 units and a corresponding population of 178,000. Tier III is the final growth boundary and supports the City's buildout population of 210,000.

Buildout was projected to occur in the year 2030 under the General Plan. 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. Based on actual growth trends since the General Plan was adopted in 2014, the actual buildout date will be occurring several years after 2030. All of the General Plan Elements were prepared to adjust to this variability.

Although a majority of sites inventoried in Chapter 4: Site Inventory and Analysis for purposes of meeting Regional Housing Needs Assessment (RHNA) are contained within the Tier I growth boundary, some sites identified in the sites inventory are pending annexation applications with the City, but are expected to be processed and effective within one year of the 6th Cycle Housing Element adoption.

Short Term Rentals

As of April 2023, the City has started to prepare a short-term rental ordinance. Short-term rentals are commonly housed within existing residences in residential-zoned districts. The City of Visalia considers short-term rentals as an allowed use of an existing residence, provided that no boarding is provided and no meals are served.

Inclusionary Housing Ordinance

The City of Visalia does not have an adopted inclusionary zoning or inclusionary housing ordinance or other mechanism that requires a designated amount of new construction to be made available to lower income households.

SB 35 (2017)

In 2017, Senate Bill 35 was signed into law to assist with streamlining ministerial approval processes. The bill is applicable to local jurisdictions that have failed to issue building permits for its share of regional housing need by income category. Due to the City of Visalia's insufficient progress toward lower income RHNA categories, it is subject to the streamlined ministerial approval process as defined in Senate Bill 35 for proposed multifamily developments with at least 50% affordability. The bill requires that qualifying multifamily housing developments on qualifying sites be approved as a ministerial action (i.e., no public hearings), regardless of the number of units, and without CEQA (California Environmental Quality Act) review. If a project is submitted and is in compliance with the parameters of Senate Bill 35, the City of Visalia must approve the project, subject to the ministerial process, within 90 to 180 days, depending on the number of units in the housing development.

SB 330 (2019)

Additionally, in 2019, Governor Newsom signed into law SB 330, the Housing Crisis Act of 2019. The Act amends existing State laws and crease new regulations around the production, preservation and planning of housing. The bill has been in effect since January 1, 2020, and sunsets on January 1, 2025. The goal of SB 330 is to create certainty in the development of housing projects, speeding up the review of projects, preserving affordable housing and preventing certain zoning actions that reduce the availability of housing.

SB 330 creates a new vesting process for discretionary housing projects during the five-year period of the bill. It achieves this through the creation of a new "preliminary application" process that establishes a new date for the purposes of locking projects into the ordinances, policies, and standards in effect when a preliminary application (including all required information) is submitted and deemed complete. This vesting does not apply to California Environmental Quality Act (CEQA) determinations, including historic resource determinations pursuant to CEQA.

The City of Visalia is currently out of compliance with SB 330. Program 5.8 commits the City to update its Zoning Code to include a ministerial process to streamline the design and approval of by-right multifamily units in compliance with SB 330 and create a new preliminary application

process that establishes a date for the purposes of locking projects into the ordinances, policies, and standards in effect when a preliminary application is submitted and deemed complete.

Processing and Permitting 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 at least one of the following review processes: site plan review, environmental review, zoning and general plan land use designation change, tentative subdivision map approval, planned development approval, 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 representatives of various city divisions, and administrative adjustments and temporary conditional use permits are evaluated and decided upon by the City Planner or their designee.

The Planning Division is charged with making an environmental determination on a project, determining if that project is exempt from CEQA review, or requires an environmental review to be prepared and adopted together with the project. 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 (i.e., Negative Declaration, Environmental Impact Report) is reviewed and acted upon by the Planning Commission and/or City Council.

Table 48 shows the typical timelines for different types of permits required for residential development in the City of Visalia and the associated approval and appeal bodies. Table 49 shows the processing and permitting procedures for different types of residential projects in the City of Visalia, including estimated processing times.

Table 48 Timelines for Permitting Procedures Visalia 2023			
Types of Approval or Permit	Typical Processing Time	Approval Body	Appeal Body
Site Plan Review	1-2 Weeks	City Staff	Planning Commission
California Environmental Quality Act ¹	3-6 Weeks	City Staff / Planning Commission ¹	Planning Commission/City Council
Conditional Use Permit	4-8 Weeks	Planning Commission	City Council
Variance	4-6 Weeks	Planning Commission	City Council
Tentative Parcel Map	4-6 Weeks	Planning Commission	City Council
Tentative Subdivision Map	6-8 Weeks	Planning Commission	City Council
Zoning Amendment	3 Months	City Council	N/A
General Plan/Specific Plan Amendment	3 Months	City Council	N/A
Annexation	6-9 Months	City Council and LAFCO Commission	N/A
Building Master Plans	4-6 Weeks	City Staff	N/A
Building Plot Plans	1-2 Weeks	City Staff	N/A
Building Permit for Custom Home	4-6 Weeks	City Staff	N/A

¹ Depending on entitlement and significance of impact. Initial Studies and Negative Declarations can take between 3-6 weeks. Environmental impact Reports can take up to 12 months to process completely.

Source: City of Visalia, 2023

Table 49 Processing Procedures for Project Types Visalia 2023		
Residential Use Type	List of Typical Approval Requirements	Estimated Total Processing Time
Single Family Residential on residential lot	Permitted by Right	Less than 30 days
Single Family Residential on non- residential lot	Site Plan Review CEQA/CUP	2-3 Months
Subdivision	Site Plan Review CEQA/CUP*	3-4 Months
Duplex on Single Family Residential lot	Site Plan Review	Less than 30 days
Duplex on Multi Family Residential lot	Permitted by Right	Less than 30 days
Multi- Family Apartment less than 80 units and less than 4 stories	Permitted By Right Site Plan Review	Less than 30 days
Multifamily Apartment less than 80 units and more than 4 stories	Site Plan Review CEQA/CUP	2-3 Months
Multifamily Apartments more than 80 units	Site Plan Review CEQA/CUP	2-3 Months
Condominium, Townhouse or Apartment Style	Site Plan Review CEQA/TSM/CUP	3-4 Months
Accessory Dwelling Units	Permitted by Right	Less than 30 days
Adult Over-night Care Facility (6 people or less)	Permitted by Right	Less than 30 days
Adult Over-night Care Facility (more than 6 people)	Site Plan Review CEQA/CUP	2-3 Months
Nursing and Convalescent Homes (including or not including psychiatric, drug abuse and alcoholism cases)	Site Plan Review CEQA/CUP	2-3 Months
Single Room Occupancy (SRO)	Permitted by Right	Less than 30 days
Employee Housing, as defined in California Health and Safety Code Section 17008	Permitted by Right	Less than 30 days
Transitional and Supportive Housing, as defined in California Health and Safety Code Sections 50675.2(h) and 53260(c)	Permitted by Right	Less than 30 days
Emergency Shelters	Permitted by Right	Less than 30 days
Low Barrier Navigation Center	Permitted by Right	Less than 30 days
Emergency / Temporary Housing	Site Plan Review	2-3 Months

**CUP required for projects that exceed development standards for the zone.*

Source: City of Visalia, 2023

Site Plan Review Permit

Each application for tentative map, conditional use permit, and multifamily residential begins with the site plan review process and is reviewed by the Site Plan Review Committee that is comprised of City staff representatives from the engineering, building, planning, and other divisions and departments of the city. A site plan review approval is required for any development (with the exception of one-family dwellings, accessory dwelling units, and

residential care facilities for 6 people or less) before proceeding on to obtaining a building permit for any new construction or tenant improvements.

The Site Plan Review application can be found on the City website. The application must be completed and submitted by the applicant along with digital copies of the site plan(s) that include all the information listed on the application form.

Site plan review is conducted at no charge to the applicant and takes about one to two weeks to process. As part of site plan review, the Committee preliminarily reviews site plans for new land uses, as submitted by an applicant, to ensure a project's consistency with the City's development codes (e.g. Zoning), standards (e.g. Engineering), and policies (e.g. General Plan, Specific Plan, Master Plan), and to ensure that health and safety is maintained. The Site Plan Review Committee holds meetings weekly, and applications are accepted each week prior to the meeting being held. An applicant can appeal the decision of the site plan review committee to the Planning Commission within 10 days along with applicable fees and is reviewed during the next scheduled Planning Commission meeting.

Upon completion of Site Plan Review, an application may be filed with the City for any necessary entitlements (i.e., tentative subdivision map, conditional use permit) or building permits if no entitlements are necessary. Other circumstantial entitlements that may be necessary to facilitate the development, such as a variance, general plan amendment, or change of zone, may be filed simultaneously. An approved Site Plan Review Permit expires one year after the date of approval unless a building permit is issued by the building official, and construction is commenced.

Conditional Use Permits

Conditional Use Permits are required when uses in certain zones need special consideration in relation to the objectives of the Zoning Ordinance and the effects on surrounding properties. The conditional use permit process involves a review by city staff of the proposed development to ensure that it meets city standards and policies. The application for a conditional use permit can be found on the City website and includes a checklist of required application materials and the contents that should be included for site plans, elevation plans, floor plans, and landscaping plans. Additional information or studies may be required by the Site Plan Review Committee as part of the approval of a Site Plan Review Permit, as mentioned above. A conditional use permit is reviewed and approved by the Planning Commission following at least one public hearing. The Planning Commission may approve or conditionally approve an application for a conditional 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 Ordinance 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. This finding is determined on the basis of material evidence in the record, rather than subjective conclusion unsupported by evidence in the record. Historically, Visalia approval bodies (Planning Commission and City Council) have determined projects meeting the prior findings also meet the criteria for this finding.

An applicant can file an appeal to City Council within 10 days of the Planning Commission's decision on a conditional use permit. City Council will hold a public hearing within 30 days after the date of filing the appeal.

Conditional use permits help to ensure that the approved development is appropriately integrated into the existing neighborhood. No conditions placed on such developments have served as an impediment to development in Visalia. For instance, in 2017 the Visalia Planning Commission approved a conditional use permit for a 200-unit apartment complex in the Medium Density Residential (R-M-2) zone on approximately 17.5 acres at a density of 13.03 units per acre, which began construction in 2020 after a time extension of the CUP was approved in 2019. Conditions of approval, which can be typical for multifamily residential developments, included:

- Conformance to site plan, floor plans, and elevation plans as provided, including adhering to design and setback standards proposed by developer that may exceed the City's standards,
- Requirement of landscape and irrigation plans with submittal of building permits, including placement of street trees,
- Construction of solid masonry perimeter walls adjacent to single-family residential uses,
- Wrought iron fence around street frontages,
- Placement of evergreen trees in line with access drives to reduce potential headlight glare into adjacent single-family residences,
- Acceptance of the City's Good Neighbor Policies for ongoing management of the project.

Variances

A variance may be granted to prevent unnecessary hardships as a result of existing development standards in the Zoning Ordinance (i.e., site area, setbacks, height limits). Applicants must submit a complete application for a zoning variance, which can be found on the City website, along with a reasoning and analysis pertaining to all required findings that justify the variance request, which are listed on the variance application. Applications for variances are

reviewed and approved by the Planning Commission following at least one public hearing with proper noticing. The Planning Commission may approve or conditionally approve an application for a zoning variance if it finds all of the following:

- That the strict or literal interpretation and enforcement of the specified regulation would result in practical difficulty or unnecessary hardship inconsistent with the objectives of the zoning ordinance;
- That there are exceptional or extraordinary circumstances or conditions applicable to the property involved which do not apply generally to other properties classified in the same zone;
- That strict or literal interpretation and enforcement of the specified regulation would deprive the applicant of privileges enjoyed by the owners of other properties classified in the same zone.
- That the granting of the variance will not constitute a grant of special privilege inconsistent with the limitations on other properties classified in the same zone;
- That the granting of the variance will not be detrimental to the public health, safety or welfare, or materially injurious to properties or improvement in the vicinity.

An applicant can file an appeal to City Council within 10 days of the Planning Commission's decision on a conditional use permit. City Council will hold a public hearing within 30 days after the date of filing the appeal.

Zoning Amendments

Zoning amendments are required when a property owner wants to change the boundaries of a zone district for a proposed project or wants to change the text within the Zoning Ordinance. To apply for a zoning amendment an applicant must submit a complete application, which can be found on the City website, along with proposed land use maps, conceptual plans or exhibits for the proposed project, and applicable fee. The Planning Commission reviews zoning amendment applications and provides a recommendation for action to the City Council. The City Council will make the final decision on the application. City Council may approve, or conditionally approve with a Conditional Zoning Agreement, an application for a zoning amendment if it finds the change in zoning is required to achieve the objectives of the zoning ordinance. Approval of a zoning amendment by City Council results in an ordinance amending the zoning map or Zoning Ordinance.

General Plan Amendment

A General Plan Amendment is required when there is a need to change the land use boundaries and/or policies outlined in the City's General Plan. To apply for a general plan amendment an applicant must submit a complete application, which can be found on the City website, along with proposed land use maps, conceptual plans or exhibits for the proposed project, and

applicable fee. The Planning Commission reviews general plan amendment applications and provides a recommendation for action to the City Council. The City Council will make the final decision on the application.

Typical Processing Times

The processing time for projects in the City of Visalia varies based upon the type of permit required, if environmental review is needed, or if any appeals are made.

Table 48 and Table 49 show processing times and the procedures for a typical single-family and multifamily development, including the approval body and approval requirements. As shown, typical single family residential on a residentially zoned lot are permitted by right and approved at the staff level in less than 30 days. No public hearings are required.

Typical multifamily residential development of less than 80 units and less than four stories that is consistent with zoning is also approved by right, but also requires Site Plan Review. Site Plan Review requires one to two weeks of processing time and is approved at the staff level. Such a development would be approved within less than 30 days. No public hearings are required.

Typical multifamily developments that exceed 80 units or four stories require Site Plan Review (four weeks), CEQA (three to six weeks), and a conditional use permit (four to eight weeks), and require three to four months in total processing time. One public hearing is required for review and approval of the conditional use permit.

Projects which are found to be not exempt under the California Environmental Quality Act (CEQA) have a mandatory review period of at least 20 days. All Planning Commission approvals are subject to a 10-day appeal period, and any appeal received must be scheduled within 30 days of receipt. Finally, developers must submit building plans and improvement plans to the Community Development Division to ensure compliance with building code and engineering design standards, and such submittals may require multiple plan checks if there are corrections. Combined, these items can easily add up to several months.

Planning Division staff works with developers throughout the process, beginning at the first interaction at the front counter and continuing at the Site Plan Review level, to assist them in avoiding project delays. Planners will present available 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. Permit applications for residential master production plans often have plan check completed within one to two months, although subsequent plot plans for approved master plans can be processed in approximately five business days. The City has historically used an electronic permit tracking system (Permits Plus) to monitor the workflow and progress of each permit, and in 2018 a new Accela-based permitting system was launched that provided improved and streamlined communication to applicants regarding plan check status and corrections. Additionally,

applicants can monitor the progress of their permit via the City's website. The system is purposely transparent and interactive so that applicants are assured their permit or permits are being processed in a timely and accurate manner, and that they have resolution and recourse in the event the City's processing standards are not being met for their individual permit.

Permit Streamlining Act and CEQA Timing Requirements

While City practices comply with the Permit Streamlining Act (Government Code § 65920 et seq.) and the California Environmental Quality Act (CEQA) (Public Resources Code (PRC) § 21000 et seq.), the City has not adopted a policy to ensure compliance. Program 5.11 in this Housing Element commits the City to adopting a policy to ensure compliance with the Permit Streamlining Act and CEQA timing requirements. The policy shall specify:

- Who is responsible for making CEQA determinations of PRC 21080.1
- That the determination will be made within the timeframe permitted by PRC 21080.2, and
- That when the City determines a project is exempt from CEQA, the determination triggers the Permit Streamlining Act 60-day deadline under Gov. Code 65950(a)(5).

Density Bonus

California Government Code Sections 65915 through 65918 require local governments to provide density bonuses to projects that comply with specific standards. 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. In 2019, State density bonus law was amended to encourage 100 percent affordable housing projects by allowing developments with 100 percent affordable housing units to receive an 80 percent density bonus from the otherwise maximum allowable density on the site. Additionally, if the project is within one-half mile of a major transit stop, a jurisdiction is not allowed to apply any density limit to the project.

In 2020, the State further amended density bonus law to allow residential projects with some on-site affordable housing to receive a density bonus of up to 50 percent. Additionally, State law now requires jurisdictions to allow qualifying projects to receive four regulatory incentives or concessions based on the percentage of units in the development that are affordable.

To ensure that the Visalia's Density Bonus ordinance complies with current State law (Government Code Sections 65915 through 65918) and in fulfillment of the previous Housing Element Policy 3.19, the City amended its Zoning Ordinance to default to State density bonus law. Section 17.32.230 of Visalia's Zoning Ordinance states "if any portion of this chapter conflicts with state density bonus law or other applicable state law, state law shall supersede this chapter. Any ambiguities in this chapter shall be interpreted to be consistent with state density bonus law."

Codes and Enforcement

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.

As of January 2023, the City of Visalia has adopted the 2022 California Building Code (CBC) based on the International Building Code as well as the 2022 California Fire Code. The City has not amended these codes nor added its own requirements. The building code does not pose an undue constraint on housing development.

Regarding the type and degree of enforcement in the CBC, the Building Division follows the definition of enforcement as written in the Health and Safety Code Section 17920(e), where “enforcement” means diligent effort to secure compliance, including review of plans and permit applications, response to complaints, citation of violations, and other legal process. Except as otherwise provided in this part, “enforcement” may, but need not, include inspections of existing buildings on which no complaint or permit application has been filed, and effort to secure compliance as to these existing buildings.

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.

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 add significant costs to developers and the production of new housing.

The City has residential development requirements for residential streets, sidewalks, 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.

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 serve to reduce the number and type of requirements and encourage aesthetic and/or functional improvements over what is permitted.

Residential Streets and Sidewalks

Section 16.12.010 of the Visalia Municipal Code and the City of Visalia Engineering Design & Improvement Standards describe the development standards for streets in residential subdivisions.

The City requires full-width street improvements including curb, gutter, matching paving, and parking lanes on all streets except for private streets and residential alleys. 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.

Table 50 Subdivision Level Improvement Standards Visalia 2023	
Improvement	Dimension
Curb	7.5 inches wide; 6 inches high
Gutter	24 inches wide
Sidewalk	5 feet wide
2-Lane Local Streets (Residential)	36 feet wide (not including gutter, curb, and sidewalk dimensions)
Arterial streets (6-lane)	134 feet wide
Arterial streets (4-lane)	110 feet wide
Collector Streets (4-lane)	110 feet wide
Collector Streets (2-lane)	84 feet wide

Source: City of Visalia, 2023

Other Improvements

Chapter 16.36 of the Visalia Municipal Code 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, streetlights must be installed at a minimum on all arterial roadways at intervals of 220 feet along both sides, and local roadways must have streetlights at intersections. The City does not have landscaping, circulation improvement, or level of service requirements associated with subdivisions.

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 the Visalia Municipal Code describes open space and park requirements. All housing units constructed in the city must pay a park acquisition and development fee to fund the development of neighborhood and community parks. As of 2022,

the combined park acquisition and development fee is \$4,401 per single-family unit, \$3,873 per multifamily unit, and \$3,015 per mobile home. The park dedication requirement, the park improvement fees, and the open space requirements do not represent excessive constraints on residential development.

Modifications to Off-Site Requirements

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 the Single-family Residential R-1-5 zone district, lots may have a lot area less than 5,000 square feet and modified residential standards as specified in Visalia Municipal Code Section 17.12.135. Under this section, concessions are allowed provided that certain performance standards are met. One such standard is that the development provides at least three different small lot floor plans and four different elevation designs to provide more interesting streetscape options. The modified standards ensure that design features achieve the intent of conventional R-1-5 standards of privacy, open space, adequate parking and compatibility with the neighborhood as well as or better than the standards themselves.

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, which are summarized in Table 51.

Building permit fees are based on the square footage of the property, and multifamily apartment complexes cost less per square foot to inspect than single-family unit.

The City also 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.

Fees for a typical single-family unit, consistent with the General Plan and zoning code, are estimated at \$33,290, or approximately 11 percent of the cost of development. Fees for a typical 1,500 square foot unit in a multifamily product (assuming a density of 20 dwelling units/acre) are estimated at \$24,744 or approximately eight percent of the cost of development.

The City of Visalia's development impact and planning fees are similar to those of surrounding jurisdictions and do not represent a significant constraint to the production of affordable housing.

Table 51 Development Impact and Permitting Fees for Residential Projects Visalia 2023	
Fee Type	Fee Amount
Engineering Processing & Impact Fees	
Groundwater Overdraft	\$1,555.00 (per acre)
Park Acquisition and Fee	(per unit)
Single Family	\$1,872.00
Multifamily	\$1,648.00
Mobile home	\$1,283.00
Park Development Fee	(per unit)
Single Family	\$2,529.00
Multifamily	\$2,225.00
Mobile home	\$1,732.00
Public Facility Impact Fee	(per unit)
Single Family	\$686.00-\$691.00
Multifamily	\$609.00
Mobile home	\$475.00
Public Safety - Police Facilities Fee	
Rural	\$329.00 (per acre)
Low Density	\$2,085.00 (per acre)
Medium Density	\$5,256.00 (per acre)
High Density	\$8,943.00 (per acre)
Public Safety - Fire Protection Facilities Fee	\$2,279.00 (per acre)
Sewer Main Facilities Connection Charge (to City sewer system)	\$5,331.00 (non-existing lateral and wye) \$9,393.00 (existing lateral and wye)
Storm Drainage Fee	(per gross acre)
Rural	\$1,956.00
Low Density	\$4,200.00
Medium Density	\$6,839.00
High Density	\$7,814.00
Waterway Acquisition Fee	(per gross acre)
Rural	\$1,433.00
Low Density	\$3,086.00
Medium Density	\$5,022.00
High Density	\$5,739.00
Transportation Impact Fee	(per dwelling unit)
Single Family	\$7,097.00
Multi-Family	\$4,984.00
Senior/Assisted	\$2,583.00
Treatment Plant Connection Capacity Charges	\$945.00 per unit
Trunk Line Capacity Charge	
Single Family	\$952.00 (per unit)
Multi-Family	\$538.00 (per unit)
Mobile Home Park	\$598.00 per space
School Facility Fees	\$4.79 per square foot

Table 51 Development Impact and Permitting Fees for Residential Projects Visalia 2023	
Fee Type	Fee Amount
Planning Fees	
Site Plan Review	No fee to applicant
Conditional Use Permit	
Minor/Amendment to existing CUP	\$1,509.00
Regular/PUD/PRD	\$4,682.00
Master	\$7,021.00
Tentative Map Filing Fees	
Subdivision Map	\$8,444.00
Parcel Map (over four lots)	\$8,444.00
Parcel Map (Four lots or less)	\$3,429.00
Categorical Exemption	\$81.00
Environmental Impact Report (EIR)	
Processing Fee	7.5% of Contract
City Managed Consultant Work	Actual Cost + 10% of Contract
Initial Study/Negative Declaration/Mitigated Negative Declaration	
Review of each Technical Study	\$248.00
Simple Project	\$833.00
Complex Project	\$3,137.00
NEPA Environmental Review	
Simple	\$833.00
Complex	\$4,179.00
General Plan Amendment	
Simple	\$2,675.00
Complex	\$11,874.00
Zoning Text Amendment	\$4,346.00
Zone Change	
Change of Zone	\$4,346.00
Conditional Zone Agreement	\$747.00
Amendment to Conditional Zone Agreement	\$2,171.00
Time Extension	\$249.00
Variance	
Single-Family (No Site Plan)	\$957.00
Single Family	\$1,621.00
Other	\$3,043.00
Appeal	\$575.00
Planning Division Building Permit Plan Application	\$17.70
Engineering Division Building Permit Plan Review	
Single Family Residential	\$61.40
Multifamily or Commercial	\$244.90

Note: All fees are contained in the City of Visalia Development Fee Schedule. Fees contained here are based on schedule updated August 2023.

Sources: City of Visalia

Zoning and Fees Transparency

The City has posted all zoning, development standards, and fees for each parcel to the City website, as required by Government Code Section 65940.1(a)(1)(A) and (B).

Constraints on Housing for Persons with Disabilities

California Government Code Section 65583 requires local jurisdictions to analyze potential and actual government constraints on the maintenance, improvement, and development of housing for residents with disabilities. This is to ensure that persons with either physical or mental disabilities are provided reasonable accommodation for access to and the enjoyment of all facilities, including housing. Government Code Section 65583(c)(3) also requires housing elements to provide a program to "...address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing for persons with disabilities."

This section analyzes if the zoning policies and permitting procedures in Visalia impose any constraints to persons with disabilities accessing appropriate and adequate housing in the city.

Reasonable Accommodation

Pursuant to State law, the City has reviewed its General Plan, Zoning Ordinance, and operating regulations and policies, and has conducted outreach to the public to identify potential constraints to providing reasonable accommodation to persons with disabilities. The 2015 Analysis of Impediments to Fair Housing Choices, part of the 2015-2019 federal HUD Consolidated Plan, was reviewed for potential constraints to reasonable accommodation. The public outreach associated with the update of the Analysis of Impediments and Consolidated Plan, completed in 2019, has also provided the City with more current information for potential constraints to reasonable accommodation.

The City has policies and programs in place that ensure that housing access is not limited for disabled persons, that mobility in public places and transit are provided, and that education for both housing customers and providers are in place and active. This also includes a program for reporting, investigating, and resolving potential incidents of illegal housing exclusion practices by public or private housing providers. Finally, all requisite accessibility standards for new residential construction, including minimum accessible-ready units, are in place and enforced through the Community Development Department's building permit reviews and inspections.

In 2017, the City adopted an Ordinance that updated the Zoning Ordinance Section 17.42.050 to state that "No variance shall be required for structures or devices that are necessary to facilitate reasonable access to a building or accommodation for persons with physical or non-physical disabilities." Reasonable accommodation requests are currently (2023) approved at the staff level without requiring a public hearing or discretionary permit. The City has not adopted a formal process or required findings for approving reasonable accommodation requests, which poses a potential constraint to providing accommodation. Program 5.8 commits the City to

amend the Municipal Code to provide a ministerial process for approving reasonable accommodation requests, including objective findings for approval.

Zoning and Land Use

State law requires residential care facilities with six or fewer persons to be allowed by-right in all residential zones. The City of Visalia allows residential care facilities with six or fewer persons by right in the following zones: A, OS, R-1-20, R-1-12.5, R-1-5, R-M-2, and R-M-3, in compliance with State law. In commercial, mixed-use, office and industrial zones, a Conditional Use Permit is required for residential care facilities with six or fewer persons.

Large residential care facilities (facilities with seven or more persons) are allowed with a Conditional Use Permit in all residential, commercial, office, mixed-use, and industrial zones. These use permit requirements are a potential constraint to the development of large residential care facilities in residential zones. Program 5.8 commits the City to amending its Zoning Ordinance to permitting large residential care facilities with objectivity and certainty in all residential zones, subject only to the same requirements of residential uses of similar form in the same zones.

The City requires one covered parking space per every three beds in group care facilities, including residential care facilities. This is reduced from the two parking spaces required for single-family residential and 1.5 spaces for multi-family residential. The parking requirements in place for residential care facilities are similar to, or reduced from, those of other residential uses and do not pose an undue constraint on housing development for persons with disabilities.

Definition of Family

The Visalia Zoning Ordinance defines a family as “(1) two or more persons related by birth, marriage, or adoption; or (2) an individual or a group of persons living together who constitute a bona fide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind.” This definition does not pose a constraint to providing adequate housing for persons with disabilities.

Building Codes

As of January 2023, the City of Visalia has adopted the 2022 California Building Code with no local amendments that may pose an undue constraint on providing accommodations for people with disabilities.

Potential Environmental Constraints

Flooding

Visalia is located on relatively level terrain typical of the Tulare Lake basin; although, it rests in the heart of the Kaweah River Delta system. The Terminus Dam, which forms Lake Kaweah

about 18 miles to the east, controls river flows of the Kaweah River. The St. Johns River, a branch of the Kaweah River, extends along the northeastern city limit line. In addition, the city contains an extensive network of creeks and irrigation ditches that carry programmed releases of water from Lake Kaweah and from the Friant Irrigation Canal to area farms and orchards. These creeks and ditches also channel and carry area-wide and local storm water runoff through the city in a generally northeast to southwest pattern, terminating west of the city near the Tulare Lake lakebed.

Visalia has experienced several major floods in its history, specifically in 1950, 1955, 1966, and 1969. The waterways noted above have historically been used to control and convey stormflows. The Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map panels for Visalia were last updated in June 2009. The changes from the previous maps generally reflected the improvements in storm water managements that included automatic pumps and local detention basins; however, the map panels adversely rated older parts of the city, particularly north of State Highway 198, due to the unreinforced levee banks of the St. Johns River. FEMA flood evaluators determined the levees could eventually fail and cause shallow area wide flooding during a 100-year storm event. Consequently, many of Visalia's older and more affordable neighborhoods were placed in Special Flood Hazard Areas (zones including and beginning with A).

Houses located in the Special Flood Hazard Area are required to have FEMA approved flood insurance to qualify for federally backed home loans, mortgage assistance, or rehabilitation grants and loans. In 2023 the average annual cost of flood insurance in Zone A flood hazard zones is \$1,161. The added cost of this insurance must be factored into decisions whether to fund mortgage assistance or rehabilitation loans in many of the City's more affordable neighborhoods.

Hazardous Materials and Sites

As of 2023, there are 46 identified cleanup sites throughout the City including sites that are active, certified or need further action or evaluation. The City has one Superfund site, comprising four small (1,000 sq. yards or less in area) in the East Downtown area that was fully remediated in 2009. Other sites identified as contaminated are primarily former dry-cleaning shops, agricultural chemical storage sites, and leaking underground fuel storage sites. Typical remediation of the sites consisted of soil excavation, soil replacement, and continuous groundwater testing to ensure the presence of the contaminants has abated.

The City continues to perform Phase 1 Environmental surveys, and subsequent detailed soil testing prior to offering City-owned sites to affordable home construction partners. This represents an added cost of ensuring that suitable residential development sites are provided for new affordable housing projects.

In addition, federal law requires detailed preclusion analyses to be performed by the City for all candidate sites before mortgage assistance or rehabilitation funds can be authorized. City staff performs the site preclusion analysis for each candidate site. City staff uses local and State data

bases as well as the federal EPA Enviro-tracker program to perform this analysis. Where the proximity to contaminated sites is less than the acceptable threshold per applicable regulations, the site is eliminated from eligibility. To date, no candidate site has been eliminated due to either direct site contamination, or for its proximity to a former or active contaminated site.

Noise

The General Plan Noise Element serves as the guide for establishing a pattern of land uses that minimizes the exposure of residents and other sensitive receptors (e.g., schools) to excessive noise. The primary noise generator that affects residents is roadway noise. The City employs a number of mitigation measures to attenuate noise to acceptable levels (45 dB/DNL interior, 65 dB/DNL exterior). These include sound walls, enhanced design and construction techniques for both noise generators and noise receptors, and regulatory limits on the times when excessive noise generation may be allowed.

Impact to noise is an environmental category that is reviewed under the National Environmental Policy Act (NEPA). Consequently, candidate houses for federally backed mortgage assistance programs must demonstrate that the house interior and exterior noise levels will fall below the community noise acceptance levels. Typically, houses adjacent to collector or arterial roads where perimeter sound walls are not installed will not qualify for assistance programs to noise level exceedance.

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 categories of 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 affordable. 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 lower 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 to afford housing.

Availability of Financing

Since 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.

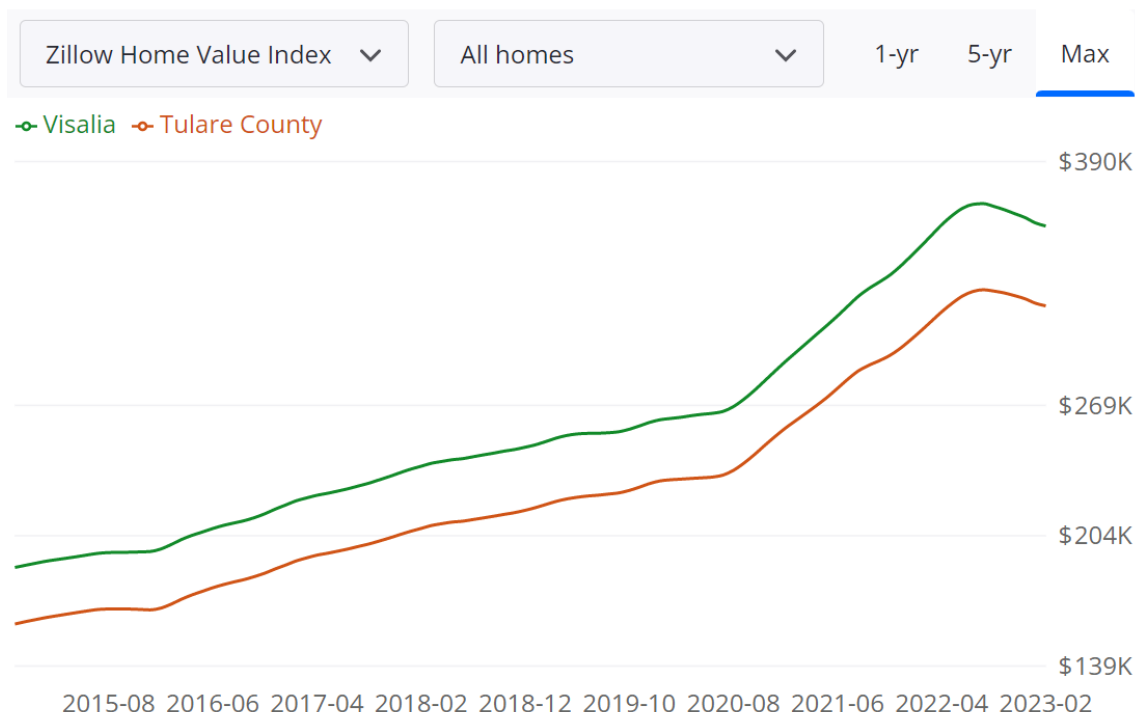
The use of alternative or “creative” mortgage products, such as graduated payment mortgages, variable and adjustable-rate mortgages, interest-only loans, “stated income” loans with no income verification, and zero down payment loans allowed consumers to purchase high-priced housing without the qualifications required by 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. 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 resulted in huge waves of foreclosures between 2007 and 2011. Beginning in 2012, the local housing market began to stabilize and again show gains. This was concurrent with absorption of foreclosed homes into the housing market, and interest rates between 3 and 5 percent 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.

In the last 10 years, Visalia has experienced some of the highest home appreciation rates of any community in the nation. Visalia real estate appreciated 125.84 percent over the last ten years, which is an average annual home appreciation rate of 8.49 percent, putting Visalia in the top 20 percent nationally for real estate appreciation.¹ Figure 2 compares home values for Visalia and Tulare County based on Zillow.com’s home value index calculator. According to Zillow’s metric, home values in Visalia have increased from \$188,260 in November 2014 to \$358,515 in February 2023. As shown, home values have increased similarly in Visalia and Tulare County, though values in Visalia are higher than countywide. Similarly, data provided by Redfin.com indicates that, as of February 2023, the median for-sale home price in Visalia was \$354,000, a +1.3 percent year-over-year increase.²

¹ *Neighborhood Scout, Visalia Real Estate Appreciate and Housing Market Trends*, <https://www.neighborhoodscout.com/ca/visalia/real-estate>, accessed March 2023.

² *Redfin, Visalia Housing Market Trends*, <https://www.redfin.com/city/20572/CA/Visalia/housing-market>, accessed March 2023.

Figure 2 Zillow Home Value Index, Visalia and Tulare County November 2014 to February 2023



Source: <https://www.zillow.com/home-values/21114/visalia-ca/>, accessed March 2023.

Mortgage interest rates have a large influence over housing affordability. Higher interest rates increase a homebuyer's monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer. As shown in Figure 3, in the past 10 years mortgage rates across the United States remained relatively steady (between 3.5 and 4.8 percent through 2019, then dropped below three percent between 2020 and 2021). During 2022, mortgage rates increased significantly, reaching a high of 7.08 percent for a 30-year fixed-rate mortgage (FRM) at the end of 2022. In 2023, mortgage rates started to decline slightly, but still remain high compared to rates over the past 10 years, making it difficult for households to purchase a home.

Interest rates also affect the cost of development since most medium and large multifamily projects require financing. When interest rates rise, profit margins fall for developers, which makes investment in multifamily development less attractive, especially for affordable housing development. Beginning in 2022, the Federal Reserve began raising interest rates to attempt to control inflation. Where financing is available, construction capital seems to be directed at the best transactions – those with large, established, and well-capitalized sponsors. Given recent trends of increasing interest rates, the availability of financing is likely to be more of a constraint on new housing construction during this Housing Element planning period than it has been in the recent past.

Figure 3 Historical Mortgage Rates in the United States (2013-2023)

Source: Freddie Mac Primary Mortgage Market Survey

Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates. However, to extend home buying opportunities to lower-income households, jurisdictions can offer homebuying programs that provide financial assistance to qualifying households to purchase a home. Additionally, government insured loan programs may be available to reduce mortgage down payment requirements. The City of Visalia works with Self-Help Enterprises to provide low-income residents homebuyer assistance programs that offer down payment and closing cost assistance to lower monthly mortgage payments for first-time homebuyers.

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. During the housing boom in the mid-2000s, 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. Issued residential permits have risen since 2021, experiencing a peak of 1,251 units in 2022, 691 of which were multi-family units.

Based on a review of real estate listings in March 2023, nine vacant residential parcels are for sale in Visalia. These sites are detailed in Table 52 below. The average price per acre ranges widely from \$100,000 to over \$870,000. Based on the locations of these parcels, improved lots in more developed neighborhoods tend to have higher listing prices, as opposed to more rural or

unimproved lots. As in other areas in California, Visalia is experiencing high costs of land, which is raising costs for residential development.

Table 52 Cost of Vacant Residential Zoned Land Visalia 2023			
APN	Acreage	Listing Price	Price Per Acre
077-450-011*	0.57	\$499,900	\$877,017
077-680-018	0.4	\$175,000	\$437,500
097-104-007	0.14	\$80,000	\$571,428
098-050-003	11	\$1,100,000	\$100,000
098-070-028	0.22	\$100,000	\$454,545
123-110-007	0.22	\$64,000	\$290,909
123-110-029	2.92	\$389,000	\$133,219
123-340-066	0.36	\$159,000	\$441,666
126-261-015	0.25	\$199,000	\$796,000

* This property is located within the La Valencia Residential Community which may explain a higher cost of land.
Source: Realtor.com, accessed March 2023.

Construction Costs

Housing construction costs (i.e., labor, materials, transportation) can act as a constraint to the affordability of new housing and are fully market dependent. The cost of construction varies widely depending on the type, size, location, and amenities of the development. "Entry-level" homes have fewer amenities than other higher priced units. In Visalia, an entry-level, 1,500 square foot, three-bedroom, two-bath dwelling unit costs about \$120 per square foot to build, totaling around \$180,000 in construction costs and an additional \$70,000 in lot development costs.

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.

The total of all housing development costs discussed above for a typical entry-level single-family home (a 1,500 square foot dwelling unit on a 0.25-acre lot) is about \$300,000, including site

improvements, construction costs, and fees and permits. This figure does not include developer profit, marketing, or financing costs. Construction costs for multifamily development range widely depending on project design and affordability. Construction costs for typical multifamily developments, inclusive of site improvements, construction costs and fees and permits, are estimated to be \$350,000 per unit.

Requests to Develop Below Identified Densities and Approval Times

Requests by developers to develop below identified densities as prescribed by zoning regulations reduce the amount of housing possible in a region and may lead to further housing insecurity. Government Code 65583(h)(6) requires that the City report all requests to develop Housing Opportunity sites with capacity for lower income housing at densities lower than reported in the Housing Element. During the previous planning period, the City received no requests to develop identified sites below the minimum density as described in the sites inventory.

Additionally, State law requires that the Housing Element include discussion of the length of time between project approval and requests for a building permit. As of 2023, recent multifamily projects have taken approximately three years from Planning Commission approval to building permit. Throughout California, interest rates, financing costs, and the cost of construction have made it difficult to move forward with their projects in a timely manner. Planning Commission approvals are good for two years and almost all projects are built within that timeframe. Additionally, the Planning Commission may grant an application for renewal of a conditional use permit, provided that the application for renewal is received prior to the expiration of the original CUP approval. Since 2019, one project required a CUP renewal, which was granted by the Planning Commission.



5. Site Inventory and Analysis

State law requires every jurisdiction to undertake all necessary actions to encourage, promote, and facilitate the development of housing to accommodate regional housing needs.³ A jurisdiction must demonstrate in its Housing Element that its land inventory is adequate to accommodate its share of the region's projected growth. This section details the Site Inventory process for the City of Visalia.

Regional Housing Needs Allocation (RHNA)

This Housing Element covers the planning period of December 2023 through December 2031 (also referred to as the 6th cycle Housing Element update). The Tulare County Association of Governments (TCAG), as the Metropolitan Planning Agency for the Tulare County region, is responsible for preparing the RHNA for the region based on recent growth trends, income distribution, and capacity for future growth. This methodology must align with state objectives, including but not limited to:

- Promoting infill, equity, and environmental protection
- Ensuring jobs-housing balance
- Affirmatively furthering fair housing

The process to allocate the Tulare County region's housing needs among the eight cities and the unincorporated county was initiated in September 2020 and was completed in August 2022 with the adoption of the Final Regional Housing Needs Plan.⁴ Each jurisdiction's share of the regional housing need is allocated based on recent growth trends, income distribution, and capacity for future growth. The RHNA methodology uses weighted indicators such as access to opportunity and job proximity to allocate housing units affordable to households of different income categories. TCAG is required to allocate units across income categories with the goal of reducing the concentration of lower-income households in historically lower-income communities. The RHNA for each jurisdiction is distributed into four income categories based on the Area Median Income (AMI)⁵:

- Very low-income (less than 50 percent of AMI)
- Low-income (50-80 percent of AMI)
- Moderate-income (80-120 percent of AMI)
- Above moderate-income (more than 120 percent of the AMI)

As part of the Housing Element update, each jurisdiction must identify adequate land with appropriate zoning and development standards to accommodate its assigned share of the

³ Government Code section 65100 – 65763, Article 10.6. Housing Elements

⁴ Tulare Council of Governments (TCAG). 2022. Final Regional Housing Needs Plan. <https://tularecog.org/sites/tcag/assets/FINAL%20RHNP%20-%20COMBINED.pdf>

⁵ The Area Median Income of Tulare County is \$57,394 for a household of four in 2023.

region's housing needs. Tulare County's 6th cycle RHNA is 33,214 total units. These units are distributed across five income categories within each jurisdiction, as shown below in Table 53.

Table 53 Tulare County Regional Housing Needs Determination Allocation Visalia, Tulare County, and California 2020									
Jurisdiction	Very Low-Income Allocation		Low-Income Allocation		Moderate-Income Allocation		Above Moderate-Income Allocation		Total RHNA
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
Dinuba	387	24.4%	238	15.0%	268	16.9%	695	43.8%	1,588
Exeter	197	23.3%	121	14.3%	146	17.3%	380	45.0%	844
Farmersville	135	20.6%	83	12.7%	121	18.5%	315	48.2%	654
Lindsay	93	11.8%	58	7.4%	178	22.6%	460	58.3%	789
Porterville	872	21.5%	537	13.2%	739	18.2%	1,916	47.1%	4,064
Tulare	1,435	30.2%	884	18.6%	677	14.3%	1,753	36.9%	4,749
Visalia	3,741	34.7%	2,306	21.4%	1,321	12.2%	3,423	31.7%	10,791
Woodlake	75	15.2%	47	9.6%	103	20.9%	267	54.3%	492
Unincorporated County	1,563	16.9%	963	10.4%	1,870	20.2%	4,847	52.4%	9,243
Total	8,497	25.6%	5,238	15.8%	5,424	16.3%	14,055	42.3%	33,214

Meeting the RHNA

Each jurisdiction must identify adequate land with appropriate zoning and development standards to fulfill its required RHNA. Jurisdictions can use planned and/or approved projects, estimated accessory dwelling unit (ADU) production, and vacant and/or underutilized sites to accommodate the RHNA. In some cases, rezoning must occur to ready sites for future residential development.

Once the City has demonstrated that it has the development capacity to accommodate the RHNA, it has two obligations:

1. Maintain a "no net loss" policy of its residential development capacity over the housing element planning period, meaning that sites listed in the adopted Housing Element land inventory may not be down-zoned to a lower-density residential zone or rezoned to a nonresidential zone, unless the City up-zones or rezones alternative sites prior to the density reduction or rezone on the inventoried site.
2. 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.

RHNA Credits

The City may use anticipated production of accessory dwelling units (ADUs) and units in approved or pending residential developments which will be completed within the planning period as credit towards fulfillment of its RHNA.

Accessory Dwelling Units

Based on an analysis of ADU production in Visalia over the last five years (2018, 2019, 2020, and 2021, and 2022), the City has prepared a projection of the estimated ADU production in the upcoming eight-year Housing Element cycle.

The City issued an average of eight building permits for ADUs per year over the last five years. Extrapolated over the eight-year Housing Element planning period, the City can safely project the production of approximately 64 ADUs during the 2023-2031 planning period. The City anticipates that this projection conservatively accounts for consistent ADU production in the upcoming years based on a recent uptick in ADU permits issues and more programs in place that promote the production of ADUs. All anticipated ADUs were assigned to the above moderate-income category. Table 54 shows the number of ADU permits issued each year.

Table 54 Accessory Dwelling Unit Production, City of Visalia Visalia 2022	
Reporting Year	ADU Building Permits Issued
2018	3
2019	7
2020	2
2021	5
2022	21
Total	38
Annual Average	8

Pending or Approved Projects

Residential developments approved and permitted, but not yet built ("pipeline projects") can be credited towards the City's RHNA for the 6th cycle Housing Element provided it can be demonstrated that the units can be built by the end of the 6th cycle planning period. Similarly, units that are under construction but have not yet received a certificate of final occupancy as of June 30, 2023, can also be credited towards the RHNA. Affordability (the income category in which the units are counted) is based on the actual or projected sale prices, rent levels, or other mechanisms establishing affordability of the units within the project. Although these projects do not have deed restrictions or evidence that these will be affordable, we are conservatively assuming them for the above moderate capacity. Pipeline projects that can count toward the

City's 6th cycle RHNA are listed in Table 55. The following four residential development projects include deed-restricted units affordable to extremely low- very low-, and low-income households:

- Caldwell / Lovers Apartments
- K / Ben Maddox Apartments
- Demaree / Houston Apartments
- Senior Housing at N Highland

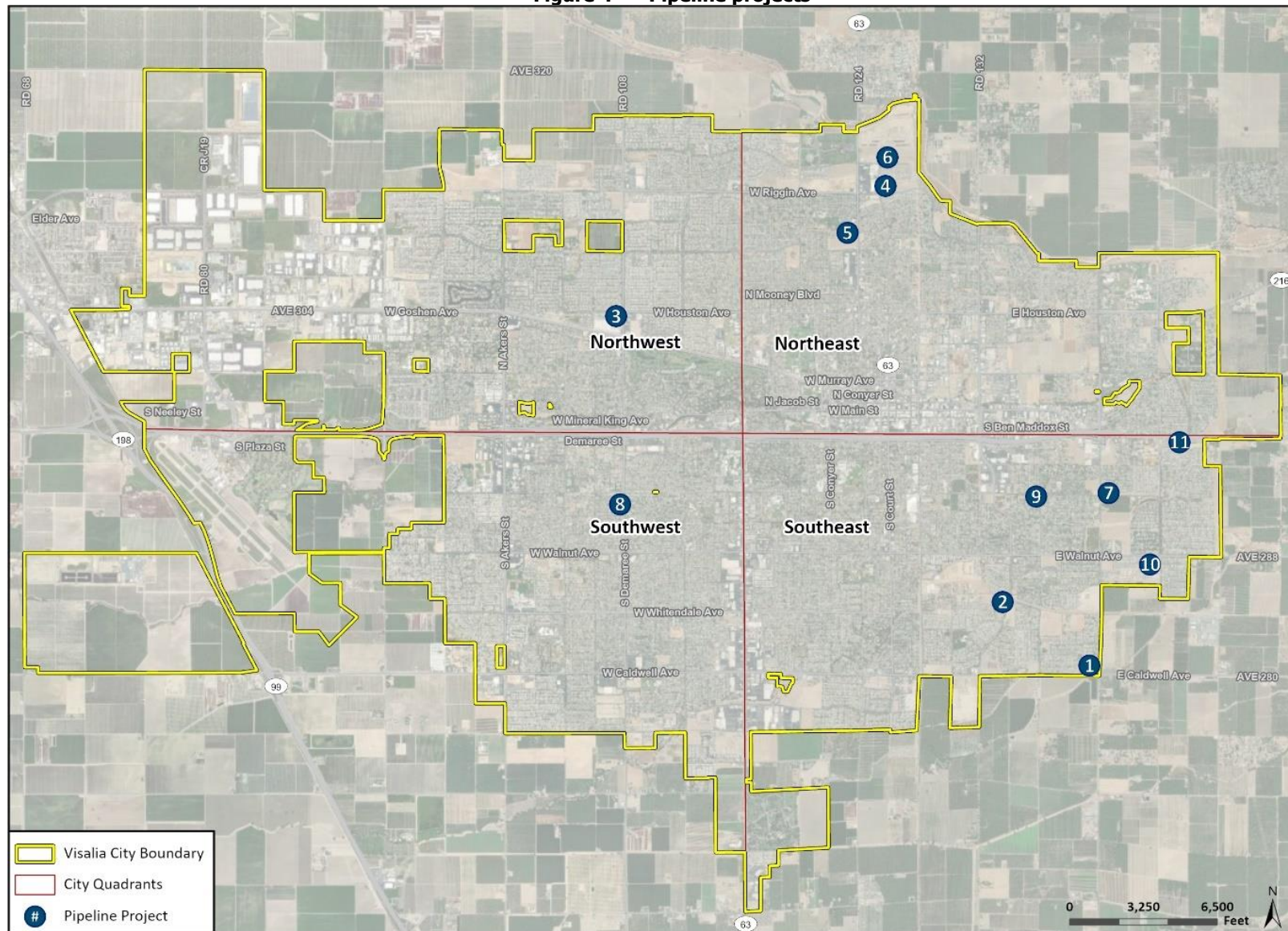
Figure 4 shows the locations of these projects. Many projects are located in the northeast and southeast portions of the city, and all projects consist of single-family and multi-family projects in residential and mixed-use zones. All units are expected to be completed during the 2023-2031 planning period.

Table 55
Pending or Approved Projects
Visalia
2022

Map ID	Project Name	APN(s)	Extremely Low-Income Units	Very Low-Income Units	Low Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units	Status
1	Caldwell / Lovers Apartments	126850029	34	68	240	0	0	342	Entitlement approved
2	K / Ben Maddox Apartments	126750050, 051	29	58	205	0	0	292	Entitlement approved
3	Demaree / Houston Apartments	077660021, 022, 024	22	44	156	0	0	222	Entitlement approved
4	Orchard Walk Townhomes	079310004, 005	0	0	0	0	234	234	Building permits applied for in January 2023
5	Senior Housing at N Highland	090060058	0	69	0	1	0	70	Entitlement approved
6	Village at Shannon Pkwy. Apartments	079071033	0	0	0	0	12	12	Building permits applied for in December 2022
7	Lovers-Tulare Apartments	101013022	0	0	0	0	6	6	Building permits applied for in November 2022
8	Houdini Acres	087122010, 011, 013	0	0	0	0	4	4	Entitlement approved
9	East Haven	100140030	0	0	0	0	2	2	Entitlement approved
10	Bungalow 144 Apts. (Quail River)	127030004, 025, 033, 034	0	0	0	0	144	144	Building permits applied for in December 2022

Table 55
Pending or Approved Projects
Visalia
2022

Map ID	Project Name	APN(s)	Extremely Low-Income Units	Very Low-Income Units	Low Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units	Status
11	Emerald Creek	101060002	0	0	0	0	18	18	Entitlement approved
Total			85	239	601	1	420	1,346	

Figure 4 Pipeline projects

Summary of RHNA Credits

After accounting for projected ADU development and pipeline projects, the City has satisfied approximately 9 percent of its total RHNA allocation for the 2023-2031 planning period. The City must demonstrate the availability of sites with appropriate zoning and development standards that allow and encourage the development of an additional 9,381 units. This total includes 3,417 very low-income, 1,705 low-income, 1,320 moderate-income, and 2,939 above moderate-income units, as shown on Table 56.

Table 56 Credit Towards RHNA Visalia 2022					
	Very Low- Income Units	Low-Income Units	Moderate- Income Units	Above Moderate- Income Units	Total
Total RHNA Allocation	3,741	2,306	1,321	3,423	10,791
Pipeline Projects	324	601	1	420	1,346
Accessory Dwelling Units	0	0	0	64	64
Remaining RHNA After Subtracting Credits	3,417	1,705	1,320	2,939	9,381

Site Selection Methodology

After evaluating RHNA credits, the City must evaluate sites that can accommodate the remaining RHNA (9,381 total units) by identifying sites zoned for housing.

In accordance with State law, land suitable for residential development must be appropriate and available for residential use within the planning period. Sites used in the inventory can be a parcel or group of parcels that meet the following criteria:

- Vacant sites zoned for residential use
- Vacant sites zoned for nonresidential use that allow residential development
- Residentially zoned sites that are capable of being developed at a higher density (nonvacant sites, including underutilized sites)
- Sites owned or leased by a local government
- Nonresidential zoned sites that can be rezoned residential use, including a program to rezone the site to permit residential use

To identify potential sites for additional development, geospatial data was used to identify vacant and nonvacant but underutilized properties within the city.

Density and Parcel Size Requirements for Lower-Income Housing

Visalia is located in one of the most affordable housing markets in California. Because of low land costs, housing type and density is not 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.

State law establishes “default” density standards for the purpose of estimating potential units by income range. According to the California Department of Housing and Community Development (HCD), a density standard of 30 or more units per acre (primarily for higher-density multi-family developments) would facilitate the development of housing in the lower-income category in Visalia.

In addition to default density standards, HCD established that parcels intended to support the development of units appropriate for lower-income households should be between 0.5 and 10 acres. Parcels smaller than 0.5 acres, even when zoned for high densities, may not facilitate the scale of development required to access the competitive funding resources that facilitate affordable housing projects. Conversely, affordable housing developers may be unable to finance the scale of project necessitated by parcels greater than 10 acres. Therefore, parcels appropriate for lower-income housing were selected within the 0.5-to-10-acre size requirement. For parcels larger than 10 acres with zoning that allow 30 or more units per acre, up to 10 acres were allocated to the lower-income category with the remaining capacity allocated to the above moderate-income category.

Development Trends

Establishing development trends in Visalia provides an understanding of the type of housing development that is feasible during the planning period. To establish these trends, a sample set of recent and planned multi-family residential developments in Visalia were reviewed to determine the characteristics of feasible housing projects in the region. These projects were selected because they accurately represent the residential development activity that has occurred in the region and provide insight into what types of residential development is anticipated to occur in the future. Sites that align with these development trends were included on the Site Inventory.

The following development characteristics were analyzed:

- The previous uses of developed parcels
- Parcel sizes
- Parcel locations
- The density achieved by the project

5th Cycle Development Trends

Development characteristics of residential projects constructed between 2016 and 2023 in Visalia indicate that most proposed and/or approved residential projects developed, or will develop, on vacant land. The following characteristics were observed:

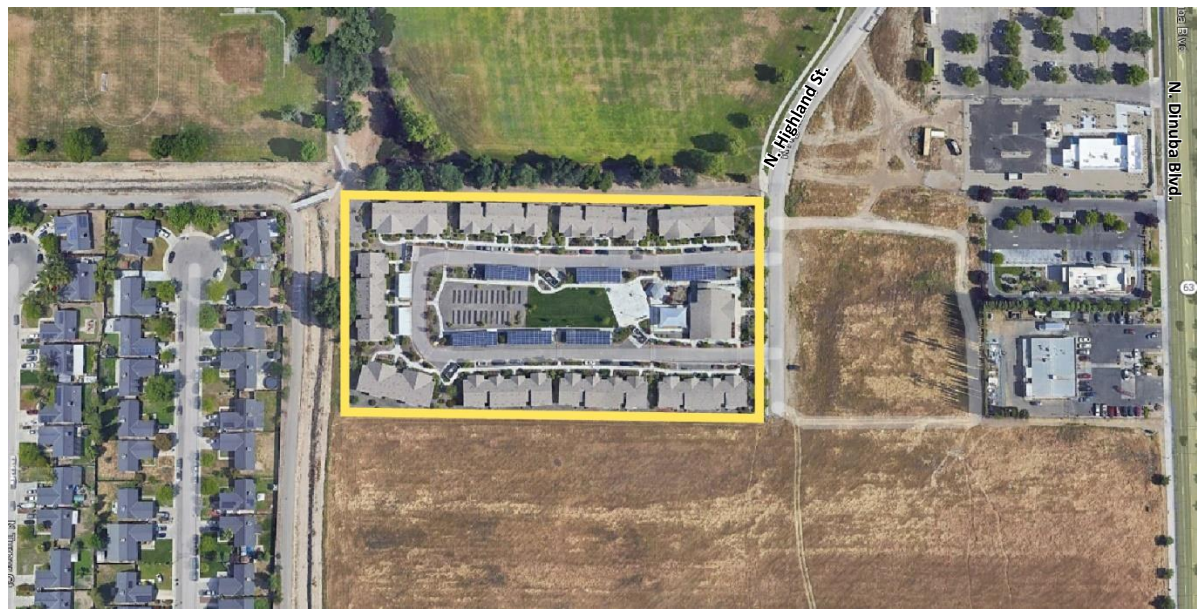
- The densities of these projects range from 7.713 to 35.59 dwelling unit per acre.
- The average density of projects with affordable units is approximately 21 dwelling units per acre and achieves 149 percent of the maximum density allowed in each zone.
- Only one constructed project was located in a low-density residential zone and averaged 83 percent density achieved.
- Projects located in medium density residential zones averaged 166 percent density achieved.
- Three developments utilized density bonuses and other incentives to achieve densities over what is allowed in each respective zone.

Table 57 summarizes the data for each development trend project and uses the zoning district density to project the number of units allowed.

Table 57 Regional Development Trends Visalia 2022							
Project Names	Total Units	Acreage	Zone District	Zoning District Density (du/acre)	Number of Units Allowed	Density Achieved	Percent Density Achieved
Highland Gardens	36	4.67	R-M-2	15	70	7.71	51%
Montecito Apartments	168	12.89	R-M-2	15	193	13.03	87%
Quail Park at Shannon Ranch	120	3.55	R-M-2	15	53	28.17	225%
Harter Court	22	1.14	R-M-2	15	17	19.30	129%
East Haven	14	1.66	R-1-5	10	16	8.43	87.5%
Average						19.58	143%

The following pages provide a description of the five completed residential projects that represent regional development trends in the county.

Highland Gardens



APN	090-060-061	Group	Self-Help Enterprises
Address	2401 N. Highland Street	Year Built	2016
Current Use	Multi-Family Residential	Previous Use	Vacant
Parcel Size	4.67 ac	FAR	0.27

Highland Gardens is located on a previously vacant site off of Highland Street, just north of Ferguson Avenue and west of Dinuba Boulevard. The development contains 36 two- and three-bedroom affordable apartments. Constructed in 2016, the site is located in a multi-family residential zone with a 3,000 square foot minimum density. The allowable density for this multi-family zone is 15 units per acre resulting in a maximum unit capacity on this site of approximately 68 units. At 36 units, the project achieved 53 percent of allowable density.

Montecito Apartments



APN	089-030-031	Group	Akers Riggins LLC
Address	1233 N. Woodland Street	Year Built	2017
Current Use	Multi-Family Residential	Previous Use	Vacant
Parcel Size	12.89 ac	FAR	0.20

The Montecito Apartments are located on a previously vacant site on the corner of N Woodland Street and Houston Avenue. Constructed in 2017, this project 168-unit market rate apartment complex is in a multi-family zone which allows a minimum density of 15 units per acre, resulting in a maximum unit capacity of approximately 13 units on the site. The project was developed with 168 units and achieved 87 percent of allowable density.

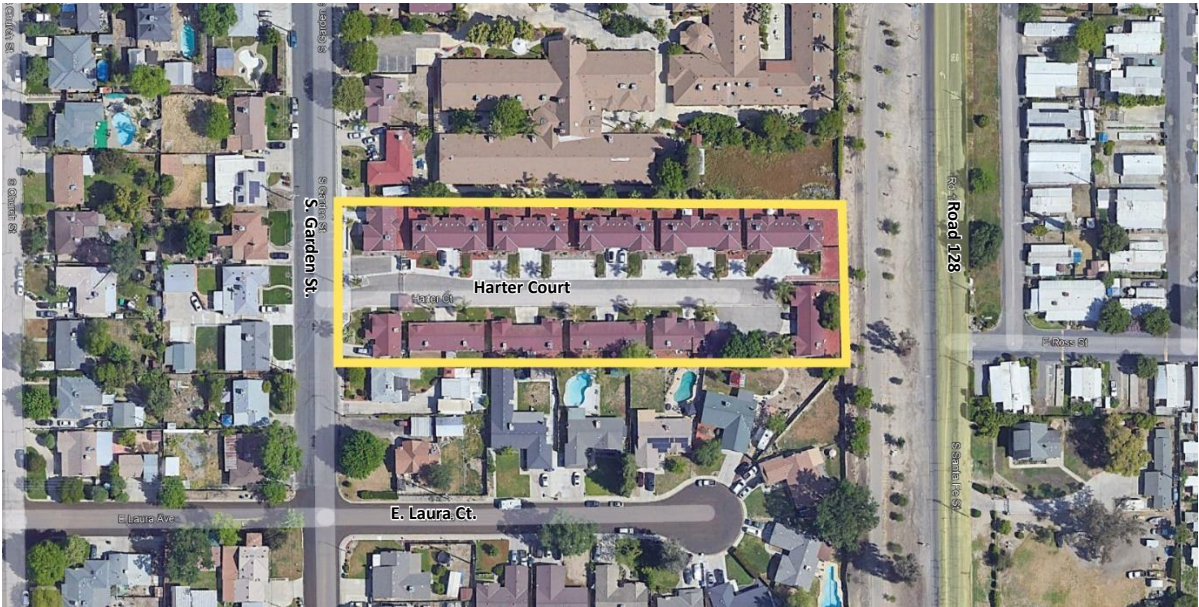
Quail Park at Shannon Ranch



APN	077-060-033	Group	-
Address	3440 W Flagstaff Avenue	Year Built	2019
Current Use	Multi-Family Residential	Previous Use	Vacant
Parcel Size	3.55 ac	FAR	0.42

Quail Park at Shannon Ranch is a senior living facility located on Flagstaff Avenue just east of Demaree Street. This facility was constructed in 2019 on a previously vacant site. The site is in multi-family zone where the minimum density is 15 units per acre, resulting in a maximum unit capacity of approximately 52 units on the site. This facility was developed with 120 units and achieved 233 percent of allowable density.

Harter Court



APN	123-063-031	Group	-
Address	2106 S. Garden Street	Year Built	2017
Current Use	Multi-Family Residential	Previous Use	Vacant (partial)
Parcel Size	1.14 ac	FAR	0.57

The duplexes located on Harter Court and Garden Street are a gated neighborhood with 22 units. The project was built in two phases: the 11 duplexes on the northern portion of the site were constructed in 2017. The remaining 11 duplexes on the southern portion of the sites were constructed in the 1980s. This site is in a multi-family zone with a minimum density of 15 units per acre, resulting in a maximum unit capacity of approximately 17 units on the site. This project was developed with 22 units and achieved 133 percent of allowable density.

East Haven



APN	100-140-050 thru 100-140-053	Group	Curtiss & Company
Address	Tulare Ave. & Pinkham St.	Year Built	In Construction
Current Use	Single-Family Residential	Previous Use	Vacant
Parcel Size	1.66 ac	FAR	0.25

East Haven is a 14-unit duplex complex currently under construction located at the corner of Tulare Avenue & Pinkham Street. This project site is zoned for single-family residential and allows for a density of 8.71 units per acre. Maximum unit capacity on this site is approximately 16 units. With 12 units permitted and under construction, and two currently (2023) unconstructed, the project will achieve 87.5 percent of allowable density.

Current Development Trends

In addition to residential projects that are under construction or complete, this analysis also examines development trends for projects that are currently in the development pipeline. These pipeline projects show what is currently in development and the continuation of previously mentioned development trends.

As shown on Table 58, these pipeline projects collectively achieve an average of 82 percent of the maximum density allowed in each zone district. Projects in the R-1-5 zone achieve an average density of 5.75 and achieve an average of 65 percent of the maximum allowable density. Projects in the R-M-2 zone achieve an average density of 20.97 and achieve an average of 140 percent of the maximum allowable density. Projects in the R-M-3 zone achieve an average density of 24.70 and achieve an average of 69 percent of the maximum allowable density. And finally, projects in the CMU zone achieve an average density of 31.96 and achieve an average of 183 percent of the maximum allowable density. All pipeline projects would develop on vacant parcels with the exception of Demaree/Houston Apartments which would include the redevelopment of one single-family residence.

Table 58 Development Characteristics of Pipeline Projects Visalia 2022								
Project Name	APN (s)	Existing Use	Zoning	Acreage	Total Units	Max Density Allowed	Density Achieved	% of Max Density Achieved
Caldwell / Lovers Apartments	126850029	Vacant	C-MU	11.41	342	35	29.97	86%
K / Ben Maddox Apartments	126750050, 051	Vacant	R-M-2	10.8	292	15	27.04	180%
Demaree/Houston Apartments	077660021, 022, 024	Single-family residence	R-M-3/OPA	7.62	222	35	29.13	83%
Orchard Walk Townhomes	079310004, 005	Vacant	R-M-2	15.7	234	15	14.90	99%
Senior Housing at N Highland	090060058	Vacant	C-MU	2.06	70	35	33.98	97%
Village at Shannon Pkwy. Apartments	079071033	Vacant	R-M-2, R-M-3	9.24	216	35	1.30	63%
Lovers-Tulare Apartments	101013022	Vacant	O-PA	2.78	32	35	11.51	33%
Houdini Acres	087122010, 011, 013	Vacant	R-1-5	2.15	4	10	1.86	19%
Bungalow 144 Apts. (Quail River)	127030004, 025, 033, 034	Vacant	R-M-3	7.1	144	35	20.28	58%
Emerald Creek	101060002	Vacant	R-1-5	1.87	18	10	9.63	96%
Average							19.96	81%

Realistic Development Capacity

To demonstrate capacity to accommodate the remaining RHNA, the City has identified sites with zoning suitable for housing development. Pursuant to Government Code Section 65583.2(c), the City is required to calculate the realistic number of units (or, realistic development capacity) of the sites identified. The Sites Inventory includes parcels in seven zoning districts with varying allowable densities and development standards. The City's Zoning Code classifies each site into the following zones:

- Low-Density Residential (R-1-20) allows single family residential uses and related activities at densities between 1 and 2 dwelling units per acre.
- Low-Density Residential (R-1-5) allows single family residential uses and related activities at densities between 2 and 10 dwelling units per acre.
- Medium-Density Residential (R-M-2) allows multi-family residential uses and related activities at densities between 10 and 15 dwelling units per acre.
- High-Density Residential (R-M-3) allows multi-family residential uses and related activities at densities between 15 and 35 dwelling units per acre.
- Regional Commercial (C-R) conditionally allows single or multi-family residential uses and related activities at typical densities of 15 dwelling units per acre.
- Commercial Mixed Use (CMU) allows single or multi-family residential uses and related activities at densities up to 35 dwelling units per acre.
- Downtown Mixed Use (DMU) allows single or multi-family residential uses and related activities at a minimum density of 20 units per acre. The DMU zone does not have a maximum density. The typical density for this zone is 80 dwelling units per acre.

The Housing Element employs a comprehensive and iterative methodology to estimate dwelling unit capacity on a given parcel. As required by State law, the methodology must include sites that have a high potential to be developed with housing in the planning period and reflect a reasonable estimate of the dwelling unit capacity that is informed by past trends and substantial evidence. Therefore, it is assumed that realistic development capacity of the selected sites is less than the full development capacity allowed by the parcel's zoning or land use designation. This conservative assumption is based on site-specific conditions and development standards that may reduce the development potential of a given site. Open space, parking requirements, and irregularly shaped parcels all impact the ability to achieve the maximum density allowed by the zoning code. Table 59 shows the maximum and realistic allowable densities including income category could be accommodated in each zone.

As stated previously, current development trends indicate average densities of 65 percent for low density residential, 140 percent for medium density residential, 69 percent for high density residential, and 183 percent for mixed-use zones. This assumed densities on the Site Inventory are more conservative than the development trend to allow for unforeseen circumstances, such as market forces or other factors that may impact development.

Table 59
Realistic Allowable Density Per Zone
Visalia
2022

Zone District	Max Allowable Density (units per acre)	Realistic Allowable Density (units per acre)	Percent of Max Density	Assumed Income Category
R-1-20	2	1	50%	Above Moderate
R-1-5	10	5	50%	Above Moderate
R-M-2	15	12	80%	Moderate
R-M-3	35	25	71%	Moderate, Lower
C-R	15	12	80%	Moderate, Above Moderate
C-MU	35	20	55%	Moderate, Lower
D-MU	No Max	80	N/A	Moderate, Lower

To establish realistic development capacity, the City referenced typical buildout densities achieved on projects currently in the development pipeline (see Table 58) but provided more conservative estimates that do not take into account State Density Bonus Law or similar tools. As stated previously, projects currently in the pipeline achieve an average density of approximately 20 dwelling units per acre, with an average achieved density of 81 percent. Of the projects developed in the R-1-5 zone district, the average achieved density is 58 percent. This average led to the assumption that sites in low density zone districts in the city would have a realistic density of 50 percent as seen in Table 59.

In addition to these pipeline projects, the City also reviewed development trends, as shown in Table 57. As stated previously, current development trends indicate average densities of 65 percent for low density residential, 140 percent for medium density residential, 69 percent for high density residential, and 183 percent for mixed-use zones. This assumed densities on the Site Inventory are more conservative than the development trend to allow for unforeseen circumstances, such as market forces or other factors that may impact development. For example, trends in the R-M-2 zone indicate that projects are likely to be developed at densities higher than 100 percent. However, it can be reasonable assumed that not all sites in this zone will be developed at 100 percent of allowable density or higher, due to the factors mentioned above. The realistic allowable density assumed for the sites in this zone district has been established at a conservative 80 percent.

Likelihood of Residential Uses Developing in Nonresidential Zones

Table 60 lists residential uses that have been developed in Visalia's nonresidential zones within the past four years. Of these sites, most were vacant or developed with a single existing residence. All projects listed below are entirely residential with the exception of Lofts at Fort Visalia, which includes office and community space, and Demaree/Houston Apartments, which is 100 percent residential but is occurring on a property that is split zoning for residential and

office use. Development in these zones shows strong market trends for residential development in nonresidential zones. The Site Inventory considers potential nonresidential development in these zones by assuming conservative realistic densities in these zones compared to past and current trends and maintaining an adequate buffer of units for all RHNA income categories.

Table 60 Residential Uses Developed From 2019-2023									
Project Name	Location	APN	Acres	Total Units	Existing Use	Zoning	Income Category	Description	Status
Corvina Duplexes	SE corner of Mooney Blvd & Corvina Ave	78430003	0.5	8	Vacant land	CMU	Low	Multi-Family Residential, 8 Units, 4 Duplexes, Each Unit Approx. 1352 SF (Commercial Mixed Use Zone)	Completed 2023
Lofts at Fort Visalia	340 E Oak Avenue	94283001	1.46	80	Lumber yard	DMU	Low & Very Low	New mixed use affordable housing includes 80 dwelling units; office space 3090 sf; community rm/art gallery 2528 sf; parking & central courtyard; three story u shape elevator bldg consist of 64 units & 1 walk-up bldg w/16 units & off street auto court	Under construction to be completed Winter 2024
Duplex at Murray & Encina	Murray Ave & Encina St	94353008	0.19	2	Vacant land	OC	Low	Duplex (Office Conversion zone)	Completed Site Plan Review, awaiting building permit submittal
Rancho Colegio Affordable Housing	Dinuba Blvd & Glendale Ave	79071030	3.47	80	Two existing residences	CMU	Low & Very Low	New Affordable Rental Community Comprised of One, Two and Three-bedroom Units, with 80 Total Units on-site. Project Includes a Community Center and Outdoor Shared Community Amenities.	Completed Site Plan Review, awaiting building permit submittal
Visalia Navigation Center	Dinuba Blvd & Glendale Ave	79071031	2.91	100 beds	Vacant	CMU	Very Low	New Affordable Rental Community Comprised of One, Two and Three-bedroom Units,	Under construction to be completed in 2024

Table 60 Residential Uses Developed From 2019-2023									
Project Name	Location	APN	Acres	Total Units	Existing Use	Zoning	Income Category	Description	Status
								with 80 Total Units on-site. Project Includes a Community Center and Outdoor Shared Community Amenities.	
Senior Housing at N Highland	2400 N Highland Street	90060058	2.06	70	Vacant	CMU	Very Low	a 70-unit multi-family senior housing development on a 2.06-acre site	Received approval of Conditional Use Permit, awaiting building permit submittal
Caldwell / Lovers Apartments	Northwest corner of Lovers Lane and Caldwell	126850029	11.41	342	Vacant	CMU	Low & Very Low	Apartments, deed-restricted	Received approval of Conditional Use Permit, awaiting building permit submittal
Demaree / Houston Apartments	Southwest corner of Demaree and Houston	077660021, 022, 024	7.62	243	One existing residence	OPA and RM3	Low & Very Low	Apartments, deed-restricted	Building permits submitted in Summer 2023, anticipated issued date Winter 2024
Lovers-Tulare Apartments	Northeast corner of Lovers Lane and Tulare Avenue	101013022	2.78	32	Vacant	OPA	Low	Attached Units	Received approval of Conditional Use Permit, awaiting building permit submittal
Cameron Creek Garden Units	Northwest corner of Court Street & Kimball Avenue	126870043	4.81	30	Vacant	CMU	Moderate	A request to subdivide 4.81-acres into 30 lots for single-family residential use and private lots for landscaping and a pocket park, located on land previously approved for a shopping center.	Completed 2023

Nonvacant Sites

The housing element must analyze the extent to which existing uses may impede additional residential development. The Site Inventory accommodates approximately 72 percent of its lower-income RHNA and 100 percent of its moderate- and above moderate-income RHNA on vacant sites. As a result of insufficient available vacant land, the City identified the remaining 27 percent of the lower-income RHNA on nonvacant sites.

Nonvacant sites selected for inclusion in the inventory were chosen because they represent the highest potential for becoming available for residential development and add significant quantities of units to the City's housing stock. Sites were identified that are in proximity to transit, commercial services, and employment. The current uses of these sites have a high likelihood of being converted to a higher value use, such as older commercial and retail uses, excess surface parking, and single-story office and professional buildings that could support high-density residential or mixed-use projects. To avoid displacement, no sites with existing residential uses were identified.

Redevelopment of Existing Uses

Nonvacant sites in the downtown and east downtown area were included on the Site Inventory that have comparable predevelopment characteristics with redevelopment potential for high density residential. Of the 215 sites included in the Site Inventory, 150 are vacant and 65 are nonvacant. The predominant existing use of sites is commercial (41 sites), followed by industrial (12), agriculture (7 sites), and parking (5 sites). The City anticipates development of these uses, particularly in the downtown and east downtown area, to accommodate high density residential uses. The City does not consider existing uses in these areas to impede housing development. The City will continue to advocate for residential uses in these areas in line with the vision expressed in the City's General Plan and the East Downtown Strategic Plan, which strongly advocate for high density residential and a variety of mixed uses in these areas.

Nonvacant Site Selection Criteria

To identify potential sites for future residential development, geospatial data was used to identify vacant and nonvacant underutilized properties within the City. Nonvacant parcels were chosen as sites likely to be redeveloped during the planning period based on a number of factors:

Sites meeting Criteria 1, 2, 3, or 4 are included in the Site Inventory:

1. Vacant

Sites that are vacant offer the most feasibility for redevelopment.

2. Developer Interest

Sites with developer interest present the best probability for near-term redevelopment.

3. Surface Parking

Large surface parking lots have potential for redevelopment as these properties have limited existing structures to impede redevelopment in the near term. Several opportunity sites are being proposed on properties with large surface parking areas.

4. Vacant Buildings

Vacant buildings have potential for redevelopment as these properties are underutilized and their redevelopment can turn the property into higher and better use may be a more feasible option. Some properties are included in the Site Inventory because the existing conditions or design of the buildings are not meeting the needs of current trends, resulting in high vacancies or vacated buildings. Substantial improvements may be needed to turn around the profitability of the existing uses.

For sites not meeting Criteria 1, 2, 3, or 4, they must meet at least two of the following five criteria (#5 through #8) to be included in the Site Inventory. It should be noted that not all factors are applicable to all sites. For example, FAR is more relevant for nonresidential uses.

5. Single-Story Buildings

Parcels with existing single-story buildings offer significant potential for redevelopment and maximizing the utilization of the sites. The Site Inventory focuses on identifying sites in commercial and industrial zones, where height maximums range from 50 feet to 75 feet. As shown in Table 58, one of the 11 pipeline projects are redevelopment on properties with single-story buildings.

6. Improvement-to-land value ratio (ILR)

A parcel's ILR can be used to identify potentially underutilized properties. A lower ILR indicates that the real estate market values the land itself more highly than what is currently built on that land. These underutilized parcels represent opportunities for property owners and developers to invest in further improvements that increase the overall value of the property. Due to the high cost of land, residential redevelopment routinely occurs on sites with high ILR values. For purposes of this analysis, parcels were identified as potential opportunity sites if they have an ILR of less than 1.0. ILR value for each opportunity site is included on the Site Inventory found in Appendix D. The City used the 1.0 ILR metric based on review of its entitled projects. The average ILR of pipeline projects on nonvacant sites is 0.60. One of the pipeline projects, Village at Shannon Pkwy. Apartments, has an ILV of 2.04, much higher than 1.0, indicating that development is also likely to occur on sites ILR values much higher than what is assumed on the Site Inventory.

It should be noted that the Assessor's records do not contain data for some properties, especially older properties that have not undergone a reassessment (due to a change in

ownership or significant improvements). For parcels identified as vacant or surface parking but do not have information on assessed land and improvement values, it would be reasonable to assume the ILR to be zero or very close to zero.

7. Age of structure

The age of a structure is useful in demonstrating that a site has a higher likelihood of redevelopment. New construction on the site indicates that a property owner is unlikely to invest in additional improvements or redevelop the site in the upcoming housing cycle.

There is no available data for the pipeline, development trends, or opportunity sites that list the structure age. However, in 2019 a Housing and Community Windshield Survey Report was undertaken which assessed conditions of the existing housing stock, including the age or structures and the location of old structures over 40 years old. Within the city, particularly in the northeast quadrant, the majority of older homes are located east of Mooney Boulevard. This quadrant is also the area of the city with the most sites selected for the Site Inventory.

8. Floor area ratio (FAR)

FAR values lower than what is permitted by the Zoning Ordinance indicate underutilization, especially in downtown areas or upzoned corridors. Conversely, developed sites with higher FAR are less likely to redevelop as the land and demolition costs would be high. The majority of pipeline projects and the recent redevelopment projects profiled in the Development Trends section above are on vacant land, with FAR values of less than 1.0. FAR values are included on the Site Inventory and average 0.3 FAR on nonvacant sites. As shown on Table 61, redevelopment is occurring on parcels with existing FAR values as high as 0.57. Therefore, this analysis utilizes an FAR threshold on 0.75.

Potential sites were reviewed based on these criteria, as shown in Table 61, to eliminate those unlikely to be redeveloped in the near term.

Table 61 Nonvacant Sites Analysis									
Site Address or Street	APN	Meet Sites Requirements (1, 2, or 3), or 2 criteria (4-8)	Vacant (1)	Surface Parking (2)	Vacant Buildings (3)	Single-Story Building (4)	ILR of <1.0 (5)	Neighborhoods with older housing stock (<40 years old) (6)	FAR (7) <0.9
E Tulare Ave & S Burke St	097160015	Yes	No	No	No	No	2.20	Yes	0.00
1020 E Tulare Ave	097160018	Yes	No	No	No	Yes	2.20	Yes	0.03
E Tulare Ave & S Burke St	097170001	Yes	No	No	No	No	1.76	Yes	0.00
E Tulare Ave & S Burke St	097181017	Yes	No	No	No	No	2.59	Yes	0.00

Table 61 Nonvacant Sites Analysis									
Site Address or Street	APN	Meet Sites Requirements (1, 2, or 3), or 2 criteria (4-8)	Vacant (1)	Surface Parking (2)	Vacant Buildings (3)	Single-Story Building (4)	ILR of <1.0 (5)	Neighborhoods with older housing stock (<40 years old) (6)	FAR (7) <0.9
3629 N Demaree St	077060022	Yes	No	No	No	Yes	0.49	No	0.00
Riggin Ave & Dayton Ct	078430008	Yes	No	No	No	No	0.00	Yes	0.00
Boyer Ln & E Goshen Ave	098060043	Yes	No	Yes	No	No	0.21	Yes	0.10
2603 E Goshen Ave	098340042	Yes	No	No	No	Yes	0.00	Yes	0.01
E Tulare Ave & S Ben Maddox Way	100390001	Yes	No	No	No	No	0.00	Yes	0.00
1641 E Tulare Ave	100390002	Yes	No	No	No	Yes	2.41	Yes	0.00
N Santa Fe & E Grove Ave	094110013	Yes	No	No	No	No	0.00	Yes	0.00
500 E Race Ave	094100037	Yes	No	Yes	No	Yes	1.46	Yes	0.36
535 N Burke St	094250015	Yes	No	No	Yes	Yes	0.00	Yes	0.07
S Fairway St & W Orchard Ave	122300042	Yes	No	Yes	No	No	0.00	Yes	0.00
2135 N Dinuba Blvd	090280017	Yes	No	Yes	Yes	Yes	0.68	Yes	0.23
N Ben Maddox Way & E Goshen Ave	098142055	Yes	No	No	No	No	0.00	Yes	0.00
730 E Mineral King Ave	094222029	Yes	No	Yes	No	Yes	0.81	Yes	0.24
700 E Mineral King Ave Unit A	094222030	Yes	No	Yes	Yes	Yes	0.27	Yes	0.30
715 1/2 E Acequia Ave Unit A	094222019	Yes	No	Yes	No	Yes	0.27	Yes	0.33
721 E Acequia Ave	094222018	Yes	No	Yes	No	Yes	0.00	Yes	0.28
815 E Acequia	094222006	Yes	No	Yes	No	Yes	0.81	Yes	0.15

Table 61 Nonvacant Sites Analysis									
Site Address or Street	APN	Meet Sites Requirements (1, 2, or 3), or 2 criteria (4-8)	Vacant (1)	Surface Parking (2)	Vacant Buildings (3)	Single-Story Building (4)	ILR of <1.0 (5)	Neighborhoods with older housing stock (<40 years old) (6)	FAR (7) <0.9
Ave									
940 E Main St	094201019	Yes	No	Yes	No	Yes	0.68	Yes	0.47
1040 E Main St	094201026	Yes	No	Yes	No	Yes	0.00	Yes	0.12
620 E Center Ave	094240029	Yes	No	Yes	No	No	0.00	Yes	0.29
700 E Murray Ave	094250020	Yes	No	No	Yes	Yes	0.27	Yes	0.03
701 E Race Ave	094100022	Yes	No	Yes	No	Yes	0.27	Yes	0.06
800 N Burke St	094160023	Yes	No	Yes	No	Yes	0.37	Yes	0.21
202 NE 2nd Ave	094034011	Yes	No	Yes	No	Yes	0.00	Yes	0.62
N Santa Fe St & N Grape St	094120039	Yes	No	Yes	No	No	0.20	Yes	0.00
1120 N Santa Fe St	094120037	Yes	No	Yes	No	Yes	0.20	Yes	0.53
1319 W Goshen Ave	093253001	Yes	No	Yes	Yes	Yes	0.50	Yes	0.12
1300 S Mooney Blvd Unit 1	096321016	Yes	No	Yes	No	Yes	0.43	Yes	0.21
1411 S Mooney Blvd	095160076	Yes	No	Yes	No	Yes	0.89	No	0.34
N Burke St & E School Ave	000011537	Yes	No	Yes	No	No	0.00	Yes	0.00
413 N Ben Maddox Way	094180012	Yes	No	Yes	No	Yes	0.00	Yes	0.02
2131 W Whitedale Ave	121090071	Yes	No	Yes	No	Yes	0.81	No	0.43
2211 W Whitedale Ave Unit A	121090070	Yes	No	Yes	No	Yes	0.81	No	0.31
2300 W Whitedale Ave	121380001	Yes	No	Yes	No	Yes	0.91	No	0.26
1740 W CALDWELL AVE	122290011	Yes	No	Yes	Yes	Yes	0.00	Yes	0.32
3360 S FAIRWAY ST	122300043	Yes	No	Yes	No	Yes	0.00	Yes	0.46

Table 61 Nonvacant Sites Analysis									
Site Address or Street	APN	Meet Sites Requirements (1, 2, or 3), or 2 criteria (4-8)	Vacant (1)	Surface Parking (2)	Vacant Buildings (3)	Single-Story Building (4)	ILR of <1.0 (5)	Neighborhoods with older housing stock (<40 years old) (6)	FAR (7) <0.9
3252 S Mooney Blvd	122300017	Yes	No	Yes	No	Yes	0.68	Yes	0.25
3230 S Mooney Blvd	122313020	Yes	No	Yes	No	Yes	0.68	Yes	0.49
620 W Houston Ave	090096021	Yes	No	Yes	No	No	0.82	Yes	0.43
512 N Ben Maddox Way	098142063	Yes	No	Yes	No	Yes	0.00	Yes	0.03
1122 E Mineral King Ave	094212018	Yes	No	Yes	No	Yes	0.89	Yes	0.09
1921 S Central St	096291020	Yes	No	Yes	No	Yes	0.00	Yes	0.41
1920 S Mooney Blvd	096291021	Yes	No	Yes	No	Yes	0.00	Yes	0.30
1920 W Princeton Ave Unit 13	096301022	Yes	No	Yes	No	No	0.00	Yes	0.19
5021 W Noble Ave	087470009	Yes	No	Yes	No	Yes	0.00	No	0.28
1725 S Mooney Blvd Unit A	095134062	Yes	No	Yes	No	Yes	0.18	No	0.18
1545 S Mooney Blvd	095160087	Yes	No	Yes	No	Yes	0.94	No	0.10
1441 S Mooney Blvd Unit A	095160082	Yes	No	Yes	No	Yes	0.07	No	0.48
1221 S Mooney Blvd	095120101	Yes	No	Yes	No	Yes	0.93	No	0.27
2700 S Mooney Blvd	122011022	Yes	No	Yes	No	No	0.67	Yes	0.39
500 N Santa Fe St	094250046	Yes	No	Yes	No	No	0.00	Yes	0.39
1123 E Acequia Ave	094212056	Yes	No	Yes	No	Yes	0.89	Yes	0.11
1322 N MC Auliff St Unit 101	103120084	Yes	No	Yes	No	Yes	0.00	Yes	0.08
330 N Santa Fe St	094240001	Yes	No	No	Yes	Yes	0.81	Yes	0.20

Table 61 Nonvacant Sites Analysis									
Site Address or Street	APN	Meet Sites Requirements (1, 2, or 3), or 2 criteria (4-8)	Vacant (1)	Surface Parking (2)	Vacant Buildings (3)	Single-Story Building (4)	ILR of <1.0 (5)	Neighborhoods with older housing stock (<40 years old) (6)	FAR (7) <0.9
511 E School Ave	094240044	Yes	No	No	No	Yes	0.53	Yes	0.32
E Mineral King Ave & S Bridge St	094302019	Yes	No	Yes	No	No	0.50	Yes	0.00
200 S Bridge St	094304006	Yes	No	Yes	No	Yes	0.00	Yes	0.72
N Floral St & W Center Ave	094321007	Yes	No	Yes	No	No	0.20	Yes	0.00
200 E Center Ave	094286002	Yes	No	Yes	No	Yes	0.90	Yes	0.40
200 S Court St	094301009	Yes	No	Yes	No	Yes	0.86	Yes	0.29
505 N Court St	094355011	Yes	No	Yes	No	Yes	0.90	Yes	0.40

Adequacy of Nonvacant Sites

The City has identified some areas with infill and adaptive reuse opportunities that could assist with spearheading a variety of housing types close to its existing core. Housing development within the Downtown or Central Core area and East Downtown area is discussed below. All identified nonvacant sites are located in these areas.

Downtown

The City of Visalia has made a strong commitment to maintaining vitality and bringing redevelopment to its downtown area, a 200-acre area generally bound by Mineral King Avenue, Conyer Street, Murray Avenue, and Santa Fe Street. That commitment has been demonstrated by the redevelopment of underutilized parcels to high-density residential development.

There are two notable examples of parcels in the downtown area redeveloped for senior housing. In 2003, Oak Meadows, a four-story, 60-unit housing complex that accommodates very low-income seniors, was constructed on a 0.6-acre site at a density of 100 units per acre. Additionally, the 100-unit, nine story Town Meadows apartment complex for seniors or disabled persons was constructed in 1980 on a 0.76-acre site at a density of over 130 units per acre. Both apartments were developed in the downtown area under the Central Business District designation.

In addition to senior housing, there have been some examples of redevelopment occurring on the upper floors of new and existing downtown buildings, transforming these spaces into market-rate housing. Between 2003 and 2015, eight housing units have been added to the downtown core, within three sites located between the 100 and 300 blocks of East Main Street.

The most recent example is the redevelopment of space on the second and third floors into six new housing units. This project, located at 115 E. Main Street, was approved by Conditional Use Permit (CUP) No. 2014-04 in 2014, and certified for occupancy in 2015. Retail uses have remained on the first floor. The development has an overall density of 71.43 dwelling units per acre (six units on a 0.084-acre site). Next door to 115 E. Main Street, there is, within the same building but within a separate parcel, a ground floor retail space with the redevelopment of space on upper floors into four new housing units. This project, located at 117 E. Main Street, was approved by CUP No. 2018-14 (for three units) in 2018 and CUP No. 2019-41 (for one unit) in 2019, and issued permits in 2019 and 2020 respectively. The development has an overall density of 50 dwelling units per acre (four units on a 0.08-acre site).

The City anticipates that other downtown sites could develop or redevelop with projects with a comparable density. This is based on the demand for, in particular, senior housing due to the City's and Tulare County's growing senior population, workforce housing for medical professionals employed in the downtown, and the need for both affordable market-rate and deed-restricted housing. Additionally, the downtown area has sufficient infrastructure to serve these sites at the targeted densities. Notably, the city has numerous public parking lots throughout the downtown area. This can facilitate a substantial reduction of otherwise required on-site parking, thus substantially contributing to the ability for development densities ranging between 35 and 80 units per acre or more.

Downtown Visalia can be regarded as a viable location with strong potential for accommodating high-density residential uses and lower-income housing development within the Housing Element timeframe. This viability can be attributed to low improvement-to-land cost ratios, a pedestrian-friendly environment, proximity to goods and services including transportation, and the City's past experience with conversion of existing buildings into residential uses.

East Downtown

The East Downtown is a 175-acre revitalization area, located immediately east of Visalia's downtown and generally bound by Mineral King Avenue, Santa Fe Street, Murray and Goshen Avenues, and Ben Maddox Way. The area is comprised primarily of service commercial uses dominated by auto sales and repair, yet it is seeing a slow rebirth as a commercial and professional district with large open brick buildings being repurposed into restaurants and microbreweries, and new and existing buildings being utilized for professional offices. There are also several vacant lots, marginally used large parking lots, and abandoned buildings dispersed throughout the area.

With the release of the East Downtown Strategic Plan in 2005 and the General Plan Update in 2014, the latter including several objectives and policies towards improving and enhancing East Downtown's image, the City has demonstrated a strong commitment to transforming this area into an extension of its core downtown that hosts a variety of commercial, residential, and quasi-public uses. The new Zoning Ordinance and Map adopted in March 2017 replaced much of the underlying C-S zone designation to C-MU to reinforce the vision of new commercial, professional, and residential uses.

The East Downtown Strategic Plan anticipated the development of over 1,000 residential units and 1.15 million square feet of employment space. Some of the sites, such as the Downtown Visalia Transit Center, have already transitioned or are in the process of transitioning to more urban uses. The City also cleared another City-owned site using federal brownfield grants. Beginning around 2005, the City began acquiring and assembling parcels for a future Civic Center along Oak Street between Tipton and Ben Maddox Way. In the 2010s, two parcels in this area were developed as the first phase of the Civic Center—a Public Safety and Emergency Operations Center.

Many sites within the East Downtown area, particularly those that were inventoried in one or more previous Housing Elements, can still be regarded as viable locations for repurposed residential for the lower income levels within the Housing Element timeframe and beyond. Again, this viability can be attributed to low improvement-to-land cost ratios, a pedestrian-friendly environment, proximity to goods and services including transportation, and proximity to existing and planned open space features centered on Mill Creek and Jennings Ditch. With regard to sites located in commercial zoning districts, including in the D-MU and C-MU zones both located in the Downtown, a conditional use permit is currently required for any new construction into residential uses.

Sites used in Previous Planning Periods

In accordance with Government Code Section 65583, vacant parcels from both the 4th and 5th cycles and non-vacant parcels from the 5th cycle may be reused in this Housing Element to accommodate lower-income housing, provided they are rezoned to allow projects that have at least 20 percent of the units set aside to be affordable for lower-income households to be allowed by right (i.e., can be approved administratively without requiring Planning Commission or City Council approval). Ten vacant or nonvacant sites identified on the Site Inventory are subject to this by-right requirement, as shown on Table 62.

Table 62
Sites Used in Previous Planning Periods
Visalia
2022

Address	APN	Acres	Land Use	Zoning	Existing Use	Total Units
2505 E Goshen Ave	098060027	0.50	RHD	R-M-3	Vacant	13
2541 E Goshen Ave	098060038	1.00	RHD	R-M-3	Vacant	25
S Burke St & E Acequia Ave	094222015	0.90	CMU	CMU	Vacant	23
E Main St & S Edison St	094201027	2.20	CMU	CMU	Vacant	55
N Burke St & E School Ave	094250031	0.70	CMU	CMU	Vacant	18
Boyer Ln & E Goshen Ave	098060043	3.15	RHD	R-M-3	Industrial	79
2603 E Goshen Ave	098340042	9.68	RHD	R-M-3	Industrial	242
E Tulare Ave & S Ben Maddox Way	100390001	4.62	RHD	R-M-3	Agriculture	116
1641 E Tulare Ave	100390002	3.81	RHD	R-M-3	Agriculture	95
511 E School Ave	094240044	1.00	DMU	DMU	Industrial	80

City-Owned Sites

While the vast majority of identified opportunity sites are privately owned, 6 sites owned by the City have been identified as having high redevelopment potential and have been included on the Site Inventory. These sites are currently vacant, parking, commercial, and light industrial and are considered highly developable and are currently zoned to support high-density, mixed-use, and transit-oriented development, specifically in the CMU and DMU zones.

The City will follow all requirements of the Surplus Land Act, Article 8 (commencing with Section 54220) of Chapter 5 of Part 1 of Division 2 of Title 5, including holding a public hearing designating the properties as “surplus properties” under California Law. Table 63 lists the City-owned sites identified for redevelopment. In the event that these sites do not develop in this time frame, the City will identify alternative sites to accommodate the RHNA.

Table 63 City Owned Sites Visalia 2022							
Address	APN	Acres	Land Use	Zoning	Existing Use	Total Units	Status
N Ben Maddox Way & E Goshen Ave	098142055	1.67	CMU	CMU	Industrial	42	City Ownership
700 E Murray Ave	094250020	1.47	CMU	CMU	Industrial	37	Surplus Land
701 E Race Ave	094100022	3.26	CMU	CMU	Industrial	82	Surplus Land
413 N Ben Maddox Way	094180012	3.97	O	CMU	Commercial	99	Successor Agency
E Mineral King Ave & S Bridge St	094302019	1.39	DMU	DMU	Parking	111	City Ownership
N Floral St & W Center Ave	094321007	0.61	DMU	DMU	Parking	49	City Ownership

Large Sites for Lower-Income Units

Government Code Section 65583.2 establishes that sites between 0.5 and 10 acres in size, which are zoned for residential development at greater than 30 units per acre, are suitable for lower-income projects. Very small parcels, even when zoned for high densities, may not facilitate the scale of development required to access competitive funding resources. No standalone parcels smaller than 0.5 acres include lower-income units. Conversely, typically lower-resource affordable housing developers may be unable to finance the scale of project necessitated by very large parcels.

Excluding parcels listed for annexation, the Site Inventory includes five vacant parcels larger than 10 acres that include lower-income units. These sites have an existing zoning of R-M-3, which would allow for up to 35 units per acre. The City anticipates that these parcels would be subdivided to accommodate a variety of uses (79071030) or develop the site at its current size (77100105 & 126070049). While two sites have not received proposals to develop or divide the parcel, the City has a strong track record of developing large parcels and does not anticipate parcel size to impede residential development of these sites. The City will work with developers to include an affordable housing development on these sites.

The status of the five sites identified to support lower-income units are detailed below. The realistic unit capacity for each site is shown on Table 64:

3506 N Dinuba Blvd (79071030)

A parcel map to separate this site into parcels smaller than 10 acres was approved by the Planning Commission on July 24, 2023. A final map is expected to record within one year. Therefore, the site is expected to record on an adequately sized parcel in July 2024 or later. The applicant has stated their intent to utilize deed restriction to maintain affordability for Lower income level.

1818 E Goshen Ave (98050002)

There have been no proposals received by the City to develop or further divide the site into smaller parcels.

E Douglas Ave & N O'Malley St (98050003)

There have been no proposals received by the City to develop or further divide the site into smaller parcels.

W Riggan Ave & N Roeben St (77100105)

This site is included within the boundaries of a specific plan (Carleton Acres Specific Plan) that was adopted by the City Council on October 2, 2023. Conceptual developments have been reviewed by the City's Site Plan Review committee on five occasions in 2021 and 2022, none of which have included proposals to divide the site into smaller parcels.

S Stonebrook St & W Cameron Ave (126070049)

A conditional use permit to develop 228 multifamily units on this site was submitted to the City and is currently pending review by the Planning Commission. There is no intent to further divide the site into smaller parcels.

Table 64 Large Sites Visalia 2022								
Address	APN	Acres	Land Use	Zoning	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
3506 N Dinuba Blvd	079071030	16.00	RHD	R-M-3	250	0	150	400
1818 E Goshen Ave	098050002	11.00	RHD	R-M-3	250	0	25	250
E Douglas Ave & N O'Malley St	098050003	11.00	RHD	R-M-3	250	0	25	250
S Stonebrook St & W Cameron Ave	126070049	11.00	RHD	R-M-3	250	0	25	250
W Riggan Ave & N Roeben St	077100105	29.30	RHD	R-M-3	250	0	483	733

Compliance with Assembly Bill 725

Assembly Bill 725 (AB 725, 2020) requires that at least 25 percent of a jurisdiction's moderate- and above moderate-income RHNA be satisfied on sites that can accommodate at least four units. The City satisfies its RHNA for moderate- and above moderate-income units through a combination of low, medium, and high density residential zoning. Approximately 62 percent of the City's moderate-income RHNA and 33 percent of the City's above moderate-income RHNA

can be accommodated on sites zoned for at least 25 dwelling units per acre and therefore fully complies with AB 725.

Inventory of Residential Opportunity Sites

The Site Inventory lists all sites or parcels that are capable of accommodating and intend to accommodate residential development in fulfillment of Visalia's RHNA. The inventory is broken up into four distinct geographic areas of the city:

- Northeast Visalia
- Northwest Visalia
- Southeast Visalia
- Southwest Visalia

Each site listing includes the following items in the column heading order from left to right:

- Map Identification number (a unique reference number assigned by the City to reference the parcel on each map)
- Address or nearest cross street
- Assessors Parcel Number (GC 65583.2(b)(1))
- Size in acres (GC 65583.2(b)(2))
- General Plan land use designation (GC 65583.2(b)(2))
- Zoning designation (GC 65583.2(b)(2))
- Description of existing uses (GC 65583.2(b)(3))
- Improvement to land value ratio (ILV)
- Floor area ratio (FAR)
- Inventoried income level (lower, moderate, above moderate) (GC 65583.2(c))
- Total number of units realistically assumed on the site

Northeast Visalia

The northeast quadrant of Visalia represents the area with the highest capacity for future residential units. This area encompasses the Downtown and East Downtown areas and there are significant opportunities on large low-density residential sites in the eastern portion of the city. Of the 130 sites identified in this quadrant, 91 sites are vacant. Additionally, approximately 66 percent of all units in this area are on vacant sites, including approximately 50 percent of the lower-income units. Nonvacant sites in this area occur primarily in CMU and DMU zones. Existing uses identified as candidates for redevelopment include underutilized commercial, industrial, and parking area that have significant potential for high density residential development.

The northeast quadrant of Visalia can accommodate 3,792 lower-income units, 812 moderate-income units, and 1,210 above moderate-income units, as shown on Table 65. Approximately 82 percent of units in this area are designed High or Highest Resource by the California Tax

Credit Allocation Committee (TCAC). All sites are shown with a corresponding Map ID on Figure 5.

Northwest Visalia

The northwest quadrant of Visalia has significantly less development potential than its northeast counterpart. This area predominantly consists of commercial and industrial uses and low-density residential. All sites identified in this area are currently vacant, with one R-1-5 site that is currently used for agriculture. A total of 11 sites were identified in this quadrant.

The northwest quadrant of Visalia can accommodate 291 lower-income units and 1,456 above moderate-income units, as shown on Table 66. All units in this area are designed High or Highest Resource. All sites are shown with a corresponding Map ID on Figure 6.

Southeast Visalia

The southeast quadrant of Visalia can accommodate a moderate number of units in all income categories. This area primarily consists of low density residential and commercial uses in the north and west portions of the quadrant. The City identified 50 potential sites in this area. Of these sites, 34 are vacant, six are used for agriculture, and 10 are used for commercial or parking. Nonvacant commercial and parking lot sites are located in the CMU zone along S Mooney Boulevard and have potential for redevelopment.

The southeast quadrant of Visalia can accommodate 953 lower-income units, 509 moderate-income units, and 711 above moderate-income units, as shown on Table 67. Approximately 72 percent of the units in this area are designed High or Highest Resource. All sites are shown with a corresponding Map ID on Figure 7.

Southwest Visalia

The southwest quadrant of Visalia has the least amount of development capacity. Similar to the Northwest and Southeast quadrants, the southwest primarily consists of low-density residential and commercial uses, however this quadrant includes both the Visalia Municipal Airport and State Route 99, both of which limit the amount of land available for development and pose potential health risks related to air quality and noise. The City identified 15 potential sites in this area. Of these sites, seven are vacant, while the remaining eight sites include commercial uses in the CMU zone along S Mooney Boulevard.

The southwest quadrant of Visalia can accommodate 430 lower-income units, 65 moderate-income units, and 284 above moderate-income units, as shown on Table 68. All units in this area are designed High or Highest Resource. All sites are shown with a corresponding Map ID on Figure 8.

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
2	N St Johns Pkwy & E Modoc Ave	091040025	1.29	RLD	R-1-5	Vacant	0.00	0.00	0	0	6	6
3	N St Johns Pkwy & E Modoc Ave	091333044	3.89	RLD	R-1-5	Vacant	0.00	0.00	0	0	19	19
4	N Dunworth St	098050058	0.35	RLD	R-1-5	Vacant	0.00	0.00	0	0	2	2
5	E Goshen Ave & Rd 140	098050060	9.08	RLD	R-1-5	Vacant	0.00	0.00	45	0	0	45
6	E Douglas Ave & Rd 140	098050062	1.69	RLD	R-1-5	Vacant	0.00	0.00	8	0	0	8
7	N Dunworth St & E Douglas Ave	098050067	14.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	70	70
8	E Goshen Ave & S Vimargo St	098050068	16.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	80	80
9	E St Johns Pkwy & N Cain St	098220057	2.02	RLD	R-1-5	Vacant	0.00	0.00	0	0	10	10
10	E Houston Ave & N Velie Ct	103180084	0.21	RLD	R-1-5	Vacant	0.00	0.00	0	0	1	1
11	N Vista Dr & N Simon St (near Mill Creek)	103210035	1.07	RLD	R-1-5	Vacant	0.00	0.00	0	0	5	5
12	E Stewart Ct & McAuliff St	103330084	0.14	RLD	R-1-5	Vacant	0.00	0.00	0	0	1	1
13	E Roosevelt Ave & N Manzanita St	103330088	0.11	RLD	R-1-5	Vacant	0.00	0.00	0	0	1	1
14	E Cecil Ct & N Manzanita St	103330094	0.19	RLD	R-1-5	Vacant	0.00	0.00	0	0	1	1
15	3307 E Houston Ave Unit 1	103330100	1.20	RLD	R-1-5	Vacant	0.00	0.00	0	0	6	6
16	3631 E Houston Ave	103330101	0.90	RLD	R-1-5	Vacant	0.00	0.00	0	0	5	5
17	2326 N Bridge St	091030038	2.83	RLD	R-1-5	Vacant	0.00	0.00	0	0	14	14
18	N Vimargo St & E Oak Ave	098330006	4.65	RLD	R-1-5	Vacant	0.00	0.00	0	0	23	23
19	2007 N Cain St	098440028	1.37	RLD	R-1-5	Vacant	0.00	0.00	0	0	7	7
20	2037 N Cain St	098440029	0.80	RLD	R-1-5	Vacant	0.00	0.00	0	0	4	4
21	2049 N Cain St	098440030	1.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	5	5
22	2002 N Ben Maddox Way	098440037	3.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	15	15

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
23	1817 N Cain St	098453027	2.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	10	10
24	1835 N Cain St	098453028	1.80	RLD	R-1-5	Vacant	0.00	0.00	0	0	9	9
25	1716 N Cain St	098470001	4.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	20	20
26	2232 N Ben Maddox Way	098490029	0.90	RLD	R-1-5	Vacant	0.00	0.00	0	0	5	5
27	E Houston Ave & N Virmargo St	098510015	4.79	RLD	R-1-5	Vacant	0.00	0.00	0	0	24	24
28	3504 E Douglas Ave	103280032	4.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	20	20
29	3436 E Douglas Ave	103280081	1.63	RLD	R-1-5	Vacant	0.00	0.00	0	0	8	8
38	4000 E St Johns Pkwy	103020051	9.99	RLD	R-1-5	Vacant	0.00	0.00	0	0	50	50
39	St Johns Pkwy & N Sol St	103020052	7.37	RLD	R-1-5	Vacant	0.00	0.00	0	0	37	37
40	St Johns Pkwy & River Run St	103020057	4.66	RLD	R-1-5	Vacant	0.00	0.00	0	0	23	23
41	St Johns Pkwy & River Run St	103020064	6.57	RLD	R-1-5	Vacant	0.00	0.00	0	0	33	33
42	St Johns Pkwy & River Run St	103020070	3.95	RLD	R-1-5	Vacant	0.00	0.00	0	0	20	20
43	4018 E Douglas Ave	103120019	8.55	RLD	R-1-5	Vacant	0.00	0.00	0	0	43	43
48	3227 E Houston Ave	103180081	0.25	RLD	R-1-5	Vacant	0.00	0.00	0	0	1	1
49	3223 E Houston Ave	103180080	1.78	RLD	R-1-5	Vacant	0.00	0.00	0	0	9	9
50	E Douglas Ave & McAuliff St	103320060	5.47	RLD	R-1-5	Vacant	0.00	0.00	0	0	27	27
56	Goshen Ave & Cain St	098142057	25.31	RLD	R-1-5	Vacant	0.00	0.00	0	0	138	138
R-1-5 Total			158.81						53	0	752	805
65	E Douglas Ave & N Tracy St	098050069	5.72	RMD	R-M-2	Vacant	0.00	0.00	0	0	69	69
66	E Douglas Ave & Rd 140	103290029	0.93	RMD	R-M-2	Vacant	0.00	0.00	0	0	11	11
68	W Sanders Ct & N Leslie St	093021027	0.52	RMD	R-M-2	Vacant	0.00	0.00	0	0	6	6
69	W Sanders Ct & N Leslie St	093021028	0.52	RMD	R-M-2	Vacant	0.00	0.00	0	0	6	6
72	E Houston Ave & N Irma	098030002	5.65	RMD	R-M-2	Vacant	0.00	0.00	0	0	68	68

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
	St											
73	E Houston Ave & N Irma St	098050005	9.05	RMD	R-M-2	Vacant	0.00	0.00	0	109	0	109
74	1736 E Houston Ave	098200052	1.46	RMD	R-M-2	Vacant	0.00	0.00	0	18	0	18
75	Houston St and Cain St	098200070	3.67	RMD	R-M-2	Vacant	0.00	0.00	0	44	0	44
76	N Irma St & School Ct	098330007	2.37	RMD	R-M-2	Vacant	0.00	0.00	0	28	0	28
77	1904 E Houston Ave	098480005	1.69	RMD	R-M-2	Vacant	0.00	0.00	0	20	0	20
80	Ivanhoe Dr & Comstock St	103020068	2.62	RMD	R-M-2	Vacant	0.00	0.00	0	31	0	31
81	Ivanhoe Dr & Comstock St	103020069	6.40	RMD	R-M-2	Vacant	0.00	0.00	0	77	0	77
97	W Riggan Ave & S Giddings St	078450019	11.62	RMD	R-M-2	Vacant	0.00	0.00	0	0	98	98
98	Dinuba Blvd & Ferguson Ave	090060019	6.36	RMD	R-M-2	Vacant	0.00	0.00	0	76	0	76
99	Riggan Ave & Dayton Ct	078430008	1.30	RMD	R-M-2	Industrial	0.00	0.00	0	16	0	16
R-M-2 Total			59.88						0	419	258	677
104	Houston & Road 146	103020072	9.16	RMD	R-M-3	Vacant	0.00	0.00	0	229	0	229
105	Shannon Pkwy & N Conyer St	078120040	7.08	RHD	R-M-3	Vacant	0.00	0.00	177	0	0	177
106	3506 N Dinuba Blvd	079071030	16.00	RHD	R-M-3	Vacant	0.00	0.00	250	0	150	400
108	E Douglas Ave & N Santa Fe St	094110019	2.65	RHD	R-M-3	Vacant	0.00	0.00	66	0	0	66
110	1818 E Goshen Ave	098050002	11.00	RHD	R-M-3	Vacant	0.00	0.00	250	0	25	275
111	E Douglas Ave & N O'Malley St	098050003	11.00	RHD	R-M-3	Vacant	0.00	0.00	250	0	25	275
112	E Douglas Ave & N Cain St	098050035	4.13	RHD	R-M-3	Vacant	0.00	0.00	103	0	0	103
113	2046 E Goshen Ave	098050070	5.00	RMD	R-M-3	Vacant	0.00	0.00	125	0	0	125
114	2505 E Goshen Ave Unit B	098060027	0.50	RHD	R-M-3	Vacant	0.00	0.00	13	0	0	13
115	2541 E Goshen Ave	098060038	1.00	RHD	R-M-3	Vacant	0.00	0.00	25	0	0	25
116	Boyer Ln & E Goshen Ave	098060043	3.15	RHD	R-M-3	Industrial	0.21	0.10	79	0	0	79

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
117	2603 E Goshen Ave	098340042	9.68	RHD	R-M-3	Industrial	0.00	0.01	242	0	0	242
123	W Murray Ave & N Jacob St	093243009	0.17	RHD	R-M-3	Vacant	0.00	0.00	0	4	0	4
124	W Murray Ave & N Jacob St	093243010	0.16	RHD	R-M-3	Vacant	0.00	0.00	0	4	0	4
127	1905 E Houston Ave	098180050	2.89	RHD	R-M-3	Vacant	0.00	0.00	72	0	0	72
R-M-3 Total			83.57						1,652	237	200	2,089
132	S Burke St & E Acequia Ave	094222015	0.90	CMU	CMU	Vacant	0.00	0.00	23	0	0	23
133	E Main St & S Edison St	094201027	2.20	CMU	CMU	Vacant	0.00	0.00	55	0	0	55
134	N Burke St & E School Ave	094250031	0.70	CMU	CMU	Vacant	0.00	0.00	18	0	0	18
135	N Santa Fe & E Grove Ave	094110013	2.00	RHD	CMU	Commercial	0.00	0.00	50	0	0	50
136	500 E Race Ave	094100037	1.40	RHD	CMU	Commercial	1.46	0.36	35	0	0	35
137	500 N Tipton St	094250004	0.40	CMU	CMU	Vacant	0.00	0.00	0	10	0	10
138	S Tipton St & E Acequia Ave	094222004	2.30	CMU	CMU	Vacant	0.00	0.00	58	0	0	58
139	E Main St & N Liberty St	094231008	0.30	CMU	CMU	Vacant	0.00	0.00	0	8	0	8
140	E Main St & N Liberty St	094231009	0.10	CMU	CMU	Vacant	0.00	0.00	0	3	0	3
141	604 E Main St	094231010	0.10	CMU	CMU	Vacant	0.00	0.00	0	3	0	3
142	E Main St & N Liberty St	094232001	0.10	CMU	CMU	Vacant	0.00	0.00	0	3	0	3
143	E Center Ave & N Liberty St	094232003	0.30	CMU	CMU	Vacant	0.00	0.00	0	8	0	8
144	E Main St & N Liberty St	094232016	0.30	CMU	CMU	Vacant	0.00	0.00	0	8	0	8
145	E Main St & N Liberty St	094232006	0.40	CMU	CMU	Vacant	0.00	0.00	0	10	0	10
146	N Burke St & E Main St	094201001	0.20	CMU	CMU	Vacant	0.00	0.00	0	5	0	5
147	615 E Main St	094235017	0.75	CMU	CMU	Vacant	0.00	0.00	19	0	0	19
148	535 N Burke St	094250015	0.84	CMU	CMU	Industrial	0.00	0.07	21	0	0	21
149	N Santa Fe & E Race Ave	094100042	0.74	CMU	CMU	Vacant	0.00	0.00	19	0	0	19
150	N Tipton St & E Race Ave	094100041	0.52	CMU	CMU	Vacant	0.00	0.00	13	0	0	13
151	E Houston Ave & N Santa	094130005	1.26	CMU	CMU	Vacant	0.00	0.00	32	0	0	32

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
	Fe St											
152	E Houston Ave & N Santa Fe St	094130049	0.68	CMU	CMU	Vacant	0.00	0.00	17	0	0	17
153	E Houston Ave & McAuliff St	103120085	1.43	CMU	CMU	Vacant	0.00	0.00	36	0	0	36
155	2135 N Dinuba Blvd	090280017	1.37	CMU	CMU	Commercial	0.68	0.23	34	0	0	34
156	N Ben Maddox Way & E Goshen Ave	098142055	1.67	CMU	CMU	Industrial	0.00	0.00	42	0	0	42
157	730 E Mineral King Ave	094222029	3.42	CMU	CMU	Commercial	0.81	0.24	86	0	0	86
158	700 E Mineral King Ave Unit A	094222030	1.09	CMU	CMU	Commercial	0.27	0.30	27	0	0	27
159	715 1/2 E Acequia Ave Unit A	094222019	1.14	CMU	CMU	Commercial	0.27	0.33	29	0	0	29
160	721 E Acequia Ave	094222018	1.31	CMU	CMU	Industrial	0.00	0.28	33	0	0	33
161	815 E Acequia Ave	094222006	0.65	CMU	CMU	Commercial	0.81	0.15	16	0	0	16
162	940 E Main St	094201019	0.68	CMU	CMU	Commercial	0.68	0.47	17	0	0	17
163	1040 E Main St	094201026	0.73	CMU	CMU	Commercial	0.00	0.12	18	0	0	18
164	620 E Center Ave	094240029	0.86	C	CMU	Commercial	0.00	0.29	22	0	0	22
165	700 E Murray Ave	094250020	1.47	CMU	CMU	Industrial	0.27	0.03	37	0	0	37
166	701 E Race Ave	094100022	3.26	CMU	CMU	Industrial	0.27	0.06	82	0	0	82
167	800 N Burke St	094160023	0.92	CMU	CMU	Commercial	0.37	0.21	23	0	0	23
168	202 NE 2nd Ave	094034011	0.65	CMU	CMU	Commercial	0.00	0.62	16	0	0	16
169	N Santa Fe St & N Grape St	094120039	0.89	CMU	CMU	Parking	0.20	0.00	22	0	0	22
170	1120 N Santa Fe St	094120037	4.29	CMU	CMU	Commercial	0.20	0.53	107	0	0	107
171	1319 W Goshen Ave	093253001	0.95	CMU	CMU	Industrial	0.50	0.12	24	0	0	24
174	N Burke St & E School Ave	094250047	2.67	CMU	CMU	Parking	0.00	0.00	67	0	0	67
175	413 N Ben Maddox Way	094180012	3.97	O	CMU	Commercial	0.00	0.02	99	0	0	99
176	Shannon Pkwy & N Conyer St	078120055	7.36	CMU	CMU	Vacant	0.00	0.00	88	0	0	88

Table 65
Opportunity Sites in Northeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Uses	Improvement to Land Value Ratio (ILV)	Floor Area Ration (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
180	E Mineral King Ave & S Burke St	094211024	0.50	CMU	CMU	Vacant	0.00	0.00	13	0	0	13
188	620 W Houston Ave	090096021	0.79	CMU	CMU	Commercial	0.82	0.43	20	0	0	20
189	512 N Ben Maddox Way	098142063	1.19	CMU	CMU	Commercial	0.00	0.03	30	0	0	30
190	1122 E Mineral King Ave	094212018	0.53	CMU	CMU	Industrial	0.89	0.09	13	0	0	13
200	500 N Santa Fe St	094250046	1.10	CMU	CMU	Commercial	0.00	0.39	27	0	0	27
201	1123 E Acequia Ave	094212056	1.22	CMU	CMU	Commercial	0.89	0.11	31	0	0	31
202	1322 N MC Auliff St Unit 101	103120084	2.41	CMU	CMU	Commercial	0.00	0.08	60	0	0	60
CMU Total			65.03						1479	58	0	1537
203	330 N Santa Fe St	094240001	0.30	DMU	DMU	Industrial	0.81	0.20	0	24	0	203
204	N Santa Fe St & E Oak Ave	094240002	0.50	DMU	DMU	Vacant	0.00	0.00	40	0	0	204
205	511 E SCHOOL AVE	094240044	1.00	DMU	DMU	Industrial	0.53	0.32	80	0	0	205
206	N Santa Fe St & E Main St	094231014	0.40	DMU	DMU	Vacant	0.00	0.00	0	32	0	206
207	N Santa Fe St & E Acequia Ave	094221010	0.60	DMU	DMU	Vacant	0.00	0.00	48	0	0	207
208	E Mineral King Ave & S Santa Fe St	094221015	0.30	DMU	DMU	Vacant	0.00	0.00	0	24	0	208
209	E Mineral King Ave & S Bridge St	094302019	1.39	DMU	DMU	Parking	0.50	0.00	111	0	0	209
210	200 S Bridge St	094304006	1.39	DMU	DMU	Commercial	0.00	0.72	112	0	0	210
211	N Floral St & W Center Ave	094321007	0.61	DMU	DMU	Parking	0.20	0.00	49	0	0	211
212	200 E Center Ave	094286002	0.75	DMU	DMU	Commercial	0.90	0.40	60	0	0	212
213	E Mineral King Ave & S Santa Fe St	094305010	0.22	DMU	DMU	Vacant	0.00	0.00	0	18	0	213
214	200 S Court St	094301009	0.75	DMU	DMU	Commercial	0.86	0.29	60	0	0	214
215	505 N Court St	094355011	0.60	DMU	DMU	Commercial	0.90	0.40	48	0	0	215
DMU Total			8.81						608	98	0	706
Grand Total			376.10						3,792	812	1210	5,814

Figure 5 Sites in Northeast Visalia

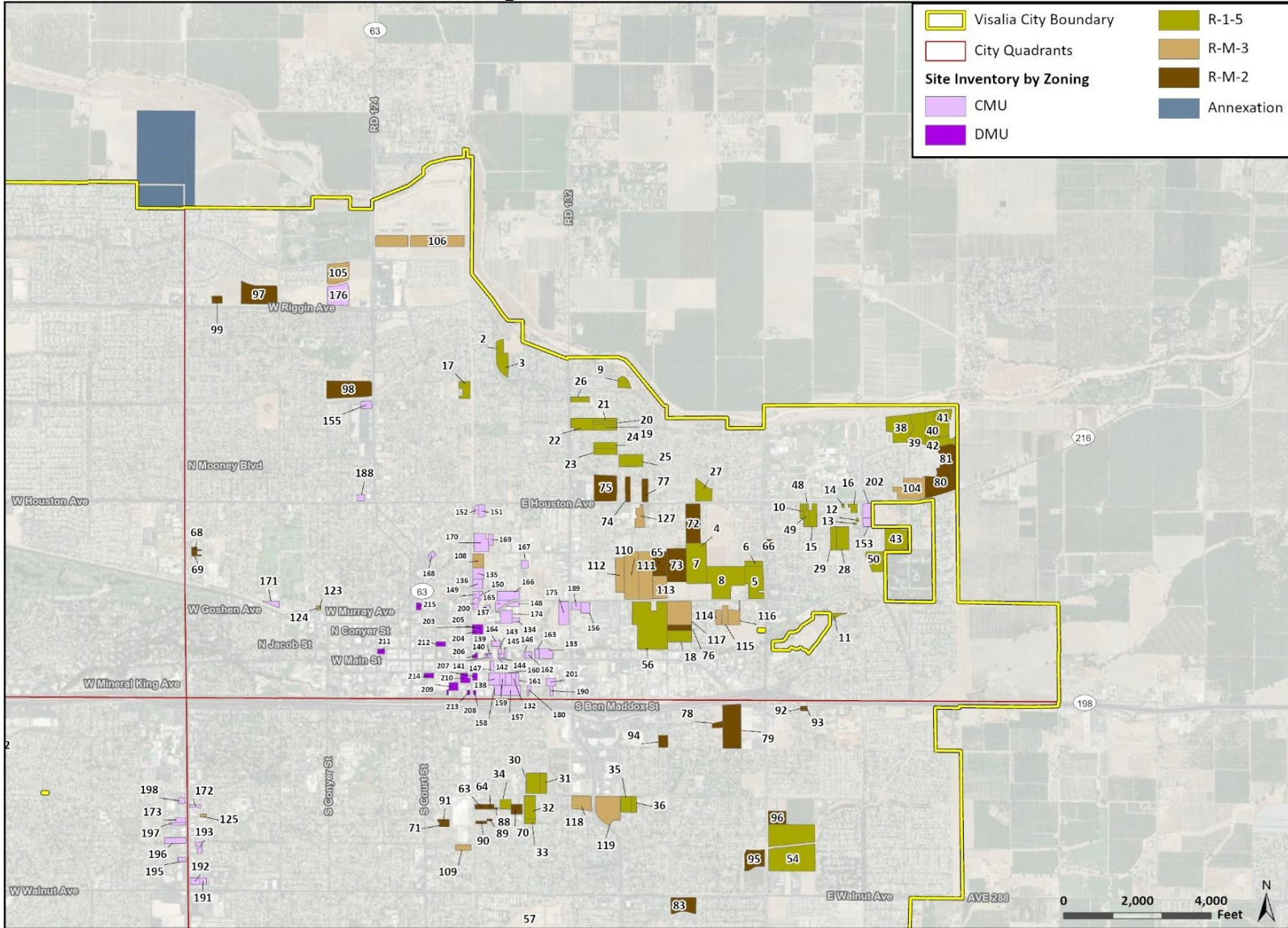


Table 66
Opportunity Sites in Northwest Visalia

Map ID	Address	APN	Acres	Land Use	Zoning	Existing Use	Improvement to Land Value Ratio (ILV)	Floor Area Ratio (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
1	6714 N Shirk Rd	081030046	4.89	RVLD	R-1-20	Vacant	0.00	0.00	0	0	5	5
Total R-1-20			4.89						0	0	5	5
37	3629 N Demaree St	077060022	45.00	RLD	R-1-5	Agriculture	0.49	0.00	0	0	225	225
44	6306 W Hurley Ave	085570007	3.60	RLD	R-1-5	Vacant	0.00	0.00	0	0	18	18
47	N Akers St & Avenue 316	077060024	72.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	360	360
51	W Ferguson Ave & N Akers St	077070048	24.75	RLD	R-1-5	Vacant	0.00	0.00	0	0	91	91
53	Shirk St & Modoc Ave	077650001	4.81	RLD	R-1-5	Vacant	0.00	0.00	0	0	22	22
55	Lovers Lane & Cherry Lane	127030018	32.35	RLD	R-1-5	Vacant	0.00	0.00	0	0	174	174
58	Ave 312 & N Roeben St	077490018	4.50	RMD	R-1-5	Vacant	0.00	0.00	0	0	23	23
Total R-1-5			187.01						0	0	913	913
62	Rd 108 & Ave 312	077180022	4.61	RLD	R-M-2	Vacant	0.00	0.00	0	0	55	55
Total R-M-2			4.61						0	0	55	55
128	W Riggins Ave & N Roeben St	077100105	29.30	RHD	R-M-3	Vacant	0.00	0.00	250	0	483	733
129	W Ferguson Ave & N Shirk St	077640013	1.65	RHD	R-M-3	Vacant	0.00	0.00	41	0	0	41
Total RHD			30.95						291	0	483	774
Grand Total			227.46						291	0	1456	1,747

Figure 6 Sites in Northwest Visalia

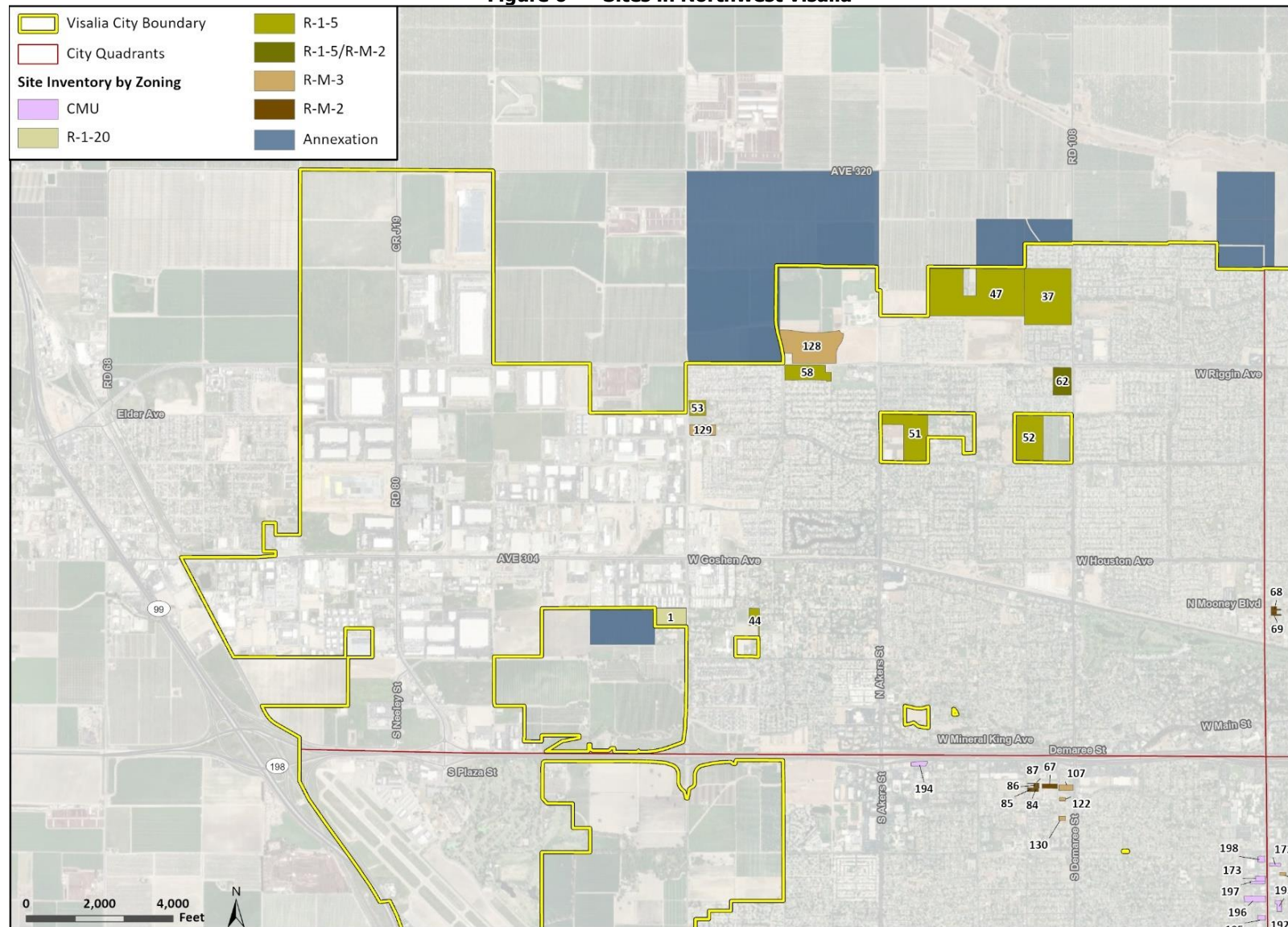


Table 67
Opportunity Sites in Southeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning Existing Use	Existing Use	Improvement to Land Value Ratio (ILV)	Floor Area Ration (FAR)	Lower Income	Moderate Income Units	Above Moderate-Income Units	Total Units
30	E Tulare Ave & S Burke St	097160015	4.79	RLD	R-1-5	Agriculture	2.20	0.00	0	0	24	24
31	1020 E Tulare Ave	097160018	2.36	RLD	R-1-5	Agriculture	2.20	0.03	0	0	12	12
32	E Tulare Ave & S Burke St	097170001	4.39	RLD	R-1-5	Agriculture	1.76	0.00	0	0	22	22
33	E Tulare Ave & S Burke St	097181017	0.92	RLD	R-1-5	Agriculture	2.59	0.00	0	0	5	5
34	1226 S Liberty St	097242001	1.68	RLD	R-1-5	Vacant	0.00	0.00	0	0	8	8
35	1737 E Tulare Ave	100140011	2.00	RLD	R-1-5	Vacant	0.00	0.00	0	0	10	10
36	1739 E Tulare Ave	100140025	0.83	RLD	R-1-5	Vacant	0.00	0.00	0	0	4	4
45	S Lovers Ln & E K Ave	126920003	5.15	RLD	R-1-5	Vacant	0.00	0.00	0	0	26	26
46	S Lovers Ln & E K Ave	126920004	5.25	RLD	R-1-5	Vacant	0.00	0.00	0	0	26	26
52	W Ferguson Ave & N Chinowth St	077190007	23.70	RLD	R-1-5	Vacant	0.00	0.00	0	0	117	117
54	Lovers Lane & Packwood Creek	101050041	35.06	RLD	R-1-5	Vacant	0.00	0.00	0	0	96	96
57	Santa Fe St & Beech St	123080034	12.33	RLD	R-1-5	Vacant	0.00	0.00	0	0	54	54
R-1-5 Total			98.46						0	0	404	404
63	E Tulare Ave & S Santa Fe St	097241001	0.97	RMD	R-M-2	Vacant	0.00	0.00	0	0	12	12
64	E Tulare Ave & S Liberty St	097241014	0.62	RMD	R-M-2	Vacant	0.00	0.00	0	0	7	7
70	E Tulare Ave & S Burke St	097242017	1.85	RMD	R-M-2	Vacant	0.00	0.00	0	0	22	22
71	1425 S GARDEN ST	097261010	0.60	RMD	R-M-2	Vacant	0.00	0.00	0	0	7	7
78	S Goddard St & E Noble Ave	100070047	1.00	RMD	R-M-2	Vacant	0.00	0.00	0	12	0	12
79	2639 E Noble Ave	100080003	9.06	RMD	R-M-2	Vacant	0.00	0.00	0	109	0	109
82	E K Ave & S Oakhurst St	126470008	1.93	RMD	R-M-2	Vacant	0.00	0.00	0	23	0	23
83	E Walnut Ave & S Pinkham St	126530001	6.44	RMD	R-M-2	Vacant	0.00	0.00	0	77	0	77
88	1309 S Liberty St	097241016	0.09	RMD	R-M-2	Vacant	0.00	0.00	0	1	0	1
89	E Tulare Ave & S Liberty St	097241028	0.20	RMD	R-M-2	Vacant	0.00	0.00	0	2	0	2
90	E Tulare Ave & S Santa Fe St	097241042	0.51	RMD	R-M-2	Vacant	0.00	0.00	0	6	0	6
91	E Paradise Ave & S Garden St	097261045	0.48	RMD	R-M-2	Vacant	0.00	0.00	0	6	0	6
92	S Velie St & E Noble Ave	101041001	0.27	RMD	R-M-2	Vacant	0.00	0.00	0	3	0	3
93	S Velie St & E Noble Ave	101041002	0.26	RMD	R-M-2	Vacant	0.00	0.00	0	3	0	3
94	S Pinkham St & E Myrtle Ct	100050012	1.89	RMD	R-M-2	Vacant	0.00	0.00	0	0	23	23
95	Lovers Ln & Walnut Ave	100360032	6.72	RMD	R-M-2	Vacant	0.00	0.00	0	0	81	81

Table 67
Opportunity Sites in Southeast Visalia

Map ID	Address	APN	Acres	Land Use	Zoning Existing Use	Existing Use	Improvement to Land Value Ratio (ILV)	Floor Area Ration (FAR)	Lower Income	Moderate Income Units	Above Moderate-Income Units	Total Units
96	Lovers Ln & Howard Ave	101390060	2.12	RMD	R-M-2	Vacant	0.00	0.00	0	0	25	25
R-M-2 Total			35.01						0	242	177	419
101	Stonebrook St & Cameron Ave	126062103	8.71	C-R	C-R	Vacant	0.00	0.00	0	0	105	105
103	Cameron Ave & Vintage St	126070050	18.63	CR	C-R	Vacant	0.00	0.00	0	224	0	224
C-R Total			27.34						0	224	105	329
109	S Santa Fe St & E Paradise Ave	097272032	1.46	RHD	R-M-3	Vacant	0.00	0.00	37	0	0	37
118	E Tulare Ave & S Ben Maddox Way	100390001	4.62	RHD	R-M-3	Agriculture	0.00	0.00	116	0	0	116
119	1641 E Tulare Ave	100390002	3.81	RHD	R-M-3	Agriculture	2.41	0.00	95	0	0	95
121	E Caldwell Ave & S Santa Fe St	123220044	4.85	RHD	R-M-3	Vacant	0.00	0.00	121	0	0	121
125	W Tulare Ave & S Central St	096321012	0.33	RHD	R-M-3	Vacant	0.00	0.00	0	8	0	8
126	S Stonebrook St & W Cameron Ave	126070049	11.00	RHD	R-M-3	Vacant	0.00	0.00	250	0	25	275
R-M-3 Total			26.07						619	8	25	652
154	S Fairway St & W Orchard Ave	122300042	0.62	CMU	CMU	Parking	0.00	0.00	15	0	0	15
172	1300 S Mooney Blvd Unit 1	096321016	0.51	CMU	CMU	Commercial	0.43	0.21	13	0	0	13
177	1740 W Caldwell Ave	122290012	0.36	CMU	CMU	Vacant	0.00	0.00	0	9	0	9
178	1741 W Caldwell Ave	122290013	0.50	CMU	CMU	Vacant	0.00	0.00	0	13	0	13
179	1742 W Caldwell Ave	122290014	0.50	CMU	CMU	Vacant	0.00	0.00	0	13	0	13
184	1740 W Caldwell Ave	122290011	2.84	CMU	CMU	Commercial	0.00	0.32	71	0	0	71
185	3360 S Fairway St	122300043	0.64	CMU	CMU	Commercial	0.00	0.46	16	0	0	16
186	3252 S Mooney Blvd	122300017	4.16	CMU	CMU	Commercial	0.68	0.25	104	0	0	104
187	3230 S Mooney Blvd	122313020	0.95	CMU	CMU	Commercial	0.68	0.49	24	0	0	24
191	1921 S Central St	096291020	0.73	CMU	CMU	Commercial	0.00	0.41	18	0	0	18
192	1920 S Mooney Blvd	096291021	1.04	CMU	CMU	Commercial	0.00	0.30	26	0	0	26
193	1920 W Princeton Ave Unit 13	096301022	0.97	CMU	CMU	Commercial	0.00	0.19	24	0	0	24
199	2700 S Mooney Blvd	122011022	0.90	CMU	CMU	Commercial	0.67	0.39	23	0	0	23
CMU Total			14.72						334	35	0	369
Grand Total			201.60						953	509	711	2,173

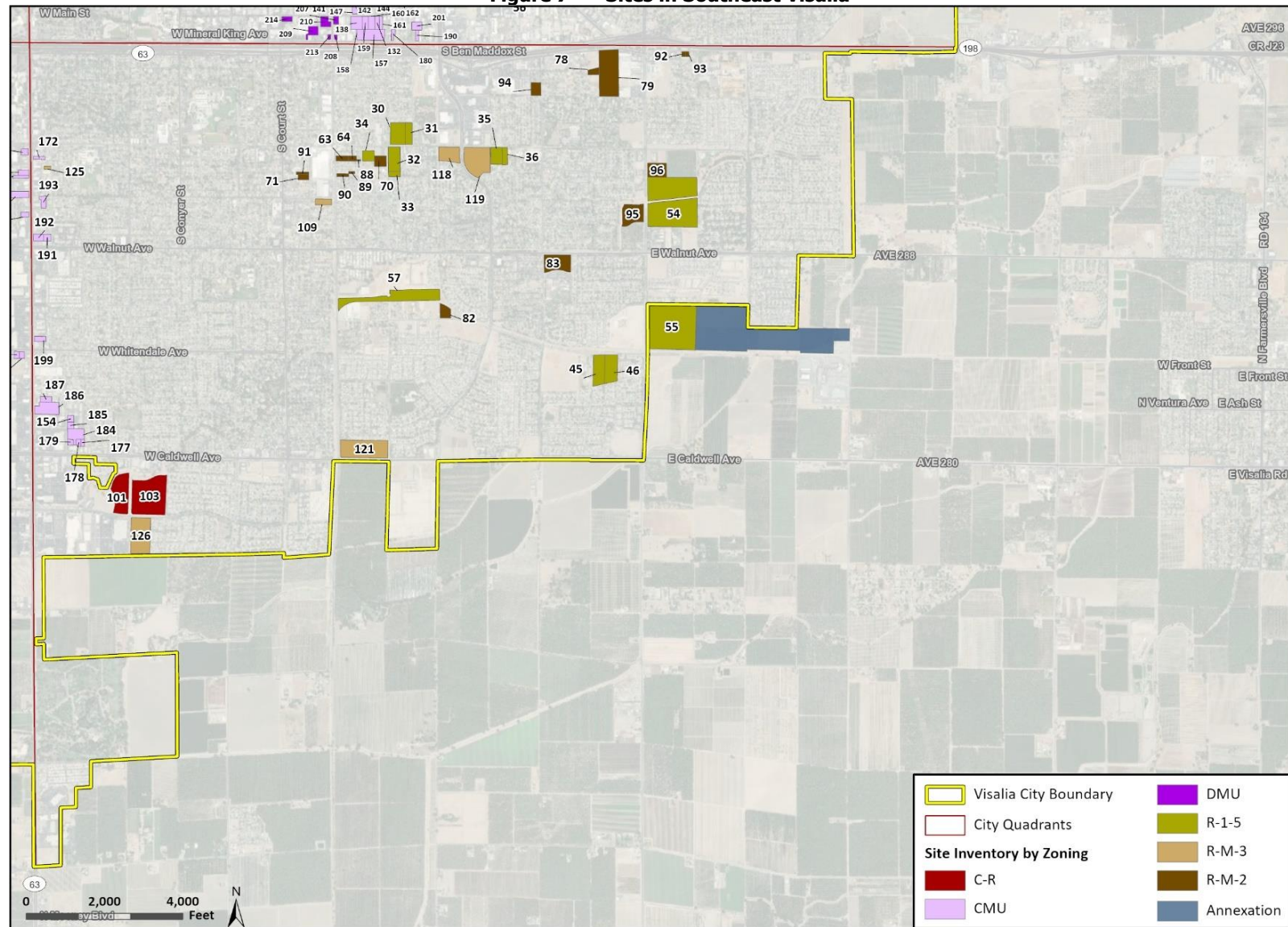
Figure 7 Sites in Southeast Visalia

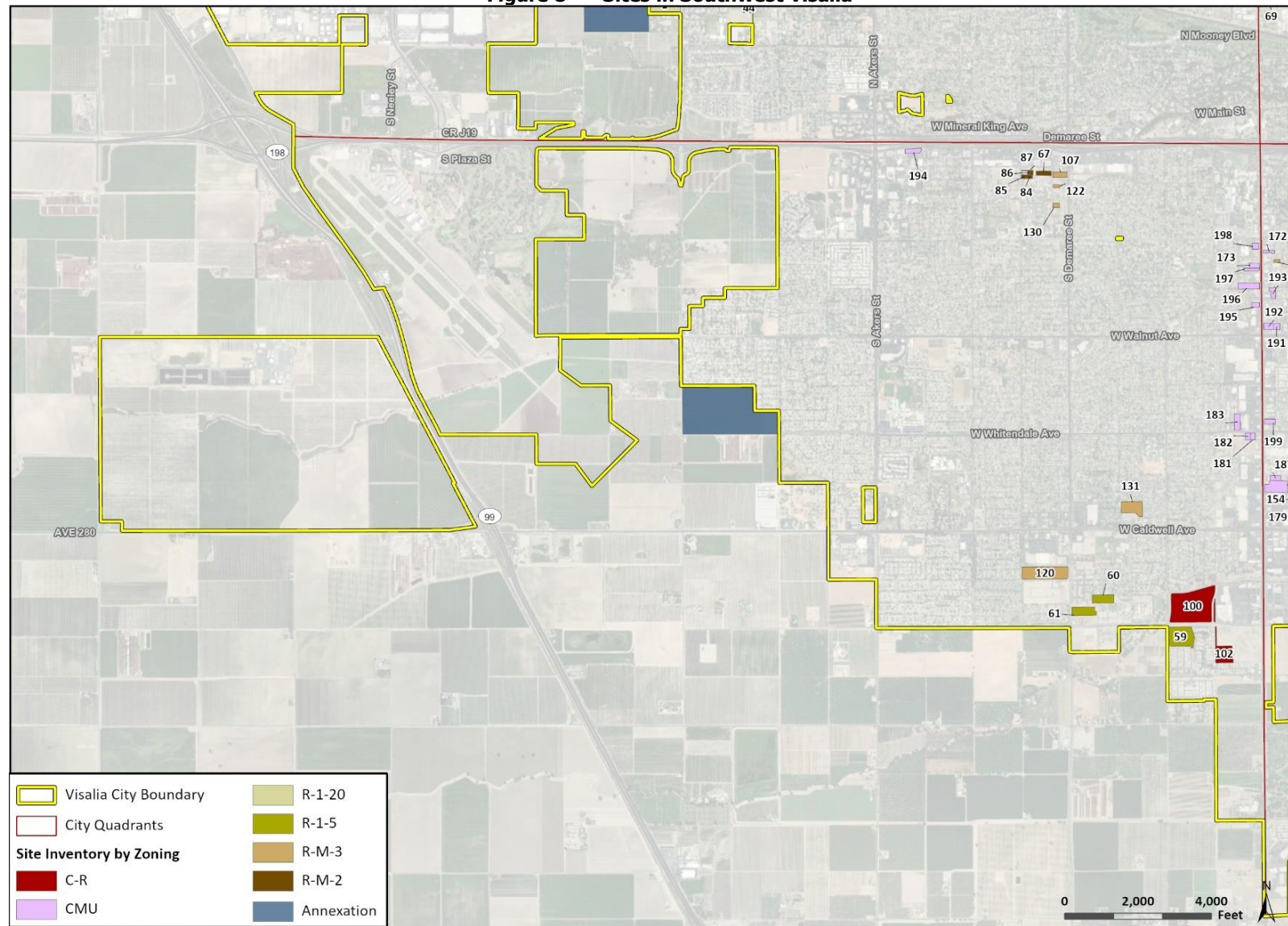
Table 68
Opportunity Sites in Southwest Visalia

Map ID	Address	APN	Acres	Land Use	Zoning Existing Use	Existing use	Improvement to Land Value Ratio (ILV)	Floor Area Ration (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
59	Visalia Pkwy & County Center	126960004	8.69	RLD	R-1-5	Vacant	0	0	0	0	43	43
60	4143 S Dans St	126480081	2.92	RLD	R-1-5	Vacant	0	0	0	0	15	15
61	Demaree & Visalia Pkwy	126020081	2.50	RLD	R-1-5	Vacant	0	0	0	0	13	13
R-1-5 Total			14.11						0	0	71	71
67	W Myrtle Ct & S Fulgham St	087090011	1.17	RMD	R-M-2	Vacant	0	0	0	0	14	14
84	S Chinowth St & W Myrtle Ave	087090015	0.34	RMD	R-M-2	Vacant	0	0	0	4	4	4
85	S Chinowth St & W Myrtle Ave	087090022	0.37	RMD	R-M-2	Vacant	0	0	0	4	4	4
86	S Chinowth St & W Myrtle Ave	087090030	0.29	RMD	R-M-2	Vacant	0	0	0	3	3	3
87	S Chinowth St & W Myrtle Ave	087090031	0.23	RMD	R-M-2	Vacant	0	0	0	3	3	3
100	Visalia Pkwy & Woodland St	126050042	8.50	RMD/RHD	R-M-2/R-M-3	Vacant	0	0	0	0	102	102
R-M-2 Total			2.40						0	14	130	130
102	Visalia Pkwy & Woodland St	126960005	5.42	CR	C-R	Vacant	0	0	0	65	0	65
C-R Total			5.42						0	65	0	165
107	W Myrtle Ct & S Fulgham St	087090035	1.35	RHD	R-M-3	Vacant	0	0	34	0	0	34
120	Rd 108 & W Packwood Ave	119730011	9.52	RHD	R-M-3	Vacant	0	0	238	0	0	238
122	W Myrtle Ct & S Fulgham St	087090052	0.35	RHD	R-M-3	Vacant	0	0	0	9	0	9
130	Fulgham & Meadow	087100043	0.50	RHD	R-M-3	Vacant	0	0	13	0	0	13
131	3120 W Caldwell Ave	121400037	4.44	RHD	R-M-3	Vacant	0	0	0	0	111	111
R-M-3 Total			16.16						285	9	111	405
173	1411 S Mooney BLVD	095160076	0.85	CMU	CMU	Commercial	0.89	0.34	21	0	0	21
181	2131 W Whitendale Ave	121090071	0.53	CMU	CMU	Commercial	0.81	0.43	13	0	0	13
182	2211 W Whitendale Ave Unit A	121090070	0.55	CMU	CMU	Commercial	0.81	0.31	14	0	0	14
183	2300 W Whitendale Ave	121380001	1.60	CMU	CMU	Commercial	0.91	0.26	40	0	0	40

Table 68
Opportunity Sites in Southwest Visalia

Map ID	Address	APN	Acres	Land Use	Zoning Existing Use	Existing use	Improvement to Land Value Ratio (ILV)	Floor Area Ration (FAR)	Lower Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
194	5021 W Noble Ave	087470009	1.22	CMU	CMU	Commercial	0	0.28	31	0	0	31
195	1725 S Mooney Blvd Unit A	095134062	0.60	CMU	CMU	Commercial	0.18	0.18	15	0	0	15
196	1545 S Mooney BLVD	095160087	2.15	CMU	CMU	Commercial	0.94	0.1	54	0	0	54
197	1441 S Mooney BLVD Unit A	095160082	0.71	CMU	CMU	Commercial	0.07	0.48	18	0	0	18
198	1221 S Mooney BLVD	095120101	0.67	CMU	CMU	Commercial	0.93	0.27	17	0	0	17
CMU Total			8.88						223	0	0	223
Grand Total			55.47						508	88	298	894

Figure 8 Sites in Southwest Visalia



Annexation Sites

Annexation is the process by which a city adds land to its jurisdictional boundaries. Following annexation, the City extends its services, laws, and voting privileges to meet the needs of residents living in the annexed area. Typically, annexation takes place in areas that are adjacent to a municipality, where the population already has expanded to densities found in urban areas. Residents in an urban setting generally require services and facilities beyond those provided by state and county governments. Annexation encourages orderly growth and provides standardized services to those who live in the annexed area. The annexation process is a shared procedure between Tulare County and the City of Visalia, overseen by the Tulare County Local Agency Formation Commission (Tulare LAFCo).

There are currently six annexations that are anticipated to be completed during the 6th cycle. These parcels are located in the city's Tier II growth boundary. A portion of the annexed properties are being used in the Site Inventory with an assumed 1,962 total units across these parcels. The City has started the annexation process with Tulare LAFCo and it is anticipated that these parcels will be annexed to the city and developed with residential uses by the end of the planning period. The City has worked with the property owners of these sites to commit a portion of the land to residential zoning. To ensure these parcels are available for development during the planning period, the City will work with property owners and Tulare LAFCo to facilitate the annexation of these parcels.

Table 69 shows the anticipated size and unit assumptions for each annexation. A portion of these annexations will be zoned for residential use. Estimated unit totals per income category were based on how much residential zoning is anticipated in each annexation. Above moderate-income units were assigned to very low- and low-density residential zones, moderate-income units were assigned to the medium density residential zones, and lower-income units were assigned to the high-density residential zones. Figure 9 shows the locations of these annexation sites.

Sites 2 and 4 are identified as including capacity to meet the lower-income RHNA. Program 1.7 commits the City to zone appropriate acreage within each of these sites in compliance with Government Code section 65583.2, subdivisions(h) and (i).

Table 69 Annexation Sites Visalia 2022							
Map ID	Entitlement	APN(s)	Acreage	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
1	Pratt Family Ranch	078010022, 023, 025, 028, 029	93.00	0	63	184	247
2	Crandell / Belissa ¹	077050004, 004, 005	87.51	168	150	159	477
3	Barr & Wood	119022041	69.35	0	0	139	139
4	Shepherds Ranch II	81030036	40.77	0	0	200	200
5	Carlton Acres	077100108	156.00	146	91	388	625
6	Pearl Woods	127030038	67.49	0	0	274	274

Site Suitability

All annexations are consistent with LAFCO policies. This is confirmed by the City's pre-consultation meetings held with LAFCO for each annexation.

No actions to pre-zone prior to annexation are required. Descriptions of anticipated zoning include:

- Site 1: R-1-5 and R-M-2; referencing the Pratt Family Ranch Specific Plan for development standards.
- Site 2: R-1-5, R-M-2, and R-M-3; referencing the approved Conditional use Permits for development standards.
- Site 3: R-1-20; referencing Conditional Use Permit No. 2022-06 for development standards.
- Site 4: R-1-5; referencing typical City standards for development standards.
- Site 5: R-1-5, R-M-2, and R-M-3; referencing the Carleton Acres Specific Plan for development standards.
- Site 6: R-1-5; referencing typical City standards for development standards.

The anticipated housing capacity listed for each site on the table above is equal to the total units, with exception of the two sites subject to Specific Plan (Pratt Family Ranch and Carleton Acres) which plan for a total unit count of 543 units and 3,262 units respectively based on the specific plans.

Known barriers to development include the procurement of an agriculture conservation easement subject to Municipal Code Title 18, that applies to annexations sites 2, 4, 5, and 6. This must be done prior to issuance of any permit for ground disturbance.

None of the sites were subject to Williamson Act contracts.

Timing and Remaining Actions

Site 1, Pratt Family Ranch. This site was recommended by the Planning Commission on August 14, 2023, approved by the City Council on September 5, 2023, and is expected to receive LAFCO approval on December 6, 2023. Annexation is expected in February 2024. Follow-on actions include filing & recordation of lot line adjustments (est. 2024) and recordation of final subdivision map(s) (estimated for 2024-2027).

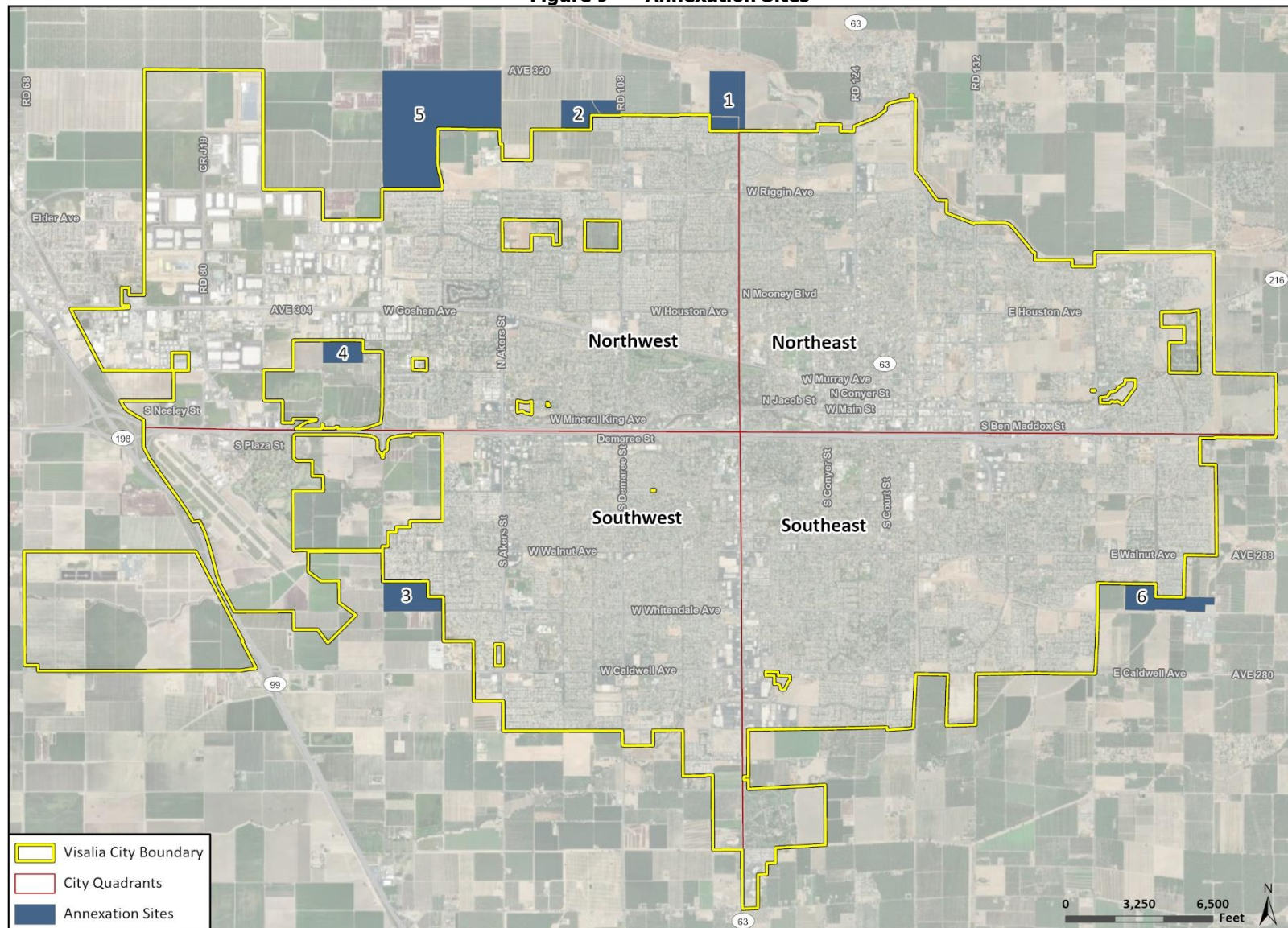
Site 2, Crandell/Belissa. This site was recommended by the Planning Commission on November 13, 2023, and is expected to receive City Council approval in December 2023, and LAFCO approval in March 2024. Annexation is expected in May 2024. Follow-on actions include filing & recordation of lot line adjustments (est. 2024) and recordation of final subdivision map(s) (estimated for 2024-2027). This project does have a pending entitlement for the site with the lower-income units, however further discussion with the developer is necessary for how to meet the requirement.

Site 3, Barr & Wood. This site was recommended by the Planning Commission on June 26, 2023, approved by the City Council on August 7, 2023, and received LAFCO approval on November 8, 2023. Annexation is expected in January 2024. Follow-on actions include recordation of final subdivision map(s) (estimated for 2024-2025).

Site 4, Shepherds Ranch II. This site was recommended by the Planning Commission on June 26, 2023, approved by the City Council on August 7, 2023, and received LAFCO approval on November 8, 2023. Annexation is expected in January 2024. Follow-on actions include recordation of final parcel map (2024) and recordation of final subdivision map(s) (estimated for 2024-2026).

Site 5, Carlton Acres. This site was recommended by the Planning Commission on September 11, 2023, approved by the City Council on October 2, 2023, and is expected to receive LAFCO approval on December 6, 2023. Annexation is expected in February 2024. Follow-on actions include recordation of final parcel map (2024) and recordation of final subdivision map(s) (estimated for 2024-2027). As it currently stands, this project does not have plans or a developer associated with these lower-income units.

Site 6, Pearl Woods. This site was recommended by the Planning Commission on June 12, 2023, approved by the City Council on July 17, 2023, and received LAFCO approval on November 8, 2023. Annexation is expected in January 2024. Follow-on actions include recordation of final parcel map (2024) and recordation of final subdivision map(s) (estimated for 2024-2025).

Figure 9 Annexation Sites

Summary of Adequate Sites

The residential Sites Inventory identified vacant and nonvacant sites in Visalia which can accommodate a total of 12,488 residential units based on residential densities per existing land use designations, zoning districts, and annexations.

Visalia anticipates meeting its RHNA requirements for the December 2023 through December 2031 planning period without the need to rezone areas of the city. The Site Inventory shows a surplus of 3,107 units, giving the City a 33 percent buffer over its allocated RHNA. The results of the residential Site Inventory are presented on Table 70. Sites are broken down by zone district.

Table 70 Adequacy of Residential Site Inventory Visalia 2022					
	Very low Income	Low Income	Moderate Income	Above Moderate Income	Total
RHNA Allocation	3,741	2,306	1,321	3,423	10,791
Planned and Approved Units	324	601	1	420	1,346
ADUs	0	0	0	64	64
Remaining RHNA	5,122		1,320	2,939	9,381
R-1-20	0		0	5	5
R-1-5	53		0	2,140	2,193
R-M-2	0		675	504	1,179
C-R	0		289	105	394
R-M-3	2,847		254	819	3,920
CMU	2,036		93	0	2,129
DMU	608		98	0	706
Annexations	314		304	1,344	1,962
Total Units on Vacant or Underutilized Sites	5,858		1,713	4,917	12,488
Unit Surplus	736		393	1,978	3,107
Total % Buffer	14%		30%	67%	33%

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. 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. All sites identified in the inventory

have existing and available infrastructure that can support the level of residential development anticipated by the City's 6th cycle RHNA.

Water

California Water Service (Cal Water) is the water service provider for the City of Visalia. The City's water supply system consists of a total of 59 active groundwater wells and an underground network of interconnected subsystems located throughout the city. The total numbers of wells that are operational at any given time depend on current water demands and routine maintenance of the wells. Currently, there is an overall pumping capacity of about 55 million gallons per day (mgd).

Visalia, along with the majority of California cities, faced a severe drought starting in 2011. The state returned to pre-drought levels in 2017, and the state was declared totally drought-free in 2019. Nevertheless, the City faces an ongoing water supply issue, owing to its sole reliance on underground aquifers that provide the City with its potable water supply.

During times of severe drought, the City declared a Mandatory Stage 2 Condition of its Water Conservation Ordinance in order to preserve the underground water supply. Cal Water has also coordinated implementation of various stages of its' Water Shortage Contingency Plan during drought periods. 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.

The City and Cal Water embarked upon an ambitious groundwater recharge program beginning in 2004 and instituted a groundwater overdraft mitigation fee in 2010 applicable to final maps on a per acre basis. The City and Cal Water noted the severe overdraft situation occurring as the City's population increased year over year. 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. Cal Water has an extensive conservation program which has contributed to a reduction in per capita water demand of 30% between 2003 and 2022. During this period, demand, as measured in gallons per capita per day (gpcd) has decreased from 252 gpcd in 2003 to 176 gpcd in 2022.

Between the City's Water Conservation Ordinance, Cal Water's conservation program, and its groundwater recharge program, the City can ensure that water service is available to homes and industries even after the end of the current Housing Element reporting period. The City has provided Cal Water with a copy of the Public Review Draft Housing Element and has asked for confirmation of sufficient water supply based on 2023 water use and available capacity.

Sewer

The City of Visalia owns and operates a wastewater treatment facility that provides sewer service to about 140,000 residents of Visalia and Goshen. The year-to-date average daily flow is 12.21 million

gallons per day (mgd), which is below flow projections according to the City's 2008 Sanitary Sewer Master Plan. The plant has a maximum design capacity of 22 mgd, which is more than sufficient to meet current needs and at least through the end of the Housing Element reporting period. No capacity issues are anticipated over the time frame of this Housing Element.

Dry Utilities

While there is no set definition for dry utilities, it is generally accepted that the term refers to utilities that transmit either energy, such as electricity or natural gas, or data and telecommunication service, such as telephone, internet, or cable service. The City of Visalia does not manage the purveyance of dry utility services to residents. Rather, the various dry utilities that are serviced in the City of Visalia each have their own privately-held operator. Southern California Edison is the sole electricity service provider for the City of Visalia, and Southern California Gas Company is the sole natural gas service provider for the City of Visalia. Data and telecommunication service is largely provided throughout the city by AT&T; however, there are a variety of data services such as Comcast and Xfinity that have shared usage of the City's wired communication network.

All dry utility services are extended and made available to homes that are planned in the sites inventory to the end of the current Housing Element reporting period and beyond. These services are able to be extended from existing built infrastructure that is located in the city and services existing residences and businesses. No capacity issues are anticipated over the time frame of this Housing Element, particularly as it pertains to electricity and natural gas.

Environmental Constraints on Sites

The analysis of environmental constraints included a review of all parcels identified in the inventory using GIS-based data to determine if sites possess one or more environmental constraints, including flooding, hazardous materials, or noise. No identified site is impacted by environmental constraints and there are no known existing environmental constraints, including shape, access, contamination, easements, conditions, compatibility, that would preclude housing development in the planning period.

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 non-profit organizations involved in affordable housing funding and programs in the city such as Community Services Employment Training, Inc. (CSET), Self-Help Enterprises, Inc. (SHE), and Habitat for Humanity for Tulare/Kings Counties (HFH). This section describes the roles, funding and programs they administer.

City of Visalia

The Community Development Department is 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 Division.

In order to provide affordable housing opportunities to the community, the City relies on several sources of funding to accomplish its goals including, but not limited to Community Development Block Grant (CDBG and HOME Investment Partnership (HOME), and what funds remain in the now-defunct Neighborhood Stabilization Program (NSP). 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. This means that the City receives funds annually; however, the allocation is based on the federal budget. The City received a total grant allocation of approximately \$6,046,959 of CDBG funds and \$2,156,788 of HOME funds between 2015 and 2019, which averages to \$1,209,392 of CDBG funds per year and \$431,358 of HOME funds per year. Projects benefiting from the use of these funds, from 2015 to 2019 include:

- **Garden Street Bridge Housing.** Self-Help Enterprises rehabilitated an existing residential building in 2019 to serve as a bridge housing emergency shelter that will accommodate 15 persons. The City contributed \$400,000 HOME funds in 2019 toward infrastructure or improvements and \$39,500 HOME funds in 2019 toward services.
- **Highland Gardens.** In partnership with Self-Help Enterprises, construction was completed in November 2016 on this 36-unit multi-family project for Low and very –low-income qualified families. The City contributed \$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 in 2015 to acquire five single-family dwellings, rehabilitated and resold to income qualifying households at or below 80 percent of the area median income.
- **Self-Help Enterprises (CHDO) Acquisition/Rehabilitation Projects.** The City provided HOME- CHDO funding to its certified CHDO, a 501c, non-profit agency, which continues to acquire both single- and multi-family properties and rehabilitate. Since 2015, SHE has acquired and resold nine single-family homes, and acquired one five-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 re-purposed 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 42 households, of which 16 were households with income at or below 50 percent 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 Division 24 of the California Health and Safety Code. The functions of the successor agency 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 \$3.9 million multi-family development. This project developed nine new two-story units and rehabilitated 11 existing single-story units for Kaweah Management Company.
- **East Kaweah Project.** In partnership with Kaweah Management Company, the City's Redevelopment Agency provided \$480,000 from the Low- and Moderate-Income Housing Asset Fund, 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 Tulare County

The Housing Authority of Tulare County (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 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, HATC prioritizes these populations in its delivery of housing assistance. HATC 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, HATC 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, HATC provides affordable rental housing to over 5,000 households throughout the County.

HATC 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 Housing Choice (Section 8) Vouchers and Veterans Affairs Supportive Housing (VASH) vouchers.

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 Employment Training, Inc.

Community Services Employment Training, Inc. (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 homeowners and supervisors in building new self-help housing in several locations. Corps members also help with home repairs and installation of weatherization measures.

Self-Help Enterprises, Inc.

Self-Help Enterprises (SHE) 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, SHE has helped more than 6,200 families build their own homes, developed over 1,400 multi-family housing units, rehabilitated over 6,600 unsafe homes, and has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructures to communities across eight counties in the San Joaquin Valley.

SHEs' 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 55,000 families, providing security and stability for families and building strong, healthy and sustainable communities.

SHE 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 overcrowding 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 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 first project in Visalia, Highland Gardens, features 36-affordable one- and two-bedroom rental units completed in 2016. The project includes a centrally located community building, open recreation space, a community garden, solar PV to offset 100 percent of the electrical consumption, and a robust offering of resident services, such as an after-school program and financial literacy classes.

SHE currently has two development projects under construction in Visalia: the construction of five affordable for-sale single-family residences on separate lots, expected to be occupied in late 2023, and the construction of a mixed use affordable housing project that will house 81 apartments in downtown Visalia adjacent to the City's transit center, expected to be occupied in 2024.

Habitat for Humanity of Tulare/Kings Counties

Habitat for Humanity of Tulare/Kings Counties (HFH) is a non-profit organization and a community level affiliate of Habitat for Humanity International, whose mission is to build affordable homes for families using volunteer labor. Similar to other affiliates around the world, HFH enables low-income families to build their own homes alongside volunteers and make payment through an affordable, zero-interest mortgage. In addition to providing home ownership opportunities, HFH also works with low-income homeowners who are challenged by age, disability, or circumstance to perform otherwise costly home repairs.

In 2012, the City of Visalia directed a portion of funding derived from the Neighborhood Stabilization Program (NSP) that allowed HFH to acquire, rehabilitate, and resell foreclosed households in Visalia city limits. Habitat was able to acquire eight properties in targeted neighborhoods with the use of NSP funding and five properties in targeted neighborhoods with the use of RDA funding (to which the City has become the Successor Agency), and will continue to perform work and resell to households at or below 50 percent of the area median income.

In 2017, Habitat constructed one new single-family residential unit located at 1415 N. Tipton Street, wherein the value of the property shall be assumed by the new homeowners and the City shall carry as a second mortgage for a period estimated between 20 and 30 years.

Funding Programs and Financial Resources

The City of Visalia utilizes local, state, and federal funds to implement its housing strategy. 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 non-profit organizations involved in affordable housing funding and programs in the city such as Community Services Employment Training, Inc. (CSET), Self-Help Enterprises, Inc. (SHE), and Habitat for Humanity for Tulare/Kings Counties (HFH). This section describes the roles, funding, and programs they administer.

City of Visalia

The Community Development Department is 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 Division.

In order to provide affordable housing opportunities to the community, the City relies on several sources of funding to accomplish its goals including, but not limited to Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME), HOME Investment Partnership American Rescue Plan Program (HOME-ARP), Permanent Local Housing Allocation (PLHA) and program income funds that remain in the now-defunct Neighborhood Stabilization Program (NSP) and Low-Moderate Income Housing Asset Funds (LMIHAF). 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. This means that the City receives funds annually; however, the allocation is based on the federal budget. The City received a total grant allocation of approximately \$6,000,000 of CDBG funds and \$2,725,000 of HOME funds between 2020 and 2024, which averages to \$1,200,000 of CDBG funds per year and \$545,000 of HOME funds per year. Projects benefiting from the use of these funds, from 2020 to 2024 include:

- **Self-Help Enterprises (CHDO) Acquisition/Rehabilitation Projects.** The City provided HOME- CHDO funding to its certified CHDO, a 501c, non-profit agency, which continues to acquire both single- and multi-family properties and rehabilitate. Since 2015, SHE has acquired and resold nine single-family homes, and acquired one five-unit multi-family complex, which SHE will continue to own, providing affordable rents to very low- and low-income tenants.
- **Emergency Repair and Accessibility Program (ERAP).** The Emergency Repair and Accessibility Program (ERAP) provides low-interest rate loans to owner occupants that have been referred by Code Enforcement and are of an emergency situation or an unhealthy or other unsafe condition that is detrimental to or a threat to the well-being of the occupying household.

- **Senior Mobile Home Repair Program.** This program is 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 up to \$11,500 to eligible applicants' units that need repairs for unhealthy or unsafe conditions that pose an immediate threat to the well-being of the occupants. Unhealthy or unsafe conditions may include failing floors, roofs, hot water heaters, heating, cooling, electrical, and plumbing, and/or alterations for disabled persons. An eligible mobile homeowner may qualify for repair work identified and approved by the California Department of Housing and Community Development, Program Operator, Sponsor and City Loan Review Committee.
- **The Lofts Project.** The Lofts Project is located at 300 E. Oak Avenue and is a new construction of a three-story 80-unit mixed use affordable housing complex for households at 60% of the area median income (AMI) or lower. The Lofts will have one on-site manager unit, 11-units are HOME assisted, and 79-units are LMIHAF assisted. The City provided \$2,350,898 in HOME funds and \$329,320 in LMIHAF for the Lofts Project.
- **Sequoia Village Project.** The Sequoia Village Project is located at 1400 S. Mooney Blvd. and is a 50-unit motel conversion into permanent supportive housing for people experiencing homelessness at 30% AMI or lower. The City provided \$1,500,000 in HOME funds for the Sequoia Village Project.
- **The NW 5th Avenue Project.** The NW 5th Avenue Project includes new construction of five-single family homes located at 101, 105, 111, 113 NW 5th Avenue, and 1113 N Court Street, with the use of HOME funds to be sold to households at or below 80% AMI. The City provided \$1,073,798 in HOME funds for the construction of NW 5th Avenue and N Court Street homes. In addition, the City provided also provided \$245,000 in HOME funds and \$120,755 in NSP funds for secondary financing.
- **The Majestic Project.** The Majestic Project is located at 4545 W. Noble Avenue, a 42-unit motel conversion into permanent supportive housing for people experiencing homelessness at 30% AMI or lower. The City provided \$1,800,000 in HOME-ARP funds and \$900,000 in LMIHAF. The City is also applying for up to \$15,000,000 in Homekey funds for the Majestic Project.
- **Rancho Colegio Project.** The Rancho Colegio Project is located at 3700 N. Dinuba Blvd. and is a new construction 80-unit multi-family affordable housing complex for households at 60% AMI or lower, with 11-HOME assisted units. The City is providing \$1,290,000 in HOME funds.
- **The Visalia Navigation Center.** The Visalia Navigation Center is located at 3525 N. Court Street and is a new construction 100-bed low-barrier Navigation Center public facility for people experiencing homelessness. The Navigation Center will provide 100-beds, restroom with showers, kitchen, dining room, office and meeting rooms, a laundry room, bicycle storage, pet space, and outdoor courtyard with a playground for people experiencing homelessness as a first entry into obtaining permanent housing. The City provided \$2,055,205 in CDBG funds, \$1,950,182 in PLHA funds, and \$800,000 in LMIHAF for the Visalia Navigation Center. The City also applied for \$3,600,000 in Encampment Resolution Funds for the Visalia Navigation Center.

The City received a one-time \$2.3 million Neighborhood Stabilization Program grant through the Housing and Economic Recovery Act in 2008. The City re-purposed 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 42 households, of which 16 were households with income at or below 50 percent 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 Division 24 of the California Health and Safety Code. The functions of the successor agency 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 \$3.9 million multi-family development. This project developed nine new two-story units and rehabilitated 11 existing single-story units for Kaweah Management Company.
- **East Kaweah Project.** In partnership with Kaweah Management Company, the City's Redevelopment Agency provided \$480,000 from the Low- and Moderate-Income Housing Asset Fund, 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.
- **Foreclosure Acquisition Program II.** In 2005, the City utilized its HOME funds to acquire five single-family dwellings, rehabilitated and resold to income qualifying households at or below 80 percent of the area median income.
- **Highland Gardens.** In partnership with Self-Help Enterprises, construction was completed in November 2016 on this 36-unit multi-family project for Low and very –low-income qualified families at 60% of the AMI or lower. The City contributed \$2.0 million HOME-Community Housing Development Organization (CHDO) Funds toward the \$8.3 million project.
- **Strawberry Apartments.** In 2016, Self-Help Enterprises acquired and rehabilitated 5-unit multi-family property for low-income households at 60% AMI or lower. The City provided \$429,150 in HOME funds for the project.
- **Encina Apartments.** In 2018, Self-Help Enterprises acquired and rehabilitated 6-unit multi-family property for low-income households at 60% AMI or lower. The City provided \$436,656 in HOME funds and \$100,000 in LMIHAF for the project.

- **Garden Street Bridge Housing.** Self-Help Enterprises rehabilitated an existing residential building in 2019 to serve as a bridge housing emergency shelter that will accommodate 22 persons. The City contributed \$400,000 CDBG funds and \$255,000 in NSP funds in 2019 toward infrastructure or improvements and \$39,500 CDBG funds annually toward operating services.

Housing Authority of Tulare County

The Housing Authority of Tulare County (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 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, HATC prioritizes these populations in its delivery of housing assistance. HATC 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, HATC 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, HATC provides affordable rental housing to over 5,000 households throughout the County.

HATC 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 Housing Choice (Section 8) Vouchers and Veterans Affairs Supportive Housing (VASH) vouchers.

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.

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Community Services Employment Training, Inc. (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 homeowners and supervisors in building new self-help housing in several locations. Corps members also help with home repairs and installation of weatherization measures.

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SHEs' 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 55,000 families, providing security and stability for families and building strong, healthy, and sustainable communities.

SHE 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 overcrowding 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 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 first project in Visalia, Highland Gardens, features 36-affordable one- and two-bedroom rental units completed in 2016. The project includes a centrally located community building, open recreation space, a community garden, solar PV to offset 100 percent of the electrical consumption, and a robust offering of resident services, such as an after-school program and financial literacy classes.

SHE currently has two development projects under construction in Visalia: the construction of five affordable for-sale single-family residences on separate lots, expected to be occupied in Spring of 2023, and the construction of a mixed-use affordable housing project that will house 80 apartments in downtown Visalia known as the Lofts Project adjacent to the City's transit center, expected to be occupied in 2024.

Habitat for Humanity of Tulare/Kings Counties

Habitat for Humanity of Tulare/Kings Counties (HFH) is a non-profit organization and a community level affiliate of Habitat for Humanity International, whose mission is to build affordable homes for families using volunteer labor. Similar to other affiliates around the world, HFH enables low-income families to build their own homes alongside volunteers and make payment through an affordable, zero-interest mortgage. In addition to providing home ownership opportunities, HFH also works with low-income homeowners who are challenged by age, disability, or circumstance to perform otherwise costly home repairs.

In 2012, the City of Visalia directed a portion of funding derived from the Neighborhood Stabilization Program (NSP) that allowed HFH to acquire, rehabilitate, and resell foreclosed households in Visalia city limits. Habitat was able to acquire eight properties in targeted neighborhoods with the use of NSP funding and five properties in targeted neighborhoods with the use of RDA funding (to which the City has become the Successor Agency), and will continue to perform work and resell to households at or below 50 percent of the area median income.

In 2017, Habitat constructed one new single-family residential unit located at 1415 N. Tipton Street, wherein the value of the property shall be assumed by the new homeowners and the City shall carry as a second mortgage for a period estimated between 20 and 30 years.

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 household at or below 80 percent of the area median income. As a CHDO-acquired property, a second mortgage up to 10 percent 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-qualified households as per the HOME regulations. An affordability covenant shall be recorded against the property to maintain affordability of each HOME Designated (funded) property units.
- **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 for acquisition, rehabilitation, and resale of homes.
- **Voucher Program.** CDBG funding is provided to support Family Services and the Tulare Housing First (THF) Program case management services. The THF program is structured to specifically serve the chronically homeless by providing Shelter Plus Care vouchers to assist a with rental subsidies. The City CDBG 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. The City CDBG funds are also used as match funds to secure THF grant funds.
- **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.

Additional State and Federal Housing Programs

In addition to the funding programs available through the City, 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 United States Department of Agriculture for Section 515 rural loans, to United States Housing and Urban Development for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee 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.** This 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.
- **Homekey Funding.** Homekey is an opportunity for state, regional, and local public entities to develop a broad range of housing types, including but not limited to hotels, motels, hostels, single-family homes and multifamily apartments, adult residential facilities, manufactured housing, and to convert commercial properties and other existing buildings to permanent or interim housing for the target population.
- **Encampment Resolution Funding.** The Encampment Resolution Funding Program funds, person-centered proposals that resolve unsheltered homelessness in encampments. Proposals will address safety and wellness in encampments, resolve critical encampment concerns, and transition people into interim shelter or permanent housing.
- **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.

6. Goals, Policies, & Implementation Programs (Policy Document)

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.

Key Terms

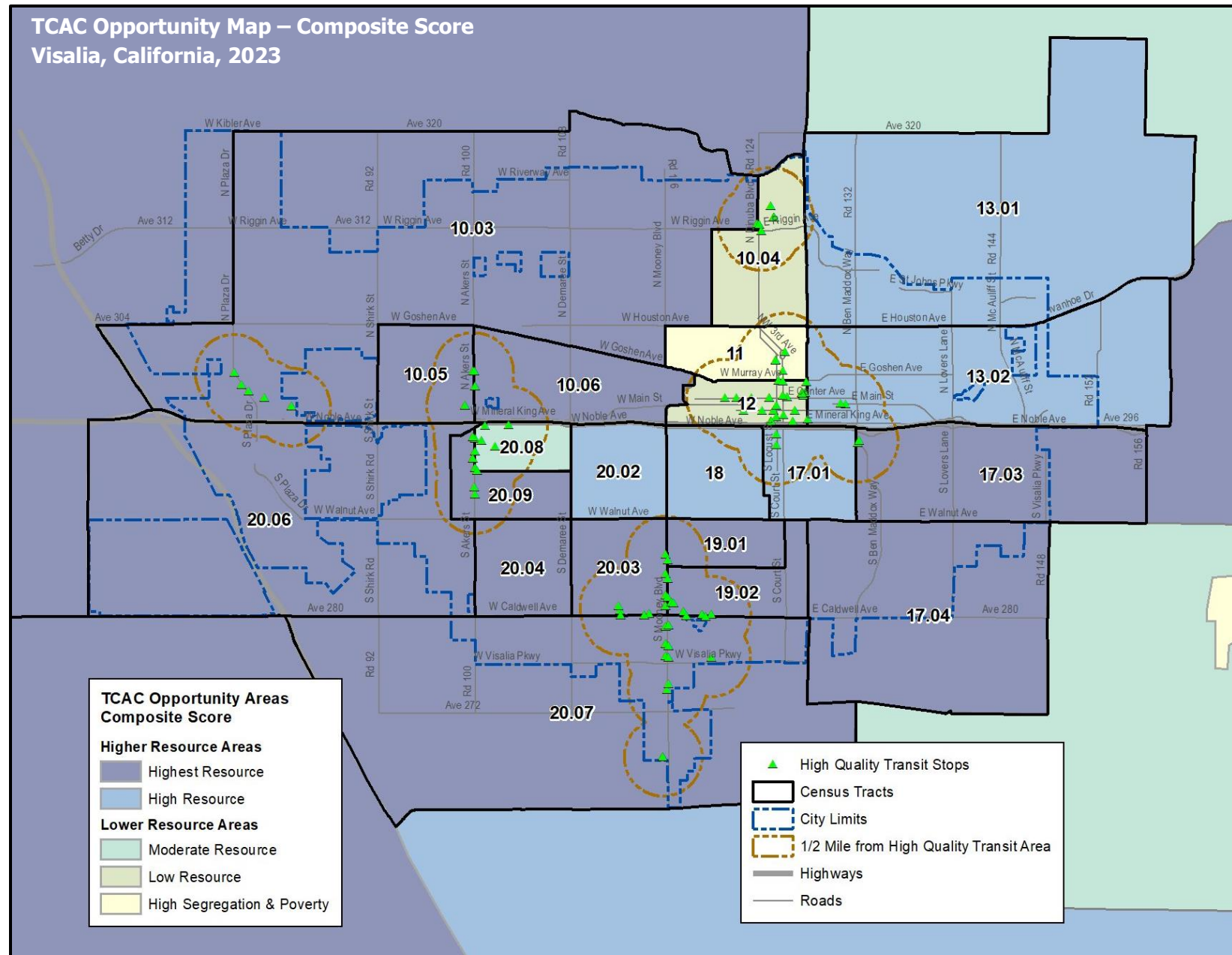
Affordable: For purposes of this section the term "affordable" is defined as: Housing that is affordable to Extremely Low-, Very Low-, and Low-income categories, regardless whether the housing is market priced, or is deed restricted as a result of Federal, State, or Local funding assistance, non- monetary incentive program, or tax increment reduction or waiver program.

Affordable housing is housing that requires no more than 30% of an income qualifying occupant's gross salary to maintain the housing unit. In addition, for purposes of the Housing Element, affordable housing includes any housing developed at a gross density of 30 units or more per acre.

High-Quality Transit Stop: A site containing an existing rail or bus rapid transit station, a ferry terminal served by either a bus or rail transit service, or the intersection of two or more major bus routes with a frequency of service interval of 15 minutes or less during the morning and afternoon peak commute periods (CA Public Resource Code Section 21064.3). It also includes major transit stops that are included in the applicable regional transportation.

TCAC Opportunity Areas: To assist fair housing analysis, HCD and the California Tax Credit Allocation Committee (TCAC) created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and related state agencies/departments to further the fair housing goals. The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state. Opportunity mapping is a way to measure and visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility. The composite score opportunity map is included on the next page. For more information, please see Chapter 7: Affirmatively Furthering Fair Housing, and specifically the evaluation of Disparities in Access to Opportunities beginning on page 290.

- **Higher Resource Areas:** For the purposes of this section, "higher resource areas" refers to census tracts identified as high or highest resource areas, as defined by the TCAC composite score opportunity map shown on the next page.
- **Lower Resource Areas:** For the purposes of this section, "lower resource areas" refers to census tracts identified as moderate or low resource areas, as well as areas of high segregation and poverty, as defined by the TCAC composite score opportunity map shown on the next page. In Visalia, these areas include census tracts 10.04, 11, 12, and 20.08.



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Goals and Policies

Goal 1 A Diversity of Housing to Meet Local Needs

To provide for a broad range of housing types and densities to meet the needs of all Visalia residents. [Existing Goal 1]

- 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 new construction housing. [Existing HE Policy 1.1]
- HE Policy 1.2** The City shall encourage the development of new residential projects that are designed to facilitate non-automobile modes of travel. [Existing HE Policy 1.2]
- 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. [Existing HE Policy 1.3]
- 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, accessory dwelling units, and multi-family housing. [Existing HE Policy 1.4]
- 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. [Existing HE Policy 1.5]
- HE Policy 1.6** The City shall partner with local experienced developers to educate the public regarding the myths and realities of multi-family and affordable housing. [Existing HE Policy 1.6]
- 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. [Existing HE Policy 1.7]
- HE Policy 1.8** The City shall continue to provide assistance by and access to City Staff, in person, by phone, or by email, so as to encourage increased public awareness and understanding of the City's housing regulations, including opportunities for by-right development, and standards as they pertain to new construction. [Existing HE Policy 1.8]

Goal 2 Mixed Use, Infill, and Downtown Development

To promote mixed use, infill, and Downtown development in Visalia. [Existing Goal 2]

- 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. [Existing HE Policy 2.1]
- 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. [Existing HE Policy 2.2]
- HE Policy 2.3** The City shall plan for and assist in the development or private redevelopment of infill sites for new housing and neighborhood conservation. [Existing HE Policy 2.3, modified]
- HE Policy 2.4** The City shall provide a wide range of housing types (e.g., mixed use, flats, podium townhouses, condominiums, row houses, small-lot single-family residential, and live-work lofts) in the Downtown and East Downtown areas, as well as encourage both affordable and market-rate housing opportunities. [Existing HE Policy 2.4]

Goal 3 Affordable Housing Development

To encourage construction and maintenance of affordable housing in Visalia. [Existing Goal 3]

- 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. [Existing HE Policy 3.1]
- 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-income (below 80 percent of median income), very low-income (below 50 percent of median income), and extremely low-income (below 30 percent of median income) households. [Existing HE Policy 3.2]
- HE Policy 3.3** The City shall continue to provide a wide range of financial and regulatory incentives (e.g., Density Bonus Ordinance, PUD Ordinance, and Flexible Lot Design Ordinance) for the production of affordable housing. [Existing HE Policy 3.3, modified]

- HE Policy 3.4** The City shall continue to provide support and financial assistance to first-time homebuyers as funding is available. [Existing HE Policy 3.4]
- HE Policy 3.5** The City shall continue to promote the participation of non-profit housing organizations in the construction of new affordable housing. [Existing HE Policy 3.5]
- HE Policy 3.6** The City shall utilize available funds and resources, such as grants and tax credit allocations, to subsidize the development of affordable housing for low-, very low-, and extremely low-income households. [Existing HE Policy 3.6, modified]
- 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. [Existing HE Policy 3.7]
- HE Policy 3.8** The City shall ensure that information on available housing programs is accessible to the public. [Existing HE Policy 3.8]
- HE Policy 3.9** The City shall strive to preserve existing subsidized rental units. [Existing HE Policy 3.9]
- 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 or has access to public transit and services. [Existing HE Policy 3.10]
- HE Policy 3.11** The City shall continue to support, facilitate the construction, and provide for the development of accessory dwelling units on parcels with single-family and multi-family units while protecting the character of neighborhoods and zoned parcels as a means of providing affordable housing. [Existing HE Policy 3.11, modified]
- HE Policy 3.12** 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. [Existing HE Policy 3.12]
- HE Policy 3.13** The City shall continue to support the consortium of local lending institutions in pooling their resources to provide new construction for lower income housing. [Existing HE Policy 3.13]
- HE Policy 3.14** The City shall continue to encourage and promote efforts with various non-profit housing entities (e.g., Self-Help Enterprises, Habitat for Humanity, Housing Authority of Tulare County and other non-profit agencies) in the construction of affordable residential units through sweat equity programs. [Existing HE Policy 3.14]
- HE Policy 3.15** 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.
[Existing HE Policy 3.15]

HE Policy 3.16 The City shall promote and/or coordinate efforts with non-profit housing advocacy organizations to produce a wide range of affordable housing opportunities for Visalia's citizens. [Existing HE Policy 3.16]

HE Policy 3.17 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. [Existing HE Policy 3.17]

HE Policy 3.18 The City shall continue to inform and educate the public regarding myths and realities of multi-family and affordable housing working with non-profit agencies, developers, and partners. [Existing HE Policy 3.18]

HE Policy 3.19 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. [Existing HE Policy 3.19]

HE Policy 3.20 The City shall encourage the development of new mobile home parks. [Existing HE Policy 3.20]

Goal 4 Foreclosure Prevention

To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures. [Existing Goal 4]

HE Policy 4.1 To preserve homeownership and promote neighborhood stability, the City shall attempt to alleviate individual and community issues associated with foreclosures. [Existing HE Policy 4.1]

HE Policy 4.2 The City shall support the efforts of non-profit organizations (e.g., Community Services Employment Training (C-SET), Self-Help Enterprises, Inc.) and businesses in providing housing counseling services for families needing assistance with foreclosure counseling. [Existing HE Policy 4.2]

HE Policy 4.3 The City shall lead efforts to institute a holistic approach to neighborhood revitalization, including proactive code compliance, renter and landlord education programs, infrastructure reinvestment, and community engagement. [Existing HE Policy 4.3]

- HE Policy 4.4** The City shall pursue and/or support non-profit agencies applying for State and Federal funding to acquire foreclosed properties and preserve them as affordable housing for lower- and moderate-income homebuyers. [Existing HE Policy 4.4]
- 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 landscape maintenance and clean-ups. [Existing HE Policy 4.5, modified]
-

Goal 5 Special Needs Households

To provide a range of housing types and services to meet the needs of households with special needs within the city. [Existing Goal 5]

- HE Policy 5.1** The City shall encourage the development of housing for elderly, persons with disabilities, large families, families with female heads of household, families and persons in need of emergency shelter, 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, case management, commercial, and medical services. [Existing HE Policy 5.1]
- 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, and encourage development of affordable senior housing. [Existing HE Policy 5.2]
- HE Policy 5.3** The City shall encourage and facilitate private sector development and support non-profit organizations in the development of affordable housing, including rental assistance housing to very low, low, and moderate-income 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. [Existing HE Policy 5.3]
- HE Policy 5.4** The City shall continue to support non-profits' (e.g., Tulare County Housing Authority, Self-Help Enterprises, Christian Church Homes / Visalia Senior Housing) efforts in developing affordable housing and providing rental assistance to very low-, low-, and moderate-income seniors. [Existing HE Policy 5.4]
- HE Policy 5.5** The City shall facilitate and encourage the creation, by public or quasi-public agencies, of low-barrier emergency shelters, transitional housing, and permanent supportive housing in the community, and shall allow these uses as a by-right use

in accordance with standards contained in its Zoning Ordinance. [Existing HE Policy 5.5]

HE Policy 5.6 The City shall continue to work with the Kings/Tulare Homeless Alliance and/or non-profit agencies with a mission to address homeless needs and promote the use of local, State, and Federal financing programs for homeless assistance and prevention services in the city. [Existing HE Policy 5.6]

HE Policy 5.7 The City shall explore models to encourage the creation of housing for persons with developmental disabilities. [Existing HE Policy 5.7]

HE Policy 5.8 The City shall work to remove governmental constraints to housing development. [New Policy]

Goal 6 Maintain Diverse Housing Supply

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. [Existing Goal 6]

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. [Existing HE Policy 6.1]

HE Policy 6.2 To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design that is compatible with existing uses or neighborhoods. [Existing HE Policy 6.2]

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. [Existing HE Policy 6.3]

HE Policy 6.4 The City shall encourage ongoing property maintenance to sustain neighborhood vitality, value, and overall sense of community pride. [Existing HE Policy 6.4]

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. [Existing HE Policy 6.5]

HE Policy 6.6 To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design (e.g., accessory dwelling units, co-housing, half-plexes, keyhole or zipper lots, zero-lot lines, alley-loaded parking, five pack subdivisions, and live-work units). [Existing HE Policy 6.6]

- 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. [Existing HE Policy 6.7]
- 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. [Existing HE Policy 6.8]
- HE Policy 6.9** The City shall pursue funding sources, such as CDBG funds, to correct building deficiencies. [Existing HE Policy 6.9]
- HE Policy 6.10** The City shall continue to promote the maintenance of existing mobile homes through the use of CDBG funds. [Existing HE Policy 6.10, modified]
- HE Policy 6.11** The City shall continue to promote the maintenance of rental housing consistent with City housing and building codes. [Existing HE Policy 6.11]
- HE Policy 6.12** 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. [Existing HE Policy 6.12]
- HE Policy 6.13** The City shall continue to enforce its Model Good Neighbor policies to ensure that all multi-family projects adhere to basic maintenance and management procedures. [Existing HE Policy 6.13]

Goal 7 Affirmatively Furthering Fair Housing

To assure that housing programs maximize opportunity and housing choice throughout the city and proactively work to overcome patterns of economic segregation and discrimination based upon age, sex, race, sexual orientation, religion, familial status, ethnic background, or disability. [Existing Goal 7, modified]

- HE Policy 7.1** The City shall not condone any unlawful discrimination or segregation in housing. [Existing HE Policy 7.1]
- HE Policy 7.2** The City shall support equal housing opportunities for all residents of Visalia. [New Policy]
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Goal 8 Energy Efficiency

To encourage energy efficiency in all new and existing housing. [Existing Goal 8]

HE Policy 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. [Existing HE Policy 8.1]

HE Policy 8.2 The City should promote an increase in the energy efficiency of new and existing housing beyond minimum State requirements. [Existing HE Policy 8.1]

Goal 9 Implementation Time

To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually. [Existing Goal 9]

HE Policy 9.1 The City shall continually work to improve the day-to-day implementation of Housing Element programs. [Existing HE Policy 9.1]

HE Policy 9.2 The City shall track affordability levels in the city by monitoring changes in housing sales prices and rental rates. [Existing HE Policy 9.2]

Implementation Programs

Table 71
Housing Program Schedule
Visalia

Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 1.1 Designate for Sufficient Land</p> <p>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 2023 and 2031. 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.</p> <p>The City will allow development by right pursuant to Government Code section 65583.2(c) when 20 percent or more of the units are affordable to lower income households on sites identified in Table 62, which accommodate the lower income RHNA and were identified in past housing elements. Specifically, the City will allow affordable residential development by-right on lower-income nonvacant sites identified in the 5th cycle housing element, and lower-income vacant sites identified on sites previously identified in both the 5th and 4th cycle housing elements.</p> <p>(Existing Program 1.1, modified)</p>	<p>Adopt text edits to the Zoning Ordinance to allow development by right on lower income sites RHNA sites identified on Table 62 within two years of the adoption deadline.</p> <p>Identify housing sites suitable to accommodate:</p> <ul style="list-style-type: none"> • Very low income: 3,741 units • Low income: 2,306 units • Moderate income 1,321 units • Above Moderate income: 3,423 units • Total: 10,791 units <p>No net loss of land designated for moderate-, low-, very low-, and extremely low-income categories.</p>	1.1	Community Development Department	General Fund	<p>Amend zoning: within two years of the adoption deadline</p> <p>Monitor: annually</p>
<p>HE Program 1.2 Contact with City Officials</p> <p>The City shall regularly solicit requests to examine specific City land use controls and building standards which are deemed by the local housing development industry that may tend to discourage innovative design and new construction standards, or that exclude affordable income households from the local housing market. Such requests will be placed on the standing Building Advisory Committee (BAC) annually.</p> <p>(Existing Program 1.2)</p>	<p>Conduct one discussion session by the Building Advisory Committee (BAC) quarterly meeting, and report back to the Committee on any issues raised within two CRC Quarterly meetings.</p>	1.7	Community Development Department, Building Official	General Fund	Annually

Table 71
Housing Program Schedule
Visalia

Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 1.3 Conditional Use Permit Process</p> <p>To ensure that the conditional use permit process for multi-family projects of greater than 80 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 such applications to determine whether or not the process impacts the development of multi-family units. In an annual report to the Planning Commission, an assessment shall be made of multi-family projects considered during the past 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.</p> <p>In response to current constraints identified by stakeholders related to multi-family development on large lots, the City shall amend the zoning code to establish objective design standards and increase the maximum unit threshold for by-right processing from 80 units to 200 units.</p> <p>(Existing Program 1.4, modified)</p>	<p>Provide a report to the Planning Commission on an annual basis that summarizes all multi-family residential projects considered by the Commission; in 2027, complete a mid-term evaluation of the cumulative impacts of the CUP process on multi-family development and revise the Zoning Ordinance to remove constraints.</p> <p>Adopt objective design standards for multi-family residential development by 2026.</p> <p>Amend the Zoning Ordinance to provide a ministerial approval process for large multi-family developments up to 200 units by 2026.</p>	1.4	Community Development Department	General Fund	<p>Report to PC: Annually</p> <p>Mid-term Evaluation: 2028</p> <p>Adopt objective standards and ministerial review for large lot multi-family projects: by 2026</p>
<p>HE Program 1.4 Housing Education</p> <p>In an effort to educate the public regarding the myths and realities of multi-family and affordable housing, the City shall:</p> <ul style="list-style-type: none"> Partner with local housing advocates in making presentations to civic, neighborhood, and community groups. Develop an outreach strategy to reduce community opposition to affordable housing development in Visalia. The strategy should: <ul style="list-style-type: none"> include partnerships with local community organizations to identify and implement methods for spreading awareness on the need for affordable housing and the positive impact it has on 	<p>Schedule, coordinate and conduct at least one subject public meeting or stakeholder group seminar per year, targeting higher resource areas.</p> <p>Identify and engage local community organizations to discuss opportunities to increase engagement and education by 2025.</p> <p>Develop an outreach strategy based on community feedback by 2026.</p> <p>Following implementation of the strategy, complete an annual review the City's outreach methods.</p>	1.6	Community Development Department (Lead), Local Housing Advocates	General Fund	Various, as outline in specific objectives

Table 71
Housing Program Schedule
Visalia

Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>individuals, families, and the community, including annual presentations to civic, neighborhood, and community groups in lower density higher resource areas.</p> <ul style="list-style-type: none"> work to increase participation of historically underrepresented residents in all City housing programs and community planning activities, through collaborations with stakeholders from all sectors and geographic areas to engage in the public participation process. <p>Following implementation of the outreach strategy, annually, review the City's outreach methods, using feedback from resident surveys and focused discussions with community organizations to inform online, mail, and in-person outreach methods.</p> <p>(Existing Program 1.5, modified)</p>	<p>Engage stakeholders and conduct a citywide resident survey in 2027 to obtain feedback about City outreach methods, prioritizing feedback from underrepresented residents.</p> <p>Revise the outreach strategy to respond to new opportunities and to remove ineffective actions in 2028.</p>				
<p>HE Program 1.5 Project Status Report</p> <p>The City shall continue to utilize its electronic permitting software 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. (Existing Program 1.6)</p>	<p>Meet all prescribed processing timelines as contained in the City's Zoning Ordinance and Community Development Department policies and procedures. Establish a tracking system for the length of time taken to process entitlement requests. Staff shall review the tracking system on an ongoing basis to assess where specific types of permits can be processed more efficiently.</p>	1.8	Community Development Department (Lead), Private Sector	General Fund	<p>Establish tracking system: 2024</p> <p>Monitoring: continuously</p> <p>Reporting: Annually</p>

Table 71
Housing Program Schedule
Visalia

Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>Program 1.6: City-owned Sites/Surplus Land Act</p> <p>The City shall maintain compliance with all requirements of the Surplus Land Act, Article 8 (commencing with Section 54220) of Chapter 5 of Part 1 of Division 2 of Title 5, including holding a public hearing designating the properties as “surplus properties” under California Law throughout the planning period.</p> <p>The sites inventory identifies city-owned sites as capacity to meet the RHNA. These sites are summarized in Table 63. The City intends to make these 6 properties available through the Surplus Land Act process over the next two years. The City shall conduct studies of each site to determine the most efficient use for housing, including engagement with local affordable housing developers to determine site constraints and potential policies to meaningfully incentivize affordable housing development on these sites. The City shall proceed with the findings for housing development by 2026. The City anticipates two- years to enter into an Exclusive Negotiation Agreement (2026), and one-and-a-half additional years for land use entitlements and development agreements (2027-2028).</p> <p>In 2027 the city will evaluate progress toward completion in the planning period, and in the event that any of these City-owned sites are found to be infeasible for development in the planning period, the City will identify and rezone alternative sites to accommodate the RHNA by 2029.</p>	<p>Engage local affordable housing developers immediately to identify opportunities and potential incentives.</p> <p>Assess City-owned sites to determine most efficient use for affordable housing development within the first year following adoption.</p> <p>By 2026, implement an action plan to sell, or release an RFP to develop, City-owned land for affordable housing development based on the findings of the sites assessments and engagement with developers.</p> <p>By 2026, adopt incentives for affordable housing on City-owned sites based on engagement with the development community.</p> <p>Target Exclusive Negotiating Agreement in 2026</p> <p>Target land use entitlements issuance in 2027 or 2028 and building permits in 2029.</p> <p>Through this program, encourage the development of 420 lower income units on City-owned sites in the planning period.</p>	1.1, 2.1, 3.2	Community Development Department	General Fund	Various, see specific actions and objectives

Table 71
Housing Program Schedule
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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 1.7 Annexations to Accommodate Future Housing Needs</p> <p>The City shall complete the annexation process for the annexation sites listed in Table 69, with Tulare County and Tulare County Local Agency Formation Commission (LAFCO). The annexations shall be completed in 2024 and shall include the following remaining milestones:</p> <p>a) City Council approval of the annexation of site 2. The City approved the annexation of sites 1, 3, 4, 5, and 6 in 2023.</p> <p>b) LAFCO annexation approval of sites 1, 2, and 5. LAFCO approved sites 3, 4, and 6 on November 8, 2023.</p> <p>c) If LAFCO does not approve the remaining annexations, the City shall continue to pursue approval through additional LAFCO hearings as necessary to complete the projects.</p> <p>d) Complete filing and recordation of lot line adjustments for sites 1 and 2 in 2024.</p> <p>e) Complete recordation of final parcel map for sites 4, 5, and 6 in 2024.</p> <p>f) complete recordation of final subdivision map(s) for all sites in 2024-2027.</p> <p>The General Plan outlines land use designations for each annexation area and lower income assumptions are based on areas designated for high density multifamily uses that meet the State's lower-income default density standard. Should identified sites within the annexation areas be deemed infeasible for annexation or development within the planning period, the City will identify and rezone additional parcels in compliance with Government Code Section 65583.2, subdivisions (h) and (i), as required.</p>	<p>Annex area associated with annexation sites 1-6 listed on Table 69 into the city to facilitate the development of 314 lower-, 304 moderate-, and 1,344 above moderate-income units.</p> <p>In 2027, evaluate progress toward completion in the planning period, and in the event that the annexations are not complete or parcels have been deemed infeasible, identify and rezone alternative sites to accommodate the RHNA by 2029.</p>	1.1	Community Development Department	General Fund	<p>a) December 2023</p> <p>b) Sites 1&2, Dec. 6, 2023; site 5, March 2024.</p> <p>c) 2024</p> <p>d) 2024</p> <p>e) 2024-2027</p> <p>f) Amend zoning code: within three years of the adoption deadline.</p>
<p>HE Program 2.1 Infill Site Inventory</p> <p>The City shall maintain a citywide inventory of potential residential infill sites. The sites will consist of vacant and underutilized lots that allow residential or mixed 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</p>	Inventory document to be maintained at Community Development front counter and on City website, and to be updated on an annual basis.	2.1, 2.3, 2.4	Community Development Department	General Fund	<p>Inventory: 2024</p> <p>Updated: Annually</p>

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at the Community Development Department counter. (Existing Program 2.1)					
HE Program 2.2 Incentives for Downtown Housing The City shall provide one or more incentives for high density (20 units/acre or greater) housing in Downtown such as: credits for required parking stalls; 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). These incentives shall be in addition to those incentives available through the State density bonus laws. (Existing Program 2.2, modified)	40 units of residential converted from commercial space, or two new multi-family residential project per year targeting downtown Visalia.	2.1, 2.4	Community Development Department	General Fund	20 units by 2027 20 units by 2031
HE Program 2.3 Infrastructure Funding Program The City shall apply for funding and/or support non-profit agencies applying for funding that assists with infrastructure improvements for projects that meet the criteria for any applicable grant program in key infill areas such as census Tracts 10.04, 11 and 12. (Existing Program 2.3, modified)	Identify funding opportunities annually. Engage local non-profit agencies to explore opportunities annually. Apply for at least one qualifying grant during the planning period.	2.1, 2.3	Community Development Department	Staff time, General Fund, State & Federal	Evaluate Opportunities: annually Apply for funding: as opportunities are identified
HE Program 2.4 Mixed Use Development The City shall facilitate the development of 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. (Existing Program 2.4, modified)	At least one qualifying project per year with a goal of facilitating the development of 40 units on mixed use sites. Facilitate mixed use development in walkable areas of central and downtown Visalia including census tracts 10.04, 11, 12, 17.01, 18, 20.02, and 20.08.	2.1, 2.2, 2.3, 2.4	Community Development Department	General Fund	One project annually
HE Program 2.5 Incentives for Infill Affordable Housing The City shall continue to implement its Affordable Housing Infill Incentive Program, which reduces Transportation Impact Fees for qualifying projects, and annually report to the Planning Commission projects that meet the threshold criteria and take advantage of the Program. The City will complete a midterm evaluation of the program and will adopt additional incentives based to encourage residential	Provide a report to the Planning Commission on an annual basis that summarizes projects that have utilized the incentive program. Complete a mid-term evaluation of the Affordable Housing Infill Incentive Program in 2026; establish additional incentives based on the conclusions of this evaluation in 2027.	HE Policies 2.1 through 2.4	Community Development Department	General Fund	Report: annually Monitor progress: annually Implement additional

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infill development if production is not keeping pace with the objectives of this program. (Existing Program 2.5, modified)	Continue to implement the Affordable Housing Infill Incentive Program with a goal of facilitating development of 80 lower income units on infill sites, including 40 by 2027.				incentives, if needed: 2028
HE Program 2.6 Nonvacant Sites The City shall adopt incentives for new or more intense development on nonvacant sites included in the sites inventory as lower-income capacity, as identified in Tables 65, 66, 67, and 68. Incentives may include, but are not limited to, reducing development standards; credits for required parking stalls; 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). These incentives shall be in addition to those incentives available through the State density bonus laws.	Adopt incentives to encourage the development of new or more intense uses on nonvacant sites identified as lower-income capacity to meet the RHNA. Encourage the construction of 2,682 new lower-income units on 65 sites, as identified in Tables 65, 66, 67, and 68.	1.1, 2.1, 2.4	Community Development Department	General Fund	Adopt incentives: 2026 Engage property owners: within six months of adoption
HE Program 2.7 Missing Middle The City will review and amend residential development standards to allow for and promote a mix of dwelling types and sizes, specifically missing middle-density housing types (e.g., duplexes, triplexes, courtyard buildings, townhomes) to encourage the development of housing types affordable to the local workforce. Specifically, the City shall evaluate zoning standards related to minimum lot size and width, maximum lot coverage, required setbacks, open space and landscaping requirements, and parking ratios, particularly in high resource, low-density, infill parcels. The City shall meet with local developers, property owners, and non-profits agencies to identify constraints and potential incentives to infill and missing middle development in 2024 and shall adopt revised standards for such projects in 2025. Additionally, the City shall identify vacant parcels in low-density single-family areas, particularly in high resource areas, and shall contact property owners to discuss site constraints and opportunities for additional density or reduced development standards to incentivize development of missing middle housing.	Evaluate development standards within the zoning code in 2025. To enhance housing mobility and housing choice, encourage the development of a variety of missing middle housing types in infill projects; support the development of ten missing middle housing developments between two and 8 units annually. Identify vacant sites with potential for missing middle housing development by 2025; engage property owners annually, with a goal of engaging 25 property owners each year. To enhance housing mobility, encourage the development of 200 moderate-income units in high resource areas.	2.1, 2.3, 2.4	Community Development Department	General Fund	Evaluate and revise zoning: 2024-2025

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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. (Existing Program 3.1)	N/A	3.2	All City Departments	General Fund	Annually, as needed
HE Program 3.2 Multiple Family Developments The City shall encourage, facilitate, and find ways to streamline the construction of affordable and market rate multiple-family dwelling units. Special incentives (e.g., reduced parking standards, waiver of fees), modified zoning provisions, and priority permit processing of CUPs and Site Plan Review applications may be utilized where appropriate. The City shall continue to inform local developers of the available incentives that benefit affordable housing through published documents available at City Hall and maintained on the City website. These incentives shall be in addition to those available through State density bonus laws. The City shall expand existing online resources by developing a web-based Housing Development Toolkit that outlines a step-by-step process for residential development, including identifying steps in the entitlement and building permit process, detailed information on development incentives, and funding programs and resources for affordable housing development. (Existing Program 3.2, modified)	In combination with Program 1.3, adopt objective design standards for multi-family residential development by 2026 and amend the Zoning Ordinance to provide a ministerial approval process for large multi-family developments up to 200 units by 2026. Identify and adopt incentives for multifamily development in higher resource areas, potentially including additional lot coverage or an expedited process or reduced fees related to rezoning by 2027. Facilitate the development of 800 multi-family units (40 extremely low, 80 very low, 120 low, and 160 moderate, and 400 above moderate) over the planning period, targeting higher resource areas. Publish a Housing Development Toolkit on City's website by December 2026. Engage developers to promote objective design standards, available incentives and the Housing Development Toolkit annually.	3.3, 3.6, 3.10	Community Development Department (Lead), Private Sector	General Fund	Publicize incentives: 2024 Adopt objective design standards: by 2026 Identify and evaluate additional incentives: 2026 Adopt new incentives, as necessary: 2027
HE Program 3.3 First-Time Homebuyer Program The City shall continue to partner with non-profit agencies (e.g., CSET, Self-Help Enterprises) in assisting low- and moderate-income families	Assist 20 low- and moderate-income first-time homebuyers over the planning period. Hold one engagement events targeting residents in lower resource areas.	3.4, 3.8	Community Development Department	HOME, CalHome	Continuously throughout the planning period

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qualifying for a low interest second mortgage loan as gap financing toward the purchase of a home. To increase housing mobility, the City shall hold four local engagement events during the planning period targeting residents in lower resource areas. (Existing Program 3.3, modified)					Engagement events: every two years
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. The City shall create an inventory of available homebuyer resources, including a list of local real estate agents and mortgage brokers with knowledge of available programs, and shall publicize the list on the City's website. (Existing Program 3.4, modified)	Provide technical assistance for the issuance of one mortgage revenue bond, mortgage credit certificate, or low-income tax credit funded project with the goal of assisting 20 low- and moderate-income homebuyers during the planning period. Publicize information on resources and programs for homebuyers on the City's website, with annual updates.	3.4	Private Sector (Lead), Finance Department, Community Development Department	State and Federal funds	Continuously throughout the planning period Create resource inventory: 2024 Update inventory: annually
HE Program 3.5 FHA/HUD/HCD and Federal Housing Trust Programs or Available Government Funding In order to encourage developers to fully utilize available FHA/HUD/HCD and Federal Housing Trust programs, the City shall continue to utilize an information resources pool to enable local affordable housing providers to use these programs and incorporate them into a first-time homebuyer's program as appropriate. (Existing Program 3.5)	Contact local affordable housing borrowers at least annually to provide the most updated and any new information on available programs.	3.2, 3.5, 3.8	Community Development Department	Federal funds, State funds	Annually
HE Program 3.6 Section 8 Housing Assistance Program The City shall continue to support 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. The City shall conduct landlord education and outreach on source of income discrimination and voucher programs with the goal of increasing landlord participation in the voucher program. (Existing Program 3.6, modified)	Assist 800 lower income families with rental housing assistance annually. The City shall engage the Housing Authority annually to explore additional funding sources, constraints to voucher use, and opportunities to expand voucher use in high and highest resource areas. In coordination with the Kings/Tulare Homeless Alliance facilitate at least one workshop and/or education campaign for property owners and managers per year, potentially partnering with	3.6	Tulare County Housing Authority (resource), Community Development Department (Lead)	Federal funds	Annually

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	non-profit organizations and real estate professionals and organizations to reduce income discrimination.				
HE Program 3.7 Inform Public of Local, State, and Federal Housing Programs 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. (Existing Program 3.7, modified)	Conduct at least one presentation annually to the local real estate industry and/or nongovernmental organizations regarding available housing sites, programs, and incentives.	3.8	All City Departments	General Fund	Annually
HE Program 3.8 Loan Program Education The City shall sponsor meetings with government, realtors, home buyers, and other financial agencies regarding loan programs currently available. (Existing Program 3.8)	Sponsor annual or bi-annual meetings to educate realtors, home buyers, and others to facilitate promotion of this program, as funding is available.	3.8	Private Sector, Community Lending Council	General Fund	At least bi-annually with a goal of annually
HE Program 3.9 Agency Coordination The City shall solicit involvement from the Tulare County Association of Realtors and the Home Building Industry Association (BIA) and periodically inform real estate organizations of the City's need for lower income housing, available sites appropriate for affordable housing (particularly in high and highest resource areas), and incentive programs available to encourage the creation of such housing. (Existing Program 3.9, modified)	Solicit information from agencies annually. Provide information on a recurring basis.	3.5, 3.14	Community Development Department	General Fund	Annually
HE Program 3.10 Availability of Funding 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: Department of Housing and Urban Development (HUD), State Housing and Community Development (HCD). The City shall prioritize funding opportunities that facilitate the affordable housing creation in high and highest resource areas with access to high-quality transportation opportunities. (Existing Program 3.10, modified)	Complete ten applications under this program per year, with a target of obtaining/providing \$1 million over the planning period in support of affordable housing.	3.6	Community Development Department	Federal and State funds	Annually

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HE Program 3.11 City Incentive for Affordable Housing The City shall collaborate with affordable housing providers to identify and provide incentives, such as land and improvement cost write-downs or deferred financing, to decrease the total cost of 100 percent affordable housing developments. In combination with Program 1.3, the City will work with providers to analyze city-owned sites with potential for housing development and opportunities for purchase. (Existing Program 3.11, modified)	Annually identify and engage non-governmental affordable housing providers to evaluate City-owned parcels and discuss opportunities for land purchases. By 2026, collaborate with providers to identify incentives to encourage 100 percent affordable development and adopt incentives. Facilitate the development 100-percent affordable multifamily housing projects in high and highest resource areas within a quarter mile of a transit stop in the planning period, with a goal of facilitating at least two such developments with 400 total lower income units.	3.3, 3.6	Community Development Department	Successor Agency, General Fund	Annually
HE Program 3.12 Development Fee Reduction/Deferment for ADUs The City shall review its fee structure and study the feasibility of reducing or deferring development and building permit fees on accessory dwelling units, particularly in high and highest resource areas surrounding in the western and southern portions of the city. (Existing Program 3.12, modified)	Review fee structure every three years, with a goal of supporting the development of 100 ADUs during the planning period. Monitor ADU development and adopt additional financial incentives by 2028 if ADU production trends show development of less than 10 ADUs per year.	3.1, 3.2, 3.6, 3.11	Community Development Department	General Fund or SB 2 Planning Grant Program	Review fee structure: every three years Adopt additional incentives, as necessary: 2028
HE Program 3.13 Non-Profit Housing Development Corporations The City shall continue to support non-profit housing development corporations (e.g., Self-Help Enterprises, Habitat for Humanity, and other non-profit agencies), including those that provide sweat equity programs, by providing land at little or no cost through low interest loans and deferred financing. (Existing Program 3.13, modified)	Identify potential sites and engage local agencies annually. To increase housing mobility, provide assistance that will benefit 20 first-time lower-income home buyers over the next eight years.	3.1, 3.2	Private Non-Profit Services (Lead), Community Development Department	Federal Grants	Annually
HE Program 3.14 Land Banking The City shall provide support for affordable housing projects or programs which allow land banking. (Existing Program 3.14)	Participate in at least one land banking project during the current reporting period.	3.2, 3.5	Housing and Economic Development Department	General Fund, State and Federal Resources	Continuously throughout the planning period
HE Program 3.15 Promoting Accessory Dwelling Units	Promote ADU information and incentives through City outlets twice per year. Conduct annual (eight total) educational workshops, advertising campaigns, or outreach	3.1, 3.2, 3.11	Community Development Department	General Fund	Annually

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<p>The City shall promote the development of ADUs, prioritizing the higher resource areas. The City shall:</p> <ul style="list-style-type: none"> By June 2024, compile and publish information regarding permit requirements, changes in State law, the Permit Ready ADU program, available incentives (such as fee waivers; see Program 3.12) and the benefits of accessory dwelling units; information shall be published on the City website, and advertised through City social media outlets and email lists at least twice a year; Annually conduct educational workshops or advertising campaigns to promote ADU development and the City's Permit Ready ADU program to homeowners, including six targeted to residents in higher resource areas, including low-density areas in the western and southern portions of the city. Contact local developers annually to promote ADUs, provide information on permit requirements and the Permit Ready ADU Program, and discuss constraints to development. In 2027, complete a mid-term evaluation of the City's efforts to promote and incentivize ADUs; identify and adopt additional incentives if permitting trends are not meeting the goals of this program (average 10 ADUs per year) (Existing Program 3.15, modified) 	<p>events to inform and promote ADU development in the city to residents, with at least six targeted to residents and developers in high and highest resource areas by the end of the planning period.</p> <p>Engage local developers annually.</p> <p>Complete a mid-term evaluation and adopt additional incentives as necessary.</p> <p>In combination with Program 3.12, facilitate the development of at least ten accessory dwelling units per year and a total of 100 units over the next eight years.</p>				Mid-term evaluation: 2027
<p>HE Program 3.16 Assisted Housing Projects Eligible for Conversion</p> <p>The City shall monitor the status of the deed-restricted affordable housing projects with expiring affordability covenants and contact owners concerning their plans to continue in or opt out of the subsidy programs. The City shall identify potential buyers of at-risk projects (e.g., Tulare County Housing Authority, Christian Church Homes of Northern California, Inc., Self-Help Enterprises) and existing and potential sources of City funding to supplement primary State and Federal sources, and shall engage all parties to facilitation negotiation and acquisition. (Existing Program 3.16, modified)</p>	<p>Achieve 100 percent contact with all subject at-risk property owners one year before contract expiration.</p>	3.9	Community Development Department	General Fund	Immediately upon identification

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HE Program 3.17 Planning for Large Sites The City shall allow for further subdivision or development of specific plans for sites larger than 10 acres 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., HOME funds), expedited processing, and other incentives to facilitate development on these sites, with priority given to sites in higher resource areas. To facilitate the development affordable housing on large sites included in the sites inventory as lower-income capacity, including sites 106, 110, 111, 126, and 128, the City shall provide expedited approval of lot splits or creation of new parcels, and will waive, reduce, or defer fees associated with subdivision. (Existing Program 3.17, modified)	By 2025, adopt incentives to encourage the development of large RHNA sites (over 10 acres) including expedited approval of lot splits or creation of new parcels, and fee waivers, reductions, or deferral. In 2027, complete a mid-cycle review of development activity related to large RHNA sites and revise RHNA calculations, potentially including identifying additional sites with appropriate zoning (by 2029), if the sites are found to be infeasible for development in the planning period. Entitle an average of one project on a RHNA listed large site (10 acres or more) per year. Facilitate the development of 1,958 units on large sites, including 1,250 lower- and 708 above moderate-income units with a goal of 75 percent in high and highest resource areas.	3.16	Community Development Department	General Fund	Annually Adopt incentives: 2025 Mid-cycle evaluation: 2027 Rezone additional sites (if necessary): 2029
HE Program 3.18 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. 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 work with its partners and encourage them to promote the benefits of this program to the development community. Additionally, the City shall require its partners to 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. (Existing Program 3.18, modified)	Annually pursue State and Federal funds to increase the supply of housing affordable to extreme low-income households with a goal of supporting development of 100 extremely low-income units during the planning period.	3.1, 3.2, 3.3, 3.6	Community Development Department	State and Federal funds	Pursue funding: annually and as opportunities arise Adopt incentives: by 2026
HE Program 3.19 Provide Priority Sewer Service for Affordable Housing Projects In the event of a future, although unanticipated, shortage of future capacity or need to prioritize provision of sewer service is experienced,	Identify all projects meeting the criteria for affordable housing and ensure their first priority status to connect to the City sanitary sewer system.	3.16	Public Works and Community	General Fund and Wastewater	Identify projects: As applications are received

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projects offering market rate or assisted projects that have the potential to provide housing affordable to lower-income residents shall receive priority sewer service. (Existing Program 3.20)			Development Department	Enterprise Fund	
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] in providing homebuyer education services by promoting their services on the City website. The City shall increase participation in homeownership education and assistance programs for historically underrepresented residents in the homeownership market by identifying sources of funding to support homeownership assistance programs and establish non-profit partnerships to for outreach campaigns to spread awareness of available assistance programs. (Existing Program 4.1, modified)	In combination with Program 3.3, participate in at least one education seminar per year, particularly targeting lower resource areas. Partner with non-profit organizations to increase participation in homeownership education and outreach programs by minority and/or low and moderate-income residents by 25 percent. Self-Help Enterprises is a provider of homeownership education and will report on the number of Visalia residents that receive homeownership education. Visalia has an existing relationship with Self-Help Enterprises that will be continued.	4.1	Community Development Department	General Fund (Staff Time)	Annually
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). (Existing Program 4.2)	Verify that the correct and up to date information is posted to City website and updated on at least an annual basis.	4.1, 4.2, 4.4, 4.5	Community Development Department	General Fund (Staff Time)	Annually
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 and abandoned properties. The City shall strive to effectively follow up on code violations to ensure that problems are addressed. (Existing Program 4.3)	Secure properties subject to the emergency nuisance abatement within 72 hours of appraisal and establish a tracking system for managing nuisance abatement cases and report activity in the Annual Report.	4.3	Building Department, Code Enforcement	General Fund	Annually Secure properties: within 72 hours of appraisal
HE Program 4.4 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, when federal or state funding is available. The City may use other housing programs, such as the first time homebuyer down-payment assistance program, in conjunction with acquiring, rehabilitating, and reselling or renting. In	Annually pursue State and Federal funds when available. Identify and engage qualified non-profit partners annually. Investigate funding sources annually.	4.1, 4.2, 4.4, 4.5	Community Development Department	Eligible State and Federal funds	Annually

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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. (Existing Program 4.4, modified)					
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. (Existing Program 5.1, modified)	Participate in at least two legislative initiatives per year. Engage the League of California Cities to discuss emerging legislative proposals, collective response, and lobbying efforts related to special needs housing.	5.1, 5.2, 5.5, 5.6, 5.7	All City Departments	General Fund	Twice annually
HE Program 5.2 Homeless Shelter Program The City shall provide financial assistance and provide supportive services towards the providing of shelters and services for persons experiencing homelessness. The City shall continue to work with experienced non-profit agencies to seek out opportunities to provide permanent, transitional, or emergency housing, including low-barrier shelters, and work with the Continuum of Care to promote the use of Federal, State, and local financing programs as possible funding sources. To ensure compliance with Government Code section 65583(a)(4), as amended by AB 2339, the City shall: <ul style="list-style-type: none"> Amend the Zoning Code to allow emergency shelters by right (without conditional or other discretionary permit) with appropriate development standards in a zone that allows residential uses, is in proximity to transportation and services, and contains sufficient capacity to meet the need identified in the annual PIT count; provide capacity analysis compliant with State law. Amend the Zoning Code to expand the definition of emergency shelter to include interim interventions, including but not limited to, navigation centers, bridge housing, and respite or recuperative care. (Existing Program 5.2, modified) 	Annually allocate funding to provide assistance and supportive services with a goal of providing \$50,000 each year. Engage non-profit agencies and the Continuum of Care to discuss opportunities, constraints, and potential partnerships at least twice per year. In 2024, identify candidate zones appropriate for emergency shelters in compliance with AB 2339; complete capacity analysis of each zone to ensure sufficient capacity to meet the housing need identified in the most recent point in time count. Within two years of the adoption deadline, amend the Zoning Code to allow emergency shelters in compliance with AB 2339, and as outlined in this program.	5.1, 5.5, 5.6	Community Development Department	Federal and State funds, General Fund	Allocation funding: Annually Engage agencies: twice per year Identify zones appropriate for emergency shelters: 2024 Amend Zoning Code: by December 15, 2025

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HE Program 5.3 Reasonable Accommodation The City shall maintain a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website. This brochure shall include information and staff contact for requesting assistance in providing housing for persons with disabilities. The City shall provide this information to local non-profit developers and agencies directly and shall annually engage agencies to identify remaining constraints to housing for persons with a disability. (Existing Program 5.4, modified)	Maintain an updated brochure at City offices and on City website. Provide information to local non-profit developers and agencies and non-profits immediately. Engage local agencies providing special needs housing to identify remaining constraints annually	5.1	Community Development Department	CDBG or General Fund	Update brochure: 2024 and annually thereafter Disseminate information: immediately Engage local agencies: annually
HE Program 5.4 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. The City shall provide additional incentives for the development of affordable senior housing in higher resource areas in proximity to high-quality transit options. (Existing Program 5.5, modified)	Identify and publicize available incentives in 2024. Engage developers and local non-profit agencies providing housing for seniors to discuss housing needs and identify additional constraints to senior housing in 2026. Facilitate the construction of at least 20 very low-income and 20 low-income senior units during the reporting period.	5.1, 5.2, 5.4	Community Development Department	HOME funds	Identify incentives: 2024 Identify remaining constraints: 2026 Facilitate construction: annually
HE Program 5.5 Rehabilitation Assistance for Senior & Disabled Homeowners The City shall continue to dedicate federal funding, as available, toward the senior and disabled rehabilitation programs which assist low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements. The City shall give priority to rehabilitation projects in lower resource areas. (Existing Program 5.6, modified)	Provide assistance that will benefit 10 households per year over the next eight years. Track assistance accomplishments and include in the Annual Report. Publicize available programs on the City website and disseminate it directly to local churches and agencies providing services to special needs housing populations. Investigate new funding sources annually.	5.2	Community Development Department	HOME Program, CDBG funds	Annually

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
HE Program 5.6 Large Families The City shall promote the construction of both market rate and deed restricted 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 offer financial and regulatory incentive opportunities (e.g., expediting permit processing, deferred fees, density bonuses) to developers for these unit types and shall promote the need for three or more bedroom units during pre-application meetings, and by contacting affordable housing developers. (Existing Program 5.7)	Develop incentives and mitigations to constraints by the end of 2024. Hold an annual workshop with developers and provide education about technical assistance and incentives for larger rental units, with a goal of supporting the development of an average of 40 large units per year (20 very low- and 20 low-income units [320 total units]) over the planning period.	5.1, 5.3	Community Development Department	State and Federal tax credits, CDBG	Annually
HE Program 5.7 Housing for Persons with Developmental Disabilities The City shall explore models to encourage the creation of housing for persons with developmental disabilities, as funding is available. Such models could include assisting in housing development through the use of set-asides, scattered site acquisition, new construction, and pooled trusts; providing housing services that educate, advocate, inform, and assist people to locate and maintain housing; and models to assist in the maintenance and repair of housing for persons with developmental difficulties. The City shall also seek State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for persons with disabilities, particularly in higher resource areas in direct proximity to high-quality transit options. (Existing Program 5.8, modified)	Annually pursue State and Federal funds that can support housing construction and maintenance of housing for persons with disabilities with a goal of obtaining \$1,000,000 over the planning period. Explore and evaluate models in 2025. Adopt a policy to facilitate/incentivize development of housing for persons with developmental disabilities in 2026. Facilitate the construction of 30 units for persons with developmental disabilities in the planning period.	5.1, 5.3, 5.7	Community Development Department	General Fund and State and Federal Grants	Annually Explore models: 2025 Adopt policy: 2026

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Housing Program Schedule
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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
HE Program 5.8 Municipal Code Updates To remove constraints to a variety of housing types and ensure compliance with State law, the City shall amend the municipal code to: <ul style="list-style-type: none"> • Allow Transitional and supportive housing by-right in the O-C zone. • Reduce development standards for emergency shelters related to proximity to other emergency shelters to 300 feet and remove additional setback and perimeter wall requirements for emergency shelters. • Allow accessory dwelling units (ADUs) by-right in all zones allowing residential uses, in compliance with State law. <ul style="list-style-type: none"> ○ The City will defer to State ADU and Junior ADU law until a compliant ADU Ordinance is adopted. • Allow for at least two dwelling units per lot in all R-1 zones (R-1-20, R-1-12.5, and R-1-5) consistent with SB 9. • Provide streamlined ministerial review and a preliminary application process in compliance with SB 330 and SB 35. • Permit large residential care facilities with objectivity and certainty in all residential zones, subject only to the same requirements of residential uses of similar form in the same zones. • Adopt reduced parking standards for affordable multifamily developments and multifamily projects with small units (single-room occupancy, studio, and 1-bedroom units) of no more than one parking stall per unit. • Permit low barrier navigations centers by right (without conditional use or other discretionary permit) in nonresidential zones permitting residential uses. • Reduce lot size requirements in the R-M zones to remove constraints to multifamily housing development. • Provide a ministerial process for approving reasonable accommodation requests, including objective findings for approval. (New Program, consultant) 		5.1, 5.3, 5.5, 5.8	Community Development Department City Council	General Fund	Within two years of adoption of the Housing Element ADUs in all zones allowing residential uses: implement immediately; adopt by December 31, 2024.

<p>HE Program 5.9 Special Needs Housing Outreach and Incentives</p> <p>To address the lack of affordable housing opportunities for special needs populations, the City shall:</p> <ul style="list-style-type: none"> Identify and adopt a strategy to facilitate the development of housing for special needs households, including persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance. Annually engage qualified housing developers to identify affordable housing development opportunities with emphasis on promoting housing choices that serve the needs of special needs populations, including seniors, homeless, female-headed households, large families, low-income, and/or persons with disabilities in RCAA's. Subject to availability of Inclusionary Housing funds, issue NOFA or RFP at least once during compliance period and establish an affordable housing development pipeline of at least three affordable housing projects. Hold an annual meeting with developers to inquire about upcoming projects and identify affordable housing developments that may need local funding or loan/grant preparation assistance. Additionally, NOFA's or RFP's will be issued once sufficient funding is available fund at least one project. Annually work with the local nonprofit organizations to implement an outreach program informing residents of the housing and services available for persons with disabilities. The City shall hold annual workshops or advertising campaigns to expand awareness and shall make information available on the City website. Monitor and support the development of housing for farmworkers through annual coordination with non-profit organizations. Identify and adopt, as appropriate, incentives for development to address the housing needs of workforce and farmworker households, with priority given to projects in lower-density higher income areas. (New Program, AFFH) 	<p>By 2026, prepare a report on potential strategies to encourage development of affordable, accessible housing units for households with special housing needs, including but not limited to cost incentive programs, permit streamlining, and permit and developer fee waivers and maintain a list of possible sources of funding to support incentive programs.</p> <p>Adopt an incentive program based on the results of the report by August 2026 and implement immediately..</p> <p>Prepare and publish a list of State and Federal funding sources by January 2026 and update annually; provide information to developers annually</p> <p>Conduct eight educational workshops, campaigns, or outreach events to expand awareness of services and programs for persons with disabilities by the end of the planning period.</p> <p>Update the City's website by January 2025.</p> <p>Provide technical assistance and/or financial support for the development or rehabilitation of 24 affordable housing units for farmworkers by December 2031. The City is currently partnering with Self-Help Enterprises to develop a 24-unit farmworker multi-family affordable housing complex.</p> <p>By 2026 identify and adopt incentives to encourage the development of farmworker housing; potential incentives may include, but are not limited to, increased density and height allowances, a streamlined design review process, or reduced fees.</p>	5.1, 7.2	Community Development Department City Council	General Fund	Various, see specific actions and objectives
<p>HE Program 5.10 Employee/Farmworker Housing</p> <p>To address employee and farmworker housing needs and conditions, the City shall:</p>	<ul style="list-style-type: none"> Coordinate with regional agencies annually. Provide technical assistance to all applicants proposing farmwork housing. 	5.1, 7.2	Community Development Department City Council	General Fund	Various, see specific actions and objectives

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<ul style="list-style-type: none"> Annually coordinate with regional agencies and providers to discuss and pursue regional solutions to farmworker housing needs. Provide technical assistance through the entitlement process to applicants proposing employee or farmworker housing. Partner with local employers, developers, and agencies, such as the Housing Authority, to pursue State and Federal grant funds for farmworker housing development and rehabilitation. Engage neighboring jurisdictions and the Housing Authority to discuss and pursue opportunities to establish a program to provide direct assistance to farmworker housing rehabilitation projects. 	<ul style="list-style-type: none"> Create partnerships to pursue funding, as opportunities arise, with a goal of applying for four grants in support of farmworker or lower income employee housing projects in the planning period. By 2027, establish a program to provide assistance to projects that address substandard farmworker housing, with a goal of assisting 20 households/units in the planning period. <p>Through these actions, encourage the development of 200 units of farmworker/employee housing during the planning period; provide assistance to assist in the rehabilitation of 20 farmworker units.</p>				
<p>HE Program 5.11 Permit Streamlining Act</p> <p>The City shall adopt a policy to ensure compliance with the Permit Streamlining Act (Government Code § 65920 et seq.) and timing requirements of the California Environmental Quality Act (CEQA) (Public Resources Code (PRC) § 21000 et seq.). The policy shall specify:</p> <ul style="list-style-type: none"> Who is responsible for making CEQA determinations of PRC 21080.1; That the determination will be made within the timeframe permitted by PRC 21080.2; and That when the City determines a project is exempt from CEQA, the determination triggers the Permit Streamlining Act 60-day deadline under Gov. Code 65950(a)(5). 	<p>Adopt a policy to ensure compliance with State law.</p>		Community Development Department City Council	General Fund	Within one year of adoption of the Housing Element
<p>HE Program 6.1 Housing Rehabilitation Program</p> <p>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 owner-occupied Housing Rehabilitation Programs. The program provides low-interest loans to low-income</p>	<p>Assist 50 lower-income homeowners during the course of the current reporting period.</p> <p>Pursue new funding sources annually.</p>	6.1, 6.8, 6.9	Community Development Department	CDBG, HOME funds	Annually

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Housing Program Schedule
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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
homeowners to make exterior improvements or repairs to their homes. The City shall investigate new funding sources and shall provide priority to projects in lower resource areas. (Existing Program 6.1, modified)	Disseminate information on the Housing Rehabilitation Program to local churches, social organizations, and non-profit agencies annually.				
HE Program 6.2 Low-Income Rental Rehabilitation Program The City shall continue to support a Low-Income Rental Rehabilitation Program through financial assistance and partnering with non-governmental organizations. The program provides owners of rental properties a forgivable loan for external improvements in return for commitments to offer the units at affordable rents. The City shall adopt a policy prioritizing or providing additional support to projects in lower-resource areas. (Existing Program 6.2, modified)	Assist 20 lower-income owners of rental properties with forgivable loans over the next eight years. Adopt a policy to prioritize or provide further support to lower resourced areas by 2026.	6.1, 6.4, 6.8	Community Development Department	CDBG, HOME, Low-Moderate-Income Housing Asset (LMIHAF) funds	Annually Adopt policy: 2026
HE Program 6.3 Emergency Repairs Program The City shall continue to provide low/moderate-income, owner occupants with low-interest loans or grants to make emergency repairs and provide assistance for addressing housing code violations. The City shall distribute information regarding the program on the City website and to local churches, organizations, and non-profit agencies annually and shall hold engagement events to advertise available programs targeting census tracts 10.04, 11, 12, 20.08. (Existing Program 6.3, modified)	Assist 40 lower- and moderate-income homeowners over the next eight years. Distribute information annually. Hold engagement events annually.	6.1, 6.8	Community Development Department	CDBG, HOME funds	Annually
HE Program 6.4 Enforcement of Housing and Building Codes The City shall continue to review, upgrade, and maintain City codes, ordinances, regulations, and enforce these standards to ensure health and safety of occupants and maintain the existing housing stock. (Existing Program 6.4)	Complete 200 residential inspections per year in response to substandard building or living condition referrals.	6.1, 6.8	Community Development Department	CDBG , General Fund	Annually
HE Program 6.5 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. (Existing Program 6.5)	Assist with rehabilitating one unit per year.	6.7, 6.8, 6.9	Community Development Department	State and Federal funds	Annually

Table 71
Housing Program Schedule
Visalia

Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 7.1 Fair Housing Enforcement and Outreach</p> <p>In an effort to expose and eliminate housing discrimination, and to provide equal housing opportunities to all Visalia residents, the City shall continue to partner with the Fair Housing Council of Central California to provide fair housing education 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 on its website.</p> <p>To address issues related to fair housing enforcement and outreach, the City shall:</p> <ul style="list-style-type: none"> • Provide informational seminars to area residential real estate agents and brokers on fair housing laws and regulations. • Provide informational workshops for residents to provide education and awareness to tenants, of fair housing federal and State fair housing laws and support prospective and existing tenants who are experiencing discrimination. • Provide trainings for property owners/managers on the requirements of federal and State fair housing laws to prevent discrimination. • Continue and if feasible expand funding for information and referral services that direct families and individuals with financial resources for housing rental or purchase, locating suitable housing, and obtaining housing with special needs facilities such as disabled-accessible units. • Expand awareness of predatory lending practices, fair housing requirements, regulations, and services by distributing educational materials to property owners, realtors, apartment managers, and tenants. • Adopt an anti-displacement strategy including, but not limited to “just cause” eviction protections and first right of return for existing residents. <p>(Existing Program 7.1, modified)</p>	<p>Maintain and update educational materials on the City website and conduct one to two comparative rental tests per year based on need and available financing.</p> <p>Working with Fair Housing Council of Central California, provide one training annually with a goal of reaching at least 30 real estate agents and brokers each year.</p> <p>Working with Fair Housing Council of Central California, provide one training annually with a goal of reaching at least 50 property owners and managers each year.</p> <p>Hold at least eight informational events during the planning period to disseminate informational materials or provide trainings to residents, prioritizing communities sensitive to displacement. Annually, Housing Authority of Tulare County (HATC) provides affordable rental housing counseling services to the public during community events.</p> <p>Distribute materials to at least 2,000 property owners, apartment managers, and tenants during the planning period, with at least half distributed in communities with majority non-White residents, particularly in lower resource areas of Visalia.</p> <p>Adopt an anti-displacement strategy by 2026.</p>	7.1, 7.2	Community Development Department	General Fund, CDBG	Various, see specific objectives

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Housing Program Schedule
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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 7.2 Socio-economic Segregation and Concentration of Low Resource Areas</p> <p>To address socio-economic segregation and concentrations of lower resource areas in central and northeastern Visalia (census tracts 10.04, 11, and 12) the City shall:</p> <ul style="list-style-type: none"> Expand and prioritize affordable housing development in high and highest resource areas and near public transit. Prioritize capital improvement projects, including new parks and amenities, in lower-resource areas. Budget for and implement plans and strategies for communities, prioritizing neighborhoods designated for low-income and mixed-income housing opportunities in the sites inventory. Review the General Plan, applicable Specific Plans, and Zoning Code and Zoning Map to evaluate opportunities for removing barriers to housing production, adding housing capacity, and accommodating a greater mix of dwelling types and sizes households (e.g., duplexes, triplexes, fourplexes, townhouses, courtyard buildings) in high and highest resource areas. Coordinate with local employers to hold annual jobs fairs targeting census tracts 10.04, 11, and 12. (New Program, AFFH) 	<p>By 2026, work with local developers and non-profit homebuilders to review the General Plan, Specific Plans, and zoning code to identify and prioritize opportunities for removing barriers to housing production, adding housing capacity, and accommodating a greater mix of dwelling types and sizes households in high and highest resource areas; implement actions based on this evaluation by 2027.</p> <p>Hold at least three workshops during the planning period in lower resource areas, including census tracts 10.04, 11, and 12 to develop infrastructure and programming plans that support mixed-income housing development; through the annual budgeting process give priority to capital improvement projects and programming efforts targeting these areas.</p> <p>As part of the annual CIP program update, provide funding committed to improvements and community revitalization projects targeted to census tracts 10.04, 11, and 12, with a goal of providing five percent of CIP funding for these efforts.</p> <p>Annually identify CDBG and/or HOME funds to be used for community revitalization efforts in lower resource areas.</p> <p>Hold annual jobs fairs in lower resource areas.</p>	7.2	Community Development Department	General Fund, HOME	Various, see specific objectives
<p>HE Program 7.3 Improving Place-based Strategies</p> <p>To encourage community conservation, revitalization and preservation of existing affordable housing, the City shall:</p> <ol style="list-style-type: none"> Prioritize public health, education, economic, and safety programs in lower-resource areas as defined by TCAC in coordination with area public health entities (e.g., Kaweah Health), Visalia Transit, the City's Community Development 	<ol style="list-style-type: none"> By 2028, as part of the Consolidated Plan update process, develop and adopt a comprehensive, long-term community development strategy and/or program priority strategy for lower resource areas. In 2024, develop a mailing list targeted to lower resource areas and agencies 	7.2	Community Development Department	General Fund, HOME	Various, see specific objectives

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>Department, local school districts, workforce development groups, and the City's Police Department.</p> <p>b. Identify addresses and compile mailing list and email addresses to focus outreach to neighborhoods in lower resource areas of the city to prioritize services in these areas.</p> <p>c. Implement small-scale placemaking projects/events in lower resource areas of Visalia.</p> <p>d. Work with local nonprofit organizations, including Self-Help enterprises and Habitat for Humanity of Tulare County, to expand and spread awareness on home and accessibility rehabilitation programs.</p> <p>e. Collaborate with TCaT/TCAG to prepare a study on transit needs for Visalia residents and identify actions to address those needs, focusing on connecting residents to job centers. Work with TCaT to expand transit services that connect Visalia to other cities in the County.</p> <p>f. Coordinate with the Public Works Department to review the City's Capital Improvement Projects (CIP) to ensure public facilities and infrastructure are supportive of the needs of underserved communities.</p> <p>g. Implement plans and strategies to decrease pollution burden in northern and central parts of Visalia. Strategies should include improving air, reducing lead risk from housing, as well as addressing proper remediation plans for cleanup sites and hazardous waste sites. (New Program, AFFH)</p>	<p>representing lower-income communities/residents; update list annually.</p> <p>c. Implement two projects and four events in lower resource areas during the planning period.</p> <p>d. Conduct four educational workshops, campaigns, or outreach events to expand awareness of home and accessibility rehabilitation programs by the end of the planning period, with a goal of engaging 250 households.</p> <p>e. Prepare a transit needs study by 2027 and implement actions by 2028.</p> <p>f. Annually collaborate with the Public Works Department to evaluate the effectiveness of the long-term development strategy (action a), the City's CIP program, and use of HOME funding in meeting the needs of underserved communities.</p> <p>g. Annually work with a consultant to assess and monitor pollution burden in each census tract, using tools such as CalEnviroScreen and identify major sources of pollution; develop a pollution burden reduction strategy for northern and central areas of Visalia by 2027 with metrics and timelines.</p>				
<p>HE Programs 8.1 Energy & Water Conservation Program</p> <p>Using existing education, incentive, and conservation programs offered by Southern California Edison (SCE) and California Water Service Company (CalWater), the City shall continue to assist residents to implement energy and water conservation measures awareness programs and include the most current goals, policies, and programs into new affordable housing projects and, as feasible into retrofitting existing affordable housing units. (Existing Program 8.1)</p>	<p>Maintain and update educational materials on the City website.</p>	8.1, 8.2	Community Development Department (Lead), Private Utility Companies	Grant funding from all available sponsoring sources, General Fund	Annually

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
HE Program 9.1 Implementation Reporting The City shall annually review and report, where required under the Annual Progress Report to be annually submitted to HCD, on the implementation of the Housing Element programs and the City's effectiveness in meeting the programs' goals in the manner required and approved by State Housing and Community Development. (Existing Program 9.1)	Provide an Annual Progress Report to State HCD every year during the course of the reporting period.	9.1	Community Development Department	General Fund	Annually by April 1
HE Program 9.2 Progress Meeting City staff members involved in the implementation of Housing Element programs shall meet annually to review progress in addressing housing issues, especially issues relating to affordable housing. (Existing Program 9.2)	Convene annual meeting to review the Housing Element implementation progress.	9.1	Community Development Department	General Fund	Annually by May 1
HE Program 9.3 Monitor the RHNA Land Inventory Community Development staff shall monitor the RHNA land inventory to ensure that proposed re-zoning or development on every listed site meets or exceeds the development capacity by income category listed for that site in the Land Inventory. Additionally, the City shall complete a mid-cycle review residential development in zones that allow 100 percent nonresidential usage to ensure that realistic capacity identified for these sites aligns with development trends, and shall make adjustments, as appropriate, to capacity assumptions. If a proposed re-zoning or development results in a shortfall of residential capacity needed to accommodate the remaining Regional Housing Needs Allocation (RHNA) for any income category, the City shall identify and zone sufficient adequate sites at appropriate densities [See GC 65583.2(c)(3) to accommodate the shortfall within six months of the re-zoning or approval of the development resulting in the shortfall of sites to accommodate the remaining RHNA for any income category. (Existing Program 9.3)	Report annually on maintenance and status of the RHNA Land Inventory, and ensure that no net loss of lower- or moderate-income RHNA capacity. Complete a mid-cycle review of development trends in zones that allow 100 percent nonresidential uses in 2027; adjust assumptions, recalculate RHNA capacity, and rezone to meet RHNA shortfall within six months.	9.1	Community Development Department	General Fund	Tracking: as applications are received/re-zones proposed Locate additional capacity: within 6 months of identification of shortfall Reporting: Annually by April 1
HE Program 9.4 Monitor Conditional Use Permit (CUP) Requirement Impacts on Affordable Housing Community Development staff shall monitor every proposed development on RHNA land inventory sites to ensure that the effects of processing a CUP, when required, does not unreasonably delay	Report annually to the Planning Commission on the effect of CUP requirements compared with comparable "permitted by right" projects, and ensure that CUP processing and conditions do not adversely impact the project's affordability.	9.1	Community Development Department	General Fund	Monitoring: as applications processed Reporting: annually

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
entitlement processing, or increase development costs to a degree that eliminates the project's potential affordability or its potential development density. If a constraint(s) is identified in the CUP process, the City shall adopt a policy or policies to remove the constraint. (Existing Program 9.4, modified)	Adopt policies to remove identify constraints within six months of identification				Adopt policies: within six months of identifying constraint
HE Program 9.5 Comprehensive Annual Monitoring Program The City shall continue to 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 through the Housing Element Annual Progress Report. The City shall also regularly monitor housing sales price trends of existing units. The City shall continue to evaluate the efficiency of the City's Housing Program through the Consolidated Annual Performance and Evaluation Report (CAPER) (Existing Program 9.5, modified)	Include documentation of annual sales and rental rates in the Annual Progress Report. Evaluate the efficiency of Housing Programs in the CAPER annually	9.1, 9.2	Community Development Department	General Fund, CDBG, HOME	Annually by April 1
HE Program 9.6 Successor Housing Agency Reporting Program The City shall report housing financial and activity information by 1) including specified information with the Annual Progress Report (APR), required to be annually submitted to HCD by April 1, pursuant to State housing law in reporting progress in implementing the Housing Element, and 2) posting specified information on the City's website. This required "housing fund" data can be a paper report identified as an addendum to the APR. The separate housing fund data report can be attached to the APR or sent separately. (Existing Program 9.6)	Provide a report on housing and financial activity information in the Annual Progress Report.	9.1	Community Development Department	General Fund, LMIHAF	Annually by April 1

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Implementation Program Actions	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE Program 9.7 Link Transit Facilities and Services with RHNA Land Inventory Sites</p> <p>The City shall continue to incorporate affordable housing linkages to its transportation related plans. The City shall continually analyze and maintain maps and any related analysis and policies to ensure there is an optimal linkage among affordable housing, public transit and active transit (non-motorized modes of transportation), and the City's major jobs, commerce and services generators. (Existing Program 9.8)</p>	Continually maintain map exhibits and policies in transportation related plans, as needed, to ensure optimal linkages with current high density residential nodes and RHNA land inventory sites to jobs, commerce, and services hubs.	9.1	Community Development Department	General Fund	As transportation plans are developed

Quantified Objectives

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contains 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 an eight-year period. Table 69 summarizes the quantified objectives for the construction, rehabilitation, or conservation of units during the time frame of the Housing Element (2023-2031).

Table 72 Summary of Quantified Objectives City of Visalia 2023-2031						
Objective Category/Program	Ext. Low	Very Low	Low	Mod.	Above Mod.	Total
New Construction						
Single Family Developments			80	800	2,400	3,280
HE Program 2.2: Incentives for Downtown Housing				40		40
HE Program 2.3: Infrastructure Funding Program				40		40
HE Program 2.4: Mixed-Use Development				40		40
HE Program 2.5: Incentives for Infill Affordable Housing		40	40			80
HE Program 3.2: Multiple-Family Developments	40	80	120	160	400	800
HE Program 3.11: City Incentives for Affordable Housing	30	30	50			110
HE Program 3.13: Non-Profit Housing Development Corporations	10	10	20			40
HE Program 3.15: Promoting Accessory Dwelling Units		30	30	30	10	100
HE Program 3.17: Planning for Large Sites		20	30	70	80	200
HE Program 3.18: Targeting Extremely Low-income Developments	100					100
HE Program 5.4: Senior Rental Housing		20	20			40
HE Program 5.6: Large Families		64	64			128
HE Program 5.9: Special Needs Housing Outreach ¹		35	35	20		90
Subtotal	180	329	489	1,200	2,890	5,088
Rehabilitation						
HE Program 5.5: Rehabilitation Assistance for Senior and...	20	20	40			80
HE Program 6.1: Housing Rehabilitation Program		20	30			50
HE Program 6.2: Low-Income Rental Rehabilitation Program			20			20
HE Program 6.3: Emergency Repairs and Basic Needs Program	10	10	20			40
HE Program 6.5: Rehabilitation and Adaptive Reuse		4	4			8
Subtotal	30	54	114	-	-	198
Assistance for Homebuyers and Renters						
HE Program 3.3: First-Time Homebuyer Program			10	10		20
HE Program 3.4: Mortgage Revenue Bonds, Mortgage Credit...			10	10		20
HE Program: 3.13: Non-profit Housing Development Corporations	5	5	10			20
Subtotal	5	5	30	20	-	60
Conservation						
HE Program 3.6: Section 8 Housing Assistance Program	300	300	200			800
Subtotal	300	300	200	-	-	800
TOTAL	520	693	863	1,240	2,890	6,206

1: includes 50 affordable units for farmworkers.

7. Affirmatively Furthering Fair Housing

Introduction and Overview

In 2018, the California State Legislature passed Assembly Bill (AB) 686 (2018) to expand upon the fair housing requirements and protections outlined in the federal Fair Employment and Housing Act. The law requires all State and local public agencies to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities. AB 686 created new requirements that apply to all housing elements due for revision on or after January 1, 2021. The passage of AB 686 ensures that California Cities affirmatively further fair housing.

AB 686 defined “affirmatively further fair housing (AFFH)” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.” AB 686 added to the Housing Element requirements an assessment of fair housing which includes the following components:

- A summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity
- An analysis of segregation patterns and disparities in access to opportunities
- An assessment of contributing factors
- An identification of fair housing goals and actions.⁶

Methodology

This AFFH analysis has been prepared consistent with the California Department of Housing and Community Development (HCD)’s *Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements* which provides guidance on the preparation of housing elements and ensures statutory requirements are satisfied, pursuant to Government Code Section 65583(c)(10).

This AFFH analysis evaluates fair housing issues on the following topics:

- Fair Housing Enforcement and Outreach Capacity
- Integration and Segregation Patterns and Trends
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs

⁶ Housing and Community Development (HCD). 2021. <https://www.hcd.ca.gov/community-development/affh/index.shtml>

- Other Relevant Factors, including historical disinvestment, lack of infrastructure improvements, and presence of older affordable housing units that may be at risk of conversion to market-rate housing.

This AFFH addresses impediments through AFFH-specific goals, and actions based on the contributing factors for each identified fair housing issue.

Data Sources

The California Government Code Section 65583 (10)(A)(ii) requires cities and counties to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

To conduct this analysis, the City utilized data from a variety of sources, detailed below. Additionally, the analysis includes a discussion of historic land use and segregation patterns and input from sources of local knowledge, including advocates for people with special needs, housing development and advocacy organizations, housing and social services providers, and low-income residents.

California Department of Housing and Community Development's AFFH Data Viewer

The AFFH Data Viewer is a tool developed by HCD that features census block group and tract level data from an expansive collection of sources including U.S. Census American Community Survey (ACS), U.S. Department of Housing and Urban Development (HUD), California Tax Credit Allocation Committee (TCAC), Urban Displacement Project (UDP), and Comprehensive Housing Affordability Strategy (CHAS). The Data Viewer tool serves as a resource for local and regional governments and provides the ability to explore spatial data patterns concerning fair housing enforcement, segregation and integration, racially and ethnically concentrated areas of poverty, and disparities in access to opportunities and housing. The Data Viewer is intended to assist in the creation of policies that alleviate disparities, combat discrimination, and increase access to safe and affordable homes.

Urban Displacement Project (UDP)

The UDP was developed to track neighborhood change and identify areas that are vulnerable to gentrification and displacement in California. The UDP measures indicators of gentrification and displacement at the census tract level based on data from the 2015 ACS. UDP indicators examine census tracts to identify areas that qualify as disadvantaged neighborhoods. Additionally, census tracts identified as disadvantaged neighborhoods by UDP's criteria are further analyzed to explore changes in the percentage of college educated residents, non-Hispanic White population, median household income, and median gross rents over time to determine levels of gentrification and displacement risk.

CalEnviroScreen

The California Office of Environmental Health Hazard Assessment developed a screening methodology to identify communities disproportionately burdened by multiple sources of pollution. This tool, called the California Communities Environmental Health Screening Tool (CalEnviroScreen), utilizes existing environmental, health, and socioeconomic data to rank census tracts based on 20 distinct indicators. In general, if a community has a high score for that indicator, it is more likely to have greater degree of pollution burden and a higher rate of residents vulnerable to the effects of that pollution exposure as compared to census tracts statewide. Designated disadvantaged communities are those with CalEnviroScreen percentile scores of 75 or higher, meaning that they scored within the highest 25 percent of census tracts for pollution and other social and economic burden indicators across California.

California Tax Credit Allocation Committee (TCAC) Opportunity Maps

To assist fair housing analysis, HCD and the California Tax Credit Allocation Committee (TCAC) created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and related state agencies/departments to further the fair housing goals.⁷ The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state. Opportunity mapping is a way to measure and visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility.² Opportunity Maps reflect scores in three different domains made up from a set of indicators shown in Table 73, as well as a composite score combining all three domains.

Table 73 Domains and List of Indicators for Opportunity Maps City of Visalia 2022	
Domain	Indicator
Economic	Poverty, Adult Education, employment, Job proximity, median home value
Environmental	CalEnviroScreen 3.0 pollution indicators and values
Education	Math proficiency, reading proficiency, high school graduation rates, student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

City of Visalia 2020/21-2024/25 Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD) Consolidated Plan is used by the federal government, states, and local jurisdictions to assess affordable housing and community development needs and is a required document for jurisdictions to be eligible for federal HUD grant programs. As an Entitlement Community of Community Development Block Grant (CDBG) funds and a Participation Jurisdiction of HOME Investment Partnership Program (HOME) funds, the City of Visalia is required to submit a federally mandated Consolidated Plan

⁷ Office of The State Treasurer (STO). 2021. <https://www.treasurer.ca.gov/ctcac/opportunity/2020-tcac-hcd-methodology.pdf>

every five years and submit an Annual Action Plan in order to receive its annual CDBG and HOME funds. The Consolidated Plan guides Visalia in allocating federal CDBG and HOME funding to support projects and programs to benefit low- and moderate-income residents and increase housing and economic opportunities. The Annual Action Plan summarizes programs and projects that will be funded by the annual grants to achieve the goals and objectives of the Consolidated Plan. Visalia's Consolidated Plan goals include improving housing opportunities for low-income households through new housing construction, mortgage and rental assistance, providing tenant-based subsidies, encouraging property maintenance through code enforcement, providing public services for at-risk populations (including persons experiencing homelessness), ADA improvements, minor single-family and mobile home repair programs, and construction of a Low-Barrier Navigation Center. In 2023, Visalia was awarded \$1,183,482 in CDBG funds and \$546,791 in HOME funds. In 2021, the City was awarded \$1,840,059 in one-time HOME Investment Partnership American Rescue Plan Program (HOME-ARP) funds. The CDBG and HOME fund amounts represent the approximate annual allocation that the City of Visalia receives for general administration, community development, and affordable housing development.

City of Visalia 2020/21-2024/25 Analysis of Impediments (AI)

As part of the CDBG program certification process and prior to HUD's reinstatement of the AFFH standards in 2020, entitlement communities prepared an analysis of impediments to fair housing choice every five years. The City of Visalia 2020/21-2024/25 Analysis of Impediments (AI) is intended to identify discrimination and increase fair housing choices for residents across the city. The AI addresses fair housing issues on both a regional/countywide level and in the city of Visalia. The AI provides an assessment of the local laws, ordinances, statutes, and administrative policies, as well as local conditions that affect the location, availability, and accessibility of housing. It also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing and provides solutions and measures to mitigate or remove identified impediments.

HUD Comprehensive Housing Affordability Strategy (CHAS) Data

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. CHAS data is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types.

AllTransit

AllTransit is an online database that examines factors related to transit access and produces a performance score that reveals the social and economic impact of transit, such as connectivity and access to jobs.

Fair Housing Resources

Enforcement and Outreach Capacity

Fair housing enforcement and outreach capacity is the ability of a local jurisdiction and fair housing agencies to provide fair housing and tenants' rights information to community members. Fair housing complaints could be an indicator of housing discrimination within the city. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, resolving issues, and conducting fair housing testing.

Regional Resources

There are multiple organizations throughout Tulare County that provide fair housing services to the region. Table 74 lists organizations that address housing and community needs by providing the following services:

- Fair housing testing and complaints
- Fair housing counseling and education
- Tenant/landlord counseling and mediation
- Homeless prevention program
- Rental assistance program
- Rent/deposit grant program
- Homeseeking services
- Shared housing counseling placement
- Homebuyers' education learning program

Table 74
HUD Certified Fair Housing Providers Active in the Tulare County
City of Visalia
2022

Organization	URL	Phone Number
Central California Legal Services (CCLS)	https://centralcallegal.org/	(800) 675-8001 (510) 663-4755
Community Services Employment Training (CSET)	https://www.cset.org/	(559) 732-4194 (855) 275-3246
Fair Housing Council of Central California (FHCCC)	https://fhc-cc.org/index.html	(559) 244-2950 (415) 928-5910
Housing Authority of Tulare County (HATC)	https://www.hatc.net/ https://communityhdc.org/	(559) 627-3700 (510) 412-9290
Kings-Tulare Area Agency on Aging (KTAAG)	https://ktaaa.org/ https://ebclc.org/need-services/housing-services/	(800) 321-2462 (510) 548-4040
Self-Help Enterprises (SHE)	https://www.selfhelpenterprises.org/	(559) 651-1000

Source: City of Visalia AI, 2020; HUD Exchange Housing Counseling Agency search tool

Local Resources

The City of Visalia contracts with the Fair Housing Council of Central California (FHCCC), a nonprofit organization that provides fair housing information and resources to residents and housing providers. The FHCCC investigates complaints involving housing discrimination and predatory lending practices to ensure compliance with federal and state housing laws. The City also contracts with Self-Help Enterprises (SHE) to provide grants for the mobile home repair program and for the acquisition and rehabilitation of affordable housing and rental units.

Ability to Address Complaints

Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing is a technique used to uncover evidence of discrimination in rental housing. Fair housing testing involves one or more individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws. Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for discrimination against a specific class, as part of an overall effort to determine whether the discrimination is happening in a consistent systemic pattern in a city or region. In Tulare County, fair housing testing is used to identify unlawful housing discrimination practices based on the real or perceived race, ethnicity, color, religion, gender identity or expression, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, and source of income of prospective renters.

The City contracts with FHCCC to conduct fair housing testing of rental properties. FHCCC conducted systemic paired testing of the rental housing market in Visalia to compare treatment of those seeking housing based on race. Testing consisted of 10 test sites, all multi-family complexes, in different census tracts throughout the city. The tests were conducted using African American testers and Caucasian testers, as the control, who would go to the same

testing site as close in time to each other as possible without overlapping. Of the ten housing complexes tested, African American testers encountered discriminatory treatment 50 percent of the time. African American testers were told housing was unavailable, when it was made available to Caucasian tester counterparts, and were denied the opportunity to view a dwelling unit, when the opportunity was given to Caucasian tester counterparts. African American testers were also given inferior information about rental opportunities, offered less favorable terms and conditions, and required to meet additional standards and qualifications compared to Caucasian testers.

The Department of Fair Employment and Housing (DFEH) maintains a record of housing discrimination complaints filed in local jurisdictions. According to the AI, between 2015 and 2019, a total of 311 fair housing complaints were filed with FHCCC. Overall, disability/accessibility-related discrimination comprised the largest proportion of cases (45 percent), followed by national origin (39 percent). Many of the complaints were from Hispanic clients (42 percent), and the majority of those were female (57 percent). In addition, DFEH also receives cases, investigates, and takes administrative action to prosecute violations of the law. There were four fair housing cases between 2000 and 2019 related to race and disability. All cases were closed due to No Cause Determination.

The City does not have any pending lawsuits, enforcement actions, judgements, settlements, or findings related to fair housing and civil rights. The City does not currently have any local fair housing laws or programs to specifically address fair housing issues.

The City complies with State and federal housing laws as follows:

- **Fair Housing Act; Title VI of the Civil Rights Act of 1964** – the City complies by ensuring its actions related to housing are not discriminatory through City protocols, decision-making procedures, and adhering to non-discrimination requirements of federal funding programs.
- **Rehabilitation Act of 1973** – see Fair Housing Act compliance. The City also complies through its accessibility protocols, administered and enforced by the City’s ADA/504 Coordinator and Building Official.
- **American Disabilities Act (ADA)** – the City complies with ADA through its active Disability Advocacy Committee and Reasonable Accommodation Ordinance as described in Chapter 2 Housing Needs Assessment.
- **California Fair Employment and Housing Act (FEHA) and FEHA Regulations** – the City complies with FEHA and its regulations through established City protocols for hiring and decision making, mandatory trainings for City staff, and legal counsel and advisement. enforces these policies by supporting residents seeking to file a complaint to the DFEH or who wish to pursue legal action.

- **Government Code Section 65008** – the City ensures that the City’s actions are not discriminatory through training programs conducted by the City’s Human Resources Department. Programs are included in this Housing Element to facilitate housing for all households, including protected classes (e.g., programs regarding residential care facilities, reasonable accommodation, and emergency shelters).
- **Affirmatively Furthering Fair Housing (AFFH) (Government Code Section 8899.50)** – The AFFH analysis section of this Housing Element documents compliance with AB 686 AFFH requirements.
- **Antidiscrimination (Government Code Section 11135 et. seq.)** – the City complies with anti-discrimination requirements through the City’s Human Resources programs and the City’s procurement protocols.
- **Density Bonus Law (Government Code Section 65915)** – the City’s Zoning Ordinance was amended pursuant to State law. Density bonus provisions in compliance with the Density Bonus Law as described in Chapter 4 Housing Constraints and Program 3.19.
- **Housing Accountability Act (Government Code Section 65589.5)** – the City has documented compliance with the HAA as described in the Housing Constraints section of the Housing Element.
- **No-Net-Loss Law (Government Code Section 65863)** – the City has documented compliance with sufficient capacity for RHNA and will ensure compliance with no-net-loss via programs (Program 1.1, Program 9.4).
- **Least Cost Zoning Law (Government Code Section 65913.1)** – the City is compliant with Least Cost Zoning Law and does not need to rezone to accommodate its RHNA, as described in in the Chapter 5 Site Inventory and Analysis.
- **Excessive subdivision standards (Government Code Section 65913.2)** – the City’s subdivision standards are typical or not excessive, its programs are in compliance with the Government Code as described in Chapter 4 Housing Constraints.
- **Limits on growth control (Government Code Section 65302.8)** – the City complies as it has no growth control measures as discussed in the Chapter 4 Constraints.
- **Housing Element Law (Government Code Section 65583)** – this Housing Element documents compliance with Housing Element Law. Pursuant to state law, this Housing Element identifies and analyses existing and projected housing needs and a includes a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing.

Segregation and Integration Patterns and Trends To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, in which there is a high concentration of the characteristics described above in a specific geographic area. To adequately assess the patterns of integration

and segregation, this section identifies trends at the regional scale (Tulare County) and at the local scale (Visalia). To identify socio-economic and demographic spatial trends across these jurisdictions, this analysis utilizes HCD's AFFH Data Viewer, which provides an expansive collection of data from sources including the ACS, HCD, HUD, UDP, the Center for Disease Control and Prevention (CDC), and other regional and federal agencies.

In its AFFH guidance document published in April 2021, HCD describes the importance of segregation and integration analysis in relation to fair housing:

Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures—both public and private—that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968 (FHA), that federal agencies and federal grantees affirmatively further the purposes of the FHA. Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in metropolitan areas by constructing new highway systems—often through lower income communities of color—to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.⁸

Race and Ethnicity

The ethnic and racial composition of a region relates to fair housing concerns such as household size, locational preferences, and economic opportunity. Historic exclusionary governmental policies, biased mortgage lending practices, and other tactics have caused racial and ethnic segregation and spatial inequities.

Regional Trends

Tulare County has a large non-white population, with approximately 74 percent of the population identifying as non-white. The County has a slightly greater share of non-white residents (74 percent) than neighboring Fresno County (73 percent) and Kern County (69 percent). Overall, the racial/ethnic makeup of county residents is similar to Fresno and Kern

⁸ HCD 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

Counties (Table 75). The largest racial/ethnic group in Tulare County is Hispanic/Latino (66 percent of the total population), followed by white (26 percent of the total population).

Table 75 Population by Racial Group Fresno, Kern, and Tulare Counties 2020			
	Fresno County	Kern County	Tulare County
Asian American/Pacific Islander	11%	5%	4%
Black/African American	4%	5%	1%
Hispanic/Latino	54%	55%	66%
Other or Multiple Races	3%	4%	3%
White	27%	31%	26%

The western, urbanized area of Tulare County contains populations with at least 40 percent non-White residents (Figure 10). Comparatively, relatively less urbanized, less densely populated areas of Tulare County, which contain or are near Sequoia National Park and Sequoia National Forest, contained a higher percentage of White residents. This pattern is similar to Fresno and Kern Counties, with western, urbanized areas having a greater percentage of non-white residents compared to the eastern portion of the counties.

From 2010 to 2020, the racial/ethnic diversity in Tulare County increased. The percent of White residents decreased nine percent between 2010 and 2020, the percent of Hispanic/Latino residents increased by five percent, and the percent of Asian American/Pacific Islander and other/multiple races increased by one percent each (Table 72). Hispanic/Latino residents remained the largest racial/ethnic group in the county, equaling approximately two-thirds (66 percent) of the total population in 2020 (2020 Census).

Table 76 Population by Racial Group Visalia and Tulare County 2010-2020				
	Visalia (Percent of Population)		Tulare County (Percent of Population)	
	2010	2020	2010	2020
Asian American/Pacific Islander	5%	6%	3%	4%
Black/African American	2%	2%	1%	1%
Hispanic/Latino	46%	53%	61%	66%
Other or Multiple Races	3%	3%	2%	3%
White	44%	36%	33%	26%

The HCD AFFH Data Viewer identifies areas that are dominated by one racial/ethnic group and by how much. A racial/ethnic group with a predominant majority has more than a 50 percent difference between the percentage of the population in the dominant racial/ethnic group and the percentage of the population in the second most populated racial/ethnic group. A sizeable majority occurs when the difference is between 10 and 50 percent and a slim majority occurs when the difference is less than 10 percent. The majority of western Tulare County is predominantly Hispanic/Latino, with the exception of areas in southern parts of Visalia and

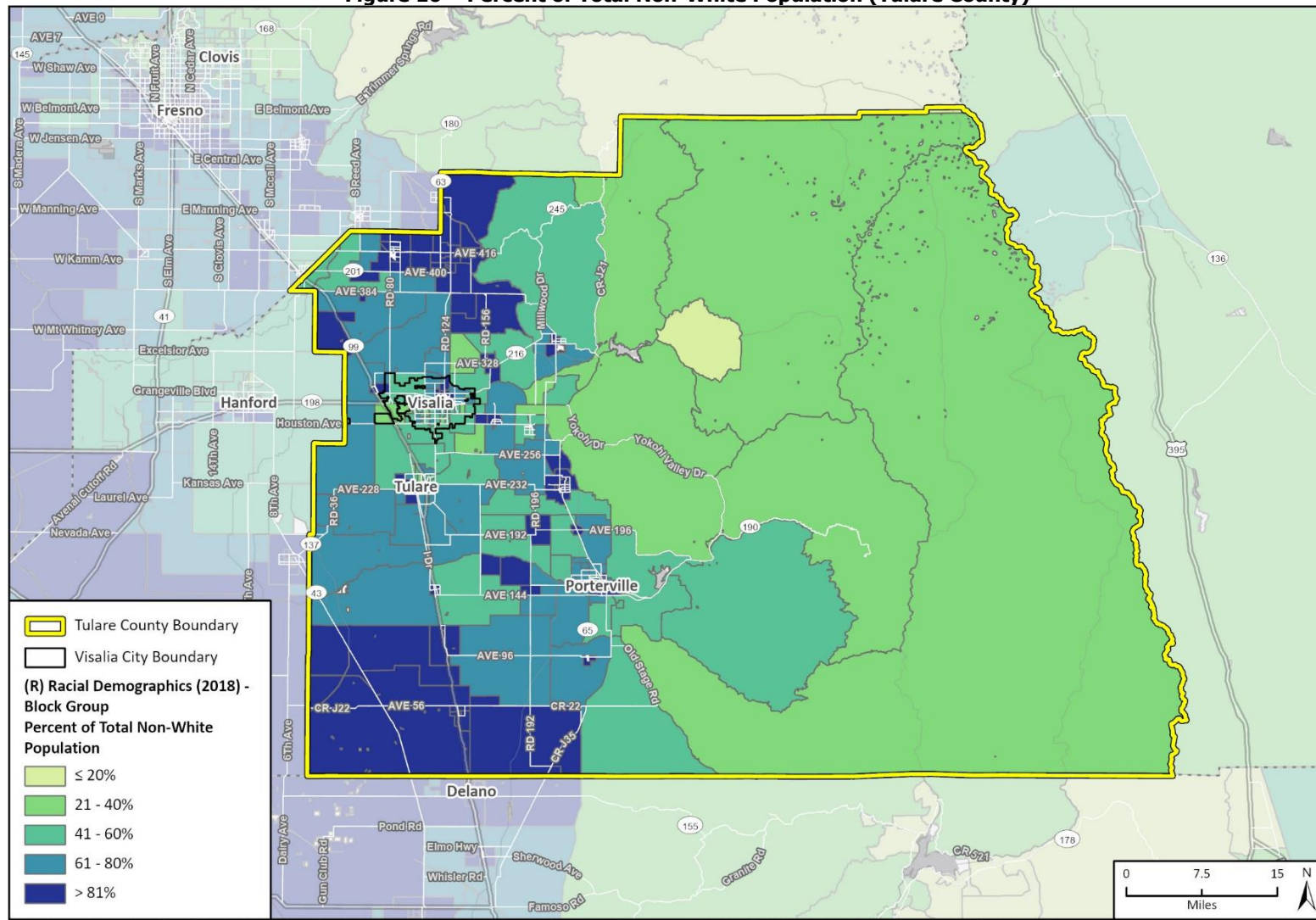
eastern parts of the City of Tulare. The eastern areas of the county have a sizeable majority of White residents. (Figure 11)

HUD utilizes the racial/ethnic dissimilarity index to measure segregation levels across a defined geographic boundary. The racial/ethnic dissimilarity index ranges from 0-100, where 0 represents perfect integration between racial groups and 100 representing perfect segregation.⁹ A dissimilarity index score of 0 to less than 40 indicates low segregation, 40 to 54 indicates moderate segregation, and greater than 55 indicates high segregation. Racial/ethnic groups in Tulare County have moderate levels of segregation. Segregation levels between Hispanic/Latino and white residents, and between Black/African American and white residents, are generally lower in Tulare County than in Fresno and Kern Counties, where segregation levels are high between these groups. Segregation levels between Asian/Pacific Islander and white residents is similar across all three counties.

Racial/ethnic segregation in the Visalia-Portville Region slightly increased between 2010 and 2020, as shown in Table 77, contrasting to the previous trend of decreasing segregation between 1990 to 2010. According to the AI, the highest levels of segregation are between Hispanic/Latino and White residents, followed by Black and White residents. The AI utilized the racial/ethnic dissimilarity index to measure segregation levels across neighborhoods in Visalia and the region. In 2020, the highest levels of segregations in the Visalia-Porterville Region were between Hispanic/Latino and White residents followed by Black and White residents (Table 77). Overall, segregation between non-White residents and White residents increased since 2010, reversing a trend of decreasing segregation from 1990 to 2010.

Table 77 Racial Dissimilarity Index Values for Segregation Visalia-Porterville Region 1990-2020								
	Visalia				Tulare-Porterville Region			
	1990	2000	2010	Current	1990	2000	2010	Current
Non-White/White	37.56	34.52	23.61	29.23	36.51	37.80	34.94	40.58
Black/White	29.37	22.02	16.42	27.25	51.11	40.70	32.32	41.93
Hispanic/White	36.85	35.87	24.29	29.90	38.85	40.16	37.53	42.42
Asian or Pacific Islander/White	48.94	42.41	30.05	34.23	42.42	39.00	33.43	40.91

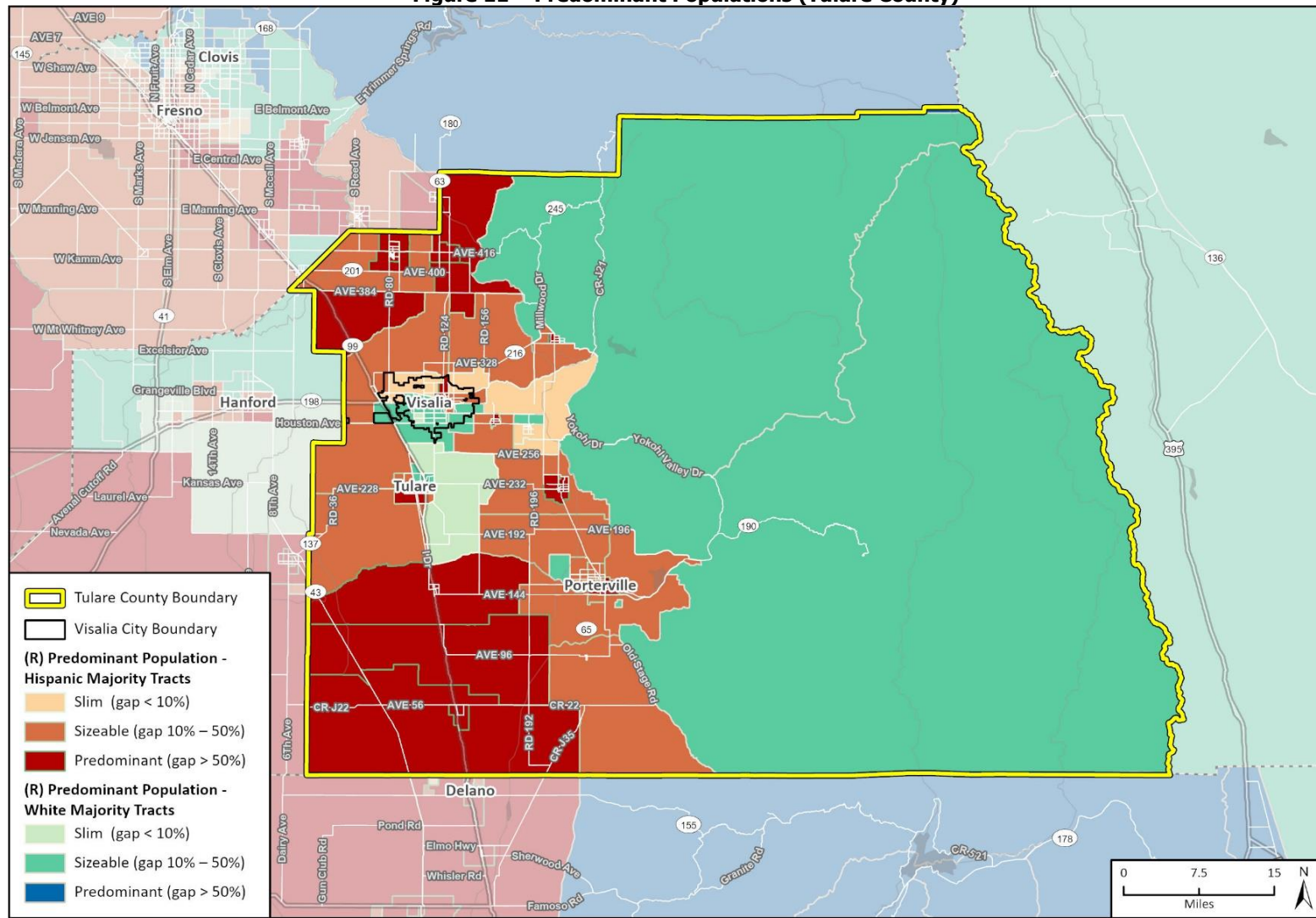
⁹ HUD, 2020. <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

Figure 10 Percent of Total Non-White Population (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

HE AFFH
 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022.

Figure 11 Predominant Populations (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

HE AFFH
AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022.

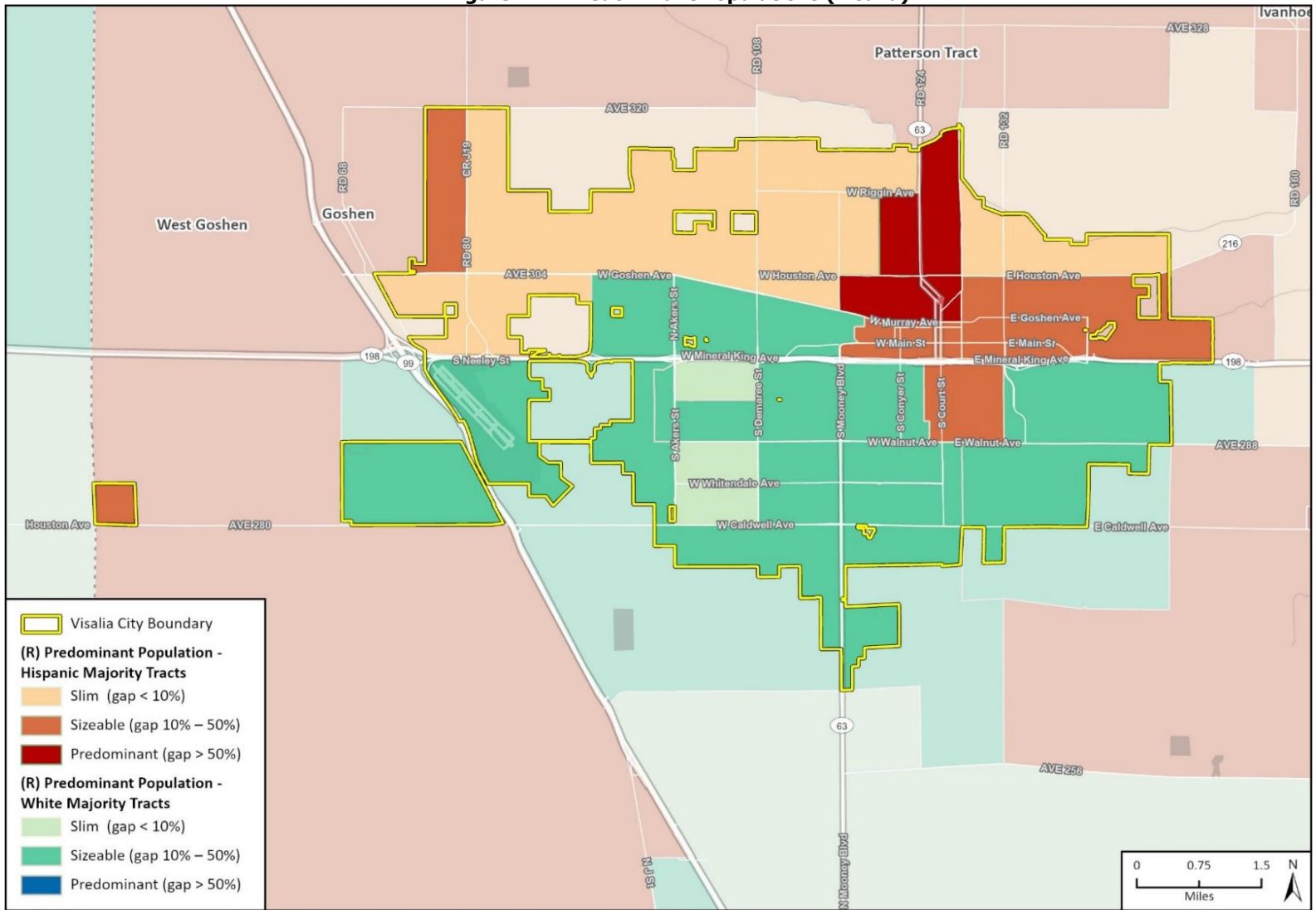
Local Trends

Visalia is slightly less diverse than Tulare County, with a larger share of White residents, 36 percent in the city compared to 26 percent in the county. However, like the county, Hispanic/Latino residents comprise the largest racial/ethnic group in Visalia, followed by White residents (2020 Census). Similar to county trends, Visalia became more diverse between 2010 and 2020. The percentage of Asian American/Pacific Islander residents and Hispanic/Latino residents increased while the percentage of White residents decreased (Table 76).

Residents in northern areas of Visalia and areas near downtown (areas north of W Goshen Avenue and Mineral King Avenue) are predominantly Hispanic/Latino, and residents in the remaining areas of the city are predominantly White (Figure 12). Census Tracts 06107001100 06107001004, located in the northeastern part of the city near downtown, have the highest majority of Hispanic/Latino residents, comprising 75 to 78 percent of resident in these census tracts. Areas of the city south of SR 198 contain a predominant majority of White residents, with between 46 and 67 percent of residents identifying as white in these census tracts.

Neighborhoods in northeastern Visalia (Census Tracts 06107001004, 06107001100, 06107001200, 06107001301, 06107001302) are the most diverse in the city, with a higher percentage of non-White residents compared to other areas of the city (Figure 13). In downtown Visalia and surrounding neighborhoods, more than 80 percent of residents are non-White. All block groups in the city contain at least 20 percent non-White residents. Areas scattered throughout the southern parts of the city (Census Tracts 06107001005, 06107001006, 06107002006) have the lowest percentages of non-white residents, with 22 to 27 percent of residents identifying as non-white in these census tracts.

Racial segregation in Visalia is lower than the overall county. However, similar to segregation trends throughout the Visalia-Porterville Region, segregation between non-White residents and White residents in Visalia increased between 2020 and 2010, reversing a trend of decreasing segregation from 1990 to 2010. However, segregation levels between non-White and White residents in 2020 was still lower than 1990 levels. In 2020, the highest levels of segregations were between Asian/Pacific Islander and White residents (Table 77).

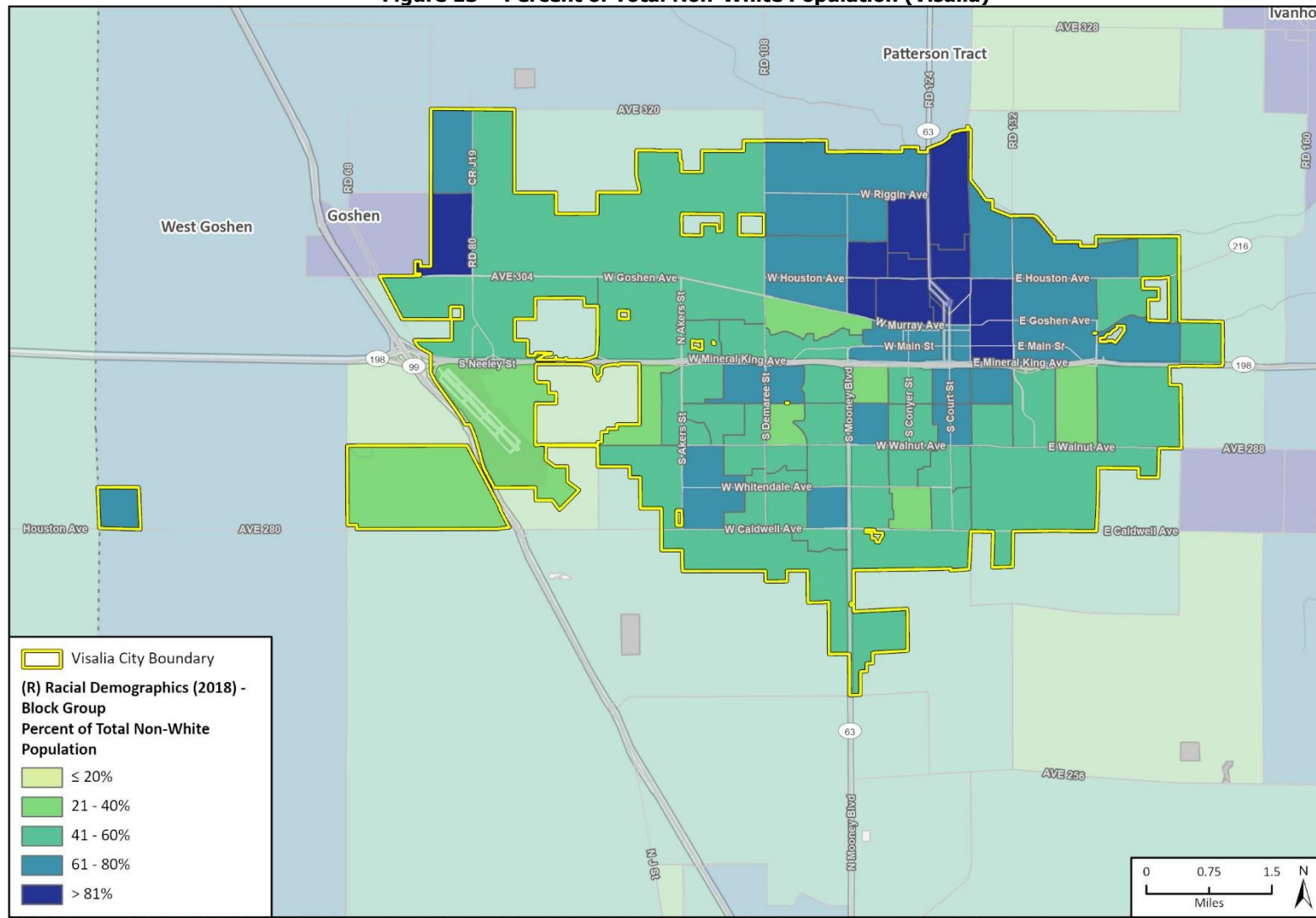
Figure 12 Predominant Populations (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

HE_AFFH
AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 13 Percent of Total Non-White Population (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Persons with Disabilities

For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under federal civil rights law, including equitably provided disability-related services that an individual needs to live in such housing. For example, persons with disabilities who are unable to use stairs or need a zero-step shower may not have housing choice if there are not sufficient housing units with these accessibility features.¹⁰

High spatial segregation of persons with disabilities may indicate fair housing issues related to not only physical needs, but also economic disparities. According to the *2020 Annual Report on People with Disabilities in America*, more than 25 percent of persons with disabilities (including physical, intellectual, and developmental; sensory; and other disability categories) live below the Census Bureau-designated poverty line, which is 14.5 percentage points higher than people without a disability.¹¹ Persons with disabilities may be more reliant than persons without disabilities on fixed incomes or access to public transit.

Regional Trends

Twelve percent of the total population in Tulare County (53,760 residents) live with one or more disabilities. This is comparable to the disability rate in Fresno (13 percent) and Kern Counties (11 percent). According to ACS estimates, the percentage of the population with a disability has increased slightly over the past decade. In 2012, approximately 10 percent (43,446 residents) of the population in Tulare County had one or more disabilities. In most of the county, 10 to 20 percent of the population have a disability. Some of the western, more urbanized parts of the county have lower concentrations of persons living with a disability, with less than 10 percent of the population with a disability (Figure 15)

Approximately five percent of the total employed population in the county have one or more disabilities, reflecting no change from 2015. Eight percent of the unemployed population has one or more disabilities, down from nine percent in 2015. Table 74 shows employment status by disability status estimates for Tulare County.

¹⁰ HCD, 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

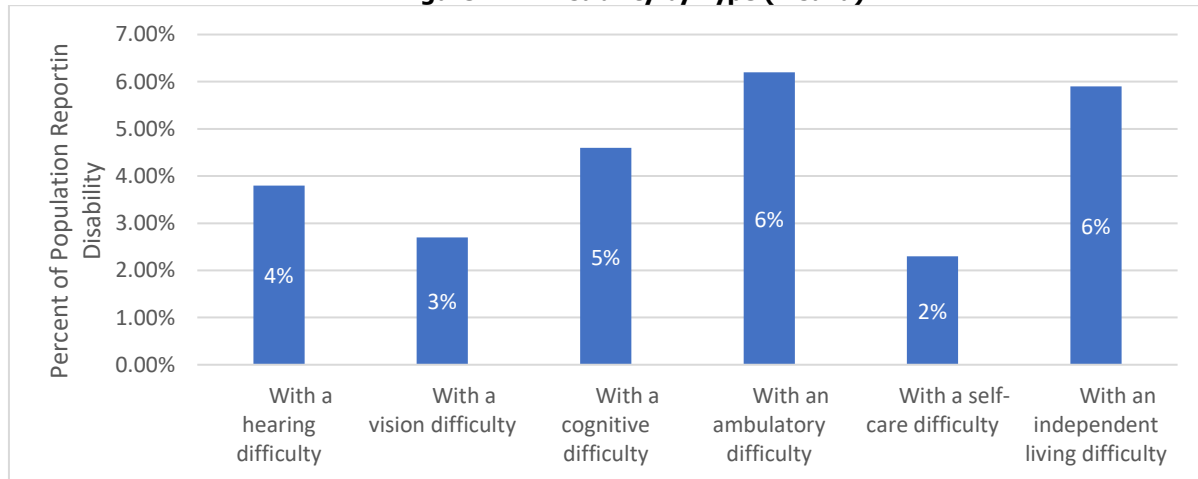
¹¹ Annual Disability Statistics Compendium, 2020. <https://disabilitycompendium.org/annualreport>

Table 78 Employment Status by Disability Status Tulare County 2020				
	Employed 2011-2015 (Percent of Total Employed)	Unemployed 2011-2015 (Percent of Total Unemployed)	Employed 2016-2020 (Percent of Total Employed)	Unemployed 2016-2020 (Percent of Total Unemployed)
No Disability	155,103	20,109	165,578	17,607
Percent	95%	91%	95%	92%
With a Disability	8,215	2,030	9,477	1,509
Percent	5%	9%	5%	8%
Total	163,318	22,139	175,055	19,116

Local Trends

Twelve percent of Visalia's population (15,842 residents) live with one or more disabilities, which is the same as the county (2016-2020 ACS). Similar to the county, the percentage of the city's population with a disability has increased slightly since 2012, when 10 percent of residents identified had a disability. Ambulatory difficulty is the most common disability for Visalia residents, followed by independent living difficulty (0). Many residents living with a disability are seniors (39 percent).

Figure 14 Disability by Type (Visalia)



Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

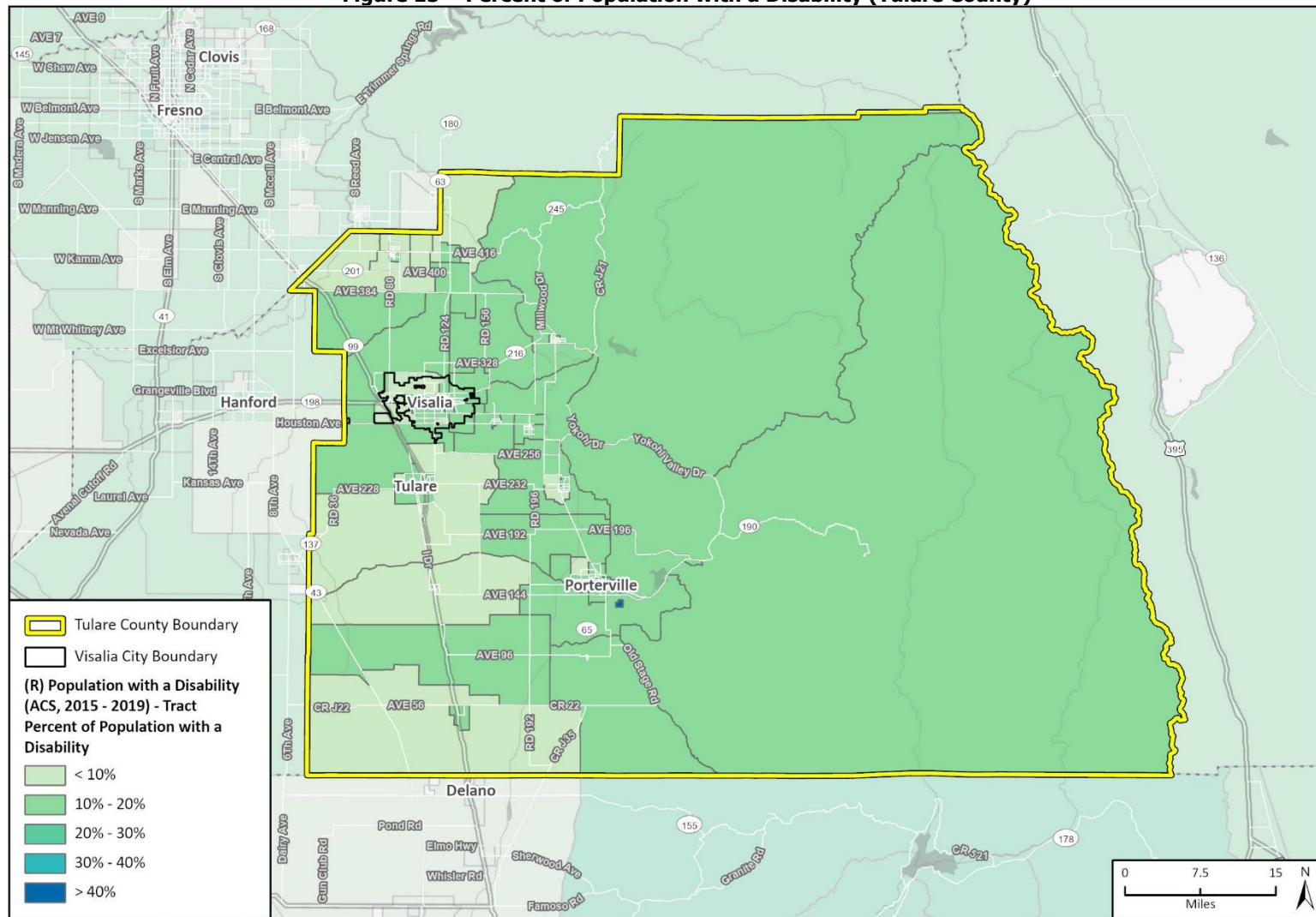
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020), Table S1810.

The largest concentration of residents who reported living with one or more disabilities is within Census Tract 06107001200, located in downtown Visalia, north of SR 198, between South Mooney Boulevard and North Santa Fe Street. Almost 26 percent of the total population in this census tract lives with a disability. According to 2010-2014 ACS estimates, this census tract has consistently maintained the highest percentage of residents with a disability in Visalia (25 percent in 2014). Northwestern and western Visalia have the lowest rates of residents living with

a disability, less than 10 percent. Neighborhoods in the eastern, central, and southern areas of the city have between 10 to 20 percent of residents who reported living with one or more disability (Figure 16). Census Tract 06107001200 is primarily zoned mixed-use, single-family residential, and office conversion zone, compared to the western area which is zoned for a range of industrial and commercial uses. The downtown area also has more than double the population density than the western area of the city. There are three affordable housing developments in this census tract (06107001200) that provide a combined total of 223 affordable units.

About five percent of the total employed population in the city have one or more disabilities, reflecting no change from 2015. Nine percent of the unemployed population has one or more disabilities, a four percent decrease from 2015 (Table 79).

Table 79 Employment Status by Disability Status Visalia 2020				
	Employed 2011-2015 (Percent of Total Employed)	Unemployed 2011 -2015 (Percent of Total Unemployed)	Employed 2016-2020 (Percent of Total Employed)	Unemployed 2016-2020 (Percent of Total Unemployed)
No Disability	47,275	4,307	51,952	2,777
Percent	5%	86%	95%	91%
With a Disability	2,734	687	2,694	291
Percent	5%	14%	5%	9%
Total	50,009	4,994	54,646	3,068

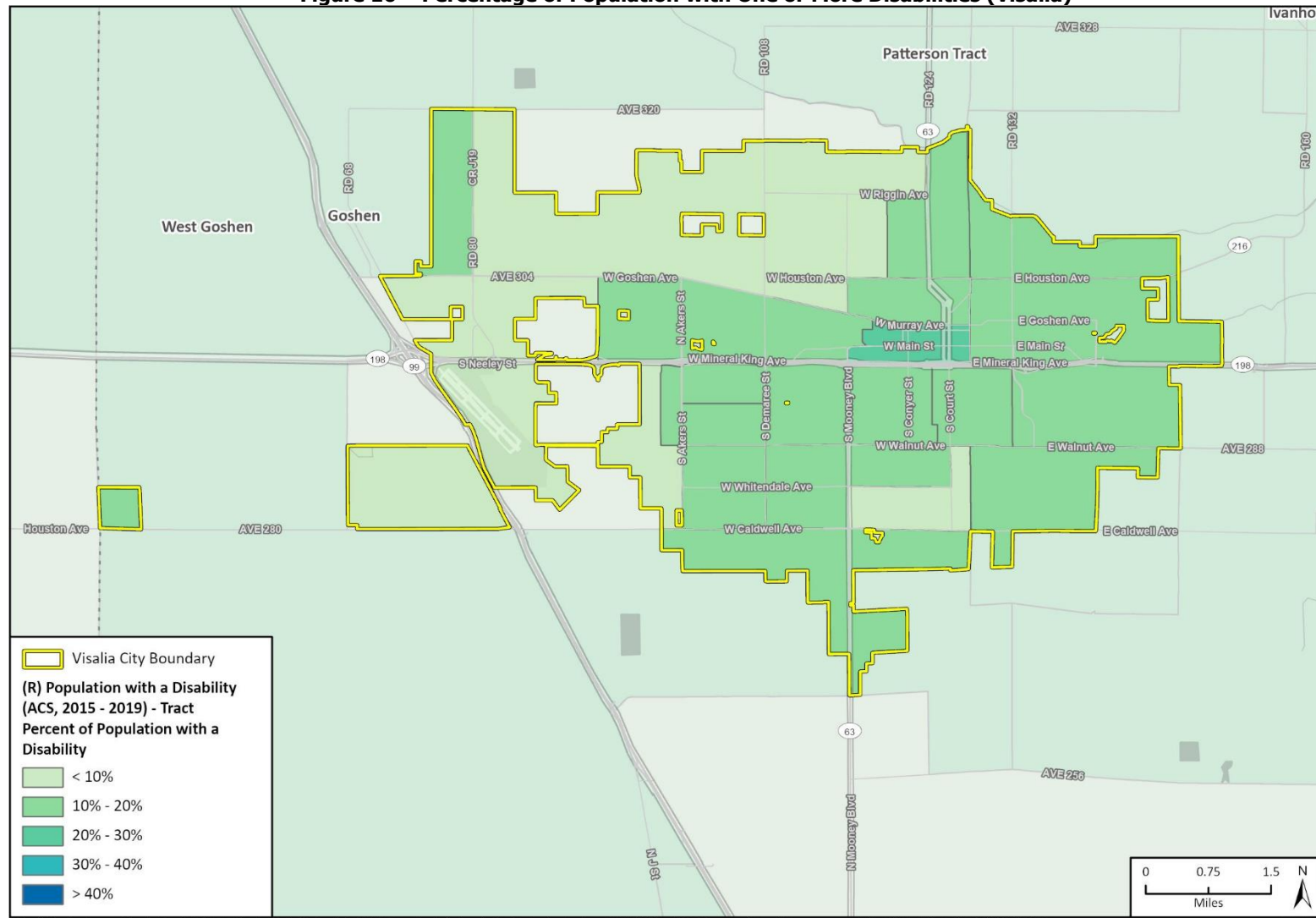
Figure 15 Percent of Population with a Disability (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Figure 16 Percentage of Population with One or More Disabilities (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Familial Status

Familial status refers to the presence of children under the age of 18 and the marital status of the head of the household. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Examples of differential treatment include limiting the number of children in an apartment complex or confining households with children to a specific location are potentially discriminatory. Single-parent households are protected by fair housing law. A 2016 HUD study on the effects of housing discrimination based on familial status found that landlords presented households with children fewer housing options, and the units shown were generally larger, and as a result, slightly more expensive to rent.¹²

Additionally, female-headed households with children require special consideration and assistance because of generally greater needs for affordable housing and accessible day care, health care, and other supportive services.

Regional Trends

Tulare County had a total of 139,044 households in 2020. Households with children present comprise approximately 40 percent (54,903 households) of the total households in the county (2016-2020 ACS). Household makeup in Tulare County is comparable to that of Fresno and Kern Counties. In all three counties, married-couple families with children comprise the largest share of households with children (64 percent in Tulare County). Most single-parent households are female single-parent households (72 percent). Single-parent, female-headed households are more likely to rent than own, comprising approximately 18 percent of renter-occupied households but only four percent of owner-occupied households (Table 80).

Table 80 Tenure by Household Type and Presence of Children Tulare County 2020				
Household Type	Owner-Occupied	Percent of Total Owner-Occupied	Renter-Occupied	Percent of Total Renter-Occupied
Married Couple Family, with Children Present	20,334	25.6%	14,895	25.0%
Single-Parent, Male Householder, no Spouse Present	2,355	3.0%	3,141	5.3%
Single Parent, Female Householder, No Spouse Present	3,383	4.3%	10,795	18.1%
Total Households with Children Present	26,072	32.9%	28,831	48.3%
Total Households	79,353		59,691	

Urban parts of the county have higher percentages of children residing in female-headed, single-parent households. This trend is consistent throughout the region, including Fresno County and Kern County. Areas located in the western part of the county, such as the cities of Visalia,

¹² HUD. 2016. <https://www.huduser.gov/portal/sites/default/files/pdf/HDSFamiliesFinalReport.pdf>.

Tulare, and Porterville, have higher percentages of children residing in female-headed, single-parent households, with between 40 and 60 percent of children in female-headed, single-parent households in some census tracts. In contrast, the eastern areas of the county have less than 20 percent of children residing in this female-headed, single-parent households (Figure 17).

Local Trends

Visalia has a total of 43,867 households (2016-2020 ACS). Households with children present comprise 40 percent of all households in Visalia, which is comparable to the county (2016-2020 ACS). Similar to regional trends, married-couple families in Visalia comprise the largest share of households with children present (66 percent), and married-couple families are more likely to own their home than rent (Table 77). In contrast, single-parent households represent approximately 34 percent of households with children present and are more likely to rent rather than own, especially female-headed, single-parent households. Female-headed, single-parent households comprise 24 percent of renter-occupied households and only three percent of owner-occupied households.

Table 81 Tenure by Household Type and Presence of Children Visalia 2020				
Household Type	Owner-Occupied	Percent of Total Owner-Occupied	Renter-Occupied	Percent of Total Renter-Occupied
Married couple family, with Children Present	6,812	26.3%	3,651	20.4%
Single-Parent, Male householder, no spouse present	832	3.2%	858	4.8%
Single-Parent, Female householder, no spouse present	880	3.4%	4,359	24.3%
Total Households with Children Present	8,524	32.9%	8,868	49.5%
Total Households	25,950		17,917	

In Visalia, the highest concentration of female-headed, single-parent households is located in the southwestern and central parts of the city (Figure 18). Areas in the southwestern part of the city, south of Mineral King Avenue and north of Caldwell Avenue, (Census Tracts 06107002008, 06107002009, 06107002003) have between 40 and 60 percent of children living in female-headed, single-parent households. Several other census tracts, mostly within central areas of the city, have between 20 and 40 percent of children living in female-headed, single-parent households. All other areas of the city have less than 20 percent of children living in female-headed, single-parent households.

(R) Percent of Children in Female Householder, No Spouse/Partner Present Households (ACS, 2015-2019) - Tract

- ≤ 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%

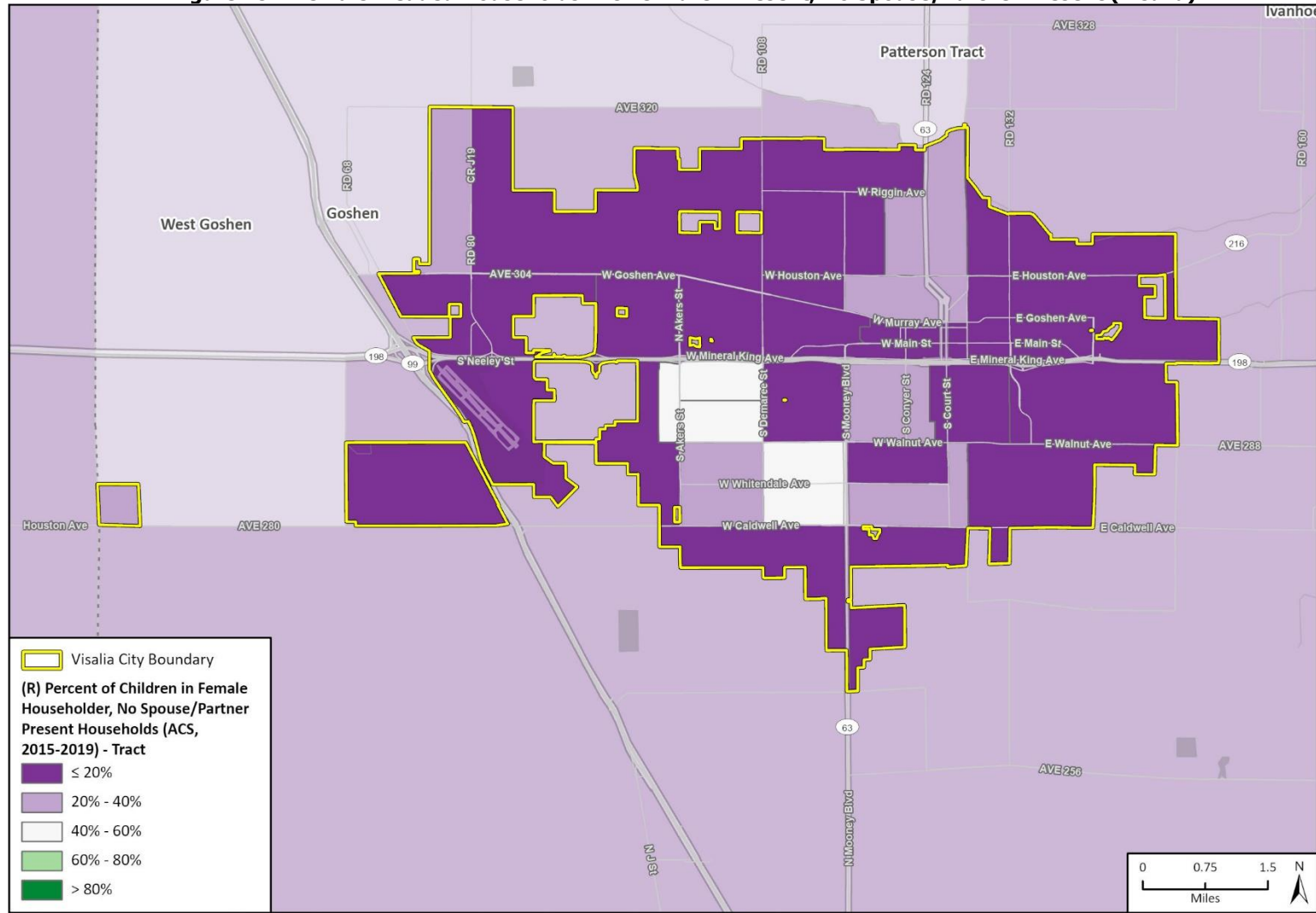
Tulare County Boundary

Visalia City Boundary

0 7.5 15 Miles

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Figure 18 Female-Headed Households with Children Present, No Spouse/Partner Present (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Household Income

Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. To achieve fair housing objectives, people in low-income households must have actual choice in housing opportunities—that is, when they are able to locate units that are affordable and well maintained in all parts of a jurisdiction and region.

This section identifies household income disparities using data based on median household income and low or moderate income (LMI) geographies. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI. The definition of low or moderate income is based on HUD income definitions of up to 80 percent of the area median income (AMI). Data for this analysis is from HCD's AFFH Data Viewer, which utilizes the HUD Low- and Moderate-Income Summary Data based on the 2011-2015 American Community Survey (most recent available data).¹³

Regional Trends

According to 2016-2020 ACS estimates, Tulare County has a similar, although slightly lower, median household income (\$52,534) compared to Fresno County (\$57,109) and Kern County (\$54,851). Throughout all three counties, the highest median household income is generally found outside of the central core of the cities in the suburban residential developments, as well as unincorporated areas outside of these cities and in the vicinity of the national forest areas in the eastern portions of these counties. Lower median household incomes are found within older urban centers in the larger cities and in unincorporated agricultural areas. Cities such as Fresno, Visalia, and Bakersfield have a range of median household incomes, with lower median household incomes concentrated in the older city centers and higher median household incomes in newer suburban single-family developments. Median household income in the county is highest in the northwestern areas, particularly in areas in proximity to the cities of Visalia and Tulare (Figure 19). In most other parts of the county, median household income is lower than the 2020 State median income of \$87,100. Urban areas of the county, including the cities of Dinuba, Visalia, Tulare, Lindsay, and Porterville, have some of the lowest median incomes in the county, less than \$30,000.

LMI populations are prevalent throughout Tulare, Fresno, and Kern Counties, particularly within the urban core of larger cities in western parts of each county, as well as unincorporated areas in the western part of each county and the eastern part of Tulare and Kern Counties (Figure 20). Census tracts in the western part of Tulare County, near urban areas, including the cities of Dinuba, Visalia, Tulare, and Porterville, contain the highest concentration of LMI populations in

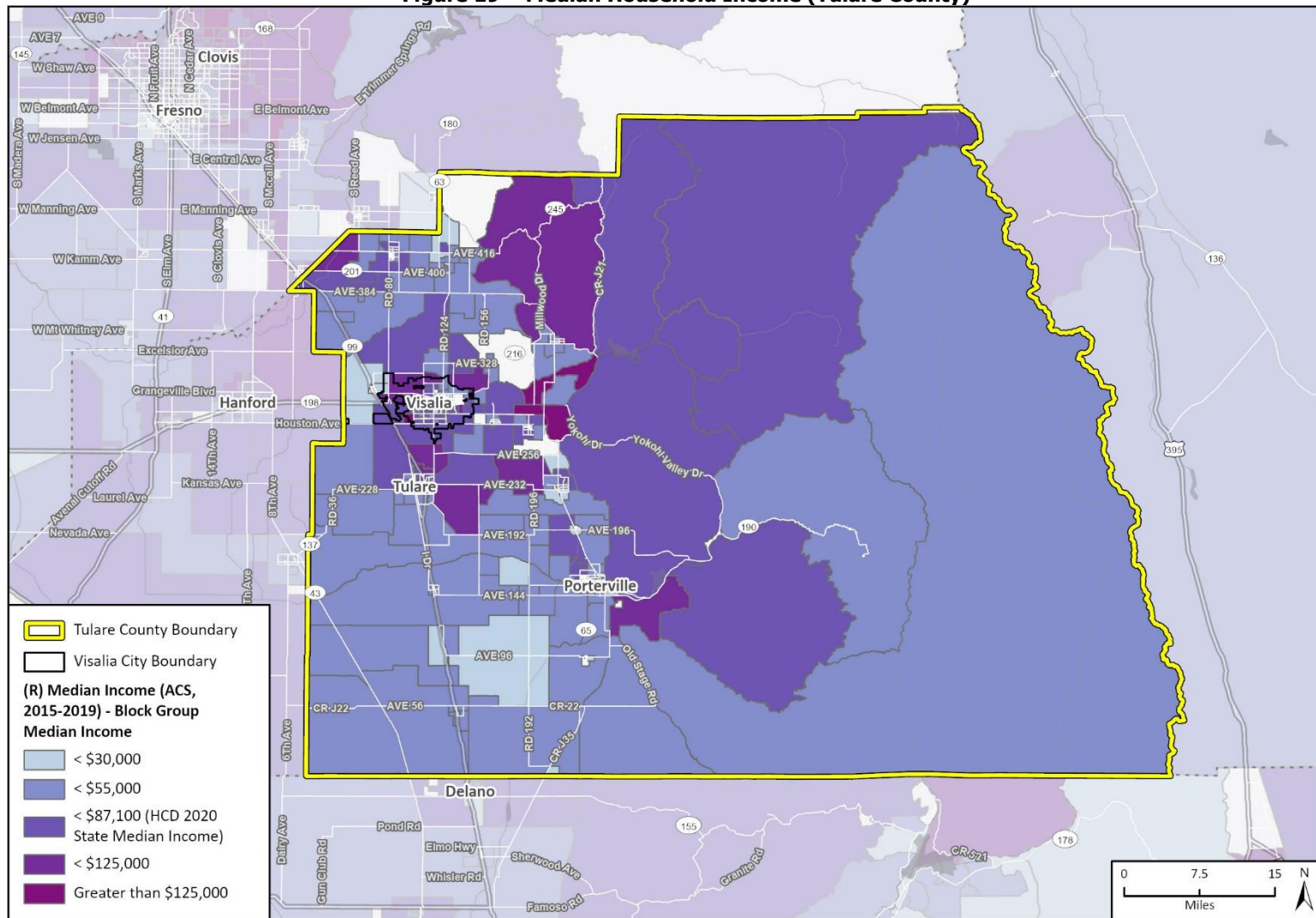
¹³ HUD Exchange 2021: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

the county. Spatially, LMI populations overlap with census tracts with greater racial diversity (Figure 10) and predominant Hispanic/Latino populations (Figure 11).

Local Trends

Geographically, median household income varies across block groups throughout Visalia. Visalia has an estimated median household income of \$66,668, that is 24 percent higher than the median household income for Tulare County (2016-2020 ACS estimates). The highest median household income areas are located in the northwestern part of the city and in several block groups in the southern and central parts of the city (Census Tracts 061070010031, 061070010032, 061070020062, 061070018003, 06107001703) (Figure 20). In contrast, the northeast and central parts of the city have lower median household incomes (Census Tracts 06107001200, 06107001302). According to the AI, household median income increased significantly between 2000 and 2017, from \$41,349 to \$54,934, an increase of 33 percent. Household median income in Visalia continued to rapidly increase in recent years, increasing 18 percent between 2017 and 2020. In Visalia, census tracts with lower household median income incomes tend to be predominantly Hispanic/Latino while census tracts with higher household median incomes tend to be predominantly White (Figure 22).

LMI populations in Visalia are concentrated in the central and northeastern areas of the city (Figure 23). Downtown Visalia neighborhoods (Census Tracts 06107001004, 06107001100) have the highest percentage of LMI populations (between 75 and 100 percent of the population) in the city. Neighborhoods in northwestern, western, and southern Visalia have a lower percentage of LMI populations (less than 25 percent of the population). Neighborhoods with higher rates of LMI populations tend to overlap with areas of the city with a larger non-White population (Figure 13) and a higher percentage of children who lived in single parent female headed households (Figure 18).

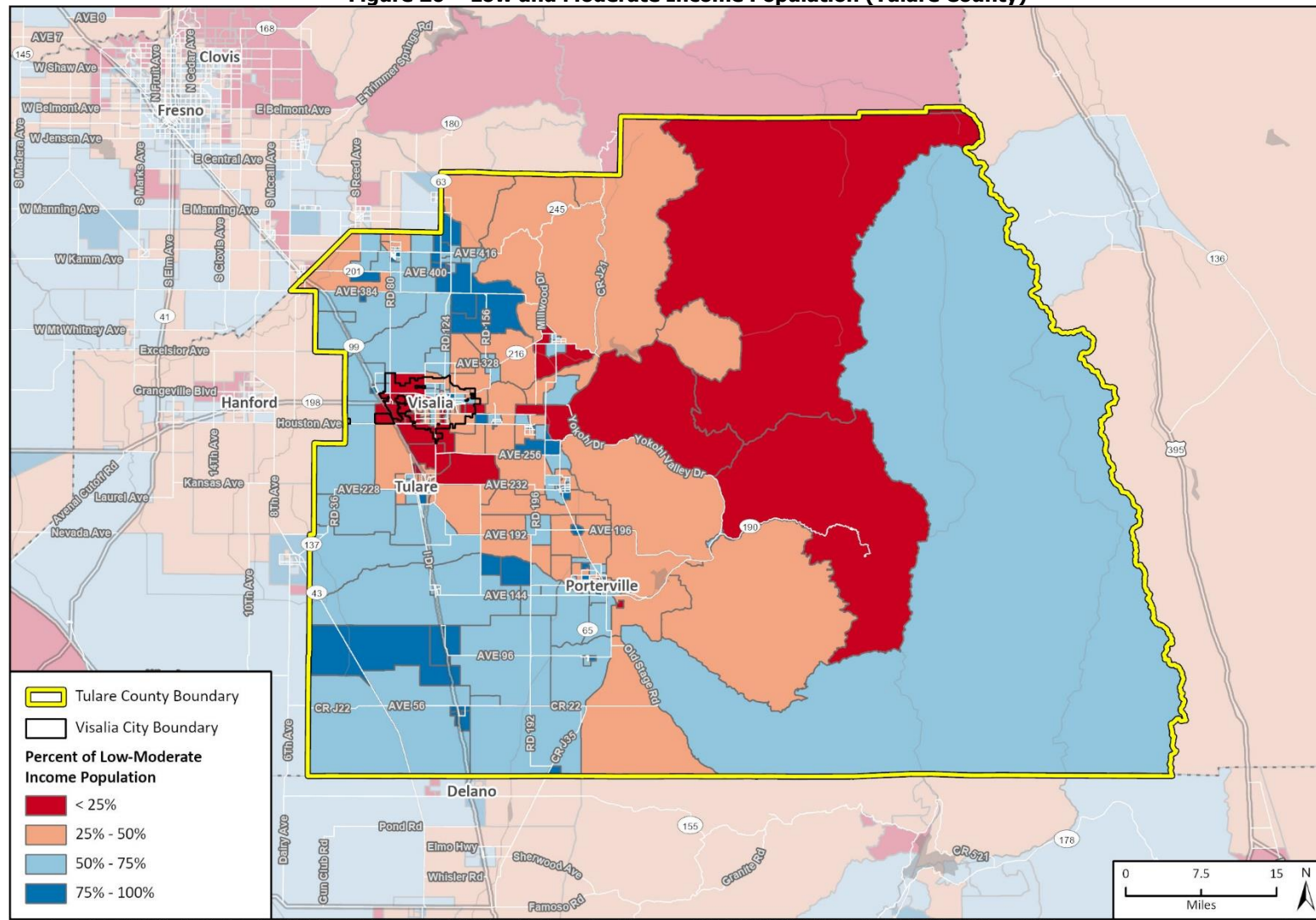
Figure 19 Median Household Income (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

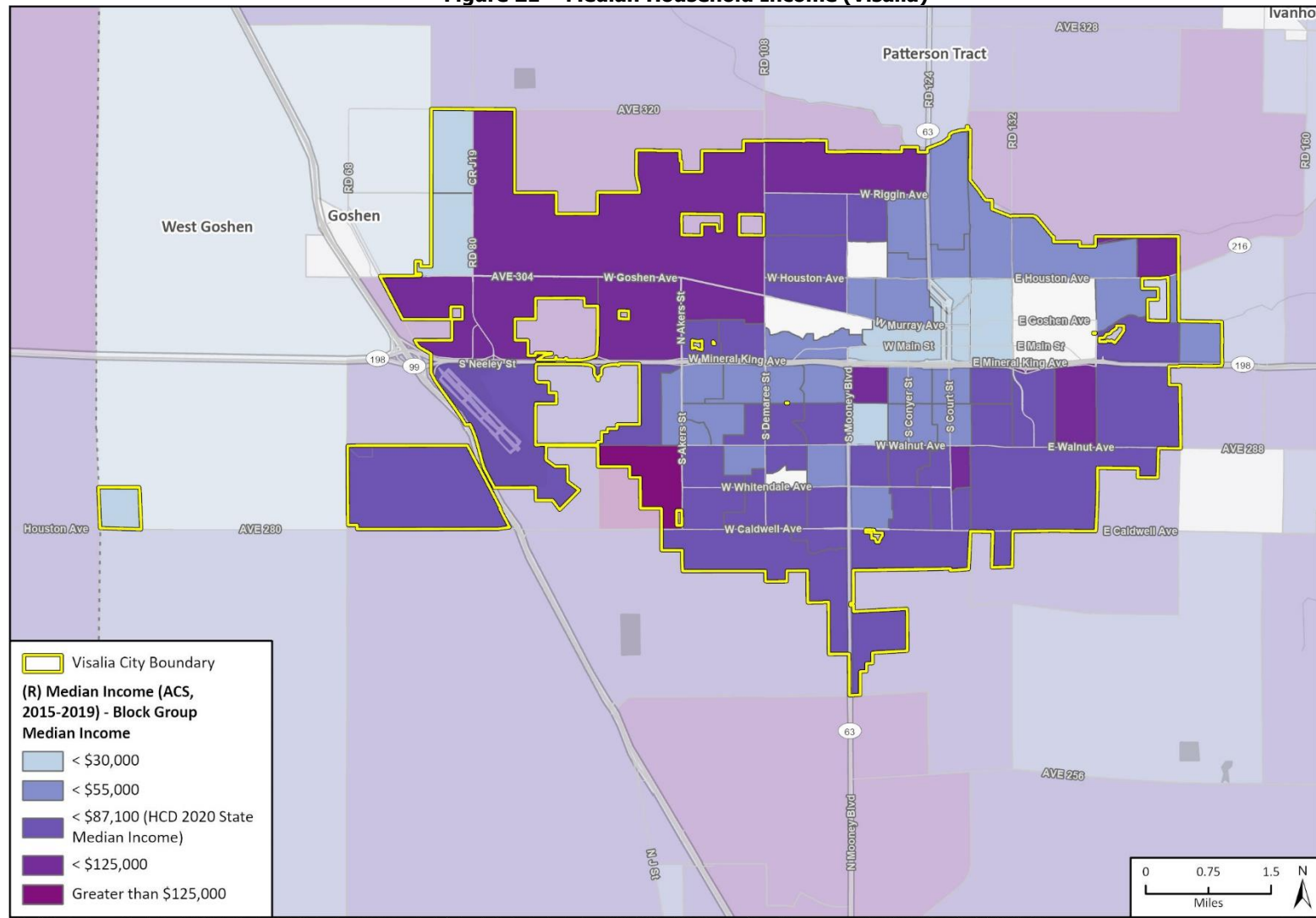
Figure 20 Low and Moderate Income Population (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

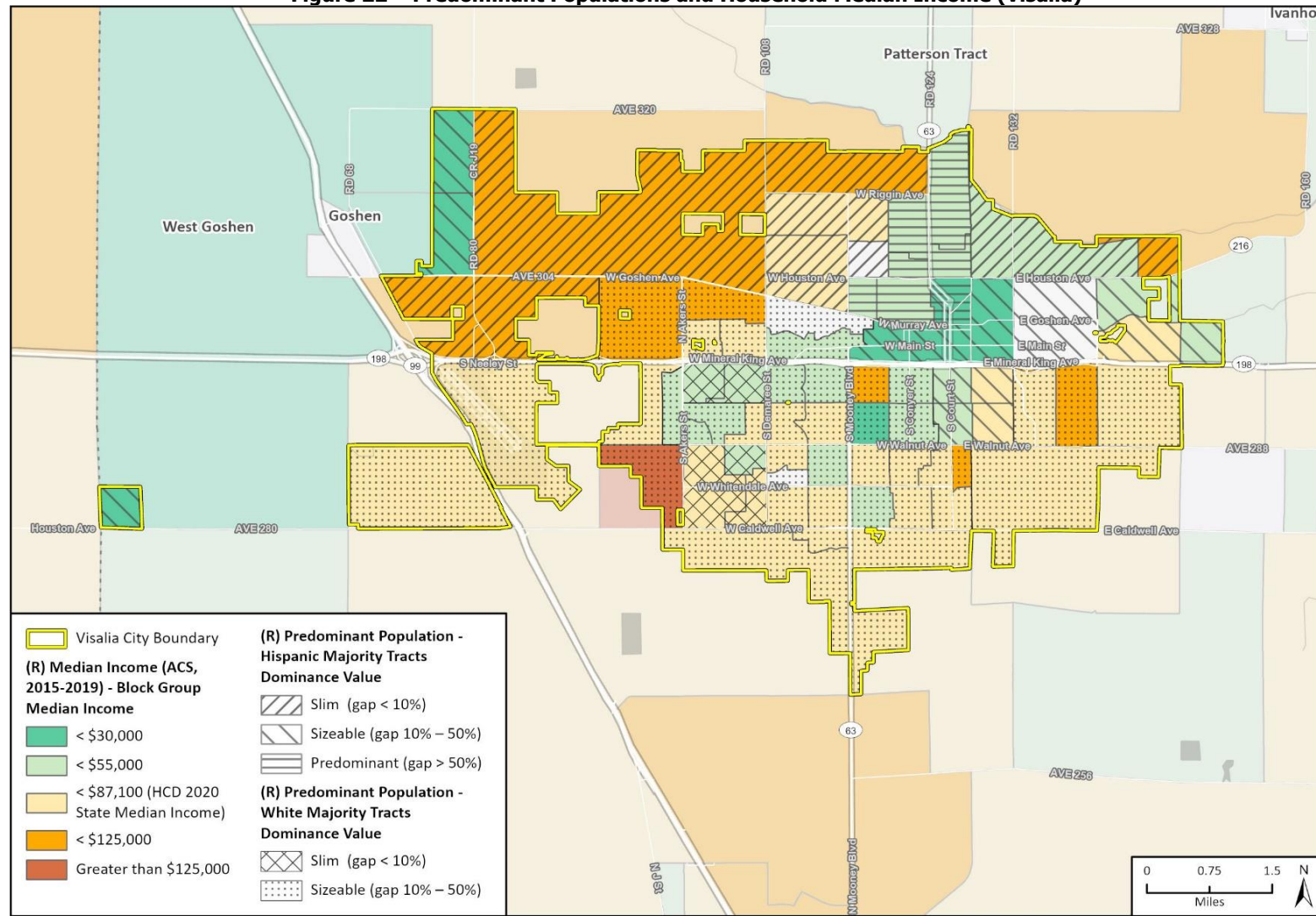
Figure 21 Median Household Income (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

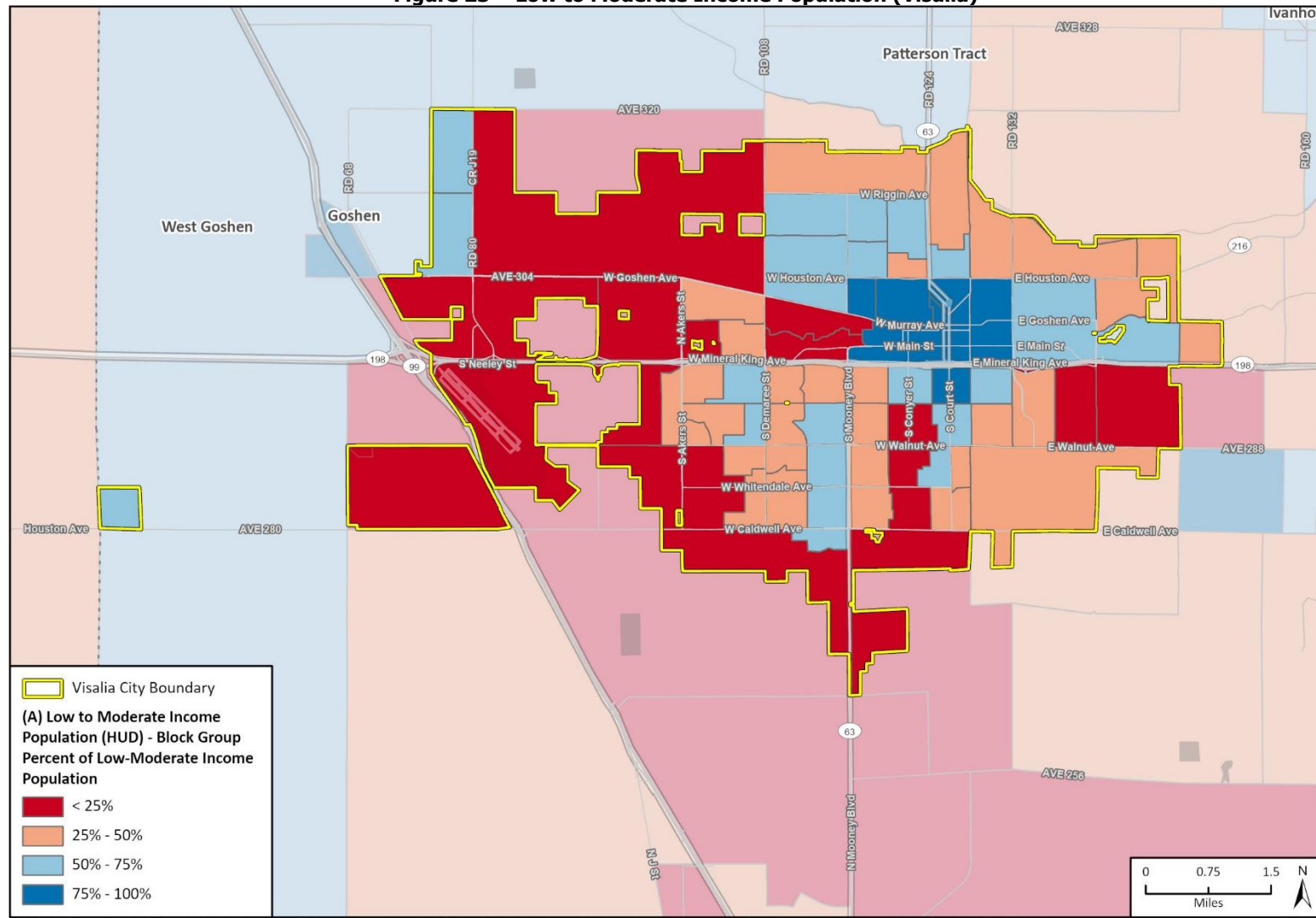
Figure 22 Predominant Populations and Household Median Income (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Figure 23 Low to Moderate Income Population (Visalia)

Source: AFFH Viewer, 2022

Racially and Ethnically Concentrated Areas of Poverty

To identify racially and ethnically concentrated areas of poverty (known as R/ECAPs), HUD developed thresholds based on racial and ethnic concentration and income level. The threshold for racial and ethnic concentration is a non-White population of 50 percent or more in metropolitan or micropolitan areas. The income threshold is based on areas of “extreme poverty,” where 40 percent or more of households earn incomes at or below the federal poverty line, or where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. An area that meets both thresholds for racial or ethnic concentration and “extreme poverty” is considered a R/ECAP.

Poverty and Segregation

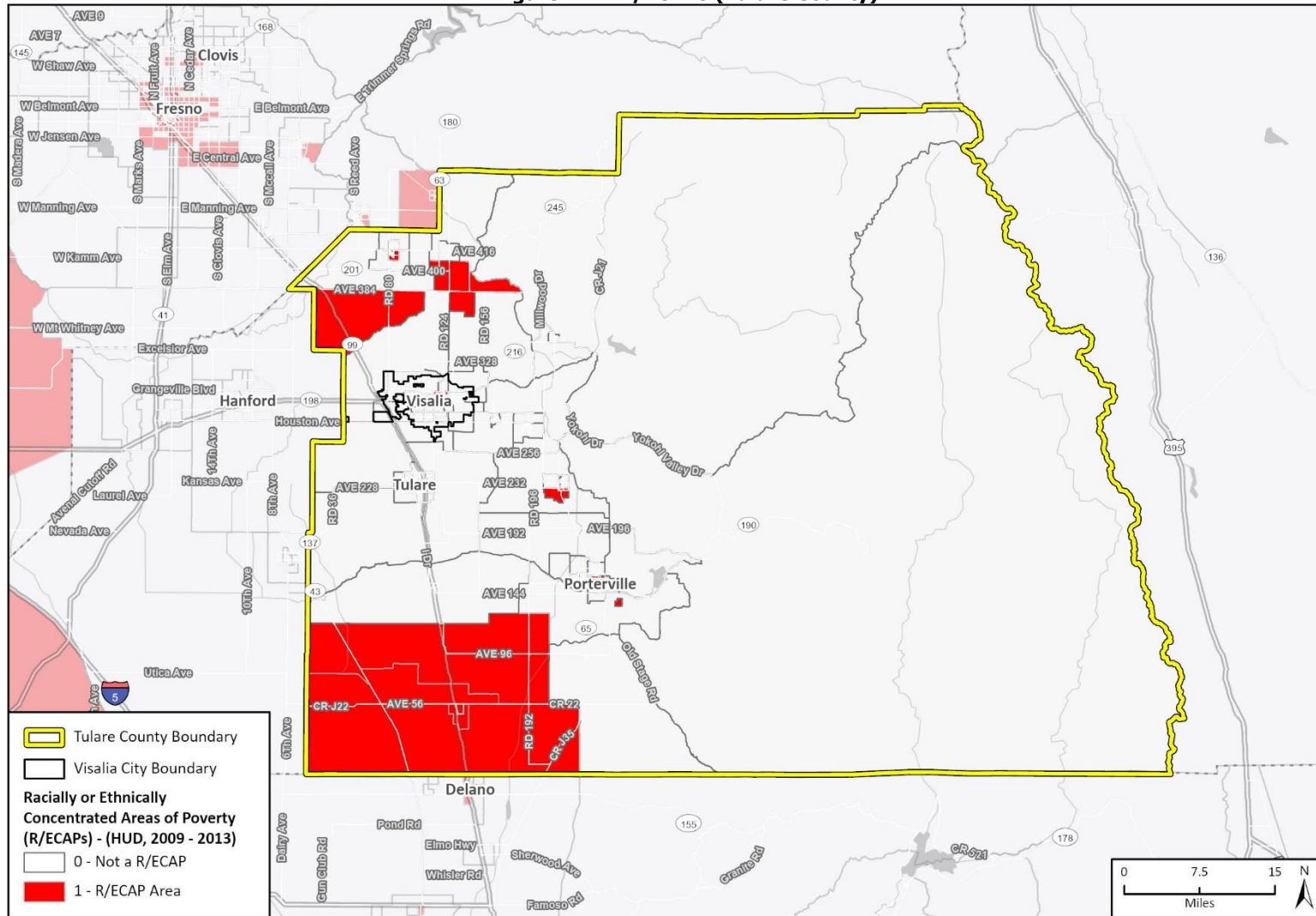
Regional Trends

Throughout the Fresno, Kern, and Tulare County region, R/ECAPs are concentrated in the urban parts of larger cities, particularly the cities of Fresno and Bakersfield, and scattered throughout unincorporated parts of western Fresno County and Tulare County. In Tulare County, R/ECAPs are more dispersed throughout the western areas of the county compared to Fresno and Kern Counties, in which R/ECAPs are primarily located within the cities of Fresno and Bakersfield. R/ECAPs in Tulare County are not concentrated within a single city, but are present in Visalia, Tulare, Lindsay, Porterville, Dinuba, and unincorporated areas in the northwest and southwest corners of the county (Figure 23). R/ECAPs generally overlap with areas that are predominantly Hispanic/Latino (Figure 20) and areas with high rates of overcrowding (Figure 48) and overpayment by renters (Figure 45).

According to 2016-2020 ACS estimates, the percentage of the population living below the poverty line in the Fresno (21 percent), Kern (20 percent), and Tulare Counties (21 percent) is much higher than the state (13 percent). Higher poverty rates, where more than 30 percent of households are below the poverty line, are located in urban areas and unincorporated areas in the northwest and southwest corners of the county. In contrast, in Fresno and Kern Counties, poverty rates are highest within the cities of Fresno and Bakersfield with few unincorporated areas with more than 30 percent of households below the poverty line. Poverty rates are high in both rural and more urban areas of Tulare County but are most prevalent in southwestern and northwestern parts of the county (Figure 25). In Tulare County, areas northeast of Dinuba, northwest of Visalia and within the cities of Dinuba, Visalia, Lindsay, and Porterville more than 40 percent of the population lives below the poverty line. Nearby areas in northwestern and southwestern parts of the county have more than 30 percent of the population living below the poverty line. Parts of the county with the lowest poverty rates are located within the cities of Visalia and Tulare and near the city of Exeter, with less than 10 percent of the population living below the poverty line.

TCAC categorizes census tracts that have both a poverty rate of over 30 percent and that are designated as being racially segregated (overrepresentation of people of color relative to the county) as areas of high segregation and poverty. Areas of high segregation and poverty in

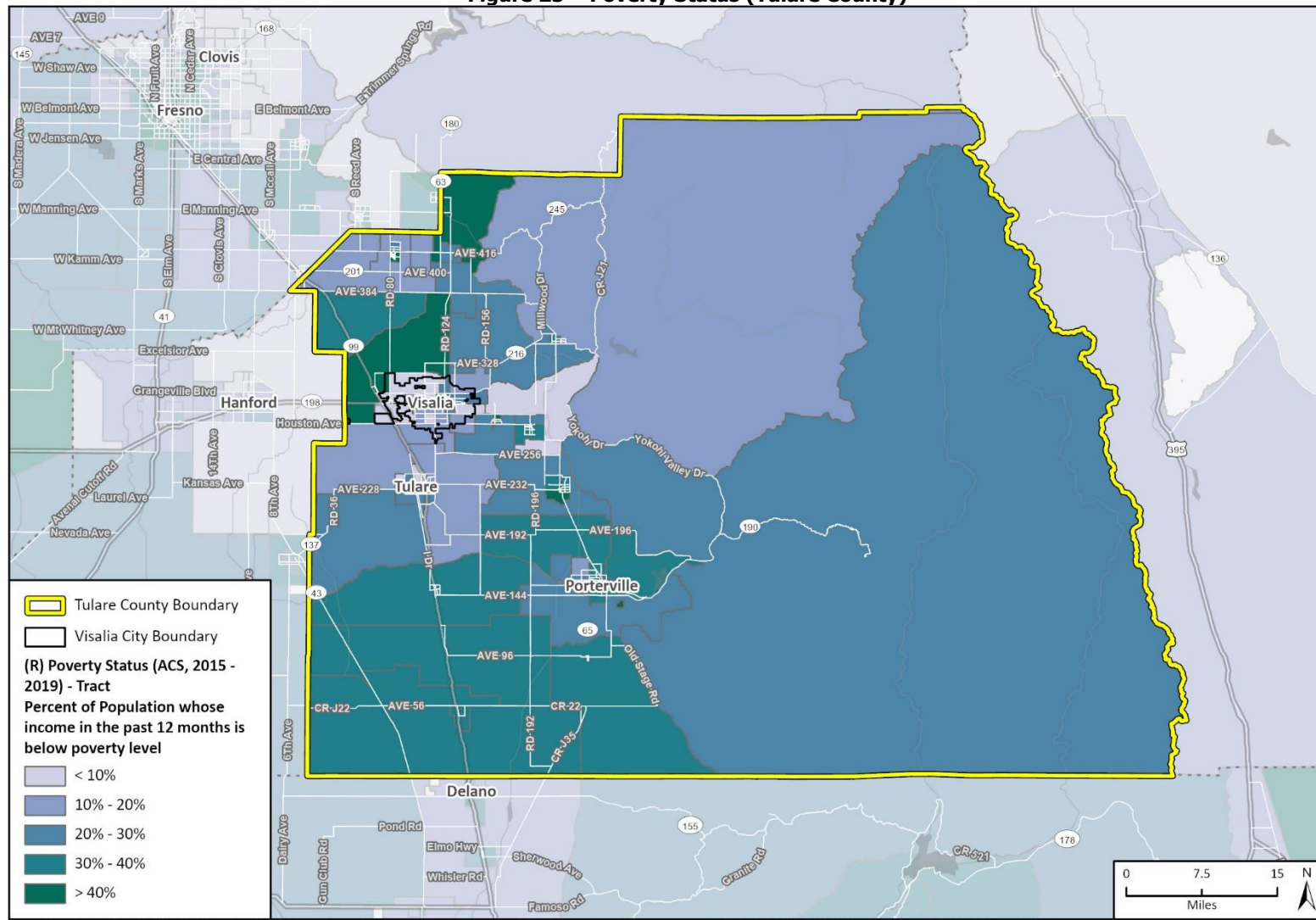
Tulare County are concentrated in the western half of the county and includes rural areas in the northwestern and southwestern part of the county as well as census tracts within the cities of Dinuba, Visalia, Woodlake, Tulare, and Porterville. These areas overlap with census tracts that are predominantly Hispanic/Latino (Figure 20).

Figure 24 R/ECAPs (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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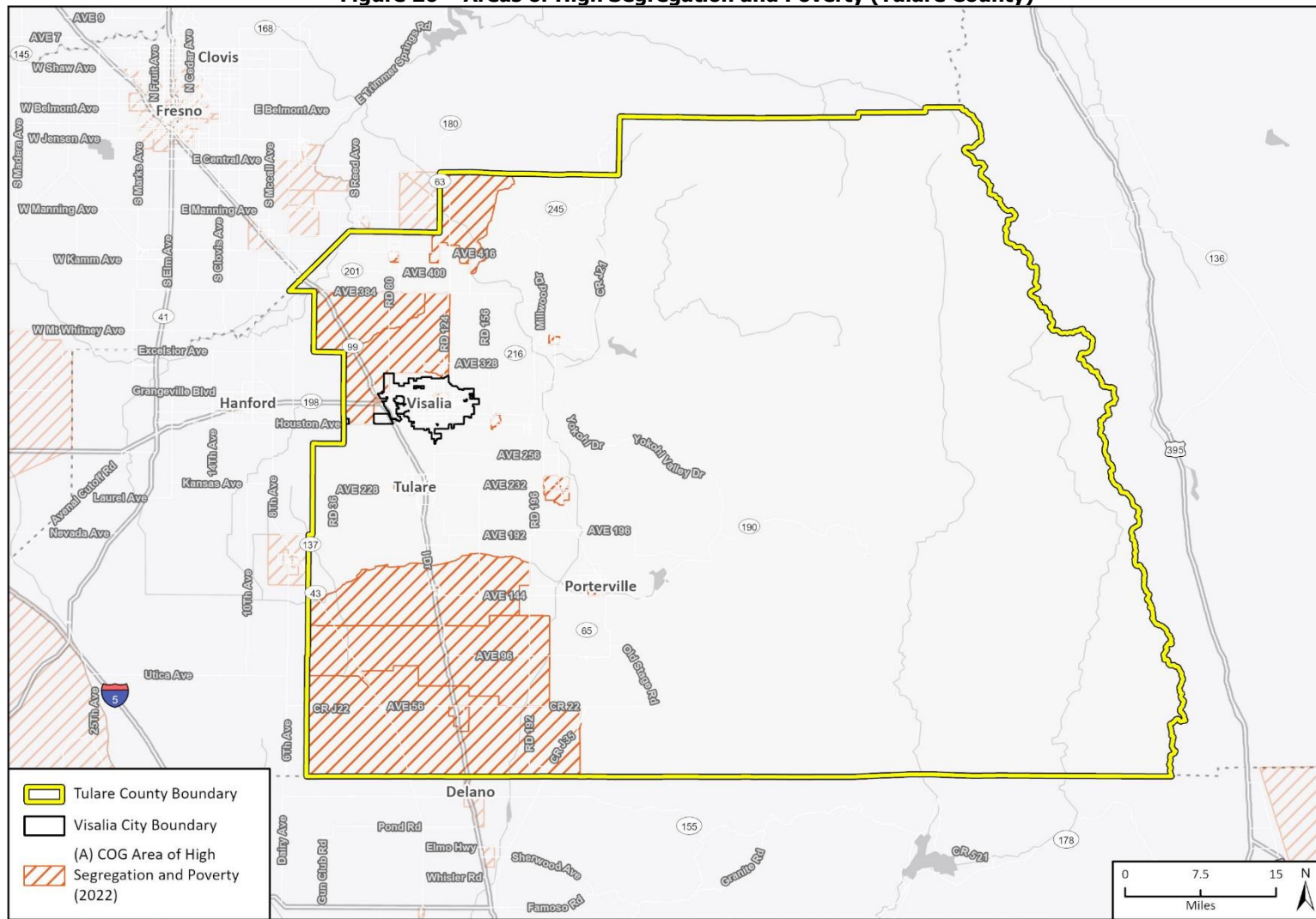
Source: AFFH Viewer, 2022

Figure 25 Poverty Status (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 26 Areas of High Segregation and Poverty (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Local Trends

There is one R/ECAP in Visalia, located in the downtown area, Census Tract 06107001100, north of Goshen Avenue and south of Houston Avenue (Figure 27). This census tract is primarily a mix of Hispanic/Latino and White residents with an estimated 28 percent of residents who speak English less than very well. Approximately 62 percent of residents in this census tract are considered low income and 44 percent are living below the poverty line. The median household income is \$29,310, significantly lower than the city's median household income of \$66,668. In addition, the majority of residents are renters (81 percent). Visalia's R/ECAP is primarily zoned low-density residential, with some land zoned for mixed use in the eastern part of the census tract, and some high density residential areas scattered throughout. Visalia's R/ECAP has the highest percentage of housing with two or more units and highest percentage of renters in the city. Multi-family units comprise 30 percent of units in the western part of the R/ECAP and 63 in the eastern part. According to the AFFH Data Viewer, the R/ECAP has similar rates of cost burden (paying more than 30 percent of income on housing) among renters and homeowners compared to other areas of the city and a slightly higher percentage of overcrowded housing (more than one person per room) than most of the city (six percent).

The R/ECAP has less positive education, economic, and environmental outcomes and high pollution burden from children's lead risk from housing (likely due to the prevalence of older housing units) and proximity to cleanup sites. Similar to the rest of the city, the R/ECAP has a high level of pollution burden due to ozone and particulate matter less than 2.5 micrometers in diameter, which is exacerbated by air pollution from nearby highways, including State Route 216 and 198. The R/ECAP also has limited access to parks. There are several neighborhood parks within and in proximity to the R/ECAP, however the majority of open space near the R/ECAP such as the Visalia Cemetery, Valley Oaks Golf Course, and Recreation Ballpark, is not usable for public recreation. Other areas within downtown Visalia, north of SR 198 and west of Ben Maddox Way, have an overlap of lower household median incomes and racial/ethnic concentration. These neighborhoods have household median income ranging between \$16,620 and \$26,591 as well as a sizeable majority (between 10 percent and 50 percent gap) of Hispanic/Latino residents with approximately 51 percent of residents identified as Hispanic/Latino in these census tracts.

Visalia's R/ECAP and areas with an overlap of non-white residents and high poverty rates have some the highest percentages of older housing units in the city, which may indicate these units are in need of maintenance or repair. In the R/ECAP, approximately 73 percent of units that are more than 30 years old and 60 percent are more than 60 years old. Areas within and surrounding downtown Visalia contain the majority of the city's historic structures, built in the late 19th and early 20th centuries. Visalia's R/ECAP overlaps with the Historic District Overlay and contains over one hundred sites/structures on the Local Register of Historic Sites.¹⁴ According to the City's Code Enforcement Division, the R/ECAP has one of the highest concentrations of substandard housing in the city and has a large number of housing units in need of

¹⁴ City of Visalia. 2014. *Historic Preservation Element*.
<https://www.visalia.city/civicax/filebank/blobdload.aspx?BlobID=30475>

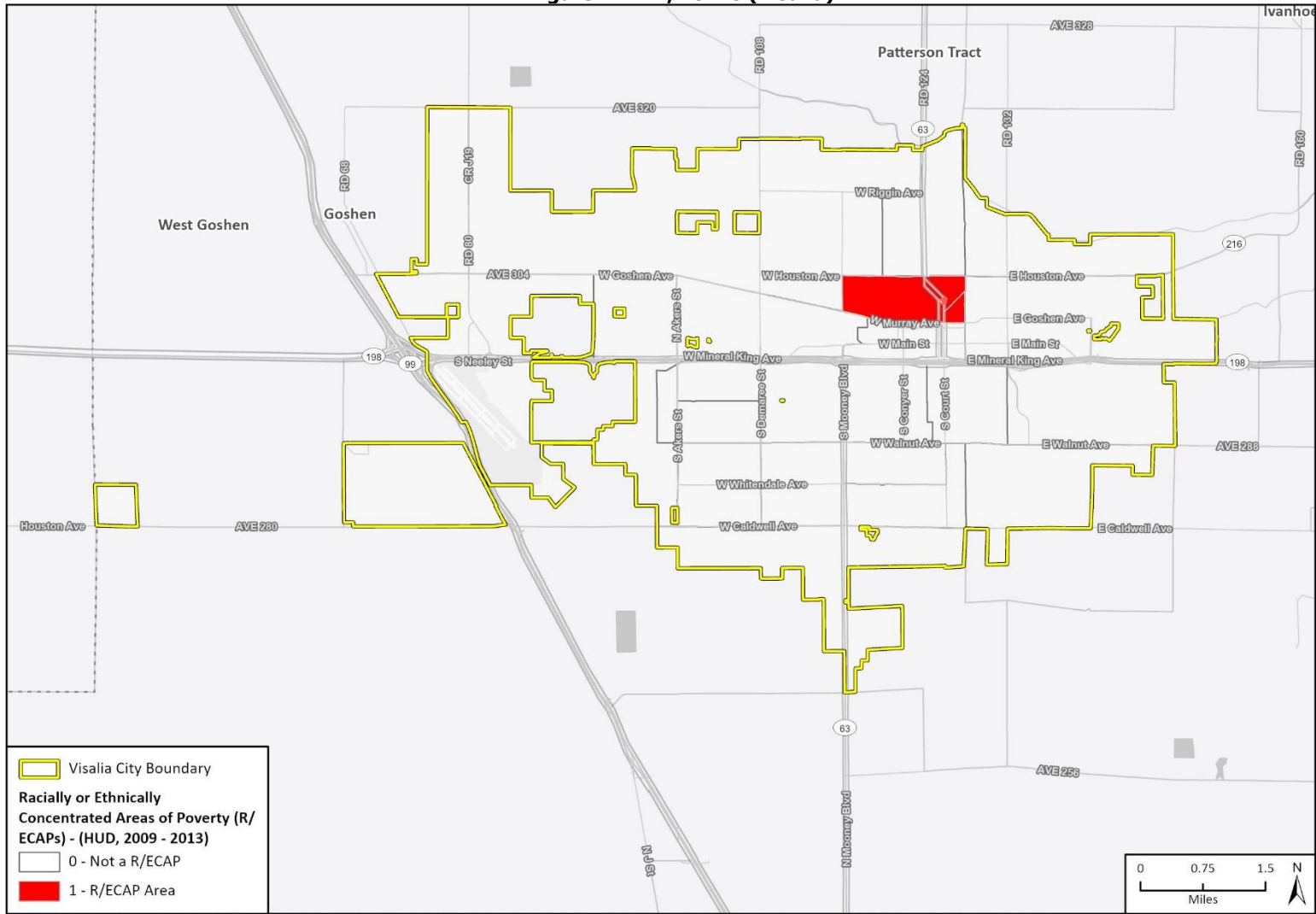
rehabilitation, in part due to the large number of renter households and high percentage of older structures. Because some of these housing units are older and may be designated or potential historic resources, they may require significant investment to implement updates and repairs which could be a barrier to rehabilitation of these units.

Census tracts in downtown and northeastern Visalia have the highest poverty rates in the city (Census Tracts 06107001100, 06107001200) (Figure 28). Up to 44 percent of the population in downtown Visalia are living below the poverty line and between 20 and 40 percent of residents are living below the poverty line in northeastern Visalia. Poverty is also prevalent throughout central and southern parts of the city, with between 20 percent and 30 percent of the population living below the poverty line. Poverty rates in Visalia have shifted slightly over time. In 2014, poverty rates were higher in western and northwestern parts of Visalia compared to 2019 poverty rates (2010-2014 ACS; 2015-2019 ACS).

Areas of high segregation and poverty in Visalia include the downtown area (Census Tracts 06107001100, 06107001200) and a small portion of northwestern Visalia (Census Tract 06107000900) (Figure 29). Census Tract 06107001100 is considered an R/ECAP and has the highest poverty levels in the city, with 44 percent of the population living below the poverty line. This census tract is predominantly Hispanic/Latino, 75 percent of the population. Census Tract 06107001200 is also predominantly Hispanic/Latino, 52 percent of the population, and 32 percent of the population is living below the poverty line. Census Tract 06107000900 is located primarily in unincorporated parts of the county and is predominantly Hispanic/Latino, 72 percent of the population, with 42 percent of the population living below the poverty line. However, these trends do not necessarily reflect the population living within the city limits as the area is zoned Industrial and is developed with industrial land uses.

According to Urban Displacement Project data, the racial/ethnic composition of most neighborhoods in Visalia is a mix of Hispanic/Latino and White (Figure 30). There are three census tracts in the city that are not a Hispanic/Latino-White mix. Census Tract 06107001100 in downtown Visalia, an R/ECAP, is an Asian-Hispanic/Latino mix.

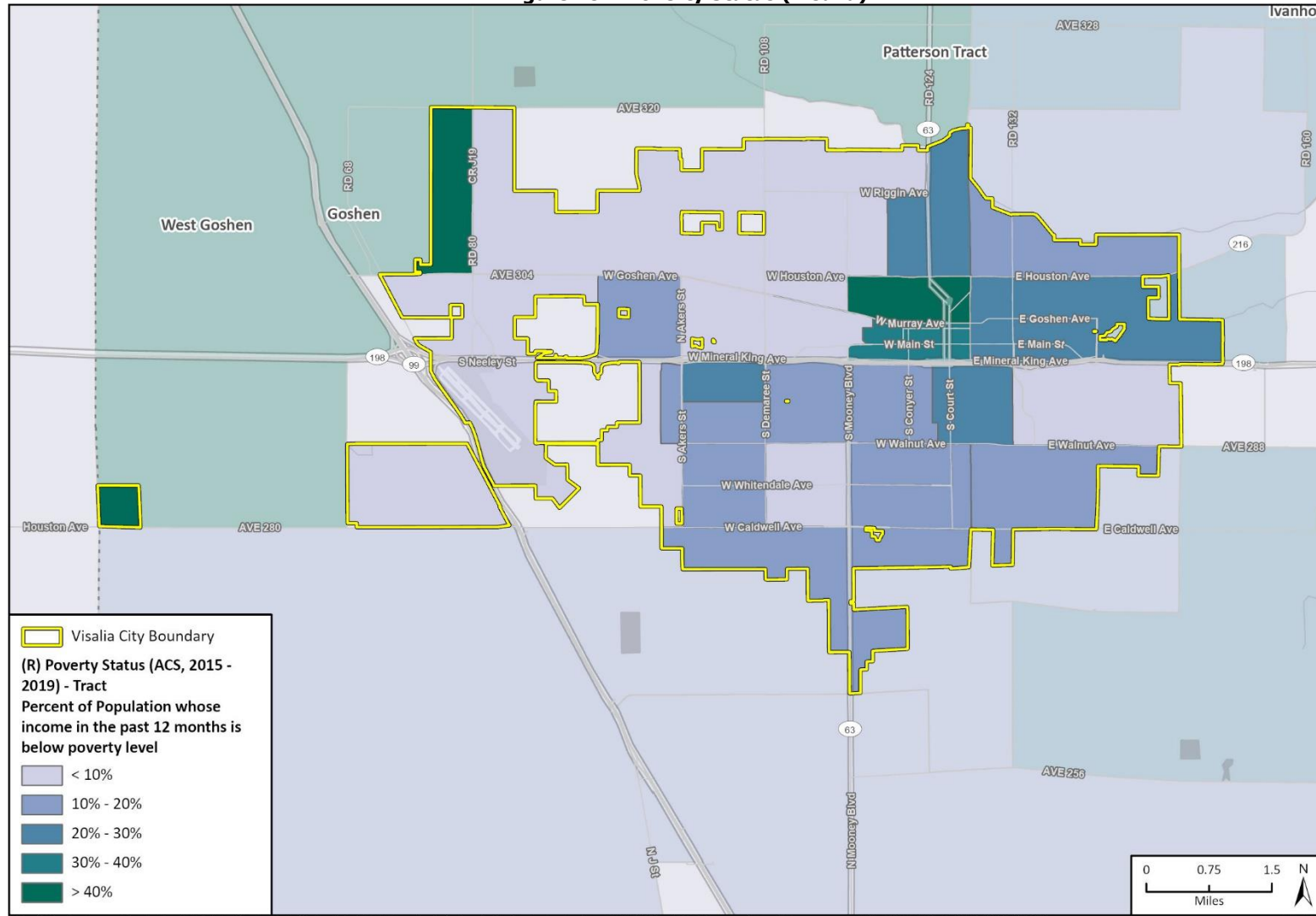
Figure 27 R/ECAPs (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

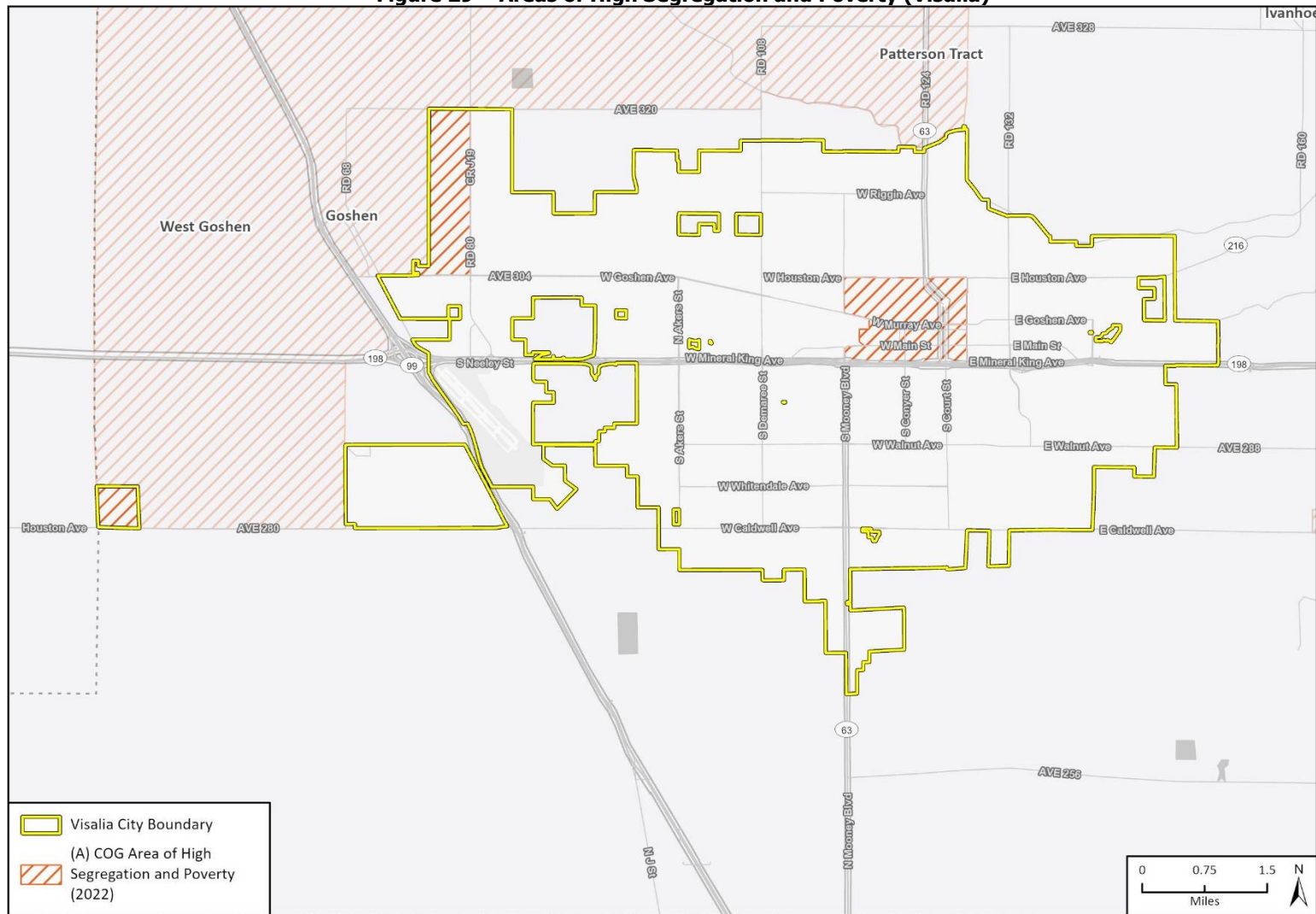
Figure 28 Poverty Status (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

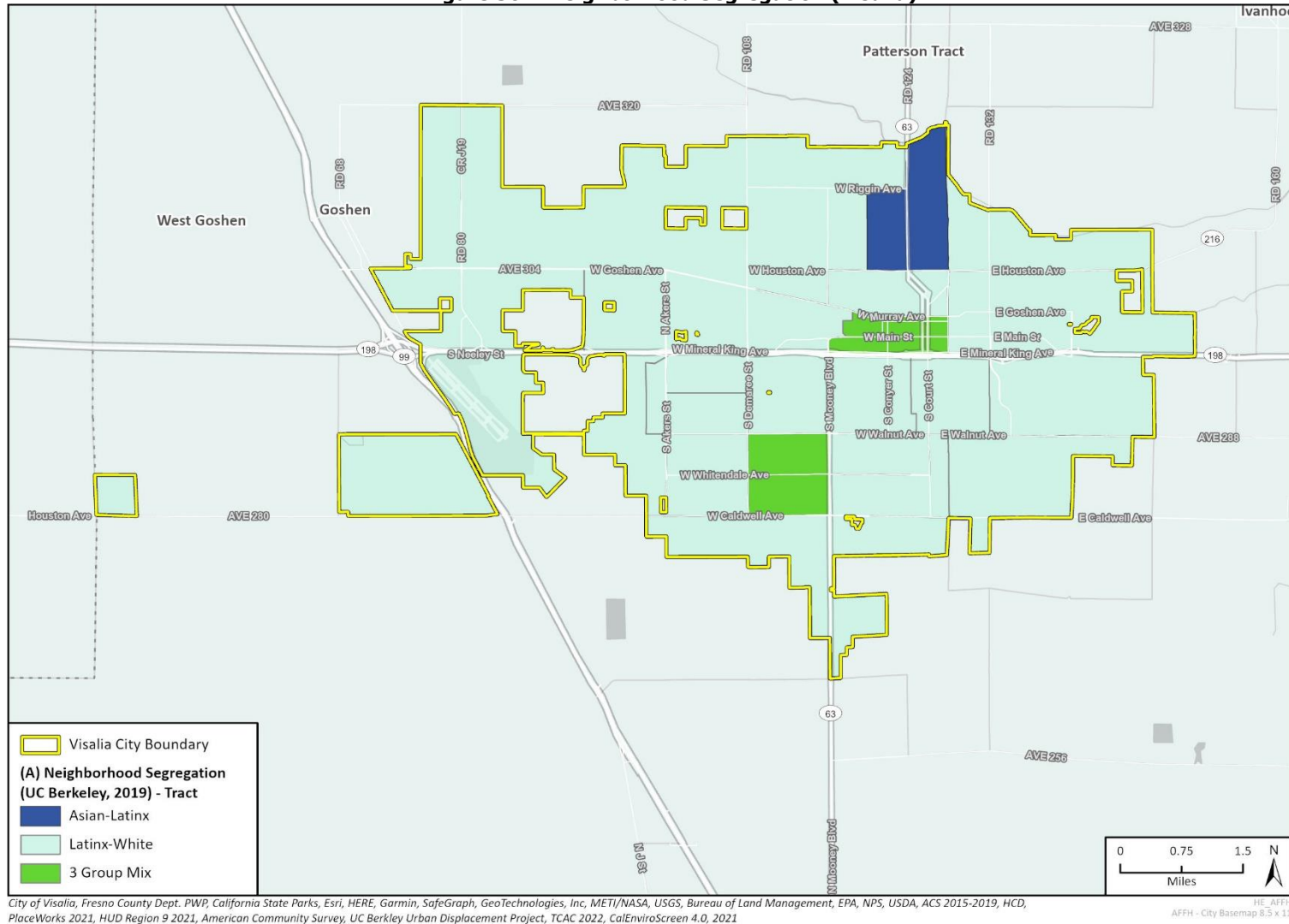
Figure 29 Areas of High Segregation and Poverty (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Figure 30 Neighborhood Segregation (Visalia)

Source: AFFH Viewer, 2022

Concentrated Areas of Affluence

While R/ECAPs have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed. RCAAs are defined as affluent, White communities.¹⁵ According to a policy paper published by HUD, White residents are the most racially segregated group in the United States, and are typically more affluent than majority non-White communities. RCAAs have not been studied extensively, nor has a standard definition been adopted by HCD or HUD. Therefore, this assessment uses the percent White population and median household income as thresholds to identify potential RCAAs. In addition to having a higher median income, areas of affluence experience less overcrowding, less housing cost burden on renters, and are generally less susceptible to displacement compared to LMI areas.

Regional Trends

HCD's AFFH Data Viewer identifies RCAAs as census tracts that have a White population that is 1.25 times higher than the Council of Governments region and a household median income 1.5 times higher than the AMI. In Fresno, Tulare, and Kern Counties, RCAAs are concentrated in suburban areas on the periphery of larger cities, including Fresno, Visalia, Bakersfield. In Tulare County, RCAAs are located in the northern part of the county as well as areas within the city of Visalia and eastern Tulare (Figure 31). RCAAs in Tulare County are predominantly White (Figure 11) and primarily have household median incomes much greater than the county average of \$52,534 (Figure 19).

Local Trends

RCAAs in Visalia are concentrated in the northwestern and western areas of the city (Census Tracts 06107001003, 06107001005, 06107002006) (Figure 32). These communities consist of over 60 percent of White residents with a median household income ranging from \$83,097 to \$106,842 (Figure 30). The location of RCAAs in Visalia correspond to census tracts with the lowest percentage of residents living with a disability (Figure 16) and the lowest percentage of low- and moderate-income populations (Figure 23) and the highest-resource areas.

Visalia's RCAAs are primarily zoned low density residential, with a few areas zoned medium and high density residential and mixed use scattered throughout. Housing in the RCAAs is dominated by single-family housing developments, many of which have been built within the past 20 years. The northwestern part of the city, including Visalia's RCAAs, has a large concentration of ranchettes and most housing units in this area were built in the 1990s or later. The Lakes is a gated community in Northwest Visalia constructed in the early 1990s. This housing development, along with an unbalanced distribution of lower-density General Plan land use designations in the area, helped set the stage for subsequent development in the area, leading to the construction of other higher-end homes in the area north of Goshen Avenue.

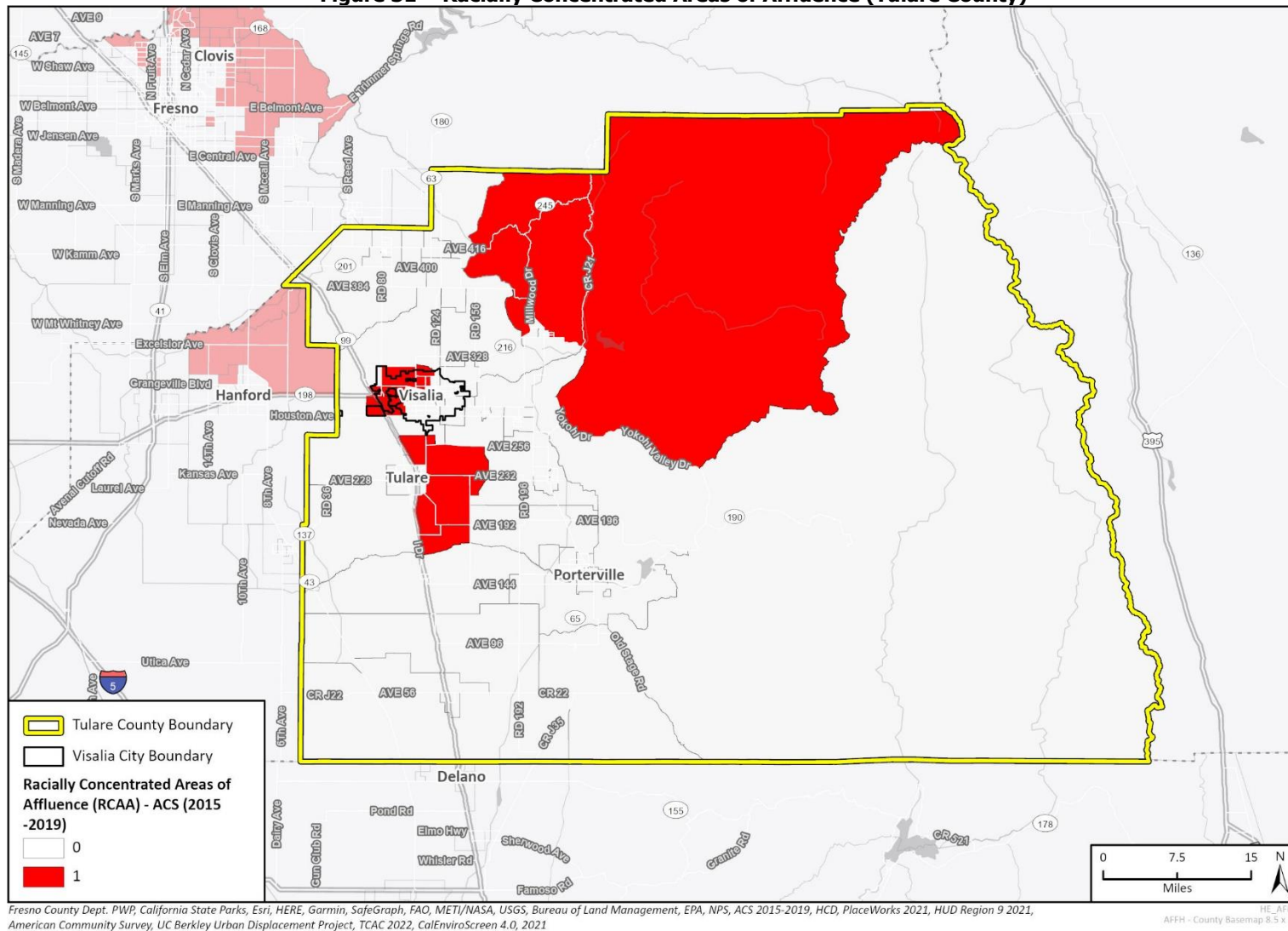
¹⁵ Goatz, Damiano and Williams, 2019.

<https://www.huduser.gov/portal/periodicals/cityscpe/vol21num1/ch4.pdf>

While Visalia's RCAAs have some of the lowest percentages of renter occupied housing units in the city, the RCAA in northwestern Visalia has the highest percentage of cost burden among renters in the city (100 percent of renter households are cost burdened). The RCAAs have a range of cost burden among homeowners, with between 30 and 54 percent of homeowners experiencing cost burden in most areas within the RCAAs. Rates of overcrowding and displacement risk are low throughout the RCAAs.

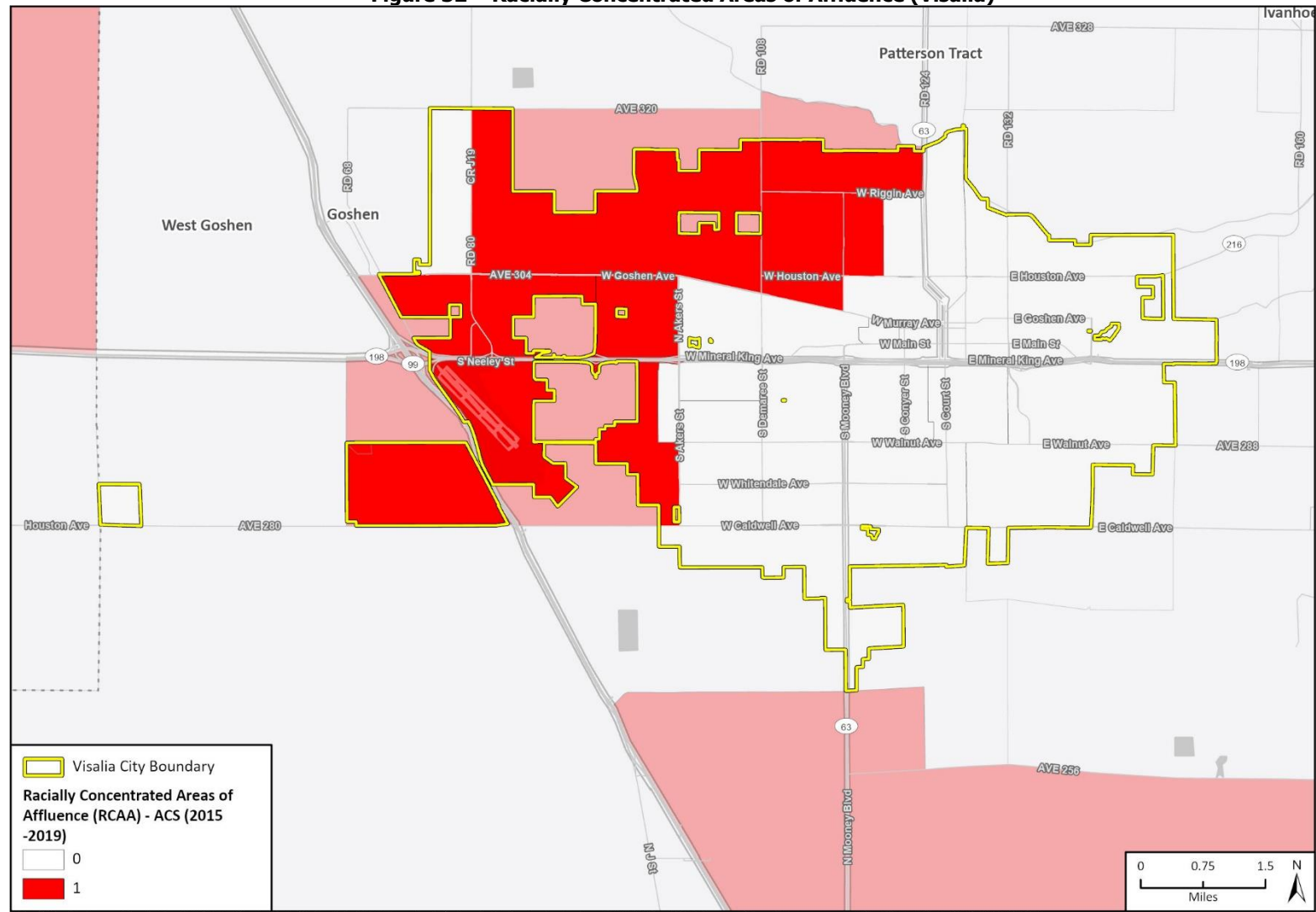
RCAAs in Visalia are in high resource areas, with positive education, economic, and environmental outcomes. These areas have a degree of pollution burden, similar to the rest of the city, but lower CalEnviroScreen percentile scores compared to the rest of the city. Because Visalia's RCAAs generally consist of newer residential developments, these areas have more up to date infrastructure (such as utility systems, roads, and sidewalks) compared to older parts of the city.

Figure 31 Racially Concentrated Areas of Affluence (Tulare County)



Source: AFFH Viewer, 2022

Figure 32 Racially Concentrated Areas of Affluence (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Disparities in Access to Opportunities

Land use policies and urban planning impact the ability of residents to access neighborhoods of opportunity, with high-performing schools, greater availability of jobs that afford entry to the middle class, and convenient access to transit and services. The limits on housing choice and access experienced by people within protected classes, such as race, sexual orientation, or disability, have far-reaching impacts on access to job opportunity, quality education, and mental and physical health.¹⁶ This section analyzes the following place-based characteristics linked to opportunity indicators: quality education, employment, transportation, and healthy environment. The primary objective is to understand the disparity between communities in terms of access to real and potential economic benefits and quality of life.

Transit Access and Walkability

Reliable public transit access and active transportation options such as walking, and biking are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities. Lack of transportation options can impede fair housing choice and continue to reinforce barriers for low-income communities in accessing housing and employment opportunities.

Regional Trends

Several transit organizations operate throughout Tulare County, offering fixed route bus services to residents. Tulare County Area Transit (TCaT) provides a fixed route bus service with 9 lines between communities in western Tulare County, and Dial-A-Ride services. Visalia Transit operates 13 fixed bus routes and Dial-A-Ride services throughout Visalia. The V-LINE provides shuttle services between Visalia and Fresno six times per day, seven days a week. The Sequoia Shuttle provides round-trip shuttle service from Sequoia National Park and Visalia. The City of Porterville operates 6 fixed bus routes and Dial-A-COLT (Dial-A-COLT). The City of Woodlake also offers Dial-A-Ride service within the city limits and in some unincorporated areas of the county. Transit options in eastern and rural areas of the county are very limited.

Transit access throughout Tulare County is relatively low, but slightly higher than in Fresno and Kern Counties. Tulare County received an average AllTransit performance score of 4.1 which equates to a low combination of trips per week and number of jobs accessible by transit.¹⁷ In comparison, Fresno and Kern Counties received AllTransit performance scores of 3.2 and 3.1, respectively. Throughout Fresno, Kern, and Tulare Counties, transit stops are concentrated in urban areas, particularly within the larger cities of Fresno, Visalia, and Bakersfield. Unincorporated parts of each county and smaller cities have few transit stops and limited access to transit.

¹⁶ HCD. 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

¹⁷ AllTransit.Org, 2021. <https://alltransit.cnt.org/>

Local Trends

The City of Visalia operates Visalia Transit which provides fixed route bus service with 13 routes and Dial-A-Ride curb to curb service. Dial-A-Ride service provides paratransit service for individuals with disabilities and the same day service for the general public based on availability. In addition, Tulare Intermodal Express (TIME) operates 7 bus routes serving Tulare and Visalia, connecting to TCaT and Visalia Transit. Most areas in Visalia are within a quarter-mile access of a transit stop (Figure 33). Most of the northwestern area of the city is not within a quarter mile of a transit stop. This area has a lower housing density than most of the city, however it has a high job proximity with a large number of jobs and is predominantly zoned Industrial. Based on community feedback, residents feel the city needs to improve transit access to job centers, such as the northwest part of the city. In addition, an increase in transit capacity is needed to support future housing development.

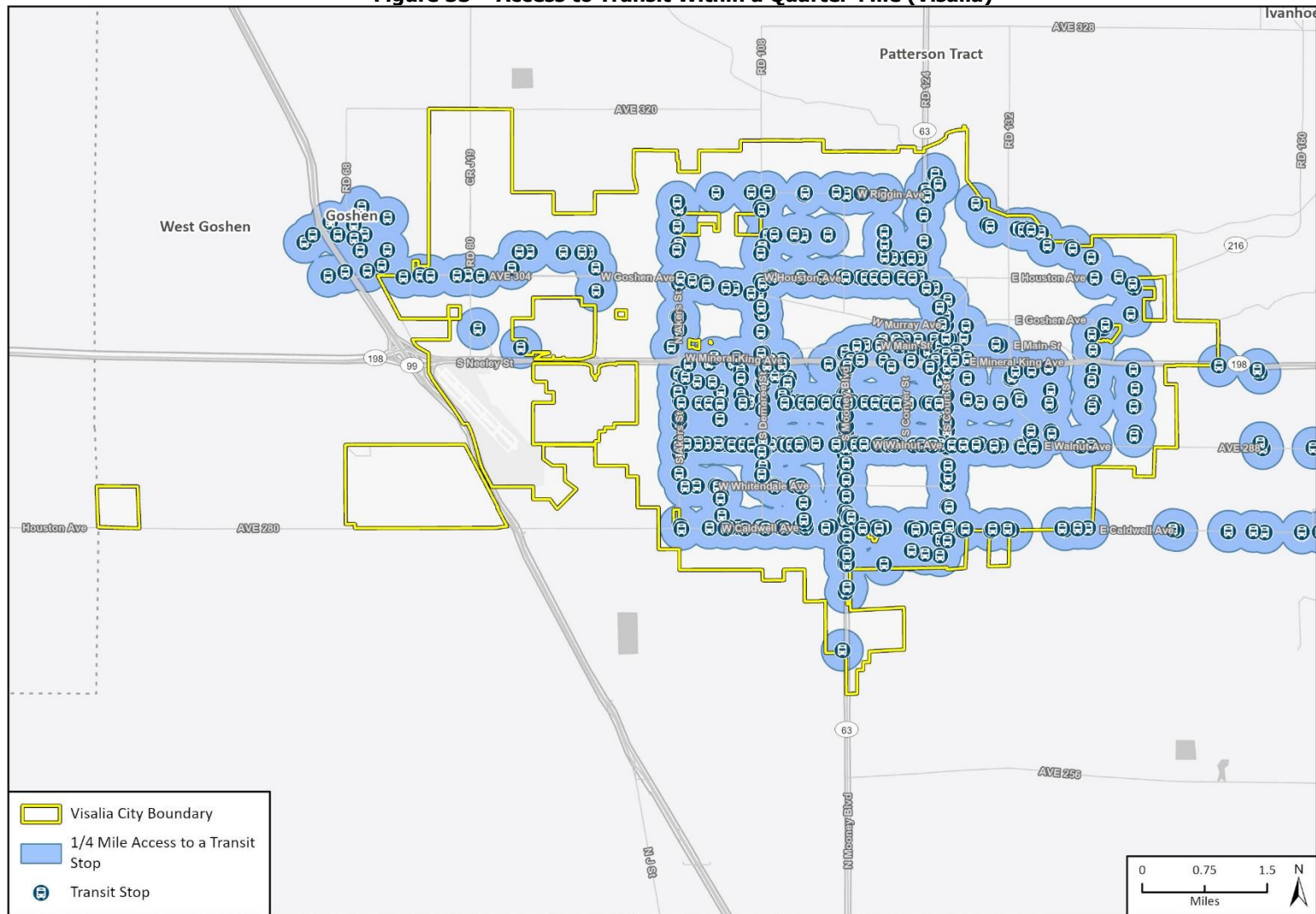
Visalia received an AllTransit Performance Score of 6.5, higher than the county as a whole, which equates to a moderate combination of trips per week and number of jobs accessible by transit. AllTransit estimated about 1 percent of commuters use transit in Visalia.¹⁸

Walk Score is a private company that offers a walkability index on its website, that measures the pedestrian friendliness of a given location by analyzing walking routes to nearby amenities and examining population density and road metrics, including block length and intersection density.¹⁹ According to Walk Score, Visalia received a walk score of 39 out of 100, which is considered “car dependent.” According to Walk Score most walkable areas in the city are in northeastern Visalia (walk score of 78) which is considered “very walkable”, and central Visalia (walk score of 67) which is considered “somewhat walkable.” The Environmental Protection Agency (EPA) has a walkability index, that ranks block groups according to their relative walkability.²⁰ According to the National Walkability Index, areas within central Visalia are considered above average walkable, especially near SR 198 and SR 63, (Figure 34). Other areas of the city are considered below average walkable.

¹⁸ AllTransit. 2023. City: Visalia, CA. <https://alltransit.cnt.org/metrics/?addr=visalia>

¹⁹ Walk Score, 2021. <https://www.walkscore.com/methodology.shtml>

²⁰ EPA, 2021. <https://www.epa.gov/smartgrowth/national-walkability-index-user-guide-and-methodology>

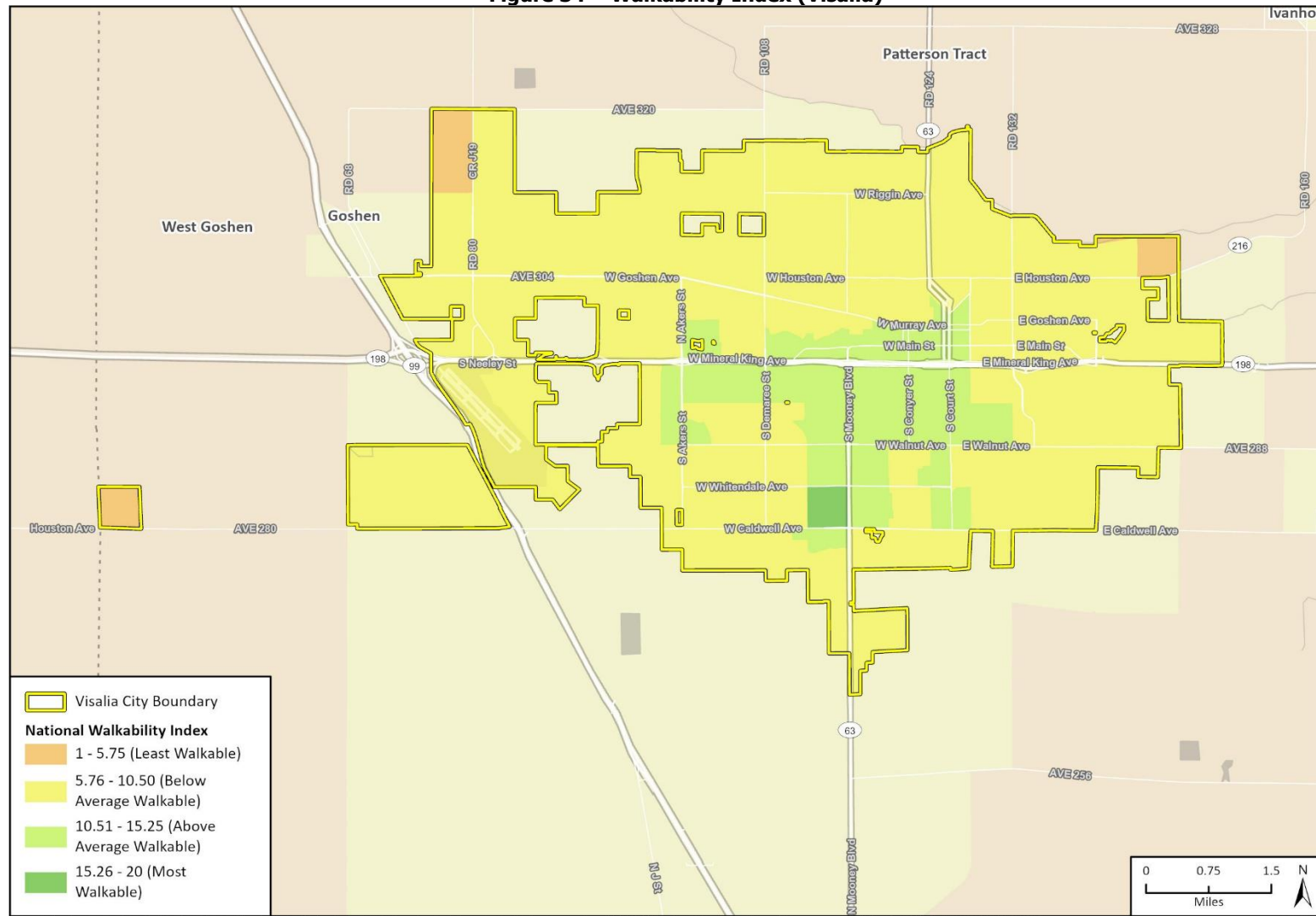
Figure 33 Access to Transit Within a Quarter-Mile (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: City of Visalia, 2022

Figure 34 Walkability Index (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: National Walkability Index, 2022

Access to Quality Education

Economics literature has consistently found about a 10 percent increase in wages/salary with each additional year of education.²¹ Therefore, educational attainment is directly linked to income and therefore housing opportunities. To assess educational opportunities by geography, this analysis uses TCAC education domain scores, which incorporate a variety of indicators including math and reading proficiency scores, high school graduation rates, and student poverty rates at the census tract level.

Regional Trends

Educational outcomes vary across Fresno, Kern, and Tulare Counties. The most positive education outcomes are concentrated in outlying areas of Bakersfield, Clovis, Visalia, Porterville, and Bakersfield. These areas correspond with areas that are predominately white, with higher median household incomes. The least positive education outcomes are generally in city centers, and unincorporated areas in western parts of each county. In Tulare County, areas in unincorporated parts of the county in northern and northwestern parts of the county, north, east, and west of Visalia, and south of Porterville, as well as incorporated areas within western Visalia have more positive education outcomes compared to the rest of the county (Figure 35). Areas within the urban core cities of Visalia, Tulare, and Porterville have the least positive education outcomes.

According to Kidsdata.org, a data compilation program of the Lucile Packard Foundation for Children's Health, Tulare County, high school graduation rates are highest among Filipino students (100 percent), Asian-American students (95 percent), and Hispanic/Latino students (88 percent). Comparatively, Black/African American students (82 percent) and American Indian/Alaska Native students (83 percent) have lower graduation rates.

Local Trends

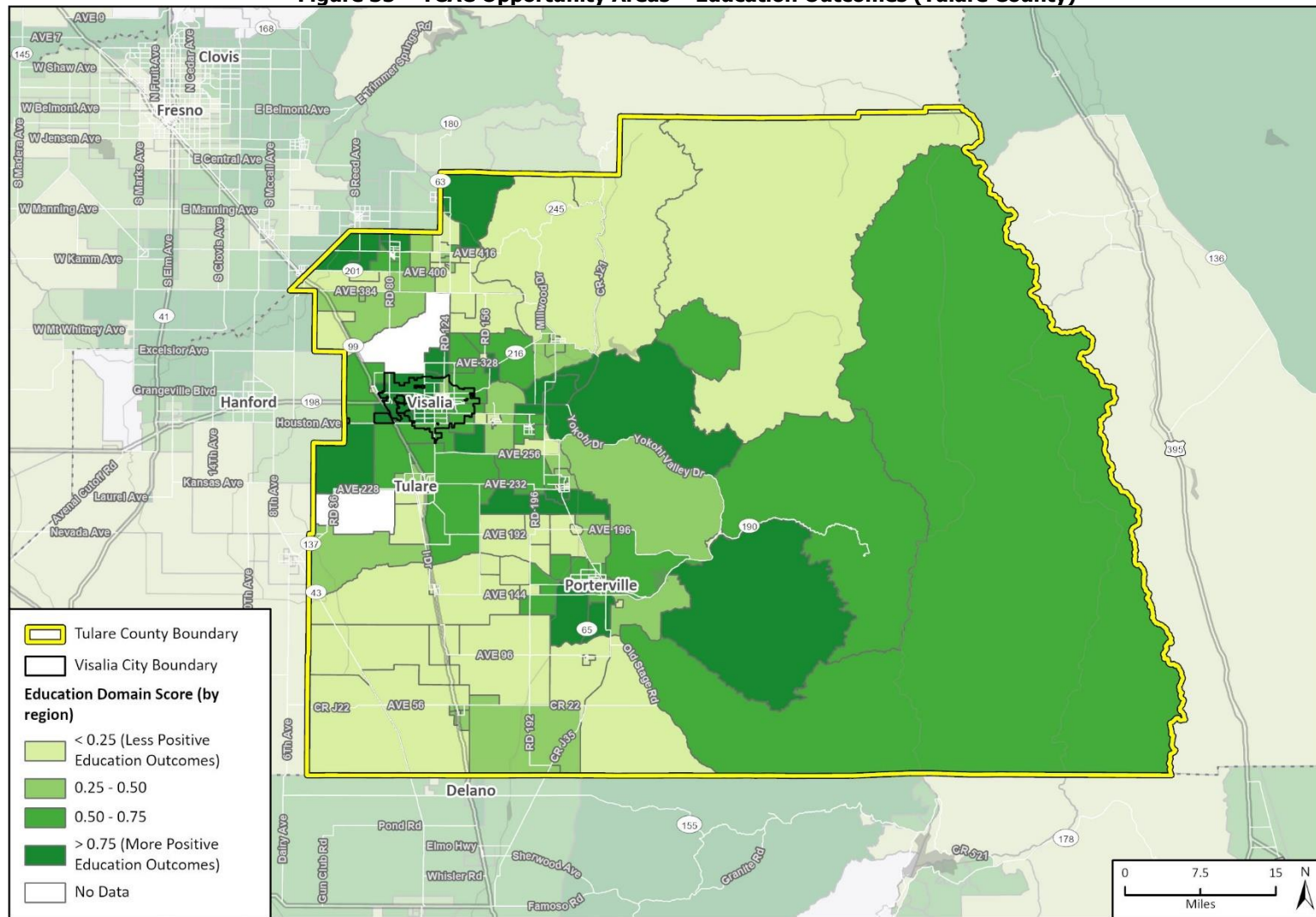
Visalia is served by the Visalia Unified School District (VUSD) which includes 26 elementary schools, five middle schools, four comprehensive high schools, a continuation high school, an adult school, a charter independent study school, a K-8 charter home school, and a charter technical early college high school. VUSD serves over 32,000 students pre-K through 12th grade and serves over 214 square miles within and surrounding the city of Visalia.²² According to the AI, 24 schools within VUSD are classified as Title I schools. Title I programs distribute funding to schools and school districts with a high percentage of students from low-income families. Approximately 40 percent of VUSD students come from families who are low income.

Overall, Visalia has mostly positive education outcomes. Areas in northern, western, and southwestern parts of the city have the most positive education outcomes, while areas in central parts of the city and downtown Visalia have less positive education outcomes (Figure 36). Areas with less positive education outcomes correspond with areas with the highest percentage of

²¹ Annual Disability Statistics Compendium, 2020. <https://disabilitycompendium.org/annualreport>

²² Visalia Unified School District. <https://www.vusd.org/domain/9>

Hispanic/Latino residents (Figure 12) and highest poverty rates (Figure 28) (Census Tracts 06107001004, 06107001100, 06107001200).

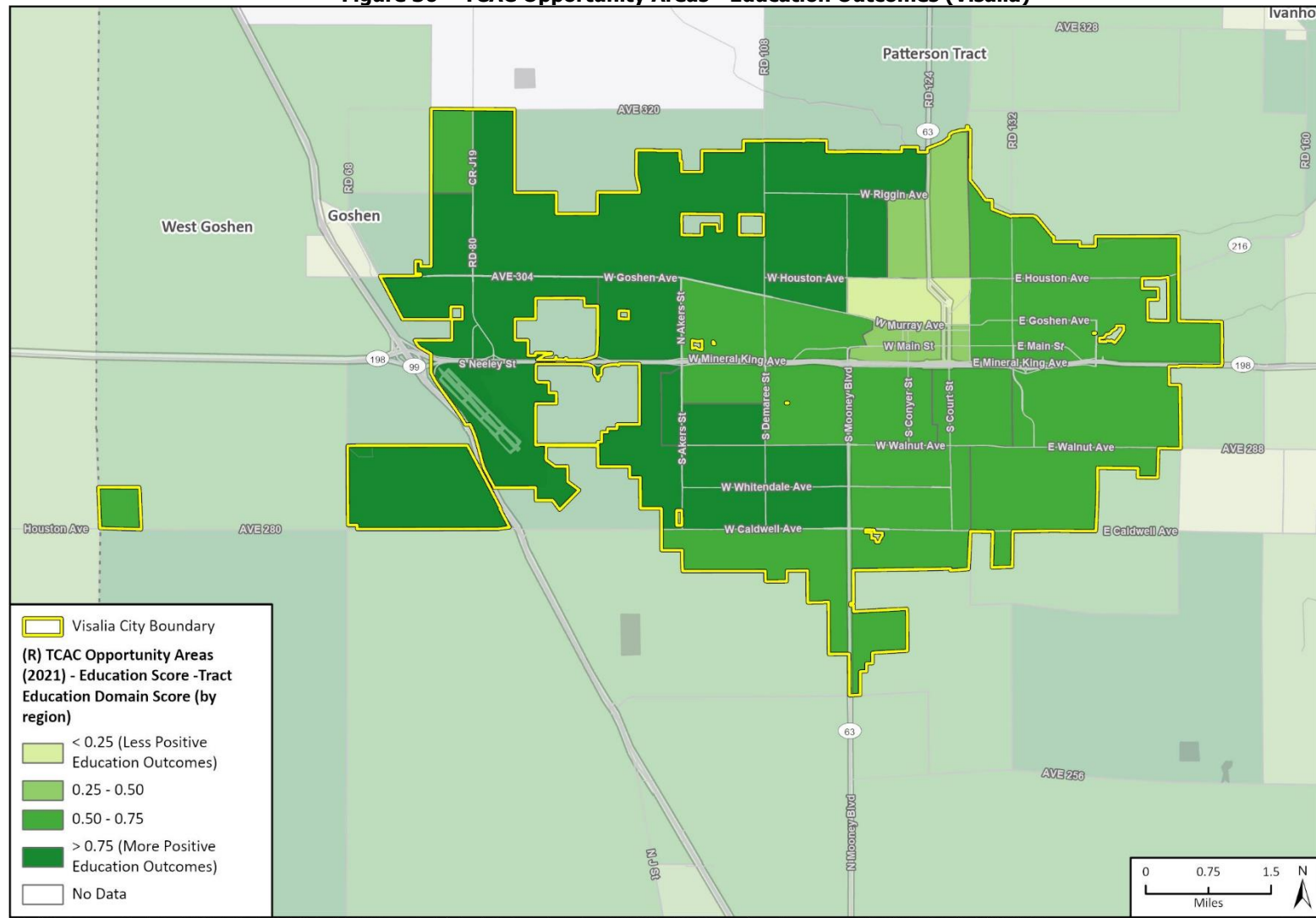
Figure 35 TCAC Opportunity Areas – Education Outcomes (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 36 TCAC Opportunity Areas - Education Outcomes (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer, 2022

Economic Outcomes

Housing opportunities are directly related to economic opportunities. Access to high quality employment close to desired and affordable housing results in more housing opportunities and shorter commute times. The analysis for economic opportunities uses TCAC economic indicators, employment participation data from the ACS, Metropolitan Transportation Commission (MTC) Equity Priority Communities (EPC), and the HUD Jobs Proximity Index.

TCAC economic opportunities are measured by census tract. They consider poverty, adult education, employment, job proximity, and median home values. A higher economic index score reflects more positive economic outcomes. The HUD Jobs Proximity Index assesses the accessibility to job opportunities at the census block group level.

Regional Trends

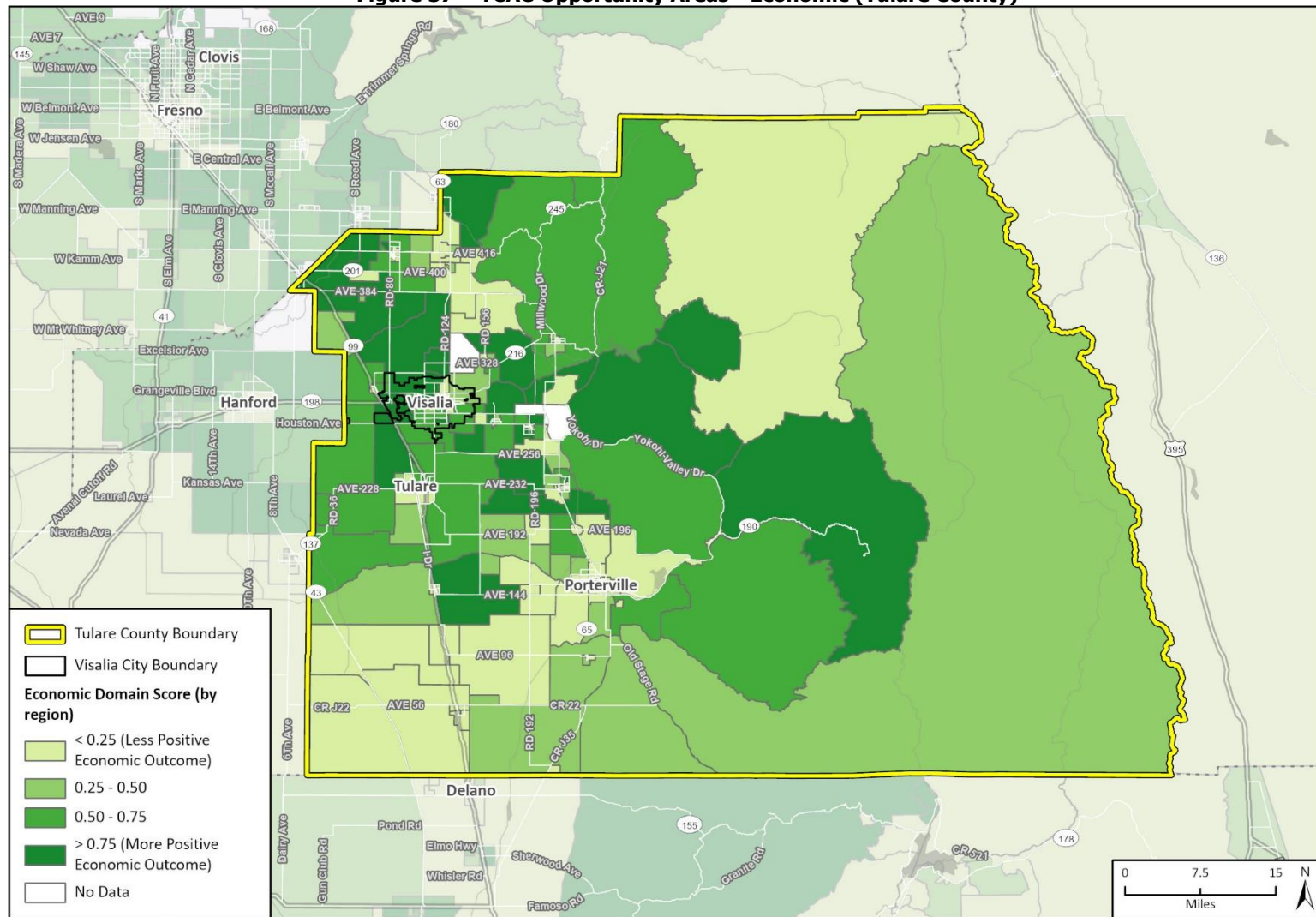
Economic outcomes vary across the Fresno, Kern, and Tulare County region. More positive economic outcomes are generally concentrated in the outlying areas of larger cities, such as Fresno, Clovis, Visalia, and Bakersfield as well as unincorporated areas in the eastern parts of Fresno and Tulare Counties. These areas correspond to areas that are predominantly white in Tulare County, areas with more positive economic outcome scores are located in the northern, eastern, and parts of northwestern areas of the county (Figure 37). In comparison, areas within southwestern and parts of northwestern Tulare County have less positive economic outcome scores.

According to 2017-2021 ACS estimates, Tulare County has a labor force participation rate of 61 percent of persons 16 years and over, which is approximately 1 percent higher than the labor force participation rate for the county in 2015. Estimates from the California Employment Development Department show that the average salary in Tulare County in 2021 was \$52,126. Occupations with the highest average salaries in Tulare County are management occupations, healthcare practitioners, technical occupations, and legal occupations, all with an average salary of over \$100,000 (Table 82). Occupations with the lowest salaries include healthcare support occupations, food preparation and serving-related occupations, and farming, fishing, and forestry occupations, all with average salaries under \$36,000.

Table 82 Mean Salary by Occupation Tulare County 2020	
Occupation	Average Salary
Management Occupations	\$110,075
Healthcare Practitioners and Technical Occupations	\$102,687
Legal Occupations	\$100,698
Architecture and Engineering Occupations	\$87,583
Computer and Mathematical Occupations	\$84,174
Business and Financial Operations Occupations	\$74,485
Educational Instruction and Library Occupations	\$70,468
Life, Physical, and Social Science Occupations	\$70,251
Protective Service Occupations	\$64,358
Community and Social Service Occupations	\$58,927
Construction and Extraction Occupations	\$58,381
Installation, Maintenance, and Repair Occupations	\$55,920
Arts, Design, Entertainment, Sports, and Media Occupations	\$53,913
Office and Administrative Support Occupations	\$45,393
Production Occupations	\$43,019
Sales and Related Occupations	\$42,030
Transportation and Material Moving Occupations	\$41,182
Building and Grounds Cleaning and Maintenance Occupations	\$39,092
Personal Care and Service Occupations	\$37,824
Healthcare Support Occupations	\$35,947
Food Preparation and Serving Related Occupations	\$34,572
Farming, Fishing, and Forestry Occupations	\$32,451
All Occupations	\$52,126

Local Trends

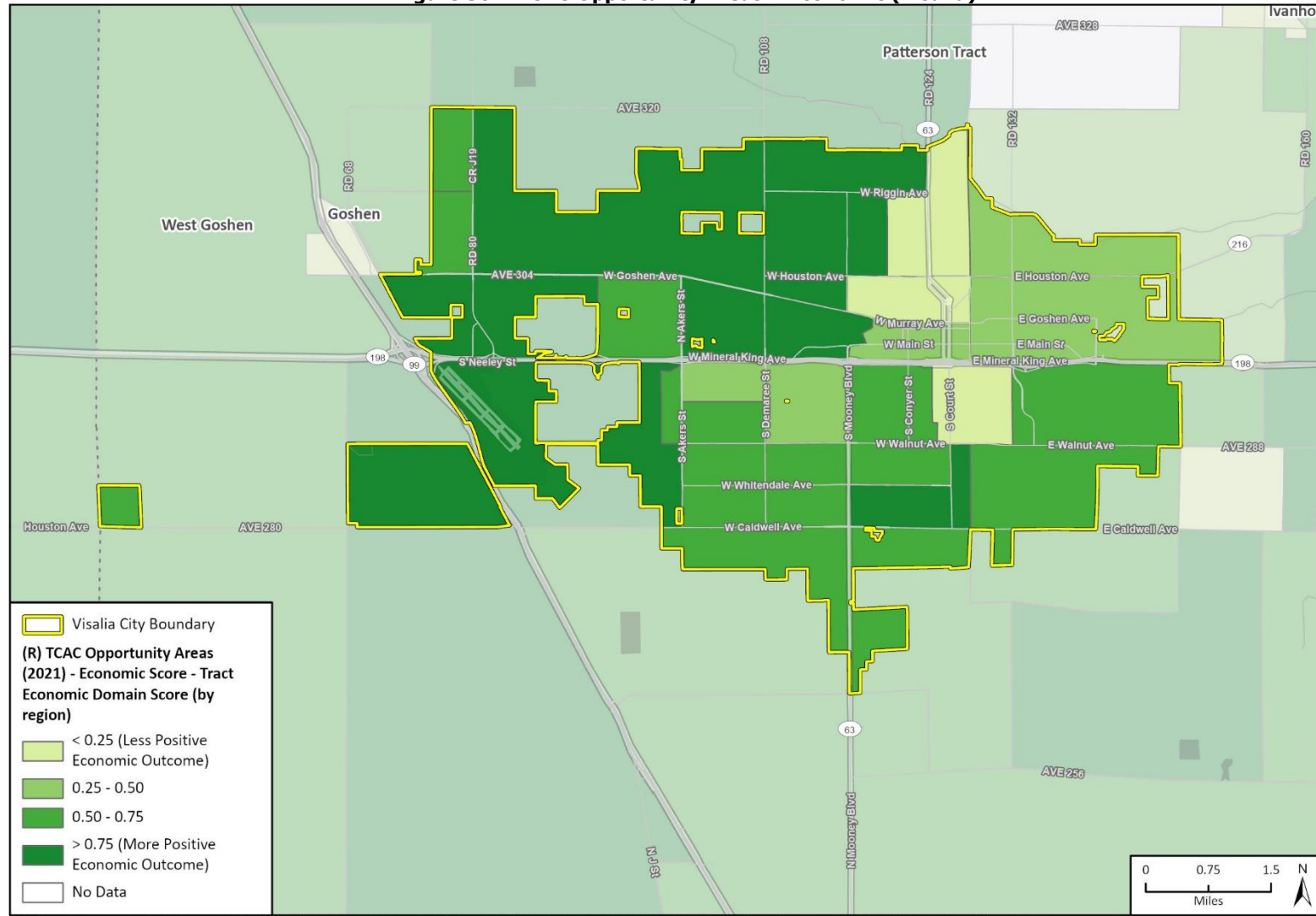
The TCAC opportunity maps help to identify patterns of negative and positive economic, educational, and environmental outcomes across the state. Census tracts are ranked from lowest (negative outcomes) to highest resource (positive outcomes) based on TCAC's Opportunity Maps analysis. Areas in downtown Visalia, specifically south of Houston Avenue, north of Murray Avenue, east of Mooney Boulevard, and west of Santa Fe Street, have the least positive economic outcome scores (Census Tracts 06107001100, 06107001004) (Figure 38). Throughout the rest of the city, economic outcome scores are generally positive. Areas with lower economic outcome scores correspond with areas with a majority Hispanic/Latino population (Figure 12) and lower median household incomes (Figure 21).

Figure 37 TCAC Opportunity Areas - Economic (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

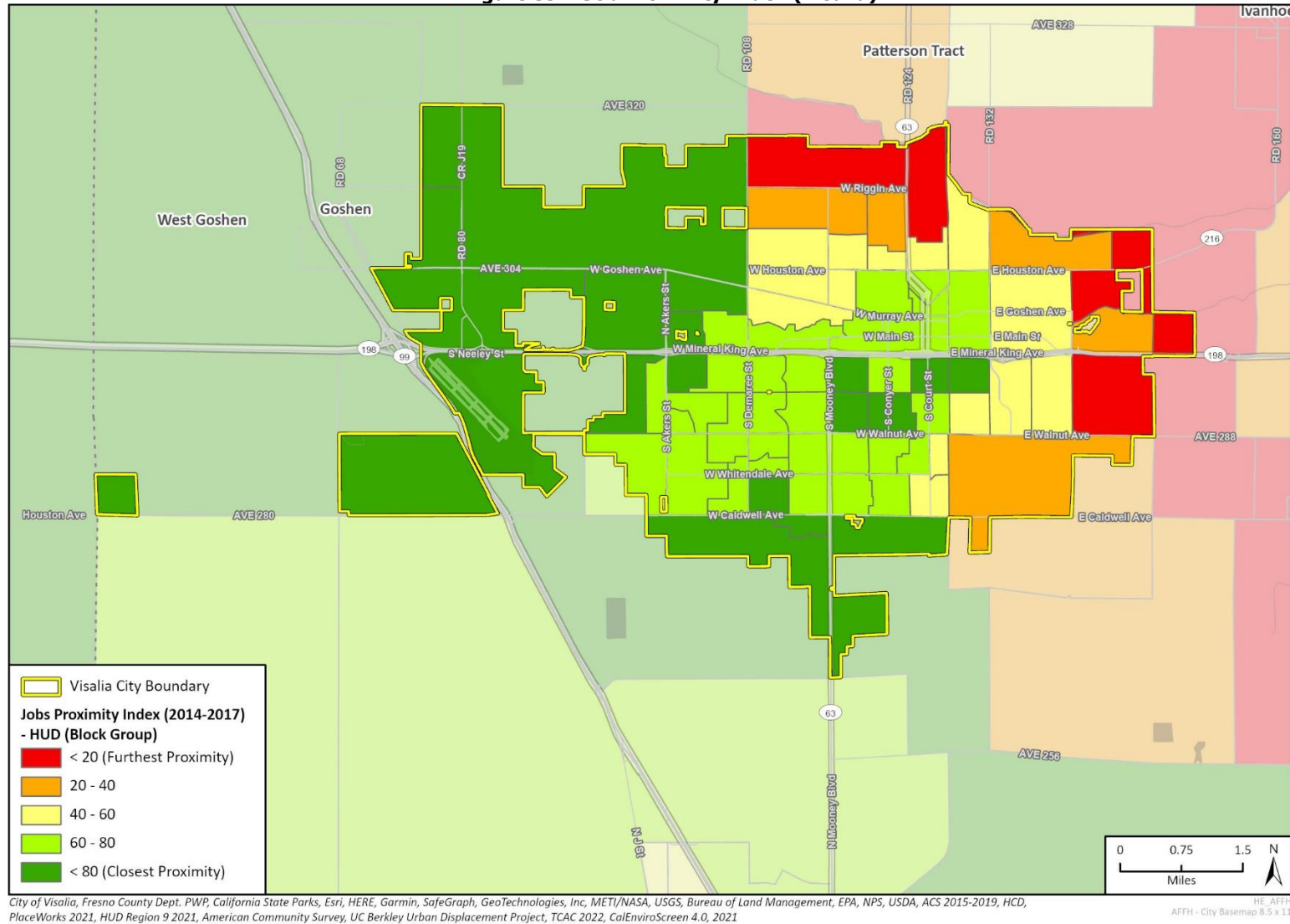
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Source: AFFH Viewer, 2022

Figure 38 TCAC Opportunity Areas – Economic (Visalia)

Source: AFFH Viewer, 2022

Figure 39 Job Proximity Index (Visalia)



Source: AFFH Viewer, 2022

Access to employment opportunities has a significant impact on the type and size of housing a household can afford. HUD's Jobs Proximity Index utilizes origin-destination employment statistics to examine the distance from a given neighborhood to all job locations in the region and assess the accessibility to job opportunities at the census block group level. Because the size of employment centers and the supply of labor differ across the region, the distance from any single job location is positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.²³

According to the AI, major employers in Visalia include VUSD, Kaweah Delta Medical Center, County of Tulare, Visalia Mall, and VF Corporation, all with over 1,000 employees. Job proximity, access to employment opportunities, is highest in the northwestern, southern, and central parts of the city and lowest in the northeastern and eastern parts of the city (Figure 39). Major employers identified in the AR are generally located in western, central, and southern Visalia, which corresponds with areas that have higher employment opportunities. The northwestern part of the city is predominantly zoned for industrial land uses and the southern part of the city has a large area zoned regional commercial. Overall, job proximity in Visalia decreases relative to the distance from those areas, with the lowest job proximity scores in the northeastern and eastern areas of the city. Areas with the lowest job proximity scores are predominantly zoned single-family residential with no land zoned for industrial uses and minimal land zoned for commercial uses compared to areas with greater job proximity. Areas with highest proximity to jobs, such as the northwestern and southern area of the city have the highest TCAC economic outcome scores (Figure 38) and lower rates of LMI populations (Figure 23) compared to other areas of the city with lower proximity to jobs.

Healthy and Safe Housing Environment

Healthy Environment in AFFH addresses disparities in access to environmentally healthy neighborhoods by protected class groups. An assessment of environmentally healthy neighborhoods can include air and water quality, safety, environmental hazards, social services, and cultural institutions. Recent California laws—Assembly Bill (AB) 1550 (2016), Senate Bill (SB) 535 (2012) and SB 1000 (2016)—emphasize the importance of environmental justice as a fair housing issue. Environmental Justice, according to HUD, means ensuring that all people have equal access to safe and healthy housing. HUD requires all entitlement jurisdictions to conduct reviews under the National Environmental Protection Act to determine if a proposed project creates adverse impacts due to environmental conditions. Under Executive Order 12898, Federally assisted projects may also target funding to communities that have disproportionately high and adverse human health impacts on minority and low-income populations due to environmental conditions.²⁴ The California Office of Environmental Health Hazard Assessment developed CalEnviroScreen, a mapping tool that uses spatial data collected by various regulatory agencies (e.g., air quality indicators from the San Joaquin Valley Air Pollution Control District,

²³ HUD, 2020. <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

²⁴ HUD, 2021. <https://www.hudexchange.info/programs/environmental-review/environmental-justice/>

monitored chemical releases into the air or water table from Environmental Protection Agency, HUD socio-economic indicators, etc.).

The dataset uses a methodology to identify communities disproportionately burdened by exposures to pollution, environmental effects of existing pollutants in communities, among other indicators of sensitive populations or socioeconomic factors. Residents in census tracts with high CalEnviroScreen scores as compared to other California census tracts (shown as percentiles) are disproportionately burdened by pollution and are more vulnerable to related effects.

Regional Trends

The CalEnviroScreen map identifies the degree to which communities are considered burdened by pollution. CalEnviroScreen identified higher pollution burden in the western part of the Fresno, Kern, Tulare County region and lower pollution burden in eastern part of each county (0). The western parts of each county consist of urban areas and highways, while the eastern parts of each county primarily consist of undeveloped and forested areas. The Sierra National Forest in eastern Fresno County has the lowest pollution burden, however the Sequoia National Park and National Forest in eastern Tulare County also has lower pollution burden compared to the rest of the region. This can be attributed to the large amount of natural, undeveloped land and relatively low levels of residential population in the National parks.

Similarly, the TCAC opportunity map indicates environmental outcomes in the western portion of the Fresno, Kern, Tulare County region is generally less positive and the environmental outcomes in the eastern part are more positive. In Tulare County, the eastern part of the county that includes the Sequoia National Park and National Forest and outlying areas of the cities of Visalia, Tulare, and Porterville have the most positive environmental outcomes (Figure 41). Less positive environmental outcomes are prevalent throughout the western part of the county and within the urban centers of the cities of Visalia and Tulare.

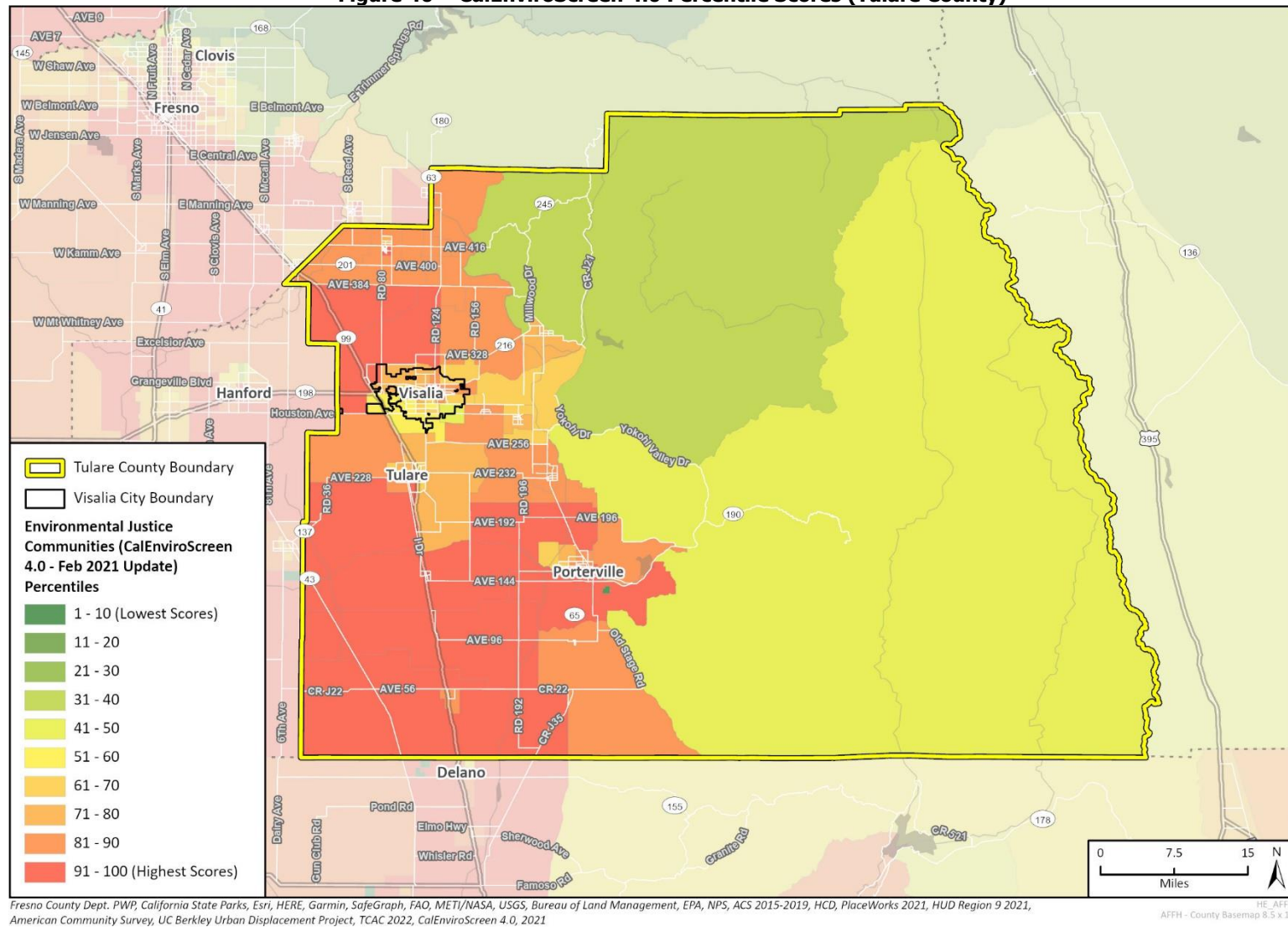
Local Trends

Pollution burden is high throughout Visalia (Figure 42). The worst environmental outcomes are located in the northern and central parts of the city, especially within the downtown area south of Houston Avenue and north of Mineral King Avenue (Census Tracts 6107001100.00, 6107001200.00, 6107000900.00). Pollution burden caused by ozone and particulate matter (PM2.5) is high throughout the entire city. In the downtown and northeastern part of the city, higher pollution burden is caused by children's lead risk from housing and cleanup sites. The northeastern part of the city has higher CalEnviroScreen scores than other parts of the city, not only due to high pollution burden but due to population characteristics, including a low birth rate, poverty, and unemployment, which indicate that residents in these areas are more vulnerable to pollution. Areas with the worst environmental outcomes correspond with areas that are predominantly Hispanic/Latino (Figure 12) and areas with lower median household incomes (Figure 21).

Similar to the CalEnviroScreen map, the TCAC opportunity map shows that environmental outcome scores vary across the city. The northeastern and southeastern parts of the city have

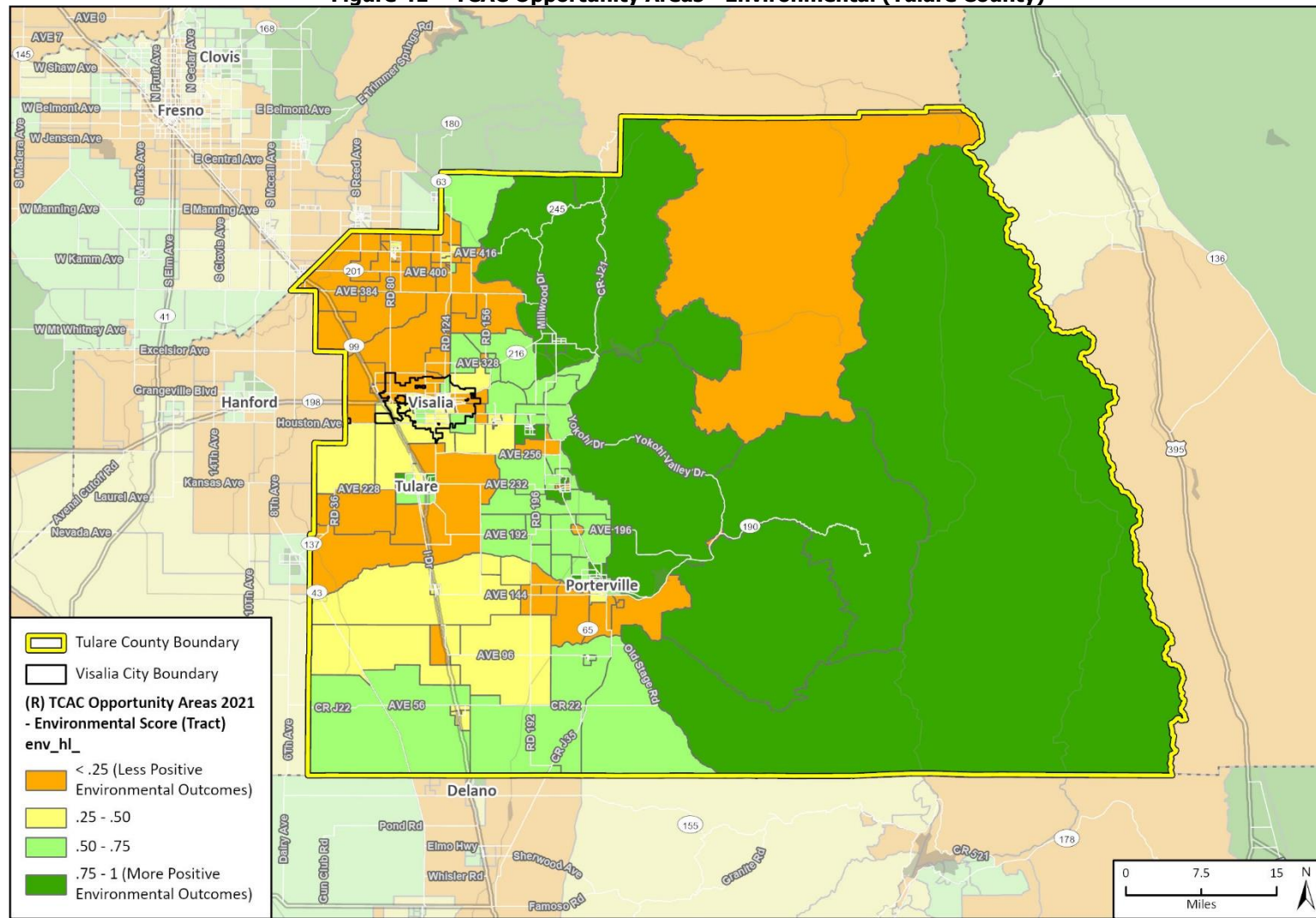
higher environmental health scores. Lower environmental outcome scores are located in the northwestern, northern, central, and eastern parts of the city (Census Tracts 06107000900, 06107001003, 06107001200, 06107001302, 06107001703) (Figure 43).

Figure 40 CalEnviroScreen 4.0 Percentile Scores (Tulare County)



Source: AFFH Viewer, 2022

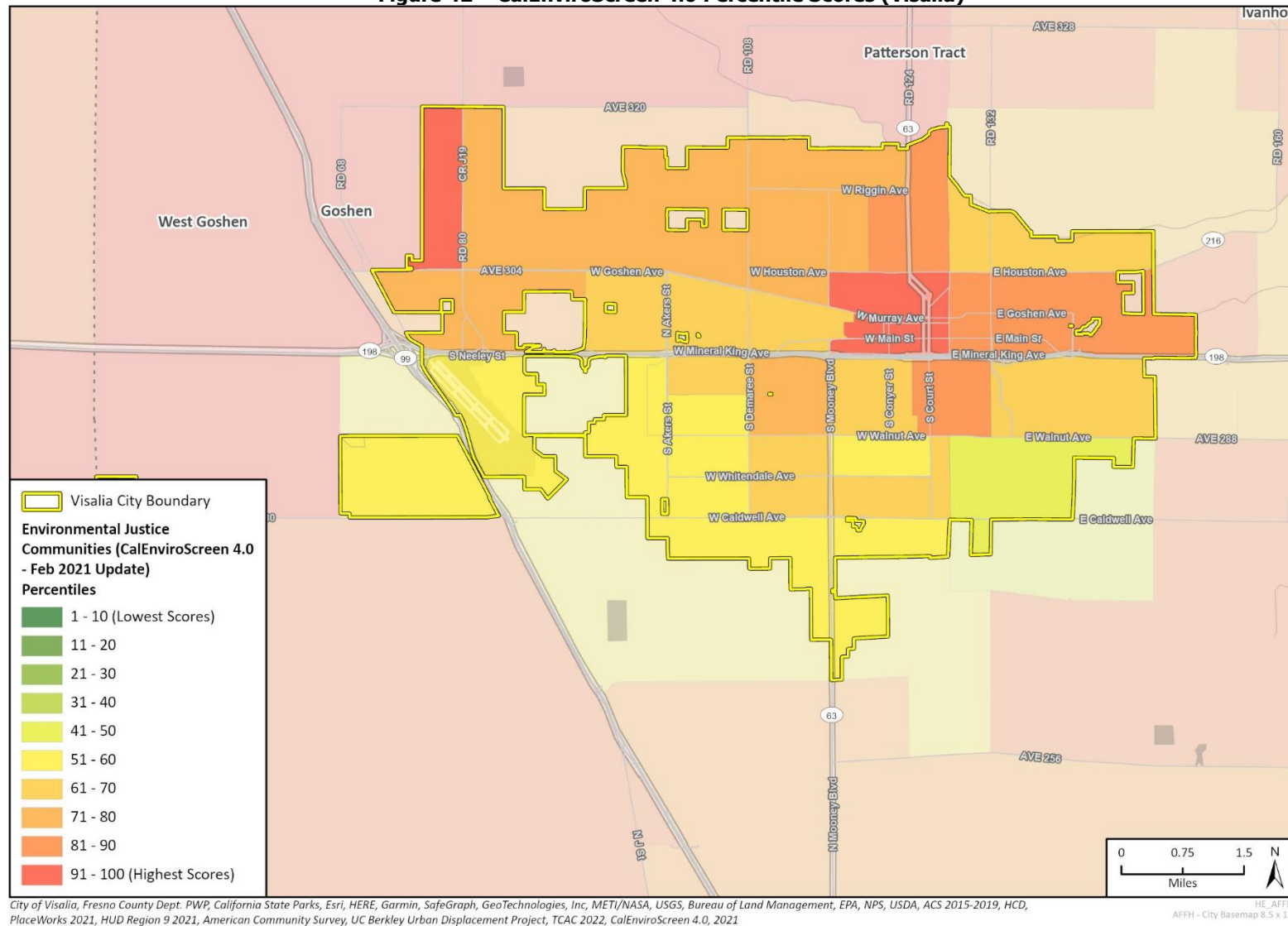
Figure 41 TCAC Opportunity Areas - Environmental (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

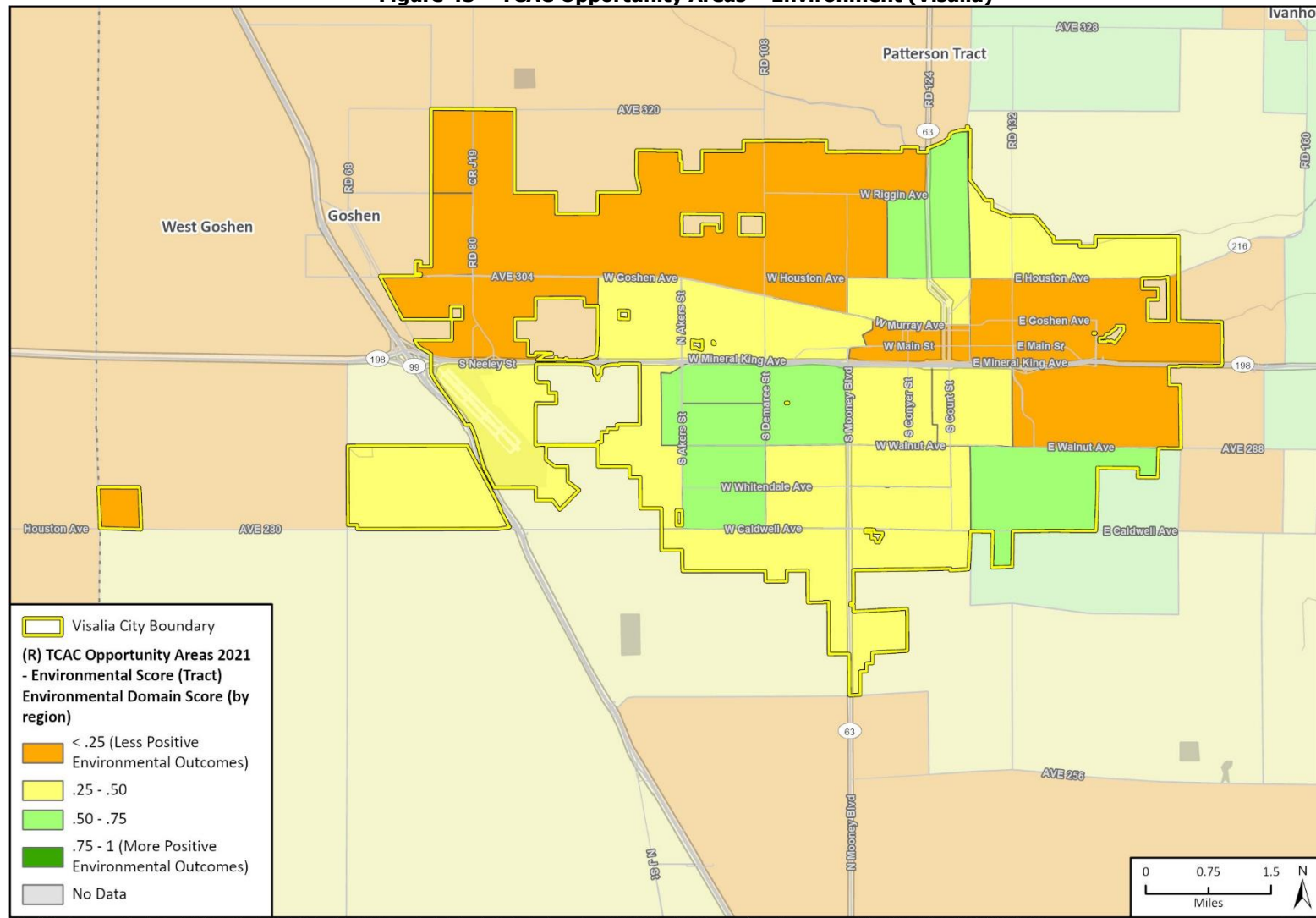
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Source: AFFH Viewer, 2022

Figure 42 CalEnviroScreen 4.0 Percentile Scores (Visalia)

Source: AFFH Viewer, 2022

Figure 43 TCAC Opportunity Areas – Environment (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Opportunity Indices by Race/Ethnicity

HUD created the Opportunity Indices to inform communities about racial/ethnic segregation and disparities in access to opportunity.²⁵ Table 83 provides opportunity indicator index scores (ranging from 0 to 100) for Visalia for each race/ethnicity, as described by the AI. The index scores are measured at the neighborhood level and are intended to inform communities about segregation and disparities in access to opportunity in their jurisdiction and compare the opportunity indicators rankings across racial/ethnic groups. Generally, higher index scores are indicative of greater access to opportunity. For example, the “low poverty index” captures the poverty rate within a given neighborhood; the higher the index score means the less exposure to poverty. A higher “jobs proximity” score means that residents have greater accessibility to employment locations within the larger region.²⁶ Each index is measured using the following variables:

- Low Poverty: poverty rate by census tract.
- School Proficiency: the percentage of fourth-grade students testing proficient in reading and math within three miles of a census block group.
- Jobs Proximity: the distance to all job locations from a given block group.
- Labor Market Participation: the level of intensity of labor market engagement based upon the level of employment, labor force participation, and educational attainment by census tract.
- Low Transportation Cost: estimates of transportation costs of a family of three with an income at 50 percent of the median income for renters by census tract.
- Public Transit Usage: estimates of transit trips taken by a family of three with an income at 50 percent of the median income for renters by census tract.
- Environmental Health: the potential exposure to harmful toxins by census tract based upon US Environmental Protection Agency estimates.

Regional Trends

In the Visalia-Porterville Region, White, non-Hispanic residents typically have lower poverty rates, higher labor market participation, greater access to public transit and lower transportation costs, higher school proficiency levels, and are closer to employment centers compared to Black, Hispanic/Latino, and Asian/Pacific Islander residents (Table 83). Native American residents have high school proficiency levels, access to areas with fewer environmental concerns, and are close to employment centers. However, Native American residents have the lowest access to public transit and higher transportation costs among all racial/ethnic groups.

Compared to residents living above the poverty line, those living below the poverty line have lower school proficiency levels and lower labor market participation but greater access to public

²⁵ HUD, 2020. <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

²⁶ Urban Institute, 2018. https://www.urban.org/sites/default/files/publication/98674/place_and_opportunity_brief_3.pdf

transit and lower transportation costs. Asian/Pacific Islander and White, non-Hispanic residents living below the poverty line have lower poverty rates, higher school proficiency levels, and higher labor market participation rates compared to Black and Hispanic/Latino residents.

Local Trends

In Visalia, non-Hispanic White residents have greater accessibility to areas with fewer environmental health concerns, higher labor market participation, and lower poverty rates (Table 80). In comparison, Hispanic/Latino populations have greater access to public transit and lower transportation costs, but are farther from employment centers, have lower levels of school proficiency, and greater exposure to environmental health concerns. Black/African American populations have greater access to public transit and lower transportation costs and are closer to employment centers, but have lower levels of school proficiency and greater exposure to environmental health concerns. Asian/Pacific Islander residents have higher levels of school proficiency and higher transportation costs. Most opportunity scores are lower for residents earning an income below the federal poverty level compared to the total population in Visalia. Residents who earn an income below the poverty level in Visalia have varied opportunity index scores, but primarily have lower labor market participation, lower levels of school proficiency, and higher poverty rates, except for Asian/Pacific Islander populations.

Compared to the Visalia-Porterville Region, Visalia scored slightly higher for low poverty rates, school proficiency, labor market participation, jobs proximity, low transportation cost, and access to public transit, but have greater environmental health concerns. Across racial groups, opportunity indicator trends in Visalia are similar to the greater Visalia-Porterville Region. However, all non-White populations in the region have notably worse opportunity scores for every indicator except for environmental health than in the city of Visalia. Across the region, residents earning an income below the poverty level scored slightly lower for low poverty opportunity scores, school proficiency, and labor market, compared to the total population.

Table 83
Opportunity Indicators by Race/Ethnicity
Visalia-Porterville Region
2020

Total Population	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
White, Non-Hispanic	34.45	33.80	32.02	36.91	21.88	45.88	28.04
Black, Non-Hispanic	28.22	32.77	26.04	41.02	26.48	41.12	20.10
Hispanic	20.51	23.20	20.34	40.28	21.83	41.37	31.30
Asian or Pacific Islander, Non-Hispanic	29.44	31.62	30.36	41.21	22.71	44.33	26.52
Native American, Non-Hispanic	32.41	39.47	24.10	34.67	18.51	44.07	40.69
Population below federal poverty line							
White, Non-Hispanic	24.54	27.32	22.97	38.85	23.95	49.26	28.70
Black, Non-Hispanic	17.16	27.09	15.92	43.00	28.30	37.28	21.65
Hispanic	13.97	19.57	15.49	41.85	22.28	44.67	34.07
Asian or Pacific Islander, Non-Hispanic	27.91	36.06	33.00	44.11	23.87	41.38	26.10
Native American, Non-Hispanic	28.91	24.81	24.68	38.27	19.07	34.22	33.02

Table 84
Opportunity Indicators by Race/Ethnicity
Visalia
2020

Total Population	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
White, Non-Hispanic	44.91	43.96	45.62	44.80	28.96	49.69	11.85
Black, Non-Hispanic	36.54	38.69	38.46	46.98	31.69	51.51	10.26
Hispanic	35.56	36.44	37.73	47.75	30.78	46.24	10.30
Asian or Pacific Islander, Non-Hispanic	38.94	41.14	41.99	46.63	28.37	48.30	11.58
Native American, Non-Hispanic	38.57	39.19	39.07	46.21	30.94	49.11	10.66
Population below federal poverty line							
White, Non-Hispanic	31.88	35.37	32.17	46.98	33.48	50.05	9.33
Black, Non-Hispanic	37.77	35.07	33.21	44.67	29.88	44.93	10.92
Hispanic	22.97	30.04	24.65	50.93	34.80	44.74	7.99
Asian or Pacific Islander, Non-Hispanic	40.70	52.98	53.91	50.66	29.69	46.09	12.08
Native American, Non-Hispanic	37.05	18.21	35.46	41.88	23.65	25.94	13.55

Disproportionate Housing Needs

Disproportionate housing needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need, or the total population experiencing that category of housing need in the applicable geographic area. To analyze the extent of disproportionate housing needs, this section reviews data on housing cost burden and severe housing cost burden, overcrowding, homelessness, and substandard housing conditions. Information for this section relies on HUD CHAS data.

Housing Cost Burden

Housing cost burden is defined as the proportion of a household's total gross income spent on housing costs. Households that spend at least 30 percent of their total gross income on housing costs (rent, mortgage, utilities, and other housing-related costs) are considered "cost burdened," and households spending over 50 percent on housing costs are considered "severely cost burdened." The higher the housing cost burden, the more likely residents are to live in overcrowded and substandard conditions and are less likely to afford to relocate. Low-income households and persons in protected classes disproportionately experience severe housing problems.

Regional Trends

Rates of cost burden (spending more than 30 percent of household income on housing costs) are high across Fresno, Kern, and Tulare Counties, with 37 percent, 36 percent, and 35 percent of total households experiencing cost burden in each county, respectively. Rates of cost burden among renter households in Tulare County, is lower than in Fresno and Kern Counties, 38 percent compared to 50 percent and 51 percent respectively (Figure 44). However, the rate of cost burden among owners is slightly higher in Tulare County than in Fresno and Kern Counties, 29 percent compared to 26 percent and 25 percent respectively. In Tulare County, cost burden by homeowners is lowest in and surrounding the cities of Visalia and Porterville where between 20 and 40 percent of homeowner households are cost burdened, and higher in unincorporated parts of the county, where between 40 and 60 percent of homeowners are cost burdened. For renter households, between 40 and 60 percent of households are cost burdened throughout most of the county (Figure 45). The highest rates of overpayment by renters are located in more urban areas. In parts of the cities of Porterville, Visalia, Exeter, and Lindsay between 60 and 80 percent of renters are overpaying for housing. Areas with high rates of cost burden among renter households correspond to areas that are predominantly Hispanic/Latino (Figure 12) and areas with higher poverty rates (Figure 28).

Local Trends

Cost burden is more prevalent among renter households than owner households in Visalia (Figure 47). The highest rates of overpaying for housing among homeowners is in the northeastern part of the city as well as several census tracts in the central part of the city where between 40 and 60 percent of homeowners are overpaying for housing (Census Tracts

06107001301, 06107001302, 06107001701, 06107001901, 06107002008, 06107000900). Census Tract 06107001200 in the downtown area has the lowest percentage of homeowners that are cost burdened, with less than 20 percent of owner households that are cost burdened. Northern, southern, eastern, and areas within central parts of the city have the highest percentage of renter households that are cost burdened, between 40 and 60 percent (Figure 46). In one census tract in the middle of the city (Census Tract 06107001800), 60 percent of renter households are cost burdened, the highest rate in the city. Geographic patterns of high rates of cost burden generally correspond with areas with lower median household income (Figure 21).

Approximately 34 percent of total households in Visalia are cost burdened and 14 percent of households are severely cost burdened (Table 85) (2019 CHAS). Generally, a higher percentage of renter-occupied households are cost burdened among all income levels. In addition, the percentage of households experiencing cost burden generally increases as income decreases. Extremely low-, very low-, and low-income households experience cost burden at disproportionately high rates compared to moderate and above moderate-income households for both renter and owner households. Approximately 84 percent of all extremely low-income households are cost burdened, while only nine percent of moderate and above moderate-income households are cost burdened.

Table 85 Assistance Needs of Lower-Income Households Visalia 2015-2019						
Household by Tenure, Income, and Housing Problem	Renters		Owners		Total Households	
	Total	Percent	Total	Percent	Total	Percent
Extremely low-income (0-30% AMI)	3,460		1,780		5,240	
With any housing problem	2,960	85.5%	1,430	80.3%	4,390	83.8%
With cost burden >30%	2,960	85.5%	1,415	79.5%	4,375	83.5%
With cost burden >50%	2,280	65.9%	1,275	71.6%	3,555	67.8%
Very low-income (31-50% AMI)	2,850		2,000		4,850	
With any housing problem	2,530	88.8%	1,210	60.5%	3,740	77.1%
With cost burden >30%	2,325	81.6%	1,165	58.3%	3,490	72.0%
With cost burden >50%	830	29.1%	745	37.3%	1,575	32.5%
Low-income (51-80% AMI)	3,520		3,850		7,370	
With any housing problem	2,205	62.6%	2,350	61.0%	4,555	61.8%
With cost burden >30%	1,965	55.8%	2,305	59.9%	4,270	57.9%
With cost burden >50%	290	8.2%	245	6.4%	535	7.3%
Moderate & Above Income (>80% AMI)	7,610		18,180		25,790	
With any housing problem	1,495	19.6%	1,970	10.8%	3,465	13.4%
With cost burden >30%	925	12.2%	1,410	7.8%	2,335	9.1%

Table 85
Assistance Needs of Lower-Income Households
Visalia
2015-2019

With cost burden >50%	65	0.9%	205	1.1%	270	1.0%
Total Households	17,440		25,810		43,250	
With any housing problem	9,190	52.7%	6,960	27.0%	16,150	37.3%
With cost burden >30%	8,175	89.0%	6,295	90.4%	14,470	89.6%
With cost burden >50%	3,465	42.4%	2,470	39.2%	5,935	41.0%

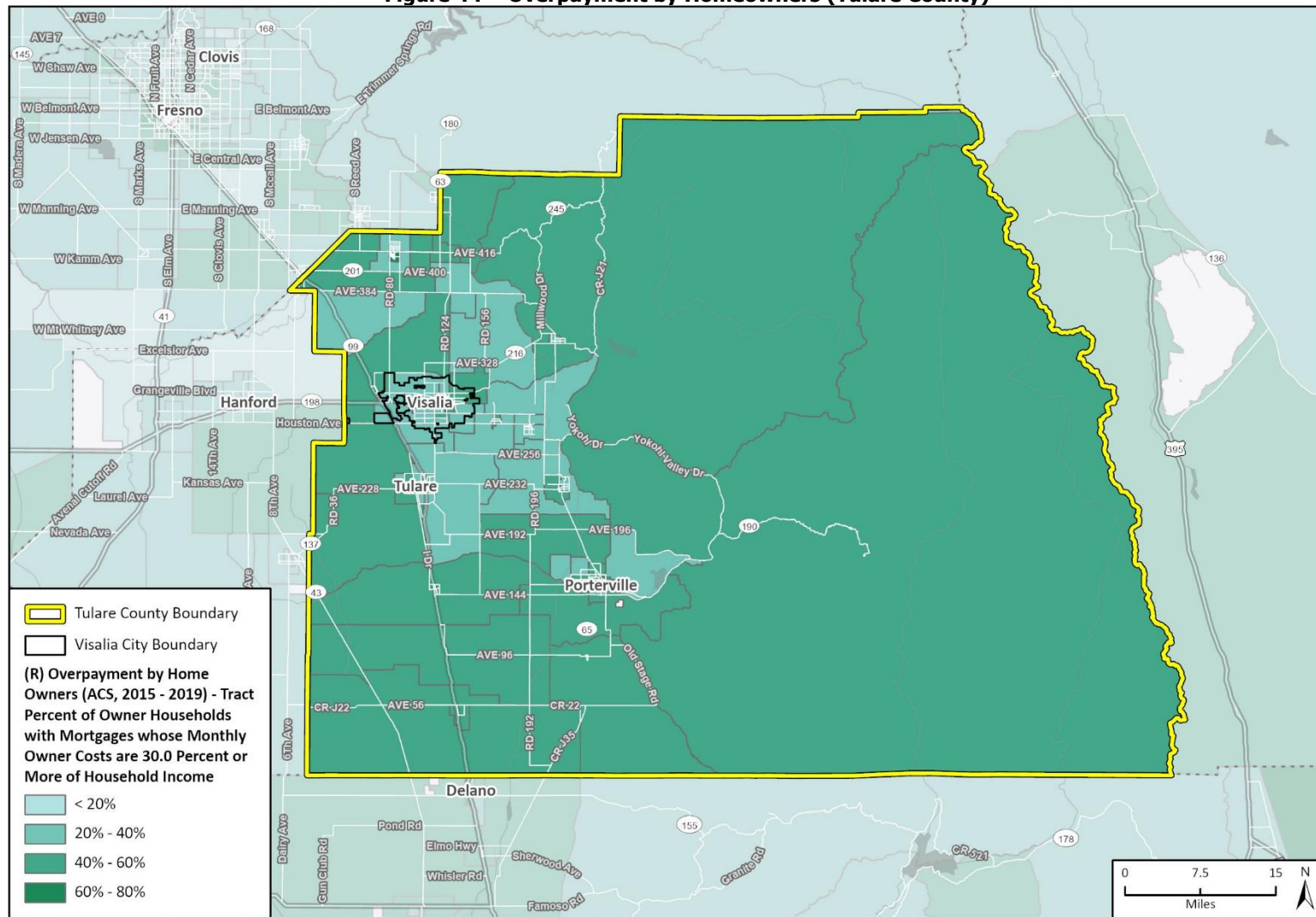
Note: Housing Problems: There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

Cost burden: Monthly housing costs (including utilities) exceeding 30% of monthly income.

Severe cost burden: Monthly housing costs (including utilities) exceeding 50% of monthly income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2015-2019 release

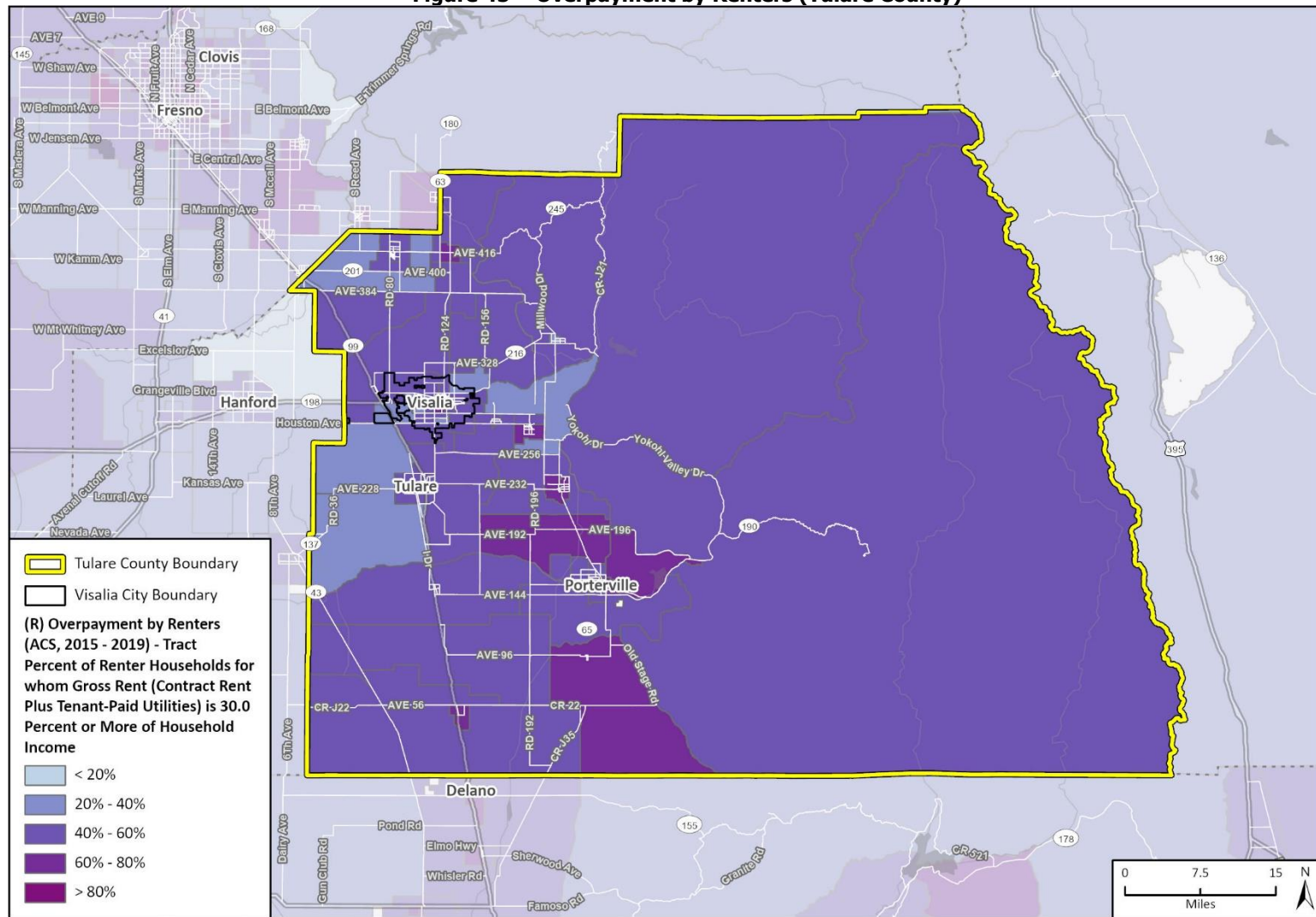
Figure 44 Overpayment by Homeowners (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

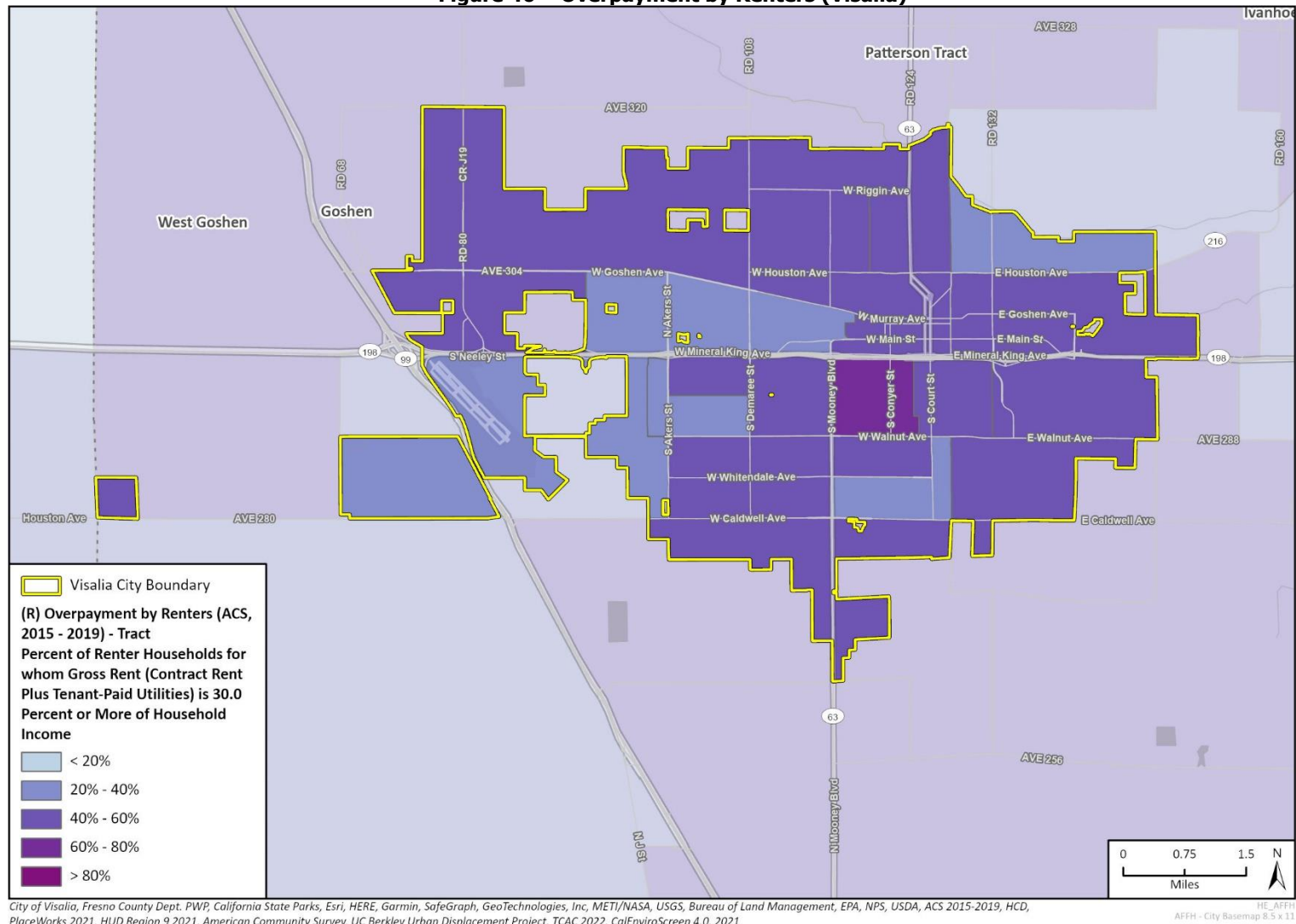
Source: AFFH Viewer, 2022

Figure 45 Overpayment by Renters (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

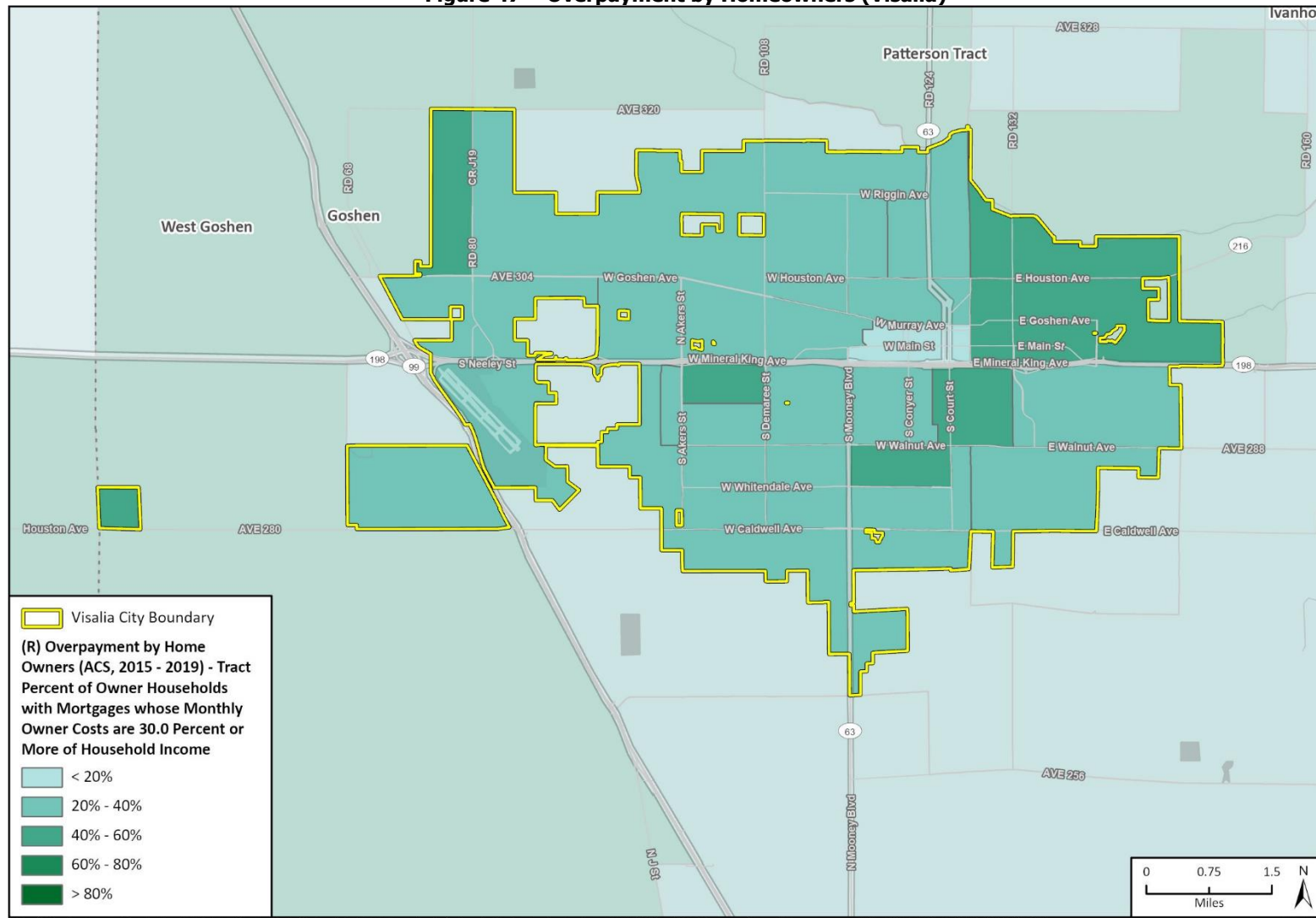
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 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 46 Overpayment by Renters (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

Source: AFFH Viewer, 2022

Figure 47 Overpayment by Homeowners (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen) while severe overcrowding refers to more than 1.5 persons per room. Overcrowding is a measure to understand the needs of large families where there are five or more persons per household. Generally, large households have special housing needs due to lower per capita income and the need for housing with three or more bedrooms.

Some large households may not be able to accommodate high-cost burdens for housing and accept housing with too few rooms. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding reflects various living situations, including housing units that are inadequately sized to meet a household's needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families that share a single housing unit.

Not only is overcrowding a potential fair housing concern, but it can also potentially strain electrical systems in older housing that has not been updated or contribute to a perceived shortage of parking. As a result, some property owners/managers may be more hesitant to rent to large households, thus making access to adequately sized housing even more difficult. According to local fair housing service providers and property managers, addressing the issue of large households is complex as there are no set of guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups with different preferences for housing size and/or ability to pay according to the household size standards identified.

Regional Trends

Tulare County has 31,988 large households (households with five or more people), approximately 22 percent of total households. A higher percentage of renter households (26 percent) are considered large households compared to owner households (19 percent).

According to 2016-2020 ACS estimates, approximately 8 percent of households are overcrowded in Tulare County. This is considered moderate compared to Fresno (6 percent) and Kern Counties (10 percent). Renter households experience overcrowding at a higher rate than owner households, as 12 percent of renter households and only 5 percent of owner households are overcrowded in Tulare County. Overcrowded housing is concentrated in the western half of Tulare County, closer to urban areas such as the cities of Visalia and Porterville (Figure 48). Overcrowding is highest in the northwestern and southwestern parts of the county, where over 20 percent of households are experiencing overcrowding. In the eastern half of the county, approximately three to four percent of households are overcrowded.

Local Trends

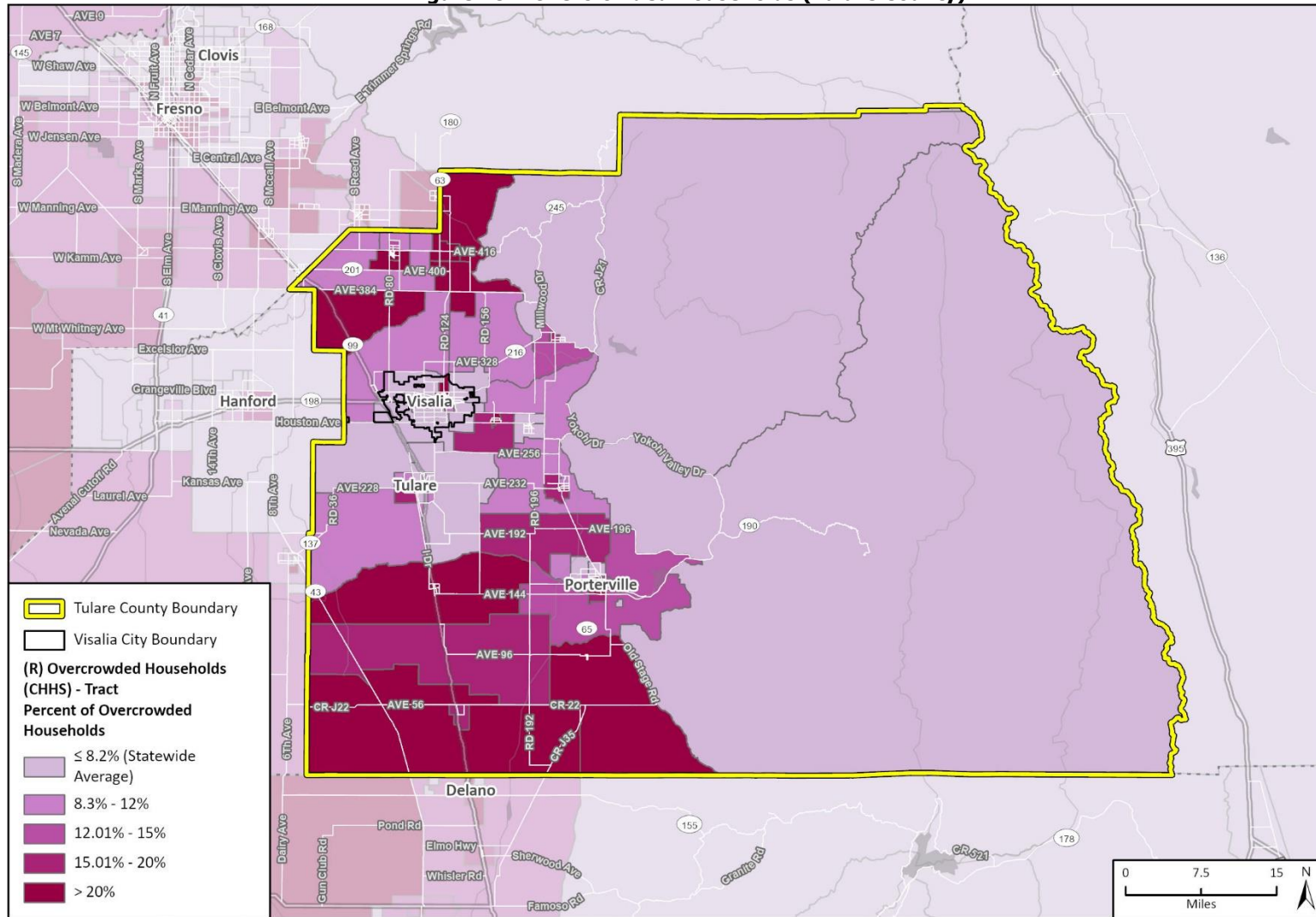
In Visalia, approximately 17 percent of all households are considered large households. Similar to the county, a higher percentage of renter households (21 percent) are considered large households, compared to owner households (14 percent). According to 2016-2020 ACS estimates, the average household size in Visalia is 2.99 persons, a slight decrease from 2010 when the city had an average household size of 3.01 persons.

Household overcrowding in Visalia decreased by nearly six percent between 2000 to 2010 (Table 86). Between 2010 and 2020, household overcrowding increased by one percent, to about seven percent.

Table 86 Household Overcrowding Visalia 2000-2019						
Household by Tenure, Income, and Housing Problem	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Total	Percent	Total	Percent	Total	Percent
Year (2000)	19,428		11,513		30,941	
Total Overcrowded (>1.0 person/room)	1,292	6.7%	2,346	20.4%	3,638	11.8%
Severely Overcrowded (>1.5 persons/room)	648	3.3%	1,152	10.0%	1,800	5.8%
Year (2010)	24,271		14,718		38,989	
Total Overcrowded (>1.0 person/room)	994	4.1%	1,360	9.2%	2,354	6.0%
Severely Overcrowded (>1.5 persons/room)	209	0.9%	353	2.4%	562	1.4%
Year (2019)	25,950		17,917		43,867	
Total Overcrowded (>1.0 person/room)	854	3.3%	2,183	12.2%	3,037	6.9%
Severely Overcrowded (>1.5 persons/room)	267	1.0%	507	2.8%	774	1.8%

Source: Bureau of the Census, 2000 Census; American Community Survey, 2006-2010 and 2016-2020, Table B25014.

Areas with a higher degree of overcrowded households are located north and south of downtown Visalia (Figure 49). The census tracts with the highest percent of overcrowded households are in northern Visalia. Census Tract 10.04 has 23 percent of households that are overcrowded and Census Tract 11 has 28 percent of households that are overcrowded. This area is primarily zoned single-family residential with public/institutional and general/retail commercial uses.

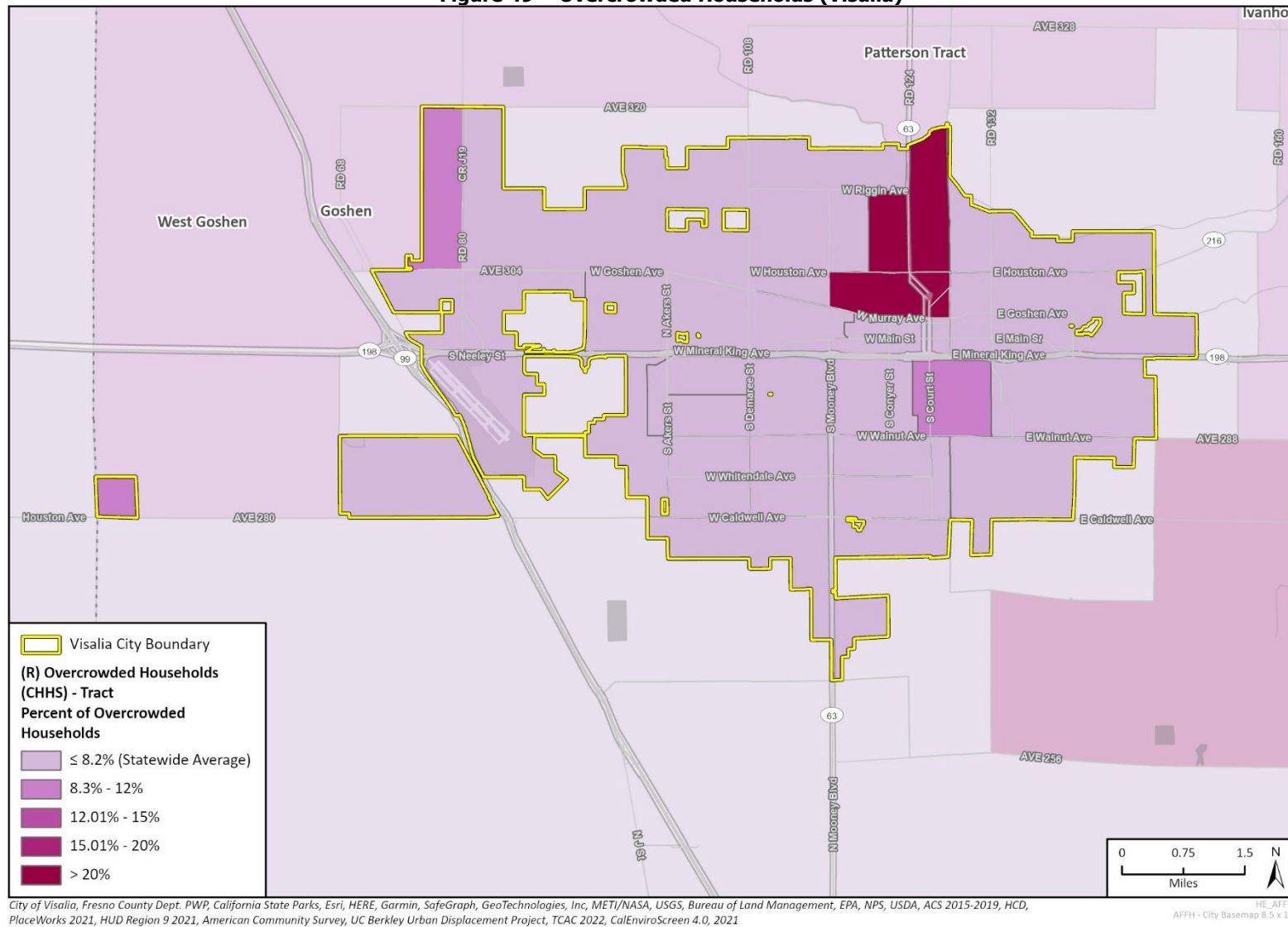
Figure 48 Overcrowded Households (Tulare County)

Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 49 Overcrowded Households (Visalia)



Source: AFFH Viewer, 2022

Housing Problems

HUD considers housing units to be “standard units” if they are in compliance with local building codes. Many federal and State programs use the age of housing as a factor to determine a community’s housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions such as asthma.

According to federal law, “housing problems” refers to any of four housing issues: cost burden and severe cost burden, overcrowding, and substandard housing conditions.²⁷ Substandard housing is defined as a housing unit lacking complete plumbing or kitchen facilities.

Regional Trends

Approximately 44 percent of total households in Tulare County are experiencing housing problems. About 26 percent of total households are experiencing severe housing problems.

According to 2016-2020 ACS estimates, Tulare County has approximately 1,452 substandard housing units which comprises approximately 1 percent of the total occupied units in the county. Of the 1,452 substandard units, approximately 33 percent lack complete plumbing facilities and 67 percent lack complete kitchen facilities.

Approximately 63 percent of Tulare County’s housing stock was constructed prior to 1990 and is more than 30 years old. Due to their age, these units are potentially in need of repair and modernization improvements.

Local Trends

Approximately 37 percent of total households in Visalia are experiencing housing problems and 19 percent of total households are experiencing severe housing problems.

According to 2016-2020 ACS estimates, Visalia has 734 substandard housing units, which is approximately 2 percent of the total occupied units in the city. Of the 734 substandard housing units, approximately 32 percent lack complete plumbing facilities and 68 percent lack complete kitchen facilities. According to Code Enforcement data collected over the past three years, substandard housing units in Visalia are concentrated in the central part of the city, including downtown Visalia, and particularly within in Census Tracts 6107001100.00, 6107001701.00, and 6107001004.00. The northwestern part of the city and areas along the city limits have relatively

²⁷ See 80 FR 42271, p. 42354 (2015).

fewer substandard units than the rest of the city. In 2019, the City conducted a windshield survey to assess the conditions of housing and neighborhoods throughout the City. The survey found that single-family and multi-family housing units in poor condition are concentrated in downtown Visalia and just south of the intersection of State Route 198 and State Route 63 (Census Tracts 6107001004.00, 6107001100.00, 6107001701.00). The City identified that neighborhoods in these areas could also benefit from City funding and public improvements.

Approximately 53 percent of Visalia's housing stock was constructed prior to 1990 and is more than 30 years old. Due to their age, these units are potentially in need of repair and modernization improvements. According to the 2019 windshield survey, housing constructed prior to 1978, with a higher likelihood of lead based paint, is concentrated in the southwestern quadrant of the city and downtown Visalia.

Persons Experiencing Homelessness

Regional Trends

According to the Kings and Tulare County 2022 point-in-time (PIT) count, 1,297 persons experiencing homelessness were recorded in the two counties, representing a 5 percent decrease since 2020.²⁸ In Tulare County alone, 922 persons experiencing homelessness were recorded in 2022, a slight decrease from 992 persons recorded in 2020. Factors contributing to the decrease in homelessness include new PIT methodology, potential increase in the number of persons experiencing homelessness who were living in their vehicles which is more difficult to count, and large efforts by some jurisdictions to disperse homeless encampments which makes accurate PIT count challenging.

State law (Government Code Section 65583(a)(7)) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. "Homelessness," as defined by HUD, describes the condition of an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

²⁸ Kings/Tulare Homeless Alliance. 2022. Point in Time. <https://www.kthomelessalliance.org/pit>

The 2022 PIT found that 42 percent of the persons experiencing homelessness in Tulare County had a disability. Approximately 47 percent of persons identified experiencing homelessness in Tulare County were Hispanic/Latino.

Local Trends

Visalia experienced the greatest change in the number of persons identified as experiencing homelessness out of all cities in Kings County and Tulare County—540 individuals in 2020 to 469 in 2022, a 15 percent decrease. Although the number of homeless residents decreased from 2020 to 2022, homelessness has increased by 34 percent from 2012 to 2022. The number of persons experiencing homelessness in Visalia in 2022 accounted for 47 percent of the total persons experiencing homelessness in Tulare County. Approximately 36 percent of persons experiencing homelessness in Visalia had a disability and 48 percent were Hispanic/Latino. Hispanic/Latino residents were slightly underrepresented in the homeless population compared to the overall population (48 percent of homeless population compared to 53 percent of total population), while white and Black/African American residents were overrepresented (77 and 6 percent of homeless population compared to 36 and 2 percent of total population, respectively). Persons with disabilities were also overrepresented within the homeless population, comprising 36 percent of the homeless population but only 12 percent of the overall population. The overrepresentation of persons with a disability is supported by City staff's experience with the city's homeless population. According to City Staff, many homeless individuals in Visalia also struggle with mental health issues and/or substance abuse.

According to the 2022 PIT count, the majority of unsheltered persons in Visalia, 61 percent, are unsheltered. To accommodate residents experiencing homelessness, Visalia currently has a 100-bed low-barrier navigation center under construction, has a 22-bed transitional housing facility, and has 122 permanent supportive housing units. The shelter capacity for homeless residents is far lower than the number of homeless residents, indicating there is a need for more transitional and permanent supportive housing.

In Visalia, homeless individuals are concentrated in areas adjacent to services that provide assistance and resources for the homeless. Homeless individuals are concentrated near the intersection of Tulare Avenue and Santa Fe Street due to its proximity to the Tulare County Mental Health Clinic. Homeless individuals are concentrated near the intersection of Santa Fe Street and Douglas Street due to its proximity to the Rescue Mission, which provides services for homeless individuals including case management, showers, and hygiene supplies. In addition, homeless individuals are concentrated near the intersection of North Dinuba Boulevard and Prospect Avenue due to its proximity to the Tulare County Women, Infants, & Children site and the Bethlehem Center. The Tulare County Women, Infants, & Children site offers programs and services to women with young children and distributes Electronic Benefit Transfer (EBT) cards. The Bethlehem Center provides meals for breakfast and lunch every day, as well as clothing and supplies to homeless individuals.

Riverway Sports Parks, located in northern Visalia, and behind stores off of Mooney Boulevard and Visalia Parkway have a high concentration of homeless individuals living in their vehicles.

Many Visalia residents sleep on the couch of family or friends. It is difficult to count the number of individuals living in their vehicles or on the couches of family and friends; therefore, these individuals may be underestimated in the PIT count.

City staff identified service and resource needs of Visalia's homeless population include mental health services, employment assistance, as well as transportation to existing homeless services and medical care. The City provides homeless individuals with rides to their mental health appointments and the Tulare County Women, Infants, & Children site, and calls for an ambulance in the case of a medical emergency. However, the City has identified that homeless individuals are sometimes reluctant to receive services or help which presents a barrier to providing services to homeless residents. In addition, individuals who accept services usually have a hard time following up with our team or appointments, as they do not necessarily have a phone or other means of consistent contact.

Displacement

Displacement, as defined by HCD, is used to describe any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production. Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land, and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionately impact people of color, as well as lower income households, persons with disabilities, large households, and persons at-risk or experiencing homelessness.²⁹

Communities are designated "sensitive" and vulnerable to displacement if the share of very low-income residents is greater than 20 percent and have any of the two following characteristics: the share of renters is above 40 percent, the share of people of color is above 50 percent, the share of very low-income households that are severely rent burdened is above the county median, or the percent change in rent is above the county median for rent increases.

Regional Trends

In Fresno, Kern, and Tulare Counties, "sensitive communities," which means they are vulnerable to displacement, are concentrated throughout the western part of each county, particularly within urban areas.³⁰ Sensitive communities overlap heavily with areas with the highest poverty rates, including in the cities of Fresno, Bakersfield, and Porterville and unincorporated areas

²⁹ HCD. 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

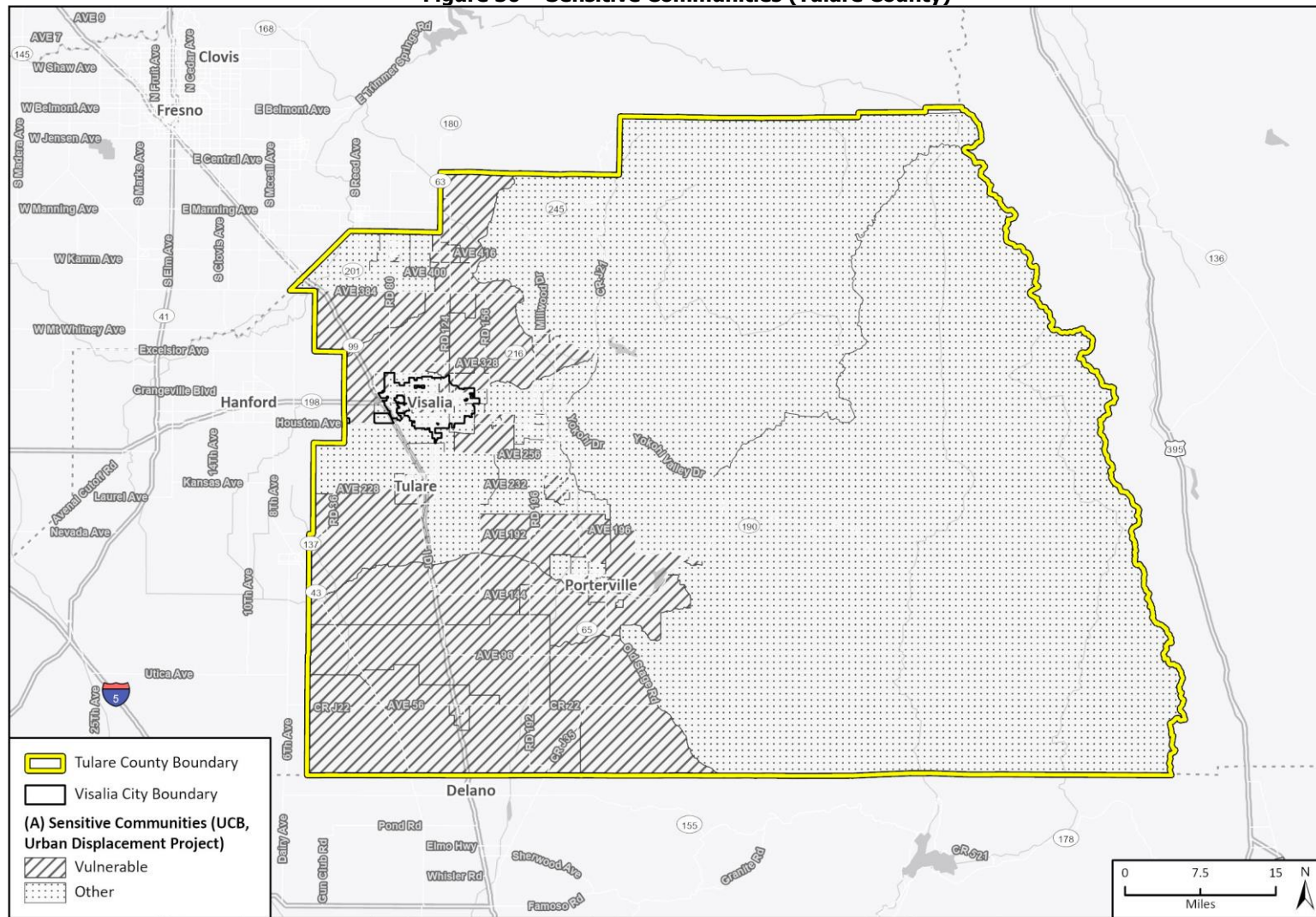
³⁰ Urban Displacement Project, 2021. <https://www.urbandisplacement.org/maps/sf-bay-area-gentrification-and-displacement/>

north of Visalia and in the northwestern and southwestern parts of Tulare County. Most cities within Tulare County are considered sensitive communities, including portions of the cities of Visalia, Tulare, Dinuba, and Porterville, and almost the entirety of the cities of Farmersville, Woodlake, and Lindsay. (Figure 50). There are no sensitive communities in the eastern part of the county.

Local Trends

Several communities within Visalia are considered vulnerable to displacement (Census Tracts 06107000900, 06107001301, 06107001004, 06107001100, 06107002002 06107002008, 06107002009 , 06107001701) (Figure 51). Sensitive communities are concentrated in central and northeastern parts of the city. Vulnerable areas in Visalia also have higher poverty rates (Figure 28), overpayment by owners (Figure 47) and renter households (Figure 46), and are more likely to have predominant Hispanic/Latino populations (Figure 10). Displacement risk is lower in most parts of the city, however very low-income households (0 to 50 percent AMI) in Census Tract 06107001100 are at elevated risk of displacement (Figure 52). This census tract is considered an R/ECAP with the highest poverty rates in the city and is predominantly Hispanic/Latino. Approximately 62 percent of households in this census tract are low income and the median household income is \$29,310, much lower than the city's overall median household income of \$66,668. Eighty percent of residents in Census Tract 06107001100 are Hispanic/Latino and 28 percent of residents speak English less than very well. This census tract consists of primarily renter households, 81 percent, and has high rates of overcrowding (Figure 49) and high rates of cost burden among renters (Figure 46).

Figure 50 Sensitive Communities (Tulare County)

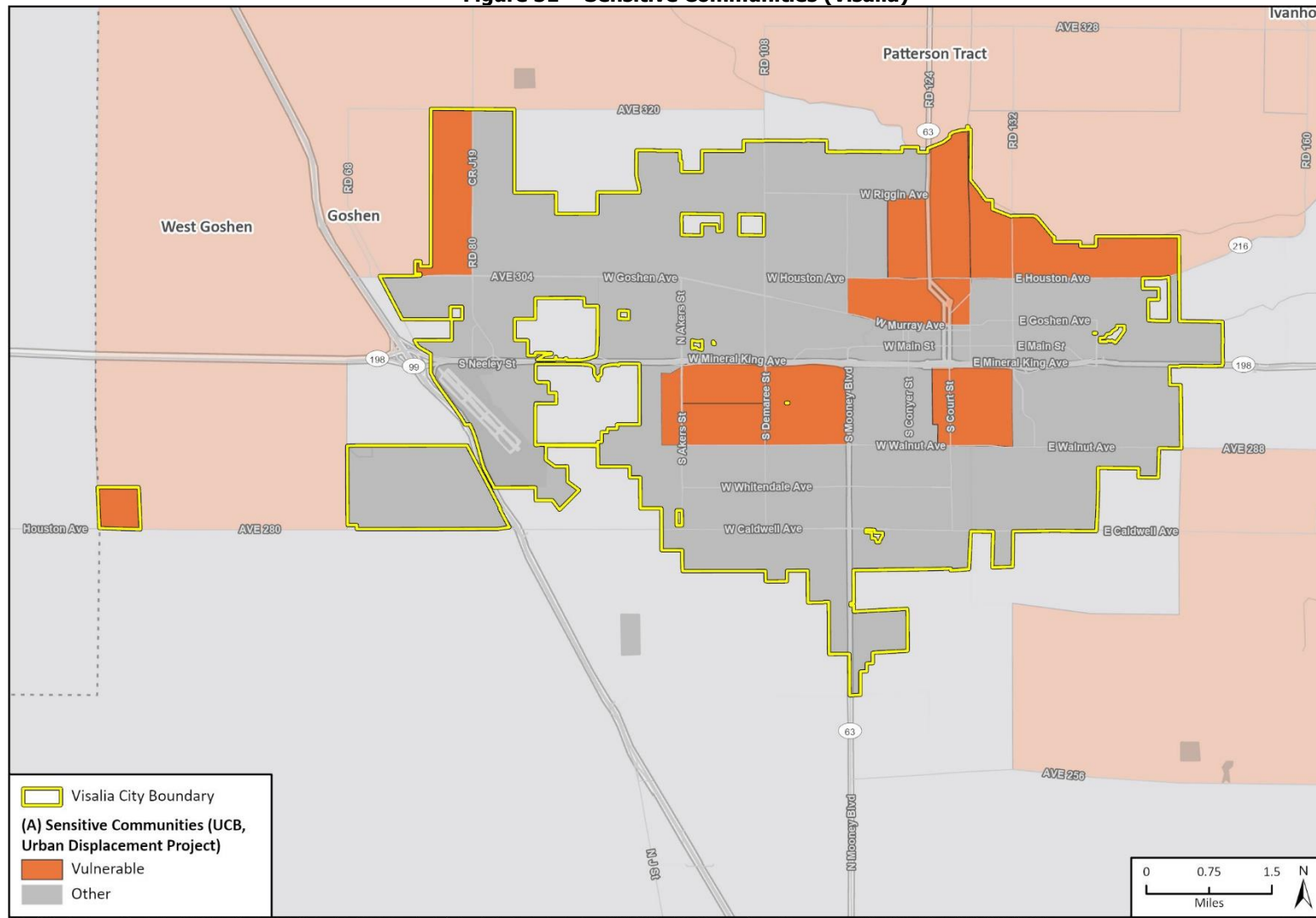


Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2022

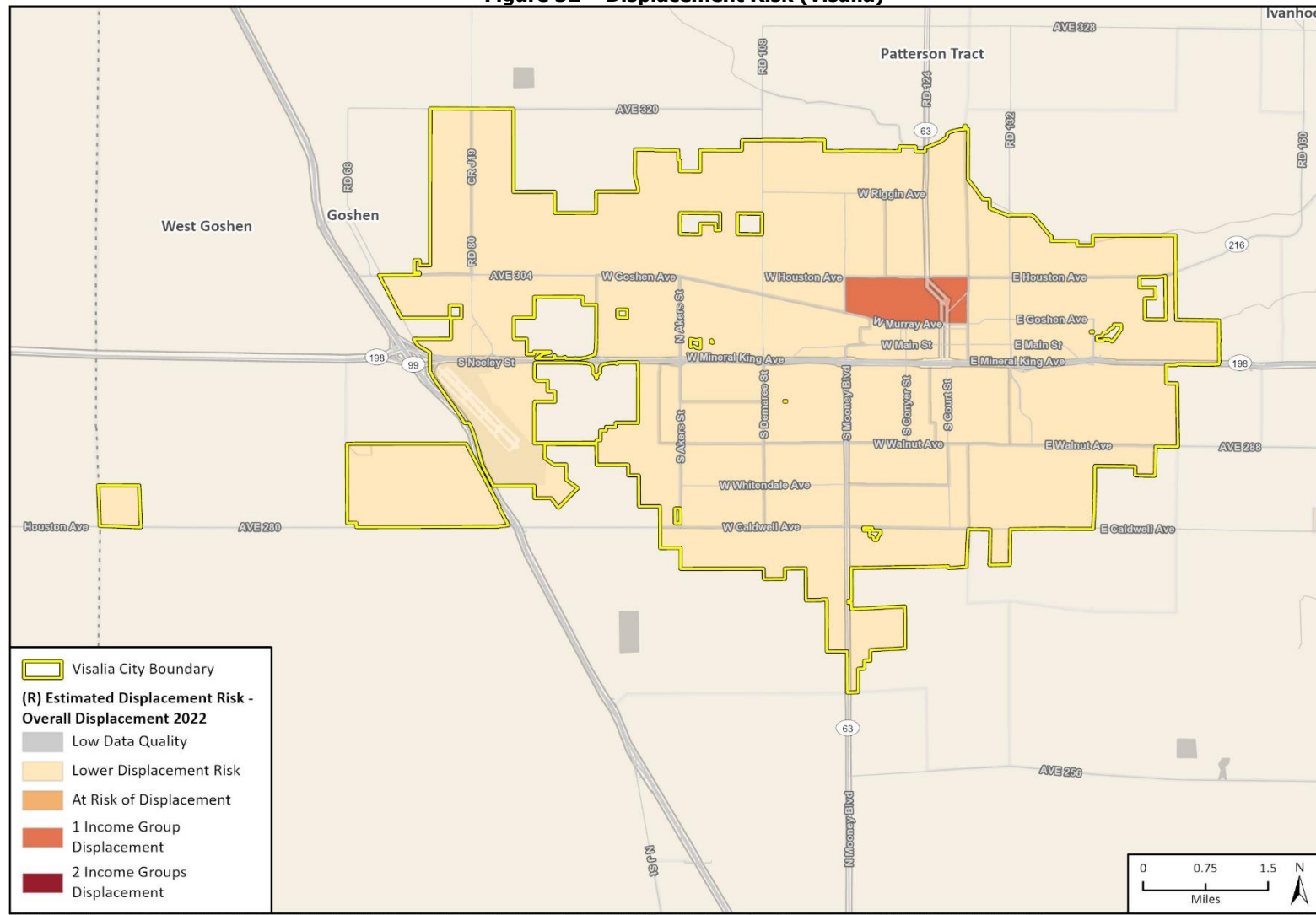
Figure 51 Sensitive Communities (Visalia)



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Figure 52 Displacement Risk (Visalia)

City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Local Area Knowledge

Historic Patterns of Segregation

Patterns of racial segregation are the byproduct of local and federal policies, private housing discrimination, and community prejudice. To understand present challenges to fair housing, it is necessary to review the history of actions that have led to regional patterns of segregation.

The first inhabitants in the San Joaquin Valley and Tulare County were the Yokut-speaking tribes, composed of approximately 50 groups who spoke various dialects. Mexican ranches and American settlers gained prominence in the 1800s and raised animals. After the U.S. annexed California in 1848, the federal government sold vast tracts of land to the Southern Pacific Railroad Company as well as large-scale timber, ranching, and farming interests, ignoring and overriding the property rights of Mexican and Indigenous landholders. Many Native American tribes were forced to give up their land and live on reservations.³² When gold was discovered in 1848, thousands of prospectors came to the San Joaquin Valley as part of the California Gold Rush, and with them they brought diseases that quickly decimated the Native American population.³³

Chinese and Japanese immigrants, originally brought to California by the Gold Rush and later to work on the Southern Pacific Railroad, began to work as farm laborers throughout the San Joaquin Valley. However, resentment towards Chinese and Japanese immigrants, especially by jobless white residents, led to farms recruiting Black/African Americans from the southern U.S. to replace them as farm laborers. Many Black/African Americans began by working in the fields and vineyards and eventually transitioned from farm labor to living in the cities and towns.³⁴ Racist sentiment from white residents permeated all aspects of life in the region. In the mid-1920s, Tulare County was a major bastion of the racist organization known as the Ku Klux Klan, which terrorized and subverted the political and civic rights of non-white residents.³⁵

In the 1930s, nearly half a million people migrated to California from across the United States during what was known as the "Dust Bowl." Many of these people moved to California in hopes of working in the agricultural industry, but were forced to take temporary and transient work, leaving them with little choice but to form makeshift camps near roadsides and ditches, without access to housing, clean water, and sanitation. These conditions reinforced existing desires by

³² PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California.

https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf

³³ Tule River Indian Tribe of California. 2018. Tule River History. <https://tulerivertribe-nsn.gov/history/>

³⁴ Michael Eissinger. 2009. The Transplantation of African Americans And Cotton Culture To California's Rural San Joaquin Valley During The Nineteenth And Twentieth Centuries. https://meissinger.com/uploads/3/4/9/1/34919185/transplantation_of_african_americans_and_cotton_culture_to_californias_rural_san_joaquin_valley.pdf

³⁵ Newell G. Bringhurst. 2000. The Ku Klux Klan in a Central California Community: Tulare County During the 1920s and 1930s. Southern California Quarterly Vol. 82, No. 4 (Winter 2000), pp. 365-396 (32 pages)

the white population, generally, for economic and racial segregation, leaving migrant farmworkers without access to medical treatment and education. When World War II created a need for manufacturing labor, many of the white “Dust Bowl” workers relocated to other cities in California, such as San Francisco, Los Angeles, and San Diego, leaving a gap in farm labor.³⁶ Japanese, Punjabi, and Filipino people, as well as Black/African Americans from cotton regions, filled the void. Japanese residents, however, were forcibly relocated to internment camps from 1942 to 1946.³⁷

In 1942, the federal government initiated the Bracero program, which enabled growers to replenish their labor supply with workers imported from Mexico. While the Bracero program ended in 1964, growers continue to rely on Mexican nationals to work California’s lucrative “factories in the fields.” Migrants today confront multiple social, environmental, and access issues, including affordable, safe, and sanitary housing.³⁸

Increasingly after the first World War, to circumvent the US Supreme Court ban on outright racial zoning, local governments implemented other forms of exclusionary zoning that avoided direct mention of race but kept low-income people of color out by marshalling land use regulations against them. Through residential zoning that mandates larger parcel sizes for single-family homes, typically unaffordable to people of color, wealthier households established and maintained mostly white neighborhoods throughout California. The federal government subsidized white homeownership and wealth-building and excluded people of color.

Throughout the state, but particularly concentrated in inland areas, cities have used their annexation power to reinforce patterns of racial exclusion and segregation. Since the 1960s, as cities expanded and selectively annexed land, they deliberately bypassed and grew around communities of color in unincorporated neighborhoods, the very places people of color were relegated to by restrictive covenants. This selective annexation process has left hundreds of disadvantaged unincorporated places, disproportionately of color, without the most basic elements of a healthy, safe community, such as utilities, sanitation, safe drinking water, and other critical community services. Restrictive covenants, exclusion, and racial violence pushed Black/African American and low-income people of color to settle outside of towns. In places throughout the San Joaquin Valley and on the fringes of cities such as Fresno, Bakersfield, Stockton, Tulare, and Modesto, such communities of color were left unincorporated and without access to incorporated areas’ tax revenues or infrastructure.³⁹ Exclusionary post-war development started moving further from city centers, and within time, these communities often

³⁶ Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. https://www.csub.edu/library/files/DB_files/OkieHealth.pdf

³⁷ History.com. Japanese Internment. <https://www.history.com/topics/world-war-ii/japanese-american-relocation>

³⁸ Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. https://www.csub.edu/library/files/DB_files/OkieHealth.pdf

³⁹ PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California. https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf

created their own civic and utility districts, which redistributed investment away from cities, in a movement known as “White Flight.”

Across the United States, redlined and marginalized communities faced a higher propensity for environmental hazards that affects current populations. Residents of historically redlined neighborhoods located in cities with oil and gas production have disproportionately high exposure to oil and gas wells, compared to higher graded neighborhoods. Exposure disparities have implications for community environmental health, as the presence of active and abandoned (i.e., postproduction) wells have been shown to contribute to ongoing air pollution.

The agricultural industry continues to play a large role in the economy and development patterns of Tulare County. Small predominantly Hispanic/Latino communities, such as the Matheny Tract near the City of Tulare, were once home to thousands of Black/African American farm workers, and today remain isolated from other areas of the county. Areas such as these have high rates of poverty and experience disproportionately high pollution burden.⁴⁰ Incorporation and annexation has continued to be a disparity issue in the county, where incorporated municipalities tend to have more control over land use, decision-making, infrastructure budgeting, and the ability to address environmental concerns.

Stakeholder and Community Input

A community workshop was held on March 15, 2023. Common concerns raised by participants included the need for increased transit access and capacity in the city, particularly connecting residential areas to job centers, the need for increased outreach and incentives for the development of accessory dwelling units (ADUs) as affordable housing options, and the need for rehabilitation of older housing units, especially in areas annexed from the County (e.g., county tracts collectively referred to as “Birdland” in the northern part of Visalia). In addition, feedback showed there is community interest in the development of “neighborhood nodes” described in the City’s General Plan, which are compact neighborhoods that blend housing with commercial, office, and public uses. Community members also stated that community opposition is a barrier to the development of affordable housing in existing neighborhoods.

Other Relevant Factors

Other factors to fair housing issues in Visalia that have not been previously discussed in this analysis include potentially discriminatory lending practices, high percent of residents with limited English proficiency, and lack of sufficient farmworker housing.

The AI identified the following fair housing issues:

- High cost of home ownership
- Not enough affordable housing overall

⁴⁰ Jose Del Real. 2019. How Racism Ripples Through Rural California’s Pipes.
<https://www.nytimes.com/2019/11/29/us/water-racism-california.html>

- Lack of affordable housing options for large households
- Lack of low barrier housing and support services for persons experiencing homelessness
- Rental discrimination towards persons experiencing homelessness
- Lack of short-term/transitional housing
- Not enough affordable housing for seniors
- Lack of resources/funding for services for low-income, disadvantaged populations, including youth
- Lack of affordable units in a range of housing types
- Lack of funding opportunities for purchasing mobile homes
- Dominance of single-family housing (which makes up 78 percent of housing stock)

Lending Practices

According to the AI, Non-White residents are underrepresented in the number of home loan applications and are approved for loans at a lower rate compared to White residents within the same income category. Native American and Native Hawaiian/Pacific Islander applicants in the lower- and moderate-income categories received no loan approvals in 2019. Lower-income applicants are also denied at greater rates than middle and upper-income applicants. Middle- and upper-income census tracts are approved for loans more frequently than lower- and moderate-income census tracts.

Limited English Proficiency

Language barriers can lead to linguistic and cultural isolation. According to the AI, areas within the northwest and central parts of Visalia have greater than 25 percent of residents with limited English proficiency. In 2020, approximately 34 percent of the population over the age of five speak a language other than English and 12 percent of the population speak English less than very well. The most common language spoken besides English is Spanish, spoken by 30 percent of the population.

Farmworker Housing

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or related activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. Farmworkers often have unique housing needs due to their limited income and seasonal/migratory work. As a result, many farmworkers reside in substandard and crowded living conditions. The United States Bureau of Labor Statistics estimates that there were 21,220 people employed in farming, fishing, and forestry occupations throughout the Visalia-Porterville region in 2021. The Housing Authority of Tulare County (HATC) operates two farmworker housing developments in Visalia. The Linnell Farm Labor Center outside and east of Visalia

provides 191 units for agricultural workers and their families and the La Puente Apartments inside Visalia provide 15 affordable units.

Housing Choice Vouchers

The Housing Authority of Tulare County administers the Housing Choice Vouchers program. The Housing Choice Voucher (HCV) program provides assistance to rent-burdened residents and will continue to seek opportunities to increase rental assistance and reduce overpayment. The federal CDBG funds are allocated to meet the following goals to primarily benefit low to moderate income residents:

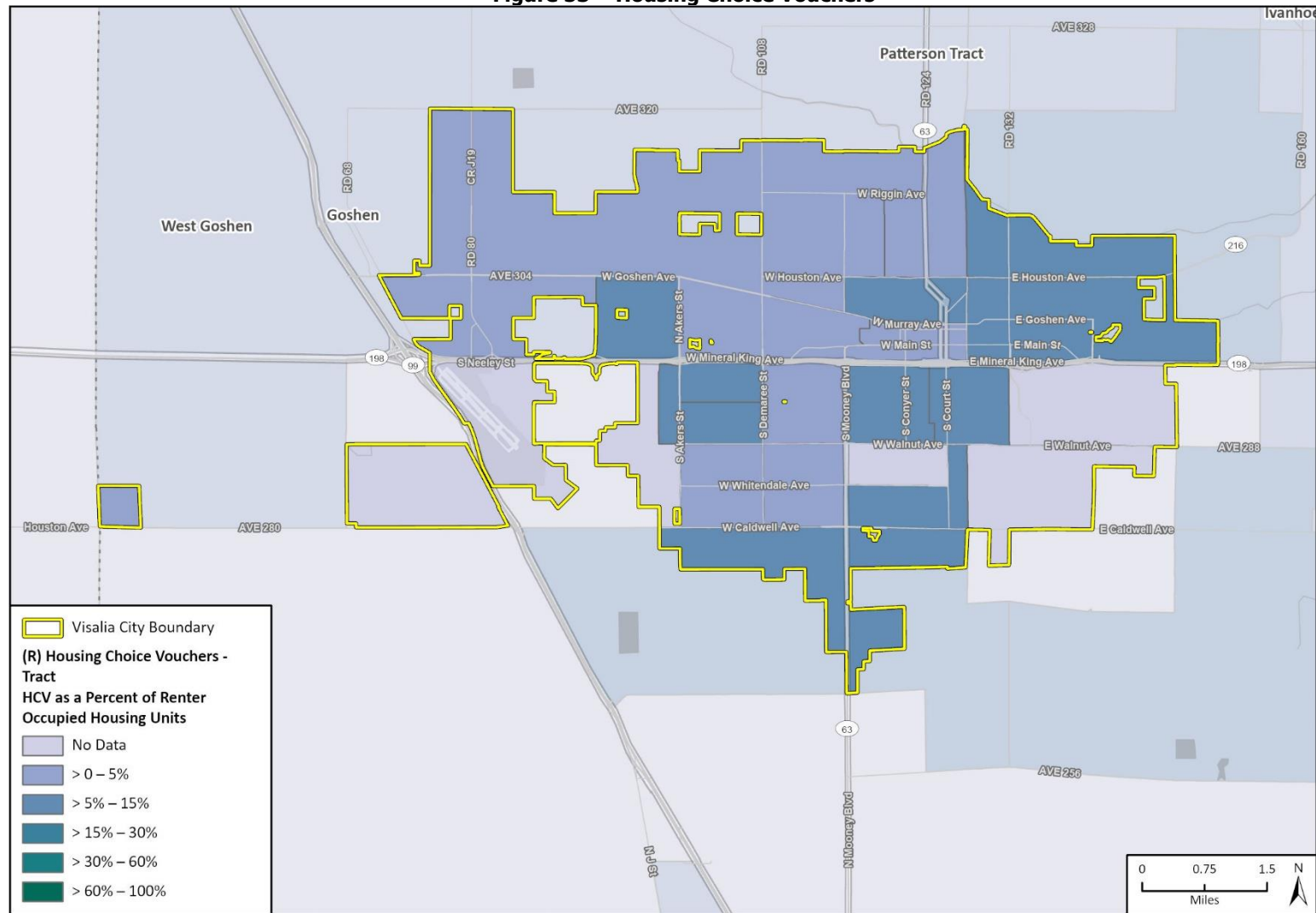
- Public service activities for low- and moderate-income households
- Rehabilitation of existing housing stock
- Enhanced public services
- City and nonprofit capital improvements/ infrastructure
- Program and planning administration, including fair housing

According to the AI, 1,003 HCVs were in use in Visalia in 2019. Approximately 37 percent of vouchers were used by disabled families. The average annual income for households using HCVs was \$22,366. The Housing Authority of Tulare County provides 179 Public Housing units in Visalia.

An estimated 11,931 households are on the waiting list for the HCV program in Tulare County, 99 percent of which are certified as low income. The Public Housing units in Visalia have 7,532 households on the waiting list. Approximately 71 percent of those households are extremely low income and 21 percent are low income. Most households on the waiting list are families with children (55 percent) and the majority identify as Hispanic/Latino (60 percent).

Areas of the city with the highest percentage of households using HCVs, between 5 and 15 percent, are primarily located in northeast and southern parts of the city (Figure 53). The census tract with the highest percentage of households using HCVs is Census Tract 20.08, located in western Visalia, with approximately 15 percent of households using HCVs.

Figure 53 Housing Choice Vouchers



City of Visalia, Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer, 2022

Housing Sites Inventory Analysis

This portion of the AFFH analyzes the relation between the housing opportunity sites and AFFH-related issues. Government Code Section 65583(c)(10) requires the housing opportunity sites to be analyzed with respect to AFFH to ensure that sites designated for low-income households are dispersed equitably throughout the city rather than concentrated in areas of high segregation and poverty or low-resource areas that have historically been underserved, and conversely, that sites designated for above moderate-income households are not concentrated in areas of high resources. By comparing the sites inventory to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element sites inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity.

Housing Sites by TCAC Opportunity Area

For purposes of evaluating fair housing, resource levels designated by TCAC/HCD denote access to economic and educational opportunities such as low-cost transportation, jobs, and high-quality schools and the quality of environmental factors in the area such as proximity to hazards and air quality. TCAC has a composite opportunity score for each census tract. Most of Visalia is considered “high resource” and “highest resource.” Two census tracts near the center of the city are considered “moderate resource.” Areas in downtown Visalia are considered areas of high segregation and poverty and north of downtown is considered “low resource.”

Figure 54, Figure 55, Figure 56, and Figure 57 show the housing opportunity sites by TCAC-designated resource area. The housing opportunity sites are designated by income category – whether the sites could accommodate housing appropriate for low-, moderate-, or above moderate-income households. The “appropriateness” of sites for various affordability levels is dictated by state Housing Element Law and HCD guidance and is determined by site characteristics such as allowable density, size of site, realistic capacity, existing use(s). More information about the sites and income designations is available in Chapter 4: Site Inventory and Analysis.

Most of the housing opportunity sites are in high- and highest-resource areas (89 percent of the proposed housing units) in Visalia, in part due to the availability of large and vacant and underutilized parcels in these areas.

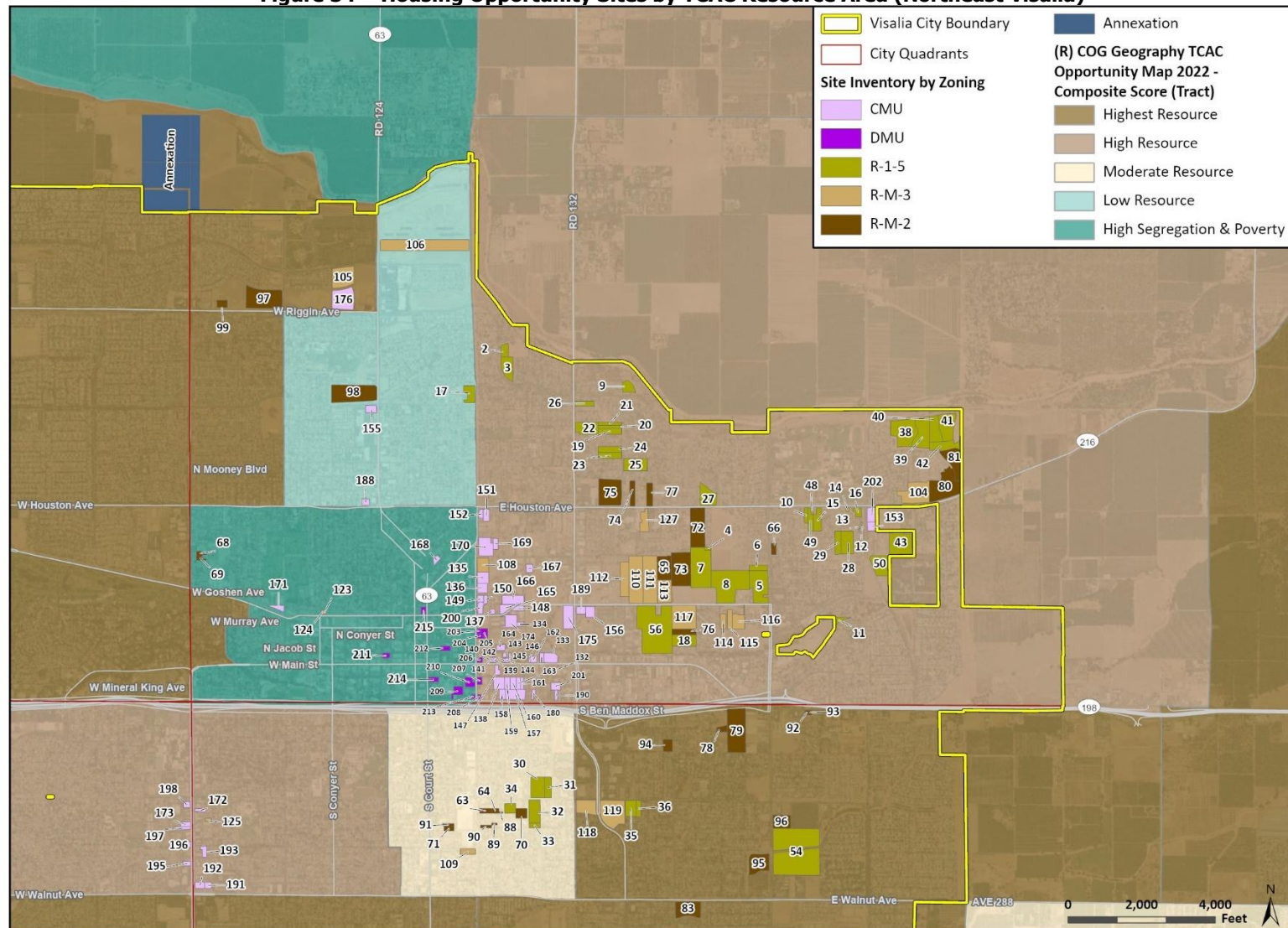
A small portion of the City’s RHNA will be satisfied by planned and approved projects (1,063 of the total required 10,791 housing units). Planned and approved projects will add 468 very low-income units, 877 low-income units, and one moderate-income unit. Three of the 11 planned and approved projects are in low-resource areas (317 housing units) and the remaining eight projects are in highest-resources areas (1,030 housing units). None of the planned or approved projects are in moderate-resource areas or areas of high segregation and poverty.

Total Units by Resource Area

Since Visalia's RHNA is not evenly divided between income levels, it is helpful to review units by location as a percent of the total for each income level. There are 1,367 units planned in areas of high segregation and poverty and low resource. Approximately 80 percent of those units (1,099 units) will be lower-income units, eight percent (103 units) will be moderate-income units, and three percent (165 units) will be above moderate-income units. There are 12,589 units planned in areas designated moderate- and high/highest-resource. Approximately 48 percent of those units (6,104 units) will be lower-income units, 13 percent (1,654 units) will be moderate-income units, and 38 percent (4,831 units) will be above moderate-income units. Table 83 shows the number of proposed housing units by income level in each resource area.

Table 87 Proposed Housing Units by Resource Area Visalia 2020				
Income Level	Lower-Income	Moderate-Income	Above-Moderate Income	Total Units
Areas of High Segregation and Poverty	480 units (7% of lower-income units)	26 units (1% of moderate-income units)	12 units (<1% of above moderate-income units)	518 units
Low-Resource	619 units (9% of lower-income units)	77 units (4% of moderate-income units)	153 units (3% of above moderate-income units)	849 units
Moderate-Resource	115 units (2% of lower-income units)	38 units (2% of moderate-income units)	133 units (3% of above moderate-income units)	286 units
High-/Highest-Resource	5,989 units (83% of lower-income units)	1,616 units (92% of moderate-income units)	4,698 units (94% of above moderate-income units)	12,212 units

The proposed housing units described in Table 87 demonstrate that overall housing development during the planning period will not increase patterns of segregation and will increase integration by household income in terms of access to opportunity. This is due to the fact that planned and approved projects, together with the housing opportunity sites, will add a higher percentage of lower-income units in high and highest resource areas (83 percent) than areas with high segregation and poverty and low resource or moderate resource areas (seven percent, nine percent, and two percent, respectively), as shown in Table 87.

Figure 54 Housing Opportunity Sites by TCAC Resource Area (Northeast Visalia)

Source: AFFH Viewer, 2023

Visalia City Boundary

City Quadrants

Site Inventory by Zoning

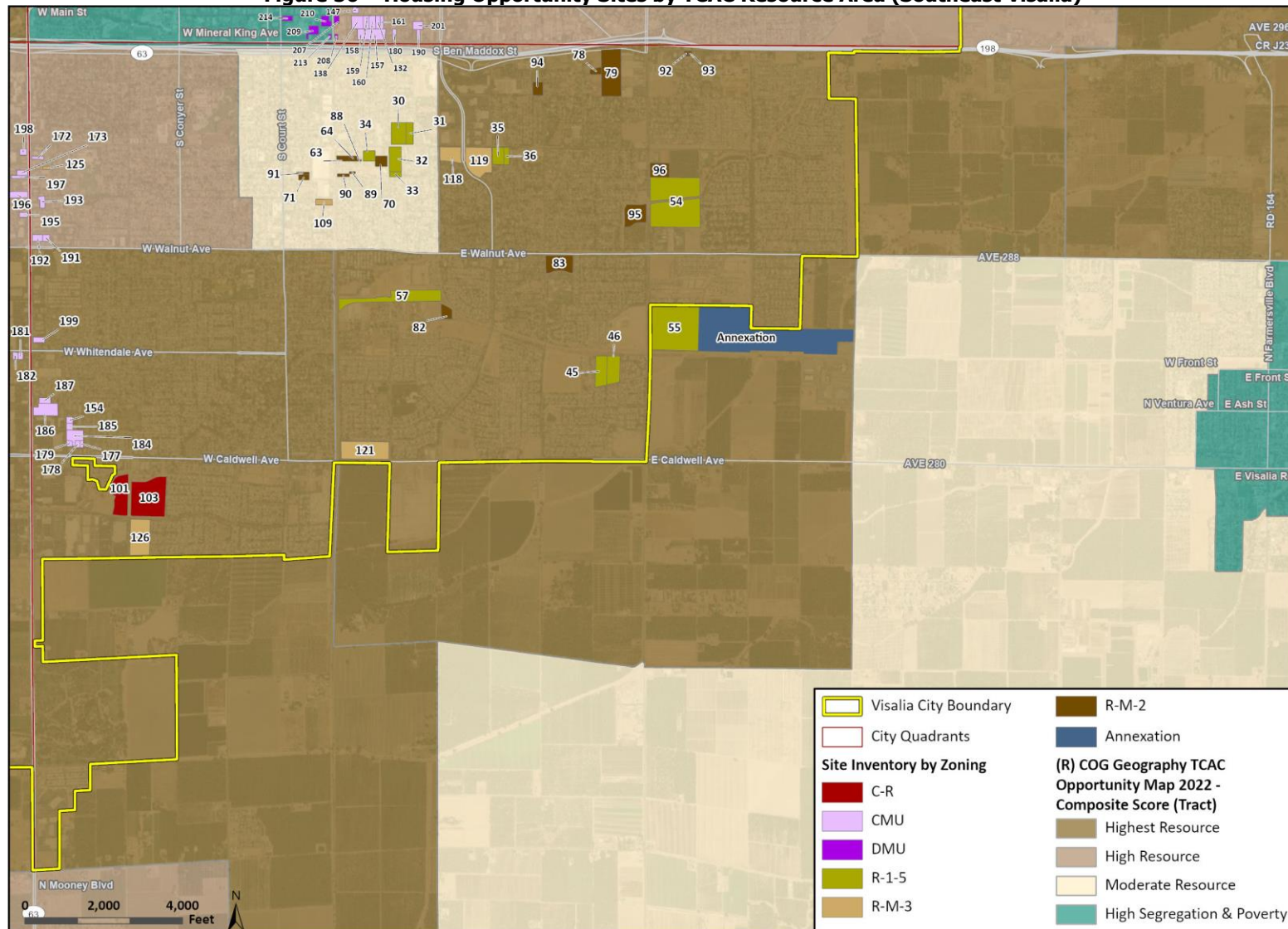
- CMU
- R-1-20
- R-1-5
- R-1-5/R-M-2
- R-M-3
- R-M-2
- Annexation

(R) COG Geography TCAC Opportunity Map 2022 - Composite Score (Tract)

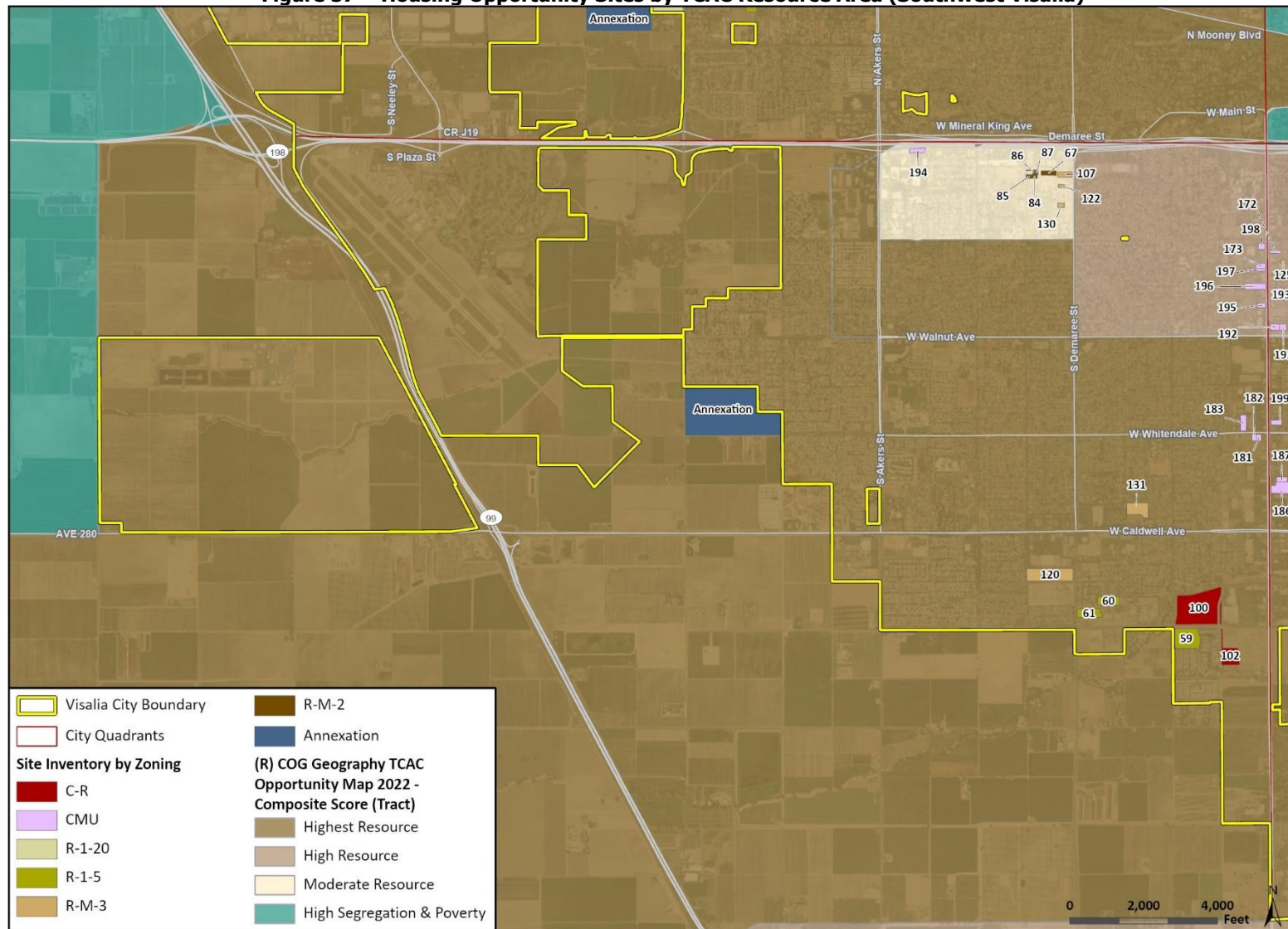
- Highest Resource
- High Resource
- Moderate Resource
- High Segregation & Poverty

Map labels include: AVE 320, AVE 304, W Goshen Ave, W Houston Ave, N Mooney Blvd, W Main St, W Mineral King Ave, Demaree St, S Plaza St, S Neeley St, S Alpers St, N Alpers St, RD 80, RD 108, RD 109, RD 110, RD 111, RD 112, RD 113, RD 114, RD 115, RD 116, RD 117, RD 118, RD 119, RD 120, RD 121, RD 122, RD 123, RD 124, RD 125, RD 126, RD 127, RD 128, RD 129, RD 130, RD 131, RD 132, RD 133, RD 134, RD 135, RD 136, RD 137, RD 138, RD 139, RD 140, RD 141, RD 142, RD 143, RD 144, RD 145, RD 146, RD 147, RD 148, RD 149, RD 150, RD 151, RD 152, RD 153, RD 154, RD 155, RD 156, RD 157, RD 158, RD 159, RD 160, RD 161, RD 162, RD 163, RD 164, RD 165, RD 166, RD 167, RD 168, RD 169, RD 170, RD 171, RD 172, RD 173, RD 174, RD 175, RD 176, RD 177, RD 178, RD 179, RD 180, RD 181, RD 182, RD 183, RD 184, RD 185, RD 186, RD 187, RD 188, RD 189, RD 190, RD 191, RD 192, RD 193, RD 194, RD 195, RD 196, RD 197, RD 198, RD 199, RD 200, RD 201, RD 202, RD 203, RD 204, RD 205, RD 206, RD 207, RD 208, RD 209, 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RD 335, RD 336, RD 337, RD 338, RD 339, RD 340, RD 341, RD 342, RD 343, RD 344, RD 345, RD 346, RD 347, RD 348, RD 349, RD 350, RD 351, RD 352, RD 353, RD 354, RD 355, RD 356, RD 357, RD 358, RD 359, RD 360, RD 361, RD 362, RD 363, RD 364, RD 365, RD 366, RD 367, RD 368, RD 369, RD 370, RD 371, RD 372, RD 373, RD 374, RD 375, RD 376, RD 377, RD 378, RD 379, RD 380, RD 381, RD 382, RD 383, RD 384, RD 385, RD 386, RD 387, RD 388, RD 389, RD 390, RD 391, RD 392, RD 393, RD 394, RD 395, RD 396, RD 397, RD 398, RD 399, RD 400, RD 401, RD 402, RD 403, RD 404, RD 405, RD 406, RD 407, RD 408, RD 409, RD 410, RD 411, RD 412, RD 413, RD 414, RD 415, RD 416, RD 417, RD 418, RD 419, RD 420, RD 421, RD 422, RD 423, RD 424, RD 425, RD 426, RD 427, RD 428, RD 429, RD 430, RD 431, RD 432, RD 433, RD 434, RD 435, RD 436, RD 437, RD 438, RD 439, RD 440, RD 441, RD 442, RD 443, RD 444, RD 445, RD 446, RD 447, RD 448, RD 449, RD 450, RD 451, RD 452, RD 453, RD 454, RD 455, RD 456, RD 457, RD 458, RD 459, 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RD 710, RD 711, RD 712, RD 713, RD 714, RD 715, RD 716, RD 717, RD 718, RD 719, RD 720, RD 721, RD 722, RD 723, RD 724, RD 725, RD 726, RD 727, RD 728, RD 729, RD 730, RD 731, RD 732, RD 733, RD

Source: AFFH Viewer, 2023

Figure 56 Housing Opportunity Sites by TCAC Resource Area (Southeast Visalia)

Source: AFFH Viewer, 2023

Figure 57 Housing Opportunity Sites by TCAC Resource Area (Southwest Visalia)

Sites by Income and Income Population

Census tracts with median household incomes less than the city's overall median household income (\$66,668) are primarily located in Northeast and Southeast Visalia. Approximately 65 percent of the total housing units included in the opportunity sites are in these two neighborhoods due to the availability of underutilized sites in these areas and the potential for mixed-use, transit-oriented development. Approximately 36 percent of the low-income units, 64 percent of the moderate-income units, and 75 percent of the above moderate-income units are in Northeast and Southeast Visalia. Of the opportunity sites in these areas, approximately 26 percent of proposed units are appropriate for above moderate-income households, 16 percent appropriate for moderate-income households, and 58 percent for low-income households. Northeast and Southeast Visalia will benefit from the mix of households of differing income levels. The Sites Inventory will improve the mixture of housing opportunities by income level in the city and will not exacerbate segregation by income between neighborhoods.

Census tracts with more than 50 percent LMI households are scattered within Northeast, Southeast, and Southwest Visalia. Most of the opportunity sites are in areas with less than 50 percent LMI households (Figure 58, Figure 59, Figure 60, and Figure 61). Sites accommodating a total of 926 housing units are proposed in areas with more than 50 percent LMI households. For the opportunity sites in these areas, approximately 32 percent of proposed units are appropriate for above moderate-income households, 13 percent appropriate for moderate-income households, and 55 percent for low-income households. These areas will benefit from a mix of households at all income levels. The housing sites inventory in these areas includes 507 lower-income housing units, (less than 9 percent of total lower-income housing units). In comparison, opportunity sites in areas with less than 25 percent LMI households accommodate 1,104 lower-income housing units (approximately 19 percent of all lower-income housing units). The sites inventory will improve the mixture of housing opportunities by income level in the city and will not exacerbate segregation by income between neighborhoods.

Sites by Overcrowded Households

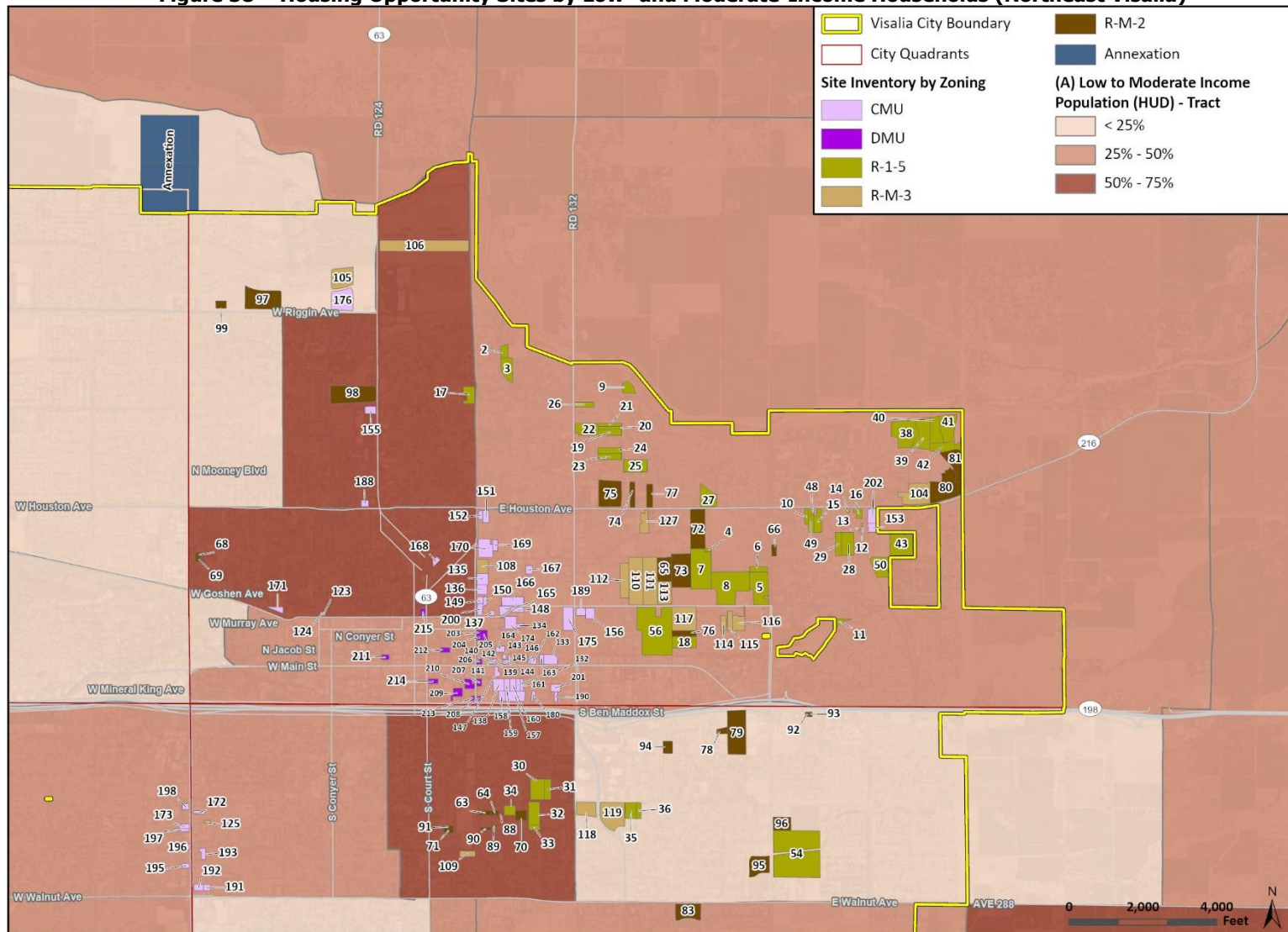
Census tracts with high rates of overcrowded households are concentrated in Northeast Visalia. This neighborhood has a mixture of low-, medium-, and high-density residential development, alongside commercial and industrial land uses. The Sites Inventory assumes that sites in Northeast Visalia could accommodate 3,293 housing units, of which 605 would be lower-income, equal to approximately 5 percent of the total housing units included in the Sites Inventory and 10 percent of the total lower-income housing units. The remaining 2,066 low-income housing units could be accommodated in Northwest, Southeast, and Southwest Visalia which have lower levels of overcrowding. The Sites Inventory will not exacerbate overcrowding conditions but will add new housing opportunities in areas that need them.

Sites by Overpayment by Renters

The percentage of overpayment by renters is high throughout Visalia. The highest rates of overpayment by renters are concentrated in Southeast and Southwest Visalia, where up to 60 percent of renters are experiencing overpayment. Figure 64, Figure 63, Figure 64, and Figure 65 show the housing opportunity sites according to overpayment by renters. The housing opportunity sites will provide housing opportunities for a mix of income levels in these neighborhoods, including 1,451 units appropriate for lower-income households, 640 units appropriate for moderate-income households, and 1,420 units appropriate for above-moderate-income households. Most of these housing units will likely be rental units, based on trends in planning entitlements and developer interest. According to the Urban Displacement Project (UDP), new market-rate construction in gentrifying areas neither worsens nor eases rates of people moving out of the area. It will increase rates of people moving to Visalia across all socio-economic groups, particularly high socio-economic residents. The UDP recommends subsidized housing construction and housing preservation to help existing residents stay in their neighborhood.⁴¹ The mix of lower, moderate, and above moderate-income housing units in Southeast and Southwest Visalia will provide affordable housing options for existing lower-income residents as well as encourage higher-income households to move into the area. The Sites Inventory will not exacerbate overpayment by renters but will add new housing opportunities in areas that need them.

The City of Visalia and local non-profit organizations provide anti-displacement strategies, including preservation of existing affordable housing and assistance with free legal services for lower-income households facing displacement, and educational outreach. These activities work to counter potential impacts of gentrification for existing residents. The City contracts with Fair Housing Council of Central California (FHCCC) to conduct outreach to local tenants and landlords on housing rights and responsibilities and provide legal assistance and counseling.

⁴¹ Urban Displacement Project. 2022. New Development for Whom? How New Housing Production Affects Displacement and Replacement in the San Francisco Bay Area. https://www.urbandisplacement.org/wp-content/uploads/2022/03/IGS_1_New-Production_Brief_03.01.22.pdf

Figure 58 Housing Opportunity Sites by Low- and Moderate-Income Households (Northeast Visalia)

Source: AFFH Viewer, 2023

Visalia City Boundary

City Quadrants

Site Inventory by Zoning

- CMU
- R-1-20
- R-1-5
- R-1-5/R-M-2
- R-M-3
- R-M-2
- Annexation

(A) Low to Moderate Income Population (HUD) - Tract

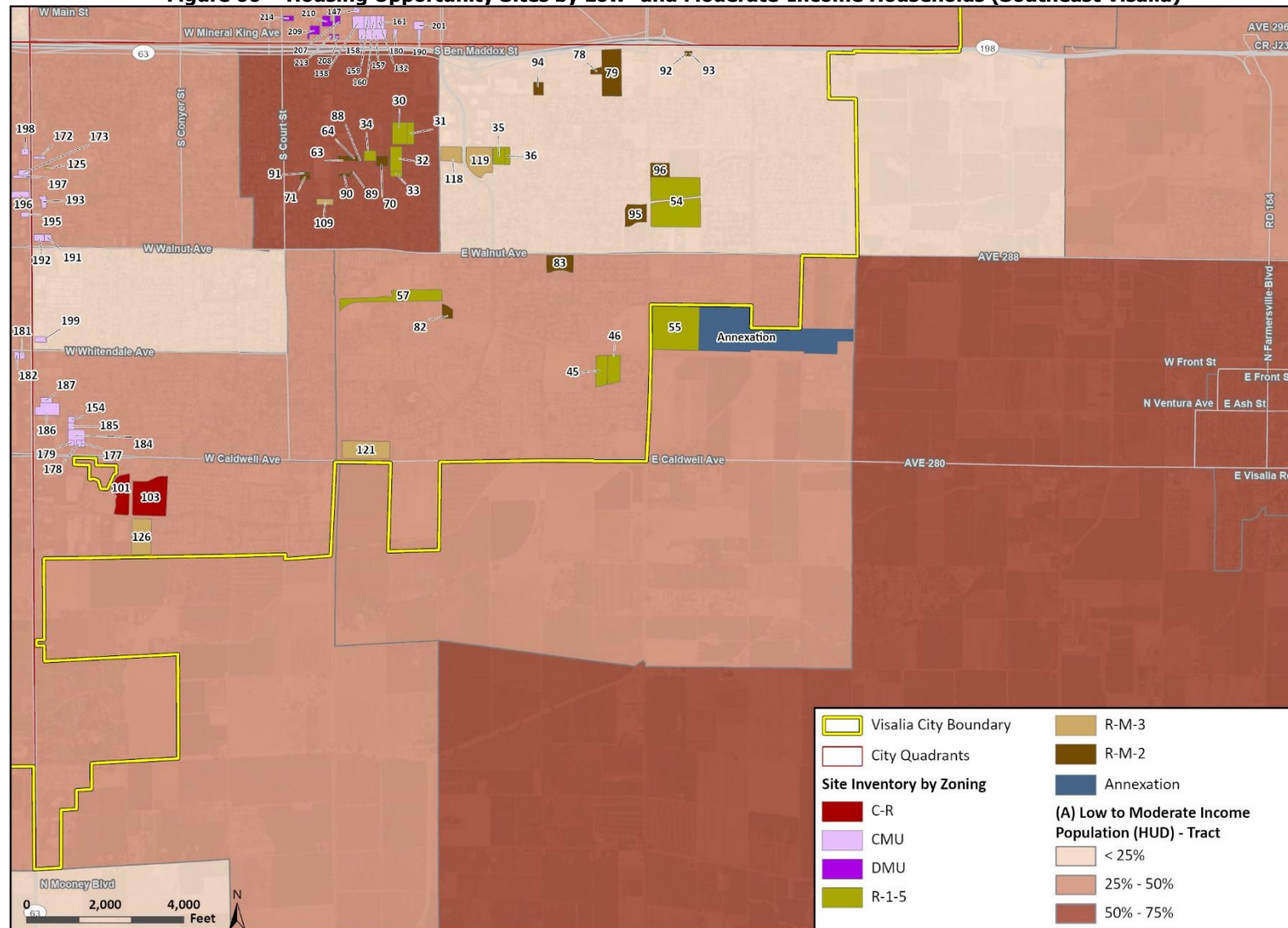
- < 25%
- 25% - 50%
- 50% - 75%

Map labels include: AVE 320, AVE 304, W Goshen Ave, W Houston Ave, N Mooney Blvd, W Main St, S Plaza St, S Niskey St, Sakers St, Demaree St, RD 108, RD 80, RD 99, RD 198, and various tract numbers (e.g., 1, 44, 51, 52, 53, 58, 62, 67, 68, 69, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200).

Scale: 0, 2,000, 4,000 Feet

North Arrow

Source: AFFH Viewer, 2023

Figure 60 Housing Opportunity Sites by Low- and Moderate-Income Households (Southeast Visalia)

Source: AFFH Viewer, 2023

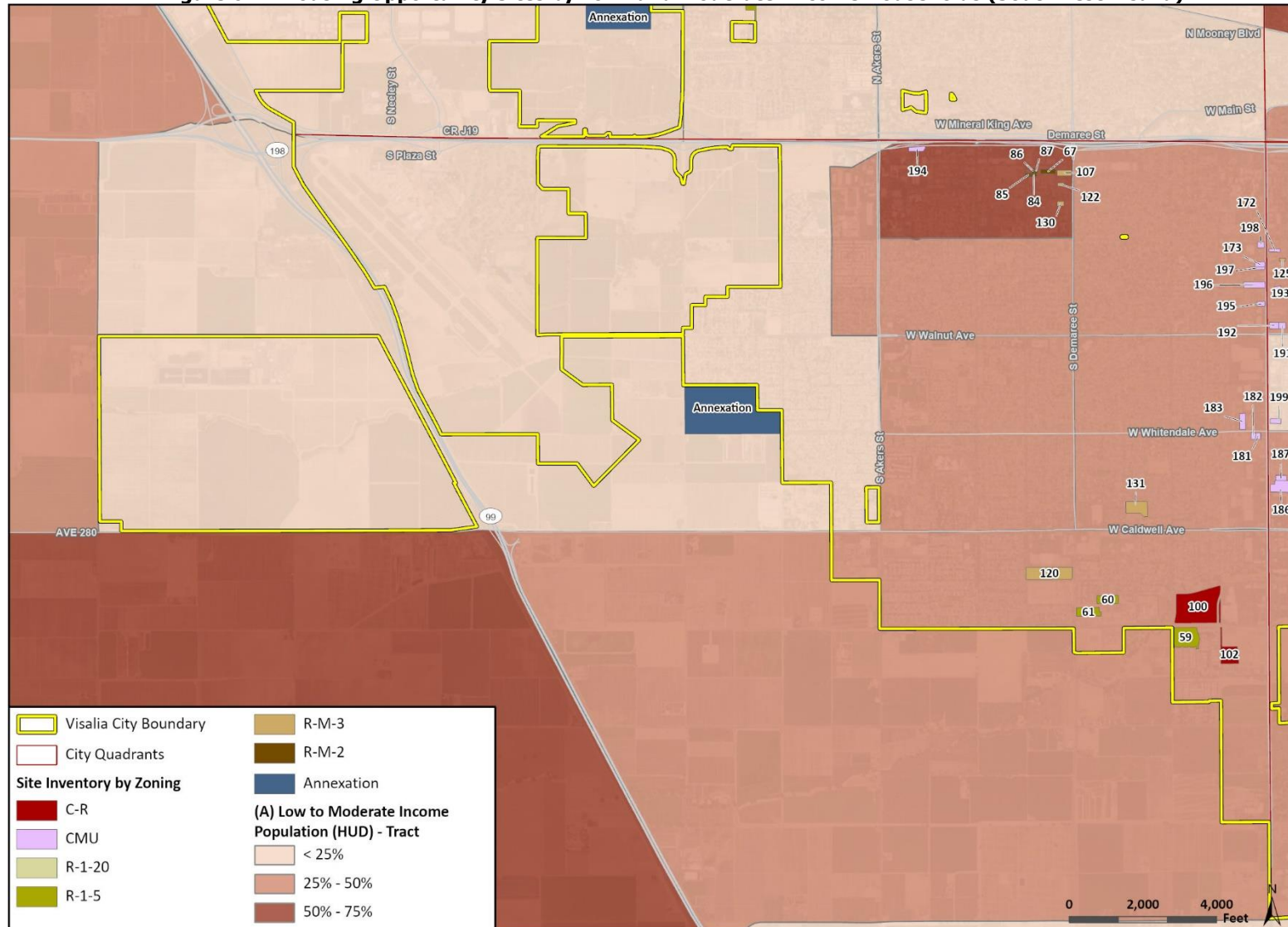
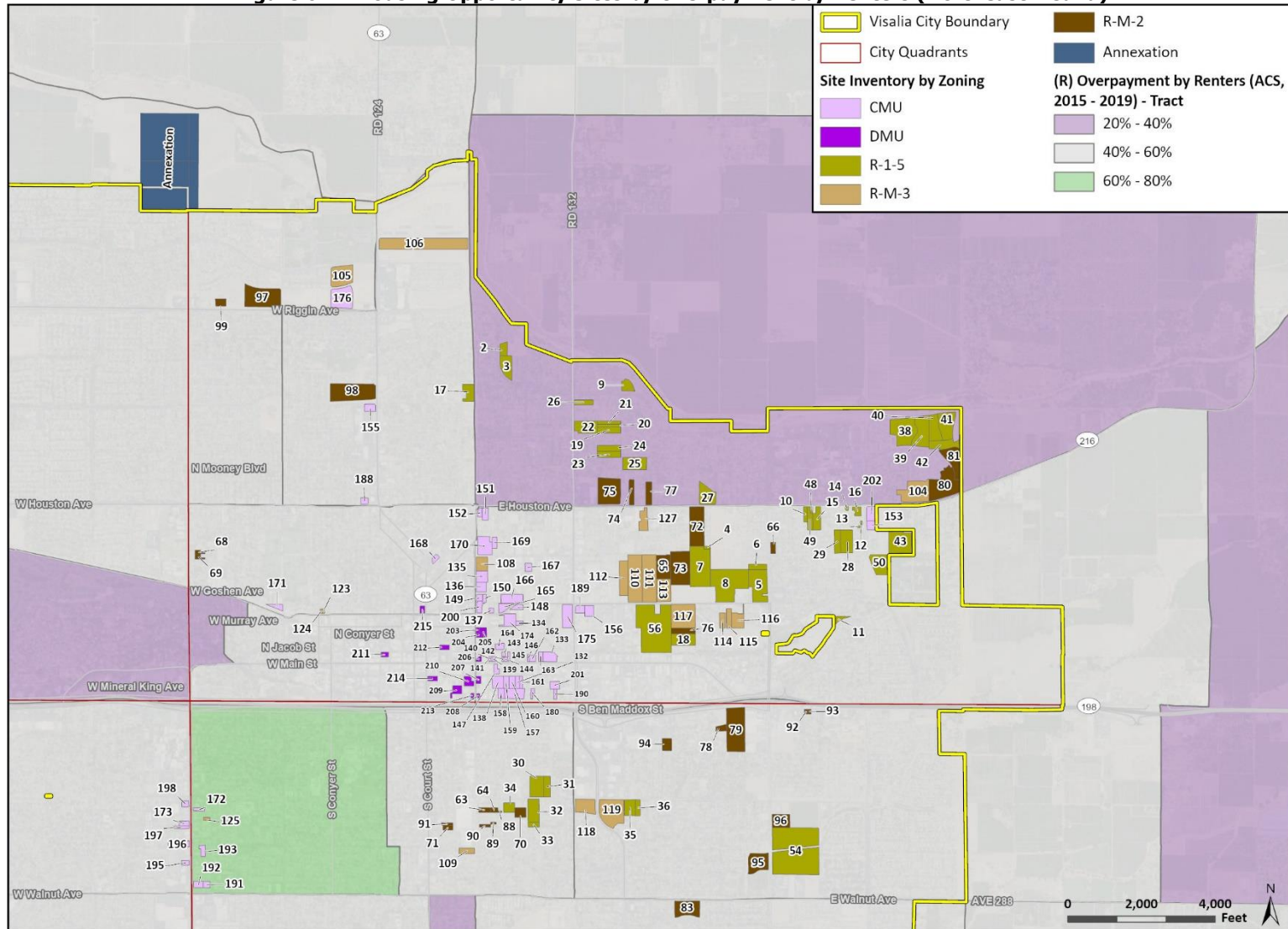
Figure 61 Housing Opportunity Sites by Low- and Moderate-Income Households (Southwest Visalia)

Figure 62 Housing Opportunity Sites by Overpayment by Renters (Northeast Visalia)



Source: AFFH Viewer, 2023

Source: AFFH Viewer, 2023

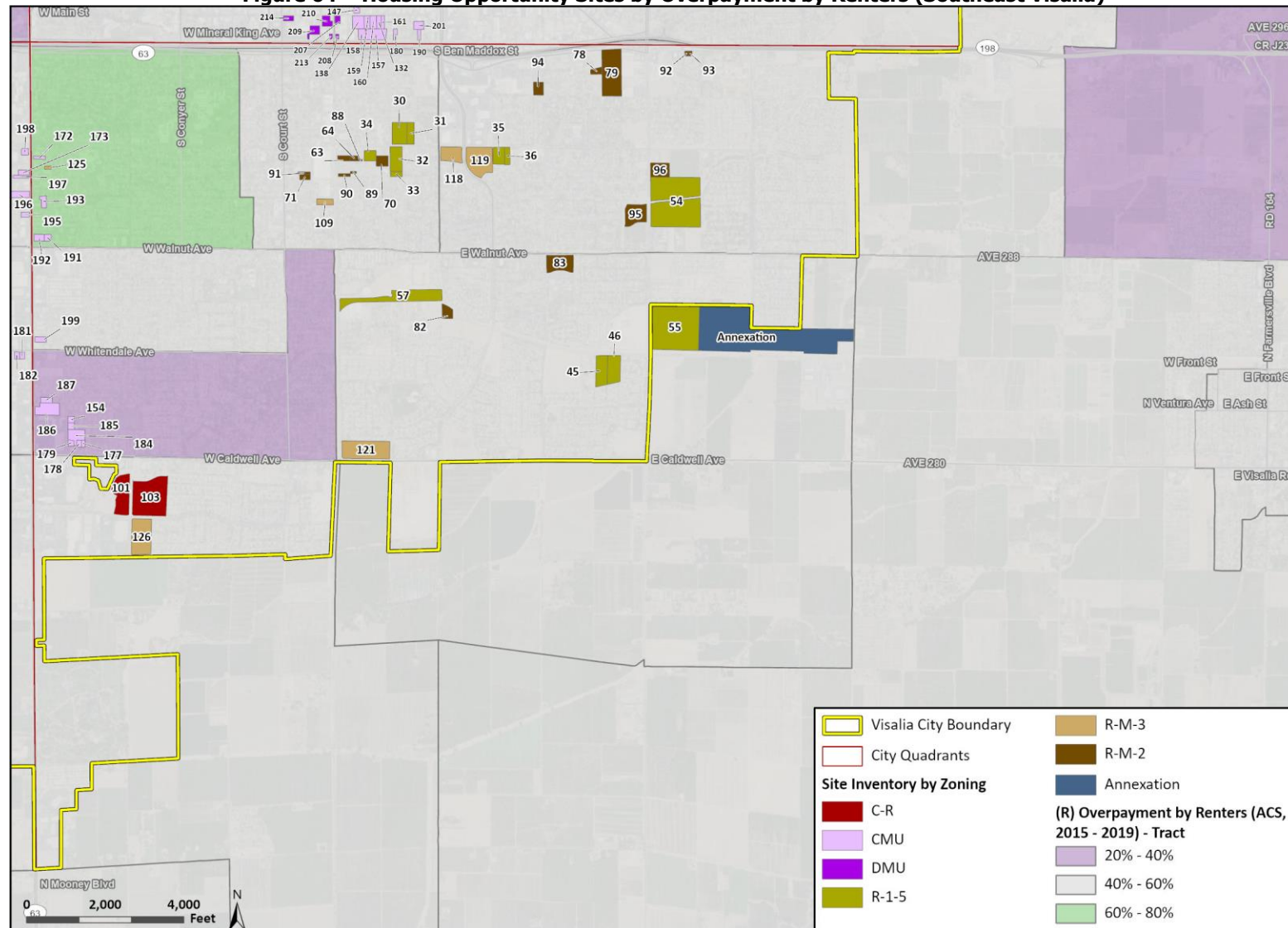
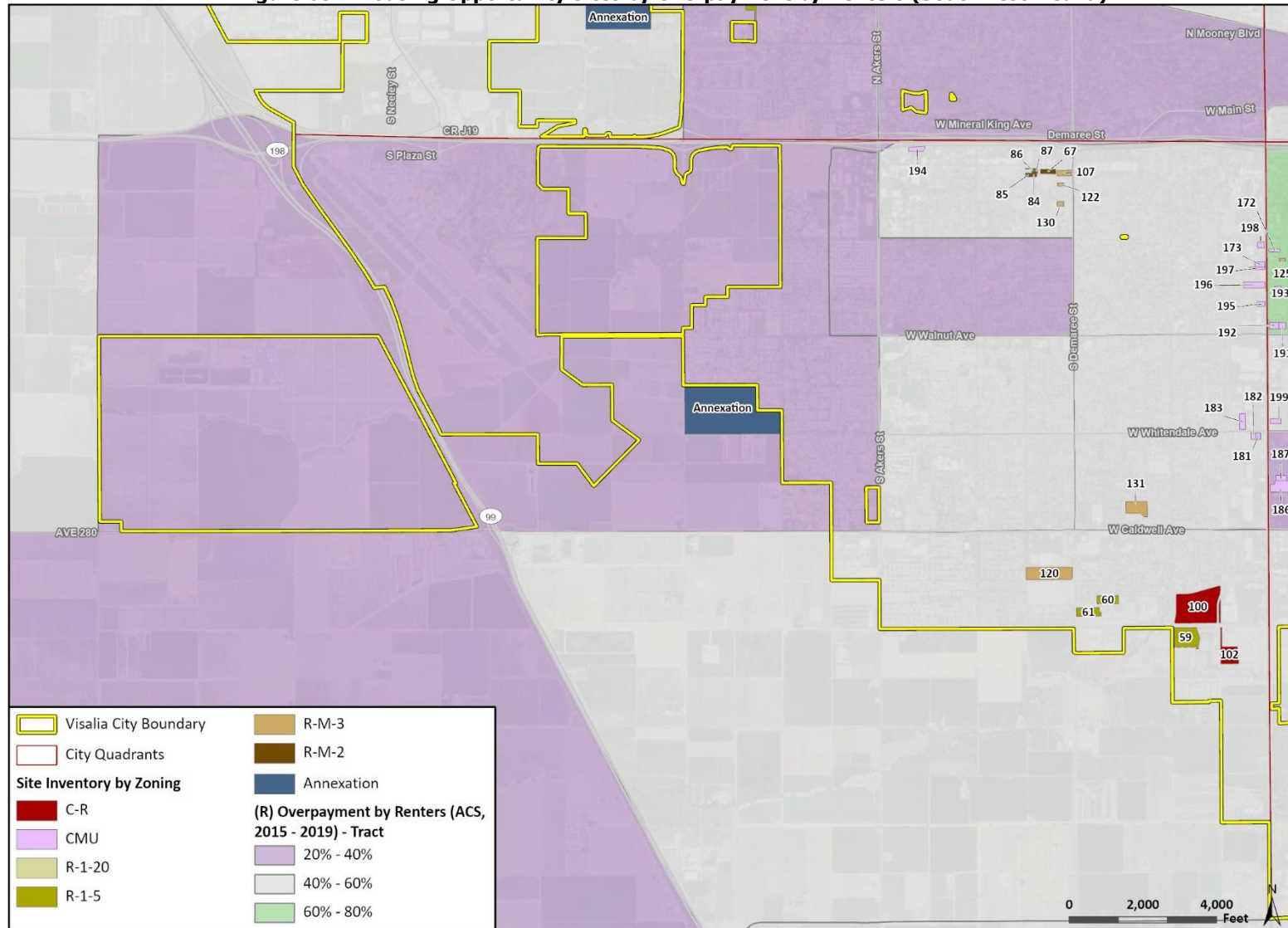
Figure 64 Housing Opportunity Sites by Overpayment by Renters (Southeast Visalia)

Figure 65 Housing Opportunity Sites by Overpayment by Renters (Southwest Visalia)

Source: AFFH Viewer, 2023

Sites by Areas of Integration and Segregation

There is one R/ECAP in Visalia, located in Northeast Visalia. Most of Northeast Visalia has a slim to predominant majority of Hispanic/Latino residents and greater than 60 percent of non-White residents. Housing opportunity sites in Northeast Visalia accommodate a mix of income levels in areas that already have a diverse mix of ethnic and racial groups. Figure 66, Figure 67, Figure 68, and Figure 69 show the housing opportunity sites by percent of non-White residents. The Sites Inventory will not contribute to segregation based on race/ethnicity or income level.

As discussed in Chapter 2: Existing and Special Housing Needs Assessment, approximately 12 percent of the population has one or more disabilities. For persons with disabilities who live independently or with other family members, independent living can be supported with special housing features, financial support, and in-home supportive services. The location of housing is also an important factor for persons with mobility restrictions who rely on public transportation for travel. Northeast Visalia has the highest percentage of residents with disabilities, and 26 percent of the population in Census Tract 06107001200 has a disability. Housing opportunity sites in this Census Tract accommodate 392 lower-income units and 18 moderate-income units in areas with high walkability and in proximity to the Visalia Transit Center and other transit stops. This will allow more residents to live near transit and create housing opportunities for residents who are unable to drive.

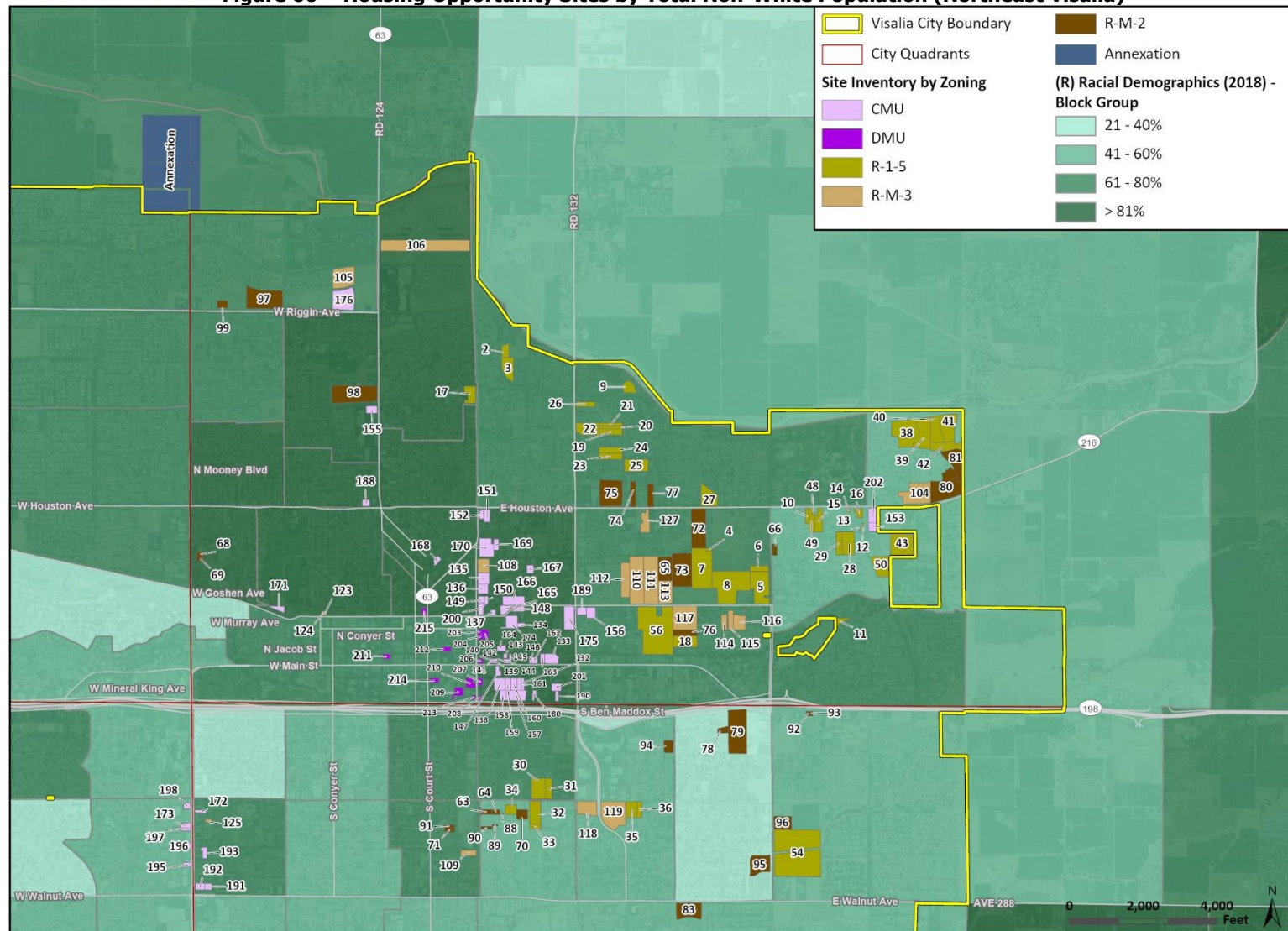
Sites by Communities Vulnerable to Displacement

Areas with residents vulnerable to displacement are considered sensitive communities. Census tracts in Northeast, Southeast, and Southwest Visalia are considered sensitive communities. Many opportunity sites in Northeast, Southeast, and Southwest Visalia are in areas considered to be vulnerable to displacement. Figure 70, Figure 71, Figure 72, and Figure 73 show the housing opportunity sites in relation to the location of sensitive communities. The Sites Inventory includes capacity for 632 units appropriate for lower-income households in census tracts that are vulnerable to displacement, approximately 11 percent of the total number of the proposed lower-income units accommodated by the opportunity sites. These lower-income units will provide affordable housing options for existing very low- and low-income residents that are at risk of displacement.

Sites by CalEnviroScreen Score

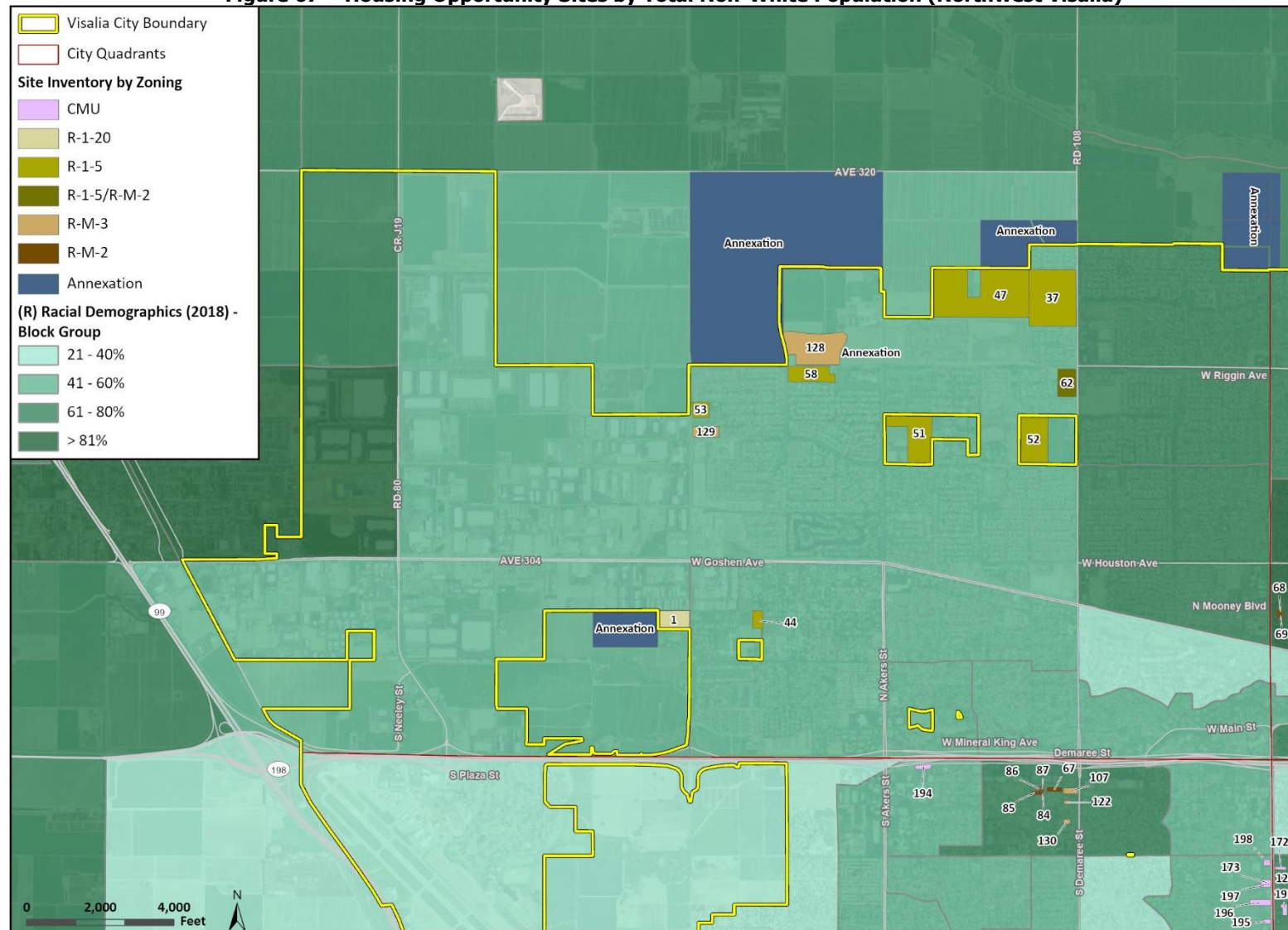
Most of the city has CalEnviroScreen scores above the 50th percentile (higher pollution burden), with the highest CalEnviroScreen scores in Northeast Visalia (Figure 42). The lowest CalEnviroScreen scores (lower pollution burden) are in Southeast and Southwest Visalia. However, the entire city has a high pollution burden. Only one census tract, located in Southeast Visalia, has a CalEnviroScreen below the 50th percentile (Census Tract 6107001704 ranked 49th percentile). All of the housing units proposed by the Sites Inventory are located in census tracts with a CalEnviroScreen percentile score greater than 60, as most census tracts in the city

received a score in the 60th percentile or above. Figure 74, Figure 75, Figure 76, and Figure 77 show the housing opportunity sites by CalEnviroScreen percentile score. Housing opportunity sites in Northeast Visalia accommodate 3,792 units appropriate for lower-income households, equal to approximately 65 percent of the total number of lower-income units. Housing opportunity sites in Southeast and Southwest Visalia accommodate 1,461 units appropriate for lower-income households, equal to approximately 25 percent of the total number of lower-income units. As previously referenced, pollution burden is high throughout the city and census tracts with CalEnviroScreen percentile scores greater than 90 percent are located in every neighborhood in the city. Every neighborhood also has census tracts with lower CalEnviroScreen percentile scores, less than 70 percent. Therefore, the Sites Inventory would not concentrate lower-income units in areas of higher pollution burden.

Figure 66 Housing Opportunity Sites by Total Non-White Population (Northeast Visalia)

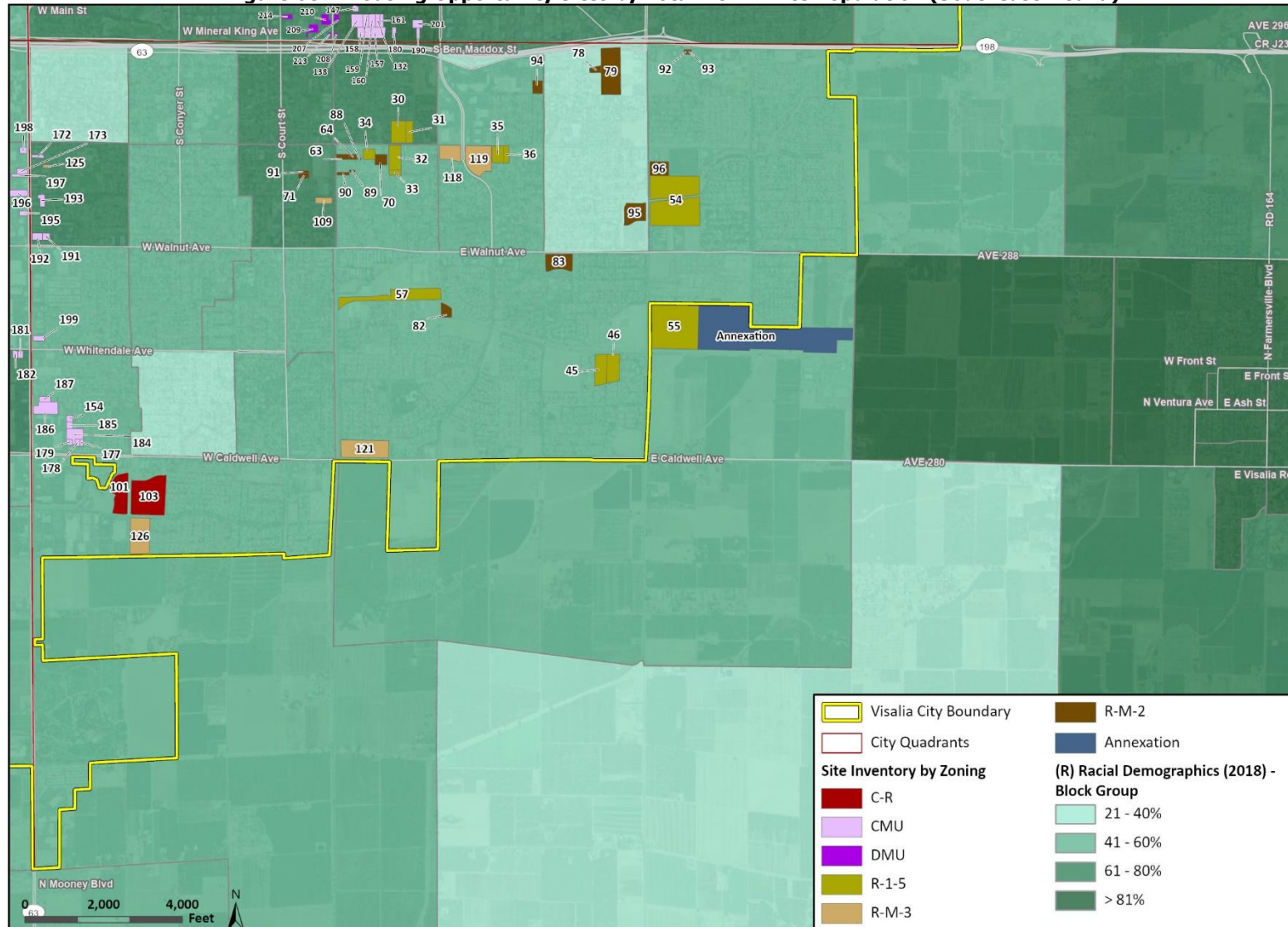
Source: AFFH Viewer, 2023

Figure 67 Housing Opportunity Sites by Total Non-White Population (Northwest Visalia)



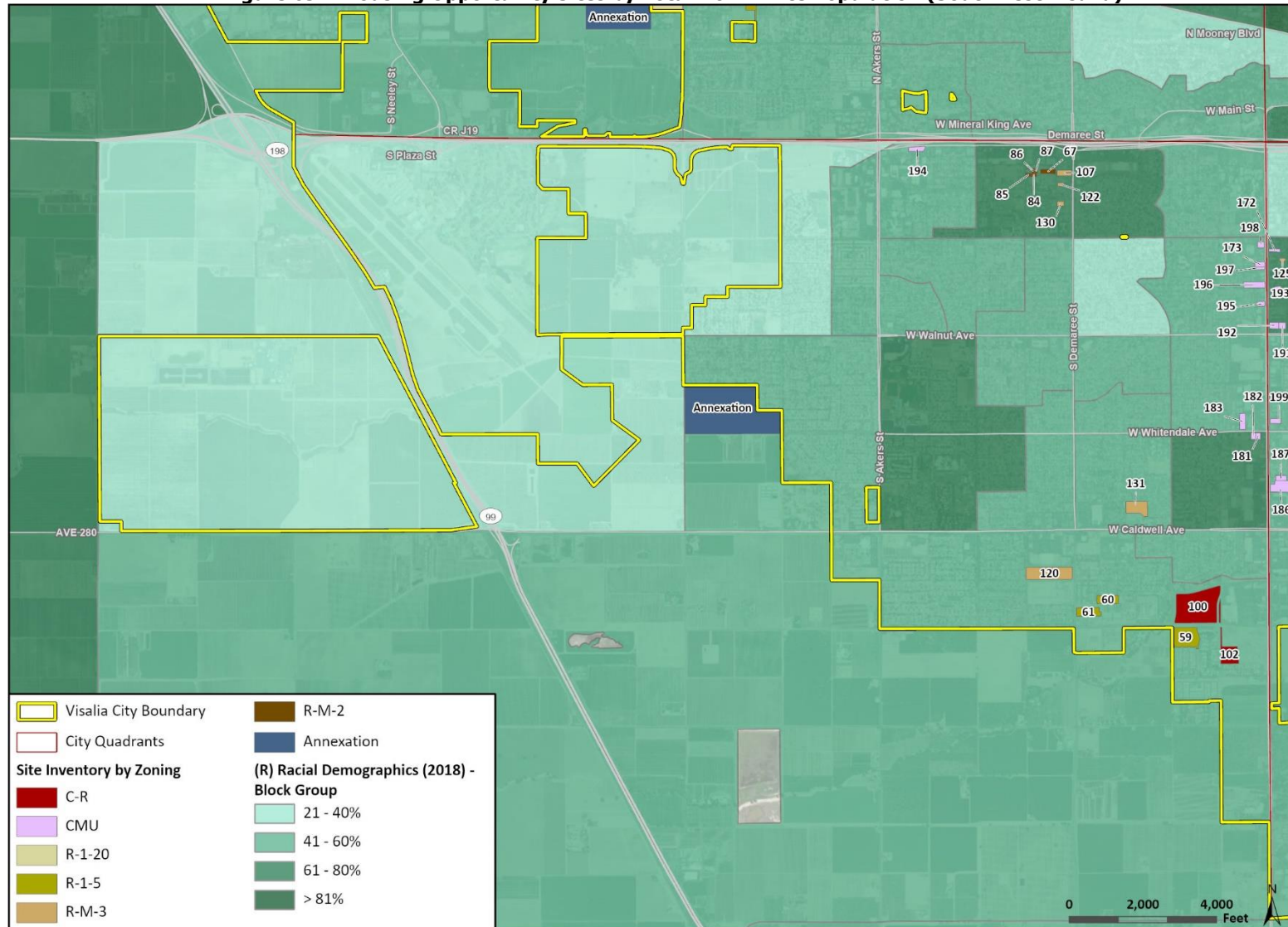
Source: AFFH Viewer, 2023

Figure 68 Housing Opportunity Sites by Total Non-White Population (Southeast Visalia)

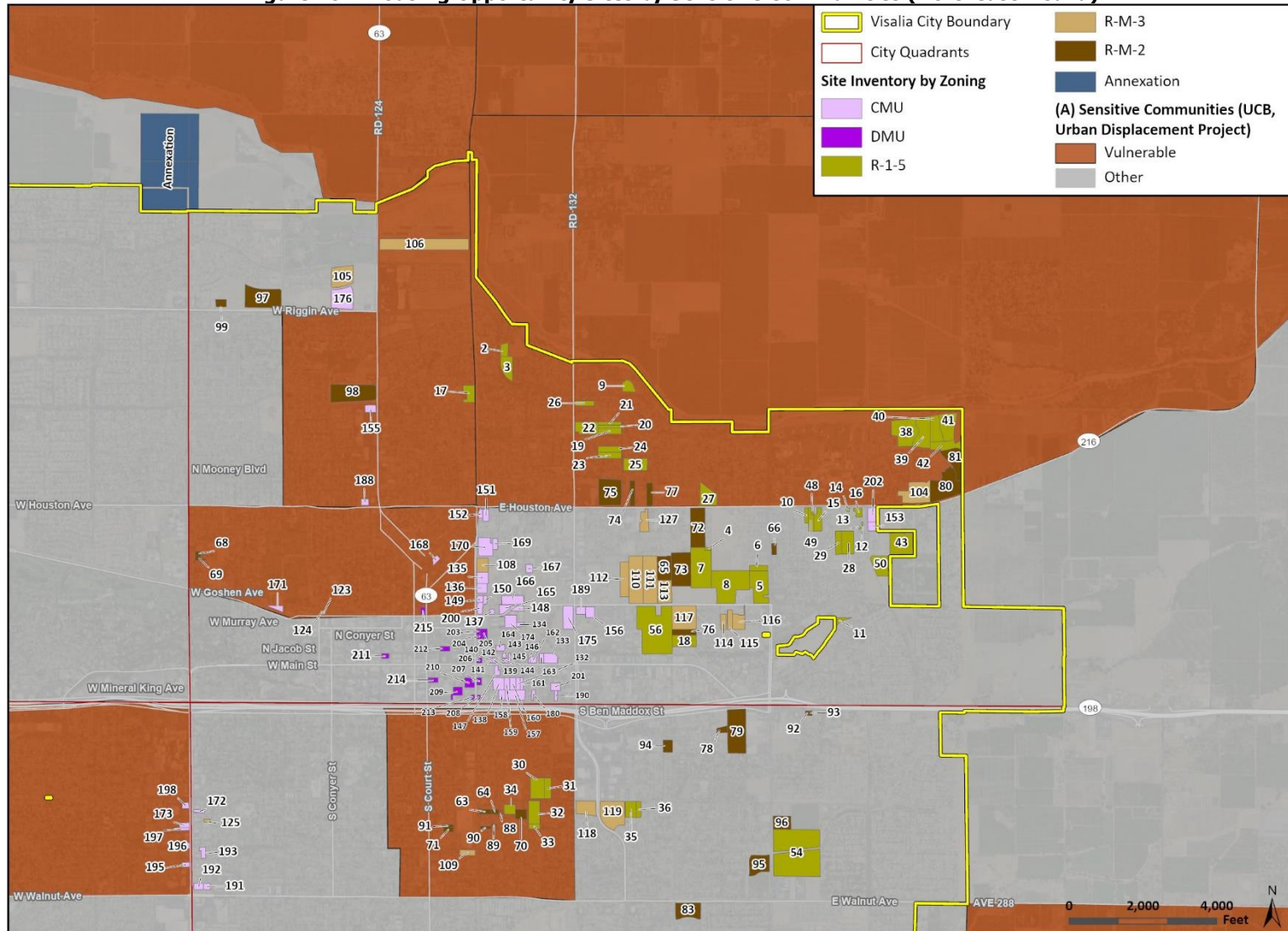


Source: AFFH Viewer, 2023

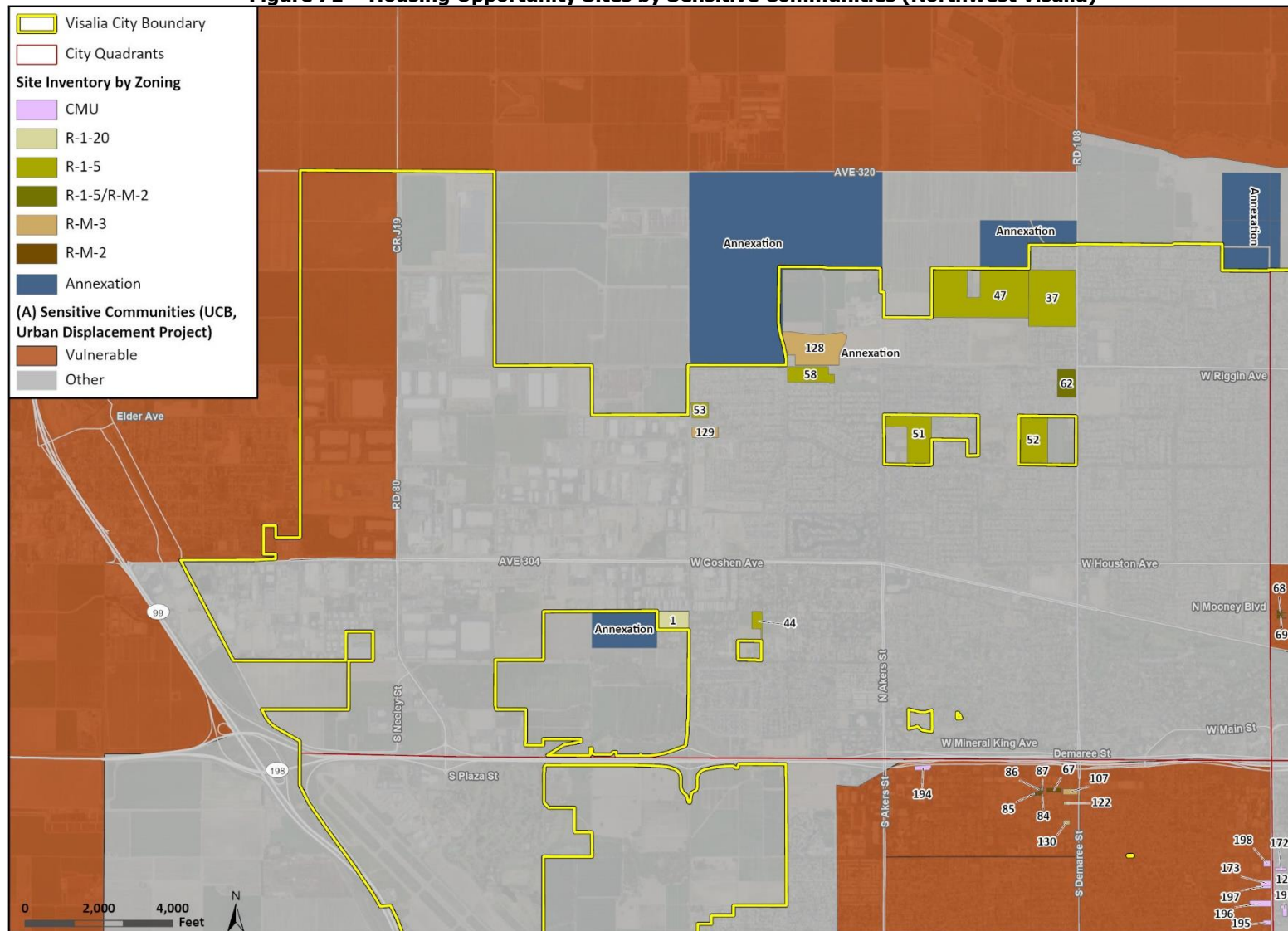
Figure 69 Housing Opportunity Sites by Total Non-White Population (Southwest Visalia)



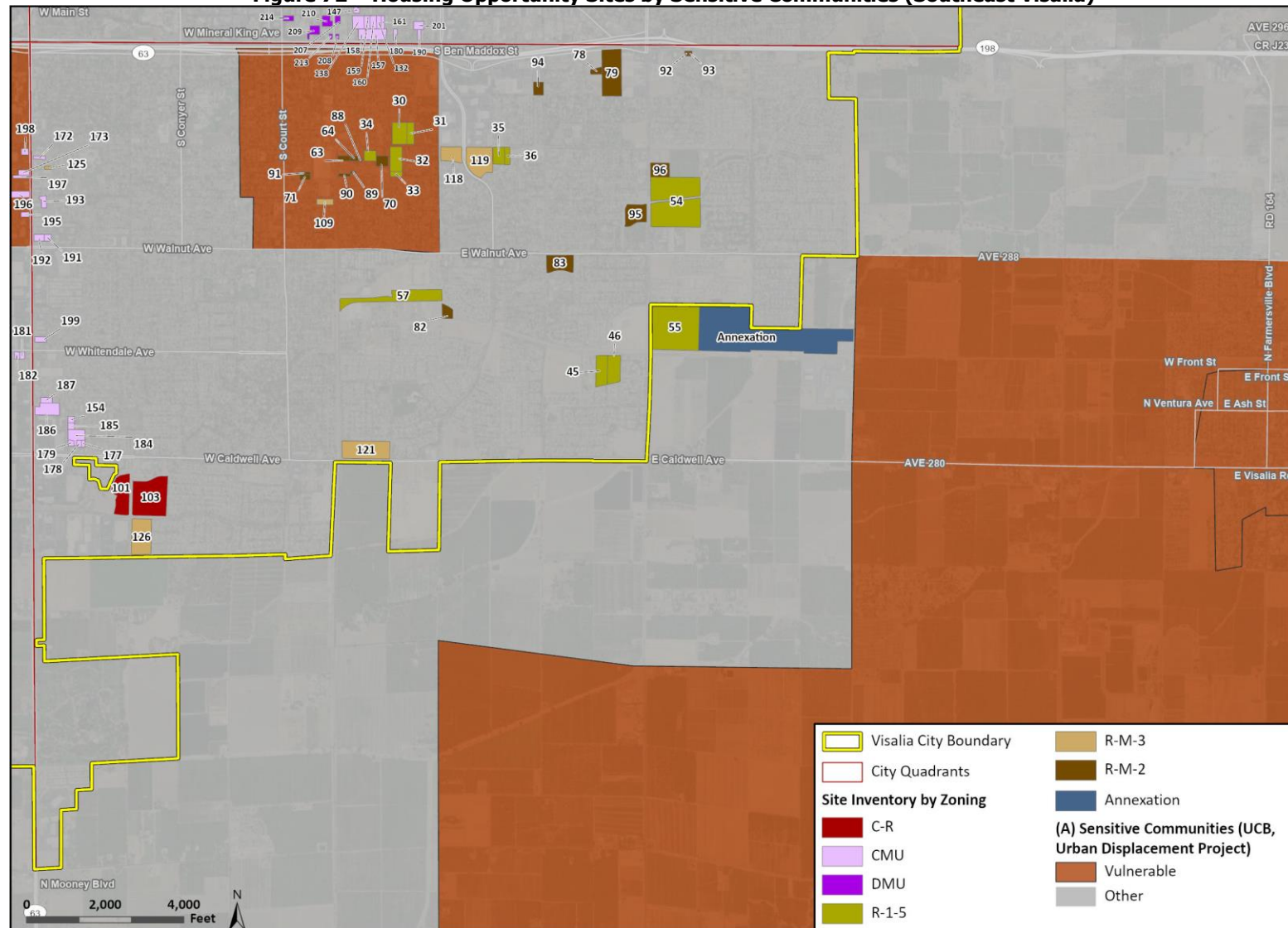
Source: AFFH Viewer, 2023

Figure 70 Housing Opportunity Sites by Sensitive Communities (Northeast Visalia)

Source: AFFH Viewer, 2023

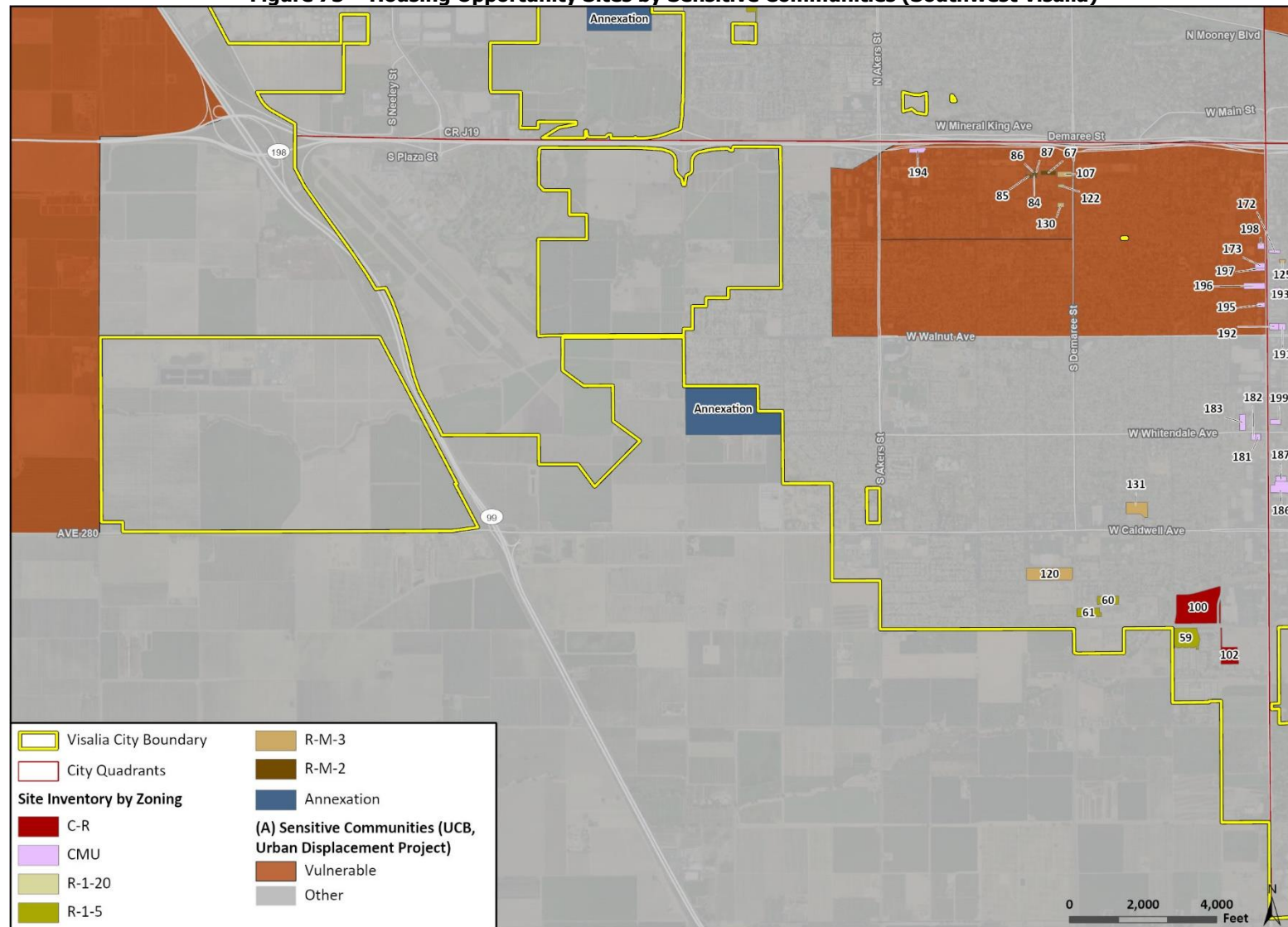
Figure 71 Housing Opportunity Sites by Sensitive Communities (Northwest Visalia)

Source: AFFH Viewer, 2023

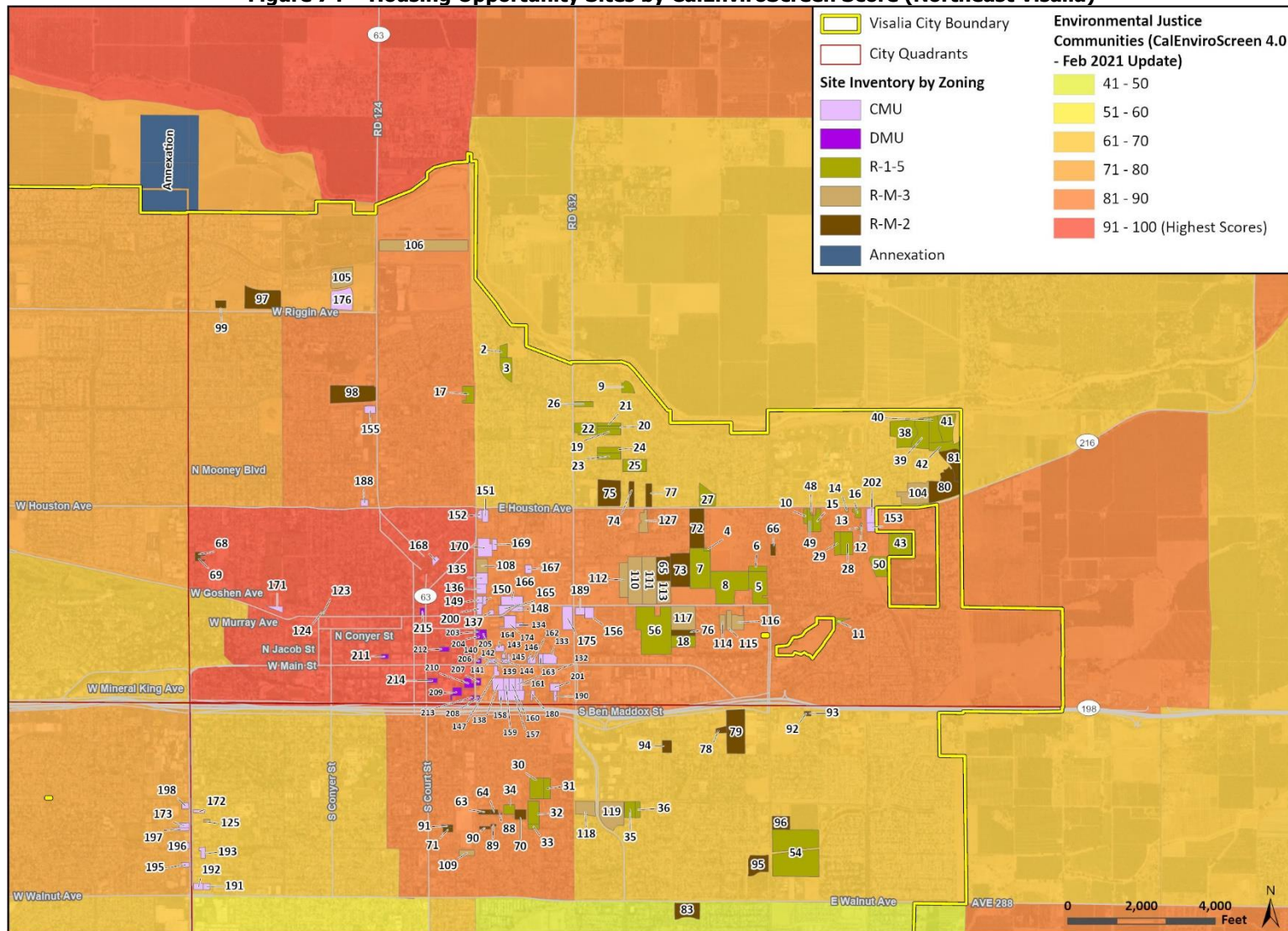
Figure 72 Housing Opportunity Sites by Sensitive Communities (Southeast Visalia)

Source: AFFH Viewer, 2023

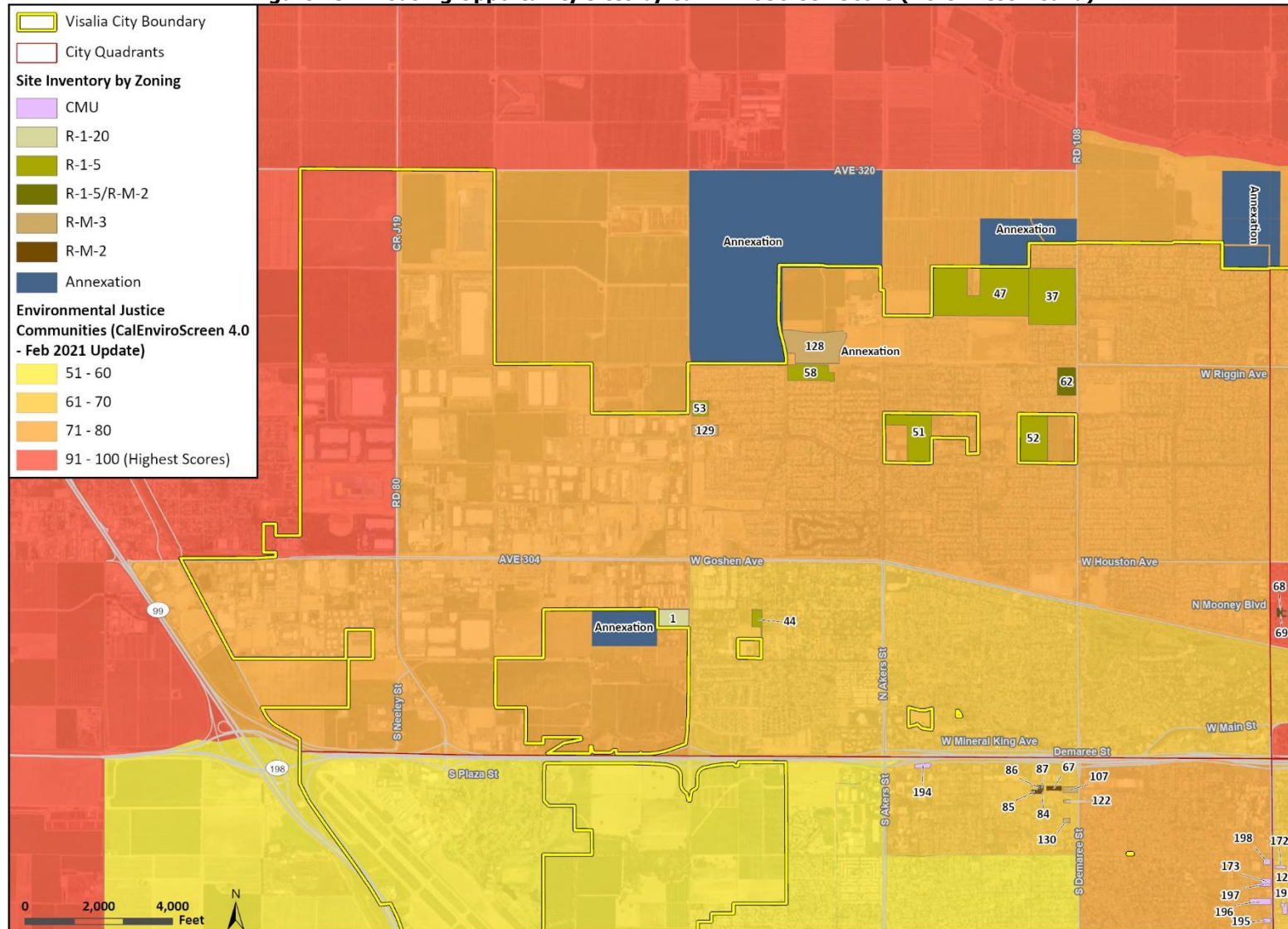
Figure 73 Housing Opportunity Sites by Sensitive Communities (Southwest Visalia)



Source: AFFH Viewer, 2023

Figure 74 Housing Opportunity Sites by CalEnviroScreen Score (Northeast Visalia)

Source: AFFH Viewer, 2023

Figure 75 Housing Opportunity Sites by CalEnviroScreen Score (Northwest Visalia)

Source: AFFH Viewer, 2023

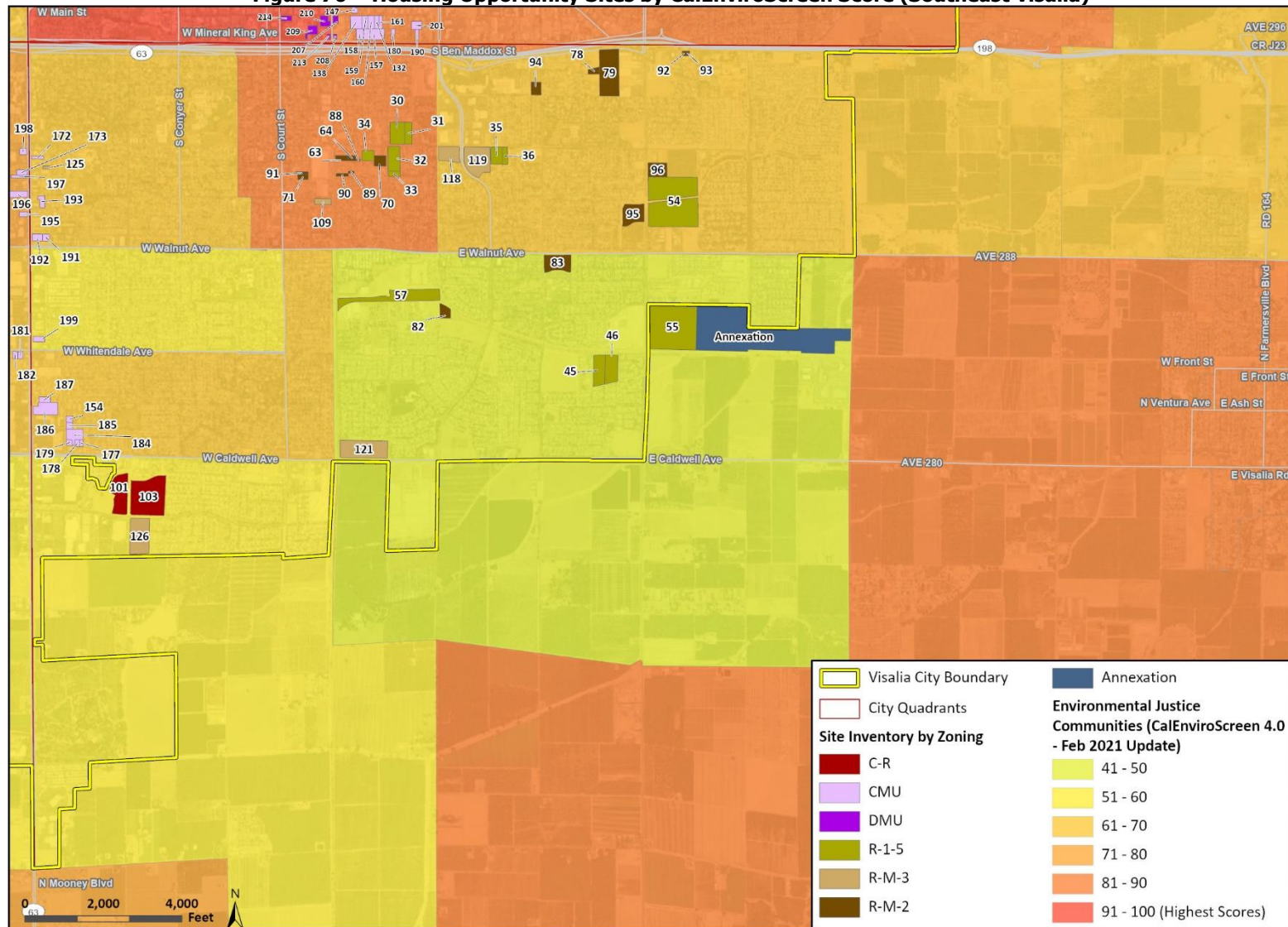
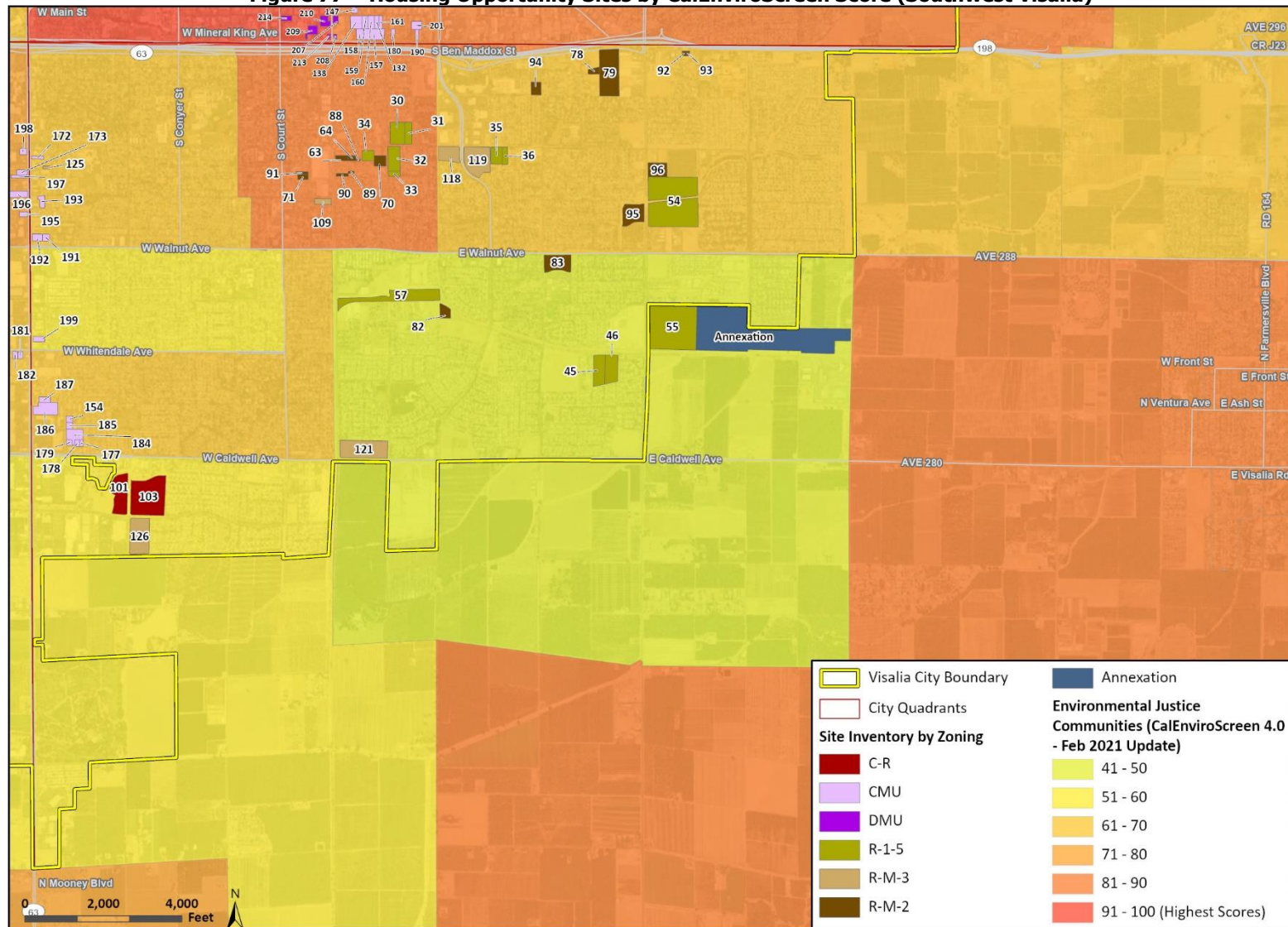
Figure 76 Housing Opportunity Sites by CalEnviroScreen Score (Southeast Visalia)

Figure 77 Housing Opportunity Sites by CalEnviroScreen Score (Southwest Visalia)

Source: AFFH Viewer, 2023

Sites Analysis Data Summary

Table 88 summarizes the sites inventory by development priority area, sites, number of units by income level, and census tract characteristics.

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Table 88
Sites Inventory by Census Tract Characteristics
Visalia
2020

Census Tract Number	Number of Existing Households	Sites Inventory Capacity (units)			Total Households			AFFH Indicators			
		Low-Income	Moderate-Income	Above Moderate-Income	Percent Non-White	Average Household Median Income	TCAC Opportunity Area	Percent Overpayment by Renters	Percent Overcrowded Households	Displacement Sensitivity	CalEnviroScreen Pollution Burden Percentile (Tract)
Northeast											
06107001302	2,138	2,743	275	635	72.11	\$47,430	High Resource	53.9	7.20		89.57
06107001301	2,473	–	419	294	62.36	\$63,659	High Resource	38.6	4.16	Sensitive	60.98
06107001200	543	392	18	–	66.21	\$26,591	High Segregation & Poverty	41.5	0.00		93.15
06107001100	1,864	88	8	12	88.76	\$31,616	High Segregation & Poverty	57.3	27.63	Sensitive	90.65
06107001004	1,972	304	76	152	94.37	\$40,727	Low Resource	44.7	23.02	Sensitive	80.17
06107001003	5,086	265	16	98	56.6	\$101,626	Highest Resource	49.2	5.88		98.34
Northwest											
06107001005	896	–	–	18	43.13	\$90,114	Highest Resource	34.9	2.34		75.36
06107001704	2,072	–	–	174	54.09	\$72,817	High Resource	41.2	7.09		69.93
06107001003	5,086	605	304	2,192	56.6	\$101,626	Highest Resource	49.2	5.88		98.34
Southeast											
06107002007	2,522	250	224	128	55.25	\$69,332	Highest Resource	46.3	1.86		80.87
06107001902	1,489	230	35	–	58.08	\$54,046	Highest Resource	38	0.54		83.25
06107001901	1,252	23	–	–	57.5	\$60,854	Highest Resource	44.2	2.72		72.91
06107001800	1,683	81	8	–	69.14	\$28,472	High	60.2	5.05		89.76

Table 88
Sites Inventory by Census Tract Characteristics
Visalia
2020

Census Tract Number	Number of Existing Households	Sites Inventory Capacity (units)			Total Households			AFFH Indicators			
		Low-Income	Moderate-Income	Above Moderate-Income	Percent Non-White	Average Household Median Income	TCAC Opportunity Area	Percent Overpayment by Renters	Percent Overcrowded Households	Displacement Sensitivity	CalEnviroScreen Pollution Burden Percentile (Tract)
							Resource				
06107001704	2,072	121	100	380	54.09	\$72,817	Highest Resource	41.2	7.09		69.93
06107001703	2,395	211	127	239	46	\$74,818	Highest Resource	56.6	2.88		76.69
06107001701	2,260	37	15	119	61.45	\$49,944	Moderate Resource	46.8	8.36	Sensitive	85.56
06107001003	5,086	–	–	117	56.6	\$101,626	Highest Resource	49.2	5.88		98.34
Southwest											
06107002008	1,041	78	23	14	58.24	\$33,969	Moderate Resource	53.1	4.13	Sensitive	74.46
06107002007	2,522	238	108	173	55.25	\$69,332	Highest Resource	46.3	1.86		80.87
06107002006	1,478	–	–	139	42.47	\$128,611	Highest Resource	32.5	0.00		91.25
06107002003	2,013	67	–	111	56.69	\$61,567	Highest Resource	54.5	2.98		79.53
06107002002	1,645	125	–	–	54.43	\$59,844	High Resource	55.7	3.40	Sensitive	84.52
06107002008		5,858	1,756	4,995	58.24	\$33,969	Moderate Resource	53.1	4.13	Sensitive	74.46

Contributing Factors and Meaningful Actions

State law (AB 686) requires the identification and prioritization of contributing factors to fair housing issues based on all the previously required analysis. This identification and prioritization must give highest priority to factors that limit or deny fair housing choice or access to opportunity or negatively impact fair housing or civil rights. AB 686 also requires identification of metrics or quantified objectives and milestones for determining what fair housing results will be achieved.

This section lists contributing factors that create, perpetuate, or increase the severity of one or more fair housing issues that were identified in the AI, community outreach, and the analysis in this document. Table 89 summarizes the identified fair housing issues, contributing factors to these issues, and meaningful actions the City will undertake to affirmatively further fair housing for special needs, racial/ethnic minority, and low-income residents.

Enforcement and Outreach

Contributing factors to enforcement and outreach in Visalia include:

- Language Barriers (Medium Priority): Thirty-four percent of the population of Visalia speaks a language other than English. Housing information on the City's website is provided in multiple languages and the FHCCC provides fair housing information in English and Spanish.

Segregation and Integration Patterns and Trends

Contributing factors to segregation and integration patterns and trends in Visalia include:

- Race-based housing discrimination (Medium Priority): FHCCC conducted fair housing testing of rental properties in Visalia and found that African American testers faced discriminatory treatment 50 percent of the time. African American testers were told housing was unavailable and were denied the opportunity to view a dwelling unit, when these opportunities were given to Caucasian tester counterparts. African American testers were also given inferior information about rental opportunities, offered less favorable terms and conditions, and required to meet additional standards and qualifications compared to Caucasian testers. In addition, the AI identified potentially discriminatory language in housing advertisements related to income, religion, and household size.
- Race and income based lending discrimination (Medium Priority): The AI identified White home loan applicants received approvals at higher rates than all other races. In addition, based on HMDA data, loan approvals are dependent on income. Middle and upper-income applicants received approvals at higher rates than moderate and lower-income applicants.

- Displacement of residents due to economic pressures resulting from displacement and gentrification (High Priority): Home values and rents have increased significantly in Visalia over the past decade. Between 2015 and 2021, home value increased from \$174,400 to \$267,400 (53 percent increase) and median rent increased from \$950 to \$1,150 (21 percent increase) (2017-2021 ACS). In addition, about 34 percent of all households are cost burdened, meaning many households are paying too much for housing. These trends indicate cost burdened and low-income households may be at risk of displacement if the cost of housing continues to rise.
- Land use and zoning patterns (High Priority): Medium- and high-density residential zoning/land use designations are concentrated in downtown/central parts of Visalia. Residential zones/land use designations throughout the rest of the city primarily consist of low-density residential / single-family zoning.
- Location and type of affordable housing (Medium Priority): Public and subsidized housing in Visalia is located in clustered areas around the city. The downtown/central area of the city has a high concentration of affordable housing developments.

Racially and Ethnically Concentrated Areas of Poverty

Contributing factors to racially and ethnically concentrated areas of poverty in Visalia include:

- Land use and zoning patterns (High Priority): The majority of land zoned for housing within Visalia is single-family residential. Zones allowing multi-family residential development (median and high density residential) are spread throughout all quadrants of the city; however mixed-use zones, which also allow multi-family residential development at higher densities, are concentrated in the central parts of the city and downtown Visalia. The central part of the city is also predominantly Hispanic/Latino and has the lowest median household incomes in the city.
- Displacement of residents due to economic pressures (High Priority): Rising costs of rent and rising home values put lower-income households at risk of displacement, forcing them to move to areas with lower rent and home values.

Disproportionate Housing Needs

Contributing factors to disproportionate housing needs in Visalia include:

- High housing costs (Medium Priority): Home values and rent has increased significantly in Visalia over the past decade, which causes increased cost burden among homeowners and renters. According to 2015-2019 ACS estimates, approximately 34 percent of all households in Visalia are cost burdened.
- Lack of available affordable units in a range of sizes (High Priority): The AI and demographic trends identified the need for affordable housing in a range of sizes, from one bedroom to three or more bedroom units, and to accommodate single person households as well as large households.

- Lack of services and resources for at risk populations (Medium Priority): The AI identified a lack of sufficient services for at risk populations, including residents experiencing or at risk of homelessness and displacement.

Disparities in Access to Opportunities

Contributing factors to disparities in access to opportunities in Visalia include:

- Limited transportation access (Medium Priority): Some areas of the city are not in proximity to a transit/bus stop. Community feedback indicated there is a need for increased transit access and capacity, especially to job centers. In addition, regional connectivity between Visalia and other cities is limited.
- Lack of walkability (Low Priority): The central area of Visalia is considered the most walkable by the National Walkability Index. However, other parts of the city have low walkability.
- Low-resource areas concentrated in downtown/central areas of Visalia: Downtown/central areas of Visalia are considered low resource according to TCAC opportunity maps and have less positive education and economic opportunity scores and further job proximity (High Priority). In addition, central and eastern parts of the city have fewer parks and open space amenities compared to other parts of the city.
- Land use and zoning patterns (Low Priority): Types of zoning that accommodate land uses with employment opportunities, such as industrial and commercial, are concentrated in northwest, southern, and downtown Visalia. Most other areas of the city primarily consist of residential zones.
- High pollution burden (Medium Priority): Most of Visalia is ranked in the 50th percentile or higher for pollution burden by CalEnviroScreen and the northern half of the city is within the 70th to 100th percentile.

Meaningful Actions to Address Fair Housing Issues

This assessment of fair housing issues identifies factors that contribute to fair housing issues in Visalia, identified in Table 89. The meaningful actions are incorporated into programs and actions in Chapter 6: Goals, Policies, and Implementation Programs. Based on community feedback and data analysis, it was determined that high-priority issues in the city were the lack of affordable housing, displacement, and segregation of low-income residents. Fair housing enforcement and outreach was determined to be medium priority. Additionally, several programs included in Chapter 6 affirmatively further fair housing by the action areas determined by HCD.

Table 89
Meaningful Actions to Address Fair Housing Issues

Identified Fair Housing Issue	Contributing Factors	Meaningful Actions	Metrics and Timeline
Fair housing enforcement and outreach	<p>Lack of resources for fair housing agencies to conduct more rigorous testing and audits, outreach, training, public education campaigns.</p> <p>Lack of public (local, State, federal) fair housing enforcement including funding for staffing and training of public interest law firms.</p> <p>Limited distribution of information on fair housing rights and services</p>	<p>Fair Housing Services and Education:</p> <p>Provide informational seminars to area residential real estate agents and brokers on fair housing laws and regulations</p> <p>Provide informational workshops for residents to provide education and awareness to tenants, of fair housing federal and State fair housing laws and support prospective and existing tenants who are experiencing discrimination</p> <p>Provide trainings for property owners/managers on the requirements of federal and State fair housing laws to prevent discrimination (Program 7.1)</p>	<p>Working with Fair Housing Council of Central California, provide one training annually with a goal of reaching at least 30 real estate agents and brokers each year.</p> <p>Working with Fair Housing Council of Central California, provide one training annually with a goal of reaching at least 50 property owners and managers each year.</p>
		<p>Affordable Rental Housing Counseling Services:</p> <p>Continue and if feasible expand funding for information and referral services that direct families and individuals with financial resources for housing rental or purchase, locating suitable housing, and obtaining housing with special needs facilities such as disabled-accessible units. (Program 7.1)</p>	<p>Hold at least eight informational events during the planning period to disseminate informational materials or provide trainings to residents, prioritizing communities sensitive to displacement. Annually, Housing Authority of Tulare County (HATC) provides affordable rental housing counseling services to the public during community events.</p>
		<p>Expand awareness of predatory lending practices, fair housing requirements, regulations, and services by distributing educational materials to property owners, realtors, apartment managers, and tenants. (Program 7.1)</p>	<p>Distribute materials to at least 2,000 property owners, apartment managers, and tenants during the planning period, with at least half distributed in communities with majority non-White residents, particularly lower resource areas of Visalia.</p>
		<p>Increase participation in homeownership education and assistance programs for historically underrepresented residents in the homeownership market by identifying sources of funding to support homeownership assistance programs and establish non-profit partnerships to for outreach campaigns to spread awareness of available assistance programs. (Program 4.1)</p>	<p>Partner with non-profit organizations to increase participation in homeownership education and outreach programs by minority and/or low and moderate-income residents by 25 percent. Self-Help Enterprises is a provider of homeownership education and will report on the number of Visalia residents that receive homeownership education. Visalia has an existing relationship with Self-Help Enterprises that will be continued.</p>
		<p>Annually, review the City's outreach methods, using feedback from resident surveys and focused discussions with community organizations to inform online, mail, and in-person outreach methods.</p> <p>Increase participation of historically underrepresented residents in all City housing programs and community planning activities. Collaborate with stakeholders from all sectors and geographic areas to engage in the public participation process. (Program 1.4)</p>	<p>Conduct at least one citywide resident survey every three years to obtain feedback about City outreach methods, prioritizing feedback from underrepresented residents.</p>

Table 89
Meaningful Actions to Address Fair Housing Issues

Identified Fair Housing Issue	Contributing Factors	Meaningful Actions	Metrics and Timeline
Socio-economic segregation and concentration of low resource areas in central and northeastern parts of Visalia	Location, type, and supply of affordable housing Land use and zoning laws Displacement of residents due to economic pressures Lack of public investments in specific neighborhoods, including services or amenities Discriminatory lending practices Discriminatory advertising for housing and rentals High pollution burden	Develop an outreach strategy to reduce community opposition to affordable housing development in Visalia. The strategy should include partnerships with local community organizations to identify and implement methods for spreading awareness on the need for affordable housing and the positive impact it has on individuals, families, and the community. (Program 1.4)	Prepare a report on potential outreach strategies for reducing community opposition to the development of affordable housing by December 2027.
		Expand existing online resources by developing a web-based Housing Development Toolkit that outlines a step-by-step process for residential development, including identifying steps in the entitlement and building permit process, detailed information on development incentives, and funding programs and resources for affordable housing development. (Program 3.2)	Housing Development Toolkit published on City's website by December 2025.
		Conduct landlord education and outreach on source of income discrimination and voucher programs with the goal of increasing landlord participation in the voucher program. (Program 3.6) Expand and prioritize affordable housing development in high and highest resource areas and near public transit.. (Program 7.2) Prioritize capital improvement projects, including new parks and amenities, in low-resource areas (central and northeastern parts of Visalia). Budget for and implement plans and strategies for communities, prioritizing neighborhoods designated for low-income and mixed-income housing opportunities in the sites inventory. (Program 7.2)	In coordination with the Kings/Tulare Homeless Alliance facilitate at least one workshop and/or education campaign for property owners and managers per year, potentially partnering with non-profit organizations and real estate professionals and organizations to reduce income discrimination. Review the General Plan, applicable Specific Plans, and Zoning Code and Zoning Map to evaluate opportunities for removing barriers to housing production, adding housing capacity, and accommodating a greater mix of dwelling types and sizes households (e.g., duplexes, triplexes, fourplexes, townhouses, courtyard buildings) in high and highest resource areas. Review General Plan, Specific Plans, and Zoning Code and Zoning Map by January 2026 and implement any changes by January 2027. Hold at least three workshops during the planning period in census tracts 10.04, 11, 12, and 20.08 to develop infrastructure and programming plans that support mixed-income housing development by January 2031.

Table 89
Meaningful Actions to Address Fair Housing Issues

Identified Fair Housing Issue	Contributing Factors	Meaningful Actions	Metrics and Timeline
		Promote the development of ADUs, prioritizing the high and highest resource areas of the city. (Program 3.15)	Conduct eight educational workshops, campaigns, or outreach events to inform and promote ADU development in the city to residents, with at least five targeted to residents and developers in high and highest resources areas by the end of the planning period.
Lack of affordable housing, residents vulnerable to displacement, lack of housing opportunities for special needs populations (residents living with disabilities, seniors, large households, residents experiencing homelessness)	Limited housing options for large households Rising cost of rent and rising home values High levels of cost burden among renter households Lack of diversity in the types of available affordable housing Land use and zoning laws Displacement of residents due to economic pressures Lack of short-term/transitionary housing opportunities for residents experiencing/at risk of homelessness Housing discrimination towards residents experiencing homelessness	Facilitate the development of housing for persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance. (Program 5.9)	Prepare a report on potential strategies to encourage development of affordable, accessible housing units, including but not limited to cost incentive programs, permit streamlining, and permit and developer fee waivers and maintain a list of possible sources of funding to support incentive programs. Prepare report by January 2026 and present to City Council for adoption of a pilot program by August 2026. If adopted, implement pilot program by January 2027. Prepare the list of funding sources by January 2026 and update annually. Implement programs to eliminate constraints to development of affordable housing for persons with disabilities including those identified in the General Plan, Specific Plans, and Zoning Code as analyzed in the Housing Element Update. Implement any changes by January 2027. After adoption of changes, track at least 10 low- or moderate-income units for persons with disabilities, for a total of 80 units constructed by the end of the planning period.
		Partner with qualified housing developers to identify affordable housing development opportunities with emphasis on promoting housing choices that serve the needs of special needs populations, including seniors, homeless, female-headed households, large families, low-income, and/or persons with disabilities in RCAA's. (Program 5.9)	Subject to availability of Inclusionary Housing funds, issue NOFA or RFP at least once during compliance period and establish an affordable housing development pipeline of at least three affordable housing projects. Hold an annual meeting with developers to inquire about upcoming projects and identify affordable housing developments that may need local funding or loan/grant preparation assistance. Additionally, NOFA's or RFP's will be issued once sufficient funding is available fund at least one project (Program 5.9 actions)
		Work with the local nonprofit organizations to implement an outreach program informing residents of the housing and services available for persons with disabilities. The City shall make information available on the City website. (Program 5.9)	Conduct eight educational workshops, campaigns, or outreach events to expand awareness of services and programs for persons with disabilities by the end of the planning period. Update the City's website by January 2025.

Table 89
Meaningful Actions to Address Fair Housing Issues

Identified Fair Housing Issue	Contributing Factors	Meaningful Actions	Metrics and Timeline
		Monitor and support the development of housing for farmworkers through coordination non-profit organizations. (Program 5.9)	Provide technical assistance and/or financial support for the development or rehabilitation of 24 affordable housing units for farmworkers by December 2031. The City is currently partnering with Self-Help Enterprises to develop a 24-unit farmworker multi-family affordable housing complex.
		Prioritize public health, education, economic, and safety programs in lower-resource areas as defined by TCAC in coordination with area public health entities (e.g., Kaweah Health), Visalia Transit, the City's Community Development Department, local school districts, workforce development groups, and the City's Police Department. (Program 7.3) Identify addresses and compile a mailing list with email addresses to focus outreach to neighborhoods in lower resource areas of the city to prioritize services in these areas. (Program 7.3)	As part of the Consolidated Plan update process, develop a comprehensive, long-term community development strategy and/or program priority strategy for lower resource areas by January 2028.
		Encourage the development of both large rental units (for large family needs) and small units. In consultation with developers, identify and provide incentives for developers to include three and four-bedroom apartments in affordable, multi-family, and/or mixed-use projects to expand rental opportunities for large households, and incentives for developers to construct or rehabilitate housing for single-use occupancy or micro-units.	Develop incentives and mitigations to constraints by the end of 2024. Hold an annual workshop with developers and provide education about technical assistance and incentives for larger rental units, with a goal of supporting the development of 10 large family units and 25 small units by December 2031.
		Support the development of missing middle housing by identifying and eliminating development constraints and amending the Zoning Code to be consistent with SB 9.	Evaluate the R-1 single-family residential zones (R-1-5, R-1-12.5, and R-1-20) and identify development standards that create barriers for small-scale development, including minimum lot size, setbacks, floor area ratio, parking and open space requirements by January 2025. Amend the Zoning Code by January 2026 to eliminate any identified constraints.
Improving place-based strategies to encourage community conservation and revitalization, including preservation of existing	The availability, type, frequency, and reliability of public transportation Lack of public and private investment in specific neighborhoods	Implement small-scale placemaking projects/events in central and northeastern parts of Visalia. (Program 7.3)	Implement two projects and four events in lower resource areas during the planning period. Develop a comprehensive, long-term community development strategy and/or program priority strategy for lower resource areas by January 2028.

Table 89
Meaningful Actions to Address Fair Housing Issues

Identified Fair Housing Issue	Contributing Factors	Meaningful Actions	Metrics and Timeline
affordable housing	Location of employers Cost of repairs or rehabilitation Concentration of commercial and industrial zoning in northwest, downtown, and southern parts of the city Location of proficient schools and school assignment policies High pollution burden	Work with local nonprofit organizations, including Self-Help Enterprises and Habitat for Humanity of Tulare County, to expand and spread awareness on home and accessibility rehabilitation programs. (Program 7.3)	Conduct four educational workshops, campaigns, or outreach events dedicated to expanding awareness of home and accessibility rehabilitation programs by the end of the planning period.
		Collaborate with TCaT/TCAG to prepare a study on transit needs for Visalia residents and identify actions to address those needs, focusing on connecting residents to job centers. Work with TCaT to expand transit services that connect Visalia to other cities in the County. (Program 7.3)	Prepare a transit needs study by 2027 and identify potential actions by 2028.
		Coordinate with the Public Works Department to review the City's Capital Improvement Projects (CIP) to ensure public facilities and infrastructure are supportive of the needs of underserved communities.	As part of the annual CIP program update, establish a minimum spending target (15 percent) and report the percent of CIP budget (including federal, state, and regional grant funds, including CDBG) committed to the northeastern part of the city. (Program 7.3)
		Implement plans and strategies to decrease pollution burden in northern and central parts of Visalia. Strategies should include improving air, reducing lead risk from housing, as well as addressing proper remediation plans for cleanup sites and hazardous waste sites.	Work with a consultant to regularly assess and monitor pollution burden in each census tract, using tools such as CalEnviroScreen and identify major sources of pollution. Develop a pollution burden reduction strategy for northern and central areas of Visalia by 2027 with metrics and timelines. (Program 7.3)

Appendix A: Evaluation of the Existing Housing Element

This section examines the effectiveness of the 2015 Housing Element, the progress made in achieving the goals, objectives and policies outlined in the Housing Element, along with a discussion of the Element's appropriateness given current conditions within the City of Visalia. This evaluation will inform the policies and programs developed as part of the 2023-2031 Housing Element Update.

Housing Production During the 2015-2023 Planning Period

The City's RHNA for the 2015-2023 planning period was for 2,616 units affordable to very low-income households, 1,931 units affordable to low-income households, 1,802 units affordable to moderate income households, and 3,672 units affordable to above moderate-income households, for a total of 10,021 housing units. Table 90 compares constructed deed restricted and non-deed restricted units to the RHNA allocation for each income category. The City has permitted a total of 4,566 units, of which 2,057 are constructed for the moderate income category and 1,744 for the above moderate income category. There are 5,710 units that need to be satisfied-about 44 percent remains.

Table 90
Progress Toward the 5th Cycle RHNA
Visalia
2015-2023

Income Level		RHNA Allocation by Income Level	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total Units to Date (all years)	Total Remaining RHNA by Income Level
Very Low	Deed Restricted	2,616	9	36	2	-	-	-	43	-	-	157	2,459
	Non-Deed Restricted		-	42	-	-	20	1	4	-	-		
Low	Deed Restricted	1,931	106	-	72	-	-	-	22	-	-	608	1,323
	Non-Deed Restricted		-	118	-	86	46	10	148	-	-		
Moderate	Deed Restricted	1,802	-	-	-	-	-	-	-	-	-	2,057	-
	Non-Deed Restricted		132	279	29	102	463	504	548	-	-		
Above Moderate		3,672	367	246	403	391	169	92	76	-	-	1,744	1,928
Total RHNA		10,021											
Total Units			614	721	506	579	698	607	841	-	-	4,566	5,710

Source: City of Visalia Annual Element Progress Report, 2015 through 2023

Progress in Implementation

The following section reviews and evaluates the City's progress in implementing the 5th cycle (2015-2023) Housing Element. It reviews the results and effectiveness of programs for the previous Housing Element planning period, between 2019 and 2022.

The 2019 Housing Element established the nine goals with coordinated policies and implementing programs. Table 91 provides a detailed evaluation of the implementing programs that support each of these goals.

Goal HE-1

To provide for a broad range of housing types and densities to meet the needs of all Visalia residents.

To supply a diversity of housing types to meet local needs, the 2015 Housing Element developed Policies 1.1 through 1.8 and HE Programs 1.1 through 1.6. Policies 1.1 through 1.8 focus on ensuring that the City provides a sufficient supply of residential land to meet the housing needs of the community, encouraging and facilitating the development of affordable housing, removing constraints to housing production, and providing workforce and mixed-use development near downtown. In line with these policies, the City proceeded with successfully implementing Programs 1.1 through 1.6, which range from efforts such as streamlining approvals for affordable multifamily projects and providing priority access to water and sewer infrastructure to development with affordable units, to improving the conditional use permit process and increase contact with city officials.

Goal HE-2

To promote mixed use, infill, and Downtown development in Visalia.

Policies 2.1 through 2.4 encouraged higher density development where appropriate, mixed-use development, additional dwelling units, and a variety of housing types throughout the community. These policies were supported by Implementing Programs 2.1 through 2.6. Policies 2.1 through 2.4 are committed to incentivize and promote infill redevelopment projects on vacant and underutilized land within the city limits. The policies promote a variety of development projects, encouraging both vertical and horizontal mixed-use developments, and a wide range of housing types in the Downtown areas. Programs 2.1 through 2.6 were established to ensure that all goals are met by incentivizing downtown housing development of various types.

Goal HE-3

To encourage construction and maintenance of affordable housing in Visalia.

Policies 3.1 through 3.20 were designed to encourage the development of affordable housing by design, such as small lot single family units and ADUs. The city looked to achieve this goal by ensuring cooperation between the public sector, private sector, and non-profit affordable housing

entities. The policies aim to preserve financial incentives for affordable housing development, while also continuing to provide financial support for first-time home buyers. The policies also stress the importance of promoting the participation of all members of Visalia and ensuring that up to date information is easily accessible to the public. Program 3.2 has been effective in working towards Goal HE-3, concentrated on streamlining the construction of affordable market rate multiple-family dwelling units through special incentives. This program has contributed to the issuing of 691 multi-family units, and a total of 901 units, during the four-year period between 2020 and 2023. These 901 units exceed the objective of 400 units during the four-year period. Program 3.18 targeted the extremely low-income population by encouraging new development and redevelopment to increase extremely low income housing stock. The City awarded \$1.8 million in HOME ARP and \$900,000 in LMIHAF funds for the conversion of a 42-unit motel into permanent supportive housing units for extremely low-income households.

Goal HE-4

To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures.

Policies 4.1 through 4.5 were established to maintain homeownership and provide support to organizations committed to providing housing services. Policy 4.3 encouraged a holistic approach to neighborhood revitalization that considers code compliance, renter and landlord education programs, infrastructure reinvestment, and community engagement. These policies looked to preserve the appearance of its neighborhoods, especially those most impacted by foreclosures. Program 4.3 expanded the code enforcement in areas that are most impacted by foreclosures and abandoned properties. In 2022 the City boarded 26 unsecured properties within a 24-hour period of being reported, which achieved the 72-hour objective set out in the program.

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 5.1 through 5.7 encouraged the development of a wide range of housing types, prioritizing special needs groups including seniors, persons with disabilities, large families, and female headed households. These policies encouraged the facilitation of private sector development and non-profit organizations committed to the development of affordable housing and the provision of rental assistance. The City also encouraged the creation of emergency shelters, transitional housing, and permanent supportive housing. Program 5.7 promoted the construction of market rate and deed restricted affordable for-sale and rental housing for large households with at least three bedrooms. This program contributed to the development of eight low-income units with three or more bedrooms in 2022.

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 6.1 through 6.13 were established to maintain all existing and proposed residential areas and ensure the integrity of the City. These policies ensure the City promotes mixed-income neighborhoods through innovative design that is compatible with all existing neighborhoods. In order to achieve Goal HE-6, the city encouraged property owners to practice ongoing maintenance to sustain neighborhood vitality and to encourage physical design, building structure and lot layout relationships between new and existing development. Program 6.2 was established to ensure the City continues to support the rehabilitation of low-income units by financing low-income development projects and partnering with non-governmental organizations. Notably, in 2022, the City committed \$2.3 million in HOME funds and \$329,320 in LMIHAF for the development of an 80-unit affordable mixed use housing complex.

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.

Policy 7.1 was established to prevent any form of discrimination or segregation on the basis of housing throughout the City of Visalia. Policy 7.1 was implemented by Program 7.1, which looks to expose any housing discrimination and provide equal housing opportunities to all Visalia residents. The program promotes City partnerships with non-profit agencies to provide fair housing education to ensure the City affirmatively furthers fair housing. Progress towards this goal includes the City's contract with Fair Housing Council of Central California to conduct fair housing training, surveys, and testing. All educational resources are available at no charge on the City website.

Goal HE-8

To encourage energy efficiency in all new and existing housing.

Policies 8.1 and 8.2 encouraged the use of energy conservation devices and passive design concepts which make us of natural climate to increase energy efficiency and further reduce housing costs. The City is committed to increasing the energy efficiency of new and existing housing beyond State requirements. Program 8.1 implements policies 8.1 and 8.2 by assisting residents to implement energy and water conservation measure awareness programs and include the most current tools into new affordable housing projects and the retrofitting of existing housing units.

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 9.1 and 9.2 ensured the City works to improve day-to-day implementation of Housing Element programs on a continuous basis. The City is committed to tracking the housing affordability levels throughout the City by monitoring changes in housing sales prices and rental rates. Programs 9.1 through 9.9 guide progress towards achieving HE-9. Program 9.1 has ensured the provision of an Annual Progress Report submitted to HCD on the implementation of each Housing Element program. The City has been successful in delivering an annual report since 2015 which has been confirmed by the State. Program 9.3 requires an annual report on the maintenance and status of the RHNA Land Inventory and ensures that there is no net loss of RHNA medium and high density sites. The City has been successful in meeting this objective by providing annual reports on RHNA sites inventory, where no loss of land designated for the above categories was lost. Program 9.8 requires continuous maintenance of the map exhibits and policies in transportation related plans to ensure optimal linkages with current high density residential zones and RHNA land inventory sites to jobs, commerce, and service hubs. The City has been successful in maintaining access to the City's Active Transportation Plan and Long Range Transit Plan by maintaining map exhibits in the City.

Effectiveness of 2015 Housing Element

As discussed in the preceding section and in Table 1-36, the City implemented many policies and programs to facilitate housing production. Most importantly, the City has made great strides in securing additional funding for affordable housing and working with local stakeholders and county organizations to improve housing accessibility. From preserving existing housing and promoting the expansion of multifamily housing through relaxed regulation, the City recognizes the severity of the housing crisis and has worked progressively to do its part in adding housing towards meeting and exceeding RHNA goals. However, in some cases, the City did not have the necessary staff resources or funding to implement programs. This can be observed on a number of program status reports provided in Table 91. Notably among other successful efforts, in 2022, the City committed \$2.3 million in HOME funds and \$329,320 in LMIHAF for the development of an 80-unit affordable mixed use housing complex known as the Lofts Project.

Effectiveness of Programs in Meeting Special Housing Needs

Several of the 2019 Housing Element programs successfully assisted residents with special housing needs. Recent successes include:

- Through Program 5.2, the City provided \$118,000 in PLHA funds for a Seasonal Emergency Low-Barrier Shelter (Warming Center) for people experiencing homelessness. The City also awarded \$2,055,205 in CDBG funds, \$1,950,182 in PLHA, and \$200,000 in LMIHAF funds for the development of a 100-bed Low-Barrier Navigation Center.
- In 2022, in implementing Program 3.6, the City provided 17 households with emergency rental assistance to prevent homelessness.

- Through program 3.18, the City awarded \$1,800,000 in HOME-ARP and \$900,000 in LMIHAF funds for conversion of a 42-unit motel into permanent supportive housing units for extremely low-income households at 30% AMI or lower.
- Implementing Program 5.6, the City assisted six (6) senior owned mobile home repairs in 2022.
- Through Program 5.8, the City installed ADA audible pedestrian crosswalk signals for the visually impaired residents, per the request of the Disability Advocacy Committee (DAC).

Cumulative Evaluation of the Effectiveness of Programs in Meeting Special Housing Needs

During the 5th cycle, the City was very successful in implementing Housing Element programs related to households with special housing needs. As outlined above and in the following table, the City implemented programs that assisted seniors with costly home repairs, provided funds to support the seasonal warming center and a low barrier navigation center, assisted families with emergency rental assistance, revised the zoning code to allow senior housing by-right, encouraged the development of units appropriate for large families, and created new permanent supportive housing opportunities. Although the City successfully implemented all programs related to households with special needs, the implementation programs did not address, encourage, or incentivize farmworker housing.

**Table 91
Housing Programs Progress Report
Visalia**

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 1.1 DESIGNATE FOR SUFFICIENT LAND	No net loss of land designated for Median, Low, Very Low, and Extremely Low Income Categories	Annually	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 2014 and 2023. 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.	A sufficient balance of all income categories continues to exist. There was no loss of land designated for these categories in 2022. Specifically, there were no General Plan Amendment nor Change of Zone entitlements processed in 2022 resulting in a reduction of land designations for these income categories.	Keep
HE Program 1.2 CONTACT WITH CITY OFFICIALS	Conduct one discussion session by the Building Advisory Committee (BAC) quarterly meeting, and report back to the Committee on any issues raised within two CRC Quarterly meetings.	Annually	The City shall regularly solicit requests to examine specific City land use controls and building standards which are deemed by the local housing development industry that may tend to discourage innovative design and new construction standards, or that exclude affordable income households from the local housing market. Such requests will be placed on the standing Building Advisory Committee (BAC) annually.	There was one meeting of the Building Advisory Committee held in 2022: on November 16. No discussion was voiced by members or attendees regarding specific controls or building standards that would discourage affordable or multi-family housing.	Keep
HE Program 1.3 SENIOR HOUSING RESIDENTIAL DEVELOPMENT BY RIGHT	Complete Ordinance Amendment within one year of Housing Element certification.	2020	The City shall revise the Zoning Ordinance to allow senior housing development in accordance with the density for the underlying general plan land use district a by-right use in all residential zone districts and in the downtown mixed use zone district.	Completed in 2021. No changes in 2022.	Delete

Table 91
Housing Programs Progress Report
Visalia

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 1.4 CONDITIONAL USE PERMIT PROCESS	Provide a report to the Planning Commission on an annual basis that summarizes all multi-family residential projects considered by the Commission.	Annually	To ensure that the conditional use permit process for multi-family projects of greater than 80 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 such applications to determine whether or not the process impacts the development of multi-family units. In an annual report to the Planning Commission, an assessment shall be made of multi-family projects considered during the past 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.	During 2022, the Planning Commission considered two multi-family residential development projects, one of which was over 80 units.	Keep
HE Program 1.5 HOUSING EDUCATION	Schedule, coordinate and conduct at least one subject public meeting or stakeholder group seminar per year	Annually	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.	In 2022, the Housing Authority of Tulare County conducted a public hearing to explain their Moving to Work Program Plan, Section 8, and Public Housing Programs. The City held 3 public hearings and 2 community meetings covering CDBG and HOME funded programs, which included affordable housing programs.	Keep

Table 91
Housing Programs Progress Report
Visalia

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 1.6 PROJECT STATUS REPORT	Meet all prescribed processing timelines as contained in the City's Zoning Ordinance and Community Development Department policies and procedures. Establish a tracking system for length of time taken to process entitlement requests. Staff shall review the tracking system on an ongoing basis to assess where specific types of permits can be processed more efficiently.	Daily, Ongoing	The City shall continue to utilize its electronic permitting software 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.	The City continues to utilize its electronic permitting software (Accela) to track the progress and length of time for development processing against established goals, striving to establish industry leading review times, while continuing to monitor the efficiency for various permit types to improve further. In 2022, the Community Development Department was able to build upon the successes seen in late 2021, ensuring permit processing timelines were met and occasionally exceeding City standard timelines despite a very active year for permit submittals. These efforts resulted in the City having 0 over-target permits for the majority of the year, with the latter half reaching better than a 98% success rate with zero over target permits.	Keep
HE Program 2.1 INFILL SITE INVENTORY	Inventory document to be maintained at Community Development front counter and on City website, and to be updated on an annual basis.	Annually	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.	The infill site inventory is maintained and kept at the Community Development front counter as well as online at https://www.visalia.city/depts/community_development/planning/planning_information/default.asp .	Keep

Table 91
Housing Programs Progress Report
Visalia

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 2.2 INCENTIVES FOR DOWNTOWN HOUSING	Five units of residential converted from commercial space, or one new multi-family residential project per year.	Ongoing	The City shall provide one or more incentives for high density (20 units/acre or greater) housing in Downtown such as: credits for required parking stalls; 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). These incentives shall be in addition to those incentives available through the State density bonus laws.	In 2022 one building permit was issued (B214985) involving the creation of 80 new affordable dwelling units downtown. The City provided support in the applicant's pursuit of funding towards this project and granted off-site development standard concessions affiliated with a density bonus request.	Keep
HE Program 2.3 INFRASTRUCTURE FUNDING PROGRAM	Apply for at least one qualifying grant	Annually	The City shall apply for funding and/or support non-profit agencies applying for funding that assists with infrastructure improvements for projects that meet the criteria for any applicable grant program in key infill areas such as Downtown and East Downtown.	In 2022 the City applied for six grants related to infrastructure projects and was awarded one. The awards received were for the construction of an inclusive playground and water play area located on property situated between the Downtown and East Downtown area. Also in 2022, the City was awarded two grants for infrastructure projects that were applied for in 2021. One of these grants was for the construction of protected bicycle lanes and ADA compliant ramps along Houston Avenue that connects an area with a higher concentration of housing for lower income households to the Downtown.	Keep
HE Program 2.4 MIXED USE DEVELOPMENT	At least one qualifying project per year	Ongoing	The City shall facilitate the development of 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.	In 2022 one building permit was issued for (B214985) involving the creation of 80 new affordable dwelling units in the downtown. This is a mixed use development that includes live/work lofts and 3,090 sq. ft. of office space.	Keep

Table 91
Housing Programs Progress Report
Visalia

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 2.5 INCENTIVES FOR INFILL AFFORDABLE HOUSING	Provide a report to the Planning Commission on an annual basis that summarizes projects that have utilized the incentive program.	Annually	The City shall continue to implement its Affordable Housing Infill Incentive Program, which reduces Transportation Impact Fees for qualifying projects, and annually report to the Planning Commission projects that meet the threshold criteria and take advantage of the program. The City shall also continue to review other infill projects for affordable housing approved throughout the year to assess if modifications to the program should be made.	In 2022, there have been no developments that have met the requirements and/or utilized the incentive of the fee reduction.	Keep
HE Program 2.6 DOWNTOWN AND MIXED USE RESIDENTIAL DEVELOPMENT BY RIGHT	Complete Ordinance Amendment and study within one year of Housing Element certification.	2020	The City shall revise the Zoning Ordinance to allow residential development as a by right use in the Downtown Mixed Use zone district, in accordance with the density prescribed in the General Plan Land Use district, subject to performance standards. In addition, the City shall examine and consider allowing residential development as a by right use in the Conditional Mixed Use and Neighborhood Commercial zone districts while addressing issues of geographical location, segmentation, and performance standards.	Completed in 2021. No changes in 2022.	Delete
HE Program 3.1 LEGISLATIVE RELIEF	N/A	Ongoing	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.	The City Council has adopted positions related to State legislation (April 4, 2022) and Federal legislation (April 4, 2022), related to the promotion of the development of affordable, sustainable, and accessible housing, and the promotion of funding towards grants and housing.	Keep

Table 91
Housing Programs Progress Report
Visalia

Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.2 MULTIPLE-FAMILY DEVELOPMENTS	Develop 400 multi-family units (20 extremely low, 40 very low, 60 low, and 80 moderate, and 200 above moderate) over the four year period.	Annually	The City shall encourage, facilitate, and find ways to streamline the construction of affordable and market rate multiple-family dwelling units. Special incentives (e.g., reduced parking standards, waiver of fees), modified zoning provisions, and priority permit processing of CUPs and Site Plan Review applications may be utilized where appropriate. The City shall continue to inform local developers of the available incentives that benefit affordable housing through published documents available at City Hall and maintained on the City website. These incentives shall be in addition to those available through State density bonus laws.	In 2022 the City issued permits for 691 multi-family units for a total of 901 units in the four-year period between 2020 and 2023.	Keep
HE Program 3.3 FIRST-TIME HOMEBUYER PROGRAM	Assist 50 low- and moderate-income first-time homebuyers over the next five years.	Ongoing	The City shall continue to partner with non-profit agencies (e.g., CSET, Self Help Enterprises) in assisting low- and moderate-income families qualifying for a low interest second mortgage loan as gap financing toward the purchase of a home.	In 2022, five single-family homes began construction on NW 5th Avenue in Visalia with the use of City HOME funds. These homes will be provided to low-and-moderate income first time homebuyers.	Keep
HE Program 3.4 MORTGAGE REVENUE BONDS, MORTGAGE CREDIT CERTIFICATES, LOW INCOME TAX CREDITS	Provide technical assistance for the issuance of one mortgage revenue bond, mortgage credit certificate, or low income tax credit funded project.	Ongoing	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.	In 2022, the Lofts Project utilized Low-Income Tax Credits and Tax-Exempt Bonds toward construction an 80-unit multi-family affordable housing project.	Keep
HE Program 3.5 FHA/HUD/HCD AND FEDERAL HOUSING TRUST PROGRAMS OR AVAILABLE GOVERNMENT FUNDING	Contact local affordable housing borrowers at least annually to provide the most updated and any new information on available programs.	Ongoing	In order to encourage developers to fully utilize available FHA/HUD/HCD and Federal Housing Trust programs, the City shall continue to utilize an information resources pool to enable local affordable housing providers to use these programs and incorporate them into a first-time homebuyers program as appropriate.	In 2022, the City solicited HUD HOME ARP and State LMIHAF funds for the development of affordable permanent housing.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.6 SECTION 8 HOUSING ASSISTANCE PROGRAM	Assist 550 lower income families with rental housing assistance annually.	Ongoing	The City shall continue to support 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.	In 2022, the City provided 17 households with emergency rental assistance to prevent homelessness.	Keep
HE Program 3.7 INFORM PUBLIC OF LOCAL, STATE, AND FEDERAL HOUSING PROGRAMS	Conduct at least one presentation annually to the local real estate industry and/or nongovernmental organizations regarding available housing programs.	Ongoing	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 of the City's website.	The City continues to market housing program on the City's website, social media outlets, and posting flyers at various city locations. The City also utilizes partner marketing channels, such as, King/Tulare Homeless Alliance and Visalia Chamber listserve posting.	Keep
HE Program 3.8 LOAN PROGRAM EDUCATION	Sponsor annual or bi-annual meetings to educate realtors, home buyers, and others to facilitate promotion of this program, as funding is available.	Ongoing	The City shall sponsor meetings with government, realtors, home buyers, and other financial agencies regarding loan programs currently available.	Online (City website) - Promoting the NW 5th Avenue single-family first time homebuyer homes under construction.	Keep
HE Program 3.9 AGENCY COORDINATION	Provide information on a recurring basis.	Ongoing	The City shall solicit involvement from the Tulare County Association of Realtors and the Home Building Industry Association (BIA) 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.	The City requests involvement from the Tulare County Association of Realtors and the Home Building Industry Association (BIA) on affordable housing projects. The City informs real estate organizations of incentive programs to encourage creation of affordable housing.	Keep
HE Program 3.10 AVAILABILITY OF FUNDING INCLUDING LAND WRITE-DOWN PROGRAMS	Complete ten applications under this program per year.	Ongoing	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: Department of Housing and Urban Development (HUD), State Housing and Community Development (HCD)	City receives annual CDBG and HOME funding from HUD.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.11 CITY INCENTIVE FOR AFFORDABLE HOUSING	Identify non-governmental organization affordable housing providers and explore opportunities for land purchases.	Ongoing	The City shall provide incentives, such as land and improvement cost write-downs or deferred financing, to decrease the total cost of the housing project.	In 2022, the City provided deferred financing and forgivable financing as an incentive for affordable housing.	Keep
HE Program 3.12 DEVELOPMENT FEE REDUCTION/DEFER MENT	Complete the review and present to City Council for final consideration.	2020	The City shall review its fee structure and study the feasibility of reducing or deferring development and building permit fees on accessory dwelling units.	Completed in 2022. A review culminating in a report was completed and presented to City Council in June 2022. The report established the correct fee methodology to be applied toward ADUs. No new fee categories were necessary as a result of the study.	Keep
HE Program 3.13 NON-PROFIT HOUSING DEVELOPMENT CORPORATIONS	Provide assistance that will benefit 20 first-time lower income home buyers over the next four years.	Ongoing	The City shall continue to support non-profit housing development corporations (e.g., Self-Help Enterprises, Habitat for Humanity, and other non-profit agencies), including those that provide sweat equity programs, by providing land at little or no cost through low interest loans and deferred financing.	HOME funds provided to Self-Help Enterprises (SHE) to construct 5 single-family homes for 5 first-time low-and-moderate income homebuyers.	Keep
HE Program 3.14 LAND BANKING	Participate in at least one land banking project during the current reporting period.	Ongoing	The City shall provide support of affordable housing projects or programs which allow land banking.	The City participated in one land banking project to construct an 80-unit mixed use complex for low-income households.	Keep
HE Program 3.15 PROMOTING ACCESSORY DWELLING UNITS	Achieve five accessory dwelling units per year for a total of twenty units over the next four years.	Ongoing	The City shall promote the development of accessory (second) dwelling units by providing information regarding permit requirements, changes in State law, and benefits of accessory dwelling units to property owners and the community.	The City issued 14 permits for accessory dwelling units in 2022. In total the City had 22 permits for accessory dwelling units applied for in 2022.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.16 ASSISTED HOUSING PROJECTS ELIGIBLE FOR CONVERSION	Achieve 100% contact with all subject at-risk property owners one year before contract expiration.	Annually	The City shall monitor the status of the deed restricted affordable housing projects with expiring affordability covenants and contact owners concerning their plans to continue in or opt out of the subsidy programs. The City shall identify potential buyers of at-risk projects (e.g., Tulare County Housing Authority, Christian Church Homes of Northern California, Inc., Self-Help Enterprises) and existing and potential sources of City funding to supplement primary State and Federal sources.	The City has continued to monitor properties on an annual basis and has not found any properties at-risk of converting to market rate during the planning period.	Keep
HE Program 3.17 PLANNING FOR LARGE SITES	Entitle a minimum of one master planned project on a RHNA listed site per year.	Ongoing	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., HOME funds), expedited processing, and other incentives to facilitate development on these sites.	The City received two applications for development of specific planned areas, on 95 acres (Pratt Family Ranch) and on 500 acres, which include single- and multi-family components. One site (Carleton Acres) is RHNA listed. The expected approval date has been delayed to 2023 due to a court ruling which caused the City to prepare an agriculture preservation ordinance.	Keep
HE Program 3.18 TARGETING EXTREMELY-LOW INCOME DEVELOPMENTS	Annually pursue State and Federal funds to increase the supply of housing affordable to extreme low-income households.	Ongoing	The City shall seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households. 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 work with its partners and encourage them to promote the benefits of this program to the development community. Additionally, the City shall require its partners to 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.	In 2022, the City awarded \$1,800,000 in HOME-ARP and \$900,000 in LMIHAF funds for conversion of a 42-unit motel into permanent supportive housing units for extremely low income households at 30% AMI or lower.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.19 CONSISTENCY WITH STATE DENSITY BONUS LAW	Complete review of state law and complete ordinance amendments, as necessary, within one year of Housing Element certification. Any applications received for density bonuses that are found to be consistent with state law shall be processed and implemented immediately.	2020 and ongoing	The City shall review and amend its Zoning Ordinance to ensure that its density bonus regulations remain consistent with state law (Government Code Sections 65915 through 65918). This program includes the addition of a housing unit replacement program subject to the requirements of Government Code Section 65915(c)(3). The replacement program would be subject to sites identified in the site inventory where any new development (residential, mixed-use or non-residential) occurs on a site that has been occupied by or restricted for the use of lower-income households at any time during the previous five years.	Completed in 2021. No changes in 2022. The City in 2022 received and deemed complete three applications utilizing a density bonus or incentives in accordance with State Density Bonus Law. The applications were pending approval in 2023.	Delete
HE Program 3.20 PROVIDE PRIORITY SEWER SERVICE FOR AFFORDABLE HOUSING PROJECTS	Identify all projects meeting the criteria for affordable housing and ensure their first priority status to connect to the City sanitary sewer system.	Ongoing	In the event of a future, although unanticipated, shortage of future capacity or need to prioritize provision of sewer service is experienced, projects offering market rate or assisted projects that have the potential to provide housing affordable to lower-income residents shall receive priority sewer service.	Capacity and infrastructure are sufficient for all anticipated growth, including affordable housing.	Keep
HE Program 3.22 MOBILE HOME PARKS IN HIGH DENSITY RESIDENTIAL ZONE DISTRICT	Complete Ordinance Amendment within one year of Housing Element certification.	2020	The City shall revise the Zoning Ordinance to allow mobile home parks as a conditionally allowed use in the R-M-3 zone in accordance with the density prescribed in the General Plan land use district.	Completed in 2020. No changes in 2022.	Delete

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 3.23 ACCESSORY DWELLING UNITS STANDARD BUILDING PLANS	Prepare standard building plans within two years of Housing Element certification.	2021	The City shall seek out and utilize available grant funding, or consider utilizing local funds if grant funding is not available, to develop one or more standardized floor plans and elevation templates for accessory dwelling units that are pre-approved by the Community Development Department. The pre-approved plans may be utilized on properties that meet the development requirements and placement requirements for accessory dwelling units.	Completed in 2022. Three different plans for pre-approved ADU were completed and authorized by the City of Visalia in 2022. Information has been added to the City website. No building permits utilizing the pre-approved plans were issued in 2022., as the City is still promoting the plans.	Delete
HE Program 4.1 HOMEBUYER EDUCATION PROGRAM OUTREACH	Participate in at least one education seminar per year.	Ongoing	The City shall support the efforts of non-profit organizations [e.g., Community Services Employment Training (CSET), Self Help Enterprises] in providing homebuyer education services by promoting their services on the City website.	The City approved HOME funds for first time homebuyer assistance including homebuyer education. The City also promotes Self-Help Enterprises and CSET's homebuyer education services on the City website.	Keep
HE Program 4.2 FORECLOSURE PREVENTION RESOURCES	Verify that the correct and up to date information is posted to City website, and updated on at least an annual basis.	Ongoing	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).	The City refers clients to CSET, a partner organization for foreclosure counseling and services.	Keep
HE Program 4.3 NUISANCE ABATEMENT IN IMPACTED NEIGHBORHOODS	Secure properties subject to the emergency nuisance abatement within 72 hours of appraisal and establish a tracking system for managing nuisance abatement cases and report activity in the Annual Report.	Ongoing	To help secure and maintain vacant, foreclosed properties, the City shall expand code enforcement in the areas most impacted by foreclosures and abandoned properties. The City shall strive to effectively follow up on code violations to ensure that problems are addressed.	In 2022 the City boarded 26 unsecured properties. The City's goal has been to secure properties within 24 hours of appraisal, well in excess of the 72-hour objective.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 4.4 FORECLOSURE ACQUISITION	Annually pursue State and Federal funds when available.	Ongoing	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, when federal or state funding is available. 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.	In 2022, the City did not acquire any foreclosed properties since it did not have NSP program funding for this program.	Keep
HE Program 5.1 LEGISLATIVE AWARENESS	Participate in at least two legislative initiatives per year.	Ongoing	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.	The City Council has adopted positions related to State legislation (April 4, 2022) and Federal legislation (April 4, 2022), related to the promotion of the development of affordable, sustainable, and accessible housing, and the promotion of funding towards grants and housing.	Keep
HE Program 5.2 HOMELESS SHELTER PROGRAM	Annually allocate funding to provide assistance and supportive services.	Ongoing	The City shall provide financial assistance and provide supportive services towards the providing of shelters and services for persons experiencing homelessness. The City shall continue to work with experienced non-profit agencies to seek out opportunities to provide permanent, transitional, or emergency housing, including low-barrier shelters, and work with the Continuum of Care to promote the use of Federal, State, and local financing programs as possible funding sources.	In 2022, the City provided \$118,000 in PLHA funds for a Seasonal Emergency Low-Barrier Shelter (Warming Center) for people experiencing homelessness. The City also awarded \$2,055,205 in CDBG funds, \$1,950,182 in PLHA, and \$200,000 in LMIHAF funds for the development of a 100-bed Low-Barrier Navigation Center.	Keep
HE Program 5.3 EMERGENCY SHELTERS PERFORMANCE STANDARDS AND EXPANSION OF ALLOWED USE	Complete Ordinance Amendment and study within one year of Housing Element certification.	2020	The City shall examine and make a recommendation of other zone districts where emergency shelters may be allowed as a by right (permitted) use or as a conditionally allowed use and shall develop performance standards for use in association with emergency shelters. Upon public review and approval by the legislative body, the City shall revise the Zoning Ordinance as it pertains to emergency shelters.	Completed in 2022. The Ordinance Amendment (Zoning Text Amendment No. 2021-09 / Ordinance No. 2022-05) was completed on April 18, 2022.	Delete

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 5.4 REASONABLE ACCOMMODATION	Maintain an updated brochure at City offices and on City website	Ongoing	The City shall maintain a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website. This brochure shall include information and staff contact for requesting assistance in providing housing for persons with disabilities.	The brochure is available at the front counter and has been posted on the City website https://www.visalia.city/depts/community_development/planning/gp.asp . To date there have been no known requests by the public for reasonable accommodation.	Keep
HE Program 5.5 SENIOR RENTAL HOUSING	Facilitate the construction of at least 10 very low-income and 10 low-income senior units during the reporting period.	Ongoing	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.	In 2022 no building permits were issued for senior rental units. One entitlement (Conditional Use Permit No. 2021-37) was approved in 2022 for 70 deed-restricted affordable senior units on a project site. No building permits were applied for in 2022 related to this project.	Keep
HE Program 5.6 REHABILITATION ASSISTANCE FOR SENIOR & DISABLED HOMEOWNERS	Provide assistance that will benefit ten (10) households per year over the next four years. Track assistance accomplishments and include in the Annual Report.	Ongoing	The City shall continue to dedicate federal funding, as available, toward the senior and disabled rehabilitation programs which assist low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements.	City assisted six (6) senior owned mobile home repairs in 2022.	Keep
HE Program 5.7 LARGE FAMILIES	Facilitate the construction of at least 16 units per year (8 very low- and 8 low-income units)	Ongoing	The City shall promote the construction of both market rate and deed restricted 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 utilize financial and regulatory incentive opportunities (e.g., expediting permit processing, deferred fees, density bonuses) to developers for these unit types including promote the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers.	A total of 8 low-income dwelling units constructed in 2022 were units with three or more bedrooms. Three of the eight units were done without public funding assistance.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 5.8 HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES	Annually pursue State and Federal funds that can support housing construction and maintenance of housing for persons with disabilities.	Ongoing	The City shall explore models to encourage the creation of housing for persons with developmental disabilities, as funding is available. Such models could include assisting in housing development through the use of set-asides, scattered site acquisition, new construction, and pooled trusts; providing housing services that educate, advocate, inform, and assist people to locate and maintain housing; and models to assist in the maintenance and repair of housing for persons with developmental difficulties. The City shall also seek State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for persons with disabilities.	In 2022, the City installed ADA audible pedestrian crosswalk signals for the visually impaired residents, per the request of the Disability Advocacy Committee (DAC).	Keep
HE Program 5.9 EMPLOYEE HOUSING ALLOWED WHERE RAISING OF HORTICULTURAL ITEMS ALLOWED	Complete Ordinance Amendment within one year of Housing Element certification.	2020	The City shall revise the Zoning Ordinance to ensure that employee housing is permitted as a by right use in areas where agricultural activities are also an allowed use, in conformance with Health and Safety Code commencing at Section 17020. Alternately, the City may revise the Zoning Ordinance to address the allowed use of agriculture activities in non-residential zone districts.	Completed in 2020. No changes in 2022.	Delete
HE Program 5.10 ADULT OVERNIGHT RESIDENTIAL CARE FACILITY IN MULTI- FAMILY ZONE DISTRICTS	Complete Ordinance Amendment within one year of Housing Element certification.	2020	The City shall revise the Zoning Ordinance to allow adult overnight residential care facilities for seven (7) or more people as a conditionally allowed use in the multi-family residential zones.	Completed in 2020. No changes in 2022.	Delete
HE Program 6.1 HOUSING REHABILITATION PROGRAM	Assist 25 low-income homeowners during the course of the current reporting period.	Ongoing	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 owner-occupied Housing Rehabilitation Programs. The program provides low-interest loans to low-income homeowners to make exterior improvements or repairs to their homes.	In 2022, the City provided 6 single-family homes and 6 mobile homes with rehabilitation.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 6.2 LOW-INCOME RENTAL REHABILITATION PROGRAM	Assist twenty (20) low-income owners of rental properties with forgivable loans over the next four years.	Ongoing	The City shall continue to support a Low-Income Rental Rehabilitation Program through financial assistance and partnering with non-governmental organizations. The program provides owners of rental properties a forgivable loan for external improvements in return for commitments to offer the units at affordable rents.	In 2022, the City committed \$2.3 million in HOME funds and \$329,320 in LMIHAF for the development of an 80-unit affordable mixed use housing complex known as the Lofts Project.	Keep
HE Program 6.3 EMERGENCY REPAIRS PROGRAM	Assist twenty (20) low-income homeowners over the next four years.	Ongoing	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.	In 2022, City utilized CDBG funds to Habitat for Humanity to administer an Emergency Repair & Accessibility Repair Program (ERAP) and Self-Help Enterprises (SHE) to administer a Senior Mobile Home Repair Program (SMHRP). Habitat for Humanity assisted 6 homes with emergency minor home repairs including addressing housing code violations. SHE assisted 6 mobile homes with essential repairs.	Keep
HE Program 6.4 ENFORCEMENT OF HOUSING AND BUILDING CODES	Complete fifty (50) residential inspections per year in response to substandard building or living condition referrals.	Ongoing	The City shall continue to review, upgrade, and maintain City codes, ordinances, regulations, and enforce these standards to ensure health and safety of occupants and maintain the existing housing stock.	In 2022 Neighborhood Preservation responded to 180 substandard housing complaints.	Keep
HE Program 6.5 REHABILITATION AND ADAPTIVE REUSE	Assist with rehabilitating one unit per year.	Ongoing	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.	The City did not receive any requests for assistance associated with the rehabilitation and/or adaptive reuse of historic residences during the evaluation period.	Keep
HE Program 6.6 HOUSING CONDITIONS SURVEY / REHABILITATION & DEMOLITION STUDY	Complete survey by the end of calendar year 2020.	2020	The City shall continue working on and complete a housing conditions survey that assesses Visalia's existing housing stock. The study shall assess the need and feasibility for significant rehabilitation or demolition of dilapidated housing units and identify potential funding sources to fund rebuilding efforts. A study was commenced in early 2019 and is expected to be complete by early 2020.	Completed in 2020.	Delete

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 7.1 FAIR HOUSING	Maintain and update educational materials on the City website, and conduct one to two comparative rental tests per year based on need and available financing.	Ongoing	In an effort to expose and eliminate housing discrimination, and to provide equal housing opportunities to all Visalia residents, the City shall partner with an experienced non-profit agency or agencies to provide fair housing education 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 on its website.	The City maintains its association with NGO partners in responding to housing discrimination complaints and contracts with an agency that performs side by side tenant lease tests to surface discrimination by leasing agents. The City has contracted together with Fair Housing Council of Central California to conduct fair housing training, surveys, and testing. Educational materials are posted on the City website https://www.visalia.city/depts/finance/housing_n_cdbg_services/fair_housing_protection/default.asp .	Keep
HE Programs 8.1 ENERGY & WATER CONSERVATION PROGRAM	Maintain and update educational materials on the City website.	Ongoing	Using existing education, incentive, and conservation programs offered by Southern California Edison (SCE) and California Water Service Company (CalWater), the City shall continue to assist residents to implement energy and water conservation measures awareness programs and include the most current goals, policies, and programs into new affordable housing projects and, as feasible into retrofitting existing affordable housing units.	"Educational materials are posted on the City's websites: https://www.visalia.city/depts/administration/water_conservation/cal_water/default.asp https://www.visalia.city/depts/public_works/natural_resource_conservation/renewable_energy_n_conservation/resources_n_incentives.asp "	Keep
HE Program 9.1 IMPLEMENTATION REPORTING	Provide an Annual Progress Report to State HCD every year during the course of the reporting period.	Annually	The City shall annually review and report, where required under the Annual Progress Report to be annually submitted to HCD, on the implementation of the Housing Element programs and the City's effectiveness in meeting the programs' goals in the manner required and approved by State Housing and Community Development.	The City has prepared and submitted the Annual Housing Report to State HCD, each year between 2015 and 2021, and the State has acknowledged receipt of the report. The 2022 Annual Progress Report will be presented to the City Council on March 20, 2023, and sent to HCD by March 31, 2023.	Keep
HE Program 9.2 PROGRESS MEETING	Convene annual meeting to review the Housing Element implementation progress.	Annually	City staff members involved in the implementation of Housing Element programs shall meet annually to review progress in addressing housing issues, especially issues relating to affordable housing.	Meetings to review and assess Housing Element Implementation Progress were done sporadically through 2022.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 9.3 MONITOR THE RHNA LAND INVENTORY	Report annually on maintenance and status of the RHNA Land Inventory, and ensure that no net loss of RHNA medium and high development density sites.	On a project basis as needed, and annually	Community Development staff shall monitor the RHNA land inventory to ensure that proposed re-zoning or development on every listed site meets or exceeds the development capacity by income category listed for that site in the Land Inventory. If a proposed re-zoning or development results in a shortfall of residential capacity needed to accommodate the remaining Regional Housing Needs Allocation (RHNA) for any income category, the City shall identify and zone sufficient adequate sites at appropriate densities [See GC 65583.2(c)(3) to accommodate the shortfall within six months of the re-zoning or approval of the development resulting in the shortfall of sites to accommodate the remaining RHNA for any income category.	The City has provided annual reports on the status of the RHNA sites inventory as part of the City's preparation and submittal of the Annual Progress Report. A sufficient balance of all income categories continues to exist. There was no loss of land designated for these categories in 2022. Specifically there were no General Plan Amendment nor Change of Zone entitlements processed in 2022 resulting in a reduction of land designations for these income categories.	Keep
HE Program 9.4 MONITOR CONDITIONAL USE PERMIT (CUP) REQUIREMENT IMPACTS ON AFFORDABLE HOUSING	Report annually to the Planning Commission on the effect of CUP requirements compared with comparable "permitted by right" projects, and ensure that CUP processing and conditions do not adversely impact the project's affordability.	On a project basis as needed, and annually	Community Development staff shall monitor every proposed development on RHNA land inventory sites to ensure that the effects of processing a CUP, when required, does not unreasonably delay entitlement processing, or increase development costs to a degree that eliminates the project's potential affordability or its potential development density.	A report for the 2022 year is anticipated to be presented to the Commission in April 2023.	Keep

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Name of Program	Objective	Timeframe in H.E	Description	Status of Program Implementation	Recommendation
HE Program 9.5 COMPREHENSIVE ANNUAL MONITORING PROGRAM	Include documentation of annual sales and rental rates in the Annual Progress Report.	Annually	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.	The City uses the opportunity accorded by preparation of the Annual Progress Reports and the CAPER to annually evaluate the efficiency of the City's Housing programs. In addition, the City conducts annual evaluations of existing home sales prices to compare to the established analysis by HUD. In 2022, the City also completed a Rent Comparability Market Study to determine rental rates.	Keep
HE Program 9.6 SUCCESSOR HOUSING AGENCY REPORTING PROGRAM	Provide a report on housing and financial activity information in the Annual Progress Report.	Annually	The City shall report housing financial and activity information by 1) including specified information with the Annual Progress Report (APR), required to be annually submitted to HCD by April 1, pursuant to State housing law in reporting progress in implementing the Housing Element, and 2) posting specified information on the City's website. This required "housing fund" data can be a paper report identified as an addendum to the APR. The separate housing fund data report can be attached to the APR or sent separately.	The City has provided Annual Reports that specify housing and activity information pertaining to the successor housing agency.	Keep

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Appendix B: Comments on the Public Review Draft Housing Element

The Public Review Draft Housing Element was available for public comment from June 9, 2023, to July 10, 2023. Following the public review period, the City took 10 business days to incorporate revisions to the Draft based on input received. The table below identifies comments received and the Project Team's response. Please note, all page numbers reference the Public Review Draft, available on the Project website (housevisalia.com).

Page Number	Comment	Response
3	Comment: Who was sent the survey? Perhaps include copies, or text that was provided; how email list was generated, and to whom sent.	Eblasts, and the Project mailing list are discussed on page 7. We have updated this information to include information related to City social media posts and followers.
8	Comment: Need data on whether these sites are actually taking advantage of Mixed Uses	Comment noted.
8	Comment: Spell out all acronyms	We have updated the document to including full names, as suggested.
8	Text: Consider workforce housing to include up to 160 percent of AMI. Comment: ???	Due to the high cost of housing in California, the comment suggests that workforce housing NOT be consider as those making only the median income (80-120% of AMI), but that the income rage for workers be understood to extend to 160% of the AMI.
8	Text: Talk to for-profit market rate developers about constraints. What are the incentives needed for mixed use, missing middle, and other housing types. Comment: Stakeholders? Was this done?	Yes, the Project Team held stakeholder interviews and asked this question of participants.
8	Text: Large multifamily complexes sometimes evict all tenants to make substantial renovations. When the units come back on the market, they are not available to the original tenants, and certainly not at the previous affordability Comment: Meld this into City/Banking conversation	This issue was considered in the development of the Policy Document

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8	Text: Distribute sites, and particularly lower-income sites, throughout the city. Lower income sites should be within a quarter mile of a transit stop and near services and resources. Comment: Walkability	Walkability was considered in both the identification of sites within the sites inventory and the AFFH analysis.
8	Text: High density housing should be located near jobs Comment: Esp. near industrial park and govt entities	Comment noted.
8	Text: Lower- and moderate-income sites should be centrally located rather than on the periphery of the City. Comment: With supporting grocery, dining, walkability amenities	This was considered in the development of the sites inventory.
8	Text: The Caldwell Avenue corridor immediately east of State Route 99 is being developed with a commerce center with many lower wage jobs and may be appropriate for lower income housing capacity. Comment: Check allowed densities in ALUP	Comment noted.
8	Text: Sites should be infill sites. The majority of funding programs want infill sites in proximity to goods and services. Comment: Inventory appropriate sized lots for high density	The City considered this in the development of the sites inventory.
9	Text: Flood zones and required insurance make housing unaffordable due to costs. The City should overlay the flood zones to make sure sites are feasible. Comment: Check grant availability	Comment noted.

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9	Text: Flood zones and required insurance make housing unaffordable due to costs. The City should overlay the flood zones to make sure sites are feasible. Comment: Robinhood economics	The response to this text is the author's opinion and does not affect the reporting of the original HTAC member's input.
9	Comment related to two HTAC member comments: meld these together so they speak to the east half building site as infill	The suggested changes would alter how the Project team reports the HTAC comments described in this section. To avoid editorializing, these comments were not revised.
9	Text: The City should remove barriers to LIHTC eligibility faced by developers in pursuit of affordable housing funding. Comment: What are these barriers, specifically?	The HTAC member making the comment did not elaborate further. While several barriers to LIHTC eligibility may be identified, this section is only reporting on actual input received from the HTAC.
9	Text: The City should remove barriers to LIHTC eligibility faced by developers in pursuit of affordable housing funding. Comment: Although transit stops are fairly easily added with development	This section reports on HTAC input received. It would not be appropriate to adjust the input received based on this comment.
10	Comment on stakeholder interview participants: Very small cross-section of the development community in Visalia (Nunley x3???)	The Project Team reached out to a wide variety of agencies and was able to secure interviews with those listed. Greg, Bear, and Blaze Nunley participated in a single group interview to provide more thorough input on their experience in the city.
12	Various comments on pages 12-16	The stakeholder interview summary presents input received from local stakeholders. It would not be appropriate for the Project Team to expand on this input with editorial comments, assumptions, or corrections.
17	Comment in response to Poll Question #1: surprisingly high	Comment noted.
18	Comment: add seniors to list	Seniors are considered a group with special housing needs; it is not necessary to state "seniors and those with special housing needs"

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19	<p>Text: Poll #2 Question #2 Findings: Property owners showed significant interest in accessory dwelling units. Property owners indicated that assistance with applications and fees may be most helpful.</p> <p>Comment: Suggest lots with greater than some minimum sq.ft. be required to place the primary home in a way that will accommodate a compliant second unit in the future with appropriate access, setbacks, etc.</p>	ADU's can be attached or detached from the primary units, and junior ADUs can be incorporated within the footprint of the primary structure. Extending minimum lot sizes to incorporate ADUs can constraint housing development generally.
20	<p>Comment: Everyone wants/needs to having shopping opportunities (esp. grocery/drug stores) near them. City should more strongly support "nodes" of commercial for these purposes within a defined radius of neighborhoods.</p>	Comment noted.
22	<p>Text: Walkability is important. Sites should be selected that provide the best options to increase walkability.</p> <p>Comment: This relates not just to physical improvements, but walkable proximity to supportive land uses.</p>	This section documents the input received during Workshop #1. For fear of editorializing, the input was not revised or expanded beyond the comments received during the workshop.
86	<p>Comment related to Single-room occupancy units: Are these like dormitories with gang bathrooms?</p>	SRO units can have individual or shared bathroom or kitchen facilities. We have expanded the text to provide a better description of these units.
95	<p>Comment on Consistency with General Plan: There's a policy or language in the GP that is not listed here that expressly allows for only commercial or only residential as the singular use in a mixed-use zone which I think is directly contrary to the concept of "mixed-use" and should be revised or removed. Zoning should require a minimum % of mixed-use sites be residential</p>	The General Plan promotes a mix of uses in mixed use designations, but does not restrict parcels from developing with a single use. Development trends were considered in the development of the General Plan buildout assumptions and the Housing Element sites inventory capacity calculations.

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96	Comment: Mixed-use zoning should surround "nodes" as a transitional area from commercial to a variety of residential density choices.	Comment noted. This comment relates more precisely to the General Plan Land Use Element and distribution of uses citywide. The Housing Element identifies capacity for residential development and does not reconfigure commercial areas.
104	Comment: References to legislation should include the dates it became effective instead of or in addition to the date it was signed into law.	The Element has been revised to include this information.
105	Comment on permit processing procedures: Distinguish between legislative and quasi-leg entitlement processing to help educate the public. List them below in order of hierarchy: General Plan first, followed by zoning actions.	This section reports on the City's processing procedures to identify constraints related to the City's various processes. Restructuring the section based on the organization suggested would not provide a different perspective or infer any new information.
107	Comment on site plan review permit procedures: Public hearing notices required for various entitlement processes should include a link to City's webpage whereon other links can be found to the actual staff report and other packet materials that will be considered by the decision-makers. Often the public expresses concerns at public hearings that are addressed in staff reports. This would go along way to educate the public on the permitting processing and complexities of required findings.	Comment noted. Such a procedure would not be dictated by the Housing Element.
124	Comment on existing land costs: map these locations.	This section provides a general description of land costs based on recent listings, and generally states that land costs are higher for improved lots in more developed neighborhoods as opposed to rural areas of unimproved lots. Mapping these parcels will not provide additional analysis.
125	Comment: To what extent are construction costs related to State laws re: solar, all electric, etc.	The City may pursue an analysis of State law and potential constraints imposed by State policy, however, this analysis would be beyond the scope of work for the City's Housing Element Update. The purpose of the Constraints Analysis within the Housing Element is to analyze Constraints imposed by City procedures.

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137	Comment: Street labels on these maps would be really helpful for orientation.	We have added additional street labels to the images depicting development trends in the 5 th cycle.
149	Comment on Inventory of Residential Opportunity Sites: Ops for Tier 2 annexations and assessment of GP/Zoning for these sites should be identified with implications for hsg assessed.	The Inventory strove to identify existing residential capacity without the need for additional annexations or rezones. The City may study opportunities for expanding residential capacity through additional Tier 2 annexations as it sees fit, but that is not the purpose of this section of the Housing Element.
150	Comment on Inventory of Residential Opportunity Sites: Ops for COZ to mixed use & HDR zoning around industrial/comm should be identified for potential proximate workforce hsg ops and other supporting commercial	The Inventory strove to identify existing residential capacity without the need for additional rezones or annexations. The City may study opportunities for expanding residential capacity through wider zoning changes and community planning as it sees fit, but this level of planning is more appropriate within revisions to the General Plan Land Use Element/map or zoning map.
151	Comment on the description of Southwest Visalia: Perhaps mention the restriction imposed by proximity to airport and SR99.	We have revised the description of this quadrant to include relevant statements in response to this comment.
152	Comment: Spell out or footnotes "ILV" and "FAR"	We have revised the table accordingly.
167	Comment: How many acres of probable zone districts are in Tier 2 and where distributed to each quadrant?	The Housing Element anticipates six annexations within Tier II in the planning period and discusses residential capacity on portions of these annexation sites. The City has worked with the property owners of these sites to commit a portion of the land to residential zoning. A larger analysis of the distribution of potential land use designations and zoning districts within all Tier II areas is beyond the scope of the Housing Element.
171	Comment on Water: What is relation of water demand to est. water supply by the GSA? How much water supply is already promised by "will serve" letters?	The City has provided the Draft Element to Cal Water and asked for confirmation of sufficient water capacity to meet the housing needs identified by the RHNA within the sites inventory.
172	Comment on Availability of Dry Utilities: What about on a statewide level? What are potential cost ramifications of state policies toward all electric homes and electric vehicle.	While the City Council may instruct staff to analyze the impact of State policies and to identify potential constraints to housing production, such an analysis is beyond the scope of the Housing Element.

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172	Comment on Inventory of Financing Programs: Maybe add a section here that identifies state laws and pending policies that contribute or will contribute to cost of housing.	While the City Council may instruct staff to analyze the impact of State policies and to identify potential constraints to housing production, such an analysis is beyond the scope of the Housing Element.
188	Comment on definition of "affordable": What is the basis/rationale for 30u/a?	The default density standard for affordable housing is defined by HCD. Sites identified as affordable to lower-income households must allow for 30 du/ac or provide proof of a deed-restricting ensuring affordability to the target income group.
188	Comment on definition of "TCAC Opportunity Areas": How does state define "resource levels"; what are the metrics? Income? Length of employment? Age? Ethnicity? etc.? Perhaps an appendix that includes relevant discussion from CFHTF would be helpful for context.	HCD worked with TCAC to produce multiple opportunity area maps that analyze educational, environmental, and economic opportunities separately, as well as a composite map that considers scores of each. Each map analyzes factors relevant to the topic to determine lower, moderate, or higher resource areas. The maps are described and analyzed in Chapter 7: Affirmatively Furthering Fair Housing. We have added reference to this section in the definition for TCAC Opportunity Areas within the Policy Document on the page in question.
192	Comment: Include condos within the housing types listed within Policy 2.4	We have revised the policy accordingly.
192	Comment on Policy 2.4: Live work lofts near industrial?	Policy 2.4 is related to Downtown and East Downtown areas, where industrial uses are limited. However, the policy is meant to encourage a variety of housing types, of which live-work could definitely be included. Housing types in these areas are not limited to those used as examples in the policy language.
192	Comment on Policy 3.1: Or large lot with suitable areas for ADU?	While ADUs should be encouraged on all lots, regardless of size, promoting the development of large lots constrains higher density development and the efficient use of residentially zoned land.
195	Comment on Policy 5.2: "Senior" courts with cottage living and common spaces	The examples provided in the policy are not a definitive list of housing types, but examples of types that serve the needs of seniors. The housing type suggested is an additional example but does not need to be explicitly included in the policy language.

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197	Comment on Policy 8.1: No more houses with tiny or no eaves! Wider eaves may cost more, but they also shade more and could save energy expenses.	The Housing Element does not establish design standards for housing development or energy efficiency. Such a standard could be considered as part of an update to the City's zoning code or residential design guidelines.
304	Comment: Are there any stakeholder comments that are contradictory to each other or at odds? Perhaps those should be highlighted somewhere as opposing ideas that should be resolved through policy or other publicly determined rationale by Council.	Community residents and stakeholders have individual perspectives and goals related to housing needs, opportunities, and constraints. The comments summarized in the introduction are meant to provide context to the Project Team but are not strict direction. The Project Team, working at City Council direction, utilized stakeholder comments and public input to help identify housing needs and constraints for further analysis.
345	Comment on Meaningful Actions to Address Fair Housing Issues: I think there is an opportunity here for City to work with builders to encourage more energy efficient designs of homes, esp. the national builders who use generic floor plans and avoid exterior features that reduce effects of hot valley weather.... such as window eyebrows or broader eaves on west and south facing elevations.	The Housing Element does not establish design standards for housing development or energy efficiency. The City Council could consider such measures within an update to the zoning code or residential design guidelines, however additional energy efficiency requirements (beyond those required through the State's Green Building Code) have the potential to discourage housing development by increasing production costs.
345	Comment on Meaningful Actions to Address Fair Housing Issues: I would like to see the city take an action with the cemetery district to identify sites where the cemetery can expand without causing the disruption/displacement of an existing vulnerable community around the existing cemetery.	This matter is currently (2023) being discussed by the City Council through public hearings. At this time, there are no plans to rezone or redesignate residential parcels to allow for an expansion of the cemetery district.

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N/A	Comment in Letter from Mary Beatie: I would like to request, the HEU for Visalia contain a section up-front that provides some background context for the record and for the citizenry, acknowledging and briefly assessing state requirements/mandates that are actually a constraint to affordable housing, and have actually led to or will lead to, increases in housing costs directly or indirectly in our city and area, and resulting in lack of supply for our very-low and low demographics.	The City may pursue an analysis of State law and potential constraints imposed by State policy, however, this analysis would be beyond the scope of work for the City's Housing Element Update.
N/A	Comment Letter from Dale Simmons: Working in conjunction with the City of Visalia, Cal Water must be able to prove that there is enough water to support future building of homes. Start date: July 1, 2024.	The City has provided the Draft Element to Cal Water and asked for confirmation of sufficient water capacity to meet the housing needs identified by the RHNA within the sites inventory.