



City of Visalia, CA

**FY 2025/26 – FY 2029/30 Consolidated Plan and
FY 2025/26 Annual Action Plan**



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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

The City of Visalia (“the City”) is an entitlement jurisdiction for the Community Development Block Grant (CDBG) program and a participating jurisdiction for the HOME Investment Partnerships Act Program (HOME). As a requirement by the U.S. Department of Housing and Urban Development (HUD), the City develops a Consolidated Plan (Con Plan) every five years to guide the use of federal CDBG and HOME funding. The five-year Con Plan is the guiding document for allocating these resources which support projects and programs that benefit low- and moderate-income people by increasing housing and economic opportunities, strengthening low-income neighborhoods, and addressing public service and infrastructure needs. The Annual Action Plan is also required by HUD each year of the five-year cycle and will summarize the programs and projects that will be funded by the annual grants to achieve the goals and objectives of the Con Plan. Annual accomplishments are reported on progress toward Con Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

Overall Summary

The City conducted several public meetings, focus groups, and public hearings to gather input from citizens, local organizations, and key community stakeholders for use in combination with relevant housing and economic data in drafting the City’s FY 2025-2029 Consolidated Plan. The City has reviewed several plans and supplemental data to gather information for the development of this Plan, including the City’s 2023 Adopted Housing Element, CAPERs, Annual Action Plans, housing needs analyses, homeless statistics, etc. Please see PR-10 for additional plans reviewed.

The City implemented a comprehensive community engagement strategy to inform the development of its FY 2025-2029 Consolidated Plan. This strategy included a series of public meetings, focus groups, and public hearings designed to gather valuable input from citizens, local organizations, and key community stakeholders. To ensure a well-rounded approach, the City combined this community feedback with relevant housing and economic data. Concurrently, the City conducted an extensive review of existing plans and supplemental data sources. Additional documents and data reviewed included the City's 2023 Adopted Housing Element, Consolidated Annual Performance and Evaluation Reports (CAPERs), Annual Action Plans, housing needs analyses, and homeless statistics. This review process provided important context and data to support the Con Plan's development. For a complete list of additional plans consulted, please refer to section PR-10 of this document. By integrating community perspectives with comprehensive data analysis, the City has strived to create a Con Plan that accurately reflects the needs and priorities of its residents while aligning with broader housing and community development goals.

Summary of Needs Assessment Results and Goals

The City's strategy for community enhancement utilizing CDBG and HOME funds centers on several key goals, specifically including:

- Public services
- Property maintenance
- Neighborhood preservation
- Emergency shelter
- Improve community and public facilities

- Affordable housing
- Administration

The City of Visalia has developed specific strategies to achieve these goals, which are outlined in the following sections.

- Address special service needs
- Preserve homeownership
- Combat blighting conditions
- Combat homelessness
- Enhance community development
- Increase affordable housing
- Program administration

Evaluation of past performance

HUD requires an evaluation of the City's progress of using the CDBG and HOME funds each year of the five-year Con Plan period. Over the past five-year Con Plan period, 2020 to 2024, the City has met or exceeded the majority of its goal outcomes, and the City will meet all remaining goal outcomes by the end of FY 2024/25. Table 1 below lists goals and outcome indicators from the previous Con Plan, along with progress made to date:

Table 1: Progress Toward FY 2020/21 – FY 2024/25 Consolidated Plan Goals

Goal	Description	Need	Funding	Outcome Indicators	Progress
Increase Affordable Housing	<p>Improve housing opportunities for 0-80% AMI households through:</p> <ul style="list-style-type: none"> • New construction • Particularly larger rental units and accessible housing units • senior housing • homeowner mortgage assistance • transitional housing • rental assistance programs 	Affordable Housing	HOME - \$3,737,560	<ul style="list-style-type: none"> • 7 households with mortgage assistance • 11 new rental units • 11 rental acquired/rehabbed • 5 new construction – single family 	<ul style="list-style-type: none"> • 5 households with mortgage assistance completed • 11 new rental units completed • 50 rental units acquired/rehabbed completed • 5 new construction – single family completed
Create Suitable Living Environment	<p>Code Enforcement</p> <p>Provide for a suitable living environment for all residents and income levels by:</p> <ul style="list-style-type: none"> • Housing rehabilitation (SMHRP) • Emergency repair and accessibility program 	Property Maintenance	<p>CDBG - \$1,025,000</p> <p>HOME - \$125,000</p>	<ul style="list-style-type: none"> • 1,000 Code cases addressed • 8 Emergency repair and accessibility program projects • 10 mobile homes rehabilitated • 4 tenant-based rental subsidy recipients 	<ul style="list-style-type: none"> • 788 Code cases addressed completed. Remaining goal will be met in FY 24/25 • 12 Emergency repair and accessibility program projects completed • 9 mobile homes rehabilitated completed. Remaining goal will be met in FY 24/25 • 7 tenant-based rental subsidy recipients completed

<p>Address Community/ Special Need Services</p>	<p>Enhance programs for:</p> <ul style="list-style-type: none"> • special needs populations • youth • domestic abuse • mental health services • CoC and fair housing • supportive services, including case management and street outreach 	<p>Shelter and counseling for homeless</p>	<p>CDBG - \$391,000</p>	<ul style="list-style-type: none"> • 75 new case management for mental health individuals • 15 people assisted with housing vouchers • 100 people assisted - behavioral health services • 5 Fair housing activities 	<ul style="list-style-type: none"> • 74 new case management for mental health individuals completed. • 14 people assisted with housing vouchers completed. • 74 people assisted - behavioral health services completed. Final 26 will be completed in FY 24/25. • 1 Fair housing activities completed.
<p>Address Homeless Needs</p>	<ul style="list-style-type: none"> • provide emergency shelter for homeless • provide mental health services, mental health services • services for youth in the schools • substance abuse treatment, domestic violence support • support services for elderly (meals, transportation) • rent/utility payments • Tenant Based Rental Assistance (TBRA) • expanded voucher program 	<p>Public Services</p>	<p>CDBG - \$242,875</p>	<ul style="list-style-type: none"> • 2,000 people assisted through Continuum of Care • 70 households assisted with case management /street outreach 	<ul style="list-style-type: none"> • 2,007 people assisted through Continuum of Care completed • 74 households assisted with case management /street outreach completed
<p>Enhance community development</p>	<ul style="list-style-type: none"> • improve public infrastructure in the City's LMI residential areas street and ADA sidewalk improvements, including acquisition of right-of-way • improve community facilities particularly accessibility • improve park and recreation facilities 	<p>Improve community and public facilities</p>	<p>CDBG - \$3,888,145</p>	<ul style="list-style-type: none"> • 5 ADA compliance projects • 1 Public infrastructure improved • 1 public facility improved • 1 public park improved 	<ul style="list-style-type: none"> • 2 ADA compliance projects completed • 1 public infrastructure facility developed • 1 public park improved underway will completed in FY 24/25

	<ul style="list-style-type: none"> • safety improvements 				
Administration and planning	<ul style="list-style-type: none"> • provide planning and administration services for City's CDBG and HOME 	Program administration and planning	CDBG - \$1,355,505 HOME - \$421,770	<ul style="list-style-type: none"> • Program administration 	Completed

Summary of citizen participation and organization consultation processes

Beginning in July 2024, the City implemented a comprehensive community engagement strategy to ensure broad and meaningful participation in the planning process. This strategy included:

- Surveying residents, local businesses, and community organizations;
- Leading two focus groups for organization consultations;
- Hosting a public hearing during the City’s monthly City Council meeting (September 3, 2024);
- Presenting at a monthly Citizens Advisory Committee (CAC) meeting (September 4, 2024); and
- Facilitating a virtual public meeting (September 9, 2024).

Citizen and organization online questionnaires

To initiate its citizen participation process, the City created a 36-question Citizen Questionnaire (English and Spanish) and a 29-question Organization Questionnaire in Microsoft Forms designed to elicit feedback about community needs for housing, supportive service, economic and workforce development, planning and community development, and homelessness.

Both questionnaires were open for responses from July 12, 2024, to August 2, 2024, however the Organization Questionnaire was relaunched twice (August 12-16, 2024, and September 25-October 4, 2024) at the request of several organizations and in an effort to collect additional feedback. Additionally, the Citizen Questionnaire also relaunched between September 6-13, 2024, also to elicit additional resident feedback. Overall, the Organization Questionnaire Survey had 23 respondents, whereas the Citizen Questionnaire had 122 individual respondents. No responses were received for the Spanish Citizen Questionnaire.

The City’s Housing Division created two additional surveys to poll attendees at two events – the 2023 Farmworker Women’s Conference on housing and community development needs and the CAC meeting on September 4, 2024. These surveys asked about supportive service, housing, economic development, infrastructure, and community facility needs.

Focus groups

To prepare for the execution of the stakeholder focus groups, agencies were invited to register via Microsoft Forms to attend any of the two virtual focus groups being offered to provide their input. Focus groups were scheduled across a one-week timeframe for the following dates and times:

- Focus Group 1: Wednesday, September 25, 2024, 9:00 A.M. PST – 11:00 A.M. PST
- Focus Group 2: Wednesday, October 2, 2024, 9:00 A.M. PST – 11:00 A.M. PST

A total of 46 agencies were invited to participate in the virtual focus group sessions; 14 individuals representing 11 agencies participated in at least one focus group. Agencies invited included, but were not limited to: housing providers, health service providers, social service providers, organizations representing protected classes, fair housing, education agencies, and real estate organization. During the focus groups, a variety of open-ended questions were asked to address the following topics while increasing dialogue among the groups:

- Populations most in need of assistance
- Greatest unmet needs and gaps in services among qualifying populations

- Potential project ideas that may be eligible under the CDBG and HOME programs

Public hearing, CAC, and public meeting

The City hosted and presented at three public engagement events to gather community input. A public hearing was held on September 3, 2024, a CAC meeting was held on September 4, 2024, and a virtual public meeting was held on September 9, 2024. The hearing and meetings were designed to solicit input regarding pressing community and housing needs throughout the City. Events include a public hearing (September 3, 2024), and CAC meeting (September 4, 2024), and a virtual public meeting (September 9, 2024). Designed to solicit feedback from both the general public and City Council members, these meetings were advertised across several platforms (i.e. email blast to 77 community organization points of contact, publication in a local newspaper, flyers, the City's website and social media channels) to ensure broad participation. This comprehensive approach aimed to identify and prioritize the most pressing community and housing needs in Visalia, ensuring that the City's planning efforts were well-informed by diverse perspectives from residents and officials alike.

Summary of public comments

A summary of all comments received and staff's response to those comments can be found in Appendix B: Response to Comments.

Summary of comments or views not accepted and the reasons for not accepting them

Not applicable – feedback received during and upon completion of both public comment and public hearing processes were considered and analyzed as part of the Con Plan development process. The City has reviewed and accepted all comments.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 2: Agencies		
Agency Role	Name	Department/Agency
Lead Agency	City of Visalia	Finance Department - Housing Division
CDBG Administrator	City of Visalia	Finance Department - Housing Division
HOPWA Administrator	N/A	N/A
HOME Administrator	City of Visalia	Finance Department - Housing Division
HOPWA-C Administrator	N/A	N/A

Narrative

The City of Visalia (City) is the Lead Agency for the United States Department of Housing and Urban Development (HUD) entitlement programs at the City of Visalia. The City's Finance Department, Housing Division administers the funds it receives under the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

Introduction

The City undertook a comprehensive community and stakeholder engagement process to gather feedback on community needs, priorities, and project ideas for funding through CDBG and HOME funds. This process included input from residents, agencies, organizations, public officials, and other stakeholders. The feedback was inclusive of various areas such as housing, supportive services, economic and community development, and infrastructure/facilities. To facilitate this effort, the City enlisted the consulting services of Baker Tilly Advisory Group.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

During the preparation of the Con Plan, a comprehensive range of agencies and organizations were engaged, as detailed in Table 3. These entities provide a variety of services, including health and human services, mental health services for children and families, drug treatment, homeless services, support for victims of domestic violence, transitional living services, housing, education, disability services, employment services, and services for the elderly. Additionally, local and regional government agencies were also included.

Engagement with these entities occurred through various methods, such as surveys and focus groups. The Citizen and Organization Questionnaires collected extensive feedback on City needs, service gaps, and the effectiveness and sufficiency of facilities and services. The Organization Questionnaire was complemented by focus groups, where agencies and organizations shared more detailed observations on City needs and project ideas based on their experiences with the populations they serve. Additionally, City staff met with the CAC, which serves as a liaison between the public and the City Council, to present an overview of the Con Plan and gather detailed feedback on community needs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Kings/Tulare Homeless Alliance (KTHA) is the San Joaquin Valley continuum of care which includes homeless service providers, advocacy groups, government agencies, and homeless individuals. KTHA promotes quality of life for homeless individuals by improving access to housing and to supportive services like health, education, and employment. City staff regularly meets with KTHA to understand the needs and challenges facing homeless populations and to coordinate strategies that ensure effective regional collaboration in helping homeless individuals and families achieve maximum self-sufficiency. The City supports KTHA by providing grant funding for the annual Point-In-Time (PIT) Homeless Census and counts, the Project Homeless Connect events, and the ongoing administration of the HUD Homeless Management Information System (HMIS).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

The City does not currently receive Emergency Solutions Grant (ESG) funds.

Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

The agencies and organizations listed in Table 3 below were consulted via questionnaires and focus groups and provided input on housing and service needs for the populations they serve. This included ideas for projects to be funded by CDBG and HOME funds.

The City engaged a diverse range of agencies, groups, and organizations (i.e., housing providers, social service agencies) in the consultation process to gather comprehensive input on housing and service needs. As detailed in Table 3, entities were consulted through questionnaires and focus groups. They provided valuable insights into the needs of the populations they serve, including suggestions for projects to be funded by CDBG and HOME funds.

Through these engagements, the City collected extensive feedback on community needs, service gaps, and the effectiveness and sufficiency of existing facilities and services. This collaborative approach ensured that the perspectives and experiences of various stakeholders were incorporated into the planning process, ultimately guiding the development of strategies and projects aimed at addressing the identified needs.

Table 3: Agencies, groups, and organizations who participated

No	Agency / Group / Organization Name	Agency / Group / Organization Type	Section of Plan addressed by consultation	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
1	Self-Help Enterprises	Community development corporation	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.
2	Lindsay Healthy Start Family Resource Center	Social service organization	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.
3	Proteus, Inc.	Community development corporation	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.
4	RH Community Builders LP	Social service organization	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.
5	Visalia Rescue Mission	Social service organization	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.
6	Central CA Legal Services	Legal aid services	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed needs of the populations the

No	Agency / Group / Organization Name	Agency / Group / Organization Type	Section of Plan addressed by consultation	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
7	Tulare County Library-Visalia Branch	Other public entity	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
9	Tulare County HHSA	Regional government unit	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
10	Kingsview	Housing counseling agency	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
11	Tulare County Office of Education Foster and Homeless Youth Services	Other public entity	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
12	Tulare County Health & Human Services Agency	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
13	The Source LGBT+ Center	Civil rights organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
14	Visalia Senior Housing	Community development corporation	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.

No	Agency / Group / Organization Name	Agency / Group / Organization Type	Section of Plan addressed by consultation	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
15 - 16	Kings Tulare Homeless Alliance	Continuum of Care	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
17	Community Services Employment Training	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
18	Housing Authority of the County of Tulare	Public housing agency	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey. Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
19	Champions Recovery Alternative Programs, Inc.	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
20	TC Hope	Other public entity	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Contributed views on community needs via the Community Organization Survey.
21	St. Paul's Church	Religious institution	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
22	Anthem Blue Cross	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
23	Aspiranet	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
24	Kings/Tulare Area Agency on Aging	Social service organization	<ul style="list-style-type: none"> • Needs assessment • Strategic plan • Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.

No	Agency / Group / Organization Name	Agency / Group / Organization Type	Section of Plan addressed by consultation	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
25	College of the Sequoias/Giant Marketplace	Other public entity	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
26	City of Visalia Planning	Other public entity	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Discussed detailed needs of the populations the organization serves via participation in an agency focus group.
27 - 29	Anonymous (3)*	---	<ul style="list-style-type: none"> Needs assessment Strategic plan Annual action plan 	Contributed views on community needs via the Community Organization Survey.

Identify any agency types not consulted and provide rationale for not consulting.

The City reached out to a wide range of agencies and organizations through various methods, including email to large list serves (ex. KTHA’s email newsletter) and information sharing between entities. This approach was promoted by the City to ensure that as many local entities as possible were provided with an opportunity to contribute to Con Plan priorities. No agency types were excluded from this outreach effort.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 4: Other local/regional/federal planning efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Visalia General Plan Housing Element, 2023-2031	City of Visalia	<p>The Housing Element assesses the need for housing for all levels of income and establishes policies to meet those needs.</p> <p>The Strategic Plan goals support the implementation of the Housing Element by working to construct and rehabilitate new and existing affordable housing units.</p>
City of Visalia Consolidated Plan and Action Plans/CAPERs, 2020/21-2024/25	City of Visalia	The City of Visalia’s previous 5-year Consolidated Plan and Annual Action Plans/CAPERs provided context for the City’s previous needs and goals, as well as the progress the City has made toward those goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Visalia Analysis of Impediments to Fair Housing Choice (AI), 2025/26-2029/30	City of Visalia	The City of Visalia’s recently prepared AI contributed current insight on community conditions and fair housing needs that could be incorporated in and complemented by the 2025/26-2029/30 Consolidated Plan.
Kings Tulare Homeless Alliance 2023 Point-In-Time Count Survey	Kings Tulare Homeless Alliance	The Point-In-Time Count Survey provides recent data and patterns regarding the homeless populations within the counties of Kings and Tulare.
Continuum of Care Housing Inventory Count Report	Kings Tulare Homeless Alliance	This report provides a count of available beds for homeless populations in the area and provides context for assessing the City’s need for additional beds.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Visalia collaborated with various City departments and public entities to develop the Consolidated Plan. This collaboration ensures a comprehensive approach to addressing community needs and leveraging resources effectively. Regularly the City engages with neighboring local government agencies through participation within the KTHA Continuum of Care (CoC) to address regional issues that cross city boundaries within the region. This includes coordination on housing strategies, economic development projects, and infrastructure improvements. By fostering strong partnerships with adjacent jurisdictions, the City ensures a cohesive and unified approach to regional housing and economic challenges while enhancing its ability to implement the Con Plan effectively, ensuring that the needs of the community are met in a coordinated and efficient manner.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting.

The City of Visalia conducted community outreach through various channels, including the City's website, social media, questionnaires for citizens and organizations that focused on housing and community needs, public meetings, and a public hearing. Several organizations listed in Table 5 assisted in promoting these engagement opportunities to their contacts.

Community and Housing Surveys

The City created a total of four questionnaires designed to gather input on community needs from citizens, community organizations and local agencies. The Citizen Questionnaire targeted Visalia residents, asking about housing, supportive services, economic and workforce development, planning and community development, and homelessness. An Organization Questionnaire covering similar topics was also created to gather input from community agencies and organizations. Additionally, a Spanish version of the Citizen Questionnaire was prepared.

The questionnaires were open for responses from July 12, 2024 - August 2, 2024, and were reopened from September 6-13, 2024, in anticipation of a virtual public meeting. A total of 122 individuals responded to the Citizen Questionnaire, while no responses were logged for the Spanish version.

The City's Housing Division also created two additional surveys for specific events: the 2023 Farmworker Women's Conference (a Spanish speaking event), and the Citizen CAC community meeting on September 4, 2024. These surveys focused on housing and community development needs, supportive services, economic development, infrastructure, and community facility needs.

Public Meetings and Hearing

The City held several public meetings and hearings to gather public input in the development and during the 30-day public comment period of the draft 2025-2029 ConPlan and 2025 Action Plan. These meetings garnered input from both the public and City Council members. All meetings were publicized to the community through English and Spanish public noticing in the local newspaper, various organizational listservs, and on the City's website and social media channels.

During the development of the 2025-2029 ConPlan and 2025 Action Plan the following public meetings and hearings were held to gather input on the highest community needs.

- Public Hearing - City Council Meeting on September 3, 2024, at 7:00pm
- Community Meeting - Citizens Advisory Committee on September 4, 2024, at 5:30pm
- Community Meeting – Virtual Public Meeting on September 9, 2024, at 1:00pm

During the 30-day public period the following public meetings and hearings were held.

- Community Meeting - Citizens Advisory Committee on April 2, 2025, at 5:30pm
- Public Hearing - City Council Meeting (Draft Review) on April 7, 2025, at 7:00pm
- Public Hearing - City Council Meeting (Adoption) on April 21, 2025, at 7:00pm

Consolidated Plan Public Comment Period

The draft program year 2025-2029 Consolidated Plan and 2025 Annual Action Plan 30-day public period was held from March 21, 2025, through April 21, 2025. A Summary of comments received will be added following the public comment period.

Table 5: – Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
Public meeting	Non-English Speaking – Specify other language: Spanish	On November 16, 2023, the City’s Housing Division survey 107 individuals attending the 2023 Farmworker Women’s Conference held at the Visalia Convention Center on housing and community development.	See Appendix B	N/A	N/A
Internet Outreach	Non-targeted/broad community	Community Needs Assessment public notices and surveys shared on City social media outlets reaching 22K on Facebook, 19K on Instagram, and 6K on Twitter. Community Needs Survey and information also shared on the City website and Inside City Hall newsletter.	See Appendix B	N/A	N/A
Other	Non-targeted/broad community	Citizen Needs Assessment public notices and surveys on various email distribution listservs including the Kings/Tulare Homeless Alliance to 645 individuals, the Homeless Task Force to over 200 individuals, and the Community Care Coalition to over 200 individuals.	See Appendix B	N/A	N/A
Other	Non-targeted/broad community	Citizen Needs Assessment public notices shared at various locations City Hall West, City Hall East, City Hall North, Visalia Transit, Visalia Senior Center, Visalia Library, and Visalia Parks & Recreation locations.	See Appendix B	N/A	N/A

Other	Non-targeted/broad community	Citizen community needs survey launched from 7/12/24 – 8/2/24, and 9/6/24 – 9/13/24, and received 122 individual respondents.	See Appendix B	N/A	N/A
Other	Non-targeted/broad community	Organization community needs survey launched from 7/12/24 – 8/2/24, 8/12-8/16/24, and 9/25/24-10/4/24, and received 23 individual respondents.	See Appendix B	N/A	N/A
Newspaper Ad	Non-targeted/broad community	Community needs assessment public notice posted in the Visalia Delta-Times newspaper on 8/27/24.	See Appendix B	N/A	N/A
Public Hearing	Non-targeted/broad community	On September 3, 2024, a City Council public hearing was held on the development of the ConPlan.	See Appendix B	N/A	N/A
Public Meeting	Non-targeted/broad community Other: Citizens Advisory Committee	On September 4, 2024, a Community meeting was held on the development of the ConPlan, and community needs assessment. 25 individuals attended.	See Appendix B	N/A	N/A
Public Meeting	Non-targeted/broad community	On September 9, 2024, a virtual community meeting on the development of the ConPlan and community needs assessment. 10 individuals attended.	See Appendix B	N/A	N/A

Public Meeting	Non-targeted/broad community Other: Organizations	On September 25, 2024, a focus group was held on the development of the ConPlan, and community needs assessment. 10 individuals attended from various organizations.	See Appendix B	N/A	N/A
Public Meeting	Non-targeted/broad community Other: Organizations	On October 2, 2024, a focus group was held on the development of the ConPlan, and community needs assessment. 12 individuals attended from various organizations.	See Appendix B	N/A	N/A
Public Meeting	Non-targeted/broad community	On December 3, 2024, a City Council work session was held to discuss the development of the 5-year ConPlan.	See Appendix B	N/A	N/A
Newspaper Ad	Non-targeted/broad community	30-day public comment period public notice was published in the Visalia Times Delta on 3/21/25 and 4/1/25.	See Appendix B	N/A	N/A
Internet Outreach	Non-targeted/broad community	Draft 2025-2029 ConPlan and 2025 Action Plan were available on the City's website from 3/21/24 - 4/21/25.	See Appendix B	N/A	N/A
Internet Outreach	Non-targeted/broad community	City social media posts on City's website news page, Facebook, Instagram, and Twitter pages.	See Appendix B	N/A	N/A

Listserv Notice	Non-targeted/broad community	The Kings Tulare Homeless Alliance and Visalia Chamber of Commerce listserv notices.	See Appendix B	N/A	N/A
Public Notices	Non-targeted/broad community	Public notices posted at the following city sites: City Hall, Community Development, Administrative Office, Recreation, Senior Center, and Visalia Transit from 3/21/25 - 4/21/25.	See Appendix B	N/A	N/A
Public Meeting	Non-targeted/broad community	Citizens Advisory Committee community meeting to review draft and obtain public comment held on 4/2/25.	See Appendix B	N/A	N/A
Public Hearing	Non-targeted/broad community	Public Hearing to review draft 2025-2029 ConPlan 2025 Action Plan and obtain public comment held on 4/7/25.	See Appendix B	N/A	N/A
Public Hearing	Non-targeted/broad community	Public Hearing to approve the 2025-2029 ConPlan and 2025 Action Plan and authorize submission of the plan to HUD held on 4/21/25.	See Appendix B	N/A	N/A

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following is a summary of the City of Visalia's projected housing needs and non-housing needs for the coming five-year period. Housing data included in this portion of the plan has been collected from U.S. Census data, data as provided by HUD, CHAS 2017-2021 data, American Community Survey data (2019-2023 5-Year estimates), the region's Continuum of Care, the Housing Authority of Tulare County, and through consultation with social service agencies and other entities with whom the City partners.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. This data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and housing needs, particularly for low-income households. CHAS data included in the tables is from the ACS 2017-2021. The CHAS cross-references each income category with other data, such as, race/ethnicity, home tenure, household size, age of housing, number of vacant housing units, and, as described in the paragraph above, household problems:

- Units with physical defects (lacking complete kitchen or bathroom)
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden, including utilities, exceeding 30 percent of gross income, and
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income

Data regarding housing problems, as described above, is cross-referenced with the numbers of households earning low- to moderate- incomes.

The City of Visalia is located along State Highway 198, east of State Highway 99, in the southern portion of the agricultural San Joaquin Valley. Visalia is the oldest San Joaquin Valley town, and the largest in Tulare County, which has an overall population of 477,544.

Nathanial Vise, one of the original inhabitants of a fort built at Four Creeks – named after the watersheds and creeks which emptied in the area from the Sierra Nevada Mountains – was tasked with surveying the town. He envisioned the area becoming the capital seat of Tulare County, and one year later in 1853, Visalia did become the county seat. The City of Visalia takes its name from Visalia, Kentucky, the original home of Nathanial Vise, after whose family the Kentucky city was named.

The City of Visalia is located between Bakersfield and Fresno. The gold rush along the Kern River led to growth in Visalia. Many of its early inhabitants were gold miners who hailed from the South. Many failed miners stopped and remained in Visalia on their journeys home.

On September 15, 1857, John Butterfield, a businessman and financier out of Utica, New York, won a six-year, \$600,000-a-year contract to transport U.S. mail twice a week between St. Louis, Missouri, and San Francisco. To deliver the mail year-round, from St. Louis to San Francisco in 25 days, Butterfield's route went south through Texas, west through New Mexico Territory, passing Fort Yuma Arizona, and to Visalia before rolling on to San Francisco. Saloons and hotels were built near the stage stop which aided commerce.

At the outbreak of the Civil War, Camp Babbit was constructed. The Camp was constructed by the federal government to quell sympathy for the Southern cause due to the number of Southern migrants residing in Visalia at the time. Union soldiers were not tasked with fighting but did keep order in the area. During this period, in 1874, Visalia was incorporated as a city with a common council and an ex-officio Mayor and President, and today is a charter city that operates under a Council-Manager form of government. The City of Visalia continued to grow at a steady pace due to its livestock, railroads, hydroelectrical power and irrigation water, which makes the area very suitable for agriculture. Today, many of Visalia's historic downtown buildings comprise the Main Street shopping and dining district. Visalia is also located in close proximity to Sequoia National Park.

According to the 2019-2023 5-Year estimate from the American Community Survey (ACS), the population of Visalia is 142,649, up 0.9% and 14.6% from the 2020 (141,384) and 2010 (124,442) US Census, respectively. The US Census Bureau's Gazetteer Files show that Visalia has a total land area of 37.91 square miles. The City's Finance Department – Housing Division, is responsible for carrying out projects and programs with the use of funds received from the United States Department of Housing and Urban Development (HUD).

The US Census Bureau reported a slight decrease in average household size in Visalia from 3.00 to 2.99 from 2020 to 2022, compared to an average household size of 2.98 persons per household in 2010. These slight changes are likely indicative of household formation changes remaining relatively constant between 2010 through 2022. Across the same time period, housing stock increased by 9.9% in Visalia according to Esri, but slowed substantially between 2020 to 2022, with housing stock increasing only 0.2%, less than the city's annual average increase of 0.8% between 2010 and 2022.

Single-family homes within the City of Visalia make up 76.6% of all housing stock, while multifamily housing (2 units or more) makes up 19.9% of the housing stock. The remaining 3.5% is allocated to mobile homes (3.4% of housing stock) and boats, RVs, and vans (0.1% of housing stock). As of 2024, the median price of a home within Visalia is \$401,500, up 5.4% from 2023. According to CoStar and apartments.com, rents range from \$1,239 for a studio apartment to \$2,599 for a 4-bedroom apartment. Lower income households may be able to afford studio units; however, larger units and homeownership would likely not be affordable to lower income households.

A community's housing needs depend on different determining factors. For example, different age groups have distinct family types, sizes, and income levels, all of which correspond to different housing needs. Younger adults tend to seek apartments, condominiums, and single-family units that are proportionate to their typically smaller household sizes and more constrained finances.

Adults with children may seek larger single-family homes. As grown children begin to leave home, older adults and seniors often seek to trade their larger homes for smaller single-family homes and condominiums that are typically easier to maintain and afford. The largest age cohort for Visalia is persons between the ages 25 to 44 at 30.1%. Older adults (persons 45 and older) make up 33.3% of Visalia's population.

Housing Needs Assessment

According to CHAS 2017-2021, 35.4% (16,050) of Visalia's households earned incomes between zero and 80 percent of the area median income which are extremely low to moderate, according to HUD's income limits.

According to Table 9:

- Households with children six years old or younger account for 26.1% of total households below 80% AMI.
- 3,995 households are in the extremely low-income bracket, 4,720 are very low, and 7,335 are low-income
- 18.4% of extremely low to low-income (0-80% AMI) households contain at least one person 62-74 years of age and
- 17.2% percent of low-income households contain at least one-person age 75 or older.

Overall, the data shows two household types with the most need. Small family households at zero to 80% AMI make up 41.4% of total households in this income range, and families with children six years old or younger make up 26.1% of the total households in this income range.

Disproportionately Greater Need

Housing Problems

The data in Table 18 shows that for the extremely low-income bracket (0 to 30% AMI), 83.2 percent of the jurisdiction experienced housing problems. No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

For the very low-income bracket (30 to 50% AMI), 83.8 percent of the jurisdiction experienced housing problems (Table 19), and disproportionate need was experienced by:

- Black/African American households
- American Indian, Alaska Native households

For the low-income bracket (50 to 80% AMI), 69.1 percent of the jurisdiction experienced housing problems (Table 210) and disproportionate need was experienced by:

- Black/African American households

For households earning incomes of 80% to 100% AMI, 35.9 percent of households in the jurisdiction experienced housing problems (Table 21). No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

Severe Housing Problems

The data analysis shows that for the extremely low-income bracket (0% to 30% AMI), 74.1 percent of households in the jurisdiction as a whole experience severe housing problems (Table 18). No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

For the very low-income bracket (30% to 50% AMI), 47.8 percent of households in the jurisdiction experienced severe housing problems (Table 24), and disproportionate need was experienced by:

- Black/African American households

For the low-income bracket (50% to 80% AMI), 22.9 percent of households in the jurisdiction as a whole experienced severe housing problems (Table 25), and disproportionate need was experienced by:

- Black/African American households

For the 80% to 100% AMI income bracket, 12.4 percent of households in the jurisdiction as a

whole experienced severe housing problems (Table 26), and disproportionate need was experienced by:

- Asian households

Homeless Needs Assessment

Visalia's share of homeless accounted for 53.66% (587) of the total homeless counted for Kings and Tulare Counties. Approximately, 19.6% were sheltered and 80.4% were unsheltered in Visalia on the night of the 2024 Point in Time count (January 21, 2024).

Non-Homeless Special Needs Assessment

Data gathering and community outreach prioritized needs as follows:

Non-homeless Community Services

- Senior services
- Childcare
- Counseling services

Housing

- Affordable housing, both rental and mortgage
- Need for larger units
- Senior housing

Non-Housing Community Development Needs

- Priority needs identified for Public Facilities are, in order of priority, youth centers, park and recreational facilities, health facilities, senior centers, and childcare centers.
- Priority needs identified for Public Improvement are, in order of priority, street improvements, sidewalk improvements, and street lighting improvements.
- Priority needs identified for Community Services and Programs are, in order of priority, providing law enforcement services, providing fire protection services, and programs for at-risk youth
- Priority needs identified for Public Services included shelter and counseling, youth services, domestic violence services and, specific to homeless needs, emergency shelters, transitional housing, and permanent housing.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Several steps were taken to assess housing needs in Visalia. Analysis of current data shows a need for affordable housing for extremely low and very low-income households. Based upon the community outreach meetings, stakeholder interviews and surveys completed, housing needs identified are mortgage assistance, rental assistance, senior housing, and housing for the disabled. According to a windshield survey of housing conditions, there is also a need for rehabilitation for both renter and homeowner units. Additionally, priority homelessness needs include emergency shelters, transitional housing, and permanent housing.

Between 2010 and 2023, Visalia’s population increased by 14.6%. According to ACS 2019-2023 5-Year estimates, Visalia’s populace was estimated at 142,649 individuals. Visalia’s population growth outpaced that of Tulare County, which stood at 7.3% for the same period. Visalia’s household count has grown by 12.4% since 2010.

Table 6: Regional Population Growth Trends					
Jurisdiction	2010 Population	2020 Population	2023 Population	% Change 2010-2023	% Change 2020-2023
City of Visalia	124,442	141,384	142,649	14.6%	0.9%

Source: 2010 and 2020 Census, 2019-2023 5-Year ACS

Table 7: Household Growth		
2010	2023	Percent Change
41,349	46,466	12.4%

Source: 2010 Census (Base Year), 2019-2023 5-Year ACS

Since the mid- to late 20th century, poverty has fallen but income inequality has increased. As indicated in Table 8 below, the median household income for Visalia is \$79,952 based on the 2019-2023 5-Year American Community Survey (ACS) estimate. Since the 2010 US Census, the median household income has increased by 20.1%.

Table 8: City of Visalia-Median Household Income (2010-2023)		
Median Household Income		Percent Change
2010	2023	
\$66,549	\$79,952	20.1%

Source: 2010 US Census, 2019-2023 5-Year ACS

According to CHAS 2017-2021, 35.4% (16,050) of Visalia’s households earned incomes between zero and 80 percent of the area median income-incomes that are extremely low to low, according to HUD’s income limits.

According to Table 9:

- Households with children six years old or younger account for 26.1% of total households below 80% AMI.
- 3,995 households are in the extremely low-income bracket, 4,720 are very low, and 7,335 are low-income
- 18.4% of extremely low to low-income (0-80% AMI) households contain at least one person 62-74 years of age and

- 17.2% percent of low-income households contain at least one-person age 75 or older.

Overall, the data shows two household types with the most need. Small family households at zero to 80% AMI make up 41.4% of total households in this income range, and families with children six years old or younger make up 26.1% of the total households in this income range.

Table 9: Total Households

Household Type	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	>100% HAMFI
Total Households	3,995	4,720	7,335	5,070	24,260
Small Family Households	1,145	1,960	3,535	2,005	11,960
Large Family Households	695	685	885	970	3,440
Household Contains at least one-person aged 62-74	758	1,040	1,150	1,395	5,785
Household contains at least one-person aged 75+	615	825	1,320	615	1,880
Households with one or more children aged 6 or younger	855	840	2,490	1,639	4,230

Source: 2017-2021 CHAS

Housing Needs Summary

Tables 10 and 11 below contains the number of households earning incomes between zero and 100 percent of the area median income that are experiencing housing problems. Overall, renters experience housing problems more than homeowners and cost burden occurs more often than other problems, followed by overcrowding. Housing cost burden was the problem experienced most, by both owners and renters, followed by severe housing cost burden. Renters accounted for 58.0% of households experiencing housing cost burden and 53.4% of households experiencing severe housing cost burdens.

According to 2017-2021 CHAS (Table 10 and Table 11) a total of 1,325 households were overcrowded (between 1.01 and 1.5 per room) in Visalia, 67.6% of which were renters. Additionally, 530 renters experienced severe overcrowding (more than 1.51 persons per room) while only 90 owner occupied households experienced severe overcrowding.

Once again, renters experienced the problem of cost burden more so than owners. Of the 5,225 households that were severely cost burdened (those paying more than 50 percent of their income), 53.4% were renters and 46.6% owned their home (see Table 10 and Table 11). For cost burdened households (those paying more than 30% of their income towards housing), 58.0% were renter households and 42.0% were owner occupied households.

Renter households experience substandard housing (lacking complete plumbing or kitchen facilities) at a much greater rate than owner occupied households, accounting for 77.8% of households experiencing substandard housing. Of these renter households, 80 households had extremely low incomes, 85 were very low, 50 were low, and 65 were moderate income.

Table 10: Housing Problems					
Household Type	Renter Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Substandard Housing-Lacking complete plumbing or kitchen facilities	80	85	50	65	280
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	205	140	110	530
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	240	255	265	135	895
Housing cost burden greater than 50% of income (and none of the above problems)	1,595	820	365	10	2,790
Housing cost burden greater than 30% of income (and none of the above problems)	200	1,360	1,870	415	3,845
Zero/negative Income (and none of the above problems)	295	0	0	0	295

Source: 2017-2021 CHAS

Table 11: Housing Problems					
Household Type	Owner Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Substandard Housing-Lacking complete plumbing or kitchen facilities	0	0	80	0	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	10	80	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100	110	85	135	430
Housing cost burden greater than 50% of income (and none of the above problems)	875	785	685	90	2,435
Housing cost burden greater than 30% of income (and none of the above problems)	165	330	1,520	775	2,790
Zero/negative Income (and none of the above problems)	105	0	0	0	105

Source: 2017-2021 CHAS

1. Housing Problems

Households with one or more housing problems, as defined by HUD, include units which lack kitchen or complete plumbing, are overcrowded, or the residents are cost burdened. Additionally, severe housing problems are discussed in the following section.

In Visalia, of households earning incomes between zero and 100 percent of AMI, renters make up 55.9% of total households. Additionally, 8,345 Renter households in the 0-100% AMI bracket experience housing problems, while 5,825 owner households experience housing problems.

Table 12: Housing Problems (cont.)					
Household Type	Renter Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Having 1 or more of four housing problems	2,185	2,730	2,690	740	8,345
Having none of four housing problems	465	240	1,060	1,700	3,465
Household has negative income, but none of the other housing problems	300	0	0	0	300
Household Type	Owner Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Having 1 or more of four housing problems	1,140	1,225	2,380	1,080	5,825
Having none of four housing problems	205	525	1,205	1,550	3,485
Household has negative income, but none of the other housing problems	130	0	0	0	130

Source: 2017-2021 CHAS

Cost Burden

As illustrated in Table 13, renter households that are 0-80% AMI account for a larger portion than owner households in this income bracket with cost burden. Small related households, both renter and owner occupied, are the household type with the largest number of households with cost burden. Other household types and large families were two other household types that have a large number of cost burdened renter-occupied households. For owner occupied households with cost burden, the second two largest household types after small families, were elderly families and elderly non-families.

The number of households that have severe cost burden, housing costs greater than 50 percent of household income, are similar to households with cost burden. The number of renter occupied households with severe cost burden are greater than the number of owner-occupied households with cost burden (Table 14). Most severely cost burdened households are those earning below 50% AMI. Small family households for renters and Elderly Non-Family for owner-occupied households, have the most severe cost burden. For owner occupied households, small family and elderly non-family households also have a high share of households that are severely cost burdened.

Table 13: Cost Burden > 30%				
Household Type	Renter Occupied			Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	
Elderly Family (2 persons, with either or both age 62 or over)	145	85	260	490
Small Family (2 persons, neither person 62 years or over, or 3 or 4 persons)	680	1,300	1,385	3,365
Large Family (5 or more persons)	460	375	185	1,020
Elderly Non-Family	360	390	90	840
Other Household Type (non-elderly, non-family)	515	495	520	1,530
Total Need by Income	2,160	2,645	2,440	7,245
Household Type	Owner Occupied			Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	
Elderly Family (2 persons, with either or both age 62 or over)	95	290	340	725
Small Family (2 persons, neither person 62 years or over)	295	470	1,145	1,910

over, or 3 or 4 persons)				
Large Family (5 or more persons)	115	125	265	505
Elderly Non-Family	365	190	395	950
Other Household Type (non-elderly, non-family)	230	85	160	475
Total Need by Income	1,100	1,160	2,305	4,565

Source: 2017-2021 CHAS

Table 14: Cost Burden > 50%				
Household Type	Renter Occupied			Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	
Elderly Family (2 persons, with either or both age 62 or over)	125	25	85	235
Small Family (2 persons, neither person 62 years or over, or 3 or 4 persons)	605	410	225	1240
Large Family (5 or more persons)	380	165	20	565
Elderly Non-Family	300	235	25	560
Other Household Type (non-elderly, non-family)	460	180	55	695
Total Need by Income	1,870	1,015	410	3,295
Household Type	Owner Occupied			Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	
Elderly Family (2 persons, with either or both age 62 or over)	50	260	225	535
Small Family (2 persons, neither person 62 years or over, or 3 or 4 persons)	285	280	135	700
Large Family (5 or more persons)	115	45	10	170
Elderly Non-Family	280	130	315	725
Other Household Type (non-elderly, non-family)	205	85	0	290
Total Need by Income	935	800	685	2,420

Source: 2017-2021 CHAS

Crowding

As illustrated in Table 15, of households earning between zero and 100% AMI, renter occupied households experience overcrowding, meaning more than one person per room, at nearly three times the rate of owner-occupied households (1,429 compared to 525). Single family households is the largest household type that is experiencing crowding in both renter and owner-occupied households. There is only a small percentage of multiple, unrelated family households and other non-family households experiencing crowding, and the majority of these households are renter households.

Table 15: Crowding Information 1-2 (More than one person per room)					
Household Type	Renter Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Single Family Households	315	430	355	150	1,250
Multiple, unrelated family households	0	30	50	39	119
Other, non-family households	0	0	0	60	60
Total need by Income	315	460	405	249	1,429
Household Type	Owner Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Single Family Households	65	110	75	215	465
Multiple, unrelated family households	40	0	20	0	60
Other, non-family households	0	0	0	0	0
Total need by Income	105	110	95	215	525

Source: CHAS 2017-2021

Table 16: Crowding Information 2-2					
Household Type	Renter Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Households with Children Present	670	610	1,450	809	3,539
Household Type	Owner Occupied				Total
	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	
Households with Children Present	185	230	1,040	805	2,260

Source: CHAS 2017-2021

Describe the number and type of single-person households in need of housing assistance.

There are 9,018 one-person households, accounting for 19.4% of total occupied housing units, according to the 2023 American Community Survey (ACS) 5-year estimates. Almost half of those households (45.3%) are seniors aged 65 and older, who may need multiple types of housing assistance as they age and may have a fixed income. Of all one-person households, 15.6% (1,411 people) were below poverty level, which is slightly higher than the poverty level in the city, of 11.3%. Although the ACS does not provide additional detailed information on single person households, there are likely single person households in need of housing assistance due to their age and/or poverty status.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2024 Kings/Tulare Counties Point-in-Time survey, of the 1,672 homeless respondents for both counties, 33.2% were considered severely mentally ill and 34.8% had chronic substance abuse issues. Approximately one third of Visalia’s homeless population, including sheltered and unsheltered (approximately 226 persons) reported a disabling condition.

Additionally, of the homeless persons surveyed in the Counties of Kings and Tulare, 196 persons (11.0%) reported they were victims of domestic abuse.

Central California Legal Services (“CCLS”) is a non-profit, public interest law firm that provides civil legal assistance to low-income populations in the San Joaquin Valley. CCLS serves eligible clients in Tulare County, and several other counties for health-related cases. Legal services may be provided in the areas of health, housing, domestic violence, utilities, employment law, elder law, immigration, and public benefits. CCLS’s client community lacks safe, healthy, and affordable housing. A major portion of CCLS’s client community consists of households at or below the 125% Federal Poverty Level (“FPL”), which is approximately 30% Area Median Income (“AMI”) for Tulare County.

The Housing Authority of Tulare County (HATC) reported that 58 tenants of Public Housing are disabled and 451 utilize the tenant-based Section 8 Housing Choice Voucher (HCV) from HUD. HATC reported that, for non-elderly disabled tenants, 10 use the Veterans Affairs Supportive Housing voucher (HUDVASH) (see Table 2930).

The 2024 Point in Time count reported that 202 homeless clients have a mental illness, and 226 homeless clients have a disabling condition in Visalia. Additionally, 92 people interviewed in the Point in Time count were homeless due to mental health issues or domestic violence.

What are the most common housing problems?

Housing cost burden was the problem experienced most, by both owners and renters, followed by severe housing cost burden. Renters accounted for 58.0% of households experiencing housing cost burden and 53.4% of households experiencing severe housing cost burdens.

Households earning zero to 30 percent AMI experience the most cost burden. Small, related households that are renters experience the most cost burden out of other categories. Renters also experience overcrowding more than homeowners.

Are any populations/household types more affected than others by these problems?

As discussed above, renters tend to experience housing problems more often than homeowners, especially renters in the zero to 30 percent of AMI income bracket.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Total Households with household income of zero to 80 percent of AMI, with one or more children 6 years old or younger is 4,185, or 26.1% of households with incomes that are low to moderate (see Table 9). This accounts for 9.2 percent of total households in Visalia. The data shows that 855 households earning 0-30% AMI have a child present.

The total number of families on the HATC waiting list for public housing is 16,132, of which 8,568 are families with children. The number of families on the HATC waiting list for public housing who are Extremely Low-income (0-30% AMI) is 11,333; the number of Very Low-income (31-50% AMI)

is 3,143, and Low-income (51-80% AMI) is 1,212.

Table 17: Demographics of HATC Waiting Lists			
Household Type	Housing Choice Voucher - County	Public Housing - Visalia	Project Based Rental Assistance
Number of Families on Waiting List	13,844	16,132	320
Extremely Low-income (0-30% AMI)	9,233	11,333	213
Very Low-income (31-50% AMI)	3,009	3,143	72
Low-income (51-80% AMI)	1,135	1,212	27
Families with Children	7,748	8,568	11
Elderly Families	1,063	1,608	265
Families with Disabilities	3,281	3,852	188
Waiting List by Race			
White	10,193	12,987	270
Black	2,250	1,856	28
Asian	344	318	11
American Indian/Native Hawaiian	1,057	971	11
Waiting List by Ethnicity			
Hispanic	8,255	9,728	127
Non-Hispanic	5,589	6,404	193

Source: Housing Authority of Tulare County, 2024

Central California Legal Services (CCLS) is a non-profit, public interest law firm that provides assistance to low-income populations in the County of Tulare. CCLS provides legal services related to health, housing, domestic violence, and more. CCLS reports that a large portion of their client community consists of households that are at or below 30% of the AMI for Tulare County and that many low-income families must remain in substandard housing due to their inability to relocate. Individuals and families displaced by natural disasters and hazards also create a need for housing assistance, according to CCLS.

According to the Kings Tulare Homeless Alliance (the region’s Continuum of Care), many households enrolled in rapid re-housing do not receive enough income to maintain housing once they exit the program. The Alliance reports that because of the poverty issue in Tulare County, those earning low incomes are unable to sustain housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

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 requirements 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.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness.

Rent is unaffordable for people with extremely low incomes (at or below 30% AMI). There are 3,995 households in Visalia with extremely low incomes as shown in Table 9. Without resources to assist them, a lack of affordable units could potentially put extremely low-income households at risk of homelessness.

Discussion

Housing costs have the potential to cause housing problems in a community. If housing costs are high, relative to household income, there will be higher cases of cost burden and overcrowding. This section summarizes cost and affordability for the City of Visalia. Data from the American Community Survey shows a 46.9% increase in median home value between 2010 and 2023 and a 53% increase in contract rent during the same period.

The high cost of home ownership makes it prohibitive for low-income households to purchase housing in Visalia. Affordable rent for a 3-bedroom unit, in the City for a four-person household with low-income is \$1,953. According to the 2019-2023 5-Year ACS estimate, the median contract rent is \$1,162. According to CHAS 2017-2021, 1,265 households have an income of less than 30 percent of the AMI; an affordable rent to four-person household earning an extremely low-income is \$867, making the average rental in the City unaffordable to these households.

According to Table 12, 58.9% (8,345) of low to moderate income households in the City are renters that experience one or more housing problem; 41.1% (5,825) of low to moderate income households in the City that own their home experience one or more housing problem. Overall, the problem most experienced is cost burden, as shown in Table 11, 35.9% (5,225) of all households (Renter and Owner Occupied) experiencing housing problems have a severe cost burden (housing cost burden greater than 50% of income).

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

This section identifies any racial or ethnic group(s) that has disproportionately greater need in comparison to the jurisdiction as a whole.

Introduction

A key task of the Consolidated Plan is identification of racial or ethnic groups that may experience a disproportionately greater extent of housing problems in the community. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (percent change of 10 or more) than the income level as a whole.

HUD identifies four housing problems:

1. Housing unit lacking complete kitchen facilities
2. Housing unit lacking complete plumbing facilities
3. Overcrowded with more than 1 person per room not including bathrooms, porches, foyers, halls, or half-rooms.
4. Cost burdened, with household paying more than 30 percent of income toward housing costs (including utilities)

The data in Table 18 shows that for the extremely low-income bracket (0 to 30% AMI), 83.2 percent of the jurisdiction experienced housing problems. No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

For the very low-income bracket (30 to 50% AMI), 83.8 percent of the jurisdiction experienced housing problems (Table 19), and disproportionate need was experienced by:

- Black/African American households
- American Indian, Alaska Native households

For the low-income bracket (50 to 80% AMI), 69.1 percent the jurisdiction experienced housing problems (Table 20) and disproportionate need was experienced by:

- Black/African American households

For households earning incomes 80% to 100% AMI, 35.9 percent of households in the jurisdiction experienced housing problems (Table 21). No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

**Table 18: Housing Problems
0%-30% AMI**

Racial/Ethnic Makeup	Has one or more of four housing problems*	Household has no housing problems or cost burden not computed*	Percent of Households experiencing housing problems
Jurisdiction as a whole	3,325	670	83.2%
White	1,455	225	86.6%
Black / African American	95	25	79.2%
Asian	175	125	58.3%
American Indian, Alaska Native	10	4	71.4%
Pacific Islander	0	0	0.0%
Hispanic	1,545	285	84.4%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 19: Housing Problems
30%-50% AMI**

Racial/Ethnic Makeup	Has one or more of four housing problems*	Household has no housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	3,955	765	83.8%
White	1,395	465	75.0%
Black / African American	195	0	100.0%
Asian	135	45	75.0%
American Indian, Alaska Native	30	0	100.0%
Pacific Islander	0	0	0.0%
Hispanic	2,115	245	89.6%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 20: Housing Problems 50%-80% AMI			
Racial/Ethnic Makeup	Has one or more of four housing problems*	Household has no housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	5,070	2265	69.1%
White	1,610	850	65.4%
Black / African American	59	0	100.0%
Asian	95	80	54.3%
American Indian, Alaska Native	4	4	50.0%
Pacific Islander	0	0	0.0%
Hispanic	3,185	1200	72.6%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 21: Housing Problems 80%-100% AMI			
Racial/Ethnic Makeup	Has one or more of four housing problems*	Household has no housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	1,820	3250	35.9%
White	1,085	1575	40.8%
Black / African American	10	40	20.0%
Asian	80	110	42.1%
American Indian, Alaska Native	0	0	0.0%
Pacific Islander	0	0	0.0%
Hispanic	625	1450	30.1%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 22: Housing Problems 0%-100% AMI			
Racial/Ethnic Makeup	Has one or more of four housing problems*	Household has no housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	14,170	6,950	67.1%
White	5,545	3,115	64.0%
Black / African American	359	65	84.7%
Asian	485	360	57.4%
American Indian, Alaska Native	44	8	84.6%
Pacific Islander	0	0	0.0%
Hispanic	7,470	3,180	70.1%
Total	28,073	13,678	67.2%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The data analysis for households experiencing housing problems revealed that some racial/ethnic groups in select income brackets experienced housing problems disproportionately. For the very low-income bracket (30% to 50%), Black/African American and American Indian/Alaska Native households experienced disproportionate need. In the category 50% to 80% AMI, one group, Black/African American, experienced disproportionate need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

This section identifies any racial or ethnic group(s) that has disproportionately greater need in comparison to the jurisdiction as a whole.

Introduction

A disproportionately greater need exists when households in a given racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the households in that income level as a whole.

HUD identifies four severe housing problems:

1. Housing unit lacking complete kitchen facilities
2. Housing unit lacking complete plumbing facilities
3. Overcrowded with more than 1.5 persons per room not including bathrooms, porches, foyers, halls, or half-rooms.
4. Cost burdened, with household paying more than 50 percent of income toward housing costs (including utilities)

The data analysis shows that for the extremely low-income bracket (0% to 30% AMI), 74.1 percent of households in the jurisdiction as a whole experience severe housing problems (Table 23). No individual group in this income bracket is experiencing housing problems disproportionate to the jurisdiction as a whole.

For the very low-income bracket (30% to 50% AMI), 47.8 percent of households in the jurisdiction experienced severe housing problems (Table 24), and disproportionate need was experienced by:

- Black/African American households

For the low-income bracket (50% to 80% AMI), 22.9 percent of households in the jurisdiction as a whole experienced severe housing problems (Table 25), and disproportionate need was experienced by:

- Black/African American households

For the 80% to 100% AMI income bracket, 12.4 percent of households in the jurisdiction as a whole experienced severe housing problems (Table 26), and disproportionate need was experienced by:

- Asian households

**Table 23: Severe Housing Problems
0%-30% AMI**

Racial/Ethnic Makeup	Households experiencing severe housing problems	Household has no severe housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	2,965	1,035	74.1%
White	1,330	355	78.9%
Black / African American	60	60	50.0%
Asian	150	145	50.8%
American Indian, Alaska Native	10	4	71.4%
Pacific Islander	0	0	0.0%
Hispanic	1,380	455	75.2%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

**Table 24: Severe Housing Problems
30%-50% AMI**

Racial/Ethnic Makeup	Households experiencing severe housing problems	Household has no severe housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	2,255	2,460	47.8%
White	905	960	48.5%
Black / African American	155	40	79.5%
Asian	50	130	27.8%
American Indian, Alaska Native	15	20	42.9%
Pacific Islander	0	0	0.0%
Hispanic	1,110	1,250	47.0%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

**Table 25: Severe Housing Problems
50%-80% AMI**

Racial/Ethnic Makeup	Households experiencing severe housing problems	Household has no severe housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	1,680	5,655	22.9%
White	560	1,900	22.8%
Black / African American	30	29	50.8%
Asian	50	130	27.8%
American Indian, Alaska Native	0	10	0.0%
Pacific Islander	0	0	0.0%
Hispanic	1,030	3,345	23.5%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

**Table 26: Severe Housing Problems
80%-100% AMI**

Racial/Ethnic Makeup	Households experiencing severe housing problems	Household has no severe housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	630	4,440	12.4%
White	235	2,425	8.8%
Black / African American	10	40	20.0%
Asian	70	120	36.8%
American Indian, Alaska Native	0	0	0.0%
Pacific Islander	0	0	0.0%
Hispanic	325	1,755	15.6%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Table 27: Severe Housing Problems 0%-100% AMI			
Racial/Ethnic makeup	Households experiencing severe housing problems	Household has no severe housing problems or cost burden not computed*	Percent of Households experiencing severe housing problems
Jurisdiction as a whole	7,530	13,590	35.7%
White	3,030	5,640	34.9%
Black / African American	255	169	60.1%
Asian	320	525	37.9%
American Indian, Alaska Native	25	34	42.4%
Pacific Islander	0	0	0.0%
Hispanic	3,845	6,805	36.1%
Total	15,005	26,763	35.9%

Source: CHAS 2017-2021

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Discussion

The data analysis for households experiencing severe housing problems revealed that two racial/ethnic groups in these income brackets experienced severe housing problems disproportionately. For the very low-income bracket (30% to 50%), one group, Black/African American households experienced disproportionate need. For the low-income bracket (50%-80%), one group, Black/African American households experienced disproportionate need. In the category 80% to 100% AMI, one group, Asian households, experienced disproportionate need. As shown in Table 27, across these income levels (0% to 100% AMI), Black/African American households are disproportionately impacted compared to other racial/ethnic groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the jurisdiction as a whole.

Housing Cost Burden

The CHAS data shows that 13.4% of households in the jurisdiction are severely cost burdened. The race/ethnicity group experiencing disproportionate need is Black/African American, with 25% of these households being severely cost burdened (nearly 12 points higher than the jurisdiction as a whole).

Table 28: Greater Need - Housing Cost Burdens AMI						
Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)	Cost Burdened	Severely Cost Burdened
Jurisdiction as a whole	29,435	8,605	5,965	424	19.4%	13.4%
White	15,055	3,460	2,720	100	16.2%	12.7%
Black / African American	405	200	210	25	23.8%	25.0%
Asian	1,480	180	240	110	9.0%	11.9%
American Indian, Alaska Native	85	45	25	4	28.3%	15.7%
Pacific Islander	0	0	0	0	0.0%	0.0%
Hispanic	12,410	4,720	2,770	185	23.5%	13.8%

Source: CHAS 2017-2021

Discussion

The data shows that an estimated 13.4 percent of households in the City are severely cost burdened, and 19.4% are cost burdened.

Only one race/ethnicity group, according to Table 28, is experiencing disproportionate need: Black/African American at 25.0 percent having severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The CHAS data in NA-15, NA-20, and NA-25 (Tables 18-28) show that three racial/ethnic groups experienced housing problems disproportionately as compared to the jurisdiction as a whole for given income groups. Black/African American, American Indian/Alaska Native groups experienced the most disproportionate housing problems in relation to the Asian group.

NA-15, which assesses disproportionate needs of racial/ethnic groups based on a disproportionate share of the group having a housing problem when compared to the jurisdiction as a whole, found that some racial/ethnic groups in select income brackets did experience housing problems disproportionately. Housing problems are defined as:

1. Housing unit lacking complete kitchen facilities
2. Housing unit lacking complete plumbing facilities
3. Overcrowded with more than 1 person per room not including bathrooms, porches, foyers, halls, or half-rooms.
4. Cost burdened, with household paying more than 30 percent of income toward housing costs (including utilities)

For the very low-income bracket (30% to 50%), Black/African American and American Indian/Alaska Native households experienced disproportionate need. In the category 50% to 80% AMI, one group, Black/African American, experienced disproportionate need. There were no disproportionate needs experienced in the 0% to 30% or 80% to 100% AMI groups.

NA-20, which performs the same analysis as NA-15 but focuses on severe housing problems, also found disproportionate needs for some income groups. Severe housing problems are the same as housing problems, except that the overcrowding threshold is 1.5 persons per room, and cost burden is defined as a household paying more than 50 percent of income toward housing costs.

Two racial/ethnic groups experienced severe housing problems disproportionately. For both the very low-income bracket (30% to 50%) and low-income bracket (50% to 80%), Black/African American households experienced disproportionate need. In the category 80% to 100% AMI, Asian households experienced disproportionate need. Across income levels (0% to 100% AMI), Black/African American households were disproportionately impacted compared to other racial/ethnic groups.

NA-25 assesses disproportionate need for racial/ethnic groups based on the share of housing cost burden for each group. An estimated 13.4 percent of households in the City are severely cost burdened, and 19.4% are cost burdened. Only one race/ethnicity group is experiencing disproportionate need: Black/African American, with 25.0 percent having severe cost burden.

If they have needs not identified above, what are those needs?

All races and ethnicities in the City experience cost burden and other housing problems. Other problems include difficulty obtaining housing through lending, racial discrimination when searching for rental housing, and high concentrations of both minorities and low incomes.

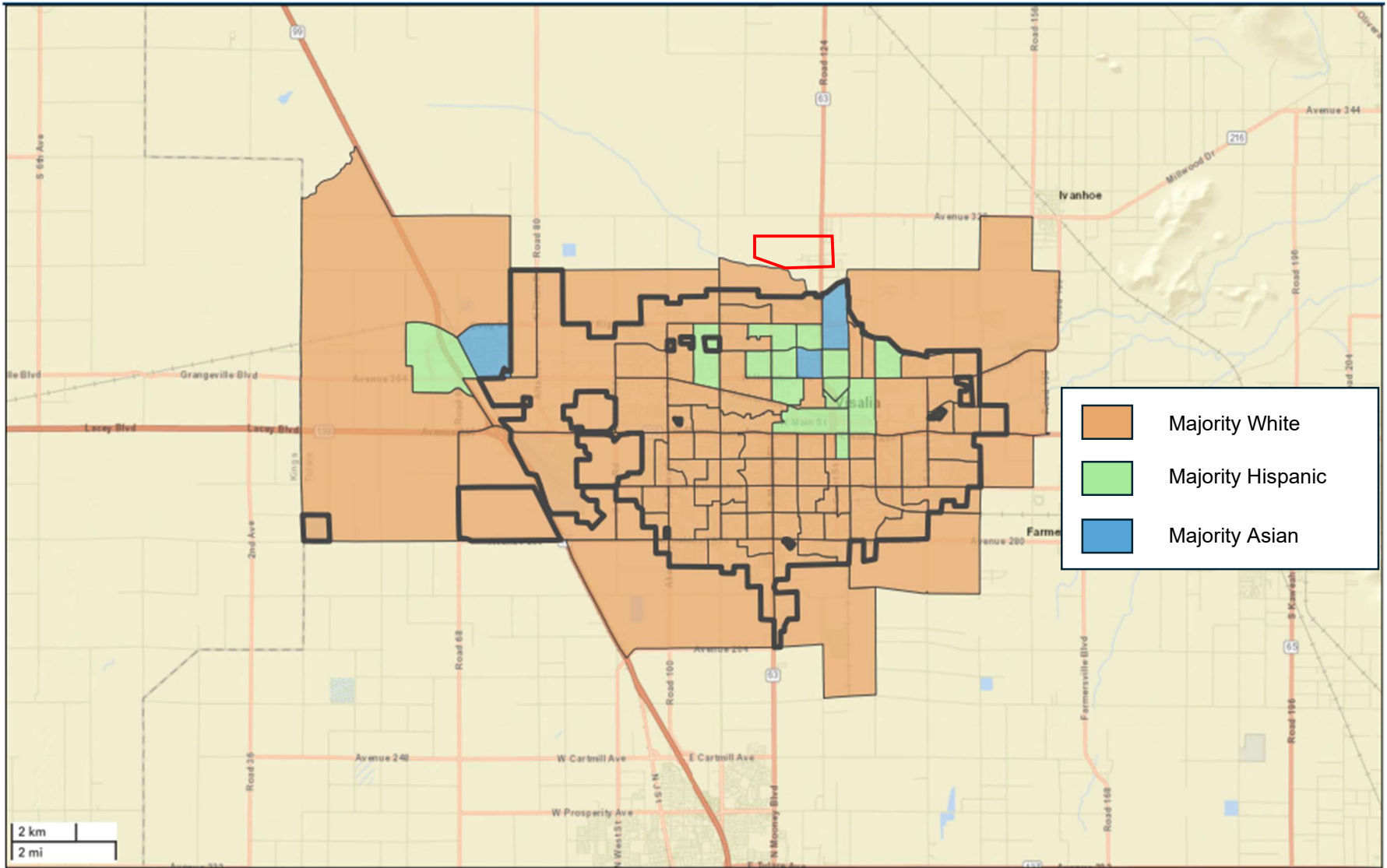
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Map 1 shows minority concentrations at the block group level. Tract 11 is Visalia's racially and ethnically concentrated area of poverty. A concentration is a non-White population of 50 percent or more. Racially or ethnically concentrated areas of poverty (R/ECAPs) must also have a non-White population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of "extreme poverty" as census tracts with 40 percent or more of individuals living at or below the poverty line. See the map for race/ethnicity below.

According to U.S. Census American Fact Finder (2022), Map 1, Minority Concentrations, the R/ECAP (Census Tract 11 outlined in red) has a Hispanic population of 79.4%.



Minority Concentrations by Block Group



NA-35 Public Housing – 91.205(b)

Introduction

There are currently 166 public housing units in the City of Visalia, which include a mix of 1, 2, 3, and four-bedroom single-family homes.

The Housing Authority of Tulare County (HATC) is the governing body of the Housing Choice voucher program and Public Housing within Tulare County as well as the City of Visalia. These programs work to provide rental assistance to extremely low and very low-income households. Income qualifying residents pay 30 to 40% of their adjusted gross income (AGI) towards rent, while HUD pays the remaining portion of the rent directly to the landlord on behalf of the resident. In total, HATC provides 1,123 vouchers to residents across the county to help extremely low- and low-income households maintain rental affordability.

The federal Section 8 Housing Choice Voucher Program provides rental assistance to very low-income households for housing. According to the Housing Authority of Tulare County the average annual income for a Project Based Voucher participant in Visalia is \$17,249. Rent (as of 10/2024) in Visalia, ranges from \$1,120 for a studio apartment to \$2,366 for a unit with four or more bedrooms, which, if not for the HCV program, would require anywhere from 78% to 164.6% of monthly household income to go toward a rent payment.

Housing data available from the Tulare County Housing Authority indicates that the agency administers 1,123 Section 8 Housing Choice Vouchers. Of that total, 510 or about 45.4% of the vouchers are held by disabled families. The percentage of current voucher households with disabilities makes evident the need for affordable housing for individuals with disabilities.

Totals in Use

	Public Housing	Section 8 Vouchers			
		Total	Project Based Vouchers	Tenant Based Vouchers	Special Purpose - VASH
Total Units/Vouchers in Use	166	1,123	63	1,040	20

Source: Housing Authority of Tulare County, 2024

Characteristics of Residents

Table 30: Characteristics of Public Housing Residents by Program Type								
	Certificate	Mod-Rehab	Public Housing	Section 8 Vouchers				
				Total	Project Based Vouchers	Tenant Based Vouchers	Special Purpose - VASH	Special Purpose - Family Unification
Average Annual Income	-	-	\$37,035	\$25,192	\$17,249	\$25,928	\$16,055	-
Average Length of Stay	-	-	4.95	4.61	1.9	4.8	3.71	-
Average Household Size	-	-	3	2.08	1	2	1	-
# Homeless at Admission	-	-	170	1,123	63	1,040	20	-
# of Elderly Program Participants (>62)	-	-	29	498	58	427	13	-
# of Disabled Families	-	-	58	510	49	451	10	-
# of Families Requesting Accessibility Features	-	-	12	33	2	30	1	-
# of HIV/AIDS Program Participants	-	-	n/a	n/a	n/a	n/a	n/a	-
# of DV Victims	-	-	n/a	n/a	n/a	n/a	n/a	-

Source: Housing Authority of Tulare County, 2024

Race and Ethnicity of Residents

Table 31: Breakdown by Race

	Certificate	Mod-Rehab	Public Housing	Section 8 Vouchers				
				Total	Project Based Vouchers	Tenant Based Vouchers	Special Purpose	
							VASH	Family Unification
White	0	0	147	1,029	58	945	26	0
Black/African American	0	0	13	81	5	75	1	0
Asian	0	0	3	21	1	20	0	0
American Indian, Alaska Native	0	0	0	8	0	8	0	0
Pacific Islander	0	0	2	4	0	4	0	0
Other	0	0	0	0	0	0	0	0
Hispanic	0	0	120	654	29	618	7	0
Non-Hispanic	0	0	45	489	35	434	20	0

Source: Housing Authority of Tulare County, 2024

Table 32: Demographics of HATC Waiting Lists

	Housing Choice Voucher - County	Public Housing - Visalia	Project Based Rental Assistance
Number of Families on Waiting List	13,844	16,132	320
Extremely Low-income (0-30% AMI)	9,233	11,333	213
Very Low-income (31-50% AMI)	3,009	3,143	72
Low-income (51-80% AMI)	1,135	1,212	27
Families with Children	7,748	8,568	11
Elderly Families	1,063	1,608	265
Families with Disabilities	3,281	3,852	188
Waiting List by Race			
White	10,193	12,987	270
Black	2,250	1,856	28
Asian	344	318	11
American Indian/Native Hawaiian	1,057	971	11
Waiting List by Ethnicity			
Hispanic	8,255	9,728	127
Non-Hispanic	5,589	6,404	193

Source: Housing Authority of Tulare County, 2024

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

The Visalia Area Manager for the Housing Authority for Tulare County maintains a separate waiting list for accessible Public Housing units in the City of Visalia. As an accessible unit becomes available, preference is given to physically handicapped applicants on the accessible units' waiting list. There are a total of 11 accessible units in public housing stock in the City of Visalia. Currently, there are no households on the accessible units' waiting list for the public housing units in Visalia.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders.

Public Housing households have an average income of \$37,035; this presents the economic hardship that most program participants endure. Public housing programs in Visalia work to encourage and facilitate self-sufficiency. However, program participants continue to lack adequate access to employment opportunities that will enable them to achieve higher incomes. Enhancing economic opportunities within the area is a critical need for public housing and Section 8 HCV program participants.

How do these needs compare to the housing needs of the population at large?

A great need exists for Visalia residents that are not living in public housing or using Housing Choice Vouchers, especially because of possible rent fluctuations and housing cost burdens. As mentioned in Table 9, according to CHAS 2017-2021 data, 35.4% (16,050) of Visalia's households are low-income, earning incomes between zero and 80 percent of the area median income. Of total households in Visalia 8.8% (3,995) of households are extremely low-income (0-30% AMI); 10.4% (4,720) are very low-income (30-50% AMI); 16.2% (7,335) are 50-80% AMI. In addition, 11.5% of total households experience housing cost burden greater than 50% of income and 14.6% experience housing cost burden greater than 30% of income. Households utilizing public housing or housing choice vouchers only account for 2.8% of total households in Visalia.

Discussion

In response to the great need for housing affordable to low-income households, the City is dedicated in continuing to support the construction of new affordable units and preservation of existing affordable units through the Consolidated Plan process and other resources identified.

NA-40 Homeless Needs Assessment – 91.205(c)

National Homeless Estimates

The “Annual Homeless Assessment Report (“AHAR”) to Congress” prepared by HUD provides the best and most comprehensive insight into the current state of homelessness in the United States. It should be noted that the 2021 national Point-in-Time (“PIT”) counts were considerably impacted by the COVID-19 pandemic. During the public health crisis, HUD encouraged communities to determine whether conducting an unsheltered PIT count posed a high risk of exacerbating COVID-19 transmissions, given the lack of widespread access to COVID-19 vaccines at the time. As a result, less than half of communities conducted a full sheltered and unsheltered count. While this report includes some data on all people in sheltered locations in 2021, incomplete unsheltered data is not included. Analysis of changes over time are generally limited to those between 2022 and 2020 or earlier. Key changes in the sheltered population between 2021 and 2022 will be included in text boxes at the end of each chapter.

Key findings of the report with respect to the number of Homeless include/indicate:

On a Single Night in January 2024

- 771,480 people – or about 23 of every 10,000 people in the United States – experienced homelessness across the United States.
- Six in 10 people experiencing homelessness stayed in sheltered locations, and four in 10 were unsheltered, that is, staying in a place not meant for human habitation.
- About one in every five people experiencing homelessness on a single night in 2024 was age 55 or older. People who identify as Black, African American, or African continue to be overrepresented among the population experiencing homelessness. People who identify as Black made up just 12 percent of the total U.S. population and 21 percent of the U.S. population living in poverty but were 32 percent of all people experiencing homelessness

Changes in Homelessness Over Time

From 2023 to 2024:

- Nearly all populations reached record levels, including homelessness among people in families with children, individuals, individuals with chronic patterns of homelessness, people staying in unsheltered locations, people staying in sheltered locations, and unaccompanied youth.
- Nearly 150,000 children experienced homelessness on a single night in 2024, reflecting a 33 percent increase (or 32,618 more children) over 2023. Between 2023 and 2024, children (under the age of 18) were the age group that experienced the largest increase in homelessness.
- Veterans were the only population to report continued declines in homelessness. Between 2023 and 2024, the number of veterans experiencing homelessness declined by eight percent, or 2,692 fewer veterans.

Demographic Characteristics of All people Experiencing Homelessness

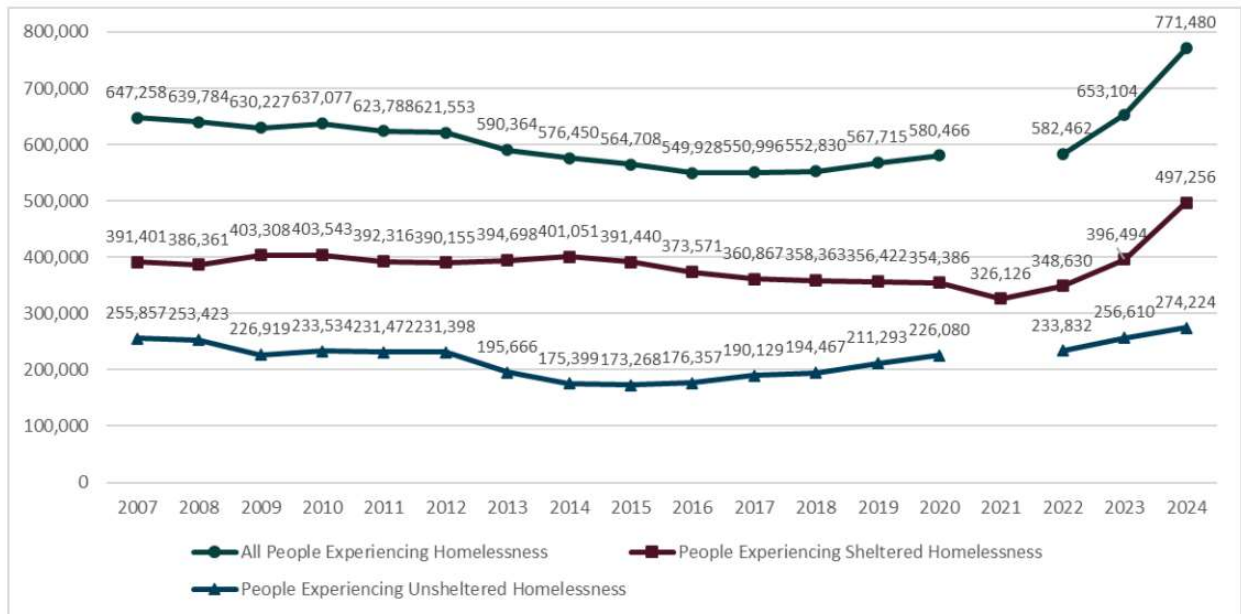
The AHAR has been reporting demographic information on people experiencing homelessness on a single night since 2017. In 2024, HUD made significant changes in the way data on gender and data on race and ethnicity were collected. Individuals were able to identify both their gender and their race more inclusively, by selecting more than a single gender or race. Hispanic/Latina/e/o status, historically collected separately, is now listed among the race

categories. Given these changes, comparisons to prior years for gender and race are not included in the report.

- Most individuals experiencing homelessness were between the ages of 25 and 64 (84%). The groups most likely to be in shelter rather than observed in unsheltered locations were unaccompanied children (that is, children not experiencing homelessness with a parent or legal guardian age 18 or older), youth, and individuals 55 and older.
- The number of individuals experiencing homelessness increased across nearly all age groups and shelter statuses between 2023 and 2024. The only populations to decrease during this period were people in child-only households and unsheltered unaccompanied youth.
- In 2024, more than two-thirds of individuals experiencing homelessness identified as men and 30 percent as women. Two percent identified as a gender other than singularly woman or man. A somewhat higher share of unsheltered individuals identified as men and as more than one gender.
- Individuals of color, particularly Black, African American, or African and American Indian, Alaska Native, and Indigenous populations are considerably overrepresented among individuals experiencing homelessness (accounting for 69% of individuals experiencing homelessness).
- The number of homeless veterans, both unsheltered and sheltered, continues to decrease across the nation, as illustrated in Table 33.

Nationwide Homeless Statistics

Figure 1: PIT Estimates of People Experiencing Homelessness by Sheltered Status, 2007-2024



Source: 2024 Annual Homelessness Assessment Report

Table 33: Changes in the Number of Veterans Experiencing Homelessness Over Time by Sheltered Status, 2011-2024

	2011	2020	2024	Percent Change 2011-2020	Percent Change 2020-2024
All Veterans	65,455	37,252	32,882	-43.1%	-11.7%
Sheltered Veterans	40,033	22,048	19,031	-44.9%	-13.7%
Unsheltered Veterans	25,422	15,204	13,851	-40.2%	-8.9%

Source: 2024 Annual Homelessness Assessment Report

State of California CoC Homeless Estimates

Continuum of Care (“CoC”) Homeless Assistance Programs Homeless Populations and Subpopulations Reports provide counts for sheltered and unsheltered homeless persons by household type and subpopulation, available at the national and state level, and for each CoC. The reports are based on Point-in-Time (“PIT”) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January.

The HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report offers an insight into the number of homeless individuals residing in the State of California. The report indicates that there were an estimated 160,784 homeless households within the State of California as of January 2024. Of these households, 112,482 were “unsheltered” while the remainder (48,302) were considered to be in a shelter of some sort—either an emergency shelter or transitional housing.

Age/Household Type

Across the entire homeless population, 10,857 were between the ages of 18 and 24, while 160,925 were over the age of 24. Homeless households with at least one adult and one child numbered approximately 25,639 and those comprised of only children totaled 489. Overall, the study indicated that across all households there were 187,084 homeless persons.

Demographics

Of the 187,084 homeless individuals:

- 69,029 were Hispanic/Latino (36.9%)
- 118,045 were non-Hispanic/non-Latino (63.1%)
- 62,975 were female (33.7%)
- 119,727 were male (64.0%)
- 4,382 were considered transgender or non-conforming (2.3%)

Table 34: State of California Breakdown by Ethnicity and Race

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
American Indian/Alaskan Native/Indigenous	4,371	2.3%
Asian/Asian American	4,011	2.1%
Black/African American/African	41,696	22.3%
Hispanic/Latina/e/o Only	43,203	22.3%
Middle Eastern or North African	466	23.1%
Native Hawaiian/Pacific Islander	1,620	0.2%
White	59,703	0.9%
Hispanic and One or More Race	25,826	13.8%
Non-Hispanic and Multiple Race	6,188	3.3%

Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations (California)

Other Reporting Information

Several other populations/classifications of homeless individuals were also reported in the *HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations* report. The number of homeless individuals within these subgroups is represented in this table, as well as the percentage of all homeless individuals that fall into these subgroups. It is important to note that individuals may belong to multiple categories of sub-group (such as an individual who is severely mentally ill and is a veteran). The following are further sub-groups of the homeless population:

Table 35: State of California Homeless Sub-Group Populations

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Severely Mentally Ill	44,628	23.9%
Chronic Substance Abuse	42,949	23.0%
Veterans	9,310	5.0%
HIV/AIDS	3,101	1.7%
Victims of Domestic Abuse	16,695	8.9%
Unaccompanied Youth	9,052	4.8%
Parenting Youth	850	0.5%
Children of Parenting Youth	1,035	0.6%

Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations (California)

Table 36: State of California CoC Homeless Estimates (2016-2024)

Year	Number Homeless of Households	% Change	Number Homeless of Persons	% Change
2016	99,675	-	118,142	-
2017	114,072	14.4%	134,278	13.7%
2018	109,394	-4.1%	129,792	-3.3%
2019	127,448	16.5%	151,278	16.6%
2020	136,358	7.0%	161,548	6.8%
2021*	42,309	-	57,468	-
2022	145,854	-	171,521	-
2023	154,028	5.6%	181,399	5.8%
2024	160,784	4.4%	187,084	3.1%
Average	130,952	7.3%	154,380	7.1%

Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations (California)

*In 2021, HUD gave communities the option to cancel or modify the unsheltered survey portion of their counts based on the potential risk of COVID-19 transmission associated with conducting an in-person survey. As a result, HUD has excluded the unsheltered population sub-totals and all unsheltered sub-population data for this reporting period. The user is cautioned that the total homeless counts reported here are missing data. Users may refer to the CoC-level reports to review the unsheltered PIT count numbers for CoCs that conducted an unsheltered PIT count.

CA-513: Visalia/Kings, Tulare/Kings Counties CoC

The HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report offers an insight into the number of homeless individuals residing in the CA-513: Visalia/Kings, Tulare Counties CoC. The report indicates that there were 1,672 homeless households within CA-513: Visalia/Kings, Tulare/Kings Counties CoC as of 1/22/2024. Of these households, 1,341 were considered to be “unsheltered” while the remainder (331) were considered to be in a shelter of some sort—either an emergency shelter or transitional housing.

Age/Household Type

Across the entire homeless population, 101 were between the ages of 18 and 24, while 1,426 were over the age of 24. Homeless households with at least one adult and one child numbered approximately 73 and those comprised of only children totaled 0. Overall, the study indicated that across all households there were 1,672 homeless persons.

Demographics

Of the 1,672 homeless individuals:

- 784 were Hispanic/Latino (46.9%)
- 888 were non-Hispanic/non-Latino (53.1%)

- 613 were female (36.7%) and 1,015 were male (60.7%)
- 12 were considered transgender or non-conforming (less than 1%)

Table 37: Breakdown by Race

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Black/African-American	113	6.8%
White	827	49.5%
Asian	18	1.1%
American Indian/Alaskan Native	113	6.8%
Native Hawaiian/Pacific Islander	19	1.1%
Multiple Races	71	4.2%
Hispanic/Latino	784	46.9%
Non-Hispanic/Non-Latino	888	53.1%

Other Reporting Information

Several other populations/classifications of homeless individuals were also reported in the *HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations* report. The number of homeless individuals within these subgroups is represented in this table, as well as the percentage of all homeless individuals that fall into these subgroups. It is important to note that individuals may belong to multiple categories of sub-group (such as an individual who is severely mentally ill and is a veteran). The following are further subgroups of the homeless population:

Table 38: Homeless Sub-Group Populations

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Severely Mentally Ill	555	33.2%
Chronic Substance Abuse	582	34.8%
Veterans	82	4.9%
HIV/AIDS	15	0.9%
Victims of Domestic Abuse	196	11.7%
Unaccompanied Youth	83	5.0%
Parenting Youth	8	0.5%
Children of Parenting Youth	13	0.8%

Table 39: CA-513: Visalia/Kings, Tulare Counties CoC Estimates (2016-2024)

Year	Number of Homeless Households	% Change	Number of Homeless Persons	% Change
2016	626	-	792	-
2017	716	14.4%	853	7.7%
2018	801	11.9%	967	13.4%
2019	908	13.4%	1,064	10.0%
2020	1,105	21.7%	1,297	21.9%
2021*	373	-	494	-
2022	1,082	-	1,235	-
2023	1,284	18.7%	1,470	19.0%
2024	1,485	13.5%	1,672	12.1%
Average	931	15.6%	1,094	14.0%

*In 2021, HUD gave communities the option to cancel or modify the unsheltered survey portion of their counts based on the potential risk of COVID-19 transmission associated with conducting an in-person survey. As a result, HUD has excluded the unsheltered

population sub-totals and all unsheltered sub-population data for this reporting period. The user is cautioned that the total homeless counts reported here are missing data. Users may refer to the CoC-level reports to review the unsheltered PIT count numbers for CoCs that conducted an unsheltered PIT count.

Visalia, CA Homeless Estimates

The Kings/Tulare Homeless Alliance (“KTHA”) conducts a Point in Time count within Kings and Tulare County, and further breaks down the data by city, including the City of Visalia. The following homeless information for the City of Visalia is taken from the KTHA 2024 *Point in Time Report*.

Table 40: Homeless Populations, City of Visalia		
Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Unsheltered	472	80.4%
Emergency Shelter	78	13.3%
Transitional Housing	37	6.3%
Veterans	37	6.6%
Disabled	226	38.5%
Unaccompanied Youth	32	5.5%

Table 41: Homeless Needs Assessment						
	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	42	54	1908	656	170	96
Persons in Households with Only Children	0	0	2	2	2	unknown
Persons in Households with Only Adults	973	191	2829	1961	375	99
Chronically Homeless Individuals	364	23	893	673	132	105
Chronically Homeless Families	unknown	unknown	153	57	25	145
Veterans	58	8	110	73	27	91
Persons with HIV	10	1	47	22	6	unknown

Source: Kings United Way, Tulare County

Age/Household Type

Across the entire homeless population, 36 were between the ages of 18 and 24, 23 were under the age of 18, and 528 were over the age of 24. There were 32 homeless unaccompanied youth and overall, the study indicated that across all households there were 587 homeless persons.

Demographics

Of the 587 homeless individuals:

- 249 were Hispanic/Latino (42.4%)
- 302 were non-Hispanic/non-Latino (51.4%)
- 36 were an unknown ethnicity (6.1%)
- 189 were female (32.2%)
- 376 were male (64.1%)
- 5 were considered transgender or non-conforming (less than 1%)

Table 42: Breakdown by Race

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Black/African-American	29	4.9%
White	360	61.3%
Asian	8	1.4%
American Indian/Alaskan Native	40	6.8%
Native Hawaiian/Pacific Islander	3	1.2%
Middle Eastern	2	0.3%
Unknown	36	6.1%

Table 43: Homeless Needs Assessment

	Unsheltered	Sheltered
White	509	158
Black/African American	69	18
Asian	12	3
American Indian or Alaska Native	84	14
Pacific Islander	12	2
Ethnicity:		
Hispanic	509	143
Non-Hispanic	-	-

Source: Kings United Way, Tulare County

Note: Hispanic was considered a race category within the CoC's PIT Count Reporting and Clients can identify as more than one race. Not included in the table is 1 Sheltered and 2 Unsheltered Middle Eastern Clients, as well as 64 unsheltered Clients with unknown race.

Table 44: City of Visalia Point in Time Trends (2016-2024)

Year	Number of Homeless Individuals	% Change	Number of Chronically Homeless Individuals	% Change
2016	322	-	78	-
2017	410	27.3%	130	66.7%
2018	462	12.7%	115	-11.5%
2019	481	4.1%	111	-3.5%
2020	540	12.3%	167	50.5%
2021*	-	-	-	-
2022	469	-	108	-
2023	434	-7.5%	133	23.1%

2024	587	26.06%	152	12.5%
Average	412	12.5%	110	23.0%

*Due to the COVID-19 pandemic, data was not collected for 2021.

National Veteran Homeless Estimates

“The 2024 Annual Homeless Assessment Report (“AHAR”) to Congress” is produced annually and is the single federal estimate on veteran homelessness.

The 2021 national Point-in-Time (PIT) counts were considerably impacted by the COVID-19 pandemic. During the public health crisis, HUD encouraged communities to determine whether conducting an unsheltered PIT count posed a high risk of exacerbating COVID-19 transmissions, given the lack of widespread access to COVID-19 vaccines at the time. As a result, less than half of communities conducted a full sheltered and unsheltered count. While this report includes some data on all veterans in sheltered locations in 2021, incomplete unsheltered data is not included. Communities began reporting PIT data on veterans experiencing homelessness in 2009. As such, this report uses 2009 as the baseline measure of veterans experiencing homelessness in the United States.

Key findings of the report with respect to the number of Homeless Veterans include/indicate:

On a Single Night in January 2024

- 32,882 veterans were experiencing homelessness in the U.S., approximately seven percent of all adults experiencing homelessness.
- About six in every ten veterans experiencing homelessness were sheltered, and the other four in ten were unsheltered.
- Veterans made up five percent of all adults experiencing homelessness in the United States. The share was the same across sheltered status.

Changes in Veteran Homelessness over Time

Given that more than half of communities did not conduct full unsheltered counts in 2021, changes over time are limited to those between 2023 and 2022 or earlier.

- The number of veterans experiencing homelessness decreased by 8 percent between 2023 and 2024. This decrease in the number of veterans experiencing homelessness was the same for the sheltered and unsheltered populations, however, the percentage decline for veterans experiencing unsheltered homelessness was larger, at 11 percent.
- Based on the new categories, the race and ethnicity of veterans experiencing homelessness changed slightly between 2023 and 2024, showing a reduction in the number of veterans who identified as White (any ethnicity). This may reflect the addition of three new race/ethnicity categories: Middle Eastern or North African Only, Middle Eastern or North African and Hispanic/Latina/e/o, and Hispanic/Latina/e/o (only). In 2024, 2,260 veterans (7%) identified as one of the newly available racial/ethnic categories.

Demographic Characteristics of Homeless Veterans

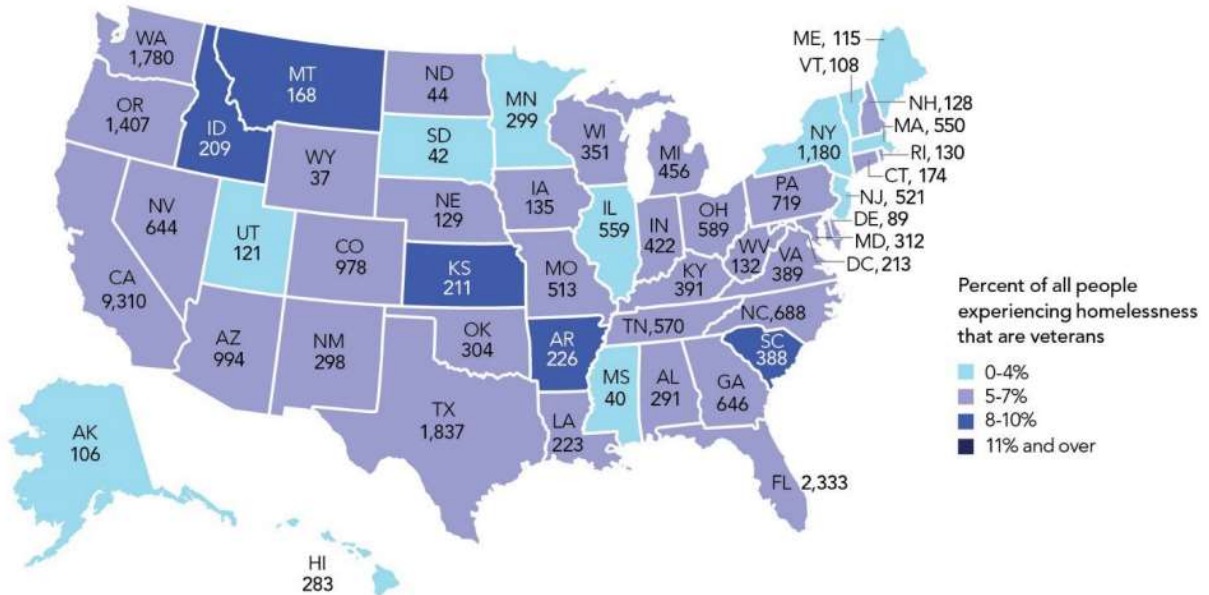
The AHAR has been reporting demographic information on people experiencing homelessness on a single night since 2017. In 2024, HUD made significant changes to the way the Point-in-Time count collected data on gender and data on race and ethnicity. People were able to identify both their gender and their race more inclusively, by selecting more than a single gender or race. Hispanic/Latine/a/o identity, historically collected separately, is now listed among the race

categories. Given these changes, numerical comparisons to prior years (i.e., changes in the number of people experiencing homelessness) for gender and race are not included in the AHAR.

- Men accounted for almost nine of every ten veterans experiencing homelessness in 2024 (88.8% or 29,189 veterans).
- Veterans who identified as women made up a slightly higher share of veterans experiencing unsheltered homelessness than of veterans experiencing sheltered homelessness (12% vs 9%).
- Across all veterans experiencing homelessness, about 49 percent identified as White (only), and 30 percent identified as Black, African American, or African (only). People who identified as Hispanic/Latina/e/o, of any race, were more likely to be experiencing unsheltered homelessness, making up 17 percent of unsheltered veterans compared to nine percent of sheltered veterans.
- Veterans who identified as White and Hispanic/Latina/e/o had the highest sheltered rate at 71 percent.

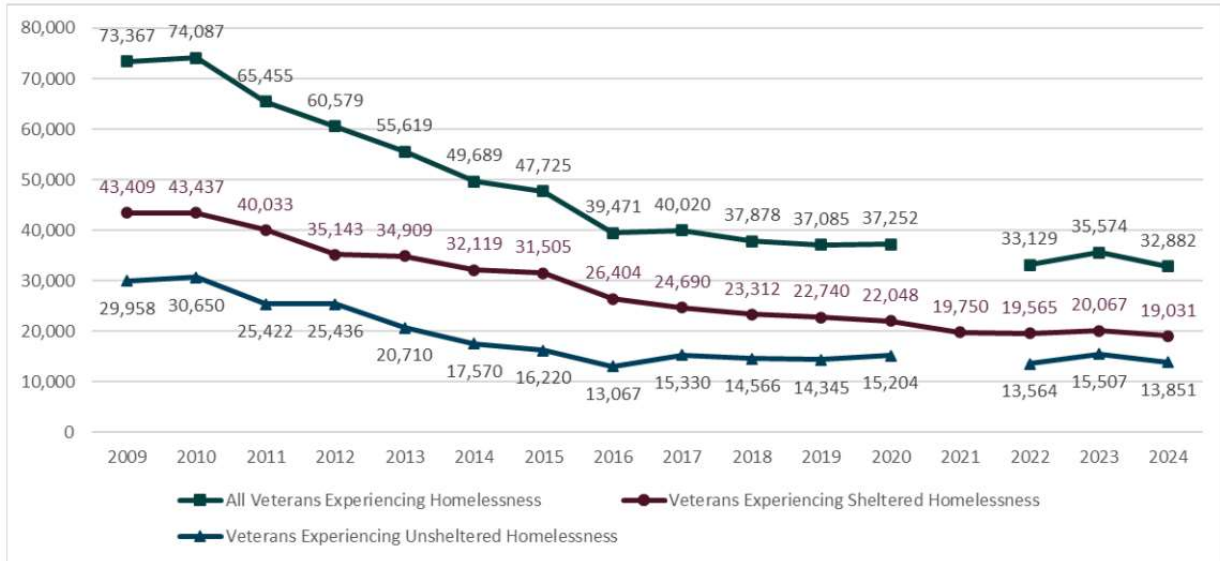
Nationwide Homeless Statistics

Figure 2: Percentage of All Veterans Experiencing Homelessness by State, 2024



Source: 2024 Annual Homelessness Assessment Report

Figure 3: PIT Estimates of Veterans Experiencing Homelessness by Sheltered Status, 2009-2024



Source: 2024 Annual Homelessness Assessment Report

Table 45: Proportion of Adults Experiencing Homelessness Who are Veterans by Sheltered Status, 2024

Sheltered Status	All Veterans Experiencing Homelessness	All Adults Experiencing Homelessness	Percent of Adults Experiencing Homelessness Who Are Veterans
Sheltered	19,031	360,097	5.3%
Unsheltered	13,851	263,145	5.3%
Total People	32,882	623,242	5.3%

Source: 2024 Annual Homelessness Assessment Report

Based on the research conducted from multiple sources, veterans make up a disproportionate share of homeless people and are overrepresented. It is estimated that veterans represent anywhere between 5.3 and 26 percent of the homeless population but only 8.3 percent of the civilian population 18 years and older.

- **5.3 percent of the homeless population are Veterans**
- The U.S. Department of Housing and Urban Development
- *“Point-in-Time Estimates of Homelessness: The 2024 Annual Homeless Assessment Report (AHAR) to Congress.”*
- **16 percent of the homeless population are Veterans**
- Abt Associates Inc. and the U.S. Department of Veterans Affairs National Center on Homelessness Among Veterans.
- Veteran Homelessness: A Supplemental Report to the 2010 Annual Homeless Assessment Report to Congress”
- **23 percent of the homeless population are Veterans**
- U.S. Interagency Council on the Homeless (USICH)

- “The Forgotten Americans-Homelessness: Programs and the People They Serve”
- **26 percent of the homeless population are Veterans**
- National Alliance to End Homelessness
- “Vital Mission-Ending Homelessness Among Veterans”

Additional homelessness and Veteran data within the State of California, Tulare County, and the City of Visalia is reported by the National Alliance to End Homelessness, Housing Assistance Council, and the United States Census Bureau.

- **40.9 percent of homeless Veterans are unsheltered**
- National Alliance to End Homelessness
- “State of Homelessness: 2022 Edition”
- **10,395 (6.1 percent) homeless people were Veterans within the State of California during 2022**
- National Alliance to End Homelessness
- “SOH: State and CoC Dashboards”
- **1,243 (8.8 percent) of Veterans within Tulare County are below the poverty line**
- United States Census Bureau
- *S2101: Veteran Status – 2019-2023 ACS 5-Year Estimates*
- **4,480 (31.7 percent) of Veterans within Tulare County have a disability**
- United States Census Bureau
- *S2101: Veteran Status – 2019-2023 ACS 5-Year Estimates*
- **460 (7.7 percent) of Veterans within the City of Visalia are below the poverty line**
- United States Census Bureau
- *S2101: Veteran Status – 2019-2023 ACS 5-Year Estimates*
- **1,642 (27.4 percent) of Veterans within the City of Visalia have a disability**
- United States Census Bureau
- *S2101: Veteran Status – 2019-2023 ACS 5-Year Estimates*
- **1,235 people were homeless within CA-513: Visalia/Kings, Tulare Counties CoC during 2022**
- National Alliance to End Homelessness
- “SOH: State and CoC Dashboards”
- **67 (5.4 percent) homeless people were Veterans within CA-513: Visalia/Kings, Tulare Counties CoC during 2022**
- National Alliance to End Homelessness
- “SOH: State and CoC Dashboards”

Many other veterans are considered near homeless or at risk of homelessness because of their poverty, lack of support from family and friends, dismal living conditions in hotels or in overcrowded or substandard housing. It should also be noted that the estimated number of veteran homeless does not include those who were at risk of homelessness. Based on estimates

provided by the National Alliance to End Homelessness' *"Vital Mission-Ending Homelessness Among Veterans"* report, an additional 89,553 to 467,877 veterans were potentially at risk of homelessness. However, at the local level the City of Visalia has a substantial number of veterans at-risk of homelessness due to lower-incomes, mental health issues, substance abuse, lack of employment, difficulty transitioning to civilian life, and the trauma experienced during military service.

Veterans on the Housing Authority waitlist are given preference that puts them on the top of the waitlist and referred to the Veterans Affairs Supporting Housing (VASH) program. The VASH program combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and supportive services provided by the Department of Veteran Affairs (VA).

Recent Presidential Administrations' decisions to drawdown a considerable number of troops from Afghanistan, Iraq and the greater Middle East Region will likely increase the number of veterans throughout the Nation in the next several years. The impact of these decisions on veterans and the time lag between becoming a veteran and potentially experiencing homelessness is not clear. The rate of homelessness among this group could rise as the time since coming home increases. Veterans with personal resources and a strong support network may avoid homelessness for many years or avert it altogether, while others with fewer resources and support may become homeless more quickly.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction

Populations with special needs may have more difficulty finding housing and may require specialized services or assistance. Because of their circumstances, they are more likely to have lower incomes and often have a relatively higher cost of living. These groups include the elderly, large households, single-parent-headed (female and male) households, persons with disabilities (mental, physical, and developmental), and persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community

Special needs populations in the City include the senior and elderly population, persons with disabilities, large households, single parent households, and persons with HIV/AIDS.

Seniors and Elderly

HUD defines elderly as age 62 and older, while the U.S. Census commonly defines elderly as age 65 and older. The population 65 and over represents approximately 12.7 percent of the City's total population, amounting to 18,183 individuals.

2020 Senior Pop. (% of Total Pop.) ¹	2024 Senior Pop. (% of Total Pop.) ²	Percent Change (2020-2023)	With a Disability ²	% of Senior Households with LMI ³	% of Senior Households with Housing Problems ³
17,512	18,183	+3.8%	34.2%	32%	53%

Data Sources: 1) ACS 2016-2020 5-Year Estimate; 2) ACS 2019-2023 5-Year Estimate

According to the City's Housing Element, senior households face unique housing challenges. Those who receive fixed retirement incomes may not receive enough to cover the cost of utilities, repairs, and housing insurance. Further, seniors who are no longer able to drive may need alternative forms of transportation, such as public transit, ride sharing, and safe walking routes.

Persons with Disabilities

According to 2019-2023 5-Year ACS estimates, disabled persons make up approximately 11.7 percent of all persons in the City. The City owns and operates 9 accessible public housing units.

According to the City's Housing Element, persons with disabilities may require unique housing accommodations. These housing modifications may include a need for wheelchair ramps, elevators, and modified fixtures and appliances. Additionally, persons with disabilities who receive social security income as their primary source of income may have trouble paying for market-rate housing.

Large Households

Large households are defined by HUD as having five or more members. These households are usually families with three or more children, or households that have extended family members such as in-laws or grandparents present. According to 2019-2023 5-Year ACS estimates, there are 8,186 large households in the City, representing 17.6% of all households.

Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. In order to save for necessities beyond housing, such as food, clothing and medical care, some large families may be forced to reside in smaller units,

resulting in overcrowding.

Single Parent Households

Single parent households with children may sometimes require special accommodations in housing. Due to the likelihood of only one income to support a family, single parent households often require special consideration and assistance because of their need for affordable housing, along with paying for accessible daycare, health care and other supportive services for their families. Because of their lower incomes and higher living expenses, female-headed households with children have even more limited opportunities to find affordable, decent and safe housing.

For the City, according to 2019-2023 5-Year ACS Estimates, there are 11,718 single parent households. Of these households, 67.2% (7,876 households) were female-headed.

Persons with HIV/AIDS

Persons with HIV/AIDS sometimes face biases and misunderstanding about their illness that affect their access to housing. In addition, persons with HIV/AIDS may also be targets for hate crimes, which include crimes committed because of hatred directed toward an assumed sexual orientation. The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or at imminent risk of becoming homeless because of illness, lack of income or other resources, or a weak support network.

The California HIV Surveillance Report-2022 published by the California Department of Public Health, Center for Infectious Diseases in Sacramento, California on March 13, 2022, reported a total of 586 individuals living with HIV/AIDS in the County of Tulare. Of these cases, 56.7% of those affected are of Hispanic race or ethnicity.

What are the housing and supportive service needs of these populations and how are these needs determined?

In addition to the data mentioned above, based upon stakeholder and community input, priority needs include:

Service Needs

- Youth services
- Homeless/homeless prevention services
- Mental health services
- Expanding reach of existing services
- Job training

Housing Needs

- Affordable rental housing
- Senior housing
- Emergency shelter
- Permanent supportive housing
- Aged out foster youth housing
- Transitional housing
- Home rehabilitation programs for seniors and disabled persons
- Tenant-Based Rental Assistance

Conditions of Housing/ Housing Choice

- There are not enough low-cost choices for low-income housing, subsidized housing, transitional housing, or senior housing.
- Permanent supportive housing is lacking for extremely low-income-30% AMI
- As the owner of a mobile home park, 2-bedroom units are in demand.
- Landlords willing to lease to homeless/low-income individuals is uncommon.
- Property owners willing to rent to people who have been evicted.

Needs for persons with HIV/AIDS were identified based upon the community outreach meetings, stakeholder interviews and surveys completed.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

Persons with HIV/AIDS sometimes face biases and misunderstanding about their illness that affect their access to housing. In addition, persons with HIV/AIDS may also be targets for hate crimes, which include crimes committed because of hatred directed toward an assumed sexual orientation. The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or at imminent risk of becoming homeless because of illness, lack of income or other resources, or a weak support network.

The California HIV Surveillance Report-2022 published by the California Department of Public Health, Center for Infectious Diseases in Sacramento, California on March 13, 2022, reported a total 586 persons living with HIV/AIDS in the County of Tulare. Of the 448 cases, 56.7% are of Hispanic race or ethnicity, 11.7% are reported as female and 86.4% as male. On the evening of the Point-In-Time homeless count by the Continuum of Care, seven cases of HIV were reported in the Bi-County, with two cases in the Visalia PIT Survey count.

Discussion

The City of Visalia will continue to work with the service providers it has traditionally worked with and new experienced non-profit providers in order to support special needs populations. Additionally, the City will explore other ways to improve upon support provided in the past.

Based upon the Community Outreach and Housing Surveys, the following top priorities, in order, were identified:

Housing Needs

- Affordable rental housing
- Senior housing
- Emergency shelter
- Permanent supportive housing
- Home rehabilitation for seniors and disabled persons
- Rental assistance

Service Needs

- Homeless services
- Homeless prevention services
- Youth services
- Mental health services

- Substance abuse services
- Job training programs
- Domestic abuse services

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities

The priority needs identified for Public Facilities are, in order of priority, include:

1. Youth centers
2. Park and Recreational facilities
3. Health facilities
4. Senior centers, and
5. Childcare centers

Additionally, facilities to care for the homeless were identified as priority needs.

How were these needs determined?

Needs for Public Facilities were identified based upon the community outreach meetings, stakeholder interviews and surveys completed.

Describe the jurisdiction's need for Public Improvements

Priority needs identified for Public Improvement are, in order of priority, included:

1. Street improvements and
2. Sidewalk improvements with ADA improvements.

How were these needs determined?

Needs for Public Improvements were identified based upon the community outreach meetings, stakeholder interviews and surveys completed.

Describe the jurisdiction's need for Public Services

Priority needs identified for Public Services are, in order of priority:

1. Special needs populations (i.e., homelessness)
2. Youth
3. Domestic abuse
4. Mental health services
5. CoC and fair housing supportive services
6. Job training
7. Substance abuse treatment, domestic violence support
8. Support services for elderly (meals, transportation)
9. Rent/utility payments
10. Tenant-based rental assistance

How were these needs determined?

Needs for Public Improvements were identified based upon the community outreach meetings, stakeholder interviews and surveys completed.

Market Analysis

MA-05 Overview

Housing Market Analysis Overview

Many neighborhoods in the City have previously contained affordable housing, however, after the macro-economic changes following Covid-19 the City and County have seen a drastic increase in home and rent prices. This makes the City and County similar to California as they struggle to create more affordable housing units within its various Cities and Counties. Because land and housing costs are cheaper when compared to California as a whole, affordable housing projects are developed in mostly residentially zoned areas in the City. This section is dedicated to providing data and analysis that describe housing conditions, housing costs, cost burdened households, and tenure.

Housing Market Characteristics

In the City there are a total of 18,770 affordable units available to households earning 80% or less AMI (see Table 52), and however, there are 16,050 households within this income bracket in need of housing. However, the majority of affordable units in the City fall into the 50-80% AMI category which has a surplus of units. Shortages of affordable housing are significant in the 0-30% and 30-50% AMI categories. According to 2017-2021 CHAS data, about one in every three households (32.7%) in Visalia are cost burdened. There are more renter households in the City that are cost burdened compared to owner-occupied households; almost half of renter households (43.6%) are cost burdened. Such findings indicate significant numbers of residents experiencing cost burden. Housing market statistics provided by HUD (2019-2023 ACS Estimates; 2017-2021 CHAS Data) provide evidence that there is not an adequate supply of units affordable to low- and moderate-income households in the City:

- 48,737: number of units in Visalia (Table 47)
- 46,466: total occupied units of which 39.2% are renters and 60.8% are owners (Table 48)
- Larger units: Most occupied units are two or more bedrooms: 27,479 for owners and 16,168 for renters (Table 48)
- 0-30% AMI: There are 3,995 households living in this income category, yet there are only 1,265 affordable units available to these households in the City (Table 9 and Table 52)
- 30-50% AMI: There are 4,720 households living in this income category yet there are only 3,655 units available (Table 9 and Table 52)
- 50-80% AMI: there are 7,335 households in this income category and there are 13,850 units (Table 9 and Table 52)
- 4.7%: The housing vacancy rate of 4.7% in the City is considered low (Table 47 and Table 48)

Housing Conditions

The City follows the California Health and Safety Code when it comes to substandard housing. This includes units having structural hazards, faulty weather protection, fire, health and safety hazards, or lacking complete kitchen or plumbing facilities.

Housing for Persons with Special Needs. The Housing Authority of Tulare County (HATC) provides rental assistance to very low- and moderate-income families, seniors, and disabled persons and their families throughout the County. Public housing in the County has a good conditions rating. Homeless populations are considered to be a special needs category. In 2024

there were a total of 587 homeless persons in the City of Visalia, of which 472 were unsheltered and 115 sheltered (Table 40). There was a 22% increase in homelessness in Visalia since 2019, when the number of unhoused people was 481 (Table 44). There are currently 313 shelter beds in Kings and Tulare County, according to the HUD Continuum of Care Homeless Assistance Programs Housing Inventory Count Report 2024 (Table 60) as well as a comprehensive provision of facilities and services that meet the needs of persons who require supportive housing and programs but are not homeless.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in the City is primarily owner-occupied detached single-family homes with a small number of multifamily units. Specifically, out of 48,737 total housing units, 38,808 (78.9%) are single-family homes of which 93.9% are detached structures (Table 47). Beyond single-family homes, the housing stock consists of 8,447 multi-family units, which represents just 17.3% of units (Table 47). Most multi-family apartment buildings consist of 2-4 units (60.8%). Other types of housing units available (1,482 units or 3.0% of the total housing stock) include mobile homes, boats, RVs, and vans (Table 47).

The vacancy rate in the City is considered low according to the Lincoln Institute of Land Policy. A healthy vacancy rate is somewhere between 7 and 8 percent. Out of the total 48,737 units comprising the housing stock for the City, 46,466 are occupied (Table 48), which equates to a vacancy rate of 4.7%. The occupied housing stock is primarily represented by owner-occupied units (60.8%) compared to renter-occupied households (39.2%) (Table 48). Most owner-occupied units are three or more bedrooms (88.3%), while most renter-occupied units are two bedrooms (83.3%).

All Residential Properties by Number of Units

Table 47: Residential Properties by Unit Number

Property Type	Number	% of Total Units
1-unit, detached structure	36,455	74.8%
1-unit, attached structure	2,353	4.8%
2-4 units	5,136	10.6%
5-19 units	1,804	3.7%
20 or more units	1,507	3.1%
Mobile home, boat, RV, van, etc.	1,482	3.0%
Total	48,737	100.0%

Data Source: 2023 5-Year ACS

Unit Size by Tenure

Table 48: Unit Size by Tenure

Number of Bedrooms	Owners		Renters	
	Number	Percentage	Number	Percentage
No bedroom	257	0.9%	475	1.2%
1 bedroom	535	1.9%	1,552	8.6%
2 bedrooms	2,516	8.9%	7,662	83.3%
3 or more bedrooms	24,963	88.3%	8,506	6.9%
Total	28,271	100.0%	18,195	100.0%

Data Source: 2023 5-Year ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to information provided by the City, since 2015, 596 housing units targeting very low-, low-, and moderate-income households have been developed within Visalia (Table 49). Table 49 lists multi-family housing receiving government assistance in the City. Included in the table is the funding source, year built, the number of units, and the target income.

Table 49: Affordable Housing Developments within the City of Visalia

Name of Development	Address	Sponsor	Funding Sources	Year Built / Funds Provided	Affordability Period End Date	# of Units	Type / Target Income Groups
Clark Court	626-630 E. Tulare Ave	HATC	RHCP	1983	2030	24	Supportive Housing
Visalia Garden Villas	4901-5075 W. Crenshaw Ave.	HATC	LIHTC, RHCP	1987	2042	60	Senior; very low & low-income
Westport Village	3123 S. Avocado St.	TCHA	LIHTC	1989	2029	25	Senior; low & moderate income
Fairview Village	2700 N. Willis St.	HATC	LIHTC, CDBG	1994	2049	8	Very low-income
Willowbrook Estates	1819 North Tipton Street	TCHA	Visalia RDA, HOME	1996	2051	10	Low-income
Kimball Court	303 West Kimball Ave.	HATC	Visalia RDA, LIHTC	1999	2054	95	Senior; very low & low-income
The Meadows	3900 W. Tulare Ave.	Christian Church Homes	Visalia RDA	2001	2054	99	Senior; low-income
Transitional Mental Health	546 E. Tulare Ave.	TCHA	Visalia RDA, HOME	2003	2058	17	Very low-income
Oak Meadows	111 W. School Ave.	Christian Church Homes	HUD	2004	2057	60	Senior; low-income
Mill Creek Parkway Family Apartments	3433 Manzanita Ave.	Buckingham Property Management	Visalia RDA	2007	2061	70	Low & Moderate Income
Robinwood Court	5817-5842 W. Robinwood Ct.	HATC	HOME, Visalia RDA, LIHTC	2008	2037	10	Very low, low & moderate-income
TMHSA Housing	653, 657, 701 E. Tulare Ave.	HATC	HUD	2009	2058	22	Supportive Housing
Encina Triplex	301 W. Encina St.	Kaweah Management	HOME, Visalia RDA	2009	2064	3	Very low-income

Name of Development	Address	Sponsor	Funding Sources	Year Built / Funds Provided	Affordability Period End Date	# of Units	Type / Target Income Groups
Sierra Meadows Senior Apartments	1120 E. Tulare Ave.	Christian Church Homes	HUD, HOME, LIHTC	2011	2062	43	Senior; low-income
Paradise & Court Apartments	1526 S. Court St.	City of Visalia; VIAAH; Kaweah Management	HOME, Visalia RDA, LIHTC	2012	2065	20	Very low-income
Confidential	Confidential	Confidential	Visalia RDA, HOME	2012	2055	3	Very low-income
East Kaweah	632-644 E. Kaweah Ave.	TCHA	Visalia RDA	2013	2064	8	Very low & low-income
Highland Gardens	2401 N. Highland St.	Self Help Enterprises	HOME, LIHTC	2016	2071	36	Very low & low-income
Santa Fe Triplex	617-619 S. Santa Fe St.	TCHA	Visalia RDA	2017	2072	6	Very low & moderate-income
Encina Self-Help Enterprises	517-527 N. Encina St.	Self Help Enterprises	HOME	2018	2073	6	Very low, low & moderate-income
Town Meadows	115 W. Murray Ave.	Thomas Safran & Associates Development, Inc.	LIHTC, HUD	2018	2073	100	Senior; supportive housing
Myrtle Avenue Senior Apartments	4316 W. Myrtle Ave.	Pacific West Communities, Inc.	LIHTC	2021	2076	66	Senior; very low & low-income
Lofts at Fort Visalia	300 E. Oak Ave	Self-Help Enterprises	LIHTC, HOME, Visalia RDA	2022	2077	80	Supportive Housing (40); low-income
Rancho Colegio	3520 N. Court St.	Self-Help Enterprises	LIHTC, HOME	2025	2080	80	Very low-income
Demaree Street Apartments	N. Demaree St. & Houston Ave.	Pacific West Communities, Inc.	LIHTC	2025	2080	222	Very low, low & moderate-income

Data Source: City of Visalia Housing Element 2023-2030; Note: All developments listed have a 55-year affordability covenant.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Table 49 above, Affordable Housing Developments within the City of Visalia, lists affordability period end dates, or the date units may convert to market rate. Although most affordability period end after 55-years, most sponsors choose to restrict the property to the original target population. No Housing Choice Voucher (Section 8) contracts will expire.

Does the availability of housing units meet the needs of the population?

There are more low and extremely-low income households in need of affordable housing in the City than there are affordable housing units for those income ranges. In the City there are a total of 18,770 units considered to be affordable to households earning 80% or less AMI, and 16,050 households within this income bracket that are in need of housing. This creates a false impression of supply adequate to meet the overall demand and requires a closer look at the data broken down by each income category. Just over one-third of the households (35.4%) in Visalia earn 80% and below AMI. However, when examining lower income levels, such as extremely low-income (0-30%AMI), there is a gap in housing available compared to the need. For example, there are 3,995 extremely low-income households within the City, yet there are just 1,265 units affordable to this population, representing a gap of 2,730 units. There are 4,720 low-income households, earning between 30-50% AMI, but only 3,655 housing units available, which leaves a gap of 1,065 units. Overall, lower income household groups have gaps between the number of units affordable to those households and the number of households at that income level. Data provided in this paragraph references Table 52 and Table 9.

Describe the need for specific types of housing:

Data gathered from community outreach showed a need for affordable units, both for rent and sale as well as a need for larger units for families and senior housing. The overall need for affordable housing is also evidenced by the fact that HATC maintains a waiting list for housing vouchers; however, data for this list is not published.

Discussion

See above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing within a jurisdiction is an important consideration as it determines the affordability of housing to residents within various income groups. The housing tables below indicate that housing costs have substantially increased from 2010 to 2020 and 2020 to 2023 for both owners and renters. The median home value increased 81.8% from \$187,300 in 2010 to \$340,600 in 2023 (Table 50). Median monthly rent has increased by 50.9% from \$770 in 2010 to \$1,162 in 2023 (Table 50). Overall, owners are being squeezed by the increased cost of housing as wages have only increased 55.4% across the same time period (Table 50). However, when considering the change from 2020 to 2023, home values grew by 33.8% and rents grew by 27.7% while incomes grew at a considerably lower rate, at 19.9%. This shows that housing is becoming more unaffordable in Visalia for renters as well as owners.

Table 50: Cost of Housing

	2010	2020	2023	% Change
Median Home Value	\$187,300	\$254,600	\$340,600	81.8%
Median Contract Rent	\$770	\$910	\$1,162	50.9%
Median Household Income	\$51,464	\$66,668	\$79,952	55.4%

Data Source: 2010 1-Year ACS, 2020 5-Year ACS, 2023 5-Year ACS

Table 51: Rent Paid

Rent Paid	Number	%
Less than \$500	569	3.3%
\$500-999	2,318	13.5%
\$1,000-1,499	7,260	42.3%
\$1,500-1,999	4,106	23.9%
\$2,000 or more	2,912	17.0%
Total	17,165	100.0%

Data Source: 2023 5-Year ACS

Table 52: Housing Affordability

Number of Units Affordable to HH's Earning	Renter	Owner
30% HAMFI	1,265	N/A
50% HAMFI	2,630	1,025
80% HAMFI	9,460	4,390
100% HAMFI	4,900	4,405
Total	18,255	9,820

Data Source: CHAS 2017-2021

Rent Type	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4+Bedroom
Fair Market Rent	\$1,082	\$1,089	\$1,429	\$1,967	\$2,272
Low HOME Rent	\$770	\$825	\$990	\$1,143	\$1,406
High HOME Rent	\$977	\$989	\$1,264	\$1,452	\$1,600

Data Source: HUD FY 2025 Fair Market Rent; HUD HOME Rent Limits FY 2024

Is there sufficient housing for households at all income levels?

The tables above combined with CHAS data for 2017-2021 show that there is not an adequate amount of housing affordable to LMI households, especially for extremely low- and very low-income households. There are not sufficient housing units for the lower income categories.

- 0-30% AMI: There are 3,995 households living in this income category, yet there are only 1,265 units available that are affordable to these households in the City. (Table 9)
- 30-50% AMI: There are 4,720 households living in this income category yet there are only 3,655 units available. (Table 9)
- 50-80% AMI: There are 7,335 households in this income category and there are 13,850 units. (Table 9)

How is affordability of housing likely to change considering changes to home values and/or rents?

Table 50 above shows the recent changes to factors affecting affordability including income, rent and home value. Since 2010, median income has increased at an annual rate of 4.2% per year from 2010 to 2023. Although the growth in median contract rent (+3.9% per year) grew at a similar rate to income since 2010, it is clear that rental housing prices are outpacing income growth since 2020. This may continue to strain affordability in the rental housing market and lead to higher rates of housing cost burden, especially for LMI households. Additionally, when looking at the owner market, ownership is even less attainable now than it was previously in 2010. This is evidenced by the fact that median home value has shown a significant increase of over 6.2% per year.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Since the majority of low- and moderate-income households in Visalia are renters (Table 12), the cost and affordability of rental housing is of particular importance. High median rents in the City pose a challenge to strategies seeking to increase the availability of affordable housing and lessen the impact of rental housing assistance programs to households in need. Table 53 shows comparative rent figures. Area median rent for the City is higher than all categories of Fair Market Rent. This again points to a lack of affordable housing, especially for extremely low-income and very low-income households, and shows a need to preserve and produce affordable rental housing options in Visalia. The affordability gap for these populations has been detailed in previous sections.

Discussion

See discussion above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section reviews significant characteristics of the existing housing supply such as the age and condition, risk of lead-based paint hazards, and the number of vacant units. This housing data is important in understanding the possible need for housing rehabilitation programs and lead-based paint abatement to maintain safe and sanitary housing as an affordable housing option in the community.

Describe the jurisdiction’s definition for “standard condition” and “substandard condition but suitable for rehabilitation”

HUD’s definition of housing “conditions” is similar to its definition of housing problems previously discussed in the Needs Assessment. These conditions are overcrowding, cost burden, or a lack of complete plumbing or kitchen facilities.

The City further defines substandard housing as buildings or units that are not in compliance with the California Health and Safety Code. This includes units having structural hazards, faulty weather protection, fire, health and safety hazards, or again lacking complete kitchen or plumbing facilities. Standard condition housing is defined as being in compliance with the California Health and Safety Code.

Table 54: Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
With One Selected Condition	7,746	27.4%	8,104	44.5%
With Two Selected Conditions	248	0.9%	975	5.4%
With Three Selected Conditions	0	0.0%	185	1.0%
With Four Selected Conditions	0	0.0%	0	0.0%
No Selected Conditions	20,277	71.7%	8,931	49.1%
Total	28,271	100.0%	18,195	100.0%

Data Source: 2023 5-Year ACS

Table 55: Year Unit Built

Year Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
2000 or later	9,440	35.5%	4,225	22.5%
1980-1999	7,485	28.1%	6,135	32.7%
1960-1979	6,390	24.0%	5,495	29.3%
1940-1959	2,610	9.8%	2,345	12.5%
1939 or earlier	665	2.5%	580	3.1%
Total	26,590	100.0%	18,780	100.0%

Data Source: 2017-2021 CHAS

Table 56: Risk of Lead-Based Paint Hazard				
Year Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
Total Number of Units Built Before 1980	9,665	36.3%	8,420	44.8%
Housing Units Built Before 1980 with Children Present*	1,545	16.0%	2,179	25.9%

Data Source: 2017-2021 CHAS; *Children under 6 years of age present.

Table 57: Vacant Units			
Year Built	Suitable For Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	-	-	2,271
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Data Source: 2023 5-Year ACS

Data for units suitable for rehab is not collected by the City; Vacant Units 2023 5-Year ACS

Need for Owner and Rental Rehabilitation

As shown in Table 54, there is a different level of need for owner and rental rehabilitation. For owner-occupied units, 71.7% of units have zero selected housing conditions showing that the stock is in relatively good shape. However, almost half of rental units have at least one selected housing condition. This shows the need for rental unit rehabilitation throughout the City. Also, rental housing stock is older than the owner housing stock, with 44.8% of rental units being built before 1980 compared to just 36.3% of owner units.

Estimated Number of Housing Units Occupied by Families with Lead-Based Paint Hazards.

The use of lead-based paint in housing was banned in 1978. For the purposes of this plan, the number of units built before 1980 occupied by households with children serve as a default baseline of units that contain lead-based paint hazards. According to 2017-2021 CHAS data, 9,665 owner-occupied units and 8,420 renter-occupied units may be hazardous due to the potential presence of lead-based paint, accounting for 39.59% of the total occupied housing units of 45,375 units. For housing units with children under the age of 6 present, there were 1,545 households to both have children and also be built before 1980, compared to a total of 2,179 for renter-occupied units.

Discussion

See above.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

HATC provides rental assistance to very low- and moderate-income families, seniors and people with disabilities and their families throughout the County. Many housing programs are offered and include but are not limited to the conventional public housing program, the housing choice voucher program, the farm labor program for families with farm labor income, and senior housing programs. HATC also owns or manages individual subsidized rental complexes that do not fall under the previous categories. Table 58 below shows public housing and housing voucher details for the County.

Table 58: Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project Based Vouchers	Tenant Based Vouchers	Special Purpose - VASH	Special Purpose – Family Unification Program	Special Purpose – Disabled*
Total Units/Vouchers in Use	0	0	166	1,123	63	1,040	20	0	0
Accessible Units/Vouchers**	-	-	12	30	1	29	0	-	-

Data Source: Housing Authority of Tulare County, 2024

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Families requesting accessibility Features

Describe the supply of public housing developments

While Table 58 presents data for the County overall, there are 166 Public Housing units within the City. Sixty public housing units are occupied by disabled families and a further 499 disabled families have housing vouchers.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All public housing units are in satisfactory physical condition (Table 59), having been recently renovated or having annual maintenance performed. HATC works diligently to routinely maintain and rehabilitate all public housing units within their housing stock portfolio.

Public Housing Condition

Table 59: Public Housing Condition	
Public Housing Development	Average Inspection Score
Visalia #CA030000815	94

Data Source: Housing Authority of the County of Tulare, HUD

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

HATC will continue to own and manage 166 units in the City of Visalia. In Fiscal Year 2023, HATC invested a total of \$1,573,365 in Capital Fund improvements. The expenditures facilitated the completion of capital rehabilitation projects, including roof replacements, landscaping, carpet replacements, and air conditioning and heating improvements. Additionally, the Fiscal Year 2025

plan estimates a total investment of \$1,978,380 towards Capital Fund improvements.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

HATC, established in 1945, initially sought to provide affordable housing for returning WWII veterans and their families. Currently, HATC provides affordable and well-maintained rental housing to over 5,000 households throughout Tulare County. Since its establishment, HATC has incorporated numerous programs into its housing portfolio. These programs are funded by various types of agencies that include the HUD, the U.S. Department of Agriculture (USDA), the Tax Credit Allocation Committee of the State Treasurer's Office (LIHTC), California's Rental Housing Construction Program (RHCP), HOME, City Redevelopment Successor Agencies (SA) and other local agencies. HATC is also a current participant of the Moving to Work (MTW) Demonstration Program.

Families participating in the MTW program either pay a fixed rent for public housing or receive a fixed subsidy for voucher. Because rents are not tied to income, MTW participants are able to keep the full amount of any extra earnings they make while on the program. However, assistance is terminated when a family's income reaches 120 percent of the area median or after five years in the program, whichever comes first.

Families have the option of Housing Authority owned public housing units as they become available, or voucher rental assistance. Public housing applicants will have to pass normal screening procedures, and, if housed, pay a flat rental amount based on the unit bedroom size. Voucher families receive a flat rental subsidy amount, depending on the unit size the family qualifies for, or the actual unit size rented, whichever is smaller. Families pay the difference between the rent charged by the landlord and the flat subsidy amount. HATC inspects units to ensure that they meet Housing Quality Standards. Either public housing or voucher families who have members who are not citizens or eligible aliens have an increased flat rent amount or decreased subsidy amount of \$25 per ineligible family member.

All new families admitted from the waiting list shall be admitted under the MTW program rules. If a new family has a Head of Household that qualifies as Elderly or Disabled, those families would be allowed into the program with their rent being calculated at either MTW flat rents or based on their income. If the MTW flat rent is selected the term limits shall apply to the family. Incomes will be verified annually for statistical purposes but will not affect rental or subsidy amounts unless verified income exceeds the income limits. Interim redeterminations and utility allowances are eliminated. Hardship situations will be considered on a case-by-case basis.

MTW gives participants the opportunity to save as their incomes rise, thus providing an incentive to seek out employment or better jobs. The five-year time limit on assistance also increases the motivation for families to gain employment and self-sufficiency skills, so that they will be able to afford alternative housing once their assistance is terminated. The time limits also reinforce the notion that rental assistance is not a lifetime benefit but a helping hand to families as they move toward self-sufficiency. HATC hopes that at the end of five years, families will have earned and saved enough to purchase a home.

Additionally, the Housing Choice Voucher Program offers affordable, decent and safe housing in open market rentals selected by Voucher holders. Under the MTW program, residents receive a fixed subsidy, which HATC pays directly to the landlord, and the resident pays the rest of the rent for the unit. There is a five-year time limit to this type of rental assistance in most cases, because

the fixed subsidy helps families to stabilize their housing costs as they work to achieve self-sufficiency and save for other housing opportunities. Elderly families, whose head or co-tenant is over 62 or disabled that do not possess the capabilities to work, will have their rent based on their income rather than the fixed subsidy amounts, however time limits do not apply to these households.

Discussion

See above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Kings Tulare Homeless Alliance (Alliance) is the Continuum of Care for the region that includes Visalia. Each year, the Alliance conducts a Point in Time (PIT count) of the number of people experiencing homelessness within Kings and Tulare Counties. Information gathered through the PIT survey is used by the Alliance to understand the issues associated with homelessness, including causes of homelessness, service needs of the homeless, the region’s unmet housing needs, and trends over time of homelessness in the region.

The 2024 PIT count was held on January 22, 2024. A total of 587 persons were counted in the City, with 472 found to be unsheltered and 115 sheltered.

Table 60: Facilities and Housing Targeted to Homeless Households

Types of Homeless Households	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	153	0	15	46	0
Households with Only Adults	160	0	134	269	0
Chronically Homeless Households	0	0	0	153	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	20	0	0

Data Source: HUD Continuum of Care Homeless Assistance Programs Housing Inventory Count Report 2024

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The Alliance works closely with mainstream benefit providers to ensure that persons experiencing homelessness are connected to mainstream benefits. The Tulare County SSI Advocacy unit participates in the annual PIT count through the Project Homeless Connect (PHC) events.

Led by the Alliance, the Local Initiatives Navigation Center (LINC) holds agency “fair” at the Bethlehem Center. The fair walks individuals through the process of applying for needed services. From urgent housing assistance to Veterans services and more, between 15 and 20 agencies are available to offer services. Participants include CalWorks to offer CalFresh (food stamps), MediCal, and General Relief assistance.

In addition to LINC, Tulare County Alcohol and Other Drug (AOD) program also attends and offers substance abuse treatment beds or outpatient services, as appropriate. The Tulare County Health and Human Services Agency has recently implemented the Housing Disability Advocacy Program

(HDAP) to enroll clients in mainstream benefit programs, with a special focus on SSI benefits.

The Alliance also has a strong partnership with healthcare organizations such as Family Healthcare Network, Kaweah Delta, and Anthem Blue Cross. These providers participate in the Point in Time count as well as LINC events. Assistance includes signing people up for insurance, providing on-site medical services, arranging transportation to/from appointments, etc.

The Alliance ensures that service providers are updated on new mainstream benefit programs. Information is disseminated in a variety of ways such as through the Alliance listserv, membership presentations, and required trainings. The Alliance also requires that CoC-funded agencies participate in the SSI/SSDI Outreach, Access and Recovery (SOAR) SOAR training annually. SOAR is designed to increase access to Supplemental Security Income and Social Security Disability Income for eligible homeless adults who are and have a mental illness and/or a co-occurring substance use disorder. SOAR and other community efforts have been effective in increasing the number of homeless persons receiving SSI/SSDI.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Table 61: Services and Facilities that Meet the Needs of Homeless Persons

Agency	Program(s)	Description
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.
Family Services of Tulare County	Transitional Housing + Services	Transitional housing for households with children who are victims of domestic violence.
Family Services of Tulare County	Karen's House	Emergency shelter for victims of domestic violence.
Community Services & Employment Training	Visalia PSH and Tulare County PSH	Permanent Supportive Housing for Chronically Homeless households.
Community Services & Employment Training	ESG 2	Rapid Rehousing assistance for homeless households.
Turning Point	Casa de Robles	Transitional and permanent supportive for single males with disabilities.

Agency	Program(s)	Description
Turning Point	Court Street	Transitional housing for single men.
Visalia Rescue Mission	Overnight Guest	Overnight emergency shelter for single men who are homeless.
Visalia Rescue Mission	Shelter of Hope	Overnight emergency shelter for single women and women with children who are homeless.
Visalia Rescue Mission	House of Hope	Transitional housing program for single women experiencing homelessness.
Visalia Rescue Mission	House of Restoration	Residential treatment program that serves homeless and non-homeless men.
Visalia Rescue Mission	Women's Transitional Program	Transitional housing program for single women experiencing homelessness.
Department of VA	VASH Program	Permanent housing for homeless veterans and their families.
Uplift Families	THP Plus	Housing and services for transitioning age youth Age 18-24
Bethlehem Center	N/A	Provides hot meals six days a week (breakfast and lunch M-F) and lunch only Saturday and Sunday, emergency food and clothing.
Visalia Emergency Aid	N/A	Food pantry, clothing, financial counseling and homeless prevention.
Family Healthcare Network	N/A	Provide Medi-Cal and dental assistance on a sliding scale/ability-to-pay fee structure.
Visalia Corps (Salvation Army)	N/A	Food basket distribution, material assistance, youth activities, and emergency and miscellaneous services.
Visalia Health Clinic	N/A	Provide Medi-Cal enrollment and provide health care for persons who do not qualify for Medi-Cal and meet the eligibility criteria.

Agency	Program(s)	Description
Central Valley Recovery Services	N/A	Residential treatment, methamphetamine, withdrawal from opiates, outpatient treatment, and drug addiction help.
Tulare County HHSA	Veteran's Service Office	Veterans Services (County HHSA).
Tulare County HHSA	Visalia Adult Integrated Clinic	Mental health services.
Tulare County HHSA	Transitional Living Center	Transitional housing for single men and women with a serious mental illness.
Tulare County HHSA	East Tulare Avenue Cottages	Permanent supportive housing for single men and women with a serious mental illness.
Westcare	Supportive Services for Veteran Families (SSVF)	Rapid Rehousing Program for veteran households experiencing homelessness.
Visalia Homeless Center	Visalia Warming Center	Seasonal overnight Emergency Shelter.
Self-Help Enterprises	Eden House Transitional Housing	Transitional housing for chronically homeless households.
Self-Help Enterprises	The Lofts at Fort Visalia Santa Fe Commons I & II Palm Terrance I & II Sierra Village I & II	Permanent supportive housing & low-income housing mixed.
Self-Help Enterprises/ Salt + Light	Neighborhood Village	Permanent supportive housing for chronically homeless households.
RH Community Builders	Sequoia Village Madison Gardens Majestic Gardens	Permanent Supportive Housing for chronically homeless households.
UPHoldings	Finca Serna Northstar Courts	Permanent Supportive Housing & low-income housing mixed.
CSET/TC Hope/ Self-Help Enterprises	Visalia Navigation Center	Transitional housing for homeless households.

Data Source: County of Tulare 2025

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations often have an increased need for housing, services and facilities. Identified special needs populations in the City include the elderly (including frail elderly), and persons with disabilities.

Special needs populations often benefit from supportive housing, which is a combination of housing and services intended to help people live more stable, productive lives. Supportive housing is widely believed to work well for those who face the most complex challenges and is coupled with such social services as job training, life skills training, substance abuse programs, educational programs, and case management.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

These Populations referenced face a two-fold challenge as it pertains to their housing needs. Not only do they need well-maintained affordable housing, they require the necessary supportive services to be able to remain in good health. HATC has made it a priority to address such needs through various collaborations with social service providers. HATC has an extensive number of partnerships with various social service agencies. These partnerships allow stakeholders to maximize available funding and not duplicate services. HATC continues to allocate a number of Section 8/Housing Choice Vouchers to various social service provider agencies such as: Community Services Employment Training (C-SET), Central Valley Regional Center (CVRC), Tulare County Child Welfare Services, Kings/Tulare Homeless Alliance and the California Department of Rehabilitation. The noted partnerships allow program participants to receive both rental assistance/subsidized housing from HATC, along with the necessary social services by their partnering agencies.

HATC has expanded the Transitional Living Center, collaborating with the Community Redevelopment Agency of the City of Visalia and Tulare County Mental Health Services, by acquiring an additional 17 units (Liberty & Court) in which Tulare County Mental Health Services provides services and case management on-site. This is in addition to similar collaborations with Tulare County Health and Human Services at Clark Court (24 units) and the existing Transitional Living Center which houses up to 40 occupants in an 11-bedroom house as well as an apartment building. HATC also continues a partnership with CVRC as they provide full-time living assistance to individuals who are developmentally disabled at the Kaweah Triplex for Mentally Challenged Adults. The City of Visalia assisted in the development of the Kaweah Triplex for Mentally Challenged Adults by providing Redevelopment Low Mod funding toward rehabilitation.

Tulare County Health and Human Services purchased Casa Grande a former assisted living facility to convert into a 96-bed behavioral health supportive service housing center to serve Tulare County residents experiencing mental health conditions.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The City has a number of licensed community care facility beds available for persons with health-related conditions. This may include the following type of licensed care facilities:

- **Small Family Homes:** Small Family Homes provide 24-hour care in the licensee's family residence for six or fewer children who are mentally disabled, developmentally disabled, or physically handicapped, and who require special care and supervision as a result of such disabilities.
- **Group Homes:** Group Homes are facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youth.
- **Adult Residential Facility:** Adult Residential Facilities (ARF) 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.
- **Residential Care Facilities for the Elderly:** Residential Care Facilities for the Elderly (RCFE) provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. The facilities provide services to persons 60 years of age and over and persons under 60 with compatible needs. RCFEs may also be known as assisted living facilities, retirement homes, and board and care homes. The facilities can range in size from fewer than six beds to over 100 beds. The residents in these facilities require varying levels of personal care and protective supervision. Because of the wide range of services offered by RCFEs, consumers should look closely at the programs of each facility to see if the services will meet their needs.
- **Social Rehabilitation Facility:** A Social Rehabilitation Facility is any facility that provides 24-hours-a-day non-medical care and supervision in a group setting to adults recovering from mental illnesses who temporarily need assistance, guidance, or counseling.

Table 62: Licensed Adult Residentials And Day Programs Care Facilities

Facility Name	Facility Address	Capacity
Creative Center, The	410 E. Race St.	115
Social Vocational Services, Inc	1120 S Ben Maddox Way Ste 100	90
Life Skills Learning Center	2505 N Shirk Rd.	76
Central Valley Training Center	9838 W. Grove Ave.	75
Social Vocational Services, Visalia #2	3140 W. Caldwell Ave.	75
People's Care Bliss Center Visalia	909 W. Murray Rd	60
Links	26818 S. Mooney Blvd.	50
Transitional Living Center	546 E. Tulare Ave.	38
Chances Learning Center	823 W. Center Ave.	36
Plumlee's Board And Care #1	2030 N Bridge St.	15
Plumlee's Board And Care #2	2032 N Bridge St.	15
Transitional Living Center #2	1108 E Liberty Ct.	10
Dago Residential Facility	1741 W. Vine Ave.	6
Deena's Care Home	3537 W. Cutler Ave.	6
Diaz Care Home 3	2313 S. Jacques St.	6
Diaz Care Home li	2128 S. Ashton Ct.	6
Diaz Family Care Home	1603 S. Peppertree Ct.	6
Diaz Oak View Home	144 W. Oak View Dr.	6
D.P. Butler Home	3500 W. Victor Ave.	6
Ewing Palm Home, Llc	4836 W. James Ct.	6
Kenyon Home #2, The	2541 E. Mary Ave.	6
Sandoval Home	1537 W. La Vida Ave.	6
Sandoval Home li	3815 S. Silvervale St.	6
Sandoval Home lii	13851 Ave 320	6

Facility Name	Facility Address	Capacity
Sue's Care Facility	1616 Castlevew Dr.	6
Valley Care Home	3600 W Oakridge Ave.	6
Valley Care Home	331 E. Riverway Ave.	6
Walnut Grove House, Inc. Dba Lewis Graves Arf #1	25401 Road 152	6
Zanyk li	421 N. Divisadero St.	6
Abarquez Homes Inc.	312 NW 4th St.	4
Ambitions - Mae Carden	2126 N. Mae Carden Ct.	4
Ambitions - Sumter Court	1020 N. Sumter Ct.	4
Bryant-Little Home 2	2733 W. Country Ln.	4
Crowe House Llc, The	13274 Perry Ct.	4
Diaz Oak View Home 2	2850 S. Maselli Ct.	4
Discovery In The West	12143 Avenue 322	4
Dorothy Wilson Home	3611 W. Millcreek Dr.	4
Grove Home Llc, The	3413 E. Grove Ave.	4
J&M Home	616 W. Loyola Ave.	4
Kaiser Specialized Residential Taylor	2816 W. Taylor Ave.	4
Kaiser Specialized Residential Vassar	4224 E. Vassar Ave.	4
Kenyon Home #1, The	2511 N. Liberty Ct.	4
Lee's Country Home	11282 Avenue 272	4
Martinez Residence	3527 W. Oakridge Ave.	4
Patriot In The West	3702 N. Sallee St.	4
People's Care Damsen	6502 W. Damsen Ave.	4
People's Care Marlin	12744 Marlin Ave.	4
Pira Home Care	4222 S. Rova St.	4
Sails Sunnyside	5712 Sunnyside Dr.	4
Transitional Living Center #4	1136 S. Liberty Ct.	4
Walnut Grove House, Inc. Dba Lewis Graves Arf #3	3143 Douglas Ave.	4
Transitional Living Center #3	1142 S. Liberty Ct.	3

Data Source: State of California Department of Social Services: <https://www.cclid.dss.ca.gov/carefacilitysearch/DownloadData>

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one- year goals. 91.315(e).

The non-profit organization Community Services Employment Training (CSET) helps provide services within the jurisdiction. CSET connects the public to integrative programs at senior centers, to Family Resource Centers that are one-stop shops, giving families access to services ranging from nutrition, health and education to housing, utility assistance and employment training. Also, the City works with the Citizens Advisory Committee that acts as a liaison between the general public and the City Council concerning community problems and needs, as well as the Citizen’s Advisory Committee that includes two members from the disbanded Disability Advocacy Committee that advises the City on the needs of the disabled community in the City and promotes physical, social, communication and attitudinal access for every citizen of the City.

Furthermore, this Consolidated Plan includes plans to fund a Single-Family Home Repair Program and Senior Mobile Repair Program for senior and disabled low-income owner-occupied households. Repairs will include but are not limited to accessibility improvements, roof repairs/replacements, floor repairs, plumbing repairs, and energy efficiency improvements to

assist senior and disabled low-income owner occupants remain in their home longer. The City also plans to fund ADA accessibility improvements throughout the City to assist the disabled and special needs community within the City.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

A potential barrier to housing opportunities can be related to public policies. Such policies include tax policy, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and other policies that affect the return on residential investment. Amending local zoning and land use laws or allocating funding for affordable housing through grants are mechanisms that can support the development of affordable units. Changes in policies can also help a community to overcome disparities in access to opportunity by the implementation of plans that will revitalize areas with existing affordable housing by improving services, schools and other community assets, sidewalks, and other infrastructure.

The City's 2025-2030 Analysis of Impediments to Fair Housing Choice (AI) found that land use and zoning laws are a factor in a lack of affordable housing, with residents vulnerable to displacement. The 2023-2031 City of Visalia Housing Element examines land use controls, building codes, processing and permit procedures, fees, and infrastructure requirements as potential barriers. Goals to encourage construction and maintenance of affordable housing in the City have been included in the 2023-2031 Housing Element. The City has made gradual improvements in all areas to reduce barriers to the development of affordable housing.

Free Market as Barrier to Development of Affordable Housing

The 2023-2031 Housing Element identifies the availability of financing, land costs, and construction costs as barriers to the development of affordable housing.

The City lists sites available for development in its sites inventory list, for which the free market will determine who will develop and when development will occur. There are sites listed in the sites inventory with an entitlement status as "approved tentative subdivision map" or "ready to build with building permits".

Visalia has demonstrated in its Housing Element that it has the capacity to accommodate the Regional Housing Need Allocation (RHNA) for the planning period from December 1, 2023, to December 31, 2031. Visalia has been allocated 10,791 units among the four income levels. The locations of the "RHNA sites" that make up the site inventory are listed and shown in the Site Inventory and Analysis RHNA section of the 2023-2031 Housing Element.

Land Use Policies

Policies to guide future development and achieve a vision for the community are contained in the City's General Plan. Two of the seven State mandated General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The City's Zoning Ordinance, which implements the Land Use Element, is an important document that influences the amount and type of housing available in a community – the availability of housing choice.

The City of Visalia's ordinances contain a variety of zoning districts that allow a range of housing opportunities for persons with special needs, including people with disabilities and people requiring transitional or supportive housing. The City of Visalia periodically evaluates local zoning laws and policies that may affect fair housing choice. The AI identified certain zoning provisions that can prevent the development of certain housing types, including high-density housing, emergency shelters, and supportive or transitional housing.

Visalia has made changes to residential zone districts based on the adoption of its General Plan in 2024. The highest allowed multi-family density permitted by right is 15 to 35 units per acre, provided that the development does not exceed 80 units. The City's 2014 General Plan Update formally established two new land use designations: CMU (Commercial Mixed Use), and DMU (Downtown Mixed Use). Both new designations encourage vertical and horizontal mixed-use developments. Both designations encourage high commercial floor area ratios (2.0 for CMU and 5.0 for DMU) and also allow residential densities as high as the site and setting can facilitate.

Entitlement Process

The actual entitlement process requires several types of review. Following completion of site plan review, necessary entitlements could include zoning and general plan land use designation change, tentative subdivision map approval, and planned development approval. The Housing Element proposes providing an impact fee waiver for housing projects with 100% of units affordable for low-income households.

Overall, there is a need for incentives for developers to develop housing, especially to develop housing that is affordable, both for rent (multi-family) and for purchase (smaller, lower priced homes for sale). Developers require financial feasibility and certainty in the entitlement process as well as a clear understanding of community needs based upon stakeholder input. There is a lack of a variety of housing types, including townhouses, condos, small apartment complexes, and ADUs on the properties of single-family homes. A more streamlined entitlement process or elimination of the need for the processing of certain entitlements could incentivize developers to build more affordable units.

Community Engagement

The opinions of the community can also constrain housing development. Sometimes individual neighborhoods can influence development decisions. For example, residents may resist changes in their community, which can contribute to a lack of vision for a City in terms of planning. When change occurs, it can also displace residents, gentrify an area, and create undesirable impacts.

Environmental Constraints

Visalia rests in the heart of the Kaweah River Delta system. Terminus Dam, which forms Lake Kaweah about 18 miles to the east, controls river flows of the Kaweah River. The St. John's River, a branch of the Kaweah River, extends along the City's 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 Lakebed

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section of the Consolidated Plan describes the City’s economic development asset needs. This section will focus primarily on the City and regional economy and workforce.

Economic Development Market Analysis

Table 63: Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,998	1,954	4.7	5	0
Arts, Entertainment, Accommodations	5,877	3,713	9.2	14	5
Construction	4,803	4,097	7.6	5	-3
Education and Health Care Services	16,390	19,982	25.8	16	-10
Finance, Insurance, and Real Estate	2,249	2,520	3.5	7	4
Information	1,102	1,308	1.7	1	-2
Manufacturing	5,062	5,540	8.0	7	-2
Other Services	3,480	3,227	5.5	4	-2
Professional, Scientific, Management Services	5,044	4,677	7.9	5	-3
Public Administration	5,033	3,485	7.9	0	-8
Retail Trade	6,334	8,371	10.0	18	8
Transportation and Warehousing	4,215	5,837	6.6	4	-3
Wholesale Trade	994	809	1.6	5	3
Total	63,581	65,520	--	--	--

Data Source: 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs).
City of Visalia, Economic Development Division, June 2024

Table 64: Labor Force

Employment Characteristics	Number of People
Total Population in the Civilian Labor Force	67,594
Civilian Employed Population 16 years and over	67,594
Unemployment Rate	5.9
Unemployment Rate for Ages 16-24	12.0
Unemployment Rate for Ages 25-65	5.0

Data Source: 2019-2023 ACS

Table 65: Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	21,652
Farming, fisheries and forestry occupations	-
Service	13,004
Sales and office	12,911
Construction, extraction, maintenance and repair	7,570
Production, transportation and material moving	8,404

Data Source: 2019-2023 ACS.

Table 66: Travel Time

Travel Time	Number	Percentage
< 30 Minutes	42,672	74.9%
30-59 Minutes	11,306	19.9%
60 or More Minutes	2,980	5.2%
Total	56,958	100%

Data Source: 2019-2023 ACS

Table 67: Educational Attainment by Employment Status

Educational Attainment (Population 18+ years)	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,274	332	3,969
High school graduate (includes equivalency)	12,293	1,174	5,052
Some college or Associate's degree	21,275	1,008	5,251
Bachelor's degree or higher	14,199	375	1,558

Data Source: 2019-2023 ACS

Table 68: Educational Attainment by Age					
Educational Attainment	Age In Years				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–64 yrs.	65+ yrs.
Less than 9th grade	106	507	1,017	3,770	1,683
9th to 12th grade, no diploma	1,304	491	1,142	2,648	858
High school graduate, GED, or alternative	4,333	6,012	4,717	7,829	4,753
Some college, no degree	5,042	7,183	4,558	7,324	4,370
Associate's degree	883	2,874	2,802	2,834	2,088
Bachelor's degree	580	3,681	2,848	3,793	2,580
Graduate or professional degree	22	1,426	2,071	2,359	1,851

Data Source: 2019-2023 ACS

Table 69: Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,275
High school graduate (includes equivalency)	36,337
Some college or Associate's degree	48,883
Bachelor's degree	75,872
Graduate or professional degree	101,032

Data Source: 2019-2023 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and healthcare services (25.8%), retail trade (10.0%), and arts, entertainment, and accommodations (9.2%) are the top employment sectors for the City according to Table 63. Additionally, the manufacturing; professional, scientific, and management services related occupations; and public administration sectors combined yield almost one quarter of employment, at 23.8%.

Describe the workforce and infrastructure needs of the business community.

Priority sectors for the City receiving targeted support and investment according to Employment Connection are:

- **Green Energy:** Includes renewable energy production, energy-efficient technologies, and environmental conservation efforts.
 - **Advanced Manufacturing:** Includes food processing, biotechnology, and high-tech manufacturing.
 - **Transportation & Logistics:** Includes trucking, warehousing, distribution, and supply chain management services; this sector benefits from Tulare County’s transportation network and geographic location.
 - **Agri-business:** Agriculture is central to the Tulare County economy and includes activities like crop production, food processing, agricultural technology, and distribution.
- Healthcare: Includes a need for medical professionals, administrators, and support staff.

Construction: Includes residential and commercial construction as well as infrastructure projects.

Workforce skill needs correspond to these priority industries.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Upcoming economic impacts and trends in the City include but are not limited to the following (data sourced from HUD's State of the Cities Data Systems (SOCDS) Building Permits database, CoStar, and the Census Bureau):

- Single-family and multifamily residential units were issued 212 and 327 permits in 2024, the lowest count since 2012, respectively, according to HUD's State of the Cities Data Systems (SOCDS) Building Permits Database
- A number of workforce development efforts are underway but an emphasis on industrial job growth and workforce availability must continue to be a focus among education and workforce development partners in the region
- 2022 had the highest new residential building permit activity and new commercial building permit square footage since the early 2000's. The construction industry will experience a considerable job increase in the area at least in the short term
- There have been 240 units of positive absorption and 440 units of net deliveries in the last year in the City
- The state minimum wage increased to \$16.50/hr. effective January 1, 2025, and is likely playing a factor in the automation of certain jobs across sectors. This is also increasing the cost of goods and services in the region
- There are numerous other private sector developments currently underway or planned to be underway that will create additional jobs in the local economy. However, an economic slowdown could impact the timing of many of these projects

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City labor population has done a fairly sufficient job of meeting employment opportunities. This is evidenced by comparing the total number of jobs in a sector to the total number of workers in that sector, as shown in Table 63. Several sectors, including Education and Health Care Services; Finance, Insurance, and Real Estate; Information; Manufacturing; Retail; and Transportation and Warehousing, face the condition of having more jobs than workers. Gaps are largest in Education and Health Care, Retail, and Transportation and Warehousing.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are many workforce training initiatives occurring in the City, led by various organizations:

- Training on soft skills and leadership, quality systems and continuous improvement, industrial automation, manufacturing, food safety, computer software skills, and social media (currently being done by College of the Sequoias Training Resource Center [COS TRC])
- Making skill development more financially accessible (being achieved locally in a variety

of ways including, but not limited to, COS college coursework for VUSD high school students/dual enrollment, increased emphasis on internships and job shadowing in VUSD, increased efforts to create apprenticeship programs, and the COS TRC successfully acquiring an Employment Training Panel Multiple Employer Contract)

- Aligning and expanding traditional education (this is visible in VUSD’s emphasis on Career Pathways/Linked Learning Academies and partnership with COS for Career Technical Education)
- Maximize hiring through a subsidized employment program (i.e., the Work Investment Board [WIB], TulareWORKs)
- Upskill Tulare County – A community-wide initiative focused on increasing the skills of entry level workers to meet demands of middle skilled positions. This practice encourages employers to “grow their own” staffing resources, while promoting upward mobility in the workplace. Training courses include:
 - Essential workplace skills
 - Basic math for manufacturing industry
 - Certified logistics associate
 - Emergency medical tech refresher course
 - Front line supervisor
 - Intro to lean systems
 - Preventive controls for human foods training
 - Welding
 - Intro to computer hardware and maintenance
 - Intro to sourcing and onboarding
 - Intro to Windows 10
- Sequoia Community Corps (SCC) offers vocational training in the trades of construction, solar, weatherization, urban forestry, recycling, electronic waste collection, oil collection and recycling education. SCC has been successfully operating in Tulare and Kings Counties for the past 30 years and has provided over 4,000 young adults with valuable job training and educational opportunities.
- Proteus – operates the William M. Maguy School of Education (WMSE) and provides workforce development services “to assist the poor of Central California in meeting their employment and education needs by conducting educational and training programs on their behalf as well as expanding the range of job opportunities available to them.” Since 1967, the non-profit organization has provided Adult Basic Education and ESL educational services to farmworkers in Tulare County and in 1972, the organization was incorporated and expanded to include the counties of Kings, Kern and Fresno. Today, in addition to education, Proteus also provides programs to families and individuals, some of which include workforce development, youth services, community service programs, energy services, foster care, and others.
- Community Services Employment Training (CSET) provides workforce development services that assist local businesses to thrive, while training residents of all ages to find their path to good jobs. These services are funded by the WIB, Tulare County Health and Human Services Agency, Kings/Tulare Area Agency on Aging, and others. CSET is the WIB’s One-Stop Operator for the Employment Connection - a proud partner of America’s Job Center of California Network - in Visalia and Porterville, with satellite services in Tulare. Each location is equipped with a Resource Room including computers, printers, and internet access. Businesses attend specialized workshops to speak with job seekers who learn about employment opportunities. Youth gain work readiness and leadership skills, plan for college and careers, and gain valuable experiences through work-based learning.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Though the Tulare County Economic Development Corporation (TCEDC) has not developed a strategy document, the corporation facilitates the annual Sequoia Regional Economic Summit, where it presents the results of annual economic outlook reports that inform state, regional, and local economic development stakeholders of recent trends and developments in the regional economic climate. Tulare County's development is also guided by its General Plan, which is regularly updated.

Discussion

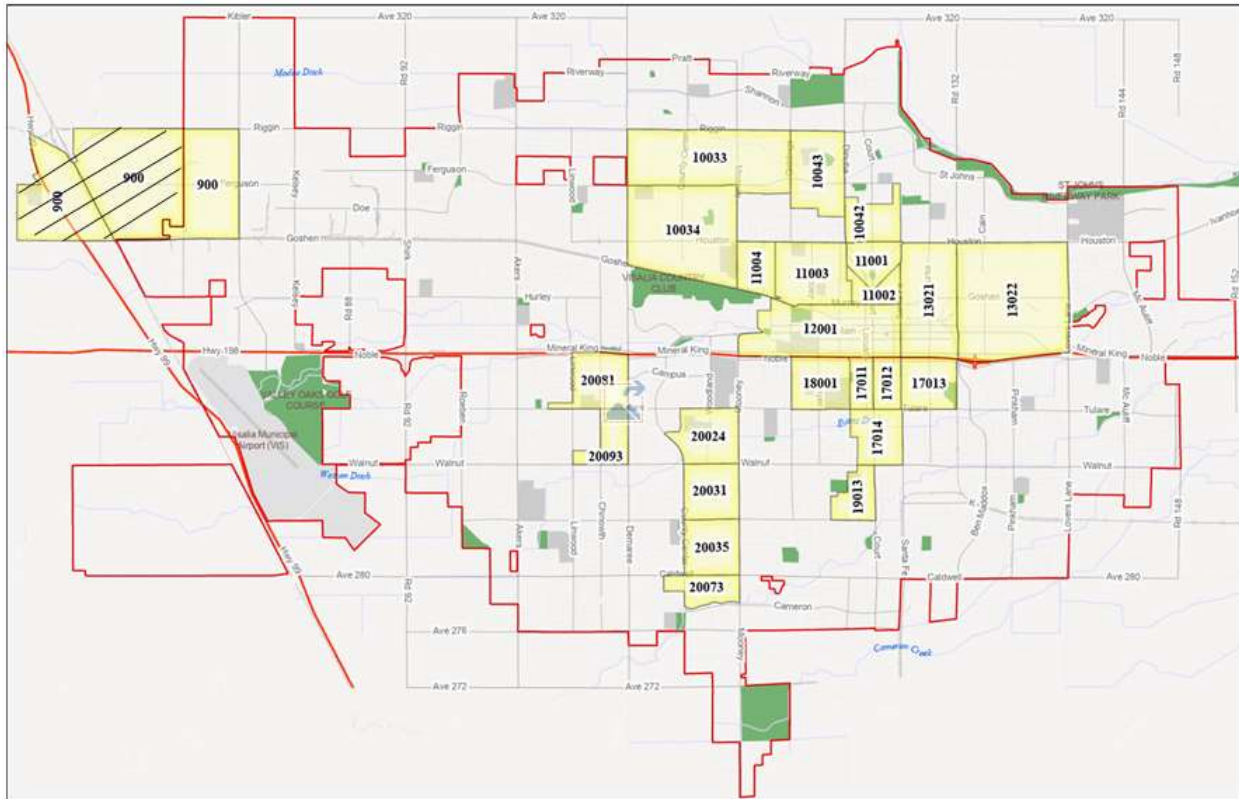
See above.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The map below (Figure 4) illustrates census tracts where at least 51 percent of households are LMI (HUD's definition and requirement for "concentration"). As described in the Needs Assessment, multiple housing problems are experienced primarily by LMI households.

Figure 4: 2025 CDBG Low to Moderate Income Areas

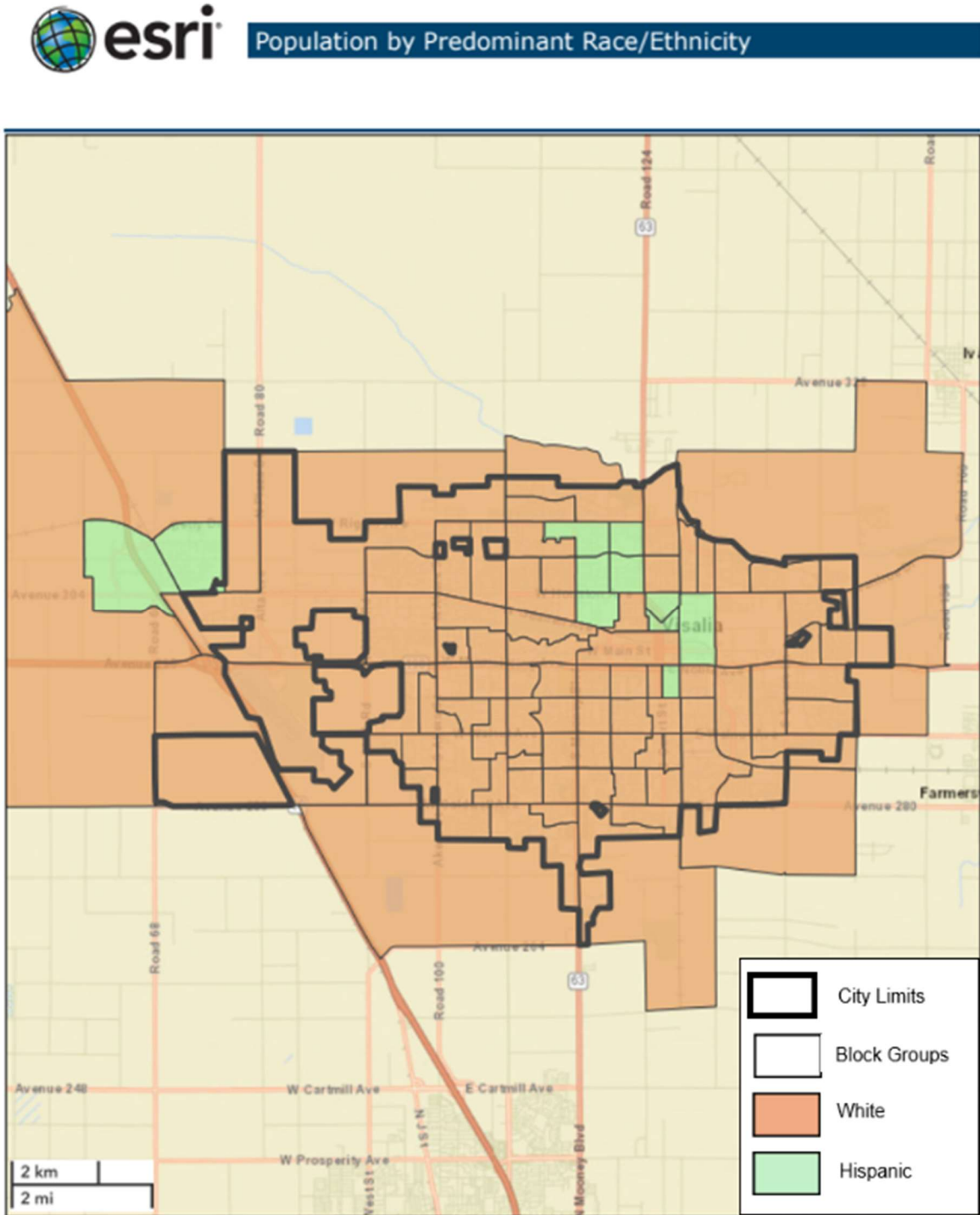


Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The map below (Figure 5) displays areas of racial or ethnic concentrations. See the map above for LMI concentrations.

To be considered a racially or ethnically concentrated area, the non-white population must be greater than 50%, while neighborhoods of "extreme poverty" are regarded as census tracts with 40% or more of individuals living at or below the poverty line. According to the California Department of Public Health, the 2024 Federal Poverty Level is \$20,783 for one individual, calculated by multiplying the national federal poverty level by 138%.

Figure 5: Racially/Ethnically Concentrated Areas



What are the characteristics of the market in these areas/neighborhoods?

Some examples of market characteristics in these areas include:

- Tract 10.09 through 10.12's main commercial corridor is along Dinuba Boulevard, from Houston Avenue. to Riverway Drive. This area mainly consists of neighborhood commercial and mixed-use commercial zoning. This long stretch of primarily retail uses has sub development potential. Adjacent to this tract at the northwest corner of Dinuba and Riggins is the site of Orchard Walk West, which is part of the Donahue Schriber Orchard Walk retail center development. Orchard Walk East is fully developed and is across Dinuba Boulevard, anchored by Target, Vallarta, Ross and TJ Maxx- the major retail center for the north Visalia community. The final portion of Orchard Walk West, a 54,000 square foot in-line retail center anchored by Tractor Supply and Grocery Outlet Bargain Market, was approved for construction during the summer of 2024 and is nearing completion with many businesses now open. Further south near Ferguson and Dinuba is another shopping center anchored by a Food 4 Less, a Dollar Tree and a DD's Discounts and several office facilities, including a TulareWORKs office. There is also a long stretch of professional and administrative office zoning along Houston on the southern border of this tract that could see additional development and/or redevelopment. There have been several mixed-use master plans submitted for the northern commercial and residential areas near the Riverway Sports Park with some development already having occurred. The Visalia Navigation Center is also located within this area.
- Tract 11 is included in the City's Opportunity Zone and contains a variety of zoning options. Main nodes would be the Oval Park area (commercial mixed-use zoning), including the Court/Locust downtown mixed-use corridor connecting downtown 'proper' to the Oval area and the Goshen/Murray commercial corridor from Divisadero to Santa Fe. The Oval features several restaurants and small businesses around the perimeter of the Oval Park, and a large office building that houses Visalia Youth Services, a division of Turning Point of Central California. Further up NW 3rd Avenue is the 'Community Campus' which is the location of several office facilities including CSET, Proteus, the Wittman Village Community Center, the Samaritan Center, and a Visalia Police Department substation. Also, there is a new community garden in an existing vacant lot adjacent to the substation. In addition, Milk Specialties Global is a dairy nutrition processing facility near the western edge of this tract in its only light industrial zone.
- Tract 12 includes the downtown 'proper' and is the heart of the city. Mainly consisting of downtown mixed-use zoning, it also contains some commercial mixed use, office conversion, professional/administrative office, and single and multifamily residential. As the core of downtown, this is a major jobs center with retail, entertainment, nonprofit, government, professional and healthcare employment opportunities. The largest employer in this tract is also one of the largest employers in the city, Kaweah Health Care District. In addition, Family Healthcare Network is based in this tract as well.
- Tract 13.06 extends beyond current city limits to the east but includes most the city's service commercial zoning, the east downtown area, the future site of the city's civic center, and the future site of the city's next big major regional park, the East Side Regional Park. The 200-acre park around Mill Creek and Packwood Creek east of Tower Street will also serve as groundwater recharge but will feature disc golf, riparian trails along the

creeks, an interior park road, a large special event area, restrooms/storage facilities, picnic arbors, playgrounds parking, a cricket field, lighted soccer fields, baseball and softball fields, tennis and pickle ball courts, an amphitheater and an education barn. The east downtown area is seeing new development with the recent Microbrewery/Micro winery overlay district to encourage these types of craft uses to extend the vitality of the downtown core eastward. Additionally, the city's future civic center is underway with the first facility constructed, the Visalia Emergency Communications Center (VECC). The VECC is a 2 story 18,790 square-foot, state of the art, essential services facility that houses 911 Dispatch, Fire Administration, the City's Emergency Operation Center, the Traffic Management Center, and the City's secure Data Center. The next phase of the project is supposed to break ground by the Summer of 2025 and will include the civic center, public safety building, police department processing, storage building, city council chambers, and an outdoor pavilion area.

- Tract 17.01 has a broad mix of zoning types, including multifamily, single family, light industrial, neighborhood commercial, office conversion, professional/administrative office, commercial mixed use and service commercial. There are two main activity centers in this tract, the Kaweah Delta Urgent Care medical area along Court at Paradise and the Olive Plant industrial space along Santa Fe and the neighborhood and service commercial corridor adjacent to the north. There are other medical users near the Kaweah Delta Urgent Care facility and Walgreens on the northwest corner of Walnut and Court nearby. There is also Advanced Food Products, which is a food processing facility near the northeastern edge of this tract that is a quality employer in the area. Lastly, adjacent to this tract is the city's main auto row along Ben Maddox and Mary's Vineyard shopping center and Walmart.

Are there any community assets in these areas/neighborhoods?

Some examples of community assets in these areas include:

- Tract 10.09 through 10.12- Tulare County Public Health Clinic, Bethlehem Center, Tulare County WIC office, Proteus Administration office, Social Vocational Services, Highland Gardens (Self Help Enterprises housing development), Manuel Hernandez Community Center, Crowley Elementary, Shannon Ranch Elementary, and Riverview Elementary.
- Tract 11 – Creative Center and Ice House Theater (Visalia Players), Family Healthcare Network Walk in Clinic, Visalia Rescue Mission shelter facilities, Visalia Emergency Aid Council, ProYouth, Houston Elementary, and Highland Elementary.
- Tract 12 – Visalia Transit Center, Visalia Arts Consortium, Town Meadows senior housing, Visalia Senior Center, Oak Meadows senior housing, Tulare County Library, Turning Point Youth Services, Source LGBT+ Center, Visalia Police Department, Redwood High School, Anthony Community Center, Community Water Center, Planned Parenthood, and Visalia Veteran's Memorial Building.
- Tract 13.06 – City Hall, Visalia PAL, and the Visalia Rescue Mission.
- Tract 17.01 – Sierra Meadows senior housing, Tulare County Health and Human Services Mental Health Clinic, Washington Elementary, Boys and Girls Club, Victory Outreach Women's Recovery Home, and Eden House.

Are there other strategic opportunities in any of these areas?

Tract 10.09 through 10.12 –The northern end of this commercial corridor is the main retail power center in North Visalia and is across from an extremely popular regional park. There are plans in the works for more retail and residential development in this area as well as to the west. The Dinuba Boulevard corridor can realize additional development as a result.

Tract 11 – The Oval Park commercial area features a number of excellent small businesses and restaurants and is connected to the Downtown core via the Court/Locust downtown mixed-use corridor. Efforts must be made to encourage more foot traffic in this retail area from the downtown corridor and greater region as it is a destination of its own. Additionally, more efforts could be made to assist residents and families in the immediate vicinity to improve their abilities to generate wealth. This could potentially include additional programs to assist with job training and entrepreneurship and subsidized childcare services. There are sites that could be redeveloped and developed in this area, and again, this tract is in the Opportunity Zone.

Tract 12 – There are a number of projects underway in the downtown core. As always, parking availability and safety continue to be integral to the downtown’s continued success.

MA-60 Broadband Needs of Housing

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Visalia recognizes that access to reliable, high-speed broadband internet is vital for economic opportunity, education, healthcare, and overall quality of life for its residents. While identified as a need, numerous households and residents still lack adequate high-speed internet connections. Limited access to high-speed broadband internet contributes to an ongoing digital divide that adversely impacts individuals residing in low- and moderate-income neighborhoods. The lack of access can significantly hinder the ability of residents to obtain critical resources and services that are essential for maintaining a good quality of life. Consequently, neighborhoods with limited or no access to high-speed internet face various challenges in acquiring equitable opportunities for learning, employment, medical care, etc. This disparity can further perpetuate economic and social inequalities, impacting the ability of residents to fully participate in the digital economy and access vital online services.

Speed and Service Across Visalia

According to data from [BroadbandNow](#), approximately 95% of Visalia residents have access to broadband internet speeds of at least 25 Mbps. However, this leaves an estimated 5% of the population without access to basic broadband speeds. More concerning is the limited availability of high-speed fiber internet, which is accessible to only 24% of Visalia residents. Throughout Visalia, broadband access varies significantly by connection type. As seen below in Figure 1, satellite internet is available to 100% of residents, ensuring coverage even in rural areas, though it typically has high latency. DSL service, which offers on average 100 Mbps in terms of speed but is generally slower than cable or fiber, is available to 56.23% of the population. Cable internet, with speeds ranging from 250 Mbps to 1 Gbps is accessible to 92.28% of residents. However, fiber internet, which provides the fastest speeds at 1 Gbps or higher, is only available to 21.29% of Visalia residents, highlighting a significant gap in access to high-speed infrastructure.

CONNECTION TYPE	ABOUT THIS CONNECTION TYPE	AVAILABILITY IN VISALIA, CA
Satellite	<ul style="list-style-type: none"> Available even in very rural areas Typically has high latency (lag) 	100%
DSL	<ul style="list-style-type: none"> Typically about 100 Mbps Slower than Cable or Fiber 	56.230000000000004%
Cable	<ul style="list-style-type: none"> Typically 250 Mbps - 1 Gbps Widely available A good choice for most users 	92.28%
Fiber	<ul style="list-style-type: none"> Typically 1 Gbps or faster Upload speeds match download speeds 	21.29%

Figure 6 - Provider Connection Types in Visalia, CA ([BroadbandNow.com](#))

Visalia Service Providers

[BroadbandNow](#) also shows that Visalia residents have access to 23 internet service providers. Data reflected in Figure 7 below from the Federal Communications Commission (FCC) highlights the top 10 broadband service providers that offer coverage across the city. As a result, Visalia's

population has multiple options when selecting an internet service provider, though access to high-speed options such as fiber remains limited in certain areas.

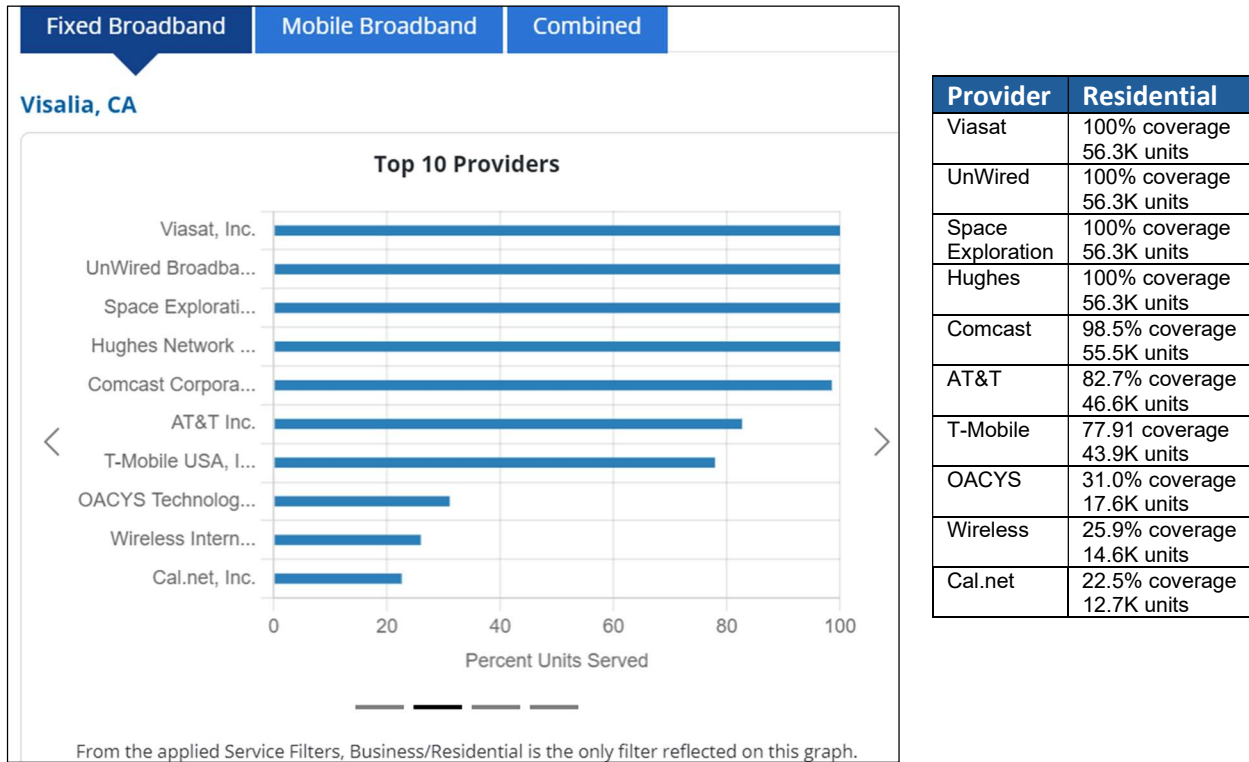


Figure 7 - Top 10 Broadband Providers (Federal Communications Commission)

Visalia Broadband Needs

The [FCC National Broadband Map](#) (as of December 31, 2023) also reflects areas throughout the City of Visalia where coverage is not readily available for several residential areas. Figures 8 and 9 below reflects several areas of the City considered to be low- to-moderate income where coverage is either not available, or available in a limited capacity. Areas of no coverage are primarily located in the following areas:

- South of W. Noble Ave., east of S. Demaree St.
- North of W. Tulare Ave., east of N. Ben Maddox Way
- South of E. Goshen Ave., east of N. Tipton St.

Based on the Highest and Lowest Income Map shown at [BestNeighborhood.org](#) (Figure 10), these areas of the City are considered to be low- to-moderate income neighborhoods, which are more likely to be disproportionately impacted by limited broadband access.

Low-income households face particular challenges in accessing broadband. The [Affordable Connectivity Program](#) (ACP) was providing critical support, offering up to \$30 per month to help cover internet costs for eligible low-income families.

With the expiration of this program in June 2024, many households have had to reduce their internet plans or lose service entirely. According to a [FCC survey](#) completed December 2023, 77% of ACP enrollees reported they would need to change or stop their broadband service without the benefit.

The FCC's [Affordable Connectivity Program](#) (ACP), launched in December 2021, provided up to \$30 monthly to assist eligible low-income households afford internet service. With the expiration of the ACP in June 2024, many households found themselves needing to downgrade their internet plans, while some found themselves needing to terminate their broadband internet service completely. An [FCC survey](#) from December 2023 revealed that 77% of ACP enrollees indicated they would need to alter or discontinue their broadband service without access to the ACP benefit. This data highlighted the program's importance in maintaining broadband access for low-income families and the potential negative impact of its expiration.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The current market landscape and its effects on residents highlight the City's need for greater competition among multiple broadband internet service providers in Visalia, CA. While the City has 23 internet service providers, access to high-speed options like fiber remains limited, with only 21.29% of residents having access to this fastest internet technology. The lack of competition in high-speed services has led to continued disparities in coverage, particularly among low- and moderate-income neighborhoods, widening the digital divide. Increased competition could drive providers to expand their coverage, improve service quality, and offer more affordable options for low-income households struggling to maintain their internet service. By fostering a more competitive broadband market, Visalia could address coverage gaps, improve internet access, and advance digital equity for all socioeconomic groups.

MA-65 Hazard Mitigation

Describe the jurisdiction's increased natural hazard risks associated with climate change

The City of Visalia has historically experienced multiple climate-related hazards, including flooding, extreme heat events, wildfires, and drought conditions. Based on current climate projections, these environmental risks are anticipated to increase in both frequency and intensity due to ongoing climate change impacts. Analysis indicates that the City's Low- and Moderate-Income (LMI) population is disproportionately vulnerable to climate change impacts. Demographic and geographic data reveal that 100% of the LMI population resides in areas with historically higher exposure to climate-related hazards compared to the average exposure levels across California.

Figure 11 (below) shows that around half of the geographical area occupied by LMI households would face an overall hazard exposure exceeding the 35th percentile relative to other locations in the State, while the other half would face an overall hazard exposure exceeding the 70th percentile. All of the City's LMI households live in areas that have a hazard exposure exceeding the 85th percentile in at least one of the four hazard categories mentioned above, and none of the City's LMI households reside in an area with no hazard exposure.

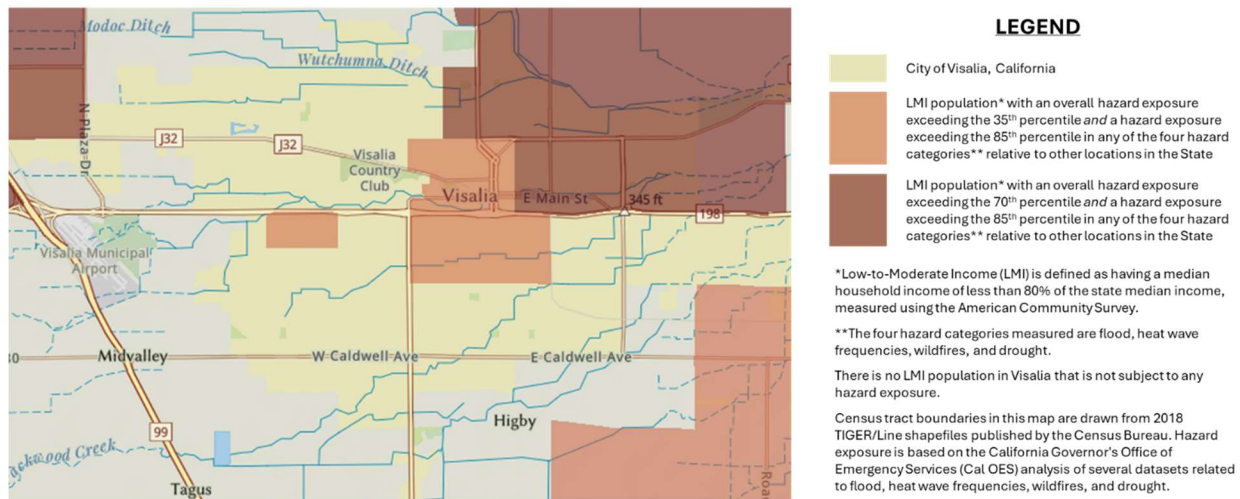


Figure 11 Visalia hazard exposure and LMI concentration map

Flood Risk Increase

Due to the City's proximity to the Kaweah River distributary system, flooding has historically been a problem and is expected to worsen as climate change brings stronger storms and higher sea levels. These events create heavier rainfall may exceed the capacity of the area's existing flood management infrastructure. This risk is particularly pronounced during El Niño seasons, which are characterized by above-average rainfall and have shown a trend of increasing intensity in recent decades.

Furthermore, the Kaweah River distributary system originates in the Sierra Nevada Mountains – with increasing temperatures due to climate change, ice melting and runoff from these mountains could also strain groundwater stores and further increase the likelihood of severe flooding in the area. Tulare County, in which the City of Visalia resides, also hosts a significant portion of its population within the 100-year and 500-year floodplains.

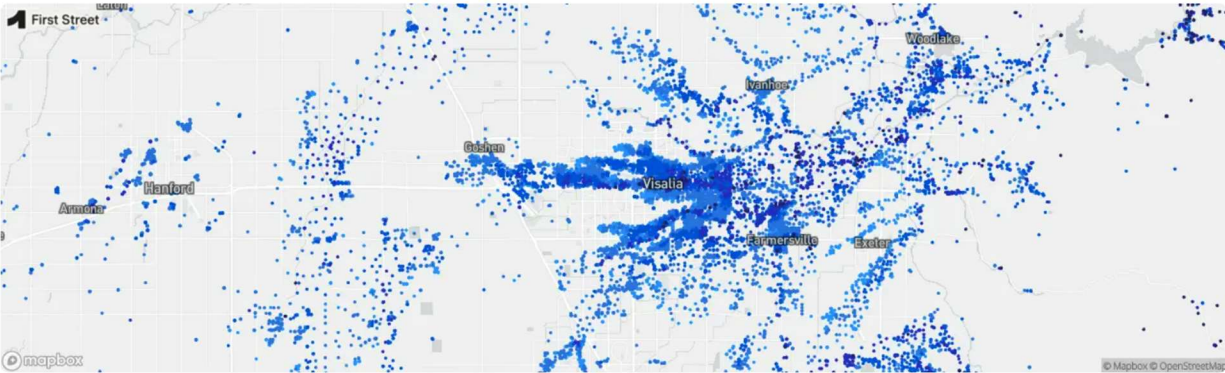


Figure 102 Visalia Flood Map

Heat Risk Increase

Due to climate change, days with higher temperatures will increase in both frequency and intensity. This is expected to prolong dry seasons, leading to more frequent and severe heatwaves. According to data from [First Street](#), a reliable climate risk data analysis firm, Visalia is trending towards experiencing 109 days per year with temperatures above 90°F. Extreme heat events (categorized as over 84°F) present serious health risks to human life, such as cardiovascular and respiratory-related mortality, while also increasing hospital admissions and emergency room visits.

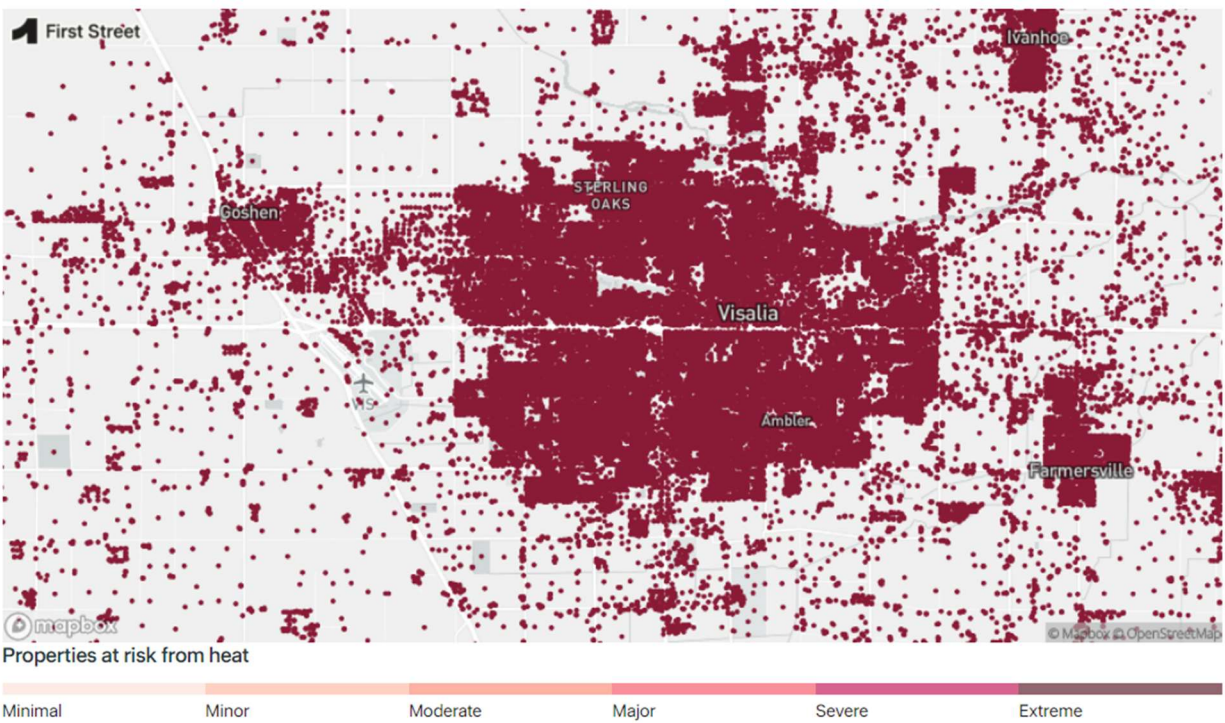


Figure 113 Visalia Heat Map

Wildfires Risk Increase

Rapidly increasing temperatures and lengthened dry seasons are prime causes for wildfires, particularly in areas near the foothills of the Sierra Nevada Mountains. The [Tulare County Hazard Mitigation Plan](#) lists an expectation of 2 to 3 wildfires per year within the County. This risk is exacerbated by the County's overstocked forests, severely overgrown vegetation, and lack of

defensible space around structures. Specifically, according to First Street data, there are 38,104 properties in Visalia that have some risk of being affected by wildfires over the next 30 years – this represents 83% of all properties in Visalia. In addition to damaging properties, wildfire can also cut off access to utilities and impact emergency services and evacuation, especially since excessive vegetation is often found alongside and hanging over roads in Tulare County.

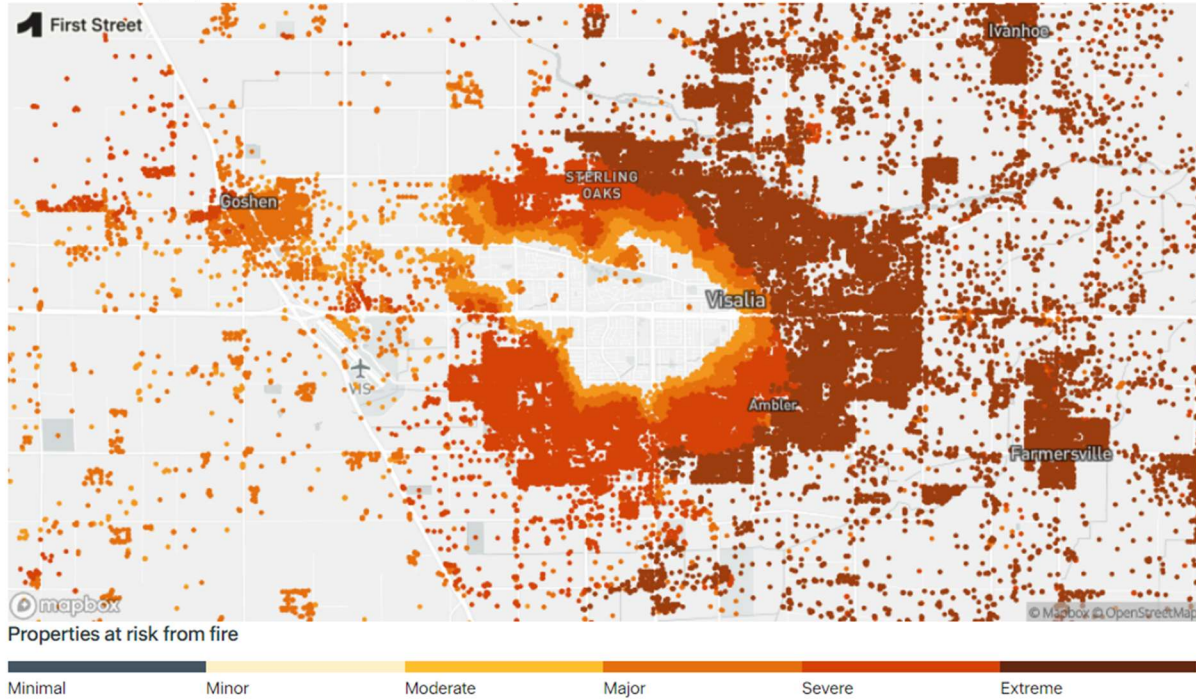


Figure 124 Visalia Fire Map

Drought Risk Increase

Prolonged heat events cause more water to evaporate from the land, which can dry out soil and vegetation and reduce surface water quantity. The increased frequency and intensity of drought conditions resulting from climate changes adversely impact the agricultural productivity and economic stability of Visalia. This environmental stress poses significant challenges to the region's primary economic sector and overall fiscal health. Direct impacts of prolonged droughts include reduced crop productivity, increased fire hazards, and increased livestock mortality, which in turn cause higher prices for food and lumber, unemployment, reduced tax revenues, and foreclosures on bank loans to farmers and businesses.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Vulnerability to Flooding

Housing occupied by LMI households in Visalia is particularly vulnerable to flooding, primarily due to their location in high-risk flood zones, including the 100-year and 500-year floodplains. Additionally, many of these homes are in substandard physical condition, which further increases their risk of damage during severe flooding events.

These homes have outdated infrastructure, poor drainage, and inadequate floodproofing, all of which increase the likelihood of significant property damage during a flood. Many LMI households

also cannot afford flood insurance, making them less likely to perform home repairs that would help in withstanding recurring floods. As recommended within the [2023 Tulare County Multi-Jurisdictional Hazard Mitigation Plan](#) (MJHMP), affected jurisdictions should prioritize acquiring, relocating, or elevating residential structures, particularly for properties located within the 100-year floodplain, as well as on increasing participation in the National Flood Insurance Program (NFIP), which may provide LMI property owners with access to discounted flood insurance premiums.

Vulnerability to Heat

Affordable homes occupied by LMI households often lack proper insulation or efficient cooling systems, making them more susceptible to dangerously high indoor temperatures during prolonged heat waves. Furthermore, the LMI population includes a higher proportion of the elderly, young children, and those with pre-existing medical conditions, all of whom are more susceptible to heat-related illnesses. LMI individuals may experience barriers when attempting to access public cooling centers and other heat mitigation resources during extreme heat events, including: limited transportation, inability to access and/or receive critical information, and reluctance to leave their homes due to security concerns. The MJHMP recommends providing increased heat warnings and protective information to vulnerable residents, and setting up services, such as frequent transportation and evacuation, to help LMI individuals access safer locations to escape extreme heat conditions.

Vulnerability to Wildfires

The substandard or dilapidated housing commonly occupied by low- to moderate-income (LMI) households often lacks adequate air filtration and window systems to protect against smoke and poor air quality from nearby wildfires. This creates significant health risks, particularly for vulnerable populations such as children, the elderly, and individuals with medical conditions within the LMI community. LMI households may face additional struggles with the financial and logistical aspects of relocating in the event of evacuation, even temporarily, and may also have limited access to healthcare and necessary protective measures, such as air purifiers and N95 masks. Furthermore, rising labor and construction material costs are making it increasingly challenging for LMI households to retrofit their homes. In addition, the growing prevalence of home insurance non-renewals and cancellations due to wildfire risks, particularly in states like California, exacerbates these difficulties, leaving many LMI households with limited options for improving the safety and resilience of their homes. Based on the MJHMP, efforts should be made to first identify existing housing structures that do not conform to contemporary fire standards, especially in severe fire hazard zones which include many LMI residential areas, and then seek grant funding for the rehabilitation of deteriorated and dilapidated structures.

Vulnerability to Drought

Overall, drought conditions do not inherently pose a greater risk to housing occupied by LMI households compared to other income groups. However, water shortages caused by prolonged drought periods may disproportionately impact LMI households due to their pre-existing challenges in accessing reliable water supplies. As water becomes scarcer, utility costs are likely to rise, thereby forcing these households to make difficult decisions such as reducing water use to levels that compromise their hygiene and health. Drought conditions also contribute to wildfires, exacerbating this cycle of disaster vulnerability for LMI populations. The City should engage the LMI community to further develop, revise, and maintain drought response plans with a focus on activities that could foreseeably impact the LMI population.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan documents the City’s priority needs, goals and strategies. These priority needs, goals and strategies have been developed after an assessment of the data presented in the Market Analysis, Needs Assessment, and 2025/26-2029/30 Analysis of Impediments to Fair Housing Choice, as well as a review of feedback gathered from community residents, organizations, agencies, and other stakeholders via citizen participation and consultation activities.

Data and feedback revealed the following priority needs to guide the City’s strategy for utilizing CDBG and HOME funds:

- Public Services
- Property Maintenance
- Neighborhood Preservation
- Emergency Shelter
- Improvements to Community and Public Facilities
- Affordable Housing
- Program Administration

The City has established the following seven goals, with corresponding projects, to address these priority needs:

Goals	Projects
Address Special Service Needs	Public Services (15%)
Preserve Homeownership	Single-Family Home Repair Program
	Senior Mobile Home Repair Program
Combat Blighting Conditions	Code Enforcement Low-Mod Income Areas
Combat Homelessness	Emergency Shelter Development
Enhance Community Development	Sidewalk ADA Improvements
	Park/Public Youth Improvements
Increase Affordable Housing	HOME-CHDO Project - Rancho Colegio
	HOME-CHDO Project - Senior Housing
	HOME-CHDO Project - Affordable Rental Housing
	Tenant-Based Rental Assistance
Program Administration	Administration and Planning

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

CDBG and HOME funds will be available citywide for eligible projects that serve Low-and Moderate-Income (LMI) populations. Other projects that benefit entire residential areas, such as code enforcement and park/public improvements will be targeted at Low-Moderate-Income (LMI) Census Tracts.

Table 71: Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide program or activity
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	N/A
	Revital Type:	N/A
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Within the City of Visalia, CA boundaries. Visalia lies within the County of Tulare
	Include specific housing and commercial characteristics of this target area.	Visalia is the oldest town in the San Joaquin Valley-an area that is the largest contributor to the United States' agricultural production. Visalia is 37.74 square miles, the largest city in Tulare County, which is located east of State Highway 99 and along State Highway 198. In 1874, Visalia was incorporated as a city with a common council and an ex-officio Mayor and President. Today Visalia is a charter city.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area.	N/A
	What are the opportunities for improvement in this target area?	N/A
	Are there barriers to improvement in this target area?	N/A
2	Area Name:	LMI Census Tracts
	Area Type:	LMI Census Tracts in Visalia
	Other Target Area Description:	LMI Census Tracts in Visalia
	HUD Approval Date:	Pending
	% of Low/ Mod:	100%
	Revital Type:	N/A
	Other Revital Description:	N/A

Identify the neighborhood boundaries for this target area.	Boundaries are established by the U.S. Census Bureau and determined as CDBG-eligible by HUD.
Include specific housing and commercial characteristics of this target area.	Numbers reflect households that are LMI (0-80% AMI) are more often renters. LMI renters outnumber LMI owners by 50%. Also, renters are shown to experience problems at a rate 60% more than owners. The City conducted a Housing Windshield Survey analysis, and data gathered provides additional confirmation that rehabilitation and ADA accessibility improvements of existing housing units is needed.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Based upon the community outreach meetings, stakeholder interviews and surveys completed the LMI areas were found to be the most in need of housing and community improvements.
Identify the needs in this target area.	Many projects are funded city wide except for Code Enforcement and Park/Public Improvements that would be in LMI tracts for eligible LMA projects. CDBG-funded park/public improvements will typically be categorized under the LMI Benefit national objective as an LMA activity. – Under the LMA benefit, the public improvement must benefit all residents of an area where at least 51% of the residents are LMI and the area is primarily residential.
What are the opportunities for improvement in this target area?	Code enforcement services and park/public improvements.
Are there barriers to improvement in this target area?	Barriers include flood zones that require flood insurance and/or mitigation.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG-funded public facilities and improvements will typically be categorized under the Low-Moderate-Income Area (LMA) Benefit national objective as an Area Benefit activity. The specific geographic details of these facilities and improvements are still being determined.

Most projects are funded citywide with the exception of code enforcement and park/public youth improvements that will be located in low-and moderate-income areas.

The City does not receive HUD Housing Opportunities for Persons with Aids (HOPWA) funds.

SP-25 Priority Needs - 91.215(a)(2)

Based upon the community outreach meetings, stakeholder interviews and surveys completed, the top priorities identified are public services, property maintenance, neighborhood preservation, emergency shelter, improvements to community and public facilities; affordable housing; and program administration

Priority Needs:

- Public Services
 - Homeless assistance/prevention, job training, youth services, and fair housing
- Property Maintenance
 - Single-family and mobile home rehabilitation for low-income senior and/or disabled owner occupants to allow this vulnerable population to remain in their home longer.
- Neighborhood Preservation
 - Code enforcement services in deteriorating or deteriorated LMI census tracts
- Emergency Shelter
 - Development of a low-barrier emergency shelter for people experiencing homelessness.
- Improve Community and Public Facilities
 - Infrastructure accessibility and public youth amenities improvements.
- Affordable Housing
 - Development of affordable rental housing including senior housing, and tenant-based rental assistance.
- Program Administration
 - CDBG and HOME program administration and oversight.

Table 72: Priority Needs Summary

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Public Services	High	Extremely low, low, and moderate-income persons Homeless and youth subpopulations	Citywide	Address Special Service Needs	Priority needs identified for Public Services include homelessness services, homeless prevention services, job training, youth services, and fair housing.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input
Property Maintenance	High	Extremely low, low, and moderate-income seniors and/or disabled households.	Citywide	Preserve Homeownership	Rehabilitation of single-family and mobile homes for senior and/or disabled owner occupied LMI households.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input
Neighborhood Preservation	High	Extremely low, low, and moderate-income households	LMI Census Tracts	Combat Blighting Conditions	Code enforcement services in deteriorating or deteriorated LMI census tracts.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input o Community forums

Emergency Shelter	High	Extremely low - income individuals experiencing homelessness	Citywide	Combat Homelessness	Development of a low-barrier emergency shelter for people experiencing homelessness.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input
Improve Community and Public Facilities	High	Extremely low, low, and moderate-income senior, disabled, and youth	Citywide & LMI Census Tracts	Enhance Community Development	Improve public infrastructure accessibility for senior and mobility impaired. Improve park and/or public youth amenities in LMI census tracts.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input
Affordable Housing	High	Extremely low, and low-income households Small and large families, seniors, and disabled households	Citywide	Increase Affordable Housing	Development of affordable rental housing and tenant-based rental assistance.	Input gathered through community outreach efforts: o Community and organization surveys and forums o City staff and Council input
Administration	High	Other	Citywide	Program Administration	Program oversight	Program administration and planning.

Narrative (Optional)

Rationale for Prioritization

The City expects to address all of the priority needs identified in the ConPlan via the planned projects. Other ongoing efforts occurring with other funding sources, as described in later sections, will also target some of the priority needs. The citizen and organization surveys, HUD data, and consultation activities led to the prioritization of these projects.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 73: Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Housing cost burden was the problem experienced most, by both owners and renters, followed by severe housing cost burden. Data reflects that LMI renters (0-80 AMI) experience housing cost burdens approximately 1.4 times more often than owners. Renters are also more likely to experience severe housing cost burden. Overall, renters experience housing problems more than homeowners and cost burden occurs more often than other problems.
New Unit Production	According to CHAS 2017-2021 data, approximately 3,995 households are at 0-30% AMI, and 4,720 households are at 30-50% AMI. The City of Visalia only has 166 public housing units. Median rental units in the City of Visalia range from \$1,239 for a studio apartment to \$2,599 for a 4-bedroom apartment. LMI households may be able to afford studio units; however, larger units and homeownership would likely not be affordable to lower income households.
Rehabilitation	Organization consultations revealed a priority need for the rehabilitation of single-family and mobile home units, particularly for seniors, to preserve affordable housing and keep seniors in their homes.
Acquisition, including Preservation	Overall, the CHAS 2017-2021 data show two household types with the most need. Small family households at zero to 80% AMI make up 41.4% of total households in this income range, and families with children six years old or younger make up 26.1% of the total households in this income range. Further, renters experience housing problems more than homeowners, cost burden occurs more often than other problems, followed by overcrowding. Severe cost burden was the problem experienced most by both owners and renters, but more so by renters. Renters in the income bracket of zero to 50 percent accounted for approximately 87 percent of households experiencing severe cost burden.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City as an entitlement jurisdiction receives Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds annually from the U.S. Department of Housing and Urban Development (HUD). These programs are designed to assist low and moderate income (LMI) households by investing in the City's local communities/neighborhoods. This Annual Action Plan (AAP) covers the first year of the City's 2025-2029 Consolidated Plan and outlines plans for implementing the 5-year goals identified in the Strategic Plan for the 5-year period from July 1, 2025-June 30, 2030.

The Program Year (PY) 2025 CDBG estimated budget consists of \$1,200,000 in entitlement funds, \$50,000 in program income, and \$450,000 in prior year funds for a total of \$1,700,000. The PY 2025 HOME estimated budget consists of \$500,000 in entitlement funds, \$100,000 in program income, and \$40,000 in prior resources for a total of \$640,000. The "Expected Amount Available Remainder of ConPlan" is the first year 2025 grant allocation multiplied by 4 years to equal total remainder of ConPlan in program year 2025. Each program year the "Expected Amount Available Remainder of ConPlan" is reduced by the current grant allocation.

The City currently does not have an Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) grant.

Anticipated Resources

Table 74: Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	<ul style="list-style-type: none"> Administration Public Services (15%) Single-family and mobile home repair programs Code enforcement Emergency shelter development 	\$1,200,000	\$50,000	\$450,000	\$1,700,000	\$5,000,000	In 2025, the CDBG estimated funds are \$1,200,000 in entitlement funds, and \$500,000 in program income and other funds.
HOME	Federal	<ul style="list-style-type: none"> Administration CHDO Rancho Colegio rental project CHDO Senior rental housing project CHDO Affordable rental housing project 	\$500,000	\$100,000	\$40,000	\$640,000	\$2,400,000	In 2025, the HOME estimated funds are \$500,000 in entitlement and \$140,000 in program income and other funds.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The City leverages both federal and local housing funds by supporting non-profit organizations that develop affordable housing. The City, or its partners, provides matching funds for housing related services to several programs, which includes the following:

- SHE-CHDO Scattered Multi-Family Site Acquisition/Development. For example, the City's HOME CHDO Rancho Colgeio Project is the development of an 80-unit multi-family affordable housing complex that is budgeted at an estimated \$35 million. HOME funds will be leveraged with the various other funding sources, such as, Multifamily Housing Program (MHP), Joe Serna Farmworker Housing Grant (FWHG), and the Infill Infrastructure Grant (IIG).
- Voucher Program – Match to receive HUD CoC grants to provide permanent supportive housing vouchers.
- Tenant-Based Rental Assistance (TBRA) – Rental subsidies to support affordable housing units.

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

- Housing Authority of Tulare 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 Section 8 and Veterans Affairs Supportive Housing (VASH) vouchers.
- Low-Income Housing Tax Credit Program (LIHTC) provides federal and state tax credits for private developers and investors who agree to set aside all or an established percentage of their rental units for low-income households for no less than 30 years under administration by the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis at varying times. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

The City will also be receiving Permanent Local Housing Allocation (PLHA) funding which will assist with matching requirements.

- PLHA provides funding to local governments in California to help increase the affordable housing stock. Funding will help increase the supply of housing for households at or below 60% of area median income; increasing assistance to affordable owner-occupied workforce housing; assisting persons experiencing or at risk of homelessness; and promoting projects to meet Visalia's unmet share of the regional housing needs allocation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Visalia does not currently own any land considered viable for the needs and uses identified in the plan. However, there is no shortage or available land for these purposes.

Discussion

See above discussion.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Visalia is a charter city and is managed under a Council-manager form of government. City Council provides policy direction to the City Manager who is responsible for administering City operations. City Council members are the leaders and policymakers elected to represent the community and concentrate on policy that addresses the citizens' needs and wishes. The City Manager is appointed by the City Council to carry out policy and ensure that the entire community is served. The legislative body is the City Council and City Councilmembers are the community's decision makers. Visalia voters elect a 5-member Council to serve as the City's legislative and governing body. The members represent the City and their respective Districts, serve four-year terms and they select one member to serve as mayor and one to serve as vice- mayor. A general municipal election is held every two years in November, alternating between two and three positions each cycle.

The Finance Department-Housing Division oversees and administers the day-to-day activities of the CDBG, HOME and other state and federal funded programs. Staff works together with various City departments to develop programs and activities that improve low-and moderate-income neighborhoods throughout the City. The administration of program activities includes housing, public services, public facility, park, and infrastructure improvements.

During the Consolidated Plan public review period, priorities were established. Additionally, input is received by the community, various committees and City Council during the feedback period in developing the annual plan.

Table 75: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Type
City of Visalia	Local Government Departments	Planning	Jurisdiction
Kings/Tulare Counties Continuum of Care	Non-profit Continuum of Care	Homelessness	Region

Assessment of Strengths and Gaps in the Institutional Delivery System

Interdepartmental communication and collaboration are two strengths of the delivery system. City staff from various departments works with local organizations and agencies that assist low-income households and individuals. High priority needs were identified during the Consolidated Plan's community engagement and public review periods.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 76: Homeless Services Summary			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Describe the extent to which services targeted to homeless persons and persons with HIV, and mainstream services, such as health, mental health, and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and persons with HIV within the jurisdiction.

The community conducts extensive street outreach to engage people who are experiencing homelessness. The Alliance hosts a weekly Local Initiatives Navigation Center (LINC) at the Visalia Rescue Mission every Monday from 1:00pm to 3:00pm. A variety of service providers participate in LINC. They offer benefit application assistance, CA ID vouchers, birth certificates, legal assistance, SSI advocacy, mental health triage, chemical dependency assessments, veteran’s services, and assessments for housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

The service delivery system offers connections in a variety of formats and covers all sub-populations. The primary gap is the lack of housing available and rental subsidies for people

experiencing homelessness in our region. In the past 5 years, several permanent supportive housing projects have been developed, which has exhausted the majority of rental subsidies available for the bi-county region. As a result, additional rental subsidies are needed to sustain new and existing permanent supportive housing projects and ensure tenant long-term housing stability. To minimize this gap, the City is allocating HOME Tenant-Based Rental Assistance (TBRA) for special needs populations and persons experiencing homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system to address priority needs

The City will continue working with its partners to identify funding opportunities and leverage federal, state, and local funding to provide affordable housing and public services and overcome gaps in the institutional structure and service delivery system to address priority needs. The City will continue its partnerships with non-profit organizations in the community. Additionally, the City will continue to work with the Alliance and partnering with housing, service, and faith-based organizations to discover and address gaps in service.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 77: Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Address Special Service Needs	2025	2029	Special Services	Citywide	Public Services	CDBG: \$900,000	Public service activities for Extremely Low-Income Housing Benefit: 2,225 Households Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted.
2	Preserve Homeownership	2025	2029	Household Maintenance	Citywide	Property Maintenance	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 30 Household Housing Units
3	Combat Blighting Conditions	2025	2029	Household Maintenance	LMI Census Tracts	Neighborhood Preservation	CDBG: \$850,000	Housing Code Enforcement/ Foreclosed Property Care: 1,000 Household Housing Units
4	Combat Homelessness	2025	2029	Homeless Needs	Citywide	Emergency Shelter	CDBG: \$1,350,000	Overnight/Emergency Shelter/Transitional Housing Beds Added: 100 Beds
5	Enhance Community Development	2025	2029	Community Development	Citywide & LMI Census Tracts	Improve Community and Public Facilities	CDBG: \$1,350,000	Public Facility or Infrastructure activities other than Low-Moderate Income Housing Benefit: 5,400 Persons Assisted Public Facility or Infrastructure activities other than Low-Moderate Income Housing Benefit: 2,000 Persons Assisted
6	Increase Affordable Housing	2025	2029	Affordable Housing	Citywide	Affordable Housing	HOME: \$2,790,000	Rental Units Constructed: 33 Low-Income Household; Tenant-Based Rental Assistance/ Rapid Rehousing: 35 Households Assisted
7	Program Administration	2025	2029	Administration	Citywide	Administration	CDBG: \$1,250,000 HOME: \$250,000	N/A

Goal Descriptions

Table 78: Goal Descriptions		
#	Goal Name	Goal Description
1	Address Special Service Needs	Provide essential public services which include homeless services, homeless prevention, housing flex funds, job training, youth services, and fair housing services.
2	Preserve Homeownership	Single-family and mobile home rehabilitation programs for low-and-moderate-income owner occupants who are elderly and/or disabled.
3	Combat Blighting Conditions	Code enforcement inspection services within deteriorated or deteriorating low-moderate income eligible areas to arrest the decline of the area.
4	Combat Homelessness	Development of a low-barrier emergency shelter.
5	Enhance Community Development	ADA compliant infrastructure improvements. Park and/or public facilities youth amenities improvements in LMI census tracts.
6	Increase Affordable Housing	HOME CHDO projects to increase affordable rental housing in the City. Projects include the development of affordable, farmworker, and senior housing; and tenant-based rental assistance (TBRA).
7	Program Administration	Administration and planning to administer CDBG and HOME funds.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that the number of extremely low-income, low-income, and moderate-income households to whom the City will provide affordable housing through the development of affordable housing CHDO projects and tenant-based rental assistance is as follows:

- Extremely Low-Income (30% AMI or less) 50 households
- Low-Income (31% to 60% AMI) 18 households
- Moderate-Income (61% to 80% AMI) 0 households

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of Tulare County (HATC) is not under a Section 504 Voluntary Compliance Agreement. Section 504 agreement terms are not a regulatory requirement for HATC. However, HATC and its staff members shall adhere to a fair housing policy, which is to: Obey all applicable federal, state and local fair housing laws; refrain from discrimination regarding any application for housing on the basis of race, color, religion, sex, age, source of income, marital or familial status, national origin, or physical or mental disability (applicants must have capacity to execute a legal contract); and affirmatively promote fair housing. Governing laws shall include the provisions of Title VI of the Civil Rights Act of 1964 (P.L. 88-352, 78 Stat. 241), Title VIII of the Civil Rights Act of 1968, and the Fair Housing Amendments of 1988, E. O. 11246, and the Equal Credit Opportunity Act of 1974, as they relate to the United States Department of Agriculture, Rural Development.

Activities to Increase Resident Involvements

HATC is proactive in the inclusion of public-housing residents in the policy making process. An equitable and transparent policy making process that includes the opinions of public housing residents is achieved through the participation of two tenant commissioners on the HATC Board. Furthermore, HATC has installed a Resident Counsel which is made up of five residents from all of HUD funded programs (Multifamily Housing, LIHTC, HOME, Section 8 Housing Choice Vouchers and public housing). The Resident Counsel works with HATC staff on evaluating the effectiveness and efficiency of HATC rental assistance programs. This provides members the opportunity to provide input on necessary program modifications.

Furthermore, HATC arranges and promotes at least two public hearings on an annual basis. The first is to inform and discuss the agency's submittal of the MTW Annual Plan to HUD, which outlines proposed budgetary and policy modifications to the rental assistance programs and affordable housing programs the agency administers. The second is a public hearing to review and discuss the agency's submission of its MTW Annual Report to HUD- a report that analyzes the outcomes and outputs of the objectives outlined in the aforementioned MTW Annual Plan. Public notices informing residents of Tulare County of the time and date of the public hearings are published by HATC in the local newspaper.

Is the public housing agency designated as troubled under 24 CFR part 902?

HATC is not designated as troubled.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The primary potential barriers to affordable housing in the City include public policies like tax policy, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and other policies that affect the return on residential investment.

The primary barriers to affordable housing are governmental regulations that work to protect public welfare but at the same time limit development by adding costs (impact fees, permit fees) and time-consuming review processes. Barriers include the following:

- Lending practices
- Land use policies and practices
- Regional collaboration related services
- Housing discrimination
- Impact fees and permit fees
- Zoning regulations
- Costly of on/off site improvement requirements
- Time-consuming review processes
- Current market rate rental economy

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address public policy barriers, the City plans to support the development of missing middle housing by identifying and eliminating development constraints and amending the Zoning Code to be consistent with SB 9.

In addition to exploring new policy and regulatory changes, the City will continue its efforts to carry out the following to remove barriers to affordable housing:

- Work with non-profit developers and other public agencies that increase Visalia's supply of affordable housing
- Work with the Housing Authority of Tulare County to properly inform collaborating agencies at the local, state, and federal levels of the need for affordable housing in the City
- Facilitate the construction of affordable rental housing for very-low and low-income households by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives
- Support programs that keep people housed, such as tenant-based rental assistance and rapid rehousing
- Streamline the permitting process for affordable housing
- Further incentives to developers for the development of affordable housing
- Incorporate educational components regarding the importance of affordable housing into community outreach
- Encourage the development of smaller, more affordable units

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Visalia works closely with the Kings/Tulare Homeless Alliance the region's Continuum of Care (CoC). The Alliance Housing Navigators, Kings View PATH Team, and Tulare County Mental Health Crisis Team canvas the City to conduct outreach to people experiencing homelessness. Street outreach is conducted with techniques such as trauma-informed care, critical time intervention and motivational interviewing. Both the navigation and PATH teams leverage peers to create rapport and trust. Outreach teams assist with connections to mainstream benefits, obtaining documents required for housing (e.g. proof of homelessness, disability certification), provide hygiene kits, transportation assistance, and coordinate warm hand-offs to services such as mental health and substance abuse treatment programs. Program materials are offered in Spanish & other languages upon request. CoC members offer resources for other communication including sign language & accommodations for physical disabilities (e.g., dial-a-ride paratransit).

The Alliance outreach efforts for persons experiencing homelessness also occur through the weekly Local Initiatives Navigation Center (LINC) event as well as the Point in Time (PIT) count. The one-day PIT survey provides a snapshot of the adults, children in households and unaccompanied youth living in the City of Visalia who meet HUD's definition of homelessness. Information gathered through the PIT is used to understand the causes and trends of homelessness over time, as well as to determine the unmet shelter and service needs of the homeless. On January 27, 2025, stakeholders worked together to collect sheltered and unsheltered homeless data. The Alliance publicly releases its PIT report annually in June. Individual City data is collected at the same time including adults and children, race and ethnicity, current housing, sheltered/unsheltered homeless, chronic homelessness, veterans, disabled, sources of income, reasons for homelessness and bed capacity and needs. Information gathered through the PIT is used to understand the causes and trends of homelessness over time, as well as to determine the unmet shelter and service needs of the homeless.

Addressing the emergency and transitional housing needs of homeless persons

The City of Visalia in partnership with the Visalia Homeless Center provides an overnight Seasonal Emergency Shelter - Warming Center annually for people experiencing homelessness with the use of the City's Permanent Local Housing Allocation (PLHA) funding. The Warming Center serves as an initial platform to enter individuals into the Homeless Management Information System (HMIS) and Coordinated Entry System (CES) to begin housing placement. The Visalia Rescue Mission provides year-round emergency and transitional housing needs for homeless persons within the City of Visalia. The Visalia Rescue Mission provides overnight shelter, daily meals, daily showers, case management, and linkage to community resources.

In 2020, the City of Visalia in partnership with Self-Help Enterprises opened Eden House, a 22-bed transitional bridge housing project for people experiencing homelessness transiting into permanent housing. Individuals can stay up to 12 months as they await a permanent housing unit. Eden House was developed in part with City CDBG funds. Annually, the City supports Eden House with the use of PLHA and/or CDBG funds.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living

In 2024, the City of Visalia in partnership with Community Services Employment and Training (CSET), TC Hope, and Self-Help Enterprises developed the Visalia Navigation Center, a 100-bed low-barrier navigation center which is a service-enriched center connecting individuals and families experiencing homelessness to permanent housing. The Visalia Navigation Center provides a commercial kitchen, resource center, men's dorm, women's dorm, medical rooms, senior rooms, and private family rooms. The Visalia Navigation Center includes overnight shelter, showers, daily meals, storage space, laundry services, and animal kennels. On-site resources include intensive case management, employment training, health/mental health services, substance abuse services, linkage to mainstream benefits, life skill services, and rapid rehousing services for permanent housing placement and independent living. On average, guests are expected to reside at the Visalia Navigation Center between 6 to 9 months. Guests receive follow-up case management up to 2 years to ensure permanent housing stability. The Visalia Navigation Center was developed in part with City CDBG funds. Annually, the City supports the Visalia Navigation Center operations with PLHA and RDA Housing Successor funds.

The City also allocated HOME funded Tenant Based Rental Assistance (TBRA) funds to be utilized as rental assistance and security deposits to assist chronically homeless individuals and families transition to permanent housing and independent living. The rental assistance will be provided for a period of up to 24 months of assistance as allowed under the HOME TBRA regulations. HOME TBRA clients also receive case management and support services to ensure they are self-sufficient and/or have another source of rental subsidy when the assistance ends to prevent recidivism.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Visalia is partnering with Tulare County Foster and Homeless Youth Services, Tulare County Office of Education, and College of the Sequoias Foster Youth Services to assist with addressing social services, education, employment, health, housing, and youth services for extremely low and low-income individuals being discharged from publicly funded institutions and/or systems of care such as foster care. The City in partnership with RH Community Builders is prioritizing housing units for Foster Youth at Sequoia Village and the Majestic Gardens permanent supportive housing projects both located within a one-mile radius of the College of the Sequoias (COS), the largest college campus in Tulare County. COS offers a variety of on-site vocational programs, associates degrees, bachelor's degrees, and master's degrees. This partnership will significantly increase the likelihood of foster youth obtaining a higher education, a successful career, and preventing the cycle of homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

One of the goals in the 2023-2031 City of Visalia Housing Element is to develop an environmental pollution reduction plan and reduce lead-based paint exposure. To address lead-based paint exposure, the City will work with a consultant to regularly assess and monitor the exposure in each census tract.

The Tulare County Health and Human Services Agency, Childhood Lead Poisoning Prevention Program (CLPPP) works to increase awareness about the hazards of lead exposure, to reduce lead exposure in the environment, and to increase the number of children who have been tested for exposure to lead. The CLPPP offers home visits, education about lead poisoning, and environmental home inspections to the families of children with severe lead poisoning. The CLPPP also provides information and education to the general public, medical providers, and community-based organizations.

The City offers many housing programs, which require lead-based paint inspections and/or abatement. Applicants of these programs are provided brochures informing them of the health risks of lead-based paint as part of the application process. In addition, City building inspectors and Code Enforcement staff are alerted to signs of this hazard as they perform their substandard housing inspections. The City requires rehabilitation contractors to utilize safe practices and obtain certification through a HUD certified lead testing agency.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint was widely used in the United States in homes prior to 1978. The U.S. Congress banned the use of lead-based paint in residential structures and environments in 1971 (United States Lead-Based Paint Poisoning Prevention Act) but this regulation was not implemented until 1978 by the Consumer Product Safety Commission (U.S. Consumer Product Safety Commission). The City's 2025/26 – 2029/30 Analysis of Impediments to Fair Housing Choice indicated there may be children at risk of being exposed to lead-based paint in both owner and renter-occupied housing units based on the fact that 16.8% of owner-occupied and 28.8% of renter-occupied housing units built before 1980 have children present.

Education is the initial step to mitigating a problem. By providing information regarding lead-based paint hazards, residents can take immediate action to ascertain their risk level and take corrective or preventive action. As the City continues to implement its housing rehabilitation program, consideration will continue to be given to HUD's lead-based paint testing and mitigation requirements. Rehabilitation performed on units built prior to 1978 must be carefully monitored for the presence of lead-based paint in compliance with HUD regulations.

How are the actions listed above integrated into housing policies and procedures?

The City of Visalia rehabilitation program policies and procedures require that all properties constructed prior to 1978 must be tested for lead-based paint. If lead-based paint is found, it will be removed or encapsulated as required by HUD.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City is partnering with Tulare County Foster and Homeless Youth Services, and College of the Sequoias to assist with education, employment, housing, and youth services for low-income youth exiting foster care to reduce the number of poverty-level families. The City in partnership with RH Community Builders are prioritizing housing units for youth exiting foster care at Sequoia Village and the Majestic Gardens permanent supportive housing projects both located within a one-mile radius of the College of the Sequoias. COS offers a variety of vocational programs, associates degrees, bachelor's degrees, and master's degrees. This partnership will increase the likelihood of foster youth obtaining a higher education, a successful career, and ultimately reducing the number of poverty-level families.

The City is also partnering with CSET to offer job training and placement for people experiencing homelessness at the Visalia Navigation Center and the Environmental Cleanup Opportunities (ECO) program. The Environmental Cleanup Opportunities (ECO) Project participants learn about the job interview process, build a résumé, and develop budgeting techniques to balance personal finances. After completing the pre-employment sessions, participants begin their transitional jobs training with CSET's Sequoia Community Corps. ECO participants usually obtain a permanent job following successful completion of the program; therefore, increasing their household income.

The City will also continue to partner with organizations to provide services and address the full range of needs of LMI families. There are coordinated programs and services to reduce poverty, but many unmet needs will persist. The City will continue to collaborate with its partners to identify and work toward meeting those needs by focusing resources and efforts.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The City continues to work with regional agencies and non-profit organizations to address poverty through the construction of affordable housing (HOME grant CHDO funding), as well as the Alliance to provide services to special needs, LMI, and homeless populations.

The City of Visalia 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).

The two repair programs funded through CDBG – the single-family home repair program and the senior mobile home repair program – are intended to keep seniors in their homes and fight poverty in this age group.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

In addition to on-site monitoring, the City conducts desk reviews of each funded activity. Sub-recipients are required to submit monthly performance reports detailing the City clients served, client demographic data, services performed, and client outcomes. Agencies are also required to submit monthly budget reports showing revenue, expenses, and a detailed invoice specifying what expenses are being charged to CDBG or HOME funds. Agencies must also submit annual independent audit reports regarding their financial accounting.

The City also prepares the annual performance report required by HUD detailing the progress made in achieving the goals in the ConPlan, which is called the Consolidated Annual Performance and Evaluation Report (CAPER). In addition, the City prepares detailed agreements with sub-recipients outlining goals and objectives to be met. The City's annual report to HUD includes an analysis of any problems or obstacles encountered by sub-recipients in meeting their goals and objectives.

With respect to minority and women-owned businesses, the City will solicit the interest of a wide variety of companies and firms to undertake HUD-funded activities including minority and women-owned businesses.

Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City as an entitlement jurisdiction receives Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds annually from the U.S. Department of Housing and Urban Development (HUD). These programs are designed to assist low and moderate income (LMI) households by investing in the City's local communities/neighborhoods. This Annual Action Plan (AAP) covers the first year of the City's 2025-2029 Consolidated Plan and outlines plans for implementing the 5-year goals identified in the Strategic Plan for the 5-year period from July 1, 2025-June 30, 2030.

The Program Year (PY) 2025 CDBG estimated budget consists of \$1,200,000 in entitlement funds, \$50,000 in program income, and \$450,000 in prior year funds for a total of \$1,700,000. The PY 2025 HOME estimated budget consists of \$500,000 in entitlement funds, \$100,000 in program income, and \$40,000 in prior resources for a total of \$640,000. The "Expected Amount Available Remainder of ConPlan" is the first year 2025 grant allocation multiplied by 4 years to equal total remainder of ConPlan in program year 2025. Each program year the "Expected Amount Available Remainder of ConPlan" is reduced by the current grant allocation.

The City currently does not have an Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) grant.

Anticipated Resources

Table 79: Expected Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	<ul style="list-style-type: none"> Administration Public Services (15%) Single-family and mobile home repair programs Code enforcement Emergency shelter development 	\$1,200,000	\$50,000	\$450,000	\$1,700,000	\$5,000,000	In 2025, the CDBG estimated funds are \$1,200,000 in entitlement funds, and \$500,000 in program income and other funds.
HOME	Federal	<ul style="list-style-type: none"> Administration CHDO Rancho Colegio project CHDO senior housing project CHDO affordable rental housing project 	\$500,000	\$100,000	\$40,000	\$640,000	\$2,400,000	In 2025, the HOME estimated funds are \$500,000 in entitlement and \$140,000 in program income, and other funds.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City leverages both federal and local housing funds by supporting non-profit organizations that develop affordable housing. The City, or its partners, provides matching funds for housing related services to several programs, which includes the following:

- SHE-CHDO Scattered Multi-Family Site Acquisition/Development. For example, the City's HOME CHDO Rancho Colgeio Project is the development of an 80-unit multi-family affordable housing complex that is budgeted at an estimated \$35 million. HOME funds will be leveraged with the various other funding sources, such as, Multifamily Housing Program (MHP), Joe Serna Farmworker Housing Grant (FWHG), and the Infill Infrastructure Grant (IIG).
- Voucher Program – Match to receive HUD CoC grants to provide permanent supportive housing vouchers.
- Tenant-Based Rental Assistance (TBRA) – Rental subsidies to support affordable housing units.

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

- Housing Authority of Tulare 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 Section 8 and Veterans Affairs Supportive Housing (VASH) vouchers.
- Low-Income Housing Tax Credit Program (LIHTC) provides federal and state tax credits for private developers and investors who agree to set aside all or an established percentage of their rental units for low-income households for no less than 30 years under administration by the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis at varying times. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

The City will also be receiving Permanent Local Housing Allocation (PLHA) funding which will assist with matching requirements.

- PLHA provides funding to local governments in California to help increase the affordable housing stock. Funding will help increase the supply of housing for households at or below 60% of area median income; increasing assistance to affordable owner-occupied workforce housing; assisting persons experiencing or at risk of homelessness; and promoting projects to meet Visalia's unmet share of the regional housing needs allocation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

There is no publicly owned land or properties located within the jurisdiction that may be used to address the needs identified in the plan.

Discussion

See above discussion.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 80: Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Address Special Service Needs	2025	2029	Special Services	Citywide	Public Services	CDBG: \$180,000	Public service activities for Extremely Low-Income Housing Benefit: 465 Households Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted.
2	Preserve Homeownership	2025	2029	Household Maintenance	Citywide	Property Maintenance	CDBG: \$200,000	Homeowner Housing Rehabilitated: 6 Household Housing Units
3	Combat Blighting Conditions	2025	2029	Household Maintenance	LMI Census Tracts	Neighborhood Preservation	CDBG: \$170,000	Housing Code Enforcement/ Foreclosed Property Care: 200 Household Housing Units
4	Combat Homelessness	2025	2029	Homeless Needs	Citywide	Emergency Shelter	CDBG: \$900,000	Overnight/Emergency Shelter/Transitional Housing Beds Added: 100 Beds
5	Increase Affordable Housing	2025	2029	Affordable Housing	Citywide	Affordable Housing	HOME: \$590,000	Rental Units Constructed: 22 Low-Income Household
6	Program Administration	2025	2029	Administration	Citywide	Administration	CDBG: \$250,000 HOME: \$50,000	Other: 1

Goal Descriptions

Table 81: Goal Descriptions

#	Goal Name	Goal Description
1	Address Special Service Needs	Provide essential public services which include homeless services, homeless prevention, housing flex funds, job training, youth services, and fair housing services.
2	Preserve Homeownership	Single-family and mobile home rehabilitation programs for low-and-moderate-income owner occupants who are elderly and/or disabled.
3	Combat Blighting Conditions	Code enforcement inspection services within deteriorated or deteriorating low-moderate income eligible areas to arrest the decline of the area to provide neighborhood preservation.
4	Combat Homelessness	Development of a low-barrier emergency shelter.
5	Provide Affordable Housing	HOME CHDO projects to increase affordable housing in the City. Projects include the development of affordable, farmworker, and senior housing.
6	Program Administration	Administration and planning to administer CDBG and HOME funds.

AP-35 Projects – 91.220(d)

Introduction

Program Year 2025 CDBG and HOME Projects were established based on the high priority needs identified in the 2025-2029 Consolidated Plan Needs Assessment and Strategic Plan. The Consolidated Plan goals below address the high priority needs and serve as the foundation for strategic actions the City will undertake. These goals are based on the ConPlan's Needs Assessment and Housing Market Analysis sections as well as community outreach conducted:

- Address special service needs
- Preserve homeownership
- Combat blighting conditions
- Combat homelessness
- Enhance Community Development
- Increase affordable housing
- Program administration

Projects

#	Project Name
1	HOME Administration
2	HOME-CHDO Project - Rancho Colegio
3	HOME-CHDO Project - Senior Housing Project
4	CDBG Administration
5	CDBG Public Services
6	Single-Family Home Repair Program
7	Senior Mobile-Home Repair Program
8	Code Enforcement
9	Emergency Shelter

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects will address the priority needs described in the Consolidated Plan by providing direct homeless services, homeless prevention services, fair housing services, code enforcement inspections to maintain neighborhood stabilization, housing rehabilitation programs, and affordable housing options for the LMI population. The need to Enhance Community Development is planned for project funding in future years. An obstacle in addressing underserved needs is the needs outweighing funding resources. Nevertheless, the City worked resourcefully in combining multiple funding sources to maximize the allocation of resources to address underserved community needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	2025 HOME Administration
	Target Area	Citywide
	Goals Supported	Program and planning administration
	Needs Addressed	Program administration
	Funding	HOME: \$50,000
	Description	2025 HOME Administration and Planning.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	2025 HOME Administration and Planning.
2	Project Name	HOME CHDO Project – Rancho Colegio
	Target Area	Citywide
	Goals Supported	Increase affordable housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$290,000
	Description	Construction of an 80-unit multi-family rental complex, of which 11 units will be HOME funded.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	11 extremely low to low-income households are expected to benefit from the proposed activity.
	Location Description	3520 N. Court St., Visalia, CA 93291
	Planned Activities	The City will provide funding for Self-Enterprises, Inc. (SHE), to build 11 of the 80 new low-income multi-family rental units.
3	Project Name	HOME CHDO Project – Senior Housing
	Target Area	Citywide
	Goals Supported	Increase affordable housing
	Needs Addressed	Affordable housing
	Funding	\$300,000
	Description	Construction of an 80-unit senior housing rental complex, of which 11-units will be HOME funded.
	Target Date	6/30/28
	Estimate the number and type of families that will benefit from the proposed activities	11 extremely low to low-income senior households are expected to benefit from the proposed activity.

	Location Description	2439 N. Dinuba Blvd. Visalia, CA 93291
	Planned Activities	The City will provide funding for Self-Enterprises, Inc. (SHE), to develop 11 of the 80 new senior housing rental units.
4	Project Name	2025 CDBG Administration
	Target Area	Citywide
	Goals Supported	Program and planning administration.
	Needs Addressed	Program administration
	Funding	CDBG: \$250,000
	Description	2025 CDBG Administration and Planning.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	2025 CDBG Administration and Planning.
5	Project Name	CDBG Public Services
	Target Area	Citywide
	Goals Supported	Address Special Service Needs
	Needs Addressed	Public Services
	Funding	CDBG: \$180,000
	Description	Continuum of Care Point in Time survey and LINC services; Permanent Supportive Housing (PSH) voucher match; housing flex funds, and fair housing services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	485 extremely low-income households, including people experiencing homelessness.
	Location Description	Citywide
	Planned Activities	Point in Time survey and LINC services; PSH match; housing flex funds, youth services, job training, and fair housing.
6	Project Name	Single-Family Home Repair Program
	Target Area	Citywide
	Goals Supported	Preserve homeownership
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$100,000
	Description	Single-family home repair program including roof repairs, ADA improvements for LMI senior and/or disabled owner occupants.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	4 low-moderate income seniors and/or disabled persons.
	Location Description	City wide. Sites to be determined.
	Planned Activities	Single-family minor home repairs including emergency and ADA improvements.
7	Project Name	Senior Mobile Home Repair Program
	Target Area	Citywide
	Goals Supported	Preserve homeownership
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$100,000
	Description	Senior Mobile Home Repair Program to owner occupied low-income seniors and/or disabled persons.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 low-moderate income seniors and/or disabled persons.
	Location Description	Citywide. Sites are to be determined.
	Planned Activities	Senior Mobile Home Repair Program to owner occupied low-income seniors and/or disabled persons.
8	Project Name	Code Enforcement
	Target Area	LMI Tracts
	Goals Supported	Create a suitable living environment
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$170,000
	Description	2025 Code Enforcement services in deteriorating or deteriorated low-moderate-income areas to arrest the decline of the area.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 LMI households are expected to benefit from the proposed activity.
	Location Description	LMI target areas.
	Planned Activities	Code Enforcement services in deteriorating or deteriorated low-moderate-income areas to arrest the decline of the area.
9	Project Name	Emergency Shelter Development
	Target Area	LMI Tracts
	Goals Supported	Combat homelessness
	Needs Addressed	Combat homelessness
	Funding	CDBG: \$900,000

Description	Acquisition, development and/or rehabilitation of a low-barrier emergency shelter.
Target Date	6/30/28
Estimate the number and type of families that will benefit from the proposed activities	100 extremely low-income individuals experiencing homelessness.
Location Description	To be determined.
Planned Activities	Development of a low-barrier emergency shelter.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the jurisdiction (including areas of low-income and minority concentration) where assistance will be directed

A majority of the CDBG activities funded in 2025 are offered citywide to low- and moderate-income households. However, certain CDBG programs, such as public infrastructure improvements and code enforcement are directed to neighborhoods that qualify for CDBG funds on an "area benefit" basis. An area benefit activity is one that is available to benefit all the residents of an area which is:

- Primarily residential and
- Where 51% of the population is low- and moderate-income

In program year 2024, Code enforcement activities will be directed at LMI Census Tracts; other projects will be targeted at LMI populations citywide.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	90%
LMI Tracts	10%

Rationale for the priorities in allocating investments geographically.

Generally, CDBG and HOME funds will be distributed citywide as eligible to benefit LMI populations. However, CDBG funds will be utilized in CDBG Target areas for Code Enforcement and Park Improvements. A presumed Benefit project, such as an ADA walkway within a park or low mod residential areas in need of access, would be applicable. CDBG funding directed toward public services is a citywide public service benefit. Public Facilities are based upon CDBG requirements, such as the area benefit noted above, limited clientele or income qualifications; Affordable housing will be citywide, which encompasses CDBG Target Areas. Other programs may benefit within the CDBG Target areas as well, even though allowed citywide.

Discussion

The Low-and Moderate-Income Concentration Census Tract Map is being utilized for the 2025 Action Plan and is based on the Low-and Moderate-Income Summary Data (LMISD) provided on the HUD Exchange website.

AP-55 Affordable Housing – 91.220(g)

Introduction

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. The Annual Action Plan must also indicate the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purpose of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

In partnership with Self-Help Enterprises, the City’s HOME Community Housing Development Organization (CHDO) plans to develop 11 HOME assisted units at Rancho Colegio an 80-unit affordable rental housing complex for households 50% of the area median income or lower, which includes 20-units for farm working households. In addition, the city plans to develop an additional 11 HOME assisted units at a senior affordable rental housing project for seniors 62 and older at 60% of the area median income or lower. The tables below represent HOME funded activities.

Table 84: One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total	22

Table 85: One Year Goals for the Number of Households Supported By Support Type	
Rental Assistance	0
The Production of New Units	22
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	22

Discussion

The 2025 HOME funded activities include the development of 22 HOME assisted units with 11 units at Rancho Colegio and 11 senior housing units. The 2025 CDBG affordable housing activities include 3 single-family and 3 mobile home repairs to senior and/or disabled low-income owner occupants.

Findings in the MA-15 show that there is not an adequate amount of housing affordable to LMI households, especially for extremely low- and very low-income households. According to the HUD data reports, there is not sufficient housing units for the various income categories. After analysis, the only income category that truly does have enough housing is the 50-80% AMI. This explains the City’s focus on funding for the 0-30% (extremely low) and 30-50% (low) income housing categories.

The following data (CHAS 2017-2021) shows:

- 0-30% AMI: There are 3,995 households living in this income category, yet there are only 1,265 rental units available that are affordable to these households in the City
- 30-50% AMI: There are 4,720 households living in this income category yet there are only

- 2,630 units available
- 50-80% AMI: there are 7,335 households in this income category and there are 9,460 units

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of Tulare County (HATC) works closely with the City, the Continuum of Care “Alliance”, and the Tulare County Homeless Taskforce. Actions planned by HATC this year are referenced below.

Actions planned during the next year to address the needs of public housing residents

HATC is currently developing the Demaree Apartments that will serve households at 80% of the area median income (AMI) and lower. The Demaree Apartments is a new construction, family, mixed-income project. There will be 222 total units, 220 of which will be restricted between 30% and 80% of the AMI. There will be 90 one-bedroom units, 75 two-bedroom units, and 57 three-bedroom units. Two of the three-bedroom units will serve as unrestricted manager’s units. The Demaree Apartments are expected to be completed by June 2026.

The HATC participates in a Moving to Work (MTW) Program, which offers housing for 5-years at a flat rate, based on unit bedroom size instead of being income-based. The MTW program is designed to give rental assistance to families who are working to achieve self-sufficiency from all types of governmental assistance while they are in the process of achieving that goal. Successful applicants are encouraged to seek higher paying employment and/or further their education. An increase in family income does not increase the monthly rent. Families can continue the MTW program for a maximum of 5 years, or until their income reaches 120% of the AMI, at which time assistance will be terminated or they will be given 6-months to move out. Many of the MTW participants transferred to MTW from HATC’s conventional low rent and Section 8 programs. Others were referred to the MTW program by HATC’s partner agencies, such as Tulare County Health and Human Services and CSET.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HATC created a Resident Council composed of 5 residents from HUD funded programs (Multifamily Housing, LIHTC, HOME, Section 8, and public housing). The Resident Council works with HATC staff on evaluating the effectiveness and efficiency of existing rental assistance programs. This structure was put into place to give public housing residents the opportunity to provide input on program modifications. HATC is proactive in the inclusion of public-housing residents in the policy making process. As required, two public housing tenants sit on the HATC Commission board. Between the Resident Council and tenant representation on the Board an equitable and transparent policy-making process has been put into place.

A vital driving factor that continues to influence HATC programs is the goal of tenant self-sufficiency. HATC views homeownership as a long-term goal for most participants. HATC staff works with tenants to effectively provide them with the necessary resources to achieve homeownership. HATC’s annual re-examination notice provides participants with an extensive referral list that aids homeownership. Effective collaboration between their agency and other public and nonprofit agencies is imperative to help promote homeownership among all HATC’s tenants. Lastly, HATC created “RentTrack Payment, an online payment system which allows residents to utilize their rental payments made on time to raise or build individual credit scores. RentTrack has increased credit scores an average of 132 points over a 2-year period.

If the PHA is designated as troubled, describe the manner in which financial or other assistance will be provided

Not Applicable

Discussion

See discussion above

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section describes the City's one-year goals and the specific action steps it will undertake in the program year to carry out the homeless strategy outlined in the ConPlan's SP-60 Homelessness Strategy. This section will also describe the jurisdiction's one-year goals and specify the activities it will undertake to serve the emergency, transitional, and permanent housing as well as supportive service needs of homeless and special needs populations.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

The City's one-year goals for reducing and ending homelessness include allocating CDBG funds for the development of a low-barrier emergency shelter to provide immediate shelter and an entry point to permanent housing for those experiencing homelessness.

The City's annual goal also includes allocating PLHA, RDA Successor Housing, and Encampment Resolution Funding to support the recently developed Visalia Navigation Center, a 100-bed public facility with on-site wrap around supportive services, intensive case management, and rapid rehousing to quickly place individuals into permanent housing.

Through partnership with the development organization, Self-Help Enterprises, the city's goal is to continue to provide 42 permanent supportive housing units at the Lofts at Fort Visalia and develop an additional 160 multifamily affordable housing units including senior housing for those experiencing and at-risk of homelessness. Through partnership with the development organization RH Community Builders, the City's annual goal also includes providing 92 permanent supportive housing units through the city's two Homekey sites Majestic Gardens and Sequoia Village.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Kings/Tulare Homeless Alliance serving as the local Continuum of Care (CoC) conducts a weekly Local Initiatives Navigation Center (LINC) at the Visalia Rescue Mission to provide various resources and access to service providers for those experiencing homelessness to assess their individual needs. LINC brings together social service providers, faith-based organizations, and government agencies to help families locate affordable housing, employment and mental health and substance abuse treatment along with other needed services. Services include ID vouchers, free cell phones, housing assessments, enrollments to mainstream benefits, employment assistance, health/mental health services, legal assistance, and free meals.

Addressing the emergency shelter and transitional housing needs of homeless persons

Annually, the City provides funding through State PLHA funds to the Visalia Warming Center, a seasonal emergency overnight shelter, during the winter season when temperatures drop. The Warming Center serves on average of 100 individuals overnight on a daily basis. The Warming Center also serves as an entry point into the Homeless Management Information System (HMIS), and permanent housing placement.

The Visalia Navigation Center was recently developed in 2024 to provide 100-beds of emergency housing and essential services to people experiencing homelessness. The Visalia Navigation

Center is the first of its kind in Tulare County and provides overnight shelter, daily meals, showers, case management, resources, mental health services, substance abuse services, job training/placement, and permanent housing placement.

Eden House was developed in 2020 and serves as a 22-bed bridge transitional housing project that provides on-site case management and supportive services for individuals that need additional on-site services as they transition from homelessness to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will begin work on the development of an emergency shelter project to be funded with CDBG dollars in FY2025-26. This project will provide at least 100 beds and will serve as a low-barrier emergency shelter for chronically homeless individuals and families, veterans, and unaccompanied youth. The Emergency Shelter will follow a Housing First model, therefore, eliminating barriers to entry including sobriety or program participation.

The Visalia Navigation Center also services chronically homeless individuals and families, veterans and their families, unaccompanied youth, and families with children. The Visalia Navigation Center has individual private family rooms for families with children to safely transition from homelessness to permanent housing. The Visalia Navigation Center is administered by CSET, which leverages a variety of rapid rehousing funding sources to quickly and permanently house individuals and families and prevent recidivism. Rapid rehousing services include security deposits, rental application fees, landlord mitigation, credit repair, and/or rental subsidies.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Visalia Navigation Center offers private medical rooms dedicated for homeless individuals being discharged from systems of care such as health care facilities and mental health facilities to prevent them from becoming homeless and works to quickly provide permanent housing placement. In partnership with RH Community Builders, our Homekey sites within 1-mile of the College of Sequoias, Sequoia Village and Majestic Gardens, provide permanent supportive housing units for aged out foster youth exiting foster care and other youth facilities to prevent these individuals from entering into homelessness. In the previous 5-Year Consolidated Plan, 132 permanent supportive housing units were developed in the City of Visalia which include 40-units at the Lofts at Fort Visalia, 50-units at Sequoia Village, and 42-units at Majestic Gardens that provide permanent supportive housing units for extremely low-income individuals and families including those being discharged from publicly funded institutions and systems of care.

Discussion

The City provides housing flex funds under CDBG public services to pay security deposits and rental applications fees as well as emergency rental and utility assistance to assist those experiencing homelessness and provide homeless prevention services. The City also leverages state funding sources to provide additional rapid rehousing services, credit repair, and rental subsidies to provide additional resources for people experiencing homelessness and at-risk of homelessness in the City of Visalia.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Visalia's 2025/26-2029/30 Analysis of Impediments to Fair Housing Choice identified the following impediments to affordable housing:

- Lack of affordable housing
- Residents vulnerable to displacement
- Lack of housing opportunities for special needs populations (residents living with disabilities, seniors, large households, and residents experiencing homelessness)

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has taken actions in recent years to support residential development through changes in zoning, further streamlining permitting processes, and reducing impact fees. Visalia has made changes to residential zone districts following the City's Housing Element update. The City increased the highest allowed multi-family density permitted by right to 15 to 35 units per acre, provided that the development does not exceed 80 units. The City implemented an Affordable Housing Infill Incentive Program, which reduces Transportation Impact Fees for qualifying projects that meet the infill criteria outlined in the City's Development Fee Schedule. In the downtown area, waivers for parking requirements have been given based on past use of the building spaces. There are multiple policies and programs in the 2023 Housing Element Update that address promoting incentives for affordable housing that include priority permit processing and modified zoning provisions. New programs in the Housing Element update propose removing conditional use requirements for housing in certain commercial zone designations. These Housing Element Programs are organized into nine Goal categories, as follows:

1. New Construction - To provide a broad range of housing types and densities to meet the needs of all Visalia residents.
2. Mixed Use, Infill, and Downtown Development - To promote mixed use, infill, and Downtown development in Visalia.
3. Encourage Affordable Housing - To encourage construction and maintenance of affordable housing in Visalia.
4. Foreclosures - To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures.
5. Special Needs/Homeless- To provide a range of housing types and services to meet the needs of households with special needs within the city.
6. Housing Rehabilitation Program - To 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 residential neighborhoods.
7. Equal Opportunity Housing and Discrimination Prevention - To provide decent housing and a quality of 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.
8. Energy Conservation - To encourage energy efficiency in all new and existing housing.

9. Implementation Monitoring - To ensure that Housing Element programs are implemented on a timely basis and the progress of each program is monitored and evaluated annually.

Discussion:

See above

AP-85 Other Actions – 91.220(k)

Introduction:

The following section provides HUD with other activities, projects, and actions the City is undertaking to reduce homelessness and improve housing affordability. Examples include the completion of the AI and identifying the barriers and impediments to affordable housing, supporting homeless programs, public and private solutions for affordable, annual administration of CDBG and HOME funds and attendance of city meetings and CoC meetings.

Actions planned to address obstacles to meeting underserved needs

The City's 2025/26-2029/30 Analysis of Impediments to Fair Housing Choice includes the following identified actions which will begin to be undertaken in FY2025-26 to meet underserved needs:

- Conduct landlord education and outreach on source of income discrimination and voucher programs with the goal of increasing landlord participation in the voucher program. (HE Program 3.6)
- Expand and prioritize affordable housing development in high and highest resource areas and near public transit. (HE Program 7.2)
- Prioritize capital improvement projects, including renovation of 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. (HE Program 7.2)
- Promote the development of ADUs, prioritizing the high and highest resource areas of the city. (HE Program 3.15)
- Implement small-scale placemaking projects/events in central and northeastern parts of Visalia. (HE Program 7.3)
- 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. (HE Program 7.3)
- Collaborate with 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 TCAG to expand transit services that connect Visalia to other cities in the County. (HE Program 7.3)
- 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.
- 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.
- Facilitate the development of housing for persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance. (HE Program 5.9)
- 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. (HE Program 5.9)

- 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. (HE Program 5.9)
- 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. (HE Program 7.3)
- Monitor and support the development of housing for farmworkers through coordination non-profit organizations. (HE Program 5.9)
- 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. (HE Program 7.3)
- 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.
- Support the development of missing middle housing by identifying and eliminating development constraints and amending the Zoning Code to be consistent with SB 9.
- Develop and publicize financial and regulatory incentive opportunities to developers.
- 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 (HE Program 7.1)
- Hold (at minimum) annual program workshops for local lenders to promote affordable housing programs.
- Identify lenders/realtors that have not been certified through the CalHome Reuse Program; conduct outreach to this group to promote certification.
- 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. (HE Program 7.1)
- Post brochures on the City website for resident access.
- Partner and contract with fair housing service providers for outreach, education, testing, and enforcement. Facilitate bi-annual workshops (at minimum).
- Expand awareness of predatory lending practices, fair housing requirements, regulations, and services by distributing educational materials to property owners, realtors, apartment managers, and tenants. (HE Program 7.1)
- 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. (HE Program 4.1)

- 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.
- 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. (HE Program 1.4)
- Host fair housing workshops annually (at minimum) in partnership with fair housing advocates to educate citizens about fair housing rights.
- Annually (at minimum) track income and demographic data of affordable housing participants to evaluate additional strategies to increase affordable housing knowledge.
- 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. (HE Program 1.4)
- Reevaluate contract with CCFHC; conduct a desk audit/review of program operations and service delivery (focus on feedback and City-observed experiences with lack of/delay in response to callers/individuals making inquiries).
- 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. (HE Program 3.2)
- 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. Transitional and supportive housing is allowed by-right in multi-family residential. (HE Program 1.3)
- Monitor complaints regarding unfair/predatory lending and assess lending patterns by working with non-profit agencies that specialize in fair housing to provide data. Require the Central CA Fair Housing Council (CCFHC) to provide quarterly reports to the City on complaints received.
- Require CCFHC to provide reports to the City biannually (at minimum) of support provided to local nonprofits in applying for FHIP.
- Require CCFHC to regularly report to the City on outcomes/outputs.
- Promote landlord mitigation program that provides financial benefits to landlords of housing units to mitigate damages caused by Section 8 tenants.
- Conduct (at minimum) annual outreach to local lenders to encourage them to provide financing information to low- and moderate-income residents.

Actions planned to foster and maintain affordable housing

The single-family and senior mobile home repair programs being undertaken with CDBG funds are focused on maintaining affordable housing and keeping individuals in their homes, avoiding displacement that would result in increased housing costs. The City will also undertake several multi-family housing projects using HOME funding, one of which will be targeted at seniors, contributing to the increased availability of affordable housing options in the jurisdiction.

Actions planned to reduce lead-based paint hazards

Currently the City's housing rehabilitation or home improvement programs and down payment assistance programs require lead-based paint inspections and/or abatement. Applicants of these programs are provided brochures informing of the health risks of lead-based paint as part of the application process. In addition, City building inspectors and Code Enforcement staff are alerted to signs of this hazard as they perform their substandard housing inspections. The City requires its Subrecipients, Developer partners and rehabilitation contractors of federally funded programs to utilize safe practices and obtain certification through a HUD certified lead testing agency.

Actions planned to reduce the number of poverty-level families

The City's emergency shelter development project is intended to provide needed supports for homeless populations, with a goal of improving their situation and ultimately fostering financial independence.

The City works with its non-profit partners to reduce the number of poverty-level families. The City will also continue to provide its non-profit partners with funding to acquire, rehabilitate, and sell and rent homes or multi-family units to income-qualifying households at or below 80% AMI.

Additionally, the City has made a commitment to improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless. Specifically, Staff participates in the monthly Continuum of Care (Alliance) meeting, and various homeless task groups to identify funding and opportunities to provide Visalia's homeless population with housing and service opportunities.

The City will also continue to partner with organizations to provide services and address the full range of needs of LMI families. Although there are coordinated programs and services to reduce poverty, it is recognized that many unmet needs will remain. The City will continue to work with its partners to identify and work toward meeting those needs by strategically focusing its resources and efforts.

Actions planned to develop institutional structure

The City is a charter city and is managed under a Council-manager form of government. The City Council provides policy direction to the City Manager who is responsible for administering City operations. City Council members are the leaders and policymakers elected to represent the community and concentrate on policy that addresses the citizens' needs and wishes. The City Manager is appointed by the City Council to carry out policy and ensure that the entire community is served. The legislative body is the City Council and City Councilmembers are the community's decision makers. Visalia voters elect a 5-member Council to serve as the City's legislative and governing body. The members represent the City and their respective Districts, serve four-year terms and they select one member to serve as mayor and one to serve as vice- mayor. A general municipal election is held every two years in November, alternating between two and three positions each cycle.

The Finance Department, Housing Division, oversees and administers the day-to-day activities of the CDBG, HOME, and other state and federal funded programs. Housing staff works with various City departments to develop programs and activities that improve low-and moderate-income neighborhoods throughout the City. The administration of program activities includes housing, public services, public facilities, park and infrastructure improvements, and affordable housing.

The City has no additional actions planned to develop its institutional structure. The City will continue to work closely with the County of Tulare Housing Authority, as well as adjacent units of government and Tulare County.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to work with its partners to identify funding opportunities for providing affordable housing and public services. The City will continue its partnerships with non-profit organizations in the community. Additionally, the City will continue to work with the Alliance for the ongoing partnering with housing, service, and faith-based organizations to discover and address gaps in service.

Discussion

See above

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In the event that ultimate CDBG or HOME grant allocations do not match the expected totals listed in the AAP, the City may add, subtract or transfer amounts among identified projects, as noted without publishing a substantial amendment, if the amount is below a 75 % change, as per the approved Citizens Participation Plan. Any difference in CDBG funding will be reflected in the emergency shelter public infrastructure line item and, if needed, Public services to maintain compliance with the 15% cap and Administration to maintain the 20% cap. Any difference in HOME funding will be reflected in the SHE CHDO senior housing project, and if needed, Administration to maintain the 10% cap. The three-year period (2025, 2026 & 2027) will be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.

Community Development Block Grant Program (CDBG),

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$50,000

Other CDBG Requirements

1. The amount of urgent need activities	0%
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income	100%
3. Overall benefit: A consecutive period of 1, 2, or 3 years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low-and-moderate income- Specify the years covered that include the action plan	3-year period 2025, 2026, and 2027

HOME Investment Partnership Program (HOME), Reference 24 CFR 91.220(I)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other form of investment shall be used beyond those identified in Section 92.205. 2.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

No HOME funds will be used for homebuyer activities.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds (See 24 CFR 92.254(a)(4)) are as follows:

Not Applicable

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable

Appendices

Appendix “A” – FY 2025/2026 Annual Action Plan Summary Detail

Table 1: FY 2025/26 CDBG and HOME Annual Action Plan		
Resources:	CDBG	HOME
2025 Annual Grant Allocation	\$1,200,000	\$ 500,000
2025 Estimated Program Income	50,000	100,000
Prior Year Resources	450,000	40,000
Total FY 2025/26 CDBG and HOME Resources	\$1,700,000	\$ 640,000
Expenditures:		
Administration and Planning:		
Grant Administration	\$ 250,000	\$ 50,000
Total Administration	\$ 250,000	\$ 50,000
Public Services:		
Kings Tulare Homeless Alliance - Continuum of Care/Point-In-Time Count/LINC	\$ 20,000	\$ -
Family Services of Tulare County - Permanent Supportive Housing (PSH) Match	50,000	
Kings View PATH - Housing Flex Funds	45,000	-
Kings View - Eden House Transitional Bridge Housing	45,000	-
CSET - Fair Housing Services	20,000	-
Total Public Services	\$ 180,000	\$ -
Affordable Housing:		
Self-Help Enterprises - Single-Family Home Repair Program	\$ 100,000	\$ -
Self-Help Enterprises - Senior Mobile Home Repair Program	100,000	-
Code Enforcement Services - In Low-Moderate Income Target Areas	170,000	-
HOME-CHDO Project - Rancho Colegio CP0624*	-	290,000
HOME-CHDO Project - Senior Affordable Housing Project		300,000
Total Affordable Housing	\$ 370,000	\$ 590,000
Public Facility Improvements:		
Emergency Shelter Development**	\$ 900,000	\$ -
Total Public Facility Improvements	\$ 900,000	\$ -
Total FY 2025/26 CDBG and HOME Expenditures	\$1,700,000	\$ 640,000

*Any increase or decrease of FY 2025/26 HOME annual allocation, program income, and/or prior year resources will be directed to HOME-CHDO Senior Affordable Housing Project. **Any increase or decrease of FY 2025/26 CDBG annual allocation and/or program income will be directed to the CDBG emergency shelter development.

Appendix “B” – Citizen Participation

To be added following 30-day public comment period.