



2020/21-2024/25 Consolidated Plan

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Executive Summary

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

1. Introduction

The City of Visalia (City) is an entitlement jurisdiction for the Community Development Block Grant (CDBG) program and a participating jurisdiction for 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 (ConPlan) every five years to guide the use of federal CDBG and HOME funding. The 5-Year ConPlan 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 ConPlan. Annual accomplishments are reported on progress toward ConPlan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Our strategy for community improvement through the use of CDBG and HOME funds will focus on five broad goals. These goals are:

1. Improve housing opportunities for low income households through new construction, mortgage and rental assistance, senior housing, housing for the disabled, and rehabilitation of homes/mobile home;
2. Provide for a suitable living environment for all residents and income levels through Tenant-based subsidies and property maintenance (Code Enforcement);
3. Address community/special needs through shelters, counseling, youth services, and domestic violence services;
4. Address the needs of persons who are homeless with transitional housing, permanent housing, and voucher programs;
5. Improve public infrastructure and facilities in the community ;
6. Provide optimal program administration and oversight of the CDBG and HOME programs to continue planning efforts that address the needs of extremely low, very low, and low-income households and neighborhoods.

Details of our plan to meet these goals can be found in the strategies the City has identified below with the following labels:

- Increase affordable housing for LMI households in the City of Visalia
- Create suitable living environments for renters/homeowners in the City of Visalia
- Address community/special needs and services
- Address the needs of people experiencing homelessness
- Enhance community development
- Provide efficient administration and oversight of the CDBG and HOME programs

3. Evaluation of past performance

The U. S. Department of Housing and Urban Development requires an evaluation of the City's progress of using the CDBG and HOME funds each year of the five-year ConPlan period. Over the past five-year ConPlan period, 2015 to 2019, the City has supported organizations providing services to populations in need and addressed the lack of affordable housing through partnerships with the Housing Authority, non-profit organizations, and Self-Help Enterprises (SHE), that provides housing. The City has allocated grant funding to the following:

- Fair Housing Council of Central California (FHCCC) that has assisted 184 people by handling housing discrimination complaints and agency referrals, holding seminars and educational workshops, and conducted discrimination testing
- Support in acquiring the -Self Help Enterprises. Inc. (SHE) public facility for bridge/transitional housing;
- Worked with Self Help Enterprises on policies and provided grants for the mobile home repair program, and for the acquisition and rehabilitation of affordable housing and rental units
- Family Services of Tulare County who provided HOME funded tenant based rental assistance and provided case management
- ADA Compliance Public Improvement projects
- Park improvements (Jefferson Park, Community Lot Garden)
- Finalized the last Section 108 loan payment
- Provided support to providers of assistance to homeless and low-income populations

4. Summary of citizen participation process and consultation process

To encourage broad and meaningful community participation, the City used several community outreach methods including public meetings, two surveys, and stakeholder consultations.

Three public community workshop meetings were held on June 12th, June 13th, and June 26th of 2019. The workshops were designed to solicit public input. The meetings were legally noticed through the newspaper, the City's website, and notices were emailed to the 493 organizations from the contact list of partners and service organizations the City has compiled from past stakeholder and community meetings related to grant funding from HUD. Engagement activities at the meetings were used to gather input on the highest community and housing needs.

Two surveys were designed: a community outreach survey asked questions designed to elicit feedback about needs for housing, community facility needs, special needs services, homeless, economic development, and other supportive community programs. The Second survey was designed to gain input on the community's experience with housing discrimination, awareness of tenant housing rights, home lending, housing affordability, and information related to home maintenance and condition. The surveys were open to the public from May 13, 2019, to June 24, 2019. 185 people responded to the Community Outreach survey and 102 people responded to the Housing Survey, completing over 75% of all the questions posed. Legal notices in the newspaper and media outlets, such as the City's website, Facebook, email blasts to 493 community partners in both English and Spanish, and notices in utility billings were used to publicize the surveys. In addition, the City held a day-long booth at a local Farmer's Market to distribute the survey. Examples of outreach activities the City of Visalia used include inserts in utility bills and flyers posted in communities in English and Spanish. Fliers were also distributed



to elementary and middle schools of the Visalia Unified School District. A total of 15,435 flyers were provided to the students to take home.

Efforts to reach populations underrepresented in the planning process included discussions regarding the survey with various housing, social service, faith-based, and other organizations that provide services to the disabled, special needs, low income, and homeless population community. Many of the organizations that assisted in the effort to distribute the surveys posted them on their websites and sent notification to their partners and clientele. The surveys were provided in English and Spanish.

From June to August of 2019, several stakeholders were consulted during public workshops, over the phone, and in-person at their offices. Such stakeholders included, but were not limited to, Housing providers, Health service providers, Social service providers, Organizations representing protected classes, Fair housing, Broadband internet providers, Emergency management organizations, the Citizens Advisory Committee, the Disability Advocacy Committee, and Additional local and regional stakeholders. The purpose of the consultations or interviews was to carry out a needs assessment for determining needs for housing, homelessness services, and disproportionate need, as well as to assist in a market analysis to locally determine the number of units, special needs services available, non-housing community resources, and barriers to affordable housing.



5. Summary of public comments

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

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

Not applicable. All comments were accepted.

7. Summary

The City of Visalia conducted several public meetings and hearings to gather input and review the 2020-2024 Consolidated Plan. In addition, the City held stakeholder meetings with multiple community and regional organizations and agencies providing services to low income and homeless populations. The City has reviewed several plans to gather information for the development of this Plan that included the City of Visalia Housing Element for 2020-2023, which was being drafted concurrently with the Consolidated Plan. Please see PR-10 for other plans reviewed.

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 1 Agencies

Agency Role	Name	Department/Agency
Lead Agency	Visalia	Finance Department- Housing Division
CDBG Administrator	Visalia	Finance Department- Housing Division
HOPWA Administrator	N/A	N/A
HOME Administrator	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

Rhonda Haynes
Housing Specialist
Finance Department
City of Visalia
rhonda.haynes@visalia.city
559-713-4460
707 West Acequia Avenue
Visalia, CA 93277

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

1. Introduction

The City, with its consultant, Michael Baker International, (MBI) launched a comprehensive broad community engagement process and gathered public input on community improvements that could be addressed by utilizing federal entitlement funds.

Participants in the community outreach process provided feedback on what they viewed as the most pressing housing, special needs/public services, and community development needs in the City.

A community engagement summary was prepared and is available on the City's website and at the Visalia, Finance Department, Housing Division.

https://www.visalia.city/depts/finance/housing_n_cdbg_services/publications_n_reports/consolidated_plans.asp

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)).

City staff met with public officials, City departments, the Housing Authority of Tulare County (HATC), residents, and agencies to develop strategies for how best to invest grant funding to address discuss priority community needs. Staff met with the Citizens Advisory Committee, which acts as a liaison between the general public and the City Council concerning community needs. Also, City Staff met with the Disability Advocacy Committee, to be advised on the needs of disabled persons in the community. A focus group was held with the City's Community Housing Development Organization (CHDO), Self-Help Enterprises, which has, in the past and present, worked collaboratively with the City of Visalia to increase the City's supply of affordable housing.

In addition to meetings, the City conducted interviews to gather input on community and housing needs with various local agencies including providers of health and human services, mental health services for children and families, drug treatment, homeless services, services to victims of domestic violence, services for transitional living, housing providers, education, services to the disabled, employment services, services for the elderly, and local and regional government and agencies. Interviews were also conducted with law enforcement, the Tulare County Office of Education, as well as public officials. See Table 2 for a list agencies and organizations consulted.

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 (Alliance) is the regional continuum of care facilitates services through a system of homeless housing and service providers, advocates, government representatives and consumers to conduct outreach and strategies to address the needs of homeless persons and persons at risk of homelessness.



City staff meets with the Alliance on a regular basis to understand the needs and challenges facing homeless populations; to coordinate strategies that ensure effective regional coordination in helping homeless individuals and families reach maximum self-sufficiency.

The City of Visalia supports the Alliance by providing grant funding for the yearly Point In Time Homeless Census and counts, the Project Homeless Connect events, as well as continued 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.

Not applicable. The City does not receive ESG funding.

2. 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 following agencies in Table 2 participated in the consultation process to discuss the role of their agency and their top priorities over the coming years, problems regarding housing in the community and how to overcome those problems, and how to best spend CDBG and HOME allocations over the next five years.

(See Table 2 on next page)



Table 2 Agencies, groups, organizations who participated

Agency/group/ organization	Agency/group/ Organization type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Visalia Boys and Girls Club	<ul style="list-style-type: none"> • Services – Children Services - Homeless • Services – Health • Services –Education • Strategic Plan 	<ul style="list-style-type: none"> • Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Strategic Plan 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City’s community needs.
Suncrest Bank	<ul style="list-style-type: none"> • Business Leaders • Private Sector Banking/Financing 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-Homeless Special needs Strategic Plan • Other-Economic Development 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City’s housing and community needs.
Self-Help Enterprises	<ul style="list-style-type: none"> • Housing • Services- Housing • Services – Education • Services- Broadband Internet Service Providers • Regional organization • Strategic Plan 	<ul style="list-style-type: none"> • Needs Assessment, • Regional Organization • Economic Development 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City’s housing and community needs.
Citizens Advisory Committee	<ul style="list-style-type: none"> • Other government – Local 	<ul style="list-style-type: none"> • Housing Needs Assessment, • Non-homeless Special needs • Anti-poverty Strategy 	City staff presented the survey, and information to the CAC Committee at their monthly meeting held August 7, 2019. CAC members provided input on community needs.

Disability Advocacy Committee	<ul style="list-style-type: none"> • Other government – Local • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless Special needs • Anti-poverty Strategy, 	City staff presented the survey and information to the DAC Committee at their monthly meeting held on August 12, 2019. DAC members provided input on needs of the disabled community.
City of Visalia - Economic Development Department	<ul style="list-style-type: none"> • Other government – Local • Grantee Department 	<ul style="list-style-type: none"> • Housing Needs Assessment, • Market Analysis • Economic Development • Anti-poverty Strategy 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
City of Visalia Planning Department	<ul style="list-style-type: none"> • Other government – Local (Planning) • Civic Leaders 	<ul style="list-style-type: none"> • Housing Needs Assessment, • Housing, 	Representative(s) attended at least one community forum and provided input to help prioritize the City’s community needs
Community Services & Employment Training, Inc.	<ul style="list-style-type: none"> • Housing • Services – Elderly Persons • Services – Education • Services- Employment • Other- Community Action Agency of Tulare County • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Economic Development, • Market Analysis 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
Central California Legal Services	<ul style="list-style-type: none"> • Services – Housing • Services- Education • Services – Fair Housing • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless • Special needs, • Economic Development, 	Representative(s) attended at least one community forum and provided input to help prioritize the City’s community needs.

Central California Family Crisis Center	<ul style="list-style-type: none"> • Services – Children • Services- Elderly Persons • Services- Persons with Disabilities • Services – Victims of Domestic Violence • Services – Health • Child Welfare Agency • Publicly Funded Institution System of Care • Regional Organization 	<ul style="list-style-type: none"> • Housing Needs Assessment, • Lead-Based Paint Strategy • Non-Homeless Special Needs 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
Tulare County Health & Human Services Agency	<ul style="list-style-type: none"> • Services – Children • Services – Elderly Persons • Services – Persons with Disabilities • Services – Persons with HIV/AIDS • Services- Homeless • Services – Health • Health Agency • Child Welfare Agency • Regional organization 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless special needs • Lead based Paint Strategy 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
Tulare County Office of Education	<ul style="list-style-type: none"> • Services – Education • Publicly Funded Institution/System of Care • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless Special needs • Economic Development 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
Tulare County Economic Development Corporation	<ul style="list-style-type: none"> • Business Leaders 	<ul style="list-style-type: none"> • Housing Need Assessment • Non homeless Special needs • Economic Development • Anti-Poverty Strategy 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.

Tulare County Sheriff's Department	<ul style="list-style-type: none"> • Other government –County • Regional organization 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless Special needs 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
United Way of Tulare County	<ul style="list-style-type: none"> • Services – Children • Services – Homeless • Services – Education • Services- Employment • Regional organization • Strategic Plan 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Economic Development 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan.
Turning Point	<ul style="list-style-type: none"> • Housing • Services Housing • Services-- Children • Services – Elderly persons • Services – Persons with disabilities • Services – Employment • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Economic Development • Non-homeless • Special needs 	Representative(s) completed community needs survey online.
Habitat for Humanity of Kings and Tulare Counties	<ul style="list-style-type: none"> • Housing • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment • Non-homeless Special needs 	Representative(s) attended at least one community forum and provided input to help prioritize the City's community needs.

Marvin Hansen, Planning Commissioner	<ul style="list-style-type: none"> • Planning Organization • Other government – Local • Civic Leaders: Planning Commission Member 	<ul style="list-style-type: none"> • Housing Need Assessment 	Representative(s) attended at least one community forum and provided input to help prioritize the City’s community needs.
Council members Bob Link, Phil Cox	<ul style="list-style-type: none"> • Civic Leaders- Visalia City Council • Strategic Plan 	<ul style="list-style-type: none"> • Housing Needs Assessment 	A City Council work session was held on September 16, 2019, to invite Council members to participate in the survey; Council comments were related to housing needs, targeting neighborhoods and Code Enforcement.
Kings/Tulare Homeless Alliance	<ul style="list-style-type: none"> • Services-Homeless • Regional organization • Strategic Plan 	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied youth • Anti-poverty Strategy 	Representative(s) contributed narrative and data to answer various questions within the Consolidated Plan
Housing Authority of Tulare County	<ul style="list-style-type: none"> • Housing • PHA • Services-Housing • Regional organization 	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City’s housing and community needs.

San Joaquin Valley Veterans	<ul style="list-style-type: none"> • Services-homeless • Veterans Services 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied youth 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's community needs.
Bethlehem Center	<ul style="list-style-type: none"> • Services-Children • Services – Homeless • Other-faith-based organization 	<ul style="list-style-type: none"> • Needs Assessment, • Non-homeless Special needs, • Homelessness Needs (Chronically homeless, Families with children, Veterans, Unaccompanied youth), • Homelessness Strategy, • Economic Development, • Strategic Plan 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's community needs.
Westcare Foundation	<ul style="list-style-type: none"> • Service-Homeless • Other-Veterans Services 	<ul style="list-style-type: none"> • Special needs, • Homelessness Needs • (Chronically homeless, Families with children, • Veterans, Unaccompanied youth), • Homelessness Strategy, • Strategic Plan 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's community needs.

Augusta Communities	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's housing needs.
Tulare County Associates of Government – TCAG- Board of Directors	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing Need Assessment 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's housing needs.
Residents of the City of Visalia	<ul style="list-style-type: none"> • Other-Residents 	<ul style="list-style-type: none"> • Needs Assessment, • Economic Development, • Non-homeless Special needs, • Homelessness Needs (Chronically homeless, Families with children, Veterans, Unaccompanied youth), • Homelessness Strategy, • Strategic Plan • Homelessness Strategy, • Strategic Plan 	Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan, which helped in prioritizing the City's community and housing needs.

Identify any Agency Types not consulted and provide rationale for not consulting.

The City reached out to several different agencies, groups, and organizations and invited them to participate in the preparation of this Consolidated Plan. They were contacted via email and provided with a stakeholder flyer that included information on the community forums and public hearings. The City asked these groups to forward this information to their colleagues and mailing lists. They were also encouraged to complete the community needs survey and to share the survey link with community stakeholders.

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

Table 3 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?
Continuum of Care	Connecting the Dots 2012	Connecting the Dots is a Ten-Year Plan, completed in 2012, to address the prevention of homelessness in the Kings and Tulare County region. This plan is being updated and is anticipated to be completed early 2020. The City aligns the plan with the Strategic Plan goal to support activities that assist the prevention of homelessness.
City of Visalia Fair Housing Rental Assessment	City of Visalia and Fair Housing Council of Central California	The Fair Housing Council's Fair Housing Rental Assessment is based upon systemic paired testing of the rental housing market to form the basis of plans to counteract discriminatory practices in the rental housing market with the City.
City of Visalia General Plan Housing Element, 2019	City of Visalia	The Housing Element assesses the need for housing for all levels of income and establishes policies to meet those needs. The Strategic Plan goals support the implementation of the Housing Element by working to construct and rehabilitate new and existing affordable housing units.
Tulare County Multi-Jurisdictional Local Hazard Mitigation Plan, March 2018	County of Tulare	Development, as related to the Consolidated Plan, that occurs shall be primarily in the areas where environmental hazards can be properly mitigated.

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(l))

Narrative (optional):

Several City departments at the City of Visalia have contributed to the completion of the Consolidated Plan. The City has also consulted with County Agencies as described in Table 2.

A community engagement summary was prepared and is available on the City's website and at the Visalia, Finance Department, Housing Division.

https://www.visalia.city/depts/finance/housing_n_cdbg_services/publications_n_reports/consolidated_plans.asp

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.

Outreach for the City of Visalia's 2020-24 Consolidated Plan has been conducted in several ways: community outreach and housing needs surveys, public meetings, stakeholder interviews, and public hearings. Significant outreach efforts were made to the public, faith-based organizations, educational institutions, housing services, and health and social service organizations (including organizations providing services to homeless persons and families, persons with HIV/AIDS, victims of domestic violence, senior citizens, and extremely low to low income populations).

Community and Housing Surveys

To encourage broad and meaningful community participation, two surveys were designed. A community outreach survey asked questions designed to elicit feedback about needs for housing, community facility needs, special needs services, homeless, economic development, and other supportive community programs. The housing survey was designed to gain input on the community's experience with housing discrimination, awareness of tenant housing rights, home lending, housing affordability, and information related to home maintenance and condition.

Legal notices in the newspaper and media outlets, such as the City's website, Facebook and Utility billing, were used to publicize the surveys. Efforts to reach populations underrepresented in the planning process included discussions regarding the survey with various housing, social service, faith based, and other organizations that provide services to the disabled, special needs, low income, and homeless population community. Many of the organizations that assisted in the effort to distribute the surveys posted them on their websites and sent notification to their partners and clientele. The surveys were provided in English and Spanish.

The surveys were publicized through:

- City of Visalia resident-Utility billing
- Legal notice in the Visalia Times Delta newspaper
- Flyers in English and Spanish distributed to a total of 15,435 Visalia Unified School District Elementary and Middle schools
- Email blast of flyers in English and Spanish distributed to 493 community partners and service organizations
- Day-long booth at a Farmer's Market
- City of Visalia Department Directors
- Visalia's Facebook page, Inside City Hall Newsletter
- Posted on non-profit partners websites and/or bulletin boards (Family Services Supportive Housing, Self Help Enterprises, Inc., Family Health Care Network, and Employment Connection)
 - City of Visalia offices (City Hall East, West, Administration and Transit buildings)
 - Visalia Public Library
 - Central Valley Recovery Services
 - Local Continuum of Care- Kings/Tulare Homeless Alliance



Public Workshops

Three public community workshop meetings were held on June 12th, June 13th, and June 26th of 2019. The workshops were designed to solicit public input. Engagement activities were used to gather input on the highest community and housing needs. In addition to public workshops, a meeting was held with the Citizens Advisory Committee (August 7, 2019) and the Disability Advocacy Committee (August 12, 2019) for input on community needs related to the Consolidated Planning process.

The meetings were legally noticed through the newspaper, the City's website, and notices were emailed to the 493 organizations from the contact list of partners and service organizations the City has compiled from past stakeholder and community meetings related to grant funding from HUD. Flyers (15,435) were provided to all students through the Visalia Unified School District-Elementary and Middle Schools.

Consolidated Plan Public Comment Period

The Consolidated Plan was circulated for a 30-day public review and comment period beginning on March 18, 2020, and comments were accepted through April 16, 2020. The Plan was available electronically at www.visalia.city.com for the 30-day period. Hardcopies were also available at the City of Visalia, 707 West Acequia Ave., Visalia, CA 93291. as well as upon request. The notice was also sent through listservs with "The Alliance", City of Visalia Facebook, City of Visalia Inside City Hall, The Tulare Kings Hispanic Chamber of Commerce newsletter. In addition, public comment was encouraged at the public hearing held on April 20, 2020, at 220 N Santa Fe St, Visalia, CA 93292, and could be submitted in writing to www.visalia.city.com or directed to Randy Groom, City Manager at the City of Visalia, 220 N. Santa Fe Street, Visalia, CA. A summary of all comments received and staff's response to those comments can be found in Appendix E: Response to Comments.



Citizen Participation

Table 4 Citizen Participation

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public meetings	Non-targeted/broad community	A total of 35 individuals attended one of the community forums held in June 2019.	attached	n/a
2	Internet Outreach	Non-targeted/broad community	A potential of over 852 people reached on Facebook. Additionally, the July 22 nd 2019, "Inside City Hall" issue, there were 3,300 subscribers reached. Facebook and Twitter were used as two key social media channels to publicly distribute information on the community forums and community needs survey. Blurbs on the community forums and community needs surveys were distributed through various listservs, including City Hall's "Inside City Hall" newsletter list and the City's Community Center and Housing Resource Fair listservs.	attached	n/a
3	Newspaper Ad	Non-targeted/broad community Non-English Speaking – Specify other language: Spanish	Notices on the community forums and community needs surveys were posted in the Visalia Times Delta newspaper.	None received	n/a
4	Other-Webpage posting	Non-targeted/broad community Non-English speaking – Specify language: Spanish	Approximately 209 persons were reached through the Alliance's notices regarding the community needs survey and community forums.	None received	n/a

5	Other	Non-targeted/broad community Non-English speaking – Specify language: Spanish	A total of 493 Community Needs surveys were submitted to the City from May 2019 to August 2019. This includes surveys provided at the Visalia Farmer’s Market on May 18, 2019.	Comments included as part of the community needs survey results	n/a
6	Public Meeting	Persons with disabilities Other: Disability Advocacy Committee	Approximately 5 community members and committee board attended, in addition to City Staff. Staff presented the ConPlan process, definition of the AI, and relevant survey results on August 12, 2019. .	See attached.	n/a
7	Public Meeting	Non-targeted/broad community Other: Citizens Advisory Committee	Approximately 10 members present plus City Staff. Staff presented the ConPlan process, definition of the AI, and relevant survey results on August 7, 2019.	See attached	n/a
8	Public Hearing	Non-English Speaking- Spanish Non-targeted/broad community Other: City Council Work Session	City Council Work Session held on September 16, 2019 City Council Work Session held on March 16, 2020 City Council Meeting for approval of ConPlan held on April 6, 2020	See attached.	n/a

NA-05 Overview

Needs Assessment Overview

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 ACS 2011-2015 data, the region's Continuum of Care, the Housing Authority of Tulare County, the City's 2019 Draft Housing Element, by local studies, 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. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. CHAS data in the tables is from the ACS 2011-2015. 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 numbers of households earning low- to moderate- incomes.

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. Today, the City's economic base has grown from primarily agricultural into a diverse global market that includes manufacturing.

In 2010, the City's population was estimated to be 124,442, an increase of about 45 percent since the 2000 census. The California Department of Finance, Population and Housing Estimates, 2018, estimate that Visalia's population has grown to 136,403. This represented an increase of eight percent (11,961 persons) from 2010 to 2018. Visalia's population growth exceeded Tulare County's at 7.5% for the same period.

The Census reported an increase in average household size from 2.98 persons per household in 2010 to 3.04 persons in 2017. This could mean a trend towards larger families, or a trend towards extended families sharing living quarters. During this same period, the housing stock increased by approximately five percent, according to the California Department of Finance, E-5, Housing Estimates.

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 27.1%. Older adults (persons 45 and older) make up 33% of Visalia's population.

Housing Needs Assessment

- Overall, the data in Table 6, according to CHAS 2011-2015, shows two household types with the most need.
 - Small family households at 0-80 AMI account for 33% of 6,570 of 11,120 small family households in this category;
 - Households with children six years old or younger earning incomes between zero and 80 percent of AMI, which accounts for 53%, or 4,849 of 9,228 households in this category.
- Renters experience housing problems more than homeowners, 40% more for cost burden occurs more often than other problems, followed by overcrowding at four times more than owners.
- Renters were the only households experiencing substandard housing -lacking complete plumbing or kitchen facilities.

Disproportionately Greater Need

Housing Problems

The data in Table 14 shows that for the extremely low-income bracket (0 to 30% AMI), 79 percent of the jurisdiction as a whole experienced housing problems. Two groups in this income bracket experienced severe housing problems disproportionately, as follows:

- 100 percent of Pacific Islanders households
- 89 percent of Asian households

For the very low-income bracket (30 to 50% AMI), 83 percent of the jurisdiction as a whole experienced housing problems in Table 15, and disproportionate need was experienced by:

- 100 percent of the Black / African American households

For the low-income bracket (50 to 80% AMI), Table 16, 70 percent the jurisdiction experienced housing problems and disproportionate need was experienced by:

- 95 percent of Asian households
- 100 percent of American Indian, Alaska Native households

For households earning incomes (80 to 100% AMI), Table 17, 48 percent of households in the jurisdiction experienced housing problems, and disproportionate need was experienced by:

- 100 percent of Black / African American households
- 100 percent of Pacific Islander households

Severe Housing Problems



The data analysis shows that for the extremely low-income bracket, Table 18, 72 percent of households in the Jurisdiction as a whole experience severe housing problems. Two groups in this income bracket experienced severe housing problems disproportionately, as follows:

- 100 percent of Pacific Islander households
- 89 percent of Asian households

For the very low-income bracket (30% to 50% AMI), Table 19, 57 percent of households in the Jurisdiction as a whole experiences severe housing problems, and disproportionate need was experienced by:

- 70 percent of Hispanic households

For the low-income bracket (50% to 80% AMI), Table 20, 25 percent of households in the Jurisdiction as a whole experience severe housing problems and disproportionate need was experienced by:

- 75 percent of American Indian, Alaska Native households

For the 80% to 100% AMI income bracket, Table 21, 16 percent of households in the Jurisdiction as a whole experience severe housing problems and disproportionate need was experienced by:

- 26 percent of Asian households

Public Housing

- There are currently 179 public housing units in the City of Visalia, which include a mix of 1, 2, 3, and four-bedroom single-family homes.
- The Tulare County Housing Authority indicates that the agency administers 1,003 of the 2,841 Section 8 Housing Choice Vouchers in Visalia, 36% of the vouchers are held by disabled families.

Homeless Needs Assessment

Visalia's share of homeless accounted for 45% (481) of the total homeless counted for Kings and Tulare Counties. Approximately, 38% were sheltered and 62% were unsheltered in Visalia on the night of the count (January 24, 2019).



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, include youth centers, park and recreational facilities, health facilities, senior centers, and childcare centers.
- Priority needs identified for Public Improvement are, in order of priority, included 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.

Data for 2010 to 2017 is displayed in Table 5 because data for population, number of households, and median income was available for the three datasets for these years. As an overview, in the three datasets, increases were small. Table 5 shows that Visalia's population grew by 4.5 percent between 2010 and 2017. In 2017, the City was composed of 42,241 households, an increase by 2.2 percent since 2010. In 2017, income increased by 2.5 percent of what it was in 2010. A trend of slowed growth can indicate several causes, such as less births or families and individuals relocating.

Table 5 Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	124,442	130,047	4.50%
Households	41,349	42,241	2.20%
Median Income	\$53,606	\$54,934	2.50%

Data Source: 2000 Census (Base Year), American Community Survey (ACS), 2013-2017 (Most Recent Year).

Since the mid- to late 20th century, poverty has fallen but income inequality has increased. Between 2015 and 2017, the median income increased by 5.3 percent from \$52,157 to \$54,934.¹

According to CHAS 2011-2015, Table 6, 38 percent (15,865) 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 6:

- Households with children six years old or younger earn incomes between zero and 80 percent of AMI, which accounts for 12 percent (4,849) of all (41,735) households
- 1,599 households are in the extremely low-income bracket, 1,480 are very low, and 1,770 are low income;
- Seven percent of extremely low to low income (0-80% AMI) households contain at least one person 62-74 years of age and
- Five percent of low-income households contain at least one-person age 75 or older.

¹ American Community Survey (ACS), 2011-2015 and 2013-2017.

Overall, the data shows two household types with the most need. Small family households at 0-80 AMI and households with children six years old or younger earning incomes between zero and 80 percent of AMI. While the data in the Analysis of Impediments to Fair Housing was sourced against the 2013-2017 ACS database, for the Consolidated Plan HUD provided approved 2011-2015 CHAS data upon which this analysis and Table 6 below is based on.

Table 6 Total Households Table

Household Types	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,055	4,760	6,050	3,905	21,965
Small Family Households	2,105	1,820	2,645	1,940	11,120
Large Family Households	730	775	1,070	590	2,945
Household contains at least one person 62-74 years of age	840	1,065	1,145	745	4,760
Household contains at least one-person age 75 or older	380	750	935	420	1,585
Households with one or more children 6 years old or younger	1,599	1,480	1,770	1,059	3,320

Data Source: 2011-2015 CHAS

1. Housing Needs Summary

Table 7 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. 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 55 percent of households experiencing severe cost burden in the table.

According to 2011-2015 CHAS (Table 7) a total of 1,460 households were overcrowded (between 1.01 and 1.5 per room) in Visalia, 75 percent of which were renters; 515 renters experienced severe overcrowding (more than 1.51 persons per room) and only 60 were owners.

Once again, renters experienced the problem of cost burden more so than owners. Of the 6,325 households that were severely cost burdened (those paying more than 50 percent of their income), 60 percent were renters and 40 percent owned their home (see Table 7). The numbers for cost burden in Table 7 (those paying more than 30 percent of their income) for renter versus owner were closer at a total of 5,535 households, 57 percent were renters and 43 percent owned their home.

Renters were the only households experiencing substandard housing - lacking complete plumbing or kitchen facilities; of those, 80 households had extremely low incomes, 55 were very low, 25 were low, and 10 were moderate income. While cost burden is a problem experienced among renters and homeowners, renters experienced cost burden significantly more often than homeowners.

Table 7 Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	55	25	10	170	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	280	135	45	55	515	0	10	40	10	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	350	250	320	175	1,095	35	60	105	165	365
Housing cost burden greater than 50% of income (and none of the above problems)	1,920	1,565	305	0	3,790	975	660	685	215	2,535

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	210	965	1,645	310	3,130	135	260	1,085	925	2,405
Zero/negative Income (and none of the above problems)	260	0	0	0	260	375	0	0	0	375

Data Source: 2011-2015 CHAS

In Visalia, of households earning incomes between zero and 100 percent of AMI, renters make up nearly twice that of owners. Renter households in the 0-100 AMI bracket also experience housing problems three times that of owner households. According to Table 8, 5,330 renter households at incomes between 0 and 80 AMI experience one or more housing problems; 2,570 owner households experience one or more housing problems. Though, large percentages of both renter and owner are experiencing housing problems.

2. Housing Problems

Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

Table 8 Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,630	2,000	700	240	5,570	1,010	730	830	390	2,960

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	545	1,200	2,465	1,150	5,360	230	830	2,055	2,120	5,235
Household has negative income, but none of the other housing problems	260	0	0	0	260	375	0	0	0	375

Data Source: 2011-2015 CHAS

As can be seen in the CHAS data in Table 9, renter households that are 0-80 AMI account for twice as many owner households in this income bracket. Small related, renter households experience the most cost burden, accounting for 31 percent of all households at 0-80 AMI. In contrast, a lower number of large related households experience cost burden, an indication that living in a large household makes housing costs more affordable. Elderly make up a significant share at 22 percent of households in this income bracket of both renter and owner.

The numbers for severe cost burden, housing costs greater than 50 percent of income, are similar to those of cost burden - greater than 30 percent, but with severe cost burden being experienced less so than cost burden by the household that are 0-80 AMI (Table 10). Again, renters experience twice as much severe cost burden than owners. Households, both renters and owners, in the extremely low-income category experience the most severe cost burden with renters experiencing it two and a half times as much.

3. Cost Burden > 30%

Table 9 Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,240	1,250	1,150	3,640	345	450	765	1,560
Large Related	525	585	295	1,405	120	75	350	545
Elderly	395	630	245	1,270	395	335	560	1,290
Other	620	450	415	1,485	295	95	175	565
Total need by income	2,780	2,915	2,105	7,800	1,155	955	1,850	3,960

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

Table 10 Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,120	855	165	2,140	345	410	265	1,020
Large Related	415	250	0	665	110	40	100	250
Elderly	320	385	70	775	265	185	240	690
Other	590	260	85	935	285	45	80	410
Total need by income	2,445	1,750	320	4,515	1,005	680	685	2,370

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

As can be seen in Table 11, of households earning between zero and 100 percent AMI, single family households that are renters (1,435) experience the most crowding (more than one person per room)- nearly five times that of owner households (310). Of single-family households, the majority experiencing crowding are renter households that are extremely low income, followed by households of very low income. Multiple, unrelated family households tend to have lower numbers, but with renters (189) at nearly twice that of owners (88); as income increased for renters of this household type, crowding decreased; the opposite occurred for owners. Overall, findings could indicate that crowding helps decrease housing costs.

Table 11 Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	600	395	255	185	1,435	30	45	80	155	310
Multiple, unrelated family households	34	0	110	45	189	4	25	39	20	88
Other, non-family households	15	0	0	0	15	0	0	20	0	20

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	649	395	365	230	1,639	34	70	139	175	418

Data Source: 2011-2015 CHAS

Table 12 Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,219	1,225	1,220	3,664	380	255	550	1,185

Data Source: 2011-2015 CHAS

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

There are 9,164 householders living alone and accounting for 22 percent of total households, according to the 2013-2017 American Community Survey (ACS) 5-year estimates. Additionally, 3,667 are male, 5,497 are female. Of the population 18 years and over (89,188), four percent (3,501) are seniors (persons 65 and older); in the 18 to 34 age group, 1,537 live alone. The age cohort with the highest number living alone is 35 to 64 years, totaling 4,126 persons.

Of those householders living alone, 15 percent, or 1,374 are living below the poverty line, as reported by the 2017 1-year estimates. The 2013-2017 ACS reported that of non-family households over 65, 140 males and 431 females lived below poverty level. Other data reports that 43 percent of seniors have a disability (ACS, 2013-2017), CHAS 2011-2015 reports that 32 percent are low to moderate income and 63 percent experience housing problems. Such findings indicate a potential need for home repairs, ADA accessibility, and rent subsidies.

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 2019 Kings/Tulare Counties Point-in-Time survey, of the 982 respondents for both counties, 57 percent reported a disabling condition. Approximately half of Visalia’s homeless population, including sheltered and unsheltered (approximately 246 persons) reported a disabling condition.

Of the disabled homeless persons surveyed in the Counties of Kings and Tulare, 15 persons, or three percent, reported they were homeless because of domestic violence. On the night of the count, of the 200 unsheltered persons counted, five persons, or three percent reported their reason for homelessness was domestic violence.

Central California Family Crisis Center an organization that works to protect individuals and families from domestic violence and economic deprivation by providing food, shelter, counseling

education and other charitable services. The Center's primary work is domestic violence but also doing work for homelessness and rapid re-housing. The center currently has 27 women in its shelter.

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 50 tenants of Public Housing are disabled and 361 utilize the tenant-based Section 8 Housing Choice Voucher (HCV) from HUD (see Table 24). HATC reported that, for non-elderly disabled tenants, 15 use the Veterans Affairs Supportive Housing voucher (HUDVASH) (see Table 25).

KTH Homeless Alliance has reported that between 1/1/2019 and 12/31/2019 there have been 49 clients that have stated that they have either a mental or physical disability on the VI-SPDAT in Visalia. While there is no question that directly asks if the interviewee has been a victim of domestic violence, dating violence, sexual assault or stalking, on the VI-SPDAT, there is a similar question that asks **"Has your current period of homelessness been caused by an experience of emotional, physical, psychological, sexual, or other type of abuse, or by any other trauma you have experienced?"** 90 people interviewed in Visalia answered yes to this question. There is also a separate domestic violence assessment and there were 35 people who took that assessment who said that they had experienced domestic violence in Visalia in 2019.

What are the most common housing problems?

According to the 2011-2015 CHAS data, the problem most experienced is cost burden, with 40 percent (6,325) of low to moderate income households experiencing severe cost burden (housing cost burden greater than 50% of income).

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 earning zero to 80 percent of AMI, with one or more children 6 years old or younger is 4,849, or 30.5 percent of households with incomes that are low to moderate (see Table 6). This accounts for 11.6 percent of total households in Visalia. The data shows that 1,599 households earning 0-30% AMI have a child present.

The total number of families on the HATC waiting list for public housing is 7,532, of which 4,175 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 5,361; the number of Very Low Income (31-50% AMI) is 1,606, and Low Income (51-80% AMI) is 497.

Table 13 Demographics of HATC Waiting Lists

Demographics of HATC Waiting Lists			
	Housing Choice Vouchers-County	Public Housing - Visalia	Project-based Rental Assistance Program
Number of Families on Waiting List	11,931	7,532	0
Extremely Low Income (0-30% AMI)	7,787	5,361	0
Very Low Income (31-50% AMI)	3,139	1,606	0
Low Income (51-80% AMI)	899	497	0
Families with Children	7,140	4,175	0
Elderly Families	1,333	858	0
Families with Disabilities	2,324	1,722	0
Waiting List by Race			
White	11,349	7,099	0
Black	433	334	0
Asian	96	69	0
American Ind/Native Hawaiian	53	30	0
Unknown/Multiple	0	0	0
Waiting List by Ethnicity			
Hispanic	7,690	4,540	0
Non-Hispanic	4,241	2,992	0

Data Source: Housing Authority County of Tulare, (2019).

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 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 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 particular 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 5,055 households in Visalia with extremely low incomes as shown in Table 6. 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 25% increase in the cost of purchasing a home between 2010 and 2017 and a six percent 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 \$1,296. However, according to recent data from ACS 2013-2017, the median contract rent is \$820. According to CHAS 2011-2015, 2,840 households received income of less than 30 percent of the AMI; an affordable rent to four-person household earning an extremely low income is \$644, making the average rental in the City unaffordable to these households.

To fulfill housing needs according to the most recent Regional Housing Need Allocation (issued for 2014 to 2023), 2,616 units are required for extremely low-income households and 1,931 are required for low income households. The City approved 2,835 units between 2014 and 2018, consisting of 2,486 single-family units and 400 multi-family units (see Table 46 below for the detailed number of units approved year by year). The surplus for extremely low is 40 units, 1,415 for low, a surplus of 63 for moderate, and a surplus of 350 for above moderate (see Table 45).

According to Table 8, of low to moderate income households in the City, 65 percent (5,570) are renters that experience one or more housing problem; of low to moderate income households in the City that own their home, 35 percent (5,570) experience one or more housing problem. Overall, the problem most experienced is cost burden, with 40 percent (6,325) experiencing severe cost burden (housing cost burden greater than 50% of income).

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need 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 (10 percentage points or more) than the income level as a whole. A percentage point or percent point is the unit for the arithmetic difference of two percentages. For example, moving up from 40% to 44% is a 4-percentage point increase, but is a 10 percent increase in what is being measured. For example, assume 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic

households have a housing problem. Hispanic households experience a housing problem disproportionately as compared to the jurisdiction as a whole.

HUD identifies four housing problems:

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

The data in Table 14 shows that for the extremely low-income bracket (0 to 30% AMI) 79 percent of the jurisdiction as a whole experienced housing problems. Two groups in this income bracket experienced housing problems disproportionately, as follows:

- 100 percent of Pacific Islanders households
- 89 percent of Asian households

For the very low-income bracket (30 to 50% AMI), 83 percent of the jurisdiction as a whole experienced housing problems in Table 15, and disproportionate need was experienced by

- 100 percent of the Black / African American households

For the low-income bracket (50 to 80% AMI), Table 16, 70 percent the jurisdiction as a whole experienced housing problems and disproportionate need was experienced by

- 95 percent of Asian households
- 100 percent of American Indian, Alaska Native households

For households earning incomes 80 to 100 AMI, Table 17, 48 percent of households in the jurisdiction as a whole experienced housing problems, and disproportionate need was experienced by

- 100 percent of Black / African American households
- 100 percent of Pacific Islander households

0%-30% of Area Median Income

Table 14 Disproportionally Greater Need 0 - 30% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing housing problems
Jurisdiction as a whole	3,985	430	635	79%
White	1,310	135	70	86%
Black / African American	210	10	85	69%
Asian	210	10	15	89%

American Indian, Alaska Native	0	0	0	0
Pacific Islander	30	0	0	100%
Hispanic	2,195	265	450	75%

Data Source: 2011-2015 CHAS

*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%

30%-50% of Area Median Income

Table 15 Disproportionally Greater Need 30 - 50% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing housing problems
Jurisdiction as a whole	3,955	805	0	83%
White	1,665	465	0	78%
Black / African American	170	0	0	100%
Asian	155	25	0	86%
American Indian, Alaska Native	35	4	0	90%
Pacific Islander	0	0	0	0
Hispanic	1,820	305	0	86%

Data Source: 2011-2015 CHAS

*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%

50%-80% of Area Median Income

Table 16 Disproportionally Greater Need 50 - 80% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing housing problems
Jurisdiction as a whole	4,265	1,785	0	70%
White	1,730	985	0	64%
Black / African American	35	10	0	78%

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing housing problems
Asian	305	15	0	95%
American Indian, Alaska Native	40	0	0	100%
Pacific Islander	0	0	0	0
Hispanic	2,090	750	0	74%

Data Source: 2011-2015 CHAS

*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%

80%-100% of Area Median Income

Table 17 Disproportionally Greater Need 80 - 100%

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing housing problems
Jurisdiction as a whole	1,870	2,035	0	48%
White	1,105	895	0	55%
Black / African American	10	0	0	100%
Asian	60	75	0	44%
American Indian, Alaska Native	10	0	0	100%
Pacific Islander	0	0	0	0
Hispanic	650	1,060	0	38%

Data Source: 2011-2015 CHAS

*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

According to the CHAS data in Tables 14 through 17, six groups experienced housing problems disproportionately as compared to the jurisdiction as a whole. Also, disproportionate need is experienced across racial/ethnic groups. Black / African American and Pacific Islander groups experienced the most housing problems disproportionately.



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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As discussed in NA-15 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 (10 percentage points or more) than the 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, Table 18, 72 percent of households in the Jurisdiction as a whole experience severe housing problems. Two groups in this income bracket experienced severe housing problems disproportionately, as follows:

- 100 percent of Pacific Islander households
- 89 percent of Asian households

For the very low-income bracket (30% to 50%), Table 19, 57 percent of households in the Jurisdiction as a whole experiences severe housing problems, and disproportionate need was experienced by:

- 70 percent of Hispanic households

For the low-income bracket (50% to 80%), Table 20, 25 percent of households in the Jurisdiction as a whole experience severe housing problems and:

- 75 percent of American Indian, Alaska Native households

For the 80% to 100% AMI income bracket, Table 21, 16 percent of households in the Jurisdiction as a whole experience severe housing problems and disproportionate need was experienced by:

- 26 percent of Asian households

0%-30% of Area Median Income

Table 18 Severe Housing Problems 0 - 30% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing severe housing problems
Jurisdiction as a whole	3,640	775	635	72%
White	1,215	235	70	80%

Black / African American	210	10	85	69%
Asian	210	10	15	89%
American Indian, Alaska Native	0	0	0	0
Pacific Islander	30	0	0	100%
Hispanic	1,940	515	450	67%

Data Source: 2011-2015 CHAS

*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 50%

30%-50% of Area Median Income

Table 19 Severe Housing Problems 30 - 50% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing severe housing problems
Jurisdiction as a whole	2,730	2,030	0	57%
White	945	1,180	0	44%
Black / African American	70	95	0	42%
Asian	95	90	0	51%
American Indian, Alaska Native	25	14	0	64%
Pacific Islander	0	0	0	0
Hispanic	1,485	640	0	70%

Data Source: 2011-2015 CHAS

*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 50%

50%-80% of Area Median Income

Table 20 Severe Housing Problems 50 - 80% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing severe housing problems
Jurisdiction as a whole	1,530	4,520	0	25%
White	625	2,095	0	23%
Black / African American	0	45	0	0
Asian	105	215	0	33%
American Indian, Alaska Native	30	10	0	75%
Pacific Islander	0	0	0	0
Hispanic	770	2,065	0	27%

Data Source: 2011-2015 CHAS

*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 50%

80%-100% of Area Median Income

Table 21 Severe Housing Problems 80 - 100% AMI

Racial/Ethnic makeup	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems*	Percentage experiencing severe housing problems
Jurisdiction as a whole	630	3,270	0	16%
White	270	1,730	0	13%
Black / African American	0	10	0	0
Asian	35	100	0	26%
American Indian, Alaska Native	0	10	0	0
Pacific Islander	0	0	0	0
Hispanic	300	1,415	0	17%

Data Source: 2011-2015 CHAS

*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 50%

Discussion

The data analysis for households experiencing severe housing problems revealed that groups in every income category experienced the problems disproportionately with the most by the American Indian, Alaska Native group in the low-income bracket.

Groups in the other income brackets experienced severe housing problems disproportionately, though less than those mentioned above. For the very low-income bracket (30% to 50%), Hispanic experienced disproportionate need. In the category 80% to 100% AMI, one group, Asian, experienced disproportionate need.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

The data shows that nearly 18 percent of the jurisdiction, as a whole, is severely cost burdened. However, the race/ethnicity experiencing disproportionate need is Black/African American at 34 percent, 16 percentage points higher than the jurisdiction as a whole. The second highest number experiencing a disproportionate share of severe cost burden is shown in the table below as the American Indian, Alaska Native race/ethnicity at 22 percent, 4 percent higher than the jurisdiction as a whole.

According to the table, the group with the highest number paying more than 30 percent of their income on housing was American Indian, Alaska Native at 28 percent as compared to the jurisdiction as a whole- cost burdened at 21 percent.

Table 22 Housing Cost Burden

Data Source: 2011-2015 CHAS

Housing Cost Burden	Race total	<=30%		30-50%		>50%	
Jurisdiction as a whole	41,730	25,040	60%	8,630	21%	7,380	18%
White	22,160	14,830	67%	4,150	19%	3,110	14%
Black / African American	775	225	29%	205	26%	260	34%
Asian	1,940	1,130	58%	435	22%	360	19%
American Indian, Alaska Native	160	80	50%	45	28%	35	22%
Pacific Islander	30	0	0	0	0	0	0%
Hispanic	15,985	8,375	52%	3,710	23%	3,435	21%

Table 23 Greater Need: Housing Cost Burdens AMI

Racial/Ethnic Composition	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,040	8,630	7,380	680
White	14,830	4,150	3,110	70
Black / African American	225	205	260	85
Asian	1,130	435	360	15
American Indian, Alaska Native	80	45	35	0
Pacific Islander	0	0	0	30
Hispanic	8,375	3,710	3,435	465

Data Source: 2011-2015 CHAS

Discussion

The data shows that an estimated 16 percent of the City is severely cost burdened. Also, 21 percent of City households pay between 30 and 50 percent of their income on housing costs.

Only one race/ethnicity, according to table 22, is experiencing disproportionate need at a high rate- Black/African American at 34 percent, 16 percentage points higher than the jurisdiction as a whole. The second highest number experiencing a disproportionate share of severe cost burden is the American Indian, Alaska Native race/ethnicity, though not disproportionately, at only four percentage points over the jurisdiction as a whole.

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?

According to the CHAS data (Tables 14-17), six racial/ethnic groups experienced housing problems disproportionately as compared to the jurisdiction as a whole. Black/African American and Pacific Islander groups experienced the most housing problems disproportionately.

- In the extremely low-income bracket (0 to 30% AMI) Pacific Islanders experienced housing problems, disproportionately followed by Asian households.
- In the very low-income bracket (30 to 50% AMI), one group, Black / African American households experienced disproportionate need.
- For the low-income bracket (50 to 80% AMI), Table 16, Asian households experienced housing problems, disproportionately followed by American Indian/Alaska Native.
- Of households earning incomes 80 to 100 AMI, disproportionate need was experienced equally by Black / African American and Pacific Islander households.

The data analysis for households experiencing severe housing problems revealed that groups in every income category experienced the problems disproportionately with the most by the American Indian, Alaska Native group in the low-income bracket. Other groups experiencing severe housing problems disproportionately were

- Pacific Islander and Asian households, both in the extremely low-income bracket (0-30% AMI).
- For the very low-income bracket (30% to 50%), one group, Hispanic experienced disproportionate need.
- For the low-income bracket (50 to 80% AMI), one group, American Indian/Alaska Native experienced disproportionate need.
- In the income category (80% to 100% AMI), again, one group, Asian, experienced disproportionate need.

As described above, the data shows that nearly 18 percent of the jurisdiction, as a whole, is severely cost burdened. However, the race/ethnicity experiencing disproportionate need is Black/African American at 34 percent, 16 percentage points higher than the jurisdiction as a whole. The second highest number experiencing a disproportionate share of severe cost burden is the Hispanic race/ethnicity, though not disproportionately with a difference of only four percent below the Black/African American percentage.

According to table 23, there was no disproportionate need found in the category paying more than 30 percent of income for housing costs for Pacific Islanders. The group with the highest number paying more than 30 percent of their income on housing was American Indian, Alaska Native at 28 percent as compared to the jurisdiction as a whole- cost burdened at 21 percent.

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



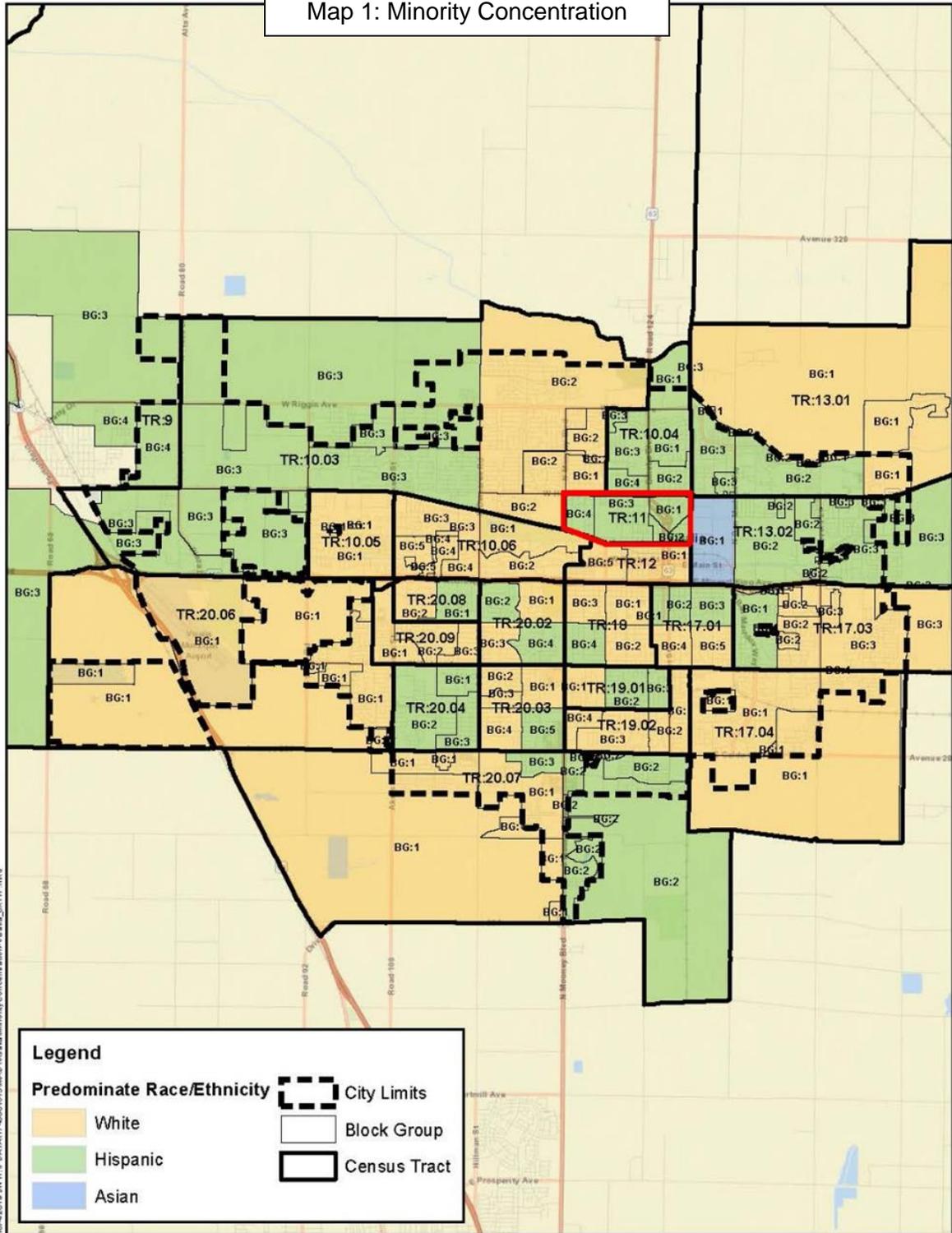
All races and ethnicities in the City experience cost burden and other housing problems. Other problems include difficulty obtaining housing through lending, racial discrimination when searching for rental housing, and high concentrations of both minorities and low incomes.

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

Map 1 shows minority concentrations at both the tract level as well as 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. By definition 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 (2017), Map 1, Minority Concentrations, the R/ECAP (Census Tract 11 outlined in red) has a Hispanic population of 74.87 percent.

Map 1: Minority Concentration



NA-35 Public Housing – 91.205(b)

Introduction

There are currently 179 public housing units in the City of Visalia, which include a mix of 1, 2, 3, and four-bedroom single-family homes.

The Tulare County Housing Authority provides rental assistance to extremely low- and very low-income households. Eligible tenants pay 30% to 40% of their adjusted monthly income toward rent and utilities, with HUD paying the remaining portion of the rent directly to the landlord on behalf of the tenant.

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 an HCV participant in Visalia is \$22,366. Rent (as of 2019) in Visalia, ranges from \$750 for a two-bedroom apartment to \$1,600 for a unit with three or more bedrooms, which, if not for the HCV program, would require anywhere from 40% to 87% of monthly household income to go toward a rent payment.

Housing data available from the Tulare County Housing Authority indicates that the agency administers 1,003 Section 8 Housing Choice Vouchers. Of that total, 361 or about 37% 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

Table 24 Public Housing by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units' vouchers in use	0	0	179	984	0	984	19	0	0

Data Source: Housing Authority of Tulare County, June 2019.

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

Characteristics of Residents

Table 25 Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
			Veterans Affairs Supportive Housing				Family Unification Program	
Average Annual Income	0	0	24,711	22,366	0	22,366	12,294	0
Average length of stay	0	0	4.95	4	0	4	3.62	0
Average Household size	0	0	3	3	0	3	2	0
# Homeless at admission	0	0	0	7	0	7	4	0
# of Elderly Program Participants (>62)	0	0	32	344	0	344	4	0
# of Disabled Families	0	0	50	361	0	361	15	0
# of Families requesting accessibility features	0	0	16	17	0	17	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: Housing Authority of Tulare County, June 2019.



Race of Residents

Table 26 Race of Public Housing Residents by Program Type

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	168	891	0	891	18	0	0
Black/African American	0	0	8	73	0	73	1	0	0
Asian	0	0	1	19	0	19	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: Housing Authority of Tulare County, June 2019.

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

Ethnicity of Residents

Table 27 Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	973	973	0	973	19	0	0
Not Hispanic	0	0	11	11	0	0	0	0	0

Data Source: Housing Authority of Tulare County, June 2019.

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

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 \$23,539; 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 of 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 the Housing Choice Voucher especially because of possible rent fluctuations and housing cost burdens. As



mentioned in Table 6, according to CHAS 2011-2015 data, 38 percent (15,865) of Visalia's households are low income, earning incomes between zero and 80 percent of the area median income. Of total households in Visalia 12% (5,055) of households are extremely low income (0-30% AMI); 11% (4,760) are very low income (30-50% AMI); 14% are 50-80% AMI. In addition, 15% of total households experience housing cost burden greater than 50% of income and 13% 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)

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 and results for 2019 were prepared in the report entitled Kings & Tulare Counties, 2019 Point in Time Count.² 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 2019 PIT was held on the night of January 23, 2019, where a total of 481 persons were counted in Visalia. The number of homeless counted in 2019 increased 17.3% since the 2017 count of 410 individuals.

On January 24, 2019, the Alliance held the Kings/Tulare Project Homeless Connect event. The event is designed to gather persons experiencing homelessness and provide them with services and information on housing. Attendees from Visalia totaled 222-most were between 25 and 54 years old were mostly White/ non-Hispanic and Hispanic, and 29% of all veterans were from Visalia, more than the other cities. Additionally, most attendees were currently unsheltered.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless

For Visalia, 111 of homeless persons counted were chronically homeless. Of the chronically homeless in Visalia, three were households with children consisting of 15 people; 84 were households without children and consisting of 96 people. It should be noted that a proper determination for chronic homelessness was only made on 301 out of the 481 homeless persons in the City. The remaining 180 were listed as "Unknown."

Families with Children

In Visalia alone, 18 households that were homeless families with children were identified, and they totaled a count of 62 individual persons.

Unaccompanied Youth

For Visalia, there were no unaccompanied children under 18 counted, however there were 35 homeless unaccompanied youth between 18 and 24 years old.

Veterans

Thirty-nine homeless veterans were counted in Visalia on the night of the count, representing 9% of the City's homeless count.

² Kings/Tulare Homeless Alliance, Kings & Tulare Counties, 2019 Point in Time Count, June, 2019.

Nature and Extent of Homelessness: (Optional)
Table 28 Homelessness by Race and Ethnicity (City)**

Race	Count
American Indian/ Alaskan Native	22
Asian	5
Black/African American	42
Native Hawaiian/ Other Pacific	1
White	365
Multiple Races	8
Unknown	38
Total	481
Chronically Homeless*	111
Ethnicity	
Hispanic/Latino	212
Non-Hispanic/Latino	239
Unknown	30
Total	481
Chronically Homeless*	111

Data Source: Kings & Tulare 2019 Point in Time Count, June 2019.

*Note: The breakdown data for chronically homeless does includes just 301 of the 481 homeless individuals. The remaining 180 are listed as “Unknown” when it comes to chronic homelessness

**Note: Unsheltered and sheltered homeless breakdowns were not available for the City of Visalia.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

For Visalia alone, the count found 41 children to be homeless on the night of the count. Also, as shown in Table 6, small family households at 0-80 AMI account for 16 percent of households; households with children six years old or younger and earn incomes between 0-80 AMI accounts for 12 percent of households, according to CHAS 2011-2015. Families and individuals that are low income and experiencing housing cost burden are vulnerable to experiencing homelessness.



According to the 2019 PIT Count, the City had a total of 18 homeless households with children, totaling 62 individuals overall. This was an increase from the 2017 counts, which totaled 14 households with children, encompassing 45 individuals.

For veterans, City PIT counts identified 39 homeless veterans, representing 9% of the overall homeless population in the City. This is a 56% increase from the 2017 PIT count when the total was 25 homeless veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

This data is detailed in Table 28. The ethnicity experiencing homelessness the most was Non-Hispanic/Latino at 239; however, the Hispanic/Latino ethnicity count is relatively close, representing 212 homeless persons.

The White race outnumbered other races significantly, accounting for 75 percent, or 365 persons, of total homeless persons counted. The Black/African American race had the second highest numbers, accounting for nine percent, or 42 homeless persons counted (see Table 28, above)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The PIT report defines unsheltered as people with a primary nighttime residence that is a place not designed for, or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground. Sheltered is defined as people sleeping in a shelter designated to provide temporary housing to homeless persons. This includes emergency shelters and transitional housing programs.

On the night of the count, 27% were sheltered and 73% were unsheltered in the Kings/Tulare bi-county area. Breakdowns were not available for the City alone.

Visalia's share of homeless accounted for 45 percent, or 481 persons, of the total homeless counted in the bi-county area.

Discussion

See above.

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 11.5 percent of the City's total population, amounting to 14,941 individuals. This is a 16.1% increase from the 2010 Census total of 12,874 individuals (see Table 29).

Table 29 Senior Profile (2010-2017)

2010 Senior Pop. (% of Total Pop.) ¹	2017 Senior Pop. (% of Total Pop.) ²	Percent Change (2010-2017)	With a Disability ²	% of Senior Households with LMI ³	% of Senior Households with Housing Problems ³
12,874 (10.3%)	14,941 (11.5%)	+16.1%	43%	32%	63%

Data Sources: 1) Bureau of the Census, 2010; 2) ACS, 2013-2017; 3) CHAS 2011-2015

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 2013-2017 ACS estimates, disabled persons make up approximately 13.7 percent of all persons in the City. The City owns and operates 11 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 2013-2017 ACS estimates, there are 6,914 large households in the City, representing 16.3% 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 2013-2017 ACS Estimates, there are 6,300 single parent households. Of these 6,300 households, 69.0% (4,348 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-2017 published by the California Department of Public Health, Center for Infectious Diseases in Sacramento, California on March 13, 2019, reported a total of 448 individuals living with HIV/AIDS in the County of Tulare. Of these cases, 71.2% 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

- Social service funding to serve more low-income, disadvantaged, at-risk youth in the city
- Services that support Economic development
- Substantial need for Low barrier emergency shelter
- Expanding reach of existing services

Developing New Housing

- Need low income housing, subsidized housing, transitional housing, senior housing is the #1 need, low income housing is #2 need, transitional housing is #3. Also need to build a mini shelter that is low barrier.
- Lack of units, primarily single one-bedroom units and affordable units.
- Multi-family

- Ability to find money to purchase mobile homes. Lack of funding for buyer and agency. Buyers cannot get chattel money. Acquisition and infrastructure cost is a barrier.
- Lack of housing; lack of permanent housing shelters, hotel vouchers. Having no shelter is a huge problem. All shelters are faith based and not low barrier except for St. Pauls.
- Safe, health, and affordable housing available to households at or below the 125% Federal Poverty Level (approximately 30% of the Area Median Income for Tulare County)
- Need financing for affordable housing
- Develop housing that can accommodate families with more than three children

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
- More choices for entry level and short-term types of housing
- As the owner of a mobile home park, 2-bedroom units are in demand, but as a resident, we need choices of housing for very low income
- Landlords willing to lease to homeless/low income individuals is currently uncommon
- Property owners willing to rent to people who have been

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

Housing Needs

- Affordability for both rental and mortgage; limited housing options due to inability to pay rent or mortgage
- Need for larger units
- Senior housing
- Neighborhood preservation including codes enforcement
- Property maintenance (including activities that the Emergency Repair and Accessibility Program fund as well as housing rehabilitation)

Service Needs

- Shelter and counseling and other services for the homeless
- Youth services
- Domestic abuse services
- Disabled services
- Supportive housing
- Senior services
- Health services

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-2017 published by the California Department of Public Health, Center for Infectious Diseases in Sacramento, California on March 13, 2019, reported a total 448 persons living with HIV/AIDS in the County of Tulare. Of the 448 cases, 71.2% are of Hispanic race or ethnicity, 16.6% are reported as female and 81.4% 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.

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
2. Youth
3. Domestic abuse
4. Mental health services
5. CoC and fair housing supportive services
6. Services for youth in the schools
7. Substance abuse treatment, domestic violence support
8. Support services for elderly (meals, transportation)
9. Rent/utility payments
10. Tenant based rental assistance and expanded voucher program

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

Many neighborhoods in the City contain affordable housing, unlike much of California that is struggling 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 most 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 15,095 affordable units available to households earning 80% or less AMI (see Table 35), however, there are 15,865 households within this income bracket in need of housing. That means there is a housing gap of 770 homes needed in the City as shown in Table 35. There is more renter households in the City that are cost burdened compared to owner-occupied households. Such findings indicate significant numbers of residents experiencing cost burden. Housing market statistics provided by HUD (2013-2017 ACS Estimates; 2011-2015 CHAS Data) provide evidence that there is not an adequate supply of units affordable to low and moderate income households in the City:

- 45,037: number of units in Visalia (Table 30)
- 42,241: total occupied units of which 41% are renters and 59% are owners (Table 31)
- Larger units: A majority of occupied units are three or more bedrooms: 22,030 for owners and 7,680 for renters (Table 31)
- 0-30% AMI: There are 5,055 households living in this income category, yet there are only 490 rental units available that are affordable to these households in the City (Table 6; Table 35)
- 30-50% AMI: There are 4,760 households living in this income category yet there are only 2,935 units available (Table 6; Table 35)
- 50-80% AMI: there are 6,050 households in this income category and there are 11,670 units (Table 6; Table 35)
- 35 percent of owner-occupied households are LMI, of which only 19.7 percent of those units are considered affordable to LMI households (Table 35)
- 6.2%: vacancy rate in the City (Table 30 and 31)

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.

Renters experience substandard housing conditions more so than owners. Of households with selected conditions, 32 percent of owners experienced only one, whereas 49 percent of renters had only one. There are 40 renter occupied units had three conditions.



Housing for Persons with Special Needs. 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 overall conditions rating. Homeless populations are considered to be a special needs category. In 2019 there were a total of 481 homeless persons in the City of Visalia, which 296 were unsheltered and 185 sheltered. These numbers show an increase of 95% and 4%, respectively, since 2016, according to the Analysis of Impediments.

There are currently 449 shelter beds in the City 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 45,037 total housing units, 35,110 (78.0%) are single-family homes of which 95.8% are detached structures (Table 30). Beyond single-family homes, the housing stock consists of 8,689 multi-family units, which represents just 19.3% of units (Table 30). Most multi-family apartment buildings consist of somewhere between 2-4 units (58.4%). There also other types of housing units available (1,238 units or 2.7% of the total housing stock) including mobile homes, boats, RVs, and vans (Table 30).

- 78% - single family
- 19.3% - multi family
- 2.7% - other

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 45,037 units comprising the housing stock for the City, 42,241 are occupied, which creates a vacancy rate of 6.2%. The occupied housing stock is primarily represented by owner-occupied units (59.8%) compared to renter-occupied households (40.2%). Most occupied units are between 2-3 bedrooms, which represent 67.9% of the owner-occupied stock, and 75.7% of the renter-occupied stock.

All Residential Properties by Number of Units

Table 30 Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	33,645	75%
1-unit, attached structure	1,465	3%
2-4 units	5,073	11%
5-19 units	1,824	4%
20 or more units	1,792	4%
Mobile Home, boat, RV, van, etc.	1,238	3%
Total	45,037	100%

Data Source: 2013-2017 ACS

Unit Size by Tenure

Table 31 Unit Size by Tenure

Number of Bedrooms	Owners		Renters	
	Number	%	Number	%
No bedroom	175	0.70%	666	3.90%
1 bedroom	136	0.50%	1,866	11.00%
2-3 bedrooms	17,161	67.90%	12,860	75.70%
4 or more bedrooms	7,786	30.80%	1,591	9.40%
Total	25,258	100%	16,983	100%

Data Source: 2013-2017 ACS

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

According to the City's 2019 Draft Housing Element, since 2015, 47 very low income and 179 low income deed restricted units have been developed in the City. The following table, from the 2019 Draft Housing Element lists multi-family housing receiving government assistance in the City. Included in the table is the funding source, affordable expiration date, the number of units, and the target income.

Table 32 Multi-family Housing Receiving Government Assistance*

Name of Development	Address	Sponsor	Funding Sources	Year Built / Funds Provided	Expiration Date	# of Units	Type / Target Income Groups
Mill Creek Parkway Family Apartments	3433 East Manzanita Avenue	Buckingham Property Management	Visalia RDA	2007	2061	70	Low & moderate-income
Sierra Meadows Senior Apartments	1120 East Tulare Avenue	Christian Church Homes	HUD, HOME, LIHTC	2011	2062	43	Senior; low-income
Oak Meadows	111 West School Avenue	Christian Church Homes	HUD	2004	2057	60	Senior; low-income
The Meadows	3900 West Tulare Avenue	Christian Church Homes	Visalia RDA	2001	2054	99	Senior; low-income
Paradise & Court Apartments	1526 South Court Street	COV VIAH; Kaweah Management	HOME, Visalia RDA, LIHTC	2012	2065	20	Very low-income

Name of Development	Address	Sponsor	Funding Sources	Year Built / Funds Provided	Expiration Date	# of Units	Type / Target Income Groups
Visalia Garden Villas	4901-5075 West Crenshaw Avenue	HATC	LIHTC, RHCP	1987	2042	60	Senior; very low & low-income
Fairview Village	2700 North Willis Street	HATC	LIHTC, CDBG	1994	2049	8	Very low-income
Clark Court	626-630 East Tulare Avenue	HATC	RHCP	1983	2030	24	Supportive Housing
TMHSA Housing	653, 657, 701 East Tulare Avenue	HATC	HUD	2009	2058	22	Supportive Housing
Robinwood Court	5817-5842 West Robinwood Court	HATC	HOME	2008	2037	10	Very low, low & moderate-income
Kimball Court	303 West Kimball Avenue	HATC	Visalia RDA, LIHTC	1999	2054	95	Senior; very low, low-income
Encina Triplex	301 West Encina Avenue	Kawah Management	HOME, Visalia RDA	2009	2064	3	Very low-income
Highland Gardens	2401 North Highland Street	Self-Help Enterprises	HOME, LIHTC	2016	2071	36	Very low & low-income
East Kaweah	632-644 East Kaweah Avenue	TCHA	Visalia RDA	2013	2064	8	Very low & low-income
Santa Fe Triplex	617-619 South Santa Fe Street	TCHA	Visalia RDA	2017	2072	6	Very low & moderate-income



Name of Development	Address	Sponsor	Funding Sources	Year Built / Funds Provided	Expiration Date	# of Units	Type / Target Income Groups
Encina Self-Help Enterprises	517-527 North Encina Street	Self-Help Enterprises	HOME , RDA	2018	2073	6	Very low, low & moderate-income
Willowbrook Estates	1819 North Tipton Street	TCHA	Visalia RDA, HOME	1996	2051	10	Low-income
Transitional Mental Health	546 East Tulare Avenue	TCHA	Visalia RDA, HOME	2003	2058	17	Very low-income
Confidential	Confidential	Confidential	Visalia RDA, HOME	2012	2055	3	Very low-income
Westport Village	3123 South Avocado Street	TCHA	LIHTC	1989	2029	25	Senior; low & mod income

Data Source: City of Visalia Housing Element 2020-2023.

*Multi-family Housing Receiving Government Assistance; Acronyms: LIHTC = Low Income Housing Tax Credit; RHCP = Rental Housing Construction Program; RDA = Redevelopment Successor Agency; VIAH = Visalians Interested in Affordable Housing.

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 32 above, Multi-family Housing Receiving Government Assistance, lists expiration dates, or the date units will convert to market rate. No Section 8 contracts will expire.

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

There are more households in the City than actual housing units. In the City there are a total of 15,095 units considered to be affordable (out of the 42,241 households in Visalia) to households earning 80% or less AMI, however there are 15,865 households within this income bracket in need of housing. This represents 38.0% of all households. However, Table 35 in following section (MA-15), displays the number of units affordable to LMI households. This table shows that there are only 15,095 units affordable to those considered to be LMI. This leaves a gap of 770 affordable units for LMI households. When examining lower income levels, such as extremely low-income (0-30%AMI), the gap is far wider. For example, there are 5,050 extremely low-income households within the City, yet there are just 490 units affordable to this population, representing a gap of 4,560 units.

When taking all LMI households into account, the affordability gap seems to be quite small. However, this is mostly due to a surplus of housing affordable to low-income households towards



the 80% AMI threshold. For households earning this 80% figure, there are 11,670 affordable units, when there are only 6,050 households in this bracket. This shows that the availability of housing units does not meet the needs of extremely low- and very low-income households.

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 HACT 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 decreased from 2010 to 2017 for owners; however, they have risen for renters. The median home value decreased by 10.6% from a median home value of \$231,900 in 2010 to \$207,400 in 2017. Rents have increased by 7.2% from a median monthly rent of \$894 in 2010 to \$958 in 2017. Renters feel the impact of this as rent prices are increasing at a higher rate than income, which may continue to add to affordability problems within the City.

Table 33 Cost of Housing

	2010	2017	% Change
Median Home Value	\$231,900	\$207,400	-10.60%
Median Contract Rent	\$894	\$958	7.20%
Median Income	\$53,606	\$54,934	2.50%

Data Source: 2006-2010 ACS, 2013-2017 ACS.

Table 34 Rent Paid

Rent Paid	Number	%
Less than \$500	978	5.90%
\$500-999	8,052	48.80%
\$1,000-1,499	5,409	32.80%
\$1,500-1,999	1,530	9.30%
\$2,000 or more	538	3.30%
Total	16,507	100.00%

Data Source: 2013-2017 ACS

Table 35 Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	490	No Data
50% HAMFI	1,805	1,130
80% HAMFI	7,835	3,835
100% HAMFI	No Data	6,670
Total	10,130	11,635

Data Source: 2011-2015 CHAS

Table 36 Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$663	\$668	\$873	\$1,265	\$1,452
High HOME Rent	\$663	\$668	\$873	\$1,065	\$1,169
Low HOME Rent	\$525	\$562	\$675	\$778	\$868

Data Source: HUD FMR and HOME Rents, 2017.

Is there sufficient housing for households at all income levels?

Findings in the data 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 whether or not there is 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.

The following data (CHAS 2011-2015) shows:

- 0-30% AMI: There are 5,055 households living in this income category, yet there are only 490 rental units available that are affordable to these households in the City
- 30-50% AMI: There are 4,760 households living in this income category yet there are only 2,935 units available
- 50-80% AMI: there are 6,050 households in this income category and there are 11,670 units

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

Table 33 above shows the recent changes to factors effecting affordability including income, rent and value. Since 2010, median income has increased slightly at a rate of 2.5%. When compared to the growth in median contract rent (+7.2%), it is clear that rental housing prices are outpacing income growth. This may continue to strain affordability in the rental housing market, and lead to higher rates of housing cost burden, especially for LMI households. However, when looking at the owner market, ownership may be more attainable now than it was previously in 2010. This is



evidenced by the fact that median income growth is increasing, while median home value has shown a significant decline of over 10%.

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

High median rents in the City would 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. Area median rent for the City is higher than all categories of Fair Market and HOME rents from 0-2 bedroom units. This again points to a lack of affordable housing, especially for extremely-low income and very-low income households. 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.

Definitions

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 37 Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,082	28%	8,548	50%
With two selected Conditions	193	1%	1,111	7%
With three selected Conditions	0	0%	38	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,983	71%	7,286	43%
Total	25,258	100%	16,983	100%

Data Source: 2013-2017 ACS

Table 38 Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,771	31%	3,194	19%
1980-1999	8,084	32%	5,393	32%
1960-1979	6,506	26%	5,674	33%
Before 1960	2,897	11%	2,722	16%
Total	25,258	100%	16,983	100%

Data Source: 2013-2017 ACS

Table 39 Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,403	37%	8,396	49%
Housing Units build before 1980 with children present	6,170	25%	3,350	20%

Data Source: 2013-2017 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Table 40 Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	-	-	2,274
Abandoned Vacant Units	-	-	-
REO Properties ³	-	-	-
Abandoned REO Properties	-	-	-

Data Source: Data for units suitable for rehab is not collected by the City; Vacant units 2013-2017 ACS estimates In 2019, the City of Visalia had 215 substandard housing cases and 6 of them were in foreclosure. There were an additional 13 houses that were abandoned/vacant but not in foreclosure.

Need for Owner and Rental Rehabilitation

As shown in Table 37, there is a different level of need for owner and rental rehabilitation. For owner-occupied units, 71% of units have zero selected housing conditions showing that the stock is in relatively good shape. However, more than half of rental units have at least one selected substandard 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 49% of rental units being built before 1980 compared to just 37% of owner units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards.

Because the 2013-2017 ACS data shows they were built prior to 1980, it is estimated that approximately 9,403 owner-occupied units and 8,396 renter-occupied units are hazardous due to the potential presence of lead-based paint, accounting for 44 percent of occupied housing units. For owner-occupied units, 2011-2015 CHAS data identified 6,170 households to both have children and also be built before 1980, compared to a total of 3,350 for renter-occupied units.

Discussion

See above.

³ <https://www.bankownedproperties.org/bankhomes/CALIFORNIA/TULARE/VISALIA.html#page=9>

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

Introduction

HATC provides rental assistance to very low and moderate-income families, seniors and disabled persons 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. The table below represents totals for the County as a whole.

Table 41 Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	2	710	2,873	0	2,873	146	0	0
# of accessible units	0	0	89	0	0	0	0	0	361

Data Source: Housing Authority of Tulare County, June 2019.

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

Describe the supply of public housing developments

While the table above represents data for the County overall, there are 179 Public Housing units within the City. Eleven of these units are fully accessible for individuals who are physically handicapped and require special accommodation.

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 42), 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 42 Public Housing Condition

Public Housing Development	Average Inspection Score
Visalia #CA030000815	REAC 89c

Data Source: Housing Authority of the County of Tulare

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

HATC will continue to own and manage 179 units in the City of Visalia. This year, HATC will have invested a total of \$375,500 in Capital Fund improvements. The expenditures covered maintenance and rehabilitation in public-housing units within Visalia. Capital Fund expenditures also covered a large range of projects, including roofing replacement, landscaping improvements, carpet replacement along with Air Conditioning and Heating unit 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 Agencies (RDA) and other local agencies. HATC is also a current participant of the Moving to Work (MTW) Demonstration Program.

MTW is a demonstration program for public housing authorities (PHAs) that provide them the opportunity to design and test innovative strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families⁴. HATC has capitalized on the organizational and procedural flexibilities gained through its participation in the MTW Demonstration Program to become a more effective and efficient agency.

A key element in the implementation of the MTW program is the ability to utilize organizational and procedural flexibility to serve our clients in a more efficient and effective manner. HATC has enhanced the implementation of their programs by readjusting them to better serve the community.

Under the regular public housing program rules PHA's have to establish rents based on 30% of the income of the participant. The flexibility to modify the noted procedure through MTW has been extremely beneficial not only to participants of the program but also for the agency. The MTW policy modification was conducted with the goal to encourage self-sufficiency among participants. The goal is to establish fixed rents not affected by income increases and is meant to not discourage participants from obtaining and seeking higher income jobs. In this instance participants are not penalized by having their rent increase due to obtaining a higher income.

⁴ HUD.gov https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw



Self-sufficiency is promoted as participants are guided to utilize their savings to fix their credit, save to become homeowners, or other activities that will allow them to be self-sufficient.

This innovation has also resulted as a cost efficiency measure for HATC. The income formulation process is not only expedited but it also becomes more effective as clerks are less likely to make mistakes in formulating the participants' income. The new innovation allows for effective informational outreach for all community stakeholders. The simplicity of having a flat rent allows community stakeholders to be able to better understand the benefits of the public housing program.

Under traditional HUD regulations recipients of public housing assistance and traditional Housing Choice Vouchers would be able to be enrolled in the program indefinitely as long they remained deemed eligible. This traditional system would create minimal turnover, making it difficult to enroll new applicants. Traditional programs gave no incentives for participants to become financially self-sufficient; in contrast the participants would lose the assistance if their income levels surpassed eligibility levels. Such program regulations aided the support of cyclical poverty within the community.

HATC has established a five-year time limit on assistance for non-elderly and non-disabled participants of public housing and HCV programs as means to promote self-sufficiency. It has allowed our agency to implement a program that combats cyclical poverty within our community. Participants are informed and guided to utilize the assistance received during their duration in the programs to enhance their ability to become self-sufficient. Participants are referred to agencies that provide services that enhance self-sufficiency (i.e. job training, higher education, first time homeownership programs, and personal finance management). Furthermore, this innovation has created a more equitable process for all eligible community members. The ongoing turnover that this innovation creates has allowed our agency to keep open waiting list for both public housing and HCV programs. Thus, by having open and shorter waiting lists we provide a more equitable method of distributing housing subsidies to all eligible applicants.

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 2019 PIT count was held on January 24, 2019. A total of 481 persons were counted in the City, with 296 found to be unsheltered and 185 sheltered.

Table 43 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)	115	0	60	128	0
Households with Only Adults	129	0	140	169	12
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Data Source: Kings/Tulare Homeless Alliance (2019 PIT Count, Housing Inventory Chart)

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 through (PHC) 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 44 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 Tulare County PSH	Permanent Supportive Housing for Chronically Homeless households.
Community Services & Employment Training	ESG 2	Rapid Rehousing assistance for homeless households.

Agency	Program(s)	Description
Turning Point	Casa de Robles	Transitional and permanent supportive housing (for individuals with disabilities) for single males.
Turning Point	Court Street	Transitional housing for single men.
Visalia Rescue Mission	Overnight Guest	Overnight emergency shelter for single men who are homeless.
Visalia Rescue Mission	Shelter of Hope	Overnight emergency shelter for single women and women with children who are homeless.
Visalia Rescue Mission	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.
Visalia Corps (Salvation Army)	N/A	Food basket distribution, material assistance, youth activities, and emergency and miscellaneous services.
Visalia Health Clinic	N/A	Provide Medi-Cal enrollment and provide health care for persons who do not qualify for Medi-Cal and meet the eligibility criteria.
Family Healthcare Network	N/A	Provide Medi-Cal and dental assistance on a sliding scale/ability-to-pay fee structure.



Agency	Program(s)	Description
Central Valley Recovery Services	N/A	Drug addiction help, residential treatment, methamphetamine, withdrawal from opiates, outpatient treatment, drug addiction help.
Tulare County HHSA	Veteran's Service Office	Veterans Services (County HHSA).
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.

Data Source: County of Tulare

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, such partnerships allow stakeholders to maximize available funding and not duplicate services. HATC continues to allocate a number of Section 8 HVC 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/subsidize 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. 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.

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 45 Licensed Care Facilities

Adult Residential Facilities & Day Programs	Address	Capacity
ABARQUEZ HOMES INC.	312 NW 4TH STREET	4
AMBITIONS - MAE CARDEN	2126 N MAE CARDEN CT	4
AMBITIONS - SUMTER COURT	1020 N SUMTER CT	4
ANDERSON FAMILY CARE HOME	722 W. CAMBRIDGE	4
BRADBERRY FAMILY HOME, THE	616 W. LOYOLA	6
BRYANT-LITTLE HOME 2	2733 WEST COUNTRY LANE	4
D.P. BUTLER HOME	3500 W. VICTOR	6
DAGO RESIDENTIAL FACILITY	1741 W. VINE	6
DAGO RESIDENTIAL FACILITY #3	2850 S. MASELLI CT.	6
DAGO RESIDENTIAL FACILITY 2	3425 SOUTH SAN JOAQUIN	6
DIAZ CARE HOME 3	2313 S. JACQUES ST	6
DIAZ CARE HOME II	2128 SOUTH ASHTON COURT	6
DIAZ FAMILY CARE HOME	1603 S. PEPPERTREE CT.	6
DIAZ OAK VIEW HOME	144 W. OAK VIEW DR	6
DISCOVERY IN THE WEST	12143 AVENUE 322	4
DOROTHY WILSON HOME	3611 MILLCREEK DRIVE	6
EWING PALM HOME, LLC	4836 W. JAMES CT	6
GUMBINER HOME	19525 LORT DR.	6

KAISER SPECIALIZED RESIDENTIAL TULARE	2816 W. TAYLOR AVE	4
KAISER SPECIALIZED RESIDENTIAL VASSAR	4224 E. VASSAR AVE.	4
KENYON HOME #1, THE	2511 N. LIBERTY CT.	4
LEE'S COUNTRY HOME	11282 AVENUE 272	4
M. KEY CARE HOME	3037 W. LAURA AVENUE	6
MAYDA'S BOARD AND CARE	5344 W HURLEY AVE A	6
NIEBLAS HOME	531 WEST FEEMSTER	6
PATRIOT IN THE WEST	3702 N SALLEE STREET	4
PEEL HOME, THE	2541 E. MARY AVENUE	6
PEOPLE'S CARE DAMSEN	6502 W DAMSEN AVE	4
PEOPLE'S CARE MARLIN	12744 MARLIN AVE	4
PETIT & PEEL HOME	3537 W. CUTLER AVENUE	6
PIRA BOARD AND CARE	3827 S. BOLLINGER ST	6
PIRA HOME CARE	4222 S. ROVA ST	4
PIRA HOMECARE #2	4043 W CLINTON AVENUE	4
PLUMLEE'S #1	2030 N. BRIDGE	15
PLUMLEE'S #2	2032 N. BRIDGE	15
SAILS SUNNYSIDE	5712 SUNNYSIDE DRIVE	4
SANDOVAL HOME	1537 W. LA VIDA	6
SANDOVAL HOME II	3815 S. SILVERVALE	6
SANDOVAL HOME III	13851 AVENUE 320	6
SUE'S CARE FACILITY	1616 CASTLEVIEW	6
TRANSITIONAL LIVING CENTER	546 E. TULARE AVENUE	38
TRANSITIONAL LIVING CENTER #2	1108 E LIBERTY CT	10
TRANSITIONAL LIVING CENTER #3	1142 E LIBERTY CT	3
TRANSITIONAL LIVING CENTER #4	1136 E LIBERTY CT	4
WALNUT GROVE HOUSE, INC. DBA LEWIS GRAVES ARF #1	25401 ROAD 152	6
WALNUT GROVE HOUSE, INC. DBA LEWIS GRAVES ARF #3	3143 DOUGLAS	4
ZANYK II	421 N. DIVISADERO	6
ASSISTED LIVING		
Augdon Senior Care Home	2610 S. DOLLNER STREET	6
CASA GRANDE ASSISTED LIVING	347 EAST WALNUT	49
CASA GRANDE SENIOR CARE HOME #2	417 E. WALNUT AVE	46
EVERGREEN RESIDENCE	3030 W. CALDWELL AVE	40
GLORY DAYS ASSISTED LIVING FOR SENIORS	1303 S. PINKHAM	10
J & M ELDERLY HOMECARE	3510 W. ELOWIN AVENUE	6
JAMES LINWOOD RCH, INC.	111 1/2 S. LINWOOD ST.	6

JORDETH SENIOR CARE HOME	2226 W PEREZ CT	5
LOURDES SENIOR CARE HOME	2234 EAST KAWEAH CT	6
MAGNOLIA PARK ASSISTED LIVING	2950 E. DOUGLAS AVE.	48
OPEN ARMS HOUSE, THE	3234 W IRIS AVE	6
PARK VISALIA ASSISTED LIVING	3939 WEST WALNUT AVENUE	123
PRESTIGE ASSISTED LIVING AT VISALIA	3120 W. CALDWELL	72
QUAIL PARK AT SHANNON RANCH	3440 W FLAGSTAFF AVE	150
QUAIL PARK MEMORY CARE RESIDENCES	5050 TULARE AVENUE	44
QUAIL PARK RETIREMENT VILLAGE, LLC	4520 W CYPRESS AVE	175
SIERRA VILLAGE ASSISTED LIVING	73 MOLENSTRAAT	22
SILVER HOUSE ASSISTED LIVING	4439 W HAROLD AVE	6
TLC ASSISTED LIVING FOR SENIORS	2530 S BEN MADDOX WAY	26
VISALIA SENIOR LIVING CARE	310 EAST ROBIN AVE	6
FOSTER CARE		
FAMILY BUILDERS FOSTER CARE, INC	3300 S FAIRWAY	0

Data Source: California Department of Social Services, <https://secure.dss.ca.gov/CareFacilitySearch/>, June, 2019.

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 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. In addition to these services, the City has contracts with Family Services to help provide public service programs for the community. Furthermore, CDBG funding is used to support the Senior Mobile Home Repair and Accessibility Program (SMHRP). This program provides assistance to finance the cost of necessary repairs that will provide the mobile homeowner with a healthy, safe and sanitary home.

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.

Free Market as Barrier to Development of Affordable Housing

The City lists sites available for development in its sites inventory list, and it is a free market as to 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 January 1, 2014, to September 30, 2023. Visalia has been allocated 10,021 units among the four income levels. The locations of the “RHNA sites” that make up the site inventory are listed and shown in Appendix B of the 2019 Draft Housing Element.

A comparison of Regional Housing Need and Residential sites is listed in Table 1-41 from the Draft Housing Element. The surplus of site inventory for extremely low-income and very low-income is 210 units and 514 for low-income units. For units for moderate incomes, there is a surplus of 675 and for above moderate, there also exists a surplus of 3,232.

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.

Visalia has made changes to residential zone districts based on the adoption of its General Plan in 2014. 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. According to the City's Housing Element, depending on entitlement and significance of impact, an environmental review consisting of an Initial Study and Negative Declaration can take between 3-6 weeks. Environmental Impact Reports can take up to 6 months to one year to process completely.

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 eliminating 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 46 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	2,250	1,855	4.2	5	-7
Arts, Entertainment, Accommodations	4,889	5,247	9.2	14	1
Construction	2,720	1,803	5.1	5	0
Education and Health Care Services	14,208	6,260	26.8	16	1
Finance, Insurance, and Real Estate	2,548	2,628	4.8	7	2
Information	819	550	1.5	1	0
Manufacturing	4,792	2,822	9.0	7	-2
Other Services	2,776	1,434	5.2	4	0
Professional, Scientific, Management Services	3,967	1,982	7.5	5	0
Public Administration	3,806	0	7.2	0	0
Retail Trade	6,196	6,931	11.7	18	4
Transportation and Warehousing	2,268	1,714	4.3	4	0
Wholesale Trade	1,791	1,885	3.4	5	0
Total	53,030	35,111	--	--	--

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs). City of Visalia, Economic Development Division, June 2019

Table 47 Labor Force

Employment Characteristics	Number of People
Total Population in the Civilian Labor Force	56,872
Civilian Employed Population 16 years and over	53,030
Unemployment Rate	6.8
Unemployment Rate for Ages 16-24	17.15 (avg. of respective rates for ages 16-19 & 20-24)
Unemployment Rate for Ages 25-65	5.13 (avg. of respective rates for ages 25-29, 30-34, 35-44, 45-54, 55-59, 60-64)

Data Source: 2013-2017 ACS. City of Visalia, Economic Development Division, June 2019.

Table 48 Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	6,167
Farming, fisheries and forestry occupations	1,529
Service	10,200
Sales and office	13,059
Construction, extraction, maintenance and repair	4,203
Production, transportation and material moving	6,006

Data Source: 2013-2017 ACS. City of Visalia, Economic Development Division, June 2019.

Table 49 Travel Time

Travel Time	Number	Percentage
< 30 Minutes	38,256	76.9%
30-59 Minutes	9,154	18.4%
60 or More Minutes	2,338	4.7%
Total	49,748	100%

Data Source: 2013-2017 ACS

Table 50 Educational Attainment by Employment Status

Educational Attainment (Population 25 to 64 years)	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,561	11.4%	4,362
High school graduate (includes equivalency)	13,952	6.5%	4,175
Some college or Associate's degree	23,681	5.8%	6,008
Bachelor's degree or higher	14,972	2.5%	2,336

Data Source: 2013-2017 ACS; City of Visalia, Economic Development Division, June 2019

Table 51 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	105	730	1,390	2,721	2,237
9th to 12th grade, no diploma	1,499	1,400	1,809	2,511	1,475
High school graduate, GED, or alternative	3,335	4,917	3,085	5,950	3,702
Some college	6,474	5,433	4,977	7,246	3,446
Associate's degree	684	1,865	1,380	2,780	1,290
Bachelor's degree	388	2,633	2,630	4,582	1,713
Graduate or professional degree	0	1,457	1,495	2,175	1,078

Data Source: 2013-2017 ACS. City of Visalia, Economic Development Division, June 2019.

Table 52 Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,863
High school graduate (includes equivalency)	30,328
Some college or Associate's degree	35,448
Bachelor's degree	55,116
Graduate or professional degree	74,330

Data Source: 2013-2017 ACS. City of Visalia, Economic Development Division, June 2019.

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

Education and healthcare services (26.8%), retail trade (11.7%), arts, entertainment and accommodations (9.2%), and manufacturing (9%) are the top employment sectors for the City. Additionally, the Transportation and warehousing and wholesale trade sectors (Distribution and Logistics related occupations) combined yield 7.7%.

Describe the workforce and infrastructure needs of the business community.

Regarding the industrial sectors, many employers express the need for more qualified maintenance mechanics in the region. Furthermore, many talk about the need for more mechanic and maintenance positions to have more computer/electrical maintenance skills due to increased automation of processes and increased data collection demands. Additionally, general labor positions, not just in distribution centers/warehouses but in retail and other entry level positions, are increasingly demanding a broader understanding of basic computer skills as many involve interfacing with robotics and handheld computer devices. A recent study from the Brookings Institute indicates that automation is a bigger threat to inland CA workers, mainly due to higher concentrations of lower skilled/lower wage occupations and lower educational attainment. The study indicates that “‘routine,’ predictable physical and cognitive tasks will be the most vulnerable

to automation in the coming years” referring to jobs that include food preparation and serving related, production, office and administrative support, farming, and transportation and material moving. Furthermore, the study finds that Hispanic workers and young workers are also more exposed to automation as they make up a higher percentage in automatable occupations. For these reasons, additional efforts should be made to assist potentially displaced workers acquire the skills to operate and maintain these types of technology. Efforts must also be made to assist displaced workers to create their own small businesses or become entrepreneurs.

The study gives several recommendations on how to adjust for these upcoming changes, including:

1. Investing in reskilling incumbent workers (currently being done by WIB and COS Training Resource Center [TRC] though continuous input from industry is needed to ensure training keeps up with changing demands)
2. 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 [ETP] Multiple Employer Contract [MEC])
3. 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 [CTE])
4. Maximize hiring through a subsidized employment program (i.e., the WIB, TulareWORKs)
5. Embrace transformative technology to power growth (while there are many companies at different stages of embracing transformative technologies, there are some that lack the support from corporate offices to make necessary investments and others that may not be prioritizing these changes at all. Some local companies are in the training stage of understanding these technologies)

Additional workforce needs include, but are not limited to:

- Soft skills – particularly of entry level positions
- Front line supervisory training
- General quantity issues – as Visalia is growing, with additional industries and companies, existing employers are having to compete more for quality employees
- Higher skilled workers – many companies and public agencies express ongoing issues recruiting higher skilled positions and often resort to recruiting from out of the area or bringing in staff from other locations. A common issue is that workforce partners are not able to justify investments necessary to conduct some of these trainings as there is not a large enough job demand. Conversely, we are sometimes unable to attract companies with these skilled positions because we don’t have the existing workforce to support. In terms of higher skilled industries that are prevalent in the region (healthcare, education, professional services) it is a matter of lack of quantity in the local labor pool

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.

The City has quite a few upcoming changes that will have an economic impact. They include but are not limited to:

- UPS facility expansion – will create additional 250 jobs and will also catalyze additional industrial park growth. This will require an increase in qualified labor to work in the industrial park
 - Of projects currently underway it is estimated that there will be approximately 3 million SF of new industrial space constructed in the industrial park equating to at least 1,000 new jobs within the next 18 months
 - Prospective industrial activity could yield another 3,000 new jobs as well
 - 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
- 2019 had the most new residential building permit activity and new commercial building permit square footage since 2007. The construction industry will experience a considerable job increase in the area at least in the short term
- The healthcare and education sectors have been growing steadily throughout the region. EDD data indicates that the largest gain in Tulare County across all sectors from Dec 2019 to Dec 2018 was in the Educational and Health Services sector with 900 new jobs
- From a macro perspective, state minimum wage increase for all employers to \$15/hr by 2023 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 sufficient job of meeting employment opportunities. This is evidenced by comparing the total number of jobs in a sector the total number of workers in the sector. This data can be shown in the final column of Table 46. There is only one sector where the number of workers does not meet the number of jobs at a rate higher than 2% (Retail Trade with a discrepancy of 4%). However, as mentioned above many employers across all sectors experience issues finding enough skilled labor which can constrain growth efforts and create additional recruitment costs.

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 across the city in all levels of education. Some of which are mentioned above:

- Investing in reskilling incumbent workers (currently being done by WIB and 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 ETP MEC)
- Aligning and expanding traditional education (this is visible in VUSD’s emphasis on Career Pathways/Linked Learning Academies and partnership with COS for CTE)

- Maximize hiring through a subsidized employment program (i.e., the WIB, TulareWORKs)
- Here are a few others:
- Upskill Tulare County – is 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
- LEAP – Linking to Employment Activities Pre-Release provides incarcerated individuals job readiness prior to release through a partnership with the Tulare County Sheriff’s Dept. Upon release, these individuals are linked to a continuum of services offered through Employment Connection to obtain gainful employment, increase job retention, and reduce recidivism
- Environmental Cleanup Opportunities (ECO) Project - The ECO Project is a coordinated effort of the City of Visalia, the WIB, ABLE Industries, and community agencies that provide services to the homeless. Individuals are referred to the ECO Project by community agencies that are already providing services to them. Those referred to the Project need to either be homeless or have experienced homelessness within the past 12 months, be WIOA Adult Eligible, reside in Visalia and possess right-to-work documents. In Level I, participants work for 12 weeks, 20-hours per week, on City of Visalia cleanup projects. After the 12 weeks are completed, ECO crew members will begin an extensive job search for regular employment. In Level II, participants gain additional skills and increased responsibilities as they work full-time for six weeks. Upon successful completion of Level II, participants will be encouraged to apply for job openings in the public and private sector.
- 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. The 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)?

Yes.

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.

CEDS is currently being updated by the Tulare County EDC but the draft includes the following key priorities:

- Quality Business Climate – Encourage, support, develop and implement programs, activities and projects that enhance the business climate within the County and result in the creation of jobs in the core industries and increase in entrepreneurial development within communities.
- Quality Workforce - Ensure the development of a skilled and motivated workforce that provides economic stability for our residents and a quality workforce for our industries.
- Quality Planning & Development – Encourage and support the ongoing planning and implementation of local economic development that enhances the ability for Tulare County communities to maintain a high degree of competitiveness in the economic development arena
- Quality Physical Infrastructure - Provide physical infrastructure necessary to connect residents to jobs and product to markets and support the growth and expansion of existing and future businesses.
- Quality of Life – Encourage and support activities, projects and systems that enhance the quality of life for local residents.

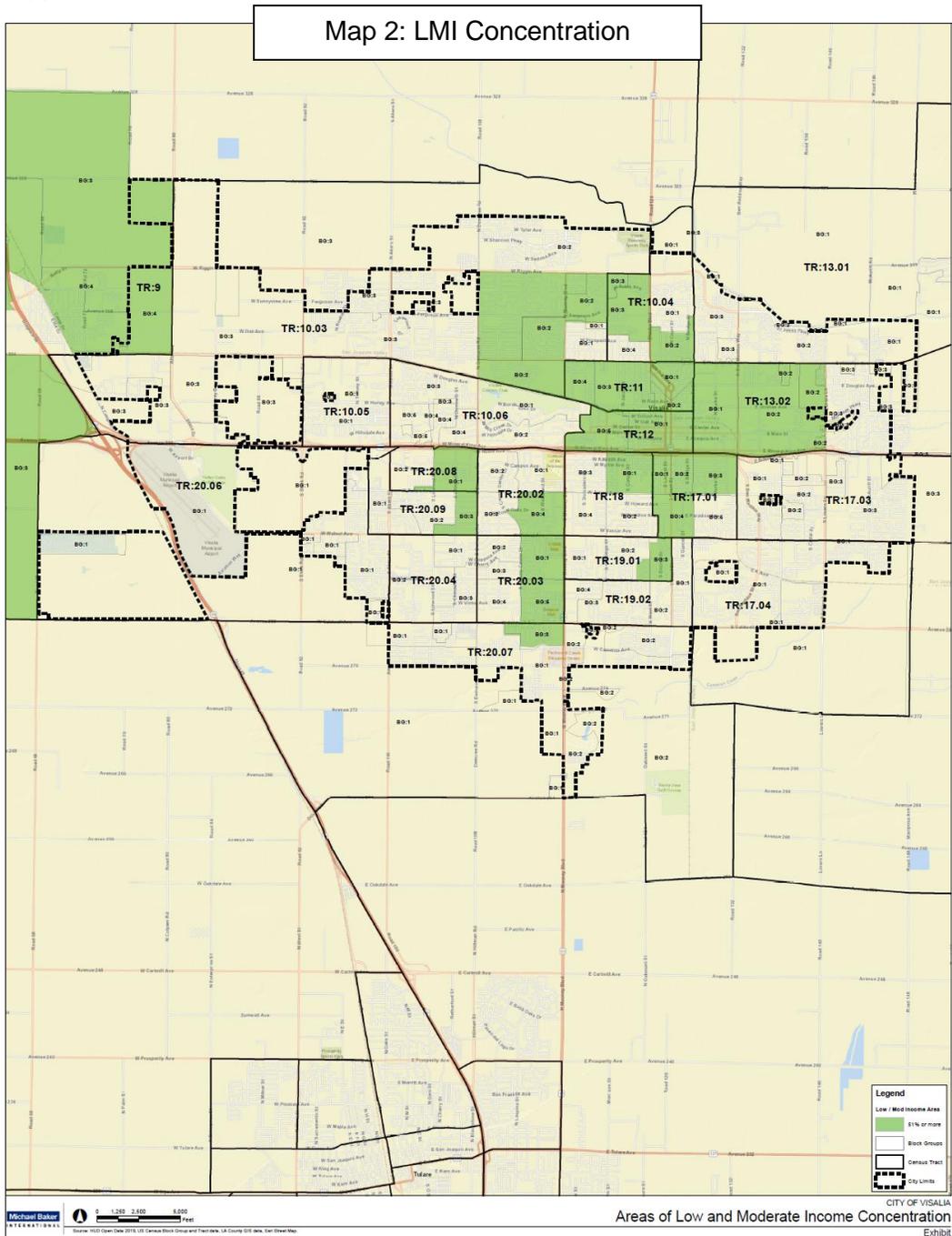
Discussion

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 illustrates census tracts where at least 51 percent of households are LMI (HUD's definition and requirement for "concentration"). Tract 11 is Visalia's R/ECAP (see AI). As described in the Needs Assessment, multiple housing problems are experienced primarily by LMI households.

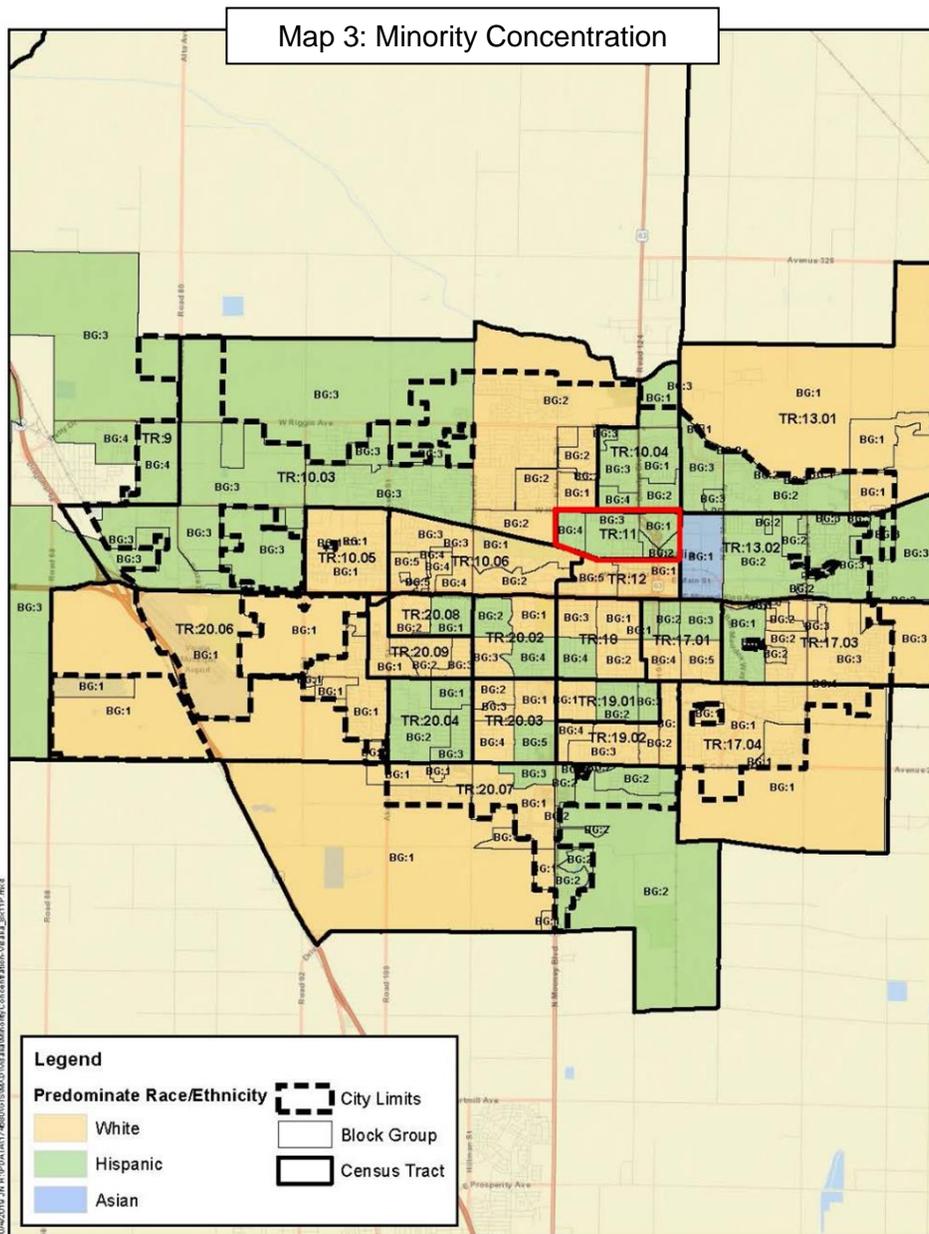


Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

A minority concentration in a certain census tract or block group is a non-white population of 50 percent or more in a given census tract or census block group.

An LMI concentration is defined as census tracts where at least 51% of the median household income is 80% or less than the overall median household income for the jurisdiction as a whole.



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

Some examples of market characteristics in these areas include:

- Tract 10.04's main commercial corridor is along Dinuba Blvd, from Houston Ave. to Riverway Ave. Mainly consisting 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 Riggan is the future site of Orchard Walk West which is the next phase of the Donahue Schriber Orchard Walk retail center development. Orchard Walk East is fully developed and is across Dinuba Blvd, anchored by Target, Vallarta, Ross and TJ Maxx- the major retail center for the north Visalia community. 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 are numerous parcels still available for development in this center, as well as opportunities in the vicinity. There is also a long stretch of professional/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.
- Tract 11 is included in the City's Opportunity Zone⁵ 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, Boy Scouts of America, Proteus, the Wittman Village Community Center, the Samaritan Center, and a Visalia PD substation. Also, there will soon be 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 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 Delta Health Care District. In addition, Family Healthcare Network is based in this tract as well.
- Tract 13.02 extends beyond current city limits to the east but includes the vast majority of 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

⁵ Opportunity Zones, City of Visalia, <https://www.visalia.city/opzones>.

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. Additional facilities are being planned now and should encourage additional investment in the area. The site is between Goshen and Center, Burke and Ben Maddox.

- 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 a 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 the 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 10.04 - Tulare County Health and Human Services Healthcare 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, Fairview Elementary, Fairview Child Development Center
- 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, Highland Elementary
- Tract 17.01 – Sierra Meadows senior housing, Tulare County Health and Human Services Mental Health Clinic, Washington Elementary, YMCA, Boys and Girls Club, Victory Outreach Women's Recovery Home
- 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, City Hall, Redwood High School, Anthony Community Center, Community Water Center, Planned Parenthood, Visalia Veteran's Memorial Building
- Tract 13.02 – City Hall, Visalia PAL, Visalia Rescue Mission

Are there other strategic opportunities in any of these areas?



Tract 10.04 –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.

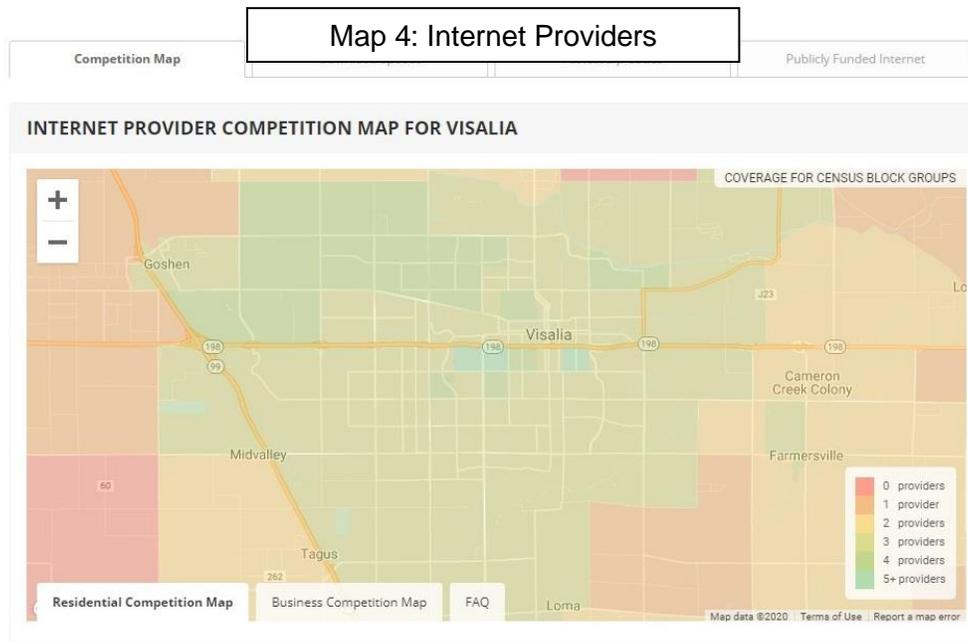
Tract 12 – There are a number of projects underway in the downtown core. As always, parking availability and safety continue to be integral to the downtown’s continued success.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

According to data from the Federal Communications Commission, the City has 11 internet and broadband providers that provide residential services to residents in the area. Therefore, a majority of the City's residents have multiple options when it comes to picking a service provider. These providers include: AT&T, Xfinity, EarthLink, unWired, Oacys Technology, Viasat and HughesNet. Only 4.6% of the City population has their options limited to one provider or less. While access to providers is seemingly widespread, access to better and faster service is less prevalent. Fiber service makes connections quicker and clearer; however, only 13% of residents in the City have this service available to them.

Data also shows that the majority of the City has options of at least 4 or more providers, except for a few small areas in the City. These areas include the southeast portion of the City, as well as the North to Northeast portion of the City. These areas are limited to either one provider, or no providers at all. When comparing the location of these areas to the LMI Concentration Map in MA-50 (Map 2), one can see that these areas certainly overlap in some places. Therefore, equal access to service and providers in the City is not equitable for all households. Countywide, there is an estimated 43,000 people that do not have any access to wired internet connections. This FCC data is displayed on interactive maps provided by broadbandnow.com, with one tab displaying provider options shown below as an example.



Visalia is the
539th
most connected city in California
ahead of Cutler and Ivanhoe, but

Approximately
43,000
people in Tulare County don't have
access to any wired internet.

Fiber Availability:
13%
of people living in Visalia have
residential fiber service available to



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

Most of the City has more than one option for a service provider, but increased competition would still be a positive for the area. With more companies bidding for customers, a company may try to gain an edge by breaking out into some of the lesser served portions of the City. This would help spread connection options and service to more areas in the City and would encourage increased access for LMI households.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

The City is one of 11 local jurisdictions that participated with the Tulare County Office of Emergency Services (OES) as a part of a Multi-Jurisdictional Local Hazard Mitigation Plan. This is a formal document that outlines the plans to reduce or eliminate the long-term risk to human life and property from natural or man-made hazards. This plan includes commentary on increased natural hazard risks associated with climate change. The most recent edition of the plan was completed in December 2011.

Due to the City's proximity to the Kaweah River distributary system, flooding has been a problem for the area in the past and will continue to be a problem due to climate change. Climate change causes more severe storms and storm seasons, which in turn creates heavier rains that ground storages are unable to handle. Severe flooding is most likely to occur during El Niño seasons. These seasons have been steadily becoming more severe with climate change. Countywide, large portions of its 500-year and 100-year floodplains are located directly in the City. Therefore, this problem is especially pertinent to City residents as they continue to combat climate change. Further highlighting severe flooding due to climate change, this Kaweah River distributary system originates in the Sierra Nevada Mountains. With increasing temperatures due to climate change, melting and runoff from these mountains also strains groundwater stores, increasing the likelihood of flooding in the area.

Another factor of climate change and increasing temperatures is naturally the effect of heat on the City. This increases the dry seasons, causing droughts and heat waves for the City and surrounding County. According to the Hazard Mitigation Plan, the County can expect to have 115 days per year where the temperature reaches at least 90 degrees F. Therefore, the Plan states that it is highly likely that extreme heat events occur each and every year in the County. Another factor of increased heat and increased dry seasons is the occurrence of wildfires. The Hazard Mitigation Plan lists an average of 2 to 3 wildfires per year within the County.

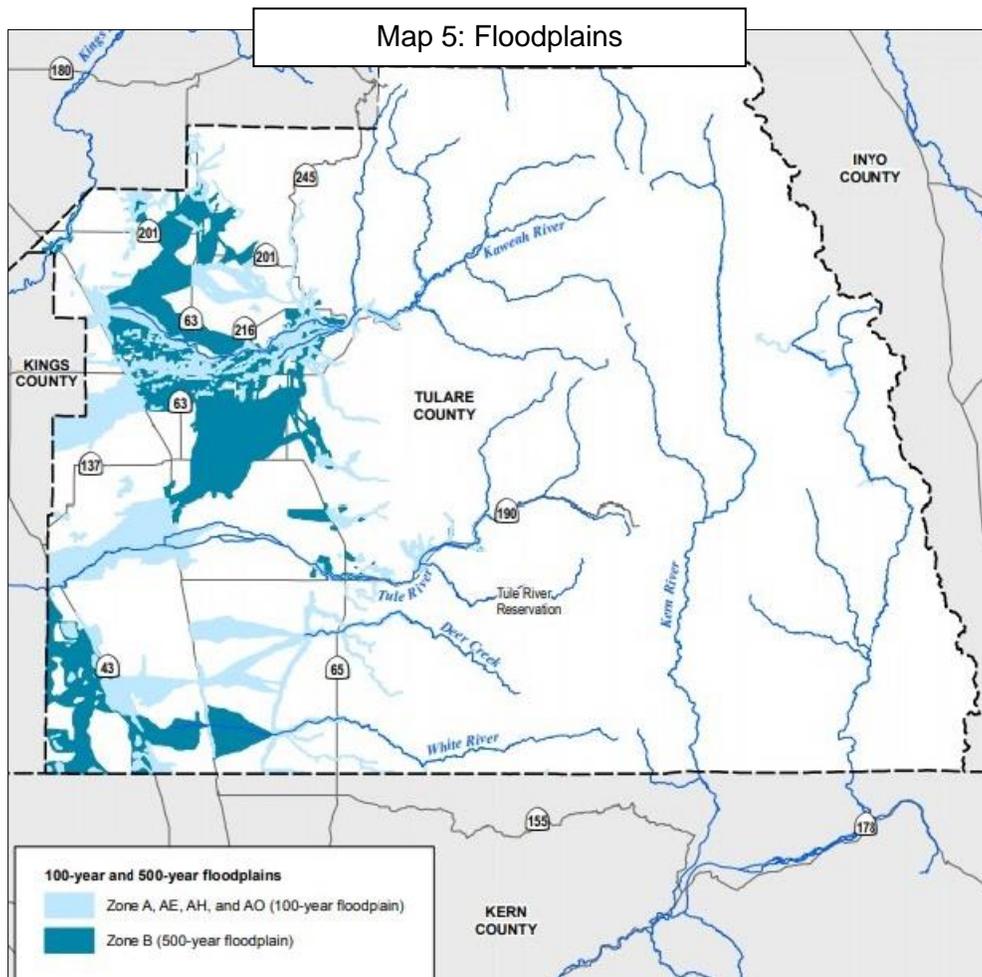
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Hazard Mitigation Plan includes an assessment of vulnerable populations and areas within the County for each type of natural or man-made hazard. While this vulnerability assessment is Countywide and at times difficult to isolate for the City itself, there are still many important takeaways for City residents and LMI households in the area.

Overall, the Eastern portion of the County is not densely populated and pushes up against the Sierra Nevada Mountains, while the Western portion has a different terrain and is home to most of the County's population, including Visalia, which is the County's largest city. Therefore, different portions of the County have different risks associated with each natural hazard.

Due to the environment of the County, the City's LMI populations and overall population is not at any outsized risk for wildfire or earthquakes. All City residents would be affected by earthquake shaking, and they also would not see much risk of wildfire. While 65.5% of the County is classified as high to very high risk of wildfire, these lands are near the foothills of the mountain range and encompass only 3.3% of the population (including the City of Porterville, City of Woodlake, The Tule River Tribe, and unincorporated areas of Tulare County.)

The City and its LMI populations would be most disproportionately affected by severe flooding in the County. The vulnerability assessment specifically points out the inhabited, western portion of the county as vulnerable to riverine flooding. Only 11.8% of the County is located within either the 500-year or 100-year floodplain. However, since this area encompasses most of the City, this affects more than half of the County's residents (about 53.3% of the population.) Since the floodplain maps included in the Plan and vulnerability assessment are for the entire County, it is difficult to pinpoint which census tracts or block groups within the City are most affected. The provided floodplain maps are shown below, evidencing the difficulty of pinpointing census tracts and LMI concentrations. Therefore, it is difficult to exactly overlay these areas with the LMI Concentration map from MA-50. However, it can be generally assumed that LMI populations are present in floodplains, as land development in these areas is cheaper than in unaffected regions.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan documents the City's priority needs, goals and strategies. Through the ConPlan and AI data collection and community engagement process the following represents the priority needs, goals and strategies.

The City's strategy for community improvement through the use of CDBG and HOME funds will focus on addressing the following priority needs, as determined by outcomes in the AI and outreach methods including the survey, events, meetings and stakeholder interviews:

Priority Needs:

- Affordable housing
 - Mortgage assistance; rental and ownership assistance, senior housing
- Neighborhood Preservation
 - Code enforcement
- Property maintenance
 - Emergency repair and accessibility programs, housing rehabilitation
- Shelter and Counseling for the Homeless
 - Emergency shelter and transitional housing, TBRA, voucher program (matching funds/case management)
- Public Services
 - Homeless case management, CoC services, mental health services, fair housing,
- Improve Community and Public Facilities
- Community Development

The City's strategy for addressing the above priority needs focuses on completing projects that are consistent with the following six broad goals. These goals are:

1. Increase affordable housing
2. Create suitable living environment
3. Address community/special need services
4. Address homeless needs
5. Enhance community development
6. Administration and planning

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

Geographic Area

Many projects are funded city wide except for Code Enforcement and Park/Public Improvements that would be located in the low-moderate tracts as depicted in the map below for the use of funding for eligible projects/programs.

General Allocation Priorities

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

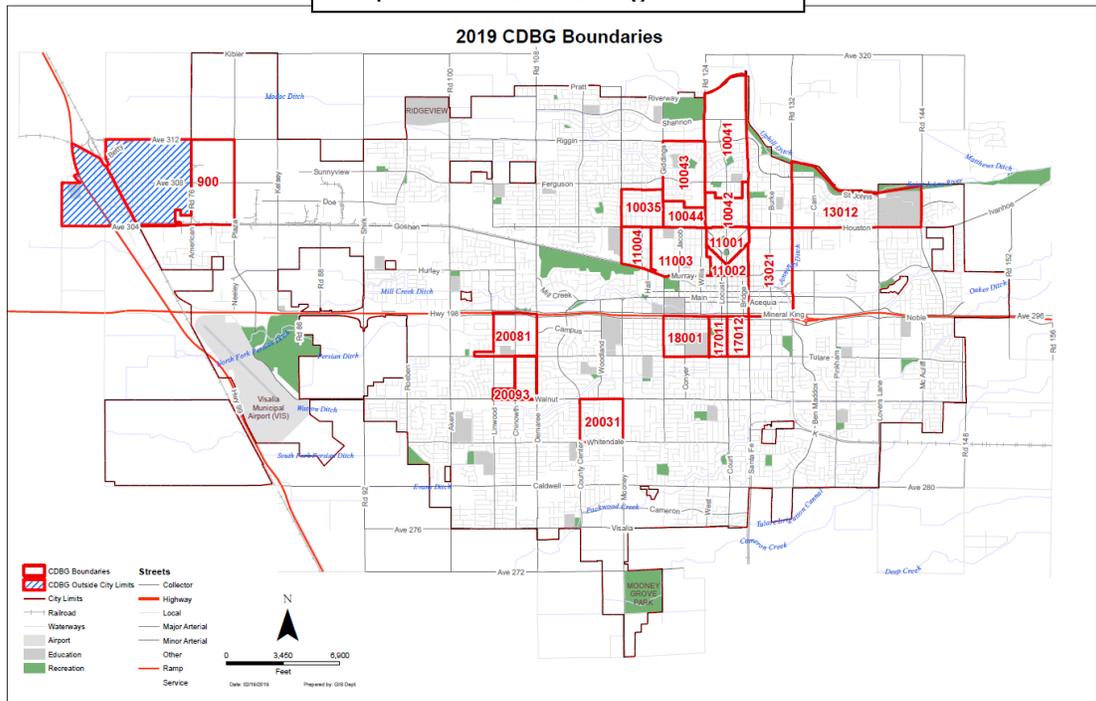
CDBG-funded public facilities and improvements will typically be categorized under the LMI Benefit national objective as an Area Benefit activity. – Under the area benefit criteria, the public facility/improvement must benefit all residents of an area where at least 51 percent of the residents are LMI. The service area need not have coterminous boundaries with Census tract borders or other officially recognized boundaries but must be primarily residential in nature.

The map (Map 6), identified as “Areas of LMI Concentration (ACS 2015 Data)”, below illustrates census tracts where at least 51 percent of incomes are between zero to 80% of the Area Median Income (see areas shaded green). Map 6 was prepared within HUD’s EConPlan- IDIS System, in preparation of the 2020 Plan. The map represents census tract information from the ACS 2015 Data source. Due to the data provided being outdated and depicting various census tracts no longer Low and moderate income defined, as well as no longer eligible for use, the City has also included its 2019 Low Mod Income Census Tract Area Map to represent more current information. Visalia will update its LMI concentration Census Tract Area Map upon receiving 2020 Census Data, as well as update its map annually during the Annual Action Plan process.

Current LMI areas are defined in Map 7, identified as “2019 CDBG Eligible Tracts.” In review, the census tracts and blocks which meet the criteria where at least 51 percent of incomes are between zero to 80% of the Area Median Income are: Census Tracts 10.03.5; 10.04.1, 10.04.2, 10.04.3, 10.04.4, 11.00.1, 11.00.02, 11.00.3, 11.00.4; 13.01.1; 17.01.1, 17.01.2; 18.00.1; 20.08.1 and 20.09.3

As the map shows, most areas of need are concentrated in the north-east portion of the City, which includes four of the six eligible census tracts. These areas will be a priority for funding allocations.

Map 7: 2019 CDBG Eligible Tracts



Map 8: Visalia 2019 CDBG Target Areas

According to the CHAS 2011-2015 data, approximately 5,055 households are at 0-30% AMI (Table 6), yet there are only 490 rental units available that are affordable to these households in the City (Table 35); for the approximately 4,760 households in the City that are 30-50% AMI, 2,935 units are affordable. According to the data, there are 11,670 units affordable to households in the 50-80% income category- the total households earning 50-80% AMI totals 6,050- making for a sufficient number of affordable units for this income category. However, according to local data, an affordable rent in Visalia for a four-person household with low income is \$1,296, which includes utilities, but data from the Tulare County Association of Realtors reveals that average rent for a three bedroom in the City is \$1,420, not including utilities. Additionally, 15,255 households earn low to moderate incomes, zero to 80 percent of the AMI (up to \$51,850), making the average rental in the City unaffordable to these households.

Need for Economic Development

Households that earn incomes that are 0-80% AMI account for 28% (11,760) of the City's households; the total of households in the City is 41,735. To boost income earning capacity of low-income City residents, there is a need for economic development and job training programs. Cost burden is the problem experienced most among renters and owners but renters experience cost burden by approximately 50% more than owners.

Needs for Housing Rehabilitation and Accessibility

Numbers reflect that households that are LMI (0-80 AMI) are more often renters. LMI renters outnumber LMI owners by 50%. Additionally, renters are shown to experience problems at a rate 60 percent more than owners (Tables 7 and 8).

Small related, renter households experience the most cost burden, accounting for 31 percent of all households at 0-80 AMI. In contrast, a lower number of large related households experience cost burden, an indication that living in a large household makes housing costs more affordable. Elderly make up a significant share, 22 percent, of households in the 0-80% AMI income bracket of both renter and owner. A response to high housing costs is overcrowding- need for larger more affordable rental units.

Single family households that are renters (1,435) experience the most crowding (more than one person per room)- nearly five times that of owner households (310). Multiple, unrelated family households tend to have lower numbers, but with renters (189) at more than twice that of owners (88); as income increased for renters of this household type, crowding decreased; the opposite occurred for owners. Overall, findings could indicate that crowding helps decrease housing costs. Again, a response to high housing costs is overcrowding- need for larger more affordable rental units.

Of those householders living alone, 15 percent, or 1,374, live below the poverty line, as reported by the 2017 1-year estimates. The 2013-2017 ACS reported that of non-family households over 65, 140 males and 431 females lived below poverty level. Other data reports that 43 percent of seniors have a disability (ACS, 2013-2017), CHAS 2011-2015 reports that 32 percent are low to moderate income and 63 percent experience housing problems.

The City conducted a Housing Windshield Survey analysis, a requirement of the 2019 Housing Element update, and data gathered provides additional confirmation that rehabilitation of existing housing units (rental and ownership) is needed. The Windshield Survey also reflects the need to continue the efforts of addressing accessibility, including acquisition of right of way, so that various



locations previously stalled because of unavailable funding and the acquisition activity not previously being included in the current 2015-2019 five year plan may be addressed.

Such findings indicate a potential need for home repairs for renters, ADA accessibility programs, homeowner rehabilitation, and rent subsidy programs.

Needs Based on Community Outreach Efforts

Based upon the community outreach meetings, stakeholder interviews and surveys completed, the top five (in order of priorities) identified are affordable housing, housing maintenance, community/special needs services, homeless needs, community development, and public improvements, such as street improvements.

Priority Needs:

- Affordable housing
 - Mortgage assistance; rental assistance, senior housing, housing for disabled
- Shelter and Counseling for the Homeless
 - Emergency shelter and transitional housing, TBRA, voucher program, homeless case management
- Neighborhood Preservation
 - Code enforcement
- Property maintenance
 - Emergency repair and accessibility programs, housing rehabilitation
- Public Services
 - CoC services, mental health services, fair housing,
- Improve Community and Public Facilities
 - Social service property improvements, community facilities and public facilities and accessibility improvements
- Community Development
 - CDBG and HOME program operations and administration

Table 53 Priority Needs Summary

Priority Need	Priority Level	Description	Population	Goal	Basis for Relative Priority
Affordable housing	High	-Improve housing opportunities for 0-80% AMI households through: -new construction, -Particularly larger rental units and accessible housing units -Senior housing -Homeowner mortgage assistance -Transitional housing -rental assistance programs	Extremely low, low, and moderate-income households Families with children Special needs Populations: Large families, Small families, Seniors and Disabled households	Increase affordable housing	Input gathered through community outreach efforts including: ○ Community surveys ○ Stakeholder interviews ○ City staff and Council input ○ Community forums Supported by ConPlan data from sections: NA/MA
Shelter and counseling for the homeless	High	-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 -expanded voucher program	Homeless subpopulations Non-homeless special needs Emergency shelter, transitional and supportive housing for homeless individuals and families	Address homeless needs	Input gathered through community outreach efforts including: ○ Community surveys ○ Stakeholder interviews ○ City staff and Council input ○ Community forums ○ Supported by ConPlan data from sections: NA/MA
Neighborhood Preservation	High	-Code Enforcement	Extremely low, low, and moderate-income individuals and families	Create suitable living environment	Input gathered through community outreach efforts including: ○ Community



			Large households, small families, seniors, and disabled households		<ul style="list-style-type: none"> surveys ○ Stakeholder interviews ○ City staff and Council input ○ Community forums
Property Maintenance	High	<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 	Extremely low, low, and moderate-income individuals and families Large households, small families, seniors, and disabled households	Create suitable living environments	<p>Input gathered through community outreach efforts including:</p> <ul style="list-style-type: none"> ○ Community surveys ○ Stakeholder interviews ○ City staff and Council input ○ Community forums <p>Supported by ConPlan data from sections: NA/MA</p>
Public services	High	<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 	Extremely low, low, and moderate-income individuals and families Large households, small families, seniors, and disabled households	Address community/special need services	<p>Input gathered through community outreach efforts including:</p> <ul style="list-style-type: none"> ○ Community surveys ○ City staff and Council input

Improve community and public facilities	High	-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 -Safety improvements	City wide LMI Area Benefit activity for public facilities	Enhance community development	Input gathered through community outreach efforts including: ○ Community surveys ○ Stakeholder interviews ○ City staff and Council input ○ Community forums Supported by ConPlan data from sections: NA/MA
Community Development	High	-Provide planning and administration services for City's CDBG and HOME	Extremely low, low, and moderate-income individuals and families Large households, small families, seniors, and disabled households	Administration and planning	Support staff for administration of CDBG and HOME programs

Data Source: Community Outreach feedback

Narrative (Optional)

See discussion above.



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

Influence of Market Conditions

As described in previous sections in both the Needs Assessment and Housing Market Analysis, CHAS 2011-2015 data reports that housing affordable for households at 0-30% AMI and 30-50% AMI is insufficient.

Additionally, of householders living alone, 15 percent, or 1,374, live below the poverty line, as reported by the 2017 1-year estimates. The 2013-2017 ACS reported that of non-family households over 65, 140 males and 431 females lived below poverty level. Other data reports that 43 percent of seniors have a disability (ACS, 2013-2017), CHAS 2011-2015 reports that 32 percent are low to moderate income and 63 percent experience housing problems.

Table 54 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)	Numbers reflect that households that are LMI (0-80 AMI) are more often renters. LMI renters outnumber LMI owners by twice as much. Cost burden is the problem experienced most among renters and owners but renters experience cost burden by approximately twice as much as owners. LMI renters experience housing problems much more often than owners.
TBRA for Non-Homeless Special Needs	Special needs populations (elderly, frail elderly, persons with mental, physical, developmental disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS) 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, such partnerships allow stakeholders to maximize available funding and not duplicate services.
New Unit Production	According to the CHAS 2011-2015 data, approximately 5,055 households are at 0-30% AMI, yet there are only 490 rental units available that are affordable to these households in the City (no data is available on homeowner units); for the approximately 4,760 households in the City that are 30-50% AMI, 2,935 units are affordable
Rehabilitation	Renters that are 0-80%AMI experience cost burden by approximately twice as much as owners. As such, renters in this income bracket experience housing problems, in general much more often than owners, this includes the problems of adequate plumbing, kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.
Acquisition, including preservation	Overall, the 2011-2015 CHAS data shows two household types with the most need. Small family households at 0-80 AMI account for 16 percent of households; households with children six years old or younger and earn incomes between zero and 80 percent of AMI accounts for 12 percent of households, according to CHAS 2011-2015. 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 55 percent of households experiencing severe cost burden in the table.

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

Introduction

Table 55 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"> • Planning and Administration (CDBG) • Rehabilitation-owner and rental • Public facilities • Public improvements • Public Services • Land Acquisition • Neighborhood Preservation 	\$1,305,505	\$75,000	\$0	\$1,380,505	\$5,522,020	In Year 1, the City expects to receive \$1,305,505 in CDBG entitlement funds. Any unencumbered funds from prior year(s) resources will be allocated to capital improvements.
HOME	Federal	<ul style="list-style-type: none"> • First-time homebuyer assistance • Tenant-based rental assistance • Home rehabilitation-owner and rental • New construction-owner and rental • Planning and Administration (HOME) 	\$543,366	\$455,500	\$0	\$998,866	\$3,245,464	In Year 1, the City allocation is \$543,366 in HOME entitlement funds. In addition, program income and other funds are \$455,500.

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 Single Family Acquisition/Rehabilitation/Resale. Scattered Site Acquisition, Rehabilitation and Resale of Single-Family Property Program will be administered and operated through the City's certified Non-Profit, designated Community Housing Development Organization (CHDO), currently Self-Help Enterprises (SHE). SHE shall acquire foreclosed and/or voluntary sale homes in need of rehabilitation that will be resold to an income qualifying household at or below 80% of the area median income. As a CHDO acquired property, a second mortgage up to 10% of the total development cost may be provided to the borrower if they meet the qualifications. An affordability covenant shall be recorded against the property to maintain affordability and owner occupancy of each property.
- SHE-CHDO Scattered Multi-Family Site Acquisition/Rehabilitation/Rent. The Community Housing Development Organization (CHDO) Scattered Multi-Family Acquisition, Rehabilitation and Rental Program will be through the City's certified Non-Profit, designated CHDO, currently Self-Help Enterprises. SHE shall acquire foreclosed and /or voluntary sale existing multi-family rental properties in need of rehabilitation. They will then rent to income qualifying households. An affordability covenant shall be recorded against the property to maintain affordability of each HOME Designated (funded) property unit(s).
- Voucher Program. CDBG funding is provided to support Family Services and the Tulare Housing First Program as matching funds. The program is structured to specifically serve the chronically homeless by providing Shelter Plus Care vouchers to assist a homeless family with housing expenses including case management services. The funding would continue to support a case manager to oversee the program, which includes mental, and health counseling, job search, and life skills training. Specific data will continue to be collected to reflect the outcome.
- Senior Mobile Home Repair Program. This program is provided to Visalia mobile home park residents who own and occupy a mobile home as their primary residence. The program is provided as a forgivable loan up to \$11,000 to eligible applicants' units that are in need of repairs for unhealthy or unsafe conditions that pose an immediate threat to the well-being of the occupants. Unhealthy or unsafe conditions may include failing floors, roofs, hot water heaters, heating, cooling, electrical, and plumbing, and/or alterations for disabled persons. An eligible mobile homeowner may qualify for substantial rehabilitation or replacement identified by the City's CalHome Mobilehome HCD fund Administrator, Self Help Enterprises, if awarded through California Department of Housing and Community Development.
- First-Time Homebuyers Program. In this program, low- and moderate-income families may qualify for a low interest second mortgage loan that can go toward the purchase of a home. As funding is available, this program may be administered internally or by a non-profit agency.

Below is a list of potential financial resources considered a part of the City's overall financial plan to address priority needs and specific objectives identified in the 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.

- HACT: HACT is a public housing authority with jurisdiction within the City and the County. It administers federal and state funds for its public housing projects and government-assisted housing units, such as Section 8 and Veterans Affairs Supportive Housing (VASH) vouchers.
- Low-Income Housing Tax Credit Program (LIHTC): The LIHTC program 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. Tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis at varying times. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.
- Multi-Family Housing Program: If California's Housing and Community Development Department awards Multi-Family Housing Program loans to assist rental housing developments affordable to low-income households in the City, the City will assist the developers with identifying local funding.

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

- Permanent Local Housing Allocation (PLHA). PLHA will provide a permanent source of funding to all local governments in California to help cities and counties implement plans to increase the affordable housing stock. Funding will help Visalia with the following eligible uses, which include increasing 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; facilitating housing affordability, particularly for lower- and moderate-income households; and promote projects and programs to meet the Visalia's unmet share of 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 Regional Housing Needs Assessment (RHNA) is part of a statewide mandate to address housing issues that are related to future growth in a region. State housing element law assigns the responsibility for preparing the RHNA for the Tulare County region to the Tulare County Association of Governments (TCAG). TCAG, and other California councils of governments (COGs), undertake the RHNA process prior to each housing element cycle. The current RHNA is for the fifth housing element cycle and covers a 9.75-year projection period from January 1, 2014 to September 30, 2023. The City of Visalia has conducted an analysis and concludes that Visalia has adequate sites to accommodate its RHNA allocation for Extremely Low, Very Low, and Low-Income categories.

The City Planning Department lists lands available for development in its sites inventory list. However, it is undetermined as to who will develop and when development will occur. A

comparison of Regional Housing Need and Residential sites is listed in Table 1-41 from the Draft Housing Element. The City approved 2,835 units between 2014 and 2018, consisting of 2,486 single-family units and 400 multi-family units (see Table 56 below provides unit details). If constructed, there would be a surplus of units for extremely low income: 210 units, low income: 514 units, moderate income: 675 units, and above moderate income: 3,232 units.

Table 56 Regional Housing Need and Sites Inventory

	Extremely Low, Very Low	Low	Moderate	Above Moderate
Adjusted Need				
RHNA	2,616	1,931	1,802	3,672
Permitted Units	99	400	576	1,760
Adjusted Need	2,517	1,531	1,226	1,912
Sites Inventory				
Vacant Sites				
Moderate & Above Moderate Incomes			1,289	2,262
Lower Incomes	2,557	2,817		
Underutilized Sites/Redevelopment				
East Downtown		129		
Total Sites Inventory	2,557	2,946	1,289	2,262
Difference Between RHNA & Inventory				
Total Surplus (Need)	40	1,415	63	35
Total Surplus Among All Income Levels	1,868			

Data Source: City of Visalia, 2019.

Note: Units located in the RLD land use designation can be inventoried for either Moderate or Above Moderate-Income units but have been listed in this table in the Above Moderate-Income level. All referred tables are from the City of Visalia Housing Element

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.

The City 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, NSP1, 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, and economic development activities.

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 57 Institutional Delivery Structure

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

Assess 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 58 Homeless Prevention 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	
Rental Assistance	X	X	
Utilities Assistance	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 how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The community conducts extensive street outreach to engage people who are experiencing homelessness. The Alliance hosts weekly pop-up Navigation Centers (LINC) at the Bethlehem Center and Visalia Rescue Mission. A variety of service providers participate at LINC. They offer benefit application 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 for people experiencing homelessness.

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

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.

The CoC's current plan is Connecting the Dots, which was developed in 2012. The CoC has contracted with HomeBase, in partnership with the County of Tulare, to develop a new homeless plan. It should be finalized by Dec. 2020.

SP-45 Goals Summary – 91.215(a)(4)

Table 59 Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase affordable housing	2020	2025	Affordable housing	Citywide	Affordable housing	HOME-\$3,697,560	<ul style="list-style-type: none"> • 7 households with mortgage assistance • 11 new rental units • 11 rental acquired/rehabbed • 5 new construction – single family
2	Create suitable living environment	2020	2025	Household maintenance	Citywide	Property maintenance	CDBG \$1,025,000 ; HOME \$125,000	<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
3	Address community/special needs services	2020	2025	Special services	Citywide	Shelter and counseling for homeless	CDBG-\$391,000	<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
4	Address homeless needs	2020	2025	Homeless needs	Citywide	Public Services	CDBG-\$242,875	<ul style="list-style-type: none"> • 2,000 people assisted through Continuum of Care • 70 households assisted with case management /street outreach
5	Enhance community development	2020	2025	Community Development	Citywide	Improve community and public facilities	CDBG-\$3,888,145	<ul style="list-style-type: none"> • 5 ADA compliance projects • 1 Public infrastructure improved • 1 Public facility improved • 1 Public park improved
6	Program and planning Admin.	2020	2025	Other; Non-housing	City wide	Program administration and planning	CDBG - \$1,355,505 & HOME-\$421,770	<ul style="list-style-type: none"> • Program Administration

Goals Descriptions:

Table 60 Goals Descriptions

Goal	Goal Name	Description
1	Increase affordable housing	Visalia seeks to increase the affordable housing stock by supporting: the planning, design, and construction of new housing units; homeownership through new or existing home buyer, including down payment assistance; rental assistance programs; housing rehabilitation including home improvement assistance programs, affordable rental housing construction for special needs families; the building or converting existing buildings for homeless housing; housing construction vocational and skills training programs, CHDO agencies and project work.
2	Create suitable living environment	Visalia will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community such as: Emergency Repair and Accessibility Program; Owner-occupied Senior Mobile Home Repair, tenant-based rental subsidies and addressing City Code violations.
3	Address community/ special need services	Visalia will address community and special needs through increased mental and behavior health public services. This is to meet the public's need for assistance with substance abuse, domestic violence, and general mental health needs.
4	Address homeless needs	Visalia will assist homeless prevention services through voucher programs, families assisted with case management/ street outreach, as well was working with the Continuum of Care Kings/Tulare County, with their PIT counts.
5	Enhance community development	Visalia shall support a higher quality of life through enhancing recreational spaces, supporting community and social service facilities, supporting amenities that promote community events, improve and enhance existing infrastructure such as streets, sidewalks, curbing and other public facilities, lighting and addressing public safety concerns. Improvements to local non-profit community facilities such as youth or senior centers, emergency homeless shelters, mental health/substance abuse/domestic violence facilities are included.
6	Program planning & administration	Visalia will continue to provide planning and administration services required to manage and operate the City's CDBG and HOME programs. Such funds will assist in managing community development, housing, and economic development programs. Funds will also be used for other planning initiatives such as: strategies to further fair housing, reduce homelessness, and create solutions to increase affordable housing.

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)

The City of Visalia's allocation for CDBG and HOME grants will assist members from all low-income categories in several ways. Through preservation of existing affordable units grant funding will rehabilitate both owned as well as rental units; Tenant Based Rental Assistance will be provided to extremely low and very-low income homeless persons or families (up to 60% AMI) that are in need; units are proposed to provide transitional housing . The focus is on special purposes or special needs of Visalia's homeless population. Self-Help Enterprises (SHE), the City's certified Non-Profit, designated CHDO, has significant housing projects planned. SHE is preparing for the construction of five affordable for-sale single-family residences on separate lots, expected to break ground in 2019.

Additionally, the City of Visalia has pledged \$2 million to SHE's project for which it is securing funding to complete construction of a multi-story building to house 81 apartments at the former Copeland Lumberyard at 300 E. Oak St. The project will include transitional housing units. SHE purchased the property in September of 2019. SHE will also apply for funding from Tax Credits Allocation Funding, Multifamily Housing Program (MHP) and Infill Infrastructure Grant Program (IIG) to fund the project. MHP (provided by the Veterans and Affordable Housing Bond Act of 2018) would fund the costs of childcare, after-school care, and social service and social service facilities for the assisted housing units in the project. IIG, funded by the Housing and Emergency Shelter Trust Fund Act of 2006 to promote infill housing development, would cover eligible costs such as parks, utility improvements, streets, sidewalks, bike lanes, storm drains, and streetscape improvements. The site is currently used for the Arts Consortium and Arts Visalia's gallery and dance studio and such uses are planned to continue at the site.

It is estimated that the number of extremely low-income, low-income, and moderate-income families to whom the City will provide affordable housing is as follows:

- Extremely low-income: 2
- Very Low-income: 17
- Low-income: 15

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 the County of Tulare (HATC) is not under the terms outlined the Section 504 Voluntary Compliance Agreement. Such 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.

There are 179 public housing units in the City of Visalia, eleven of those units are deemed as fully accessible for individuals who are physically handicapped and require such accommodations. Currently, all eleven of the accessible units are currently being leased to Tenants with a household member that requires such accommodations. HATC has 30 applicants that are requesting accessible units within a waiting list. However, HATC does not identify the need to increase the number of accessible units. HATC will continue to monitor the number of applicants on our public housing waiting list, which are requesting accessible units. HATC will analyze on an ongoing basis, whether the available number of set aside accessible units is adequate to meet the need of the population.

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?

The Housing Authority of the County of Tulare is a high performer and not determined to be troubled.

Plan to remove the ‘troubled’ designation

Not applicable.

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

Barriers to Affordable Housing

As discussed in the Market Analysis, Visalia is one of the most affordable housing markets in California. Because of low land costs, housing type and density is not as much of a factor in reducing the affordability gap as it is in other jurisdictions throughout California. As a result, affordable housing projects are developed in almost every residential zone, regardless of the allowable density. However, barriers to the development of affordable housing persist.

The primary barriers to affordable 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
- Limiting 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

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 2015 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. Also, the City implemented an Affordable Housing Infill Incentive Program in 2017, 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 2019 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.

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 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 Alliance- the region's Continuum of Care. The Alliance Housing Navigators, Kings View PATH Team, City of Visalia HOPE officers 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, etc.), 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 to persons experiencing homelessness also occur through the Project Homeless Connect (PHC) event in conjunction with the Point in Time (PIT) census. 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 over time of homelessness, as well as to determine the unmet shelter and service needs of the homeless.

PHC is a national best practice that is a one-stop-shop of comprehensive support services for people experiencing homelessness. Guests attending the event are partnered with volunteers who assist in identifying and accessing necessary resources. The 2020 event was held on January 23, 2020. Results of the 2020 PHC will be reflected in the next Consolidated Annual Performance and Evaluation Report (CAPER).

Addressing the emergency and transitional housing needs of homeless persons.

The Alliance outreach efforts to persons experiencing homelessness also occur through the Project Homeless Connect (PHC) event in conjunction with the Point in Time (PIT) census. 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. On January 23, 2020, dozens of non-profits, faith-based groups, local government and concerned citizens 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 over time of homelessness, as well as to determine the unmet shelter and service needs of the homeless.

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 of Visalia supports and collaborates with local service providers, through the Alliance, to assist homeless individuals and families. Funding priorities include supporting existing high performing housing first rapid rehousing and permanent supporting housing projects.

The City allocated HOME funded Tenant Based Rental Assistance Program to be utilized as rental assistance and security deposit which will assist homeless or at risk of homelessness households. The rental assistance will be provided for a period no more than 24 months of assistance as allowed under the HOME TBRA regulations. It is anticipated that during the period of assistance clients may be receiving support and services that will enable them to be more self-sufficient in housing when the assistance ends. The TBRA Program is prohibited from requiring participation in medical or disability-related services as a condition of receiving or continuing to receive HOME- TBRA. However, it is encouraged for each individual to have a strong connection with a support service provider, which may be offered as referenced under the HOME Regulations. The City has allocated Housing Successor funding which will provide case management/supportive services, street outreach.

Furthermore, the City continues their efforts of providing CDBG funds to Family Services as matching funds, for case management (public services) to support the Tulare Housing First Shelter Plus Care project. This project provides case management services to 14 people annually.

The City will be allocating CDBG public service funding to Kings View Behavioral Health, a non-profit organization that was founded in 1951, which will utilize the funding toward public services, including meals for Visalia's homeless service needs.

The City plans on continuing the newly created ECO program, which is a partnership that includes the Tulare County Workforce Investment Board, Caltrans, and ABLE Industries. ECO provides employment opportunities for people experiencing homelessness. The project serves a cohort of 10 participants in a two-phase training opportunity. Through the project, participants are provided paid employment, on the job training, resume building, and employment search assistance. The goal of the project is to connect participants to permanent employment within the community.

The City also prioritizes housing opportunities, as appropriate, in new acquisition and rehab housing projects funded through HOME and other city-funding pools. Recent projects include 6-unit project with the Housing Authority that has a set-aside requirement for one of the units to exclusively serve persons experiencing homelessness and the Self Help Enterprise owned 22-bed public facility which will serve as Bridge Housing.

In all Continuum of Care and City-funded projects, persons experiencing homelessness are assessed for housing opportunities and are prioritized based on their acuity. Several projects focus on sub-populations such as youth ages 18-24, veterans, and/or chronic homelessness. All projects within the Continuum- emergency, transitional and permanent housing- include supportive services for their clients. Each project designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income support, education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

Projects that serve these vulnerable subpopulations include: CSET Permanent Supportive Housing and Rapid Rehousing, Family Services Permanent Supportive Housing and Transitional Housing, Turning Point and Tulare County HHSA provide PSH projects for chronically homeless individuals and families and/or families with children. The Veterans' Administration, in conjunction with the Housing Authority of Tulare County, operates the VASH project and Westcare operates the SSVF project that serves eligible veterans and their families. Uplift Families operates a Transitional Housing project for transitioning age youth.

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 Alliance recently hired a Diversion Specialist that is responsible for developing and strengthening referral sources for people at-risk of becoming homeless. Additionally, the Diversion Specialist works with clients that present at any of the Coordinated Entry points to assist in diverting clients from homelessness.

Another important component of prevention/diversion is assisting households with income supports and connections to mainstream benefits. The SSI/SSDI Outreach, Access and Recovery (SOAR) model is designed to increase access to SSI/SSDI for eligible homeless adults who are and have a mental illness and/or a co-occurring substance use disorder. Staff from all CoC-funded agencies is required to assist clients in obtaining these mainstream benefits. Participation by these agencies provides an efficacious method of assisting households who may otherwise pursue homelessness assistance.

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

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

The Tulare County Health and Human Services Agency, Childhood Lead Poisoning Prevention Program 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 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). Approximately 43 percent of housing stock was built prior to 1979 and 57 percent after. Because nearly half of housing stock was constructed prior to 1978, work performed on these buildings must be carefully monitored for the presence of lead-based paint in compliance with HUD regulation.

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

Guidelines above, such as the City conducting lead testing on pre-1978 homes and multi-family units that it or its partners purchases, reference regulations and requirements set forth by HUDs certified lead-testing agency.

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

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

The City works with Family Services through the Voucher Program 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 homes 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. 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 (funding CHDO with HOME grant), 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).

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.

Client Reports

In addition to on-site monitoring, the City conducts desk reviews of each funded activity. Sub-recipients are required to submit client reports detailing the City clients served during the quarter as well as the income and race/ethnicity of each client. Agencies are also required to submit quarterly budget reports showing expenses, revenue and a detailed invoice specifying what expenses are being charged to CDBG or HOME funds. Agencies must also submit an annual independent audit report regarding their financial accounting.

Performance Reports

The City prepares an annual performance report to HUD detailing the progress made in achieving the goals in the ConPlan, which is called the Consolidated Annual Performance and Evaluation Report (CAPER). The City also 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.

Annual 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, investing in the City's local communities/neighborhoods. This AAP is the first year of the City's 2020-2025 ConPlan. The ConPlan process fostered a community-wide dialogue regarding the market environment and affordable housing and community development needs of the City.

The Annual Action Plan (AAP) will allocate projects that are consistent with the Strategic Plan section of the ConPlan. The Strategic Plan provides a specific course of action, which builds on local assets and coordinates a response to the needs of the community. The Strategic Plan sets program goals, specific objectives, annual goals and benchmarks for measuring progress over the next five years. The five-year strategy covers the period from July 1, 2020 through June 30, 2025.

HOME funds would generally be used for multifamily new construction, scattered site acquisition/rehab of existing rental and ownership properties through the City's certified Community Housing Development Organization (CHDO), down payment assistance and tenant-based rental assistance. CDBG activities identified for the same term will be allocated to public improvements such as accessible sidewalks, including acquisition of right-of-way and other public walkways, public improvements or facilities including acquisition and/or construction of homeless shelter, bridge housing, public services, including fair housing, a voucher program, case management and street outreach, code enforcement, and the owner occupied emergency repair and accessibility program. In FY 2020, Visalia will fund activities in furtherance of the objectives and priorities identified in the Strategic Plan with the outcome of improving availability, accessibility, affordability and sustainability through activities which benefit the community. The activities will support at least one objective and one outcome.

For Fiscal Year 2020-2021, the City received a total of \$1,305,505 in CDBG funds and \$543,366 in HOME funds. The CDBG carryover balance, including program income approved through the previous year action plan and/or amendments is allocated toward existing projects. Any increase or decrease in the actual 2020 CDBG grant and program income was noted to be directed toward the CDBG capital improvement projects and or any necessary or applicable adjustment to the public service to comply with the 15% cap.

Anticipated Resources

Table 61 Expected Resources – Priority Table

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	Public-Federal	Emergency Repair and Accessibility Program "ERAP" (Owner Occupied); Code Enforcement - Target Areas (neighborhood services); Continuum of Care Support; Voucher Program- Family Services; Eden House; Case management/Street Outreach; Kings view public service; Fair Housing Education; ADA Compliance projects; Public infrastructure improvement; Other public facility Acq/ Construction (i.e. Shelter); Administration	\$1,305,505	\$75,000	\$0	\$1,380,505	\$5,522,020	In Year 1, the City expects to receive \$1,305,505 in CDBG entitlement funds. In addition, program income and other funds are \$75,000. Any encumbered funds from prior years will be allocated to capital improvements.
HOME	Public-Federal	New Construction – Multi-family residences	\$543,366	\$455,500	\$0	\$998,866	\$3,245,464	In Year 1, the City was allocated \$543,366 in HOME entitlement funds. In addition, program income and other funds are \$455,500.

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 will attempt to leverage grants and other funding when appropriate to meet the objective of the AAP as follows:

- CDBG and HOME Program Funds: The CDBG Program Income will contribute \$75,000 to the first year Action Plan; the HOME Program Fund will contribute \$455,500.
- Additional funding for CDBG programs will come in the form of Code Enforcement Fees/Revenues (\$50,000 estimate).
- HOME Monitoring Income (reimbursements) will contribute \$5,500 to HOME programs.

SP-35 provides additional information on currently funded federal, county and local agencies that also utilize the City's CDBG and HOME funds for successful housing and social service projects and programs.

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.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 62 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing	2020	2025	Affordable Rental Housing Opportunities	City Wide	-Housing for LMI Households	HOME & HOME-CHDO: \$899,530	11 new affordable rental units
2	Create suitable living environment	2020	2025	Affordable Housing	City Wide	-Property Maintenance -Neighborhood Preservation	CDBG: \$175,000	1 rehab home (loan) 200 Code cases addressed
3	Address homeless needs	2020	2025	Homeless Needs	City Wide	Shelter and Counseling for the Homeless	CDBG: \$48,575	PIT 400 people -14 vouchers
4	Address community/ Special needs services	2020	2025	Special Services	City Wide	Public Services	CDBG: \$102,000	-15 case management/homeless prevention -3 families assisted -20 people assisted w/ mental health services -Activities that promote Fair Housing Education
5	Enhance Community Development	2020	2025	Non-Housing Community Development Strategy	TBD	Improve Community and Public Facilities	CDBG: \$783,829	-5 project -1 project PL -1 Facility
6	Administration & Planning	2020	2025	Program planning & administration	City Wide	Community Development	CDBG: \$271,101 HOME: \$99,336	Other – Admin.

Table 63 Goal Descriptions

Goal	Goal Name	Description
1	Increase affordable housing	Visalia seeks to increase the affordable housing stock by supporting: the planning, design, and construction of new housing units; homeownership through new or existing home buyer, including down payment assistance; rental assistance programs; housing rehabilitation including home improvement assistance programs, affordable rental housing construction for special needs families; the building or converting existing buildings for homeless housing; housing construction vocational and skills training programs, CHDO agencies and project work.
2	Create suitable living environment	Visalia will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community such as: Emergency Repair and Accessibility Program, Tenant-based rental subsidies and addressing City Code violations.
3	Address community/ special need services	Visalia will address community and special needs through increased mental and behavior health services. This is to meet the public’s need for assistance with substance abuse, domestic violence, and general mental health needs.
4	Address homeless needs	Visalia will assist homeless prevention services through voucher programs, families assisted with case management/ street outreach, as well was working with the Continuum of Care Kings/Tulare County, with their PIT counts.
5	Enhance community development	Visalia shall support a higher quality of life through enhancing recreational spaces, supporting community and social service facilities, supporting amenities that promote community events, improve and enhance existing infrastructure such as streets, sidewalks, curbing and other public facilities, lighting and addressing public safety concerns. Improvements to local non-profit community facilities such as youth or senior centers, emergency homeless shelters, mental health/substance abuse/domestic violence facilities are included.
6	Program planning & administration	Visalia will continue to provide planning and administration services required to manage and operate the City’s CDBG and HOME programs. Such funds will assist in managing community development, housing, and economic development programs. Funds will also be used for other planning initiatives such as: strategies to further fair housing, reduce homelessness, and create solutions to increase affordable housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

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:

- 1 Increase affordable housing
- 2 Create suitable living environment
- 3 Address community/ special need services
- 4 Address homeless needs
- 5 Enhance community development
- 6 Program planning & administration

The City plans to undertake the following projects in Program Year 2020/21. The allocation of the CDBG funding for the City is:

- 13% or \$175,000 for Suitable Living Environment Programs
- 11% or \$150,575 for Public Service Programs
- 13% or \$183,829 for Public Improvement Programs
- 43% or \$600,000 for Public Facility Improvement Programs
- 20% or \$271,101 for Program Administration

There may be additional program income for FY 2020/21.

Program year 2020/21 HOME funds are dedicated to the new construction of a multi-family rental development (90% or \$899,530 including 15% CHDO), with 10% allocated to Program

Administration.

Projects

Table 64 Project Information

#	Project Name	Funding
1	New Construction – Multi-Family Rental Development - \$899,530 300 E Oak Avenue, Visalia “The Loft”	HOME & CHDO
2	Emergency Repair and Accessibility Program “ERAP” - \$50,000	CDGB
3	Code Enforcement – Target Areas - \$125,000	CDBG
4	Continuum of Care Support - \$18,000	CDBG
5	Voucher Program – Family Services - \$30,575	CDBG
6	Eden House (Garden Street) – Mental Health Systems, Inc. - \$39,500	CDBG
7	Case Management/Street Outreach – Family Services - \$35,000	CDBG
8	Kings View South Tulare – Mental Health - \$20,000	CDBG
9	Fair Housing Education - \$7,500	CDBG
10	ADA Compliance Projects - \$143,829	CDBG
11	Public Infrastructure Improvements - \$40,000	CDBG
12	Other Public Facility Acquisitions/Construction (i.e., Shelter) - \$600,000	CDBG
13	Program Administration – CDBG: \$271,101 HOME: \$99,336	CDBG, HOME

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 and enhance services to the homeless, provide housing options for the LMI population, and provide case management/mental and health services to at-risk populations within the community. These services and facilities will be provided city-wide.

The City has provided HOME CHDO funds to Self-Help Enterprises, Inc. (SHE), the City’s Certified CHDO, for acquisition/rehabilitation Projects. The projects allow acquisition of voluntary or foreclosed, including vacant and infill, properties for single family homes, which will be rehabilitated and resold to income qualifying households. This includes allowing up to 10% of the total development cost to be provided as gap financing to the new homeowner. SHE’s projects also include acquisition, rehabilitation and rental of voluntary or foreclosed, including vacant and infill multi-family properties, which will be rented to income qualifying tenants. SHE has been successful with both single and multifamily properties since 2015. Therefore, funding towards SHE, as a CHDO, will continue to assist with increasing homeownership, rental assistance, including housing for our homeless population, by creating and preserving affordable housing. SHE will be utilizing and recycling HOME dollars toward construction of 11 of the 81 multi-family rental units on 300 E Oak Avenue. Multi-family properties would provide rental housing for low- and very low-income tenants. SHE also partners with local non-profit service providers for tenants who are homeless or at-risk of homelessness.

The City of Visalia will fund public services such as support to the Continuum of Care. The Kings/Tulare Homeless Alliance is the designated Continuum of Care Program which is a community-based, long range plan that addresses the needs of the homeless in order to help them reach maximum self-sufficiency. In collaboration with the COC, the City of Visalia plans to get a PIT count of 400 persons in the first program year.

The City also contracted with Family Services of Tulare County to provide case management/street outreach, with the use of CDBG funding. This public service program has been successful and will continue to provide needed services for our homeless population.

One of the newer public service programs the City will also be funding is the Eden House (Garden Street) to provide 15 new cases with mental health support.

A new public service program with implemented with Kings View; who provides services such as mental health, drug and alcohol recovery, services to intellectually challenged adults, and youth empowerment. The City has allocated funding to Kings View to assist 20 people in the first program year.

CDBG funding will also be going toward an owner-occupied program, known as the Emergency Repair and Accessibility Program (ERAP). This program will be assisting eight (8) owner-occupied, housing unit rehabilitation over the 5-year Consolidated Plan cycle, with 1 housing unit to be assisted the first program year (2020/21).

Additional ADA- Public improvement will be funded through CDBG monies. Public improvements include a public facility and/or infrastructure improvement toward an emergency shelter for the homeless population. Improvements may include seed money or gap financing toward acquisition and/or construction, and/or rehabilitation.

Finally, the City of Visalia will allocate CDBG funding to hold Fair Housing Education activities city-wide.

AP-38 Project Summary

Project Summary Information

Table 65 Geographic Distribution - Projects

1	Project Name	The Loft
	Target Area	300 E Oak Avenue, Visalia
	Goals Supported	Increase affordable housing
	Needs Addressed	Increase affordable housing
	Funding	HOME and HOME-CHDO: \$899,530
	Description	Increase the amount of affordable housing stock in the City of Visalia with the construction of 11 new LMI multi-family rental units.
	Target Date	6/30 2022
	Estimate the number and type of families that will benefit from the proposed activities	11 LMI households
	Location Description	300 E Oak Avenue, Visalia. The project is located in the northeast area of the Visalia downtown
	Planned Activities	The City will provide funding toward Self-Help Enterprises, Inc. (SHE), to build 11 of the 81 new LMI multi-family rental units.
2	Project Name	Emergency Repair and Accessibility Program “ERAP”
	Target Area	City Wide
	Goals Supported	Create a suitable living environment
	Needs Addressed	Property Maintenance
	Funding	CDBG: \$50,000
	Description	Provide owner-occupied LMI households a loan for rehabilitation and repair
	Target Date	6/30 2022
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI household
	Location Description	City Wide TBD
	Planned Activities	The Emergency Repair and Accessibility Program (ERAP) provides low interest rate loans to owner occupants that have been referred by Code Enforcement and are of an emergency situation or an unhealthy or other unsafe condition that is detrimental to or a threat to the well-being of the occupying household.
3	Project Name	Code Enforcement
	Target Area	CDBG Targeted areas within City limits
	Goals Supported	Create a suitable living environment
	Needs Addressed	Neighborhood preservation
	Funding	CDBG: \$125,000

	Description	Provide funds to the City of Visalia CODE department to identify and address housing units in violation of the Housing Code
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	200 code cases within LMI neighborhoods
	Location Description	CDBG Targeted Area – Census Tracts/Blocks
	Planned Activities	Address life safety issues that pose a threat to the health, safety and well-being of residents and guests of the City of Visalia. Including substandard housing, code violations and private vehicle abatement.
4	Project Name	Continuum of Care Support
	Target Area	City Wide
	Goals Supported	Address homeless needs
	Needs Addressed	Public services
	Funding	CDBG: \$18,000
	Description	Conduct 200 PIT count the first program year The City has a partnership with the Continuum of Care to support and address issues of homelessness. Approximately 400 persons assisted through the project homeless connect. Additional assistance throughout the year, canvassing the area of the population in need
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	400 persons living with homelessness
	Location Description	City wide
	Planned Activities	In partnership with the Kings/Tulare Homeless Alliance, conduct PIT counts of the homeless and PHC in the City of Visalia
5	Project Name	Voucher Program – Family Services
	Target Area	City Wide
	Goals Supported	Address homeless needs
	Needs Addressed	Shelter and counseling for the homeless
	Funding	CDBG: \$ 30,575
	Description	Vouchers (min. 5 vouchers) for case management activity
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	14 homeless persons assisted
	Location Description	City wide

	Planned Activities	Provide 14 vouchers minimum of 5 vouchers/5 year match (Case Management Activity)- Matching funds to a Tulare housing First Program-CoC- HUD Voucher Program
6	Project Name	Eden House
	Target Area	City Wide
	Goals Supported	Address community/special needs services
	Needs Addressed	Public services
	Funding	CDBG: \$39,500
	Description	Fund Eden House to provide mental health services
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	15 households with case management
	Location Description	Mental health services and meals will be provided at: Eden House, 1627 South Garden St., Visalia
	Planned Activities	Services to residents
7	Project Name	Case Management/ Street Outreach
	Target Area	City Wide
	Goals Supported	Address community/special needs services
	Needs Addressed	Public services
	Funding	\$35,000
	Description	Provide case management and outreach to at-risk families
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	3 families annually
	Location Description	City Wide
	Planned Activities	Case management and outreach to families
8	Project Name	Kings View South Tulare – Mental Health
	Target Area	City Wide within Visalia city limits
	Goals Supported	Address community/special needs services
	Needs Addressed	Public services
	Funding	CDBG: \$20,000
	Description	Provide services for mental health/drug & alcohol counseling/ intellectually challenged adults/youth empowerment
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	20 people assisted with services in the first program year
	Location Description	Kings View located at 201 N. K Street, Tulare CA (main office)
	Planned Activities	Counseling
9	Project Name	Fair Housing Education
	Target Area	City Wide

	Goals Supported	Address community/special needs services
	Needs Addressed	Public services
	Funding	CDBG: \$7,500
	Description	Provide education on what is Fair Housing
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	1 activity 10 persons will benefit from 1 educational activity
	Location Description	City wide
	Planned Activities	The City of Visalia will provide and conduct activities what will educate the general public and at-risk populations of what is Fair Housing
10	Project Name	Public Facility: ADA Compliance Projects
	Target Area	CDBG Targeted Areas
	Goals Supported	Enhance community development
	Needs Addressed	Improve community and public facilities
	Funding	CDBG: \$143,829
	Description	Identify and locate an area that need to comply with ADA standards to increase the quality of life for disabled peoples in the City of Visalia The City will continue to fund this program with entitlement and future program income, to continue supporting the disabled community with the installation of curb cuts, truncated domes, compliant ramps, and warning detection panels, accessible water fountains, sidewalks, parking lots, within CDBG targeted areas, parks, public facilities, and outside the targeted area as a presumed benefit, which also assists with connectivity to all areas of the City
	Target Date	6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	1 project- 10 persons will benefit
	Location Description	CDBG Targeted Areas
	Planned Activities	Public Improvements; ADA compliance, sidewalks, including right-of-way acquisition
11	Project Name	Public Infrastructure Improvements
	Target Area	CDBG Targeted Areas
	Goals Supported	Enhance community development
	Needs Addressed	Improve community and public facilities
	Funding	CDBG: \$40,000
	Description	Identify and locate an area that need to comply with ADA standards to increase the quality of life for disabled peoples in the City of Visalia (Program Income)
	Target Date	6/30 2021

	Estimate the number and type of families that will benefit from the proposed activities	1 project (10 persons within LMI neighborhoods).
	Location Description	CDBG Targeted Area
	Planned Activities	Public facility improvement – ADA Compliance, including right-of-way acquisition
12	Project Name	Other Public Facility Acquisition/ Construction (i.e., Shelter)
	Target Area	City Wide
	Goals Supported	Enhance community development
	Needs Addressed	Improve community and public facilities
	Funding	\$600,000
	Description	Either provide a new facility (i.e., shelter) or upgrade/enhance an existing facility
	Target Date	7/1 2020-6/30 2022
	Estimate the number and type of families that will benefit from the proposed activities	1 Project ; 10 persons within LMI neighborhoods
	Location Description	Within City limits exact location TBD
	Planned Activities	To be determined
13	Project Name	Program Administration
	Target Area	City Wide
	Goals Supported	Planning and Grant Administration
	Needs Addressed	Community development
	Funding	CDBG: \$271,101 HOME: \$99,336
	Description	Administration
	Target Date	7/1 2020-6/30 2021
	Estimate the number and type of families that will benefit from the proposed activities	Other
	Location Description	707 W Acequia Ave, Visalia, CA 93291
	Planned Activities	Fund Planning and Grant Administration services for City of Visalia

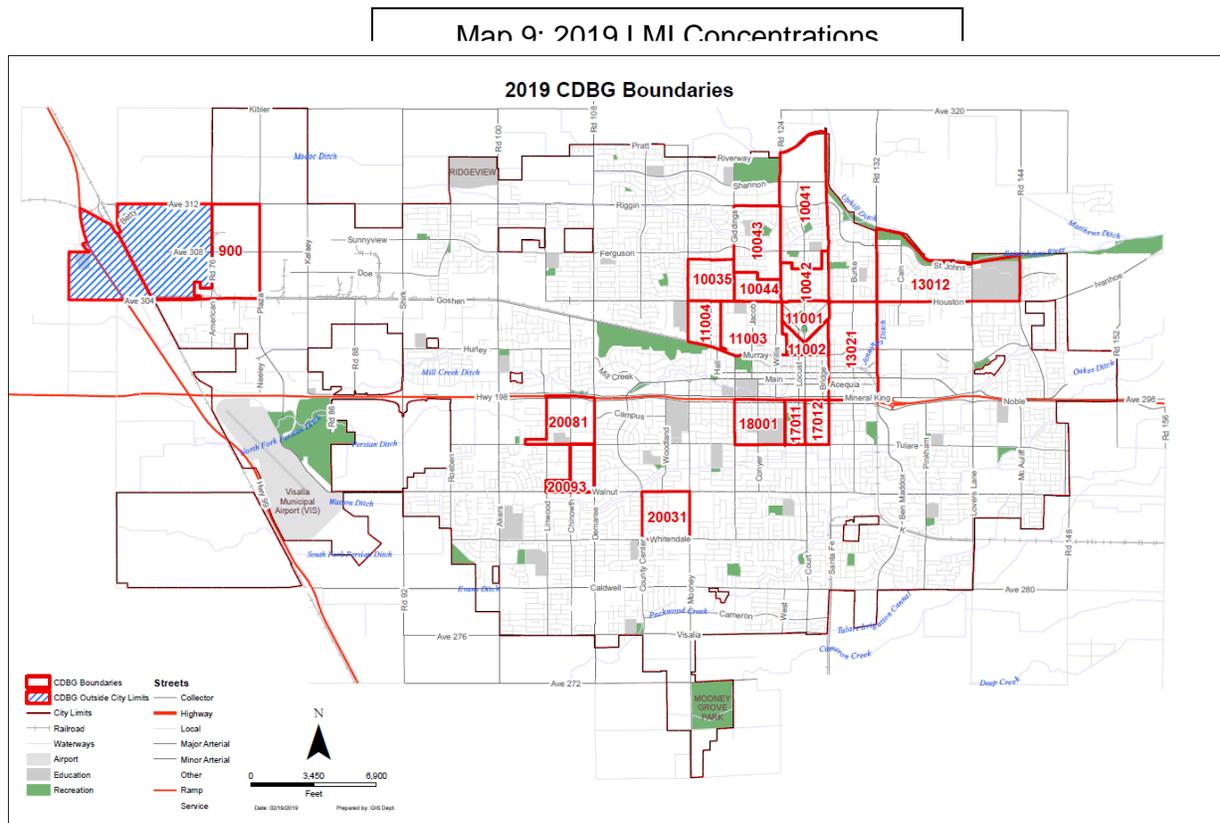
AP-50 Geographic Distribution – 91.220(f)

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

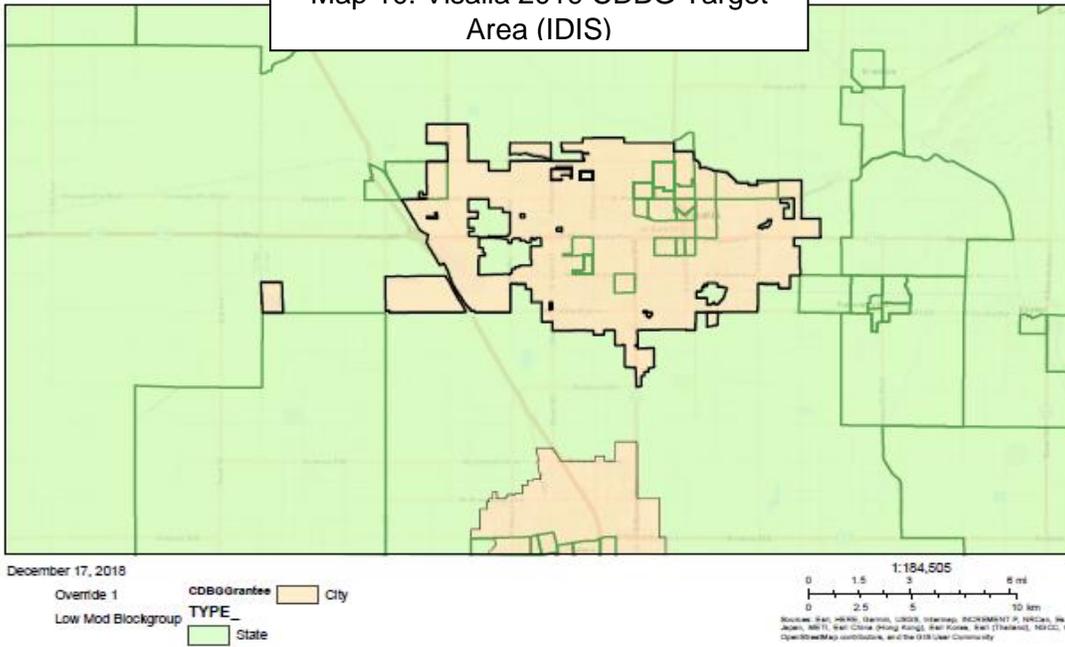
Many of the CDBG activities funded in FY 2020/21 are offered City wide to low- and moderate-income households. However, for certain CDBG programs, such public infrastructure improvements, public facility acquisition and construction, investment, and code enforcement is directed to neighborhoods that 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

Except for the HOME-funded multi-family rental housing units to be built (The Loft) which is located at 300 E Oak Avenue, and Program Administration (707 W Acequia Ave, Visalia, CA 93291) all other programs are to be administered city-wide, within the CDBG Target area or at a site to be determined.



Map 10: Visalia 2019 CDBG Target Area (IDIS)



Geographic Distribution

Table 66 Geographic Distribution

Target Area	Percentage of Funds
City Wide	77%
CDBG Target Area	23%

Rationale for the priorities for allocating investments geographically

Entitlement dollars will be distributed citywide as eligible. 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 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, however, are allowed citywide.

Discussion

The Low-and Moderate-Income Concentration Census Tract Map that is being utilized for the 2020 Action Plan, is the map utilized during the 2018 and 2019 Action Plans. This is due to the 2020 EConPlan IDIS Map uploaded within the system, was outdated (2015 ACS). The City will update its Low-and Moderate-Income Concentration Map (CDBG Target Area) upon receiving the 2020 Census Data, as well as annually during its Annual Action Plan process.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The AAP must specify goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. The AAP 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.

The tables below represent HOME funded activities. For reference purposes, CDBG funding will assist 434 homeless; 1 non-homeless and 18 special needs persons.

Table 67 Year 1 Goals – Special Needs Households

HOME – Year-One Goals (Households to be Supported)	
Homeless Assisted	1
Non-Homeless Assisted	10
Special-Needs Assisted	0
Total	11

Data Source: AP-20, Table 2

Table 68 Year 1 Goals – Housing

HOME – Year-One Goals (Type of Unit-Households to be Supported)	
New Units Built	11
Existing Units Rehabilitated	0
Rental Assistance	14
Acquisition of Existing Units	0
Total	25

Data Source: AP-20, Table 2

Findings in the data, included within the Strategic Plan, 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 whether or not there is 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. The following data (CHAS 2011-2015) supports this housing deficit/surplus:

- 0-30% AMI: There are 5,055 households living in this income category, yet there are only 490 rental units available that are affordable to these households in the City (NA-10, Table 6; MA-15, Table 35)
- 30-50% AMI: There are 4,760 households living in this income category yet there are only 2,935 units available (NA-10, Table 6; MA-15, Table 35)
- 50-80% AMI: there are 6,050 households in this income category and there are 11,670 units (NA-10, Table 6; MA-15, Table 35)

Tables 33 and 36 included within the Strategic Plan, MA-15 section show the recent changes to factors effecting affordability including income, rent and value. Median income has increased 2.5% since 2010 and when compared to the growth in median contract rent (+7.2%), rental housing prices are outpacing income growth. This may continue to strain affordability in the rental housing market, and lead to higher rates of housing cost burden, especially for LMI households. However, when looking at the owner market, ownership may be more attainable now than it was previously in 2010. This is evidenced by the fact that median income growth has increased, while median home values have declined over 10%.

Discussion

Staff works with its non-profit partner SHE to include additional types of acquisition, such as vacant, infill and reconstruction. As funding, through PI becomes available, it would be directed toward SHE CHDO acquisition rehabilitation projects. Due to SHEs success and the housing needs of our community, including housing Visalia's homeless or at-risk of homelessness population. It is anticipated that two (2) single family properties will be constructed upon the recently acquired properties (NW 5th). It is also anticipated that 1 rental multi-family property will be acquired, rehabilitated and rented.

The TBRA Pilot Program is providing rental assistance for a period of 18 months, however, will allow for extensions through a re-application process. No more than 24 months of assistance is allowed. We continue to utilize previous year funding to assist additional households. If the anticipated HOME PI is above the estimated figures an amendment could be prepared to direct a portion to the TBRA or SHE CHDO. Supportive services will also be available to the tenants through Housing Successor funding. Annually Staff will evaluate the FMR and a Rent Market Comparability Study for use as the HOME TBRA Rent Standard.

AP-60 Public Housing – 91.220(h)

Introduction

HATC works closely with the City, Continuum of Care “Alliance” and the recently formed Homeless Resource Task Group. Actions planned by the PHA this year are referenced below.

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

HATC will continue to own and manage 179 units in the City. They stated that there is no plan to purchase additional public-housing units, nor do they plan on removing any units from their inventory. Their current projection is for an investment of \$375,500 in Capital Fund improvements during the 2020 – 2021 Fiscal Year. There are no project based rental assistance units within the City. HATC expenditures cover maintenance and rehabilitation in public-housing units within the City. HATC's Capital Fund expenditures will cover a large range of projects, including roofing replacement, landscaping improvements, carpet replacement along with air conditioning and heating unit improvements (data source: HATC July 2019).

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

HATC created a Resident Council composed of five residents from HUD funded programs (Multifamily Housing, LIHTC, HOME, Section 8 Housing Choice Vouchers 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 necessary program modifications, through the Council members. HATC is proactive in the inclusion of public-housing residents in the policy making process. As required, two public housing tenants sit on 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 implement HATC programs is the promotion and ultimate goal of tenant self-sufficiency. HATC views homeownership as a long-term goal for most program participants. HATC staff works with tenants to effectively provide them with the necessary resources to achieve homeownership. HATC's Annual Re-Examination Notice provides public-housing participants with an extensive referral list that provides assistance with homeownership. Their list includes programs managed by: CSET, City of Visalia, Habitat for Humanity, CalHFA, and Self Help Enterprises. HATC's program coordinator works with any interested public housing tenant in order to effectively inform them of all the different programs and services available to them. Effective collaboration between their agency and other public and nonprofit agencies is imperative to help promote homeownership among all of HATC's tenants. Lastly, in 2019 HATC created “RentTrack Payment, an online payment system which will allow public housing residents to utilize their rental payments made on time to raise or build individual credit scores. RentTrack has increased credit scores 29 points in just two months and 132 points over a 2 year time period

If the PHA is designated as troubled, describe the manner in which financial assistance

will be provided or other assistance

HATC is not designated as troubled.

Discussion

See 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 housing and supportive service needs of non-homeless populations who require supportive housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City will continue targeted outreach efforts towards unsheltered homeless persons through collaborative efforts with the Alliance Housing Navigators, Kings View PATH Team, and Tulare County Mental Health Crisis Team. These organizations canvas the City to conduct outreach to people experiencing homelessness. When an unsheltered person is identified, they are assessed and connected to services. Client information is included in the local Homeless Management Information System (HMIS) so the outreach teams can remain apprised of client status on the housing priority list and other community referrals.

The City will also continue to support the Alliance's outreach efforts to persons experiencing homelessness through the PIT survey completed every January. The 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 over time of homelessness, as well as to determine the unmet shelter and service needs of the homeless.

PHC is a national best practice that is a one-stop-shop of comprehensive support services for people experiencing homelessness. Guests attending the event are partnered with volunteers who assist in identifying and accessing necessary resources. The 2020 event was held on January 23, 2020. Results will be reflected within the next CAPER.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to support the following emergency shelter and transitional housing needs of homeless persons through social service agencies funded under Public Services:

The City provided funds for the operation of a warming center located at St. Paul's Episcopal Church opened on December 27, 2019. The shelter is a low-barrier emergency shelter that can house approximately 100 people. A Homeless Committee originally met bi-weekly to identify a location, lead agency and funding sources. The goal was to have the emergency shelter operational within a 12-24 month period. The warming center averages 75 visitors a night. This warming center provides shelter space for many chronically unsheltered homeless people, a demographic that makes up 96% of the region's homeless population (*Visalia Times Delta, Jan. 21, 2020*).

The City is also working with Self-Help Enterprises and other community partners to develop a Bridge Housing program that will temporarily house people experiencing homelessness while their permanent housing unit is being identified. The project would house up to 22 clients.

The City will continue to fund Family Services of Tulare County (FSTC) with CDBG public services

funding. The primary focus of this public service- is so that Family Services staff may reach approximately 24 homeless people through street outreach efforts. The secondary focus of this public service funded activity will be providing approximately 14 people case management services that will enable them to be more self-sufficient in order to gain housing. FSTC seeks to identify at-risk and homeless clients who have not yet been linked to a formal support system in order to work with them on completing the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) assessment, assisting them with becoming “document ready” for potential housing opportunities (i.e. obtaining identification, homeless/disability certification), connecting them to critical supportive services such as mental health and substance abuse treatment, and providing linkages to immediate needs such as food, clothing, hygiene products, transportation assistance, emergency shelter and referrals to medical care. FSTC will also work with code enforcement, HOPE team, PATH team, and Housing Navigators to reach new clients and connect them to services. This would include any housing opportunities available, through other funding sources and grant opportunities.

Additionally, TBRA will continue to be used as a bridge to long term housing stability as much as possible by Family Services. The HOME funded TBRA Program in utilizing previous year funding provides rental assistance and security deposits which will assist approximately 16 households with existing funds. The rental assistance will be provided for a period of eighteen months (18), however, will allow for two – 3 month extensions through a re-application process. No more than 24 months of assistance is allowed under the HOME TBRA regulations. It is anticipated that during the period of assistance clients may be receiving support and services that will enable them to be more self-sufficient in housing when the assistance ends. The TBRA Program is prohibited from requiring participation in medical or disability-related services as a condition of receiving or continuing to receive HOME- TBRA. However, it is encouraged for each individual to have a strong connection with a support service provider, which may be offered as referenced under the HOME Regulations. The City previously allocated City Housing Asset funding which provides case management/supportive services, and street outreach.

The City will continue to fund (\$30,575) Family Services as matching funds for case management to support the Tulare Housing First Shelter Plus Care Program (Voucher Program). This program provides case management services to 14 people annually.

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 supports and collaborates with local service providers, through the Alliance, to assist homeless individuals and families. Funding priorities include supporting existing high performing housing first rapid rehousing and permanent supporting housing projects.

The City allocated HOME funded Tenant Based Rental Assistance Program to be utilized as rental assistance and security deposit which will assist homeless or at risk of homelessness households. The rental assistance will be provided for a period no more than 24 months of assistance as allowed under the HOME TBRA regulations. It is anticipated that during the period of assistance clients may be receiving support and services that will enable them to be more self-sufficient in housing when the assistance ends. The TBRA Program is prohibited from requiring participation in medical or disability-related services as a condition of receiving or continuing to

receive HOME- TBRA. However, it is encouraged for each individual to have a strong connection with a support service provider, which may be offered as referenced under the HOME Regulations. The City has allocated Housing Successor funding which will provide case management/supportive services, street outreach.

Furthermore, the City continues their efforts of providing CDBG funds to Family Services as matching funds, for case management (public services) to support the Tulare Housing First Shelter Plus Care project. This project provides case management services to 14 people annually.

The City will be allocating CDBG public service funding to Kings View Behavioral Health, a non-profit organization that was founded in 1951, which will utilize the funding toward public services, including meals for Visalia's homeless service needs.

The City plans on continuing the newly created ECO program, which is a partnership that includes the Tulare County Workforce Investment Board, Caltrans, and ABLE Industries. ECO provides employment opportunities for people experiencing homelessness. The project serves a cohort of 10 participants in a two-phase training opportunity. Through the project, participants are provided paid employment, on the job training, resume building, and employment search assistance. The goal of the project is to connect participants to permanent employment within the community.

The City also prioritizes housing opportunities, as appropriate, in new acquisition and rehab housing projects funded through HOME and other city-funding pools. Recent projects include 6-unit project with the Housing Authority that has a set-aside requirement for one of the units to exclusively serve persons experiencing homelessness and the Self Help Enterprise owned 22-bed public facility which will serve as Bridge Housing.

In all Continuum of Care and City-funded projects, persons experiencing homelessness are assessed for housing opportunities and are prioritized based on their acuity. Several projects focus on sub-populations such as youth ages 18-24, veterans, and/or chronic homelessness. All projects within the Continuum- emergency, transitional and permanent housing- include supportive services for their clients. Each project designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income support, education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

Projects that serve these vulnerable subpopulations include: CSET Permanent Supportive Housing and Rapid Rehousing, Family Services Permanent Supportive Housing and Transitional Housing, Turning Point and Tulare County HHSA provide PSH projects for chronically homeless individuals and families and/or families with children. The Veterans' Administration, in conjunction with the Housing Authority of Tulare County, operates the VASH project and Westcare operates the SSVF project that serves eligible veterans and their families. Uplift Families operates a Transitional Housing project for transitioning age youth.

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 Alliance recently hired a Diversion Specialist that is responsible for developing and strengthening referral sources for people at-risk of becoming homeless. Additionally, the Diversion Specialist works with clients that present at any of the Coordinated Entry points to assist in diverting clients from homelessness.

Another important component of prevention/diversion is assisting households with income supports and connections to mainstream benefits. The SSI/SSDI Outreach, Access and Recovery (SOAR) model is designed to increase access to SSI/SSDI for eligible homeless adults who are and have a mental illness and/or a co-occurring substance use disorder. Staff from all CoC-funded agencies is required to assist clients in obtaining these mainstream benefits. Participation by these agencies provides an efficacious method of assisting households who may otherwise pursue homelessness assistance.

Discussion

See discussion above. The City is not a recipient of HOPWA funding.

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

Introduction:

The City of Visalia recently approved an Analysis of Impediments to Fair Housing Choice (AI) in 2020. The AI described the impediments or barriers to affordable housing. The primary barriers to affordable housing include the following:

- Lending practices
- Access to Opportunity
- Housing Discrimination
- Development of Affordable Housing
- Land use policies and practices

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 2015 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. Also, the City implemented an Affordable Housing Infill Incentive Program in 2017, 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 2019 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 Goals 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 create and maintain healthy neighborhoods by improving the condition of the existing housing stock and providing for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.
- 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 progress of each program is monitored and evaluated annually.

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 HATC 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 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

Discussion:

See above

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

City actions planned to address obstacles are referenced within the AI and listed herein. AI, Chapter VIII: Actions includes the plan’s goals and recommended actions to reduce the barriers to affordable housing noted in AP-75.

Table 71 AI Goals & Actions

Analysis of Impediments to Fair Housing Choice – Goals and Actions
Goal 1: Support Non-Discriminatory Lending Practices
<p>ACTIONS:</p> <ul style="list-style-type: none"> • 1.1: Provide financial literacy through publicly held workshops and develop programs to work with lenders and the public together find ways to protect consumers by prohibiting unfair and discriminatory practices based on the Fair Housing Act (FHA) and Equal Credit Opportunity Act (ECOA) • 1.2: Continue to work with the fair housing provider to monitor discrimination • 1.3: Continue work with non-profit organizations to assist in the construction and preservation of affordable units • 1.4: Continue funding the Fair Housing Council of Central California (FHCCC) in providing education, conducting research analysis and other services that may assist in educating the public • 1.5: Provide local lenders information on available financing for low-and moderate-income residents • 1.6: Continue to work with local non-profit organizations to administer first-time homebuyer programs, such as the HOME-funded First-Time Homebuyer Program
Goal 2: Support Access to Opportunity
<p>ACTIONS:</p> <ul style="list-style-type: none"> • 2.1: Continue to work with the Housing Authority and non-profit organizations to fund affordable housing in non-minority concentrated areas of the City • 2.2: Improve access and conditions of public transportation; develop programs that provide public transit subsidy to persons and families in need • 2.3: Support career advancement training within Visalia by partnering with providers such as Job Training Partnership Act (JTPA) and Workforce Investment Board (WIB) • 2.4: Support the education system in planning processes to improve the quality of school systems
Goal 3: Support the Prevention of Housing Discrimination
<p>ACTIONS:</p> <ul style="list-style-type: none"> • 3.1: Publicize educational information on what constitutes a violation of the Fair Housing Act and remedies • 3.2: Continue to coordinate with fair housing providers to provide workshops to educate the public, including landlords, realtors, non-profit agencies, and others about fair housing laws and regulations, and possible obstacles that affect individual or household access to housing in the City • 3.3: Educate on modifying advertisements so disabled are not discouraged
Goal 4: Support the Development of Affordable Housing
<p>ACTIONS:</p> <ul style="list-style-type: none"> • 4.1: Continue to work with non-profit developers and other public agencies that increase Visalia’s supply of affordable housing

<ul style="list-style-type: none"> • 4.2: Continue to 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 • 4.3: Continue supporting tenant-based rental assistance and rapid rehousing
<p>Goal 5: Update Land use Policies and Practices to Facilitate Development of Affordable Housing</p> <p>ACTIONS:</p> <ul style="list-style-type: none"> • 5.1: Shortening review time for: <u>Senior Housing</u> • 5.2: Housing in mixed use zoning designations, including designations carrying site inventory for lower income units <u>Emergency Shelters</u> • 5.3: Review accessory dwelling unit fee structures to study the feasibility and opportunity of reducing or deferring development and building and impact fees • 5.4: Provide further incentives for affordable housing, including density bonuses, waiver or deferral of fees
<p>Goal 6: Improve Collaboration with Regional Organization and Agencies</p> <p>ACTIONS:</p> <ul style="list-style-type: none"> • 6.1: When conducting outreach, include County-wide agencies and organizations • 6.2: Hold regular meetings with organizations that serve the homeless as well as with governmental agencies to create awareness and collaboration • 6.3: Work to ensure that service organizations have knowledge of updated plans of organizations such as the Continuum of Care and the Housing Authority of Tulare County

Actions planned to foster and maintain affordable housing

The City will continue to work closely with non-profit housing and service providers to collaborate on improving the awareness and expansion of available resources to address the needs of the homeless population. Staff has addressed the affordable housing programs for this program year throughout this report. Please refer to sections AP-20, AP 35, AP-38 and AP-55.

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 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

Actions planned to reduce lead-based paint hazards

Approximately 43 percent of the City's housing stock was built prior to 1979 therefore work performed on these buildings must be carefully monitored for the presence of lead-based paint in compliance with HUD regulation. 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 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. 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, NSP1, 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, and economic development activities.

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.

During the Consolidated Plan public review period, these priorities were established. Additionally, input is received by the community, various committees and City Council during the feedback period in developing the annual plan. The AAP is designed to address the needs and priorities identified within the ConPlan and direct limited funding available toward the highest needs.

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

The City continues to hold community meetings to enhance coordination between housing providers, government agencies, mental health, and other key stakeholders in the City. The purpose of these ongoing meetings is to establish a network of agencies to enhance the delivery of services to the homeless, disabled individuals and families, and others seeking services.

City staff meets with public officials, City departments, HATC, residents, and agencies to develop strategies for how best to invest grant funding to address discuss priority community needs. Staff met with the Citizens Advisory Committee, which acts as a liaison between the general public and the City Council concerning community needs. Also, City Staff met with the Disability Advocacy Committee, to be advised on the needs of disabled persons in the community. A focus group was held with the City's Community Housing Development Organization (CHDO), Self-Help Enterprises, which has, in the past and present, worked collaboratively with the City of Visalia to increase the City's supply of affordable housing.

In addition to meetings, the City conducted interviews to gather input on community and housing needs with various local agencies including providers of health and human services, mental health services for children and families, drug treatment, homeless services, services to victims of domestic violence, services for transitional living, housing providers, education, services to the disabled, employment services, services for the elderly, and local and regional government and agencies. Interviews were also conducted with law enforcement, the Tulare County Office of Education, as well as public officials. See Table 2 for a list agencies and organizations consulted.

The City will continue to participate in Alliance meetings, which are attended by various governmental departments and service providers to share information on existing programs and areas for improvement to enhance coordination and exchange knowledge of best practices to better understand and address the community's needs.

Discussion:

See above discussion.

Program Specific Requirements

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

Introduction:

In the event final CDBG and HOME program entitlement and program income is higher or lower than expected herein, the City of Visalia may add, subtract or transfer amounts among identified projects, as noted without publishing a substantial amendment, if the amount is below 75 % change, as per the approved Citizens Participation Plan. Any difference in CDBG funding will be reflected in public infrastructure/ADA project line item and, if needed, Public services to maintain compliance with the 15% cap and Administration; any difference in HOME funding will be reflected in SHE CHDO Acq/Rehab/construct or reconstruct SF or MF projects, TBRA and if needed Administration. The three year period (2020, 2021 & 2022), 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. Code Enforcement Inspection fine payments received shall be drawn prior to CDBG grant funds.

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.	Estimated CDBG Program Income is \$75,000.
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
3. The amount of surplus funds from urban renewal settlements.	0
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.	Not Applicable
5. The amount of income from float-funded activities.	Not Applicable
Total Program Income	\$75,000

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 incomes.	100.00%
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 2020,2021, & 2022

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. **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. As it relates to the HOME funded owner-occupant Programs, all beneficiaries are owner occupants. As it relates to HOME funded rental programs, beneficiaries are tenants.
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:**

First Time Homebuyer (FTHB), funds shall be provided as a Direct HOME subsidy- gap financing, as a second mortgage to households at or below 80% of the area median income. The property will maintain an affordability covenant as referenced under 24 CFR 92.254 (a) (4). The covenant shall remain for five (5) years when less than \$15,000 is provided in gap financing Direct Subsidy to the homebuyer and shall be for a ten (10) year period when more than \$15,000 up to \$40,000 is provided in gap financing Direct Subsidy to the homebuyer. The “Owners Participation Agreement” (Covenant) shall begin the date the Deed of Trust is recorded. The Provision for the FTHB Program shall be “Recapture Provision” as per 24 CFR 92.254 (a) (5) (ii) (A) (1). The City may recapture the entire amount of the direct HOME assistance from the homeowner. The amount to be recaptured will not exceed the amount of net proceeds available at the time the home is sold. HOME rule limits recapture to available net proceeds, therefore, if net proceeds are insufficient for the city to recapture the full amount of the Direct HOME assistance, the City will recapture only what is available from net proceeds. This applies regardless of the nature of the sale (voluntary sales including short sales, and involuntary sales including foreclosures).

The SHE-CHDO Program utilizes the “Recapture Provision”. HOME funds are invested in the acquisition, rehabilitation, and/or new construction/reconstruction and Direct Subsidy shall be up to 10% of the total HOME investment (i.e. \$280,000 acq./rehab cost X 10% = \$28,000 Direct Subsidy to homebuyer), which shall be provided as a Second Mortgage to the qualifying new homebuyer. If the property is sold below fair market value, the difference between the fair market value and the purchase price is considered to be part of the HOME subsidy and provided directly to the homebuyer as a direct subsidy. And, any additional subsidy provided to the homebuyer to enable them to purchase the property, which includes down payment assistance, closing costs, interest subsidies, or other HOME assistance including any assistance that reduced the purchase price from fair market value to an affordable price, shall be recaptured.

A 30- year covenant shall be recorded to maintain affordability. The SHE-CHDO Program covenant shall use the “Recapture Provision”, as referenced under 24, CFR 92.254 (a) (5) (ii) (A) (1) and shall begin the date the Deed of Trust is recorded. In the case of the homebuyer selling the home during the affordability period, the City may recapture the entire amount of the direct HOME Subsidy and the difference between the fair market value and the purchase price, if the purchase price is below the fair market value, and any additional assistance as referenced above. The amount to be recaptures will not exceed the amount of net proceeds available at the time the home is sold. HOME rule limits recapture to available net proceeds, therefore, if net proceeds are insufficient for the city to recapture the full amount of the Direct HOME assistance, the City will recapture only what is available from net proceeds. This applies regardless of the nature of the sale (voluntary sales including short sales, and involuntary sales including foreclosures).

Note: Staff works with the City Attorney in updating legal documents to comply with the funding source and type of program(s) administered.

The FTTHB, SHE-CHDO Program loan documents were reviewed in 2017 by HUD. No changes have been made to these policies. However, if HUD requests a copy for review, City Staff will again provide documents if required prior to implementing the program.

3. 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:

See Recapture provisions above

4. 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

Discussion

Please see discussion above.

Appendix Attachments

Appendix A-Public Hearings and Notifications

Appendix B-Community Engagement

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