City of Visalia, CA

Analysis of Impediments to Fair Housing Choice

2025/26 – 2029/30

bakertilly

Contents

Executive Summary

Baker Tilly Advisory Group, LP ("Baker Tilly") was contracted by the City of Visalia ("the City") to develop, prepare, and submit an updated Analysis of Impediments to Fair Housing Choice (AI). This analysis highlights meaningful actions that the City will implement to address patterns of segregation, promote fair housing choice, reduce disparities in opportunities, and foster inclusive communities free from discrimination. The completion of the AI included a comprehensive list of key actions, specifically:

- **Reviewing pre-existing documentation** (i.e. federal, state, and local policies), historical data, and reports related to fair housing to identify impediments throughout the City and identify potential gaps that may impede fair housing.

- **Analyzing prior and ongoing initiatives** undertaken by the City to address fair housing impediments since the completion of the FY 2020/21 – FY2024/25 AI to conduct a comparison of historical activities with the City's current efforts to determine progress and areas needing further attention.

- **Engaging key stakeholders** (i.e. housing advocates, local government agencies, nonprofits, property managers/owners/landlords, local citizens) via focus groups, public meetings, and surveys to gather qualitative and quantitative data on fair housing perceptions and experiences while also gaining insights into challenges and suggestions for improving fair housing choice.

- **Assessing most recent housing market conditions** to evaluate the availability, rental and homeownership rates, vacancy rates, affordability, and quality of housing within the City.

- **Reviewing most recent fair housing complaint data** to identify trends, common issues, and specific areas of concern.

- **Mapping and analyzing geographic patterns** to identify areas of concentrated poverty, segregation, and other observable patterns that lend themselves to housing discrimination.

- **Evaluating access to opportunities** for essential services, including transportation, education, employment, healthcare, etc.

- **Examining lending practices** to assess local lending practices and their impact on housing opportunities for members of protected classes.

Findings and Recommendations

Through the completion of the analysis, Baker Tilly identified several key impediments to fair housing choice throughout the City, including:

- Socioeconomic segregation and concentration of low resource areas in central and northeastern parts of Visalia – Concentration of low-income minority areas due to location of affordable housing, land use and zoning laws, resident displacement, and other factors
- Lacking place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing – Community development strategies are needed to address lack of investment and employer base, rehabilitation costs, and inadequate public amenities in certain geographic areas
- Lack of affordable housing, residents vulnerable to displacement, and lack of housing opportunities for special needs populations – Limited housing options, rising costs, lack of housing diversity, and other factors have contributed to a lack of needed housing
- Fair housing enforcement and outreach – The City has a need for resources to monitor fair housing conditions through testing, outreach, and other public engagement

- Lack of specific development standards tailored for transitional or supportive housing, relying instead on general zoning regulations applicable to residential uses – Tailoring development standards for transitional and supportive housing, similar to the city's enhanced requirements for emergency shelters, could enhance the quality, safety, and efficiency of these facilities and help to address resident opposition
- Zoning restrictions impacting the development of emergency shelters and transitional and supportive housing – The City's recent Housing Element identified remaining zoning barriers for these facility types as incremental progress is made via ongoing zoning updates
    - However, with the passage of Assembly Bill 101 in 2019, a Low Barrier Navigation Center (LBNC) shall be a use that is permitted by-right in zones where mixed use and nonresidential zones permitting multi-family uses are permitted. A LBNC is defined as a service-enriched shelter providing temporary living facilities, with the low-barrier component allowing persons to be admitted as they are with as few entry restrictions as possible. The City currently has two mixed use zones: Downtown Mixed Use (D-MU) and Commercial Mixed Use (C-MU). The City updated its zoning code in 2022 to allow LBNCs that meet the criteria of California Government Code Sections 65560 – 65668 as a use permitted by-right in both the D-MU and C-MU zones. LBNCs that do not meet State requirements are permitted in mixed use zones by conditional use permit.
- Fair housing enforcement and outreach – No City office dedicated to handling Fair Housing complaints currently exists, making the City's management of these issues more difficult
- Income source discrimination – Some landlords in the City are reluctant to rent to individuals using Section 8 vouchers
- Housing loan accessibility and equity – Certain protected classes are underrepresented as home loan applicants relative to their population percentage, or experience higher denial rates

Based on these aforementioned impediments, Baker Tilly, alongside the City of Visalia, developed targeted goals to address these barriers, including:

- Goal #1 – Development of Affordable Housing
    - Development of Permanent Supportive Housing for Homeless Persons
    - Development of Affordable Senior Housing
    - Development of Farmworker Housing
    - Development of Affordable Housing for Veterans
- Goal #2 – Development of 1 Emergency Shelter
- Goal #3 – Tenant Based Rental Assistance
- Goal #4 – Fair Housing Services

Introduction

History of Visalia

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

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

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

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

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

According to the 2022 1-Year American Community Survey (ACS), the population of Visalia is 143,965, up 1.8% and 15.7% from the 2020 and 2010 US Census, respectively. The US Census Bureau's Gazetteer Files show that Visalia has a total land area of 37.91 square miles. The City's Finance Department – Housing Division, is responsible for carrying out projects and programs with the use of funds received from the United States Department of Housing and Urban Development (HUD).

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

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

Legal Background

Fair housing is a right protected by Federal and State of California laws. Due to these laws, virtually every housing unit in the State of California is subject to fair housing practices.

Federal Laws

The federal Fair Housing Act of 1968, as well as the Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing. These aspects of housing include the sale, rental, lease, or negotiation for real property. The Fair Housing Act prohibits discrimination based on the following protected classes:

- Race or color
- Religion
- Sex
- Familial status
- National origin, and
- Disability (mental or physical)

According to the Fair Housing Act, it is specifically unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.
- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, disability, familial status, or national origin.
- Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.
- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.
- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, disability, familial status, or national origin.

Further, the Fair Housing Amendments Act requires owners of housing facilities to make “reasonable accommodations” to their rules, policies, and operations so that persons with disabilities have equal housing opportunities. For example, residents collecting Social Security Disability Income or Supplemental Security Income can request their rent payments not be subject to late fees if their income is not distributed before their rent payment is due. Additionally, the Fair Housing Act requires landlords to allow residents with disabilities to make reasonable access-related modifications to their private living and common use spaces, at the residents own expense. Finally, the Act requires that new multifamily housing with four or more units be designed and built to allow access for persons with disabilities, including:

- Accessible common use areas
- Doors wide enough for wheelchairs
- Kitchens and bathrooms that permit wheelchair maneuverability, and
- Other adaptable features within units, such as lower countertops and cabinets

On September 21, 2016, HUD published a final rule in the Federal Register entitled "Equal Access in Accordance with an Individual's Gender Identity in Community Planning and Development Programs." According to the HUD Exchange website:

"Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity in programs funded and administered by HUD's Office of Community Planning and Development (CPD). This rule builds upon HUD's February 2012 final rule entitled "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). The 2012 rule aimed to ensure that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status. The updated final rule requires that recipients and subrecipients of CPD funding, as well as owners, operators, and managers of shelters, and other buildings and facilities and providers of services funded in whole or in part by any CPD program to grant equal access to such facilities, and other buildings and facilities, benefits, accommodations and services to individuals in accordance with the individual's gender identity, and in a manner that affords equal access to the individual's family."

A federal law entitled Section 504 of the Rehabilitation Act of 1973 (Section 504), prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency. This includes programs conducted by federal agencies, including HUD. HUD's regulations for Section 504, which applies to federally assisted programs or activities, may be found in the Code of Federal Regulations at 24 C.F.R. part 8. There are additional regulations that govern Section 504 in programs conducted by HUD which may be found at 24 C.F.R. part 9; however, this webpage focuses on Section 504's requirements for federally assisted programs and activities.

California Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide monetary relief and protection to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA) (Government Code Section 12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices, and
- Unlawful restrictive covenants

The following categories are additionally protected by the FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual orientation
- Gender identity/expression
- Genetic information
- Familial status (households with children under 18)
- Religion
- Mental/physical disability
- Medical condition, and
- Age

The FEHA contains similar reasonable accommodations and accessibility provisions as the federal Fair Housing Amendments Act.

The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California, including housing and accommodations, due to sex, race, color, religion, ancestry, national origin, disability, or medical condition. While the Unruh Civil Rights Act specifically lists these as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

The Ralph Civil Rights Act (California Civil Code Section 51.7) forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. This can include verbal or written threats, physical assault or attempted assault, graffiti, vandalism, or property damage.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

Finally, California Civil Code Section 1940.3 prohibits landlords from questioning potential residents about their immigration or citizenship status. This law further forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

In addition to these acts, Government Code Sections 11135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State of California and in any land use decisions. Specifically, changes to State law require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing
- Housing for extremely low-income households, including single-room occupancy (SRO) units, and
- Housing for persons with developmental disabilities

Fair Housing

For a person to meet their essential needs and have the ability to pursue personal, educational, and employment goals, equal access to housing is fundamental. In recognition of this right, both the federal government of the United States and the government of the State of California have established fair housing as a right protected by law.

Federal fair housing laws provide protection from housing discrimination in the sale, rental, lease, or negotiation for real property based on race, color, religion, sex, national origin, familial status, and disability. The State of California goes even further to build on this foundation to further prevent discrimination based on marital status, ancestry, source of income, sexual orientation, and "any arbitrary factor".

According to the HUD Fair Housing Planning Guide (1996) the public and private impediments to fair housing choices are:

> *"Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*
>
> *Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor."*

To mitigate these impediments, a community must not only work to remove these issues but promote equal housing opportunities. The City of Visalia is committed to providing fair housing opportunities to all residents, as well as assuring compliance with applicable laws and conducting its business fairly and impartially.

Analysis of Impediments to Fair Housing Choice

The Analysis of Impediments to Fair Housing (AI) is an assessment of how laws, policies, real estate practices, and local conditions may affect the location, availability, accessibility, and affordability of housing. According to the HUD Fair Housing Planning Guide, analysis includes examining certain impediments and barriers to fair housing choice. An impediment to fair housing choice is any action, omission, or decision that is intended to or has the effect of restricting a person's choice of housing on the basis of race, color, religion, sex, disability, familial status, or national origin. Such a limitation to fair housing choice constitutes housing discrimination.

The document has three major goals:

- To evaluate current conditions that may impact fair housing choice.
- To review the impacts of policies and practices and how they may impact fair housing choice and the provision of housing, specifically affordable housing and housing for special needs households.
- To identify impediments to fair housing choice and actions the City will take to remove those impediments or to mitigate the impact those impediments have on fair housing choice.

To fulfill these goals, the following must be completed:

- A review of the demographics, laws, regulations, private market and public sector, and administrative policies, procedures, and practices of the City of Visalia.
- An assessment of how those laws affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice.

An AI also examines the affordability of housing in the jurisdiction with an emphasis on housing affordable to households with annual incomes classified as low-income. Low-income is defined as equal to or less than 80% of the adjusted area median family income [AMI] as most recently published by the U.S. Department of Housing and Urban Development. For Visalia, the current median family income is $72,000 according to HUD 2024 income guidelines, meaning the incomes that are analyzed within this AI are generally $57,600 or less. Family size may increase the amount of income considered for households at 80% AMI or lower.

This AI defines barriers to housing choice as factors, such as income level and housing supply, that limit a person's choice of housing. This AI adheres to the recommended scope of analysis and format in the Fair Housing Planning Guide developed by the U.S. Department of Housing and Urban Development (1996).

Organization of the Report

This report is divided into seven sections. These sections and the definition of each is as follows:

1. **Executive Summary:** Identifies purpose of the report, provides a brief description of the process, and summarizes the key findings.
2. **Introduction:** Explains the history of the City of Visalia, defines "fair housing" based on federal and state laws, reviews the basics of an AI, and lists the data and funding sources for the report.
3. **Review of 2020/21-2024/25 Analysis of Impediments:** Reviews all goals from the City of Visalia's previous AI, provides a progress update on goal achievement, and identifies any outstanding actions for incorporation into the current AI.
4. **Data:** Describes housing and population characteristics of the jurisdiction, including income, age, race, ethnicity, familial status, and disability. Housing characteristics include unit type, tenure, housing cost, and overcrowding. Employment characteristics and the geographic distribution of households by income, race, and ethnicity are also examined.

5. **Public Policies and Private Sector Practices:** Reviews policies and practices to determine the potential impact on fair housing and the provision of an adequate number and appropriate types of housing. Assesses the general level of fair housing and housing rights awareness within the private sector. Specifically, rental housing, residential real estate sales, and mortgage lending are evaluated. The analysis relies on an array of tools including interviews with stakeholders, published data on mortgage lending, and reports of unfair housing practices.
6. **Community Engagement:** Provides a description of public outreach to obtain input from the community on possible fair housing impediments.
7. **Impediments, Goals, and Actions:** Summarizes the findings regarding fair housing impediments in the City, generally organized by the impediment categories defined in HUD's Affirmatively Furthering Fair Housing proposed rule dated February 9, 2023. Sets goals to address each impediment and defines actions to be taken to achieve these goals.

Data Sources

In preparation of this AI, a variety of data sources were used, including but not limited to the following:

- American Community Survey (ACS) 2022 1-Year, 2020 5-Year, and 2010 1-Year estimates provided by the US Census Bureau.
- 2020 and 2010 US Decennial Census, provided by the US Census Bureau
- Comprehensive Housing Affordability Strategy (CHAS), provided by the US Census Bureau for HUD, which contains information on low- and moderate-income households as well as housing problems.
- US Bureau of Labor Statistics
- ESRI Business Analyst Online (ESRI BAO)
- U.S. Department of Labor
- Community resident and organization surveys
- Focus groups and interviews with local stakeholders and officials
- Local chamber of commerce officials
- Local economic development officials
- Local housing authority officials

Review of 2020/21-2024/25 Analysis of Impediments

This section will review current progress on goals and actions contained in the City of Visalia's previous 2020/21-2024-25 Analysis of Impediments.

2020/21-2024/25 Analysis of Impediments Goals and Progress Update

The 2020/21-2024/25 Analysis of Impediments identified four goals:

1. Expanding Affordable Housing Opportunities
2. Outreach to Lenders
3. Fair Housing Services (Ongoing)
4. Fair Housing Services (New)

Each goal contained a number of subcategories, under which specific actions were defined.

The table below contains all of the planned actions from the 2020-21-2024-25 AI. The second column lists progress made toward each action, and the third column identifies whether there are remaining needs associated with each action for incorporation into the 2025/26-2029/30 Analysis of Impediments.

Goal 1 : Expanding Affordable Housing Opportunities

1.1

HOUSING PARTNERSHIPS	ACCOMPLISHMENTS	REMAINING NEEDS?
Continue to explore the development and rehabilitation of affordable housing opportunities with local partners as well as outside developers. Partners include: • Tulare County Housing Authority • Self-Help Enterprises • Habitat for Humanity • Christian Church Homes • Homes of Northern California • Community Services and Employment Training (CSET) • RH Community Builders • UPHoldings	2015: the City partnered with Self Help Enterprises on the acquisition/rehabilitation of five (5) single family dwellings, resold to income qualifying households; 2016: the City partnered with Self Help Enterprises on the acquisition/rehabilitation of a five (5) unit multi-family development (Strawberry); 2017: the City partnered with Tulare County Housing Authorities- Non-profit Kaweah Management Co .in the acquisition/rehabilitation of an eight (8) unit multi-family development (617-619 Santa Fe); 2018: the City partnered with Self Help Enterprises for the acquisition/Rehabilitation of a six (6) unit multi-family development (515-527 Encina) The City continues to work with local non-profit agencies in identifying affordable housing opportunities. All 19 rehabilitated multi-family units became affordable rental units, rented at 60% AMI or lower. All units are being maintained by their respective developer organizations. During 2019-2023, the City continued to partner with Self-Help Enterprises on the rehabilitation of owner-occupied mobile homes. The City is also partnered with Habitat for Humanity to provide a minor-rehab program for owner-occupied single-family mobile homes. Additionally, the City partnered with the Tulare County Housing Authority to rehabilitate four (4) multi-family rental units at 621 Santa Fe Street. The City continues these efforts in searching for funding opportunities with its partners in providing affordable housing opportunities.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

1.2		
AFFORDABLE HOUSING RESOURCES	**ACCOMPLISHMENTS**	**REMAINING NEEDS?**
Maintain a list of nonprofit agencies and their services on the City's website under affordable housing.	Ongoing- The list of non-profit organizations the city is working with is listed on the website; The City website includes the link to "2-1-1" which has all Tulare county resources. Resources are updated as new programs are identified.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

1.3		
HOUSING CHOICE FOR SPECIAL POPULATIONS	**ACCOMPLISHMENTS**	**REMAINING NEEDS?**
Continue to work with the Housing Authority and other local nonprofits to provide priority funding to assist in the development of new housing opportunities in non-minority concentrated areas. Continue to administer successful programs that provide funding and support for affordable housing.	Ongoing - Table 2.1 below shows that roughly $24.5 million has been provided to assist in the development of new housing opportunities since 2019.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

1.4		
Continue to facilitate the construction of affordable rental housing for very low- and low-income seniors by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives (e.g., RDA set-aside funds), commercial, and medical services. Continue with the Senior Repair and Handicapped Program (SHARP) and Senior Home Minor Repair Program, which assists low-income elderly homeowners in rehabilitating their homes to address health and safety repairs, accessibility needs, and energy efficiency improvements.	Ongoing- In 2017, the City partnered for the development of the 36-unit Highland Garden project which included financial incentives. Ongoing- The City has contracted with Self Help Enterprises for the administration of the CDBG funded Senior Mobile Home Repair and CalHome Reuse Down Payment programs. The City has provided $9 million in grant funding for rental housing development for very low and low-income households, also available to seniors. Eight units have specifically been rehabilitated for low-income seniors. Table 2.2 below provides additional detail. The City has made surplus land available to non-profit agencies on a priority basis, which has resulted in the development of one housing project containing 80 affordable rental housing units (Lofts at Fort Visalia). Six (6) affordable owner-occupied tiny homes for veterans will be built on City surplus land to be purchased by low-income veterans.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

1.5		
Promote the construction of affordable for-sale and/or rental housing units with three or more-bedroom units affordable to very low- and low-income families. Publicize financial and regulatory incentive opportunities (e.g., expediting permit processing, deferred fees, density bonuses, or use of set-aside funds) to developers for these unit types including promoting the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers, and creating informational fliers at the Community Development Department and in all general application packets.	The City continues to work with its non-profit partners in developing housing. Planning Department created the information brochure with incentives which is located on the City's Planning Department webpage: https://www.visalia.city/depts/community_development/planning/handouts/default.asp Housing Element approved and adopted as of 12/18/2023. Rancho Colegio, an 80-unit affordable housing complex currently under construction, will have 22 3-bedroom units for low-income families. In 2021 and 2022, 70 low-income and 4 very low-income dwelling units have been constructed with 3+ bedrooms without public funding assistance. No financial and regulatory incentives have been publicized to the developer community since 2019.	Develop and publicize financial and regulatory incentive opportunities to developers.

Goal 2: Outreach to Lenders

2.1		
OUTREACH TO LENDERS	**ACCOMPLISHMENTS**	**REMAINING NEEDS?**
Work with local lenders to provide information on financing for low- and moderate-income residents. Encourage local lenders to provide information in English and Spanish.	Ongoing: City's website provides a link to "2-1-1" United Way with all resources and links available. The City provides all public notices in English and Spanish to target multiple languages.	Conduct (at minimum) annual outreach to local lenders to encourage them to provide financing information to low- and moderate-income residents.

2.2		
Work with local lenders to promote the City's affordable housing programs. Provide local lenders information on the program in English and Spanish. Invite local lenders to attend program workshops.	Ongoing: In 2017-18, the City required lenders and realtors to be certified to work with the CalHome Reuse Program; In 2019, the city contracted with Self Help Enterprises for the CalHome Reuse Program. To support local lenders, the City has contracted and invited local lenders to attend program workshops. These include Self-Help Enterprises, RH Community Builders, UPHoldings, Kaweah Management Company/Housing Authority of Tulare County, and Habitat for Humanity of Tulare/Kings Counties.	Hold (at minimum) 1 annual program workshop for local lenders.

2.3		
EDUCATION AND RESOURCES	**ACCOMPLISHMENTS**	**REMAINING NEEDS?**
Encourage private lenders and other local lending institutions to host workshops in Visalia regarding the home-buying process and the resources available to low- and moderate-income homebuyers.	Ongoing, including non-profit partners. 2018 promoted the CalHome Reuse Program; educated Lenders/Realtors and required certification through the program. Contracted with Self Help Enterprises to administer the CalHome Reuse Program, including workshop-education. In 2020, the City applied for additional CalHome funds, but was unsuccessful. No additional CalHome program income has been received. In 2022, the City contracted with Self-Help Enterprises to develop 5 single-family homes for 5 low-moderate income first-time homebuyers.	Identify lenders/realtors that have not been certified; conduct outreach to this group to promote certification.

2.4		
Continue to provide brochures or information on homeownership, rental assistance and rehabilitation assistance programs in English and Spanish. Make information on programs available on the City's website and at community events promoting fair housing choice held by the City.	Ongoing, contracted with Central CA Fair Housing Council. The City continues to provide brochures or information on homeownership, rental assistance and rehabilitation assistance programs in English and Spanish. The City continues to make information on programs available on the City's website and at community events promoting fair housing choice held by the City.	Reevaluate contract with the Central CA Fair Housing Council; conduct a desk audit/review of program operations and service delivery (focus on feedback and City-observed experiences with lack of/delay in response to callers/individuals making inquiries). Post brochures on the City website for resident access (the Central CA Fair Housing Council does not have brochures/marketing materials posted on its website).
2.5		
Consider partnering with agencies to provide credit and financial counseling services, including assisting potential homebuyers in improving their credit, repairing bad credit, and providing education on affordability and financial responsibilities of homeownership and predatory lending avoidance.	Ongoing; Self Help Enterprises provides counseling to eligible homebuyers of City funded programs. Self-Help Enterprises provided five home buyer counseling sessions for City-eligible home buyers.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.
2.6		
As funding permits, work with other fair housing advocates to conduct additional fair housing workshops in Visalia to educate citizens about fair housing rights.	Contracted with Central CA Fair Housing Council (CCFHC) November 2016 Training conducted by CCFHC. Virtual workshops have been conducted by CCFHC during the pandemic, in-person workshops have resumed.	Reevaluate contract with the Central CA Fair Housing Council; conduct a desk audit/review of program operations and service delivery (focus on feedback and City-observed experiences with lack of/delay in response to callers/individuals making inquiries). Host workshops annually (at minimum).

2.7		
Monitor complaints regarding unfair/predatory lending and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA) and other data sources. As funding permits, work with non-profit agency that specializes in fair housing to provide data.	Included with the update to the Analysis of Impediments 2020; Ongoing: Contract with CCFHC tracks information. The City rarely receives complaints.	Reevaluate contract with the Central CA Fair Housing Council; conduct a desk audit/review of program operations and service delivery (focus on feedback and City-observed experiences with lack of/delay in response to callers/individuals making inquiries). Require CCFHC to provide quarterly reports to the City on complaints received.
2.8		
Participate with HUD in efforts to improve access to homeowner's insurance and to investigate predatory lending in the home purchase, home improvement, and mortgage refinancing markets.	Affordable housing program (Senior Home Repair) allows the initial cost of insurance to be included with the loan/funding. The City has revised procedures to grant assistance at or below $5,000 to waive flood home insurance requirements and make services more accessible to low-income owner-occupants.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.
Goal 3: Fair Housing Services (Ongoing)		
3.1		
APARTMENT OWNERS/MANAGERS	**ACCOMPLISHMENTS**	**REMAINING NEEDS?**
Work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.	Ongoing- Monitoring of affordable housing funded project; Self Help Enterprises The City currently monitors for grant compliance to ensure tenants are income-eligible and units are properly maintained. No fair housing discrimination issues were identified during outreach efforts. The City now works with the following associations: Self-Help Enterprises, RH Community Builders, UPHoldings, Habitat for Humanity, and the Housing Authority of Tulare County.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

3.2

Work with agencies and the property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised. Continue to provide outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish. Periodically track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.	Ongoing; Non-profit developed projects have ongoing monitoring. 2018 Promoted the CalHome Reuse Program; Contracted with Self Help Enterprises to administer and provide workshop/education. The City conducted grant compliance monitoring activities. The City provides fair housing laws to agencies and property managers to ensure fair housing laws are abided by.	Annually (at minimum) track income and demographic data of affordable housing participants to evaluate additional strategies to increase affordable housing knowledge.

3.3

FAIR HOUSING & TESTING RESULTS	ACCOMPLISHMENTS	REMAINING NEEDS?
Support local non-profit agencies in applying for federal Fair Housing Initiative Program (FHIP) grants and conduct testing and audits as a means to affirming the nature and extent of fair housing issues in the community.	Contracted with CCFHC. 2017 provided letter of firm commitment of support and Certification of Consistency with the Consolidated Plan to Fair Housing Council in relation to grant applications, as needed.	Require CCFHC to provide reports to the City biannually (at minimum) of support provided to local nonprofits in applying for FHIP.

3.4

RESONABLE ACCOMODATION	ACCOMPLISHMENTS	REMAINING NEEDS?
Provide information on reasonable accommodation and on often-utilized disability adjustments to housing units.	Ongoing- Planning/Building Departments The City has maintained a public information brochure on reasonable accommodations for disabled persons, which is available on the City's website. This brochure includes information and staff contacts for requesting assistance in providing housing for persons with disabilities.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

Goal 4: Fair Housing Services (New)

4.1

ENTITLEMENT FUNDING ACTIVITIES	ACCOMPLISHMENTS	REMAINING NEEDS?
Ensure access to fair housing services and education to all Visalia residents by increasing dedicated eligible entitlement dollars (CDBG Admin or Public Service/HOME Admin and Planning) to fair housing services.	Ongoing- Contracted with Central CA of Fair Housing Council (CCFHC) Ongoing contracts with Family Services to provide public services related to case management and street outreach.	Reevaluate contract with the Central CA Fair Housing Council; conduct a desk audit/review of program operations and service delivery. Require CCFHC to regularly report to the City on outcomes/outputs.

4.2

Partner and contract with fair housing service providers for: • Outreach • Education • Testing • Enforcement	Ongoing- with CCFHC Virtual workshops have been conducted to increase fair housing education and awareness.	Facilitate bi-annual workshops (at minimum).

4.3

Partner and contract with credit counseling and education/housing counseling service providers to increase access to financing, down payment, and closing costs assistance for underserved and underrepresented protected classes	Contracted with Self Help Enterprises for education on housing programs. The City has also partnered with Self-Help Enterprises to provide down payment assistance for underserved and underrepresented protected classes.	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

4.4

Ensure “Subrecipient Agreement” includes the requirement that all entitlement dollar recipients comply with Fair Housing Act and all other Federal laws and Executive Orders as per “Playing by the Rules: A Handbook for CDBG Subrecipients on Administrative Systems"	Included and Ongoing	No outstanding needs exist. The City continues to proactively make progress towards its goal through past and current activities.

4.5

Prominently display fair housing information in City-owned and operated buildings and other public spaces, such as libraries, recreation centers, and community centers.	Completed – Fair housing flyers and brochures are made available at public bulletin boards at various city and county-owned and operated buildings such as City Hall, Tulare County Library, Visalia Transit, Visalia Community Centers, and administration offices.	No outstanding needs exist at this time.

Table 2.1 - COV Affordable Permanent Housing Developments Between 2019 - 2025											
Activity	**Minority Areas Y/N**	**Homeless Units**	**HOME Construction**	**HOME FTHB**	**HOME**	**HOME-ARP**	**SAH**	**NSP**	**Homekey**	**General Fund**	**Total**
Sequoia Village - 50 Units for 30% AMI and lower.	No	50	-	-	$1,500,000	-	-	-	-	-	**$1,500,000**
NW 5th Ave. - 5 Single Family Homes for 80% AMI and lower	Yes	0	$1,073,798	$217,126	$1,290,924	-	$96,000	$141,604	-	$64,000	**$1,592,528**
The Lofts - 80 units for 60% AMI and lower.	Yes	40	-	-	$2,350,898	-	$329,000	-	-	-	**$2,680,218**
Santa Fe Fourplex rehab - 4 units for 60% AMI and lower	Yes	0	-	-	-	-	$100,000	-	-	-	**$100,000**
Majestic Gardens - 42 units for 30% AMI and lower.	No	42	-	-	-	$1,800,000	$1,325,000	-	$13,835,376	-	**$16,960,376**
Rancho - 80 units for 50% AMI and lower.	Yes	0	-	-	$1,290,000	-	-	-	-	-	**$1,290,000**
Total Funds Provided		**132**	**$1,073,798**	**$217,126**	**$6,431,822**	**$1,800,000**	**$1,850,000**	**$141,604**	**$13,835,376**	**$64,000**	**$24,123,122**

Table 2.2 - COV Affordable Permanent Rental Housing Developments Between 2019 – 2025										
Activity	Minority Areas Y/N	Homeless Units	HOME Construction	HOME FTHB	HOME	HOME-ARP	SAH	NSP	General Fund	Total
Sequoia Village - 50 Units for 30% AMI and lower.	No	50	-	-	$1,500,000	-	-	-	-	**$1,500,000**
The Lofts - 80 units for 60% AMI and lower.	Yes	40	-	-	$2,350,898	-	$329,000	-	-	**$2,680,218**
Santa Fe Fourplex rehab - 4 units for 60% AMI and lower	Yes	0	-	-	-	-	$100,000	-	-	**$100,000**
Majestic Gardens - 42 units for 30% AMI and lower.	No	42	-	-	-	$1,800,000	$1,325,000	-	-	**$3,125,000**
Rancho - 80 units for 50% AMI and lower.	Yes	0	-	-	$1,290,000	-	-	-	-	**$1,290,000**
Total Funds Provided		**132**	**$0**	**$0**	**$5,140,898**	**$1,800,000**	**$1,754,000**	**$0**	**$0**	**$8,695,218**

Community Data

Several conditions can limit fair housing choice or access to opportunities. These conditions include segregation, lack of integration, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or civil rights violations related to housing.

To address fair housing issues effectively, it is imperative to gather and analyze data on these conditions. First, understanding the jurisdiction's demographics is essential. This includes examining population growth, age characteristics, and racial and ethnic composition. These demographic factors are instrumental in identifying a community's housing needs and potential barriers to fair housing choice.

Segregation and lack of integration refer to the physical and social separation of different racial or ethnic groups within a community. These conditions can limit access to quality housing, education, and employment opportunities for marginalized groups, perpetuating cycles of poverty and inequality. By identifying areas where segregation and lack of integration are prevalent, policymakers can develop targeted interventions to promote inclusivity and equal access to resources.

Racially or ethnically concentrated areas of poverty are neighborhoods where high percentages of residents are both minority and low-income. These areas often lack investment and access to essential services, further entrenching residents in disadvantaged circumstances. Recognizing these areas allows for strategic planning to improve infrastructure, education, and employment opportunities, thereby enhancing the overall quality of life for residents.

Disparities in access to opportunity highlight the unequal distribution of resources such as quality education, employment, and healthcare across different communities. These disparities can be driven by systemic discrimination and bias, making it harder for certain groups to achieve economic stability and upward mobility. Addressing these disparities involves implementing policies that ensure equitable access to opportunities for all residents, regardless of their background.

Disproportionate housing needs refer to the uneven burden of housing costs, overcrowding, and substandard living conditions experienced by certain groups. Low-income families, racial and ethnic minorities, and individuals with disabilities are often disproportionately affected. By identifying these groups and their specific housing challenges, targeted policies can be designed to provide affordable and adequate housing solutions.

Evidence of discrimination or civil rights violations related to housing is a critical factor in assessing fair housing conditions. Discriminatory practices can take many forms, from overt acts of bias to more subtle forms of exclusion. Documenting and addressing these violations is fundamental to ensuring that all individuals have equal access to housing opportunities.

Demographic Summary

Within the scope of a singular housing market, a multitude of household and individual characteristics can significantly impact the range of housing options available as well as the housing needs within that market. This chapter of the AI delves into an in-depth examination of the housing and demographic characteristics relevant to the City of Visalia.

Population Characteristics

The type and quantity of housing within a community is primarily influenced by population growth and the demographic attributes of its residents. Factors including age, occupation, and income collectively influence the housing types and affordability within a community. The content of this section draws heavily upon

housing and demographic statistics provided by the California Department of Finance (DOF), utilizing the most up-to-date data accessible.

Between 2000 and 2010, Visalia underwent a significant population surge, increasing by 35%. According to the California Department of Finance's Population and Housing Estimates for 2022, Visalia's populace was estimated at 142,066 individuals. This marked a rise of 14.2%, equivalent to 17,624 persons, from 2010 to 2022 as indicated in Table 1. Visalia's population growth outpaced that of Tulare County, which stood at 7.3% for the same period.

Table 1: Regional Population Growth Trends

Jurisdiction	2000 Population	2010 Population	2022 Population	% Change 2000-2010	% Change 2010-2022
City of Visalia	91,891	124,442	142,066	35%	14.2%
County of Tulare	368,021	442,179	474,507	20%	7.3%

Source: California Department of Finance, Historical Population and Housing Estimates 2000-2010, Population and Housing Estimates 2022

Table 2: Population Growth of Visalia (2000-2020)

2000	2010	Percent Change	2022	Percent Change
91,891	124,442	35%	142,066	14.2%

Source: California Department of Finance, Population and Housing Estimates 2022

Population Age

The age range within a community significantly influences its housing needs. Different age groups present unique family structures, types and income levels, all correlating with distinct housing needs.[1] Young adults typically gravitate towards apartments, condominiums, and smaller single-family dwellings commensurate with their typically smaller households and limited finances as they only made up 14% of housing purchases in 2022.[2] Conversely, adults with children often seek larger single-family residences to accommodate their families. However, as offspring reach adulthood and depart from the parental home, older adults and seniors are staying put in their large single-family residences rather than downsizing because of rising mortgage rates.[3]

In 2022, the most significant age group within Visalia, as depicted in Table 3, comprises individuals aged 25 to 44, constituting 31.4% of the population. The median age demonstrates a marginal rise, now standing at 34.1 years. These findings emphasize the importance of housing needs designed specifically for seniors, while also considering suitable accommodations for young families.

Table 3: Age Characteristics (2000-2022)

Age	2010	2022
Under 5	9,494	10,947
5 to 19	31,238	31,275
20 to 24	8,512	8,029
25 to 44	33,866	45,215
45 to 64	28,048	29,177
65+	13,708	19,322
Totals	**124,866**	**143,965**
Median Age	31.6	34.1

Source: 2010, and 2022 1-Year ACS

[1] Harvard Joint Center for Housing Studies. (2022). *The State of the Nation's Housing 2022* (M. Fernold, Ed.).
[2] Yale, A. (2023). *Millennial homebuyers: What the 2023 housing market looks like for gen y and gen Z | real estate | U.S. news*. Millennial Homebuyers: What the 2023 Housing Market Looks Like for Gen Y and Gen Z.

[3] Peterson, T. (2023, April 20). *For boomers, downsizing isn't a simple decision*. Washington Post.

Race and Ethnicity

Acknowledging and understanding the difference between race (which refers to a group of people with common lineage or inheritance) and ethnicity (representing a social group with shared culture, religion, language, or similar traits) is essential. In Visalia, Hispanic ethnicity makes up a significant portion of the population, accounting for 50% or 71,938 individuals as of 2022 (as shown in Table 4).

Table 4: Racial and Ethnic Composition

	2010	2022	Growth Rate 2010-2022
Non-Hispanic White	53,982	53,686	-0.55%
Non-Hispanic Black	2,227	3,954	77.55%
Non-Hispanic Asian/Pacific Islander	5,535	8,116	46.63%
Hispanic	59,972	71,938	19.95%
Non-Hispanic Other	3,150	6,271	99.08%
Totals	**124,866**	**143,965**	**15.30%**

Source: 2010, and 2022 1-Year ACS

Among Visalia residents aged five and older, 35.47% speak a non-English language at home. The largest group speaks Spanish, accounting for 29.68% of the population. Approximately 16,343 individuals aged 5 and above in Visalia possess limited English proficiency (LEP), accounting for around 31% of the population. These numbers highlight a distinct need within the community – the need to address language barriers. Language barriers have the potential to impede residents' access to essential services, information, and housing, while also influencing educational achievements and employment opportunities.

Executive Order 13166 – *Improving Access to Services by Persons with Limited English Proficiency*, issued in August 2000, mandates federal agencies to cater to the needs of eligible individuals seeking access to federal programs and activities, especially those with limited English proficiency. This requirement also applies to organizations that receive federal funding. Therefore, collaborative entities must ensure compliance with this regulation.

Table 5: Language, all persons 5 years and older

Language	Persons	Percentage
English Language	91,684	68.92%
Other Language	41,334	31.07%
All Persons	**133,018**	**100.0%**

Source: 2022 1-Year ACS

Table 6: Other Language Populations 5 years and older that speak English less than "very well"

Language	Persons
Spanish	14,146
Indo-European	193
Asian and Pacific Islander	1,889
Other Language	115
Total Other Language Persons, 5 years and older	**16,343**

Source: 2022 1-Year ACS

Limited English Proficiency

Individuals who face limitations in English proficiency often encounter challenges such as cultural or linguistic isolation, lower levels of education, and reduced income. Disseminating information about public services concerning housing, health, and other essential resources to these demographics can prove challenging without effectively integrating considerations of resources, race, culture, and language. The presence of LEP individuals can also impact the local workforce and economy, as certain employers may mandate English proficiency among their staff.

The dissimilarity index serves as a quantitative measure of the extent to which two demographic groups are distributed evenly across a given geographic area. This index comprises data from 1990, extending up to July 2020 as the most current dataset available. It yields values on a scale from 0 to 100, with higher scores reflecting a greater degree of segregation between the groups under consideration. Index values falling between 0 and 39 typically signify minimal segregation, those between 40 and 54 indicate moderate segregation, and those between 55 and 100 suggest a significant level of segregation. Visalia's jurisdictional dissimilarity index trend has exhibited a decline from 1990-2010, registering as predominantly low in terms of overall segregation. However, from 2010-2020 Visalia has seen an increase in the degree of segregation among all groups measured within both their jurisdiction and region. The degree of segregation in the Visalia CDBG Jurisdiction is still defined as minimal, while the broader region is now seeing moderate levels of segregation across racial/ethnic groups. This recent trend highlights underlying issues that may persist in hindering Visalia from becoming a more inclusive and equitable place to live.

Table 7: Racial/Ethnic Dissimilarity Index

	Visalia, CA CDBG Jurisdiction				Visalia-Porterville, CA Region			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	37.56	34.52	23.61	29.23	36.51	37.80	34.94	40.58
Black/White	29.37	22.02	16.42	27.25	51.11	40.70	32.32	41.93
Hispanic/White	36.85	35.87	24.29	29.90	38.85	40.16	37.53	42.42
Asian or Pacific Islander/White	48.94	42.41	30.05	34.23	42.42	39.00	33.43	40.91

Source: Affirmatively Furthering Fair Housing Tool (AFFHT) Data Table 3; Decennial Census

Household Characteristics

A household is defined as all occupants residing within a single housing unit. As outlined by the U.S. Census Bureau, a household may consist of a family unit, multiple families cohabiting, an individual living alone, or unrelated individuals cohabiting. The composition, size, and demographic makeup of a household play a pivotal role in determining the appropriate housing type and required services needed to fulfill the occupants' living needs. For example, a smaller one-floor household with minimal upkeep may be more suitable for an elderly household because of their limited physical capabilities.

Table 8: Household Growth (2010-2022)

Area	2010	2022	Percent Change
City of Visalia	40,709	46,975	15.4%
County of Tulare	129,590	143,129	10.4%

Source: 2010, and 2022 1-Year ACS

Household Type and Size

The average household size has remained consistent from 2010-2022. Notably, the percent of families with children and average family size has decreased from 2010-2022, as can be seen in Table 9. This may correspond with the birth rate declining every year since 2015.[4] However, it is important to note the increase in the percent of households with elderly persons is increasing by 4.4% since 2010. The Baby Boomers generation (born between 1946-1964) make up the second largest percentage of the U.S. population and as they continue to age many will retire from their careers transitioning into their elderly stages of life. Furthermore, post-retirement Baby Boomers do not want to be in nursing homes because they would rather remain in a residential setting where their adult children can look after them.[5]

[4] U.S. Census Bureau. (2022, April 13). *Fewer babies born in December and January but number started to rise in March*. Census.gov.
[5] Hoyt, J. (2023, October 6). *The baby boomer generation*.

Table 9: Household Type and Size		
	2010	2022
Average Household Size	3.01	3.02
Percent of Households with Elderly	23.6%	28.0%
Average Family Size	3.58	3.53
Percent of Families with Children	43.9%	39.3%
Percent of Female-Headed Households with Children	10.1%	4.7%

Source: 2010, and 2022 1-Year ACS

Income Profile

Household income is an important determiner of the general affordability of housing and other major life purchases and activities. When housing expenses exceed the industry-standard 30% of a household's income, households may face constraints in other economic endeavors. Economic factors impacting housing choices are not explicitly a fair housing issue; however, given other bias related issues surrounding household income, household type, and other factors, fair housing concerns can be raised.

HUD, in conjunction with data from the United States Census Bureau, releases income limits every year. Using the median income for a family of four, HUD further breaks down income limits into three categories:

- Extremely Low Income: 30% of the median family income
- Very Low Income: 50% of the median family income
- Low Income: 80% of the median family income

HUD further breaks down this data by family size, from one individual to an eight-person household. For the Visalia-Porterville, CA Metropolitan Statistical Area (MSA), the median family income is $72,000. Additional data by income level and family size can be found below:

Table 10: FY 2024 Income Limits Summary Visalia-Porterville, CA MSA									
		Persons in Family							
Median Family Income		1	2	3	4	5	6	7	8
$72,000	Extremely Low Income	$18,450	$21,100	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
	Very Low Income	$30,800	$35,200	$39,600	$43,950	$47,500	$51,000	$54,500	$58,050
	Low Income	$49,250	$56,250	$63,300	$70,300	$75,950	$81,550	$87,200	$92,800

Source: HUD User: FY 2024 Income Limits Documentation System: https://www.huduser.gov/portal/

After HUD releases their income limit data, the State of California Department of Housing and Community Development (HCD) releases revisions to increase a county's area median income (AMI) to equal California's non-metropolitan median income, further adjusting to prevent any decreases. HCD then releases income limits for five income categories for each MSA, which are:

- Acutely Low Income (0% to 15% of AMI)
- Extremely Low Income (15% to 30% of AMI)
- Very Low Income (30% to 50% of AMI)
- Lower Income (50% to 80% of the AMI)
- Moderate Income (80% to 120% of the AMI)

Median Income

As indicated in the table below, the median household income for Visalia is $81,362 based on the 2022 1-Year American Community Survey (ACS). Between the 2010 US Census and 2022, the median household income has increased 22.3%.

Table 11: City of Visalia-Median Household Income (2010-2022)		
Median Household Income		Percent Change
2010	2022	
$66,549	$81,362	22.3%

Source: 2010 US Census, 2022 1-Year ACS

Income Distribution of Households

According to HUD's Consolidated Planning/CHAS Data homepage:

> *"Each year, [HUD] receives custom tabulations of [ACS] data from the U.S. Census Bureau. Th[is] 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 are used by local governments to plan how to spend HUD funds and may also be used by HUD to distribute grant funds."*

This CHAS data covers income categories by race/ethnicity, tenure, household size, household issues, and age of housing. Household issues may include units lacking complete kitchen or bathroom, overcrowded conditions (more than one person per room), housing cost burden (housing costs exceeding 30% of gross income), and severe housing cost burden (housing costs exceeding 50% of gross income).

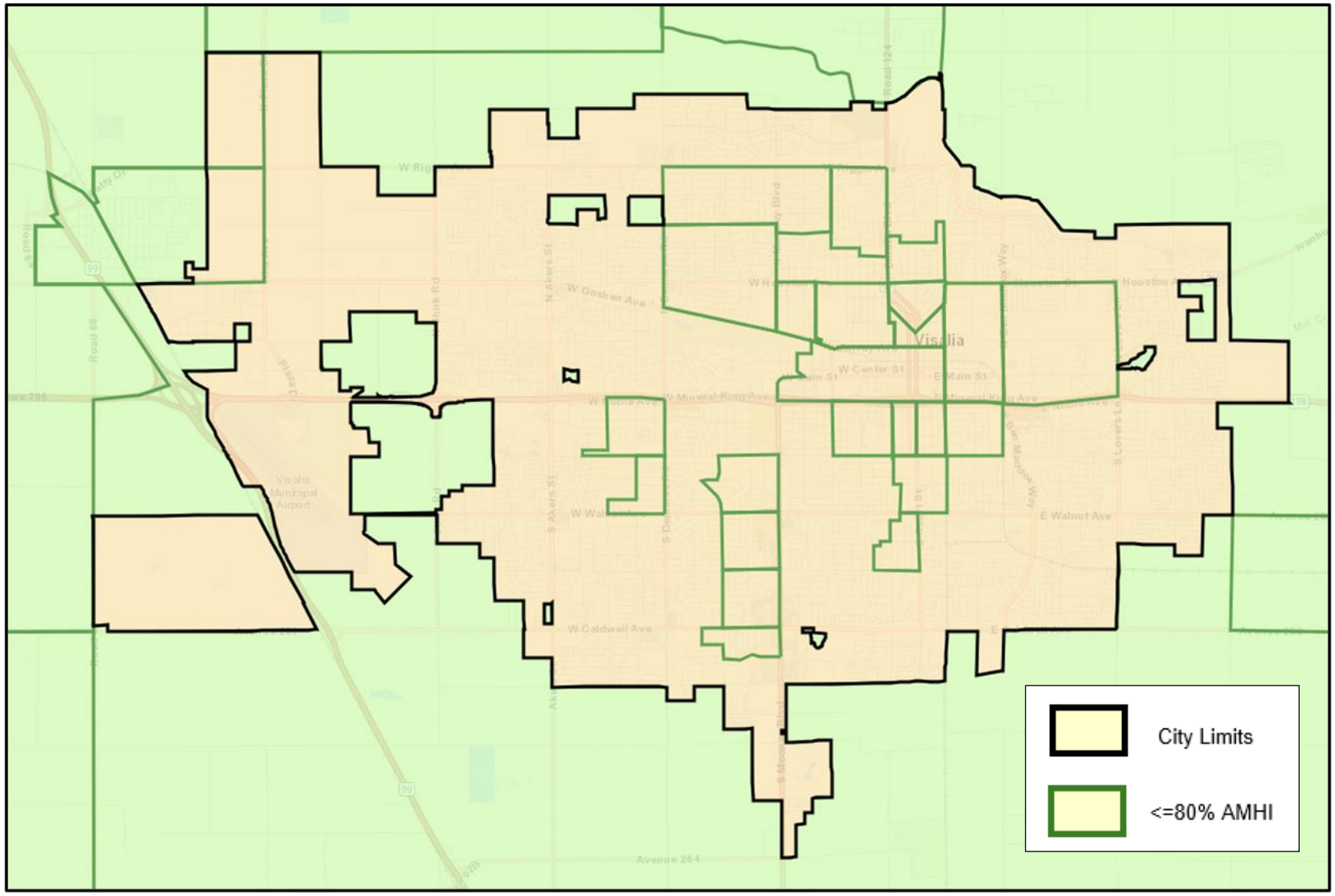
Table 12: City of Visalia Renter Income Distribution Overview				
Total Renter Households	Percent Extremely Low Income	Percent Low Income	Percent Moderate Income	Percent Middle/Upper Income
17,915	13.7%	18.9%	18.9%	48.5%
City of Visalia Owner Income Distribution Overview				
Total Owner Households	Percent Extremely Low Income	Percent Low Income	Percent Moderate Income	Percent Middle/Upper Income
25,950	6.6%	8.1%	12.7%	72.6%
City of Visalia Total Households Income Distribution Overview				
Total Households	Percent Extremely Low Income	Percent Low Income	Percent Moderate Income	Percent Middle/Upper Income
43,865	9.5%	12.5%	15.2%	62.8%

Sources: HUD Comprehensive Housing Affordability Strategy ("CHAS") Data, 2022 1-Year ACS

Low to Moderate Target Areas

The map on the following page displays block groups within Visalia where the median household income is less than 80 percent of the median household income.

Low to Moderate Income Target Areas



Income by Household Characteristics

CHAS data cross-references household attributes with income to show, for example, which income range has the most housing problems. As highlighted below, the lowest income households tend to face the most significant challenges when it comes to housing problems, which consist of lacking plumbing facilities, lacking kitchen facilities, having greater than 1.51 people per room, having 1.01 to 1.5 people per room, and housing cost burdens.

Table 13: Housing Problems by Income
Renter Households

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI	Total
Lacking Complete Plumbing or Kitchen	45	45	95	15	240	445
Overcrowded (1.01 to 1.50 people per room)	270	310	280	250	370	1,480
Severely Overcrowded (>1.51 people per room)	170	115	95	70	60	505
Housing Cost Burden >50% of income	1,665	960	360	55	10	3,050
Housing Cost Burden >30% of income	2,140	2,645	1,890	490	335	7,500

Source: CHAS 2016-2020

Table 14: Housing Problems by Income
Owner Households

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI	Total
Lacking Complete Plumbing or Kitchen	0	10	55	0	50	115
Overcrowded (1.01 to 1.50 people per room)	90	70	65	165	200	585
Severely Overcrowded (>1.51 people per room)	0	4	10	75	175	265
Housing Cost Burden >50% of income	1,220	990	495	100	135	2,940
Housing Cost Burden >30% of income	1,410	1,350	1,925	580	1,245	6,510

Source: CHAS 2016-2020

A further breakdown by the 2022 1-Year ACS was used to provide additional detail as the total number of occupied housing units that have one of the four housing problems.

Table 15: Lacking Plumbing and Kitchen Facilities Owner and Renter Households		
	Without Complete Plumbing Facilities	Without Complete Kitchen Facilities
Owner Occupied	47	103
Renter Occupied	0	236

Source: 2022 1-Year ACS

Table 16: Over Crowding Owner and Renter Households			
	1.01 to 1.50 Occupants per Room	1.51 to 2.00 Occupants per Room	2.01 or more Occupants per Room
Owner Occupied	623	106	241
Renter Occupied	1,770	66	192

Source: 2022 1-Year ACS

Income by Race and Ethnicity

The following table provides data on previously defined income categories by race and ethnicity. Non-Hispanic White households make up the largest share of total households at 49.0%, followed by Hispanic or Latino at 32.5%. A larger share of one race/ethnicity households have lower incomes as compared to the city as a whole. For example, 45.6% of Black or African American households are lower to moderate income households, while 49.4% of households that self-reported as “Other” have lower to moderate incomes. American Indian or Alaska Natives have the highest proportion of middle to upper income households at 66.3%, followed by Non-Hispanic White households at 61.2%.

Overall, 60.3% of Visalia’s total households have middle to upper incomes, with 5.0% earning an acutely low income, 6.1% earning an extremely low income, 11.8% earning a very low income, and 16.9% earning a moderate income.

Table 17: Income by Race and Ethnicity (2018-2022) City of Visalia								
	Total Households		Non-Hispanic White		Hispanic or Latino		Black or African American	
Acutely Low	2,815	5.0%	1,519	5.5%	478	2.6%	65	6.1%
Extremely Low	3,477	6.1%	1,943	7.0%	842	4.6%	150	14.1%
Very Low	6,711	11.8%	2,600	9.3%	2,601	14.1%	45	4.2%
Moderate	9,585	16.9%	4,054	14.5%	3,089	16.7%	226	21.2%
Middle/Upper	34,253	60.3%	17,056	61.2%	11,067	60.0%	565	52.9%
Total HH	56,841	100%	27,865	100%	18,453	100%	1,067	100%
Total Lower/Moderate Income Households	22,588	39.7%	10,116	36.3%	7,009	38.0%	486	45.6%

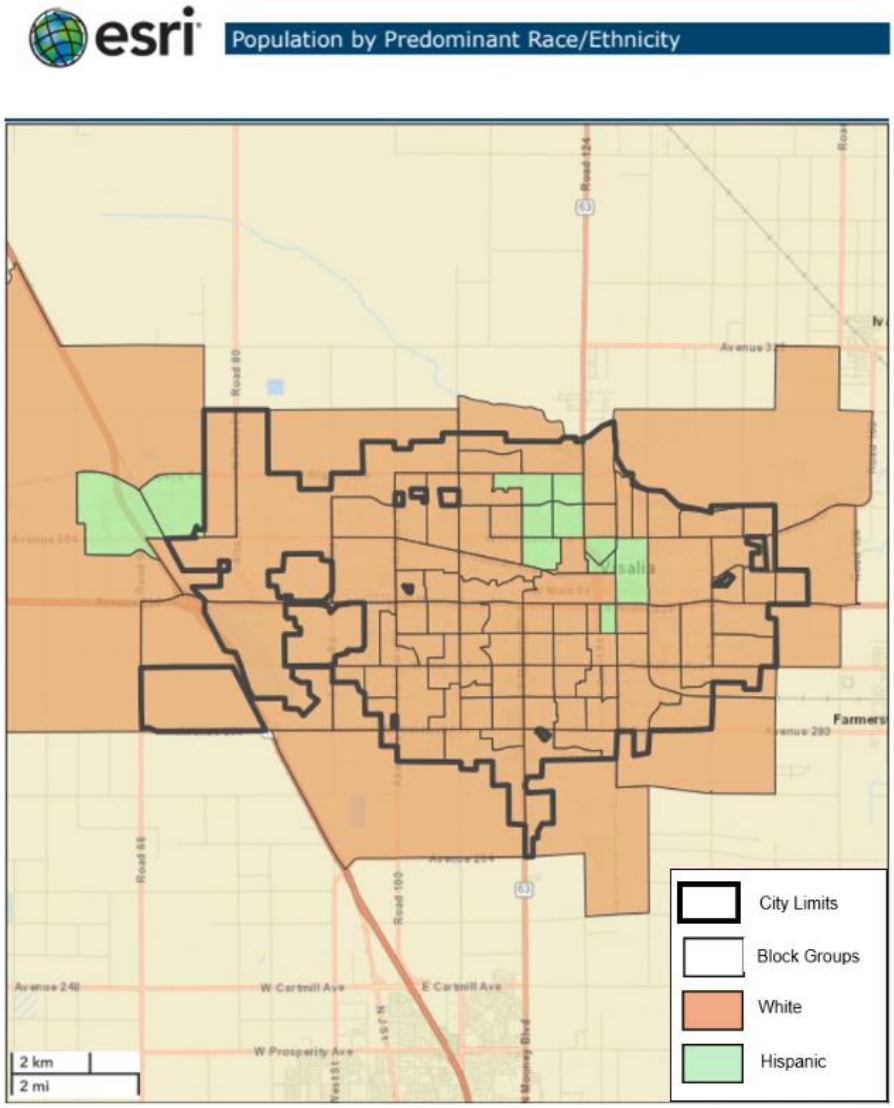
Source: 2018-2022 5-Year ACS
***The 2018-2022 5-Year ACS showed 0 Pacific Islander households; therefore, data from 2016-2020 was used.*

Income by Race and Ethnicity (2018-2022) City of Visalia (continued)								
	Asian		Am. Indian or Alaska Nat./ Other		Pacific Islander*		Other	
Acutely Low	86	4.0%	21	4.3%	-	-	646	8.0%
Extremely Low	146	6.7%	14	2.9%	-	-	382	4.7%
Very Low	204	9.4%	35	7.1%	5	-	1,222	15.1%
Moderate	376	17.3%	87	17.7%	-	-	1,754	21.6%
Middle/Upper	1,328	61.1%	324	66.3%	-	-	3,913	48.3%
Total HH	2,174	100%	489	100%	5	100%	8,108	100%
Total Lower/Moderate Income Households	811	37.3%	156	32.0%	5	100%	4,004	49.4%

Source: 2018-2022 5-Year ACS
***The 2018-2022 5-Year ACS showed 0 Pacific Islander households; therefore, data from 2016-2020 was used.*

Racially or Ethnically Concentrated Areas of Poverty

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



Housing Profile

Housing Growth

The total number of housing units within the City of Visalia is 48,441 as of the 2020 US Census. This is a 9.6% increase from the 2010 US Census (44,205 housing units).

Table 18: City of Visalia Housing Unit Growth (2010-2020)

2010	2020	Percent Growth
44,205	48,441	9.6%

Source: US Census, 2010 and 2020

Housing Unit Type

The housing stock within the City of Visalia is primarily single-family homes (1-unit, attached and detached). In 2022, 76.6% of the housing stock consisted of single-family homes. Comparatively, in 2010, this figure was slightly higher at 77.8%. This indicates a shift towards more multi-family developments within the city over the past twelve years. Notably, all housing unit types have experienced growth during this period, except for 10-to-19-unit buildings.

Table 19: City of Visalia Housing Unit Growth by Type (2010-2022)

	2010		2022	
Unit Type	Number of Units	Percent of Total	Number of Units	Percent of Total
1-unit, detached	32,460	74.8%	35,913	72.5%
1-unit, attached	1,315	3.0%	2,050	4.1%
2 units	2,410	5.6%	2,727	5.5%
3 or 4 units	2,484	5.7%	3,798	7.7%
5 to 9 units	1,299	3.0%	1,388	2.8%
10 to 19 units	607	1.4%	346	0.7%
20 or more units	1,148	2.6%	1,569	3.2%
Mobile home	1,605	3.7%	1,709	3.4%
Boat, RV, van, etc.	42	0.1%	50	0.1%

Source: 2022 1-Year American Community Survey (ACS)

Condition of Housing Units

A key indicator of the condition of housing units is the year the unit was built. The following tables display how many units were built within certain decades, as well as the percentage built before and after 1979, as many homes built before 1979 may contain lead-based paint.

Table 20: Housing Unit by Year Structure Built

Year Structure Built	Number	% of Total Units
Built 2020 or later	92	0.2%
Built 2020 to 2019	4,162	8.8%
Built 2000 to 2009	9,703	20.6%
Built 1990 to 1999	6,384	13.5%
Built 1980 to 1989	7,715	16.3%
Built 1970 to 1979	9,224	19.5%
Built 1960 to 1969	3,499	7.4%
Built 1950 to 1959	3,270	6.9%
Built 1940 to 1949	1,794	3.8%
Built 1939 or earlier	1,348	2.9%
Total	**47,191**	**100%**

Source: U.S. Census Bureau, ASC Housing Summary ESRI Forecasts for 2017-2021.

Table 21: Age of Housing Stock		
Total Housing Units	Percent Built before 1979	Percent Built After 1979
47,191	40.6%	59.4%

Source: U.S. Census Bureau, ASC Housing Summary ESRI Forecasts for 2017-2021.

Lead-Based Paint Hazard

Although lead-based paint is hazardous, especially to children under six years old, it presents an opportunity for rehabilitation and mitigation, improving the long-term safety of the community. As can be seen in the table below, 16.8% of owner-occupied housing units were built before 1980 with children present. Among renter-occupied households, this number increases to 28.8%, indicating there may be children at risk of being exposed to lead-based paint in both owner and renter-occupied housing units.

Table 22: Risk of Lead Based Paint Hazard				
	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
Total Number of Units Built Before 1980	9,445	100%	8,495	100%
Housing Units Built Before 1980 with Children Present	1,585	16.8%	2,445	28.8%

Source: Comprehensive Housing Affordability Strategy (CHAS) 2016-2020

Housing Tenure (Own versus Rent and Vacant Units)

According to the US Census Bureau, 61.4% of households within Visalia own their homes, while 38.6% rent their homes. Homeownership is projected to increase until 2028, when the projected ownership percentage is 66.4%. Additionally, there is an overall vacancy rate of 3.9%, which is projected to decrease to 3.6% in 2028, indicating a further tightening in the market. According to the US Census Bureau, the rental vacancy rate in Visalia is 2.4%, showing that the rental housing market is even tighter than the owner-occupied housing market.

Table 23: City of Visalia Households by Tenure 2020 US Census						
	Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	**48,513**	**100.0%**	**50,138**	**100.0%**	**50,824**	**100.0%**
Total Occupied Units	**46,631**	**96.1%**	**48,166**	**96.1%**	**48,996**	**96.4%**
Owner-Occupied HHs/Householder	28,653	61.4%	31,504	65.4%	32,532	66.4%
Renter-Occupied HHs/Householder	17,978	38.6%	16,662	34.6%	16,464	33.6%
Vacant Units	1,882	3.9%	1,972	3.9%	1,828	3.6%

Source: US Census Bureau, Esri

Comprehensive Housing Affordability Strategy (CHAS), developed by the Census Bureau for HUD, contains information on low- and moderate-income households and specifically identifies four primary housing problems experienced by households:1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. Of the renter occupied households within the City of Visalia, 51.5% fall within the low- to moderate-income bracket, and 55.2% experience one of the four CHAS-identified housing problems. These numbers are substantially higher than that of the owner-occupied housing units, of which 27.4% are earning a low-to moderate-income, and 26.1% are facing at least one of four housing problems.

Table 24: Tenure Profile			
Tenure	Percent of All Households	Percent Low and Moderate Income	Housing Problems
Owner-Occupied	61.4%	27.4%	26.1%
Renter-Occupied	38.6%	51.5%	55.2%
All Households	100.0%	37.2%	37.3%

Source: CHAS 2016-2020, US Census Bureau

According to the 2022 1-Year American Community Survey (ACS), 98.2% of owner-occupied units have two or more bedrooms, while only 86% of renter-occupied units have two or more bedrooms. Additionally, there are a total of 28,743 owner-occupied units compared to 18,232 renter-occupied units.

Table 25: Unit Size by Tenure				
	Owners		Renters	
	Number	Percentage	Number	Percentage
No Bedroom	291	1.0%	993	5.4%
1 Bedroom	220	0.8%	1,561	8.6%
2 or 3 Bedrooms	19,539	68.0%	13,693	75.1%
4 or more Bedrooms	8,693	30.2%	1,985	10.9%
Total	**28,743**	**100.0%**	**18,232**	**100.0%**

Source: 2022 1-Year ACS

Housing Costs

Over the past five years, the median home value in the City of Visalia has increased by 54.1%, with the median gross rent increasing by 53.4%. These increases are substantially greater than the previous five-year increase (2012-2017) of 43.8% and 4.3% for home value and gross rents, respectively.

Table 26: Median Home Value and Gross Rent (2017-2022)					
	2012	2017	2022	Percent Change (2012-2017)	Percent Change (2017-2022)
Median Home Value	$162,600	$233,900	$360,500	43.8%	54.1%
Median Gross Rent	$927	$967	$1,483	4.3%	53.4%

Sources: 2012, 2017, and 2022 1-Year ACS

Rents in the City of Visalia are higher than the payment standard allotted by the Housing Authority of Tulare County for one- and four-bedroom units. The rents for all unit sizes exceed the overall rents in Tulare County as a whole. As remote work opportunities across various sectors became more available during the coronavirus pandemic, high earning households took advantage of the opportunity to relocate which contributed to a population increase and a surge in housing demand within the City of Visalia. A direct result in the surge in housing demand was a significant increase in housing costs, which has resulted in lower-income Visalia residents no longer being able to afford to reside in their homes.

During the COVID-19 pandemic, remote work opportunities across various sectors expanded. Wealthier households seized this chance to relocate, resulting in a population surge in the City of Visalia. Recent data reflects a correlation between Visalia's recent population growth and the City's substantial rise in housing demand, which, in turn, has resulted in escalated housing costs. As a result, lower-income residents in Visalia have experienced challenges being able to afford current housing prices. Current housing costs are reflected in the table below.

Table 27: Average Rental Housing Prices					
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4+Bedroom
Housing Authority Payment Standard	$1,270	$1,286	$1,689	$2,352	$2,478
City of Visalia	$1,239	$1,490	$1,641	$2,003	$2,599
County of Tulare	$879	$1,311	$1,510	$1,776	$2,421

Sources: Housing Authority County of Tulare (recent as of 4/8/2024); CoStar; Apartments.com (recent as of 4/8/2024)

For extremely low-income, very low-income, and low-income renters and homeowners, what would be defined as affordable (spending 30% of income or less on housing costs) is unachievable in the City of Visalia. With an average studio rental rate of $1,239, no extremely low- or very low-income household could afford a studio apartment in the City of Visalia, even if there were eight people within that household. An eight-person low-income household could not even comfortably afford a three-bedroom unit within the City of Visalia. As costs of homeownership are even greater than costs of renting due to increased utilities, property taxes, and insurance, owning is an even greater challenge for those households making less than 80% of the Area Median Income (AMI). The following charts show affordable rental rates and mortgage amounts for households making less than 80% of the AMI within the City of Visalia.

Table 28: City of Visalia Housing Affordability Extremely Low-Income Renter Households (30% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low-Income Annual Income	$18,450	$21,100	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Affordable Gross Rent	$461	$528	$646	$780	$915	$1,049	$1,184	$1,318
Utility Allowance	$165	$184	$208	$242	$278	$316	$344	$377
Insurance	$16	$16	$16	$16	$16	$16	$16	$16
Affordable Net Rent	**$281**	**$328**	**$422**	**$522**	**$621**	**$717**	**$824**	**$925**
City of Visalia Housing Affordability Very Low-Income Renter Households (50% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Very Low-Income Annual Income	$30,800	$35,200	$39,600	$43,950	$47,500	$51,000	$54,500	$58,050
Affordable Gross Rent	$770	$880	$990	$1,099	$1,188	$1,275	$1,363	$1,451
Utility Allowance	$165	$184	$208	$242	$278	$316	$344	$377
Insurance	$16	$16	$16	$16	$16	$16	$16	$16
Affordable Net Rent	**$589**	**$680**	**$766**	**$841**	**$894**	**$943**	**$1,003**	**$1,058**
City of Visalia Housing Affordability Low-Income Renter Households (80% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Low Income Annual Income	$49,250	$56,250	$63,300	$70,300	$75,950	$81,550	$87,200	$92,800
Affordable Gross Rent	$1,231	$1,406	$1,583	$1,758	$1,899	$2,039	$2,180	$2,320
Utility Allowance*	$165	$184	$208	$242	$278	$316	$344	$377
Insurance	$16	$16	$16	$16	$16	$16	$16	$16
Affordable Net Rent	**$1,051**	**$1,207**	**$1,359**	**$1,500**	**$1,605**	**$1,707**	**$1,820**	**$1,927**

Source: HUD User: Income Limits; Housing Authority of Tulare County; MarketWatch.com: Renter's Insurance
*Utility allowance assumes all utilities are being paid for by resident and was calculated using one bedroom less than persons in household (e.g. studio utilities used for a 1-person household). The average difference in utility allowance between 1 person through 6 person families was taken and added to the 6-person family utility allowance for the 7-person family utility allowance, and the same was done for the 8-person family.

Table 29: City of Visalia Housing Affordability Extremely Low-Income Owner Households (30% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low Income	$18,450	$21,100	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Affordable Monthly Home Costs	$461	$528	$646	$780	$915	$1,049	$1,184	$1,318
Utility Allowance	$172	$194	$218	$255	$290	$329	$372	$403
Insurance	$117	$117	$117	$117	$117	$117	$117	$117
Taxes	$228	$228	$228	$228	$228	$228	$228	$228
Affordable Mortgage Amount	**-$56**	**-$12**	**$82**	**$180**	**$279**	**$375**	**$466**	**$569**
City of Visalia Housing Affordability Very Low-Income Owner Households (50% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Very Low Income	$30,800	$35,200	$39,600	$43,950	$47,500	$51,000	$54,500	$58,050
Affordable Gross Rent	$770	$880	$990	$1,099	$1,188	$1,275	$1,363	$1,451
Utility Allowance	$172	$194	$218	$255	$290	$329	$372	$403
Insurance	$117	$117	$117	$117	$117	$117	$117	$117
Taxes	$228	$228	$228	$228	$228	$228	$228	$228
Affordable Mortgage Amount	**$253**	**$341**	**$427**	**$498**	**$552**	**$601**	**$645**	**$702**
City of Visalia Housing Affordability Low-Income Owner Households (80% AMI)								
	Persons in Family							
	1	2	3	4	5	6	7	8
Low Income	$49,250	$56,250	$63,300	$70,300	$75,950	$81,550	$87,200	$92,800
Affordable Gross Rent	$1,231	$1,406	$1,583	$1,758	$1,899	$2,039	$2,180	$2,320
Utility Allowance	$172	$194	$218	$255	$290	$329	$372	$403
Insurance	$117	$117	$117	$117	$117	$117	$117	$117
Taxes	$228	$228	$228	$228	$228	$228	$228	$228
Affordable Mortgage Amount	**$714**	**$867**	**$1,019**	**$1,157**	**$1,263**	**$1,364**	**$1,463**	**$1,571**

Sources: HUD User: Income Limits; Housing Authority of Tulare County; Smartasset.com; Insurance.com

HUD's fair market rents for the Visalia-Porterville, CA Metropolitan Statistical Area (MSA) are shown below. From 2023 to 2024, the fair market rents in the MSA have increased by 16.7%, a substantial one-year increase. Additionally, the fair market rent amounts provided by the Department of Housing and Urban Development (HUD) within the MSA are substantially lower than the rental rates within the City of Visalia and Tulare County, which highlights rental units within the City of Visalia and Tulare County not being affordable as defined by HUD.

Table 30: Final FY 2023 and 2024 FMRs by Unit Bedrooms Visala-Porterville, CA MSA					
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2024 FMR	$977	$989	$1,299	$1,809	$2,065
FY 2023 FMR	$825	$848	$1,116	$1,552	$1,790

Source: HUD User, 2024

Housing Problems

HUD assesses housing need within a community according to several criteria:

- The number of households that are paying too much for housing
- The number of households living in overcrowded units
- The number of households living in substandard housing conditions.

CHAS data below provides further details on housing cost burden and overcrowding. Both federal and industry standards define housing affordability thresholds as households not paying more than 30% of their Adjusted Gross Income (AGI) on housing costs. A household spending more than this amount is considered "cost burdened," while a household allocating over 50% of their AGI to housing costs is classified as "severely cost burdened."

Housing affordability is not inherently a fair housing concern. However, as evident from the charts in the preceding section, lower income disproportionately affects the availability of affordable housing options. Consequently, this situation may lead lower-income households to reside in substandard housing.

Cost Burden

According to CHAS data from the 2016-2020 ACS, 2,940 (11.3%) owner households are severely cost burdened within the City of Visalia. Of these, 1,710 are considered to be extremely low income (earning <30% of the AMI). In total, there are 3,050 renter households who are severely cost burdened, with 2,455 of these households being extremely low income.

Table 31: Total Percentage of Owner and Renter Cost Burden >50%

	Owner	% Owner Households	Renter	% Renter Households
Cost Burden <=30%	19,340	74.5%	10,260	57.3%
Cost Burden >30% to <=50%	3,570	13.8%	4,450	24.8%
Cost Burden >50%	2,940	11.3%	3,050	17.0%
Cost Burden Not Available	110	0.4%	155	0.9%
Total	**25,960**	**100.0%**	**17,915**	**100.0%**

Source: CHAS 2016-2020

Table 32: Cost Burdened Renters by Income

	Total Number of Renter Households
Household Income <= 30% HAMFI*	2,455
Household Income >30% to <=50% HAMFI	3,395
Household Income >50% to <=80% HAMFI	3,385
Household Income >80% to <=100% HAMFI	2,385
Household Income >100% HAMFI	6,300
Total	**17,915**

Source: CHAS 2016-2020 **HAMFI – HUD Area Median Family Income*

Table 33: Cost Burdened Owners by Income

	Total Number of Renter Households
Household Income <= 30% HAMFI	1,710
Household Income >30% to <=50% HAMFI	2,110
Household Income >50% to <=80% HAMFI	3,290
Household Income >80% to <=100% HAMFI	2,310
Household Income >100% HAMFI	16,535
Total	**25,950**

Source: CHAS 2016-2020

Overcrowding

Households with 1.01 to 1.5 persons per room are considered overcrowded, while households with more than 1.51 persons per room are considered severely overcrowded. According to the 2022 1-Year ACS, there are currently 970 total overcrowded owner-occupied units (3.4%) and 2,028 total overcrowded renter-occupied units (11.1%).

Table 34: Over Crowding
Owner and Renter Households

	1.01 to 1.50 Occupants per Room	>1.51 Occupants per Room	Total Overcrowded	Total Occupied Units	Percent Overcrowded
Owner-Occupied	623	347	**970**	28,743	3.4%
Renter-Occupied	1,770	258	**2,028**	18,232	11.1%

Source: 2022 1-Year ACS

Substandard Housing

As defined by HUD, housing without full plumbing and full kitchen facilities are considered substandard. Without full plumbing and kitchen facilities is defined as:

- Without hot and cold piped water, a flush toilet and a bathtub or shower
- Without a sink with piped water, a range or stove, or refrigerator

According to the most recent CHAS data, there are currently 445 renter households that are lacking complete plumbing or kitchen facilities, and 115 owner households lacking complete plumbing or kitchen facilities. It should be noted that 50 of the owner households with substandard housing make greater than 100% of the AMI, implying these homes may be undergoing renovations or are not full-time homes.

The 2022 1-Year ACS provides further detail that there are 47 owner occupied homes lacking complete plumbing facilities and 103 owner occupied homes lacking complete kitchen facilities. There are 236 renter occupied homes lacking kitchen facilities and 0 renter occupied homes lacking complete plumbing facilities.

Table 35: Housing Problems by Income
Renter Households

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI	Total
Lacking Complete Plumbing or Kitchen	45	45	95	15	240	445
Housing Problems by Income Owner Households						
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI	Total
Lacking Complete Plumbing or Kitchen	0	10	55	0	50	115

Source: CHAS 2016-2020

Table 36: Lacking Plumbing and Kitchen Facilities
Owner and Renter Households

	Without Complete Plumbing Facilities	Without Complete Kitchen Facilities
Owner-Occupied	47	103
Renter-Occupied	0	236

Source: 2022 1-Year ACS

Homelessness Statistics

National Homeless Estimates

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

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

On a Single Night in January 2023

- 653,100 people – or about 20 of every 10,000 people in the United States – experienced homelessness across the United States.
- Six in 10 people experiencing homelessness stayed in sheltered locations, and four in 10 were unsheltered, that is, staying in a place not meant for human habitation.
- More than two-thirds of all people experiencing homelessness were in households with only adults (72%). Households with only adults staying in unsheltered locations comprised the largest single segment of the total population experiencing homelessness (37%), followed by individuals staying in shelters (35%). Twenty-eight percent of people experiencing homelessness did so as part of a family with at least one adult and one child under 18 years of age, and most people in families were sheltered.
- Less than one percent of people experiencing homelessness, 3,240 people, were unaccompanied children, people under 18 without a parent or guardian present.

Changes in Homelessness over Time

In 2022 and into 2023, many pandemic-related restrictions that were in place for emergency shelters during the PIT counts in 2021 expired.

- The number of people experiencing either sheltered or unsheltered homelessness increased substantially between 2022 and 2023, increasing by 70,642 people (or 12%).
- Between 2022 and 2023, the number of people counted in unsheltered locations rose by ten percent or 22,778 people. The number of people staying in shelters increased by fourteen percent between 2022 and 2023 (47,864 more people).
- Given the recent increases in both the sheltered and unsheltered population, the number of all people experiencing homelessness on a single night in January is 0.9 percent higher (5,846 more people) than it was in 2007, when this data was first collected. Unsheltered homelessness increased by 0.3 percent (753 more people) over the longer period, despite steady increases over the past three years, with 30,530 more people experiencing unsheltered homelessness in 2023 than in 2020.

Demographic Characteristics of All people Experiencing Homelessness

The AHAR has been reporting demographic information on people experiencing homelessness on a single night since 2017. In 2023, the ways in which people identified their gender changed considerably, expanding the gender identity categories to include "questioning" and allowing people to select more than one gender. As a result, any comparisons made to prior years should be viewed with caution as they are not exact comparisons.

- The demographic characteristics of people experiencing homelessness vary considerably by household type and shelter status and reflect the large percentage of individuals among the total population experiencing homelessness. Detailed characteristics are shown separately for individuals in Section 2 of this report and for families with children in Section 3.

- More than three-quarters (76%) of all people experiencing homelessness were adults aged 25 or older (494,048 people), 17 percent were children under the age of 18 (111,620 children). Seven percent were young adults aged 18 to 24 (47,436 young adults).
- Among people experiencing unsheltered homelessness, nine of every ten people were adults aged 25 or older.
- Children – either in families or on their own – were most often staying in sheltered locations (59%) with 14,180 children counted in unsheltered locations in 2023.
- Six of every 10 people experiencing homelessness were men or boys (61% or 395,160 men and boys), 38 percent were women or girls (250,009 women and girls), and one percent were transgender (4,087 people), did not identify as singularly female or male (3,089 people) or were questioning their gender identity (759 people). More than half of all people experiencing unsheltered homelessness who identified as transgender, not singularly female or male, or questioning were more likely to be in unsheltered locations versus sheltered locations (2% vs. 1%).
- Nearly 4 of every 10 people experiencing homelessness identified as Black, African American, or African (37% or 243,624 people). A higher percentage of people in shelter identified as Black (45% or 176,325 people) compared to people experiencing homelessness in unsheltered locations (26% or 67,299). Half of all people experiencing homelessness identified as White (50% or 324,854 people). A higher share of the unsheltered population identified as White (57%) than the sheltered population (45%).
- Of the remaining 13 percent, six percent identified as more than one race, four percent identified as American Indian, Alaska Native, or Indigenous, two percent as Native Hawaiian or Pacific Islander, and two percent as Asian or Asian American.
- Almost one third of all people experiencing homelessness, 28 percent, were Hispanic or Latin(a)(o)(x) (counting people of all races who identify as Hispanic or Latin(a)(o)(x)). The proportion is slightly higher for people staying in unsheltered versus sheltered locations (28% and 26%).

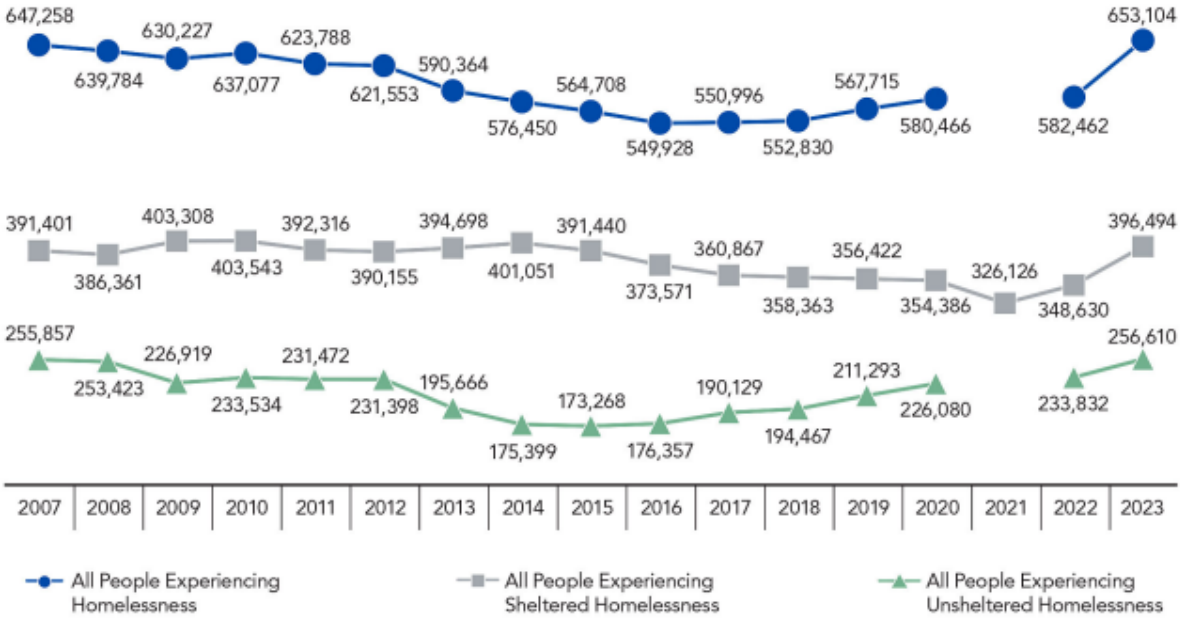
Changes in Demographic Characteristics of All People Experiencing Homelessness Nationwide

- National increases in homelessness were driven by increases in sheltered population among people over the age of 25. Between 2022 and 2023, the number of people aged 25 and older who were experiencing sheltered homelessness increased by 29,071 people. Meanwhile, the number of unsheltered children (under age 18) increased by 13,112 people and the number of young adults (ages 18 to 24) increased by 5,681 people.
- Between 2022 and 2023, unsheltered homelessness rose by five percent among women and girls (3,380 people) and by two percent among men and boys (3,057 more people). These increases among the unsheltered population were offset by similar decreases in the sheltered population. Sheltered homelessness declined by three percent among women and girls between 2020 and 2022 (3,988 fewer people) and one percent among men and boys (2,432 fewer people).
- Between 2022 and 2023, the number of people experiencing homelessness who identified as transgender or not singularly female or male increased in both sheltered and unsheltered locations. The number of people who identified as transgender, not singularly female or male, or questioning their gender who were experiencing sheltered homelessness increased by thirty-one percent (798 more people). Unsheltered homelessness increased by fifteen percent among people who identified as neither female nor male (243 more people) and ten percent among people who identify as transgender (197 people). However, as noted above, these comparisons – as well as those for people identifying as any gender – should be viewed with caution due to the changed data collection methodology.
- Between 2022 and 2023, the number of people experiencing homelessness who identified as Black, African American, or African increased by fourteen percent (21,768 more people). The number of people who identified as more than one race declined by one percent (297 people).
- Over the same time period, the number of people experiencing homelessness increased among all other racial groups, including an 18 percent increase among American Indian, Alaska Native, or Indigenous.
- The number people experiencing homelessness who identified as Hispanic or Latin(a)(o)(x) increased by twenty-eight percent between 2022 and 2023. This reflects a considerable increase

in the number of people who identify as Hispanic and were experiencing sheltered homelessness, which increased by forty-three percent (33,772 people) between 2022 and 2023.

Nationwide Homeless Statistics

EXHIBIT 1.1: PIT Estimates of People Experiencing Homelessness
By Sheltered Status, 2007-2023



Note: The data for 2021 does not display the total count of people experiencing homelessness or the count of all people experiencing unsheltered homelessness because of pandemic-related disruptions to counts. Also, estimates of the number of people experiencing sheltered homelessness at a point in time in 2021 should be viewed with caution, as the number could be artificially reduced compared with non-pandemic times, reflecting reduced capacity in some communities or safety concerns regarding staying in shelters.

EXHIBIT 1.6: Estimates of People Experiencing Homelessness
By State, 2023

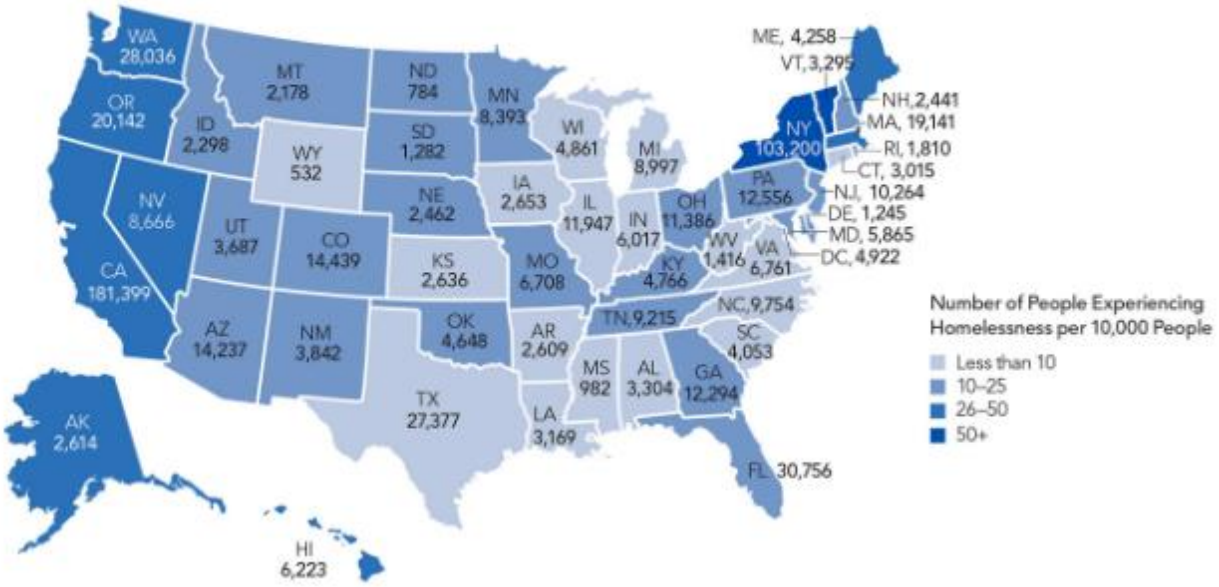


Exhibit 5-3: Change in the Number of Veterans Experiencing Homelessness, 2009-2022

	Change 2020-2022		Change 2009-2022	
	#	%	#	%
All Veterans	-4,123	-11.1%	-40,238	-54.8%
Sheltered	-2,483	-11.3%	-23,844	-54.9%
Unsheltered	-1,640	-10.8%	-16,394	-54.7%

State of California CoC Homeless Estimates

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

The *HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations* report offers an insight into the number of homeless individuals residing in the State of California. The report indicates that there was an estimated 154,028 homeless households within the State of California as of 11/20/2023. Of these individuals, 110,451 were considered to be "unsheltered" while the remainder (43,577) were considered to be in a shelter of some sort–either an emergency shelter or transitional housing.

Age/Household Type

Across the entire homeless population, 10,096 were between the ages of 18 and 24, while 145,154 were over the age of 24. Homeless households with at least one adult and one child numbered approximately 25,483 and those comprised of only children totaled 666. Overall, the study indicated that across all households there were 181,399 homeless persons.

Demographics

Of the 181,399 homeless individuals:

- 66,951 were Hispanic/Latino (36.9%)
- 114,448 were non-Hispanic/non-Latino (63.1%)
- 60,459 were female (33.3%)
- 117,492 were male (64.8%)
- 3,189 were considered transgender or non-conforming (1.8%)

Table 37: State of California Breakdown by Race

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Black/African-American	53,369	29.4%
White	96,385	53.1%
Asian	7,012	3.9%
American Indian/Alaskan Native	8,589	4.7%
Native Hawaiian/Pacific Islander	3,413	1.9%
Multiple Races	12,631	7.0%

Other Reporting Information

Several other populations/classifications of homeless individuals were also reported in the *HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations* report. The number of homeless individuals within these subgroups is represented in this table, as well as the percentage of all homeless individuals that fall into these subgroups. It is important to note that individuals may belong to multiple categories of sub-group (such as an individual who is severely mentally ill and is a veteran). The following are further sub-groups of the homeless population:

Table 38: State of California Homeless Sub-Group Populations

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Severely Mentally Ill	45,222	24.9%
Chronic Substance Abuse	43,047	23.7%
Veterans	10,589	5.8%
HIV/AIDS	3,353	1.8%
Victims of Domestic Abuse	34,445	19.0%
Unaccompanied Youth	10,173	5.6%
Parenting Youth	1,046	0.6%
Children of Parenting Youth	1,173	0.6%

Table 39: State of California CoC Homeless Estimates (2016-2023)

Year	Number Homeless of Households	% Change	Number Homeless of Persons	% Change
2016	99,675	-	118,142	-
2017	114,072	14.4%	134,278	13.7%
2018	109,394	-4.1%	129,792	-3.3%
2019	127,448	16.5%	151,278	16.6%
2020	136,358	7.0%	161,548	6.8%
2021*	42,309	-	57,468	-
2022	145,854	-	171,521	-
2023	154,028	5.6%	181,399	5.8%
Average	**126,690**	**7.9%**	**149,708**	**7.9%**

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

CA-513: Visalia/Kings, Tulare Counties CoC

The HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report offers an insight into the number of homeless individuals residing in the CA-513: Visalia/Kings, Tulare Counties CoC. The report indicates that there were 1,284 homeless households within CA-513: Visalia/Kings, Tulare Counties CoC as of 11/19/2023. Of these households, 997 were considered to be “unsheltered” while the remainder (287) were considered to be in a shelter of some sort–either an emergency shelter or transitional housing.

Age/Household Type

Across the entire homeless population, 203 were between the ages of 18 and 24, while 1,267 were over the age of 24. Homeless households with at least one adult and one child numbered approximately 191 and those comprised of only children totaled 0. Overall, the study indicated that across all households there were 1,470 homeless people.

Demographics

Of the 1,470 homeless individuals:

- 728 were Hispanic/Latino (49.5%)
- 742 were non-Hispanic/non-Latino (50.5%)
- 557 were female (37.9%)
- 909 were male (61.8%)
- 4 were considered transgender or non-conforming (less than 1%)

Table 40: Breakdown by Race

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Black/African-American	158	10.7%
White	1,114	75.8%
Asian	11	0.7%
American Indian/Alaskan Native	124	8.4%
Native Hawaiian/Pacific Islander	12	0.8%
Multiple Races	51	3.5%
Hispanic/Latino	728	49.5%
Non-Hispanic/Non-Latino	742	50.5%

Other Reporting Information

Several other populations/classifications of homeless individuals were also reported in the *HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations* report. The number of homeless individuals within these subgroups is represented in this table, as well as the percentage of all homeless individuals that fall into these subgroups. It is important to note that individuals may belong to multiple categories of sub-group (such as an individual who is severely mentally ill and is a veteran). The following are further sub-groups of the homeless population:

Table 41: Homeless Sub-Group Populations

Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Severely Mentally Ill	547	37.2%
Chronic Substance Abuse	542	36.9%
Veterans	92	6.3%
HIV/AIDS	16	1.1%
Victims of Domestic Abuse	132	9.0%
Unaccompanied Youth	72	4.9%
Parenting Youth	2	0.1%
Children of Parenting Youth	3	0.2%

Table 42: CA-513: Visalia/Kings, Tulare Counties CoC Estimates (2016-2023)				
Year	Number Homeless of Households	% Change	Number Homeless of Persons	% Change
2016	626	-	792	-
2017	716	14.4%	853	7.7%
2018	801	11.9%	967	13.4%
2019	908	13.4%	1,064	10.0%
2020	1,105	21.7%	1,297	21.9%
2021*	373	-	494	-
2022	1,082	-	1,235	-
2023	1,284	18.7%	1,470	19.0%
Average	**932**	**16.0%**	**1,097**	**14.4%**

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

Visalia, CA Homeless Estimates

The Kings/Tulare Homeless Alliance ("KTHA") conducts a Point in Time count within Kings and Tulare County, and further breaks down the data by city, including the City of Visalia. The following homeless information for the City of Visalia is taken from the KTHA *2023 Point in Time Report*.

Table 43: Homeless Populations, City of Visalia		
Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Unsheltered	294	67.7%
Emergency Shelter	83	19.1%
Transitional Housing	57	13.1%
Veterans	37	8.5%
Disabled	161	37.1%
Unaccompanied Youth	25	5.8%

Age/Household Type

Across the entire homeless population, 28 were between the ages of 18 and 24, 27 were under the age of 18, and 379 were over the age of 24. There were 25 homeless unaccompanied youth and overall, the study indicated that across all households there were 434 homeless persons.

Demographics

Of the 434 homeless individuals:

- 203 were Hispanic/Latino (46.8%)
- 222 were non-Hispanic/non-Latino (51.2%)
- 9 were an unknown ethnicity (2.1%)
- 139 were female (67.7%)
- 294 were male (32.0%)
- 1 were considered transgender or non-conforming (less than 1%)

Table 44: Breakdown by Race		
Sub-group	Number of Individuals	Percentage of All Homeless Individuals
Black/African-American	27	6.2%
White	332	76.5%
Asian	5	1.2%
American Indian/Alaskan Native	35	8.1%
Native Hawaiian/Pacific Islander	3	0.7%
Multiple Races	12	2.8%
Unknown	20	4.6%

Table 45: City of Visalia Point in Time Trends (2016-2023)				
Year	Number of Homeless Individuals	% Change	Number of Chronically Homeless Individuals	% Change
2016	322	-	78	-
2017	410	27.3%	130	66.7%
2018	462	12.7%	115	-11.5%
2019	481	4.1%	111	-3.5%
2020	540	12.3%	167	50.5%
2021*	-	-	-	-
2022	469	-	108	-
2023	434	-7.5%	133	23.1%
Average	**445**	**9.8%**	**120**	**25.0%**

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

National Veteran Homeless Estimates

"The 2023 Annual Homeless Assessment Report ("AHAR") to Congress" is produced annually and is the single federal estimate on veteran homelessness.

The 2021 national Point-in-Time (PIT) counts were considerably impacted by the COVID-19 pandemic. During the public health crisis, HUD encouraged communities to determine whether conducting an unsheltered PIT count posed a high risk of exacerbating COVID-19 transmissions, given the lack of widespread access to COVID-19 vaccines at the time. As a result, less than half of communities conducted a full sheltered and unsheltered count. While this report includes some data on all veterans in sheltered locations in 2021, incomplete unsheltered data is not included. Analysis of changes over time are generally limited to those between 2023 and 2022 or earlier. Key changes in the sheltered population between 2021 and 2022 will be included in text boxes at the end of each chapter. Communities began reporting PIT data on veterans experiencing homelessness in 2009. As such, this report uses 2009 as the baseline measure of veterans experiencing homelessness in the United States.

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

On a Single Night in January 2023

- 35,574 veterans were experiencing homelessness in the U.S., approximately seven percent of all adults experiencing homelessness.
- Of every 10,000 veterans in the United States, 22 were experiencing homelessness. It is somewhat more common for veterans to experience homelessness than for all people in the United States (20 people out of every 10,000).
- Nearly all veterans were experiencing homelessness as individuals, 98 percent. Of those individuals, thirty percent (10,533 veterans) had chronic patterns of homelessness.
- About six in 10 veterans experiencing homelessness were staying in sheltered locations (56% or 20,067 veterans). This is higher than the share of all individuals experiencing homelessness who were sheltered, 49 percent.

- Two percent of veterans experiencing homelessness (720 veterans) were in family households with children (representing 694 households). Overall, 38,893 people experiencing homelessness were in households that included a veteran.
- Veterans experiencing homelessness as families with children were sheltered at a higher rate than veterans experiencing homelessness as individuals (77% vs. 56%), but at a lower rate than all families with children experiencing homelessness (91%).

Changes in Veteran Homelessness over Time

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

- Between 2022 and 2023, the number of veterans experiencing homelessness increased by seven percent (2,445 more people). The increase occurred in both sheltered and unsheltered locations.
- HUD began collecting data on veterans experiencing homelessness in 2009. Overall, veteran homelessness decreased by fifty-two percent between 2009 and 2023 (37,793 fewer veterans). This decrease occurred across sheltered and unsheltered locations, both of which also decreased by fifty-four and forty-eight percent, respectively (23,342 fewer sheltered veterans and 14,451 fewer unsheltered veterans).

Demographic Characteristics of Homeless Veterans

The AHAR has been reporting demographic information on people experiencing homelessness on a single night since 2017. In 2023, the ways in which people identified their gender changed considerably, expanding the gender identity categories to include “questioning” and allowing people to select more than one gender. As a result, any comparisons made to prior years should be viewed with caution as they are not exact comparisons.

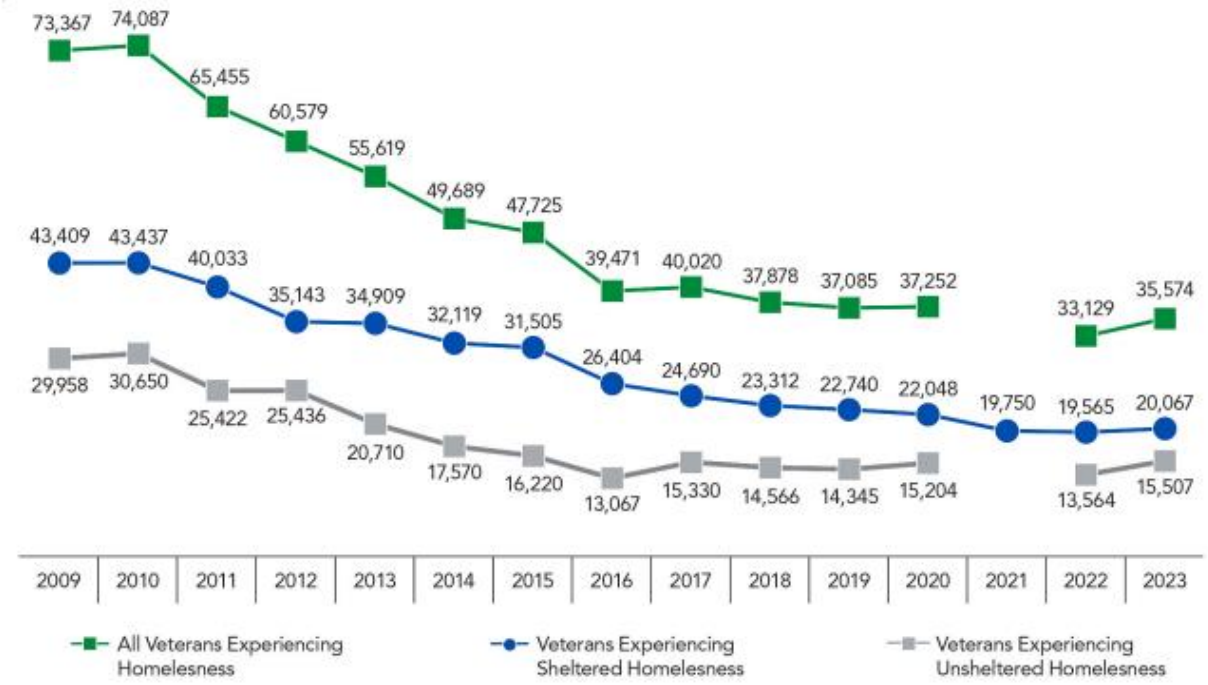
- Men accounted for almost nine of every ten veterans experiencing homelessness in 2023 (88% or 31,231 veterans), which is close to the 90 percent of all homeless veterans in the U.S. who are men.
- Women veterans experiencing homelessness were much more likely to be in a household with a child under 18 years of age (8%) than their male counterparts (1%).
- In contrast to the population of individuals experiencing homelessness, in which women were more likely to be sheltered, women veterans experiencing homelessness were more likely to be found in unsheltered locations than their male counterparts (54% vs. 42%).
- The highest percentage of veterans experiencing homelessness were White (57%), followed by veterans who were Black, African American, or African (31%). This pattern is consistent across veterans experiencing sheltered or unsheltered homelessness.
- People who identify as Black, African American, or African were considerably overrepresented among veterans experiencing homelessness. Black veterans comprised 36 percent of veterans experiencing sheltered homelessness and 25 percent of veterans experiencing unsheltered homelessness compared with 12 percent of all U.S. veterans. Conversely, while 57 percent of veterans experiencing homelessness were White, they were underrepresented compared to their share of all U.S. veterans (75%).
- The percentage of veterans experiencing homelessness who identify as Hispanic/Latin(a)(o)(x) was considerably smaller than the percentage of Hispanics among people experiencing homelessness as individuals (13% vs. 24%).

Changes in Demographics over Time

- The only demographic group that did not see an increase between 2022 and 2023 was veterans who identify as gender questioning, which stayed approximately the same (9 fewer veterans).
- From 2022 to 2023, the largest percentage increase in veterans experiencing homelessness occurred among those who identify as Asian or Asian American (fifty-one percent increase, or 204 more veterans).
- Both male and female veterans experiencing homelessness increased, with an additional 1,839 male veterans experiencing homelessness between 2022 and 2023.

Nationwide Homeless Statistics

EXHIBIT 5.1: PIT Estimates of Veterans Experiencing Homelessness
By Sheltered Status, 2009-2023



Note: The data for 2021 does not display the total count of veterans experiencing homelessness or the count of all veterans experiencing unsheltered homelessness because of pandemic-related disruptions to counts. Also, estimates of the number of veterans experiencing sheltered homelessness at a point in time in 2021 should be viewed with caution, as the number could be artificially reduced compared with non-pandemic times, reflecting reduced capacity in some communities or safety concerns regarding staying in shelters.

EXHIBIT 5.5: Estimates of Veterans Experiencing Homelessness
By State, 2023

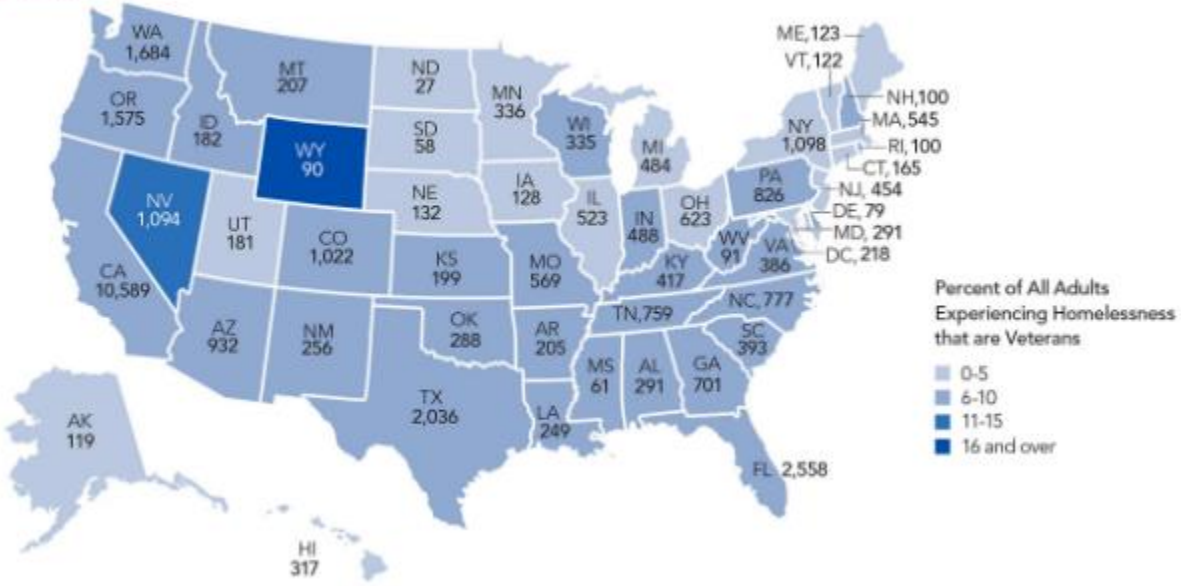


EXHIBIT 5.2: Proportion of Adults Experiencing Homelessness Who are Veterans
By Sheltered Status, 2023

Sheltered Status	All Veterans Experiencing Homelessness	All Adults Experiencing Homelessness	Percent of Adults Experiencing Homelessness Who were Veterans
Total People	35,574	541,484	6.6%
Sheltered	20,067	295,422	6.8%
Unsheltered	15,507	246,062	6.3%

EXHIBIT 5.3: Change in the Number of Veterans Experiencing Homelessness Over Time
2009–2023

	Change 2009 2023		Change 2020 2023		Change 2022 2023	
	#	%	#	%	#	%
All Veterans	-37,793	-51.5%	-1,678	-4.5%	2,445	7.4%
Sheltered Veterans	-23,342	-53.8%	-1,981	-9.0%	502	2.6%
Unsheltered Veterans	-14,451	-48.2%	303	2.0%	1,943	14.3%

Based on the research conducted from multiple sources, it is clear that veterans make up a disproportionate share of homeless people and are overrepresented. It is estimated that veterans represent anywhere between 6.6 and 26 percent of the homeless population but only 8.3 percent of the civilian population 18 years and older.

- **6.6 percent of the homeless population are Veterans**
- The U.S. Department of Housing and Urban Development
- *"Point-in-Time Estimates of Homelessness: The 2023 Annual Homeless Assessment Report (AHAR) to Congress."*

- **16 percent of the homeless population are Veterans**
- Abt Associates Inc. and the U.S. Department of Veterans Affairs National Center on Homelessness Among Veterans.
- Veteran Homelessness: A Supplemental Report to the 2010 Annual Homeless Assessment Report to Congress"

- **23 percent of the homeless population are Veterans**
- U.S. Interagency Council on the Homeless (USICH)
- "The Forgotten Americans-Homelessness: Programs and the People They Serve"

- **26 percent of the homeless population are Veterans**
- National Alliance to End Homelessness
- "Vital Mission-Ending Homelessness Among Veterans"

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

- **40.9 percent of homeless Veterans are unsheltered**
- National Alliance to End Homelessness
- "State of Homelessness: 2022 Edition"

- **10,395 (6.1 percent) homeless people were Veterans within the State of California during 2022**
- National Alliance to End Homelessness
- *"SOH: State and CoC Dashboards"*

- **1,288 (9.4 percent) of Veterans within Tulare County are below the poverty line**
- United States Census Bureau
- *S2101: Veteran Status – 2022 ACS 1-Year Estimates*

- **4,858 (35.6 percent) of Veterans within Tulare County have a disability**
- United States Census Bureau
- *S2101: Veteran Status – 2021 ACS 1-Year Estimates*

- **469 (8.0 percent) of Veterans within the City of Visalia are below the poverty line**
- United States Census Bureau
- *S2101: Veteran Status – 2022 ACS 1-Year Estimates*

- **2,213 (37.8 percent) of Veterans within the City of Visalia have a disability**
- United States Census Bureau
- *S2101: Veteran Status – 2021 ACS 1-Year Estimates*

- **1,235 people were homeless within CA-513: Visalia/Kings, Tulare Counties CoC during 2022**
- National Alliance to End Homelessness
- *"SOH: State and CoC Dashboards"*

- **67 (5.4 percent) homeless people were Veterans within CA-513: Visalia/Kings, Tulare Counties CoC during 2022**
- National Alliance to End Homelessness
- *"SOH: State and CoC Dashboards"*

Many other veterans are considered near homeless or at risk of homelessness because of their poverty, lack of support from family and friends, dismal living conditions in hotels or in overcrowded or substandard housing. It should also be noted that the estimated number of veteran homeless does not include those who were at risk of homelessness. Based on estimates provided by the National Alliance to End Homelessness' *"Vital Mission-Ending Homelessness Among Veterans"* report, an additional 89,553 to 467,877 veterans were potentially at risk of homelessness.

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

Public Housing

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

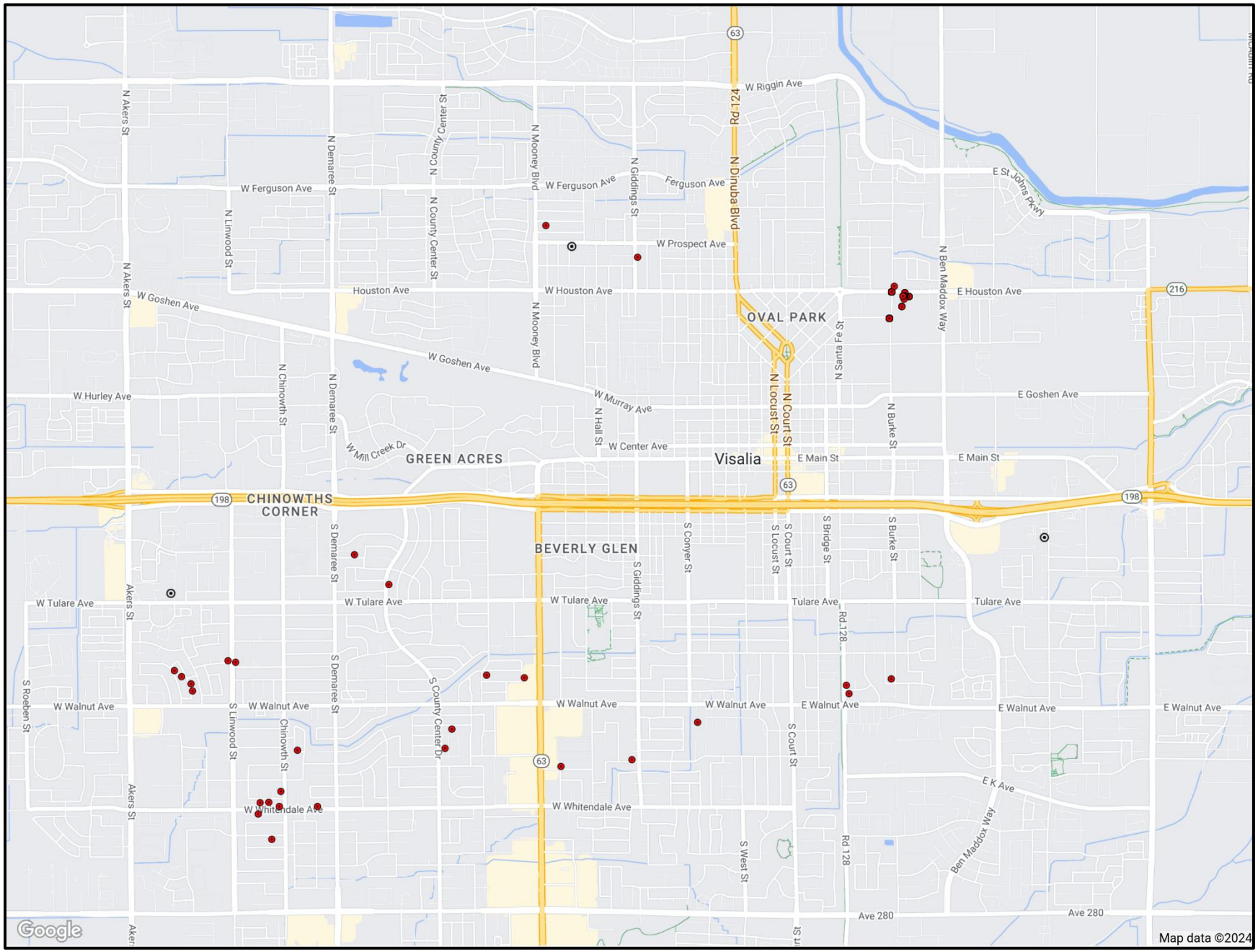
Table 46: Program Type					
	Public Housing	Section 8 Vouchers			
		Total	Project Based Vouchers	Tenant Based Vouchers	Special Purpose - VASH
Total Units/Vouchers in Use	166	1,123	63	1,040	20
Resident Characteristics					
Average Annual Income	$36,040	$25,218	$17,189	$25,816	$19,441
Disabled Families	60	499	45	445	9
Families Requesting Accessibility Features	12	30	1	29	0

Source: Housing Authority of Tulare County, 2024

Public Housing Units In Visalia

HATC has 179 Public Housing units within the City of Visalia. These units are predominantly within the denser parts of the city, which can be seen on the following page. Each red point on the map represents one public housing unit, while the white dots represent multi-unit developments. In total, these developments account for 110 Public Housing units within the City of Visalia.

City of Visalia Public Housing Units



Housing Choice Vouchers

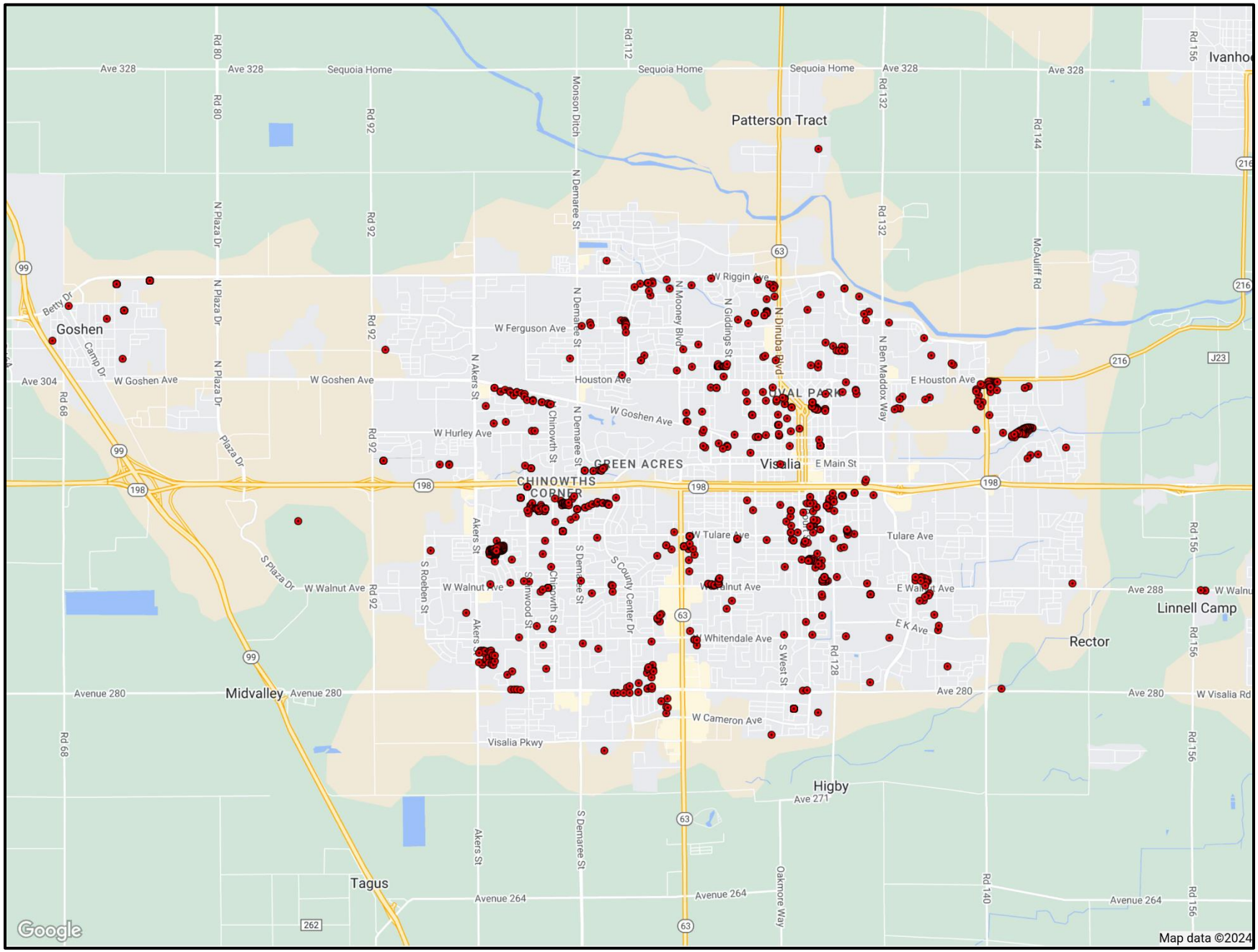
The Housing Choice Voucher (HCV) is a rental subsidy program that helps families and seniors with incomes up to 50% of the AMI. Voucher holders pay 30% of their AGI towards the units contract rent, with the HATC paying the remaining amount through federal funds, up to the payment standards.

The Tenant Based Section 8 HCV Program allows very low-income households to rent units owned by private landlords, so long as the private landlord accepts these vouchers. The average annual income for a Project Based Voucher within the City of Visalia is $17,189, while the households with Tenant Based Vouchers have an average income of $25,816. As of April 2024, rents within Visalia range from $1,239 to $2,599 for a studio to four-bedroom unit. These rents range from 86.5% to 181.4% of a household's income that has a Project Based Voucher, and 57.6% to 120.8% of a household's income with a Tenant Based Voucher.

Data provided by the HATC indicates they administer 1,123 Section 8 vouchers within the City of Visalia alone. Of these households, 499 (44.4%) are held by disabled families. With nearly half of voucher holders being disabled families, the need for affordable and accessible housing is apparent.

The map on the following page represents units within the City of Visalia with Section 8 Vouchers.

City of Visalia Section 8 Voucher Units



Waiting Lists

Currently there are 13,844 families on the waiting list for HCVs in the County of Tulare. Of these families, 9,233 (66.7%) were extremely low income and 3,009 (21.7%) were very low income. Additionally, there are 16,132 families on the waiting list for Public Housing within the City of Visalia. Of these families, 11,333 (70.3%) are extremely low income and 3,143 (19.5%) are very low income. A majority of families on the waiting lists are Hispanic with incomes between 0 to 50% AMI.

Table 47: Demographics of HATC Waiting Lists

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

Source: Housing Authority of Tulare County, 2024

Assisted Housing

When setting goals to overcome the contributing factors and other related fair housing issues, a balanced approach is recommended. This approach may include place-based solutions to improve areas and pursuing options to increase mobility for protected classes. Place-based solutions may include economic development and investments in high poverty neighborhoods, as well as efforts to maintain and preserve the existing affordable rental housing stock. This affordable rental housing stock can include multifamily and age restricted developments that are funded with additional government assistance to maintain affordability, such as Low-Income Housing Tax Credit (LIHTC) Section 42 tax credits, funding from HUD, HOME Funds. The table on the following page indicates developments within the City of Visalia that were partially funded by these programs and are therefore targeting lower income groups.

Table 48: Affordable Housing Developments within the City of Visalia						
Name of Development	Address	Sponsor	Funding Sources	Year Built/Funds Provided	# of Units	Type/Target Income Groups
Clark Court	626-630 East Tulare Avenue	HATC	RHCP	1983	24	Supportive Housing
Visalia Garden Villas	4901-5075 West Crenshaw Avenue	HATC	LIHTC, RHCP	1987	60	Senior; very low & low-income
Westport Village	3123 South Avocado Street	TCHA	LIHTC	1989	25	Senior; low & moderate income
Fairview Village	2700 North Willis Street	HATC	LIHTC,CDBG	1994	8	Very low-income
Willowbrook Estates	1819 North Tipton Street	TCHA	Visalia RDA, HOME	1996	10	Low-income
Kimball Court	303 West Kimball Avenue	HATC	Visalia RDA, LIHTC	1999	95	Senior; very low & low-income
The Meadows	3900 West Tulare Avenue	Christian Church Homes	Visalia RDA	2001	99	Senior; low-income
Transitional Mental Health	546 East Tulare Avenue	TCHA	Visalia RDA, HOME	2003	17	Very low-income
Oak Meadows	111 West School Avenue	Christian Church Homes	HUD	2004	60	Senior; low-income
Mill Creek Parkway Family Apartments	3433 Manzanita Avenue	Buckingham Property Management	Visalia RDA	2007	70	Low & Moderate Income
Robinwood Court	5817-5842 West Robinwood Court	HATC	HOME, Visalia RDA, LIHTC	2008	10	Very low, low & moderate-income
TMHSA Housing	653, 657, 701 East Tulare Avenue	HATC	HUD	2009	22	Supportive Housing
Encina Triplex	301 West Encina	Kaweah Management	HOME, Visalia RDA	2009	3	Very low-income
Sierra Meadows Senior Apartments	1120 East Tulare Avenue	Christian Church Homes	HUD, HOME, LIHTC	2011	43	Senior; low-income
Paradise & Court Apartments	1526 South Court Street	City of Visalia; VIAAH; Kaweah Management	HOME, Visalia RDA, LIHTC	2012	20	Very low-income
Confidential	Confidential	Confidential	Visalia RDA, HOME	2012	3	Very low-income

Affordable Housing Developments within the City of Visalia (continued)						
Name of Development	Address	Sponsor	Funding Sources	Year Built/Funds Provided	# of Units	Type/Target Income Groups
East Kaweah	632-644 East Kaweah Avenue	TCHA	Visalia RDA	2013	8	Very low & low-income
Highland Gardens	2401 North Highland Street	Self Help Enterprises	HOME, LIHTC	2016	36	Very low & low-income
Santa Fe Triplex	617-619 South Santa Fe Street	TCHA	Visalia RDA	2017	6	Very low & moderate-income
Encina Self-Help Enterprises	517-527 North Encina Street	Self Help Enterprises	HOME	2018	6	Very low, low & moderate-income
Town Meadows	115 W. Murray Avenue	Thomas Safran & Associates Development, Inc.	LIHTC, HUD	2018	100	Senior; supportive housing
Myrtle Avenue Senior Apartments	4316 West Myrtle Avenue	Pacific West Communities, Inc.	LIHTC	2021	66	Senior; very low & low-income
Lofts at Fort Visalia	300 E. Oak Ave	Self-Help Enterprises	LIHTC, HOME, Visalia RDA	2021	80	Supportive Housing (40); low-income
Rancho Colegio	North Court Street and East Glendale Avenue	Self-Help Enterprises	LIHTC, HOME	2023	80	Very low-income
Demaree Street Apartments	North Demaree Street & Houston Avenue	Pacific West Communities, Inc.	LIHTC	2023	222	Very low, low & moderate-income

Access to Opportunity

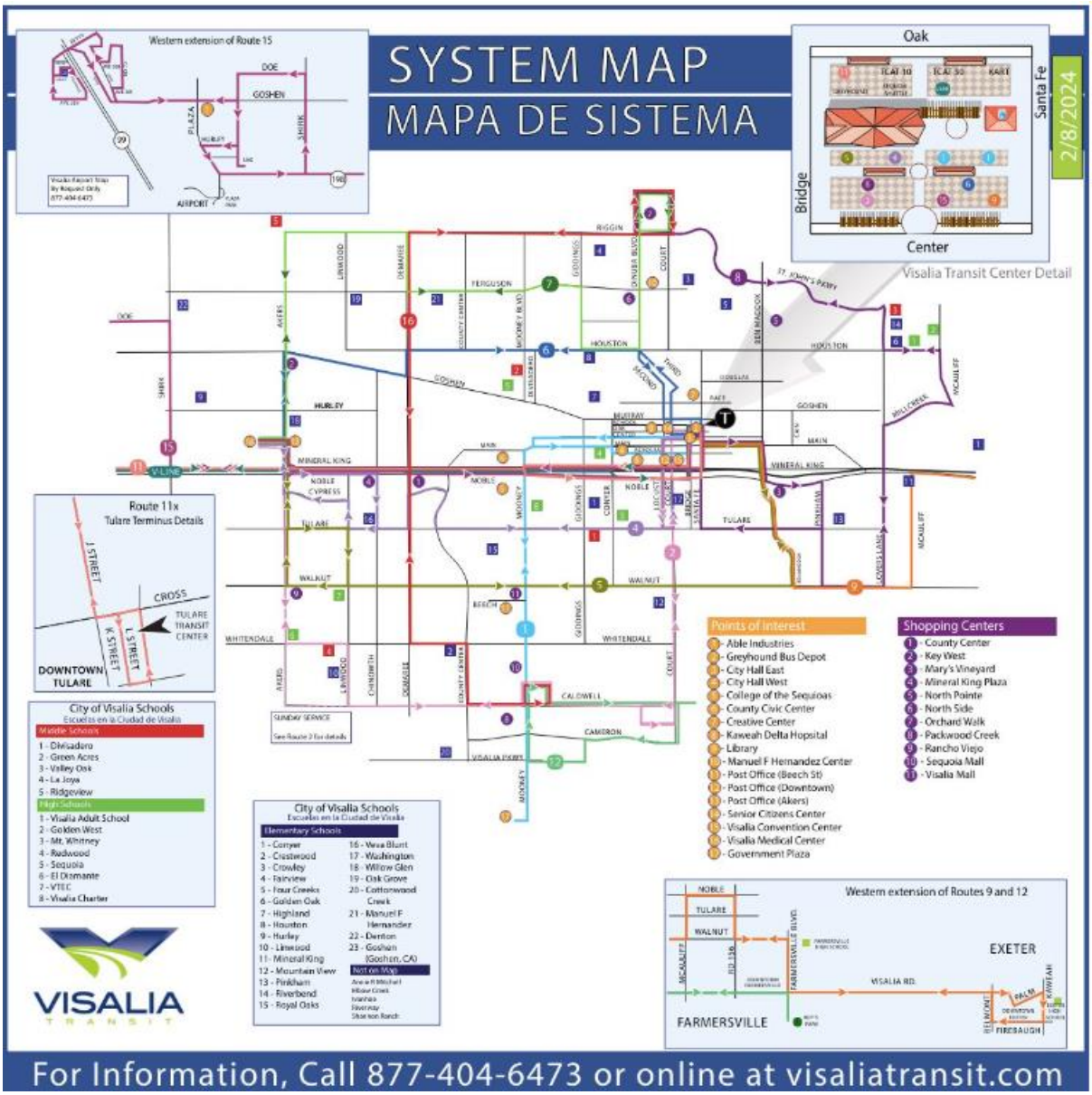
The choice of housing is influenced significantly by its location, not just its affordability. This aspect is crucial because the functionality and well-being of households in the local economy depend on their proximity to essential services like jobs and schools. Ensuring that housing is well-situated relative to these services is vital for economic stability and growth. Additionally, access to reliable public transportation is a fundamental requirement for many individuals and families. For some, the ability to access employment and educational opportunities hinges on the availability of convenient and safe public transportation options, such as bus shelters. This consideration is particularly important for lower-income households or those without private vehicles, highlighting the need for inclusive urban planning that integrates affordable housing with accessible transportation networks.

Public Transit

Visalia Transit (VT) operates twelve (12) bus routes that serve Visalia, Farmersville, Exeter, Goshen, and Tulare. VT connects with Tulare InterModal Express (TIME), Tulare County Area Transit (TCaT), Kings Area Regional Transit and Greyhound. TIME operates seven (7) bus routes that link Tulare and Visalia, facilitating connections with VT and TCaT which operates nine (9) routes connecting to Dinuba, Woodlake, Lindsay, Porterville, Delano, and other locations throughout Tulare County. To accommodate cyclists, all fixed-route buses in Tulare County are equipped with bike racks. The VT fixed route service provides convenient transportation to local schools: Divisadero, Valley Oak, Green Acres, La Joya, Golden West, Mt. Whitney, Redwood, Sequoia, El Diamante, College of the Sequoias, San Joaquin Valley College, Fresno Pacific, Visalia Adult School, and Brandman University. Visalia also provides Paratransit service on the Dial-A-Ride. The Visalia Transit Dial-a-Ride service is a curb-to-curb service designed to provide comparable paratransit service for individuals with disabilities who are not able to use the fixed route service. Coming soon, Visalia Transit is working with the Tulare County Association of Governments (TCAG) to participate in a TCAG-funded countywide 3-year micro transit pilot project to provide more efficient and direct connections within the existing transit system countywide.

In addition, Visalia Transit operates the V-Line which provides shuttle service between Visalia and Fresno six times per day, seven days per week for students, travelers, and commuters. The V-Line connects to the Visalia Airport, Fresno Yosemite International Airport, Fresno State University, and Fresno's Courthouse Park with connections to the Fresno Area Express, Fresno's public transit system. The City of Visalia also provides the Sequoia Shuttle during the summer months (between Memorial Day and Labor Day) with service to the Sequoia National Park, as well as the Sequoia Park internal shuttle which provides transportation throughout to this nearby natural resource.

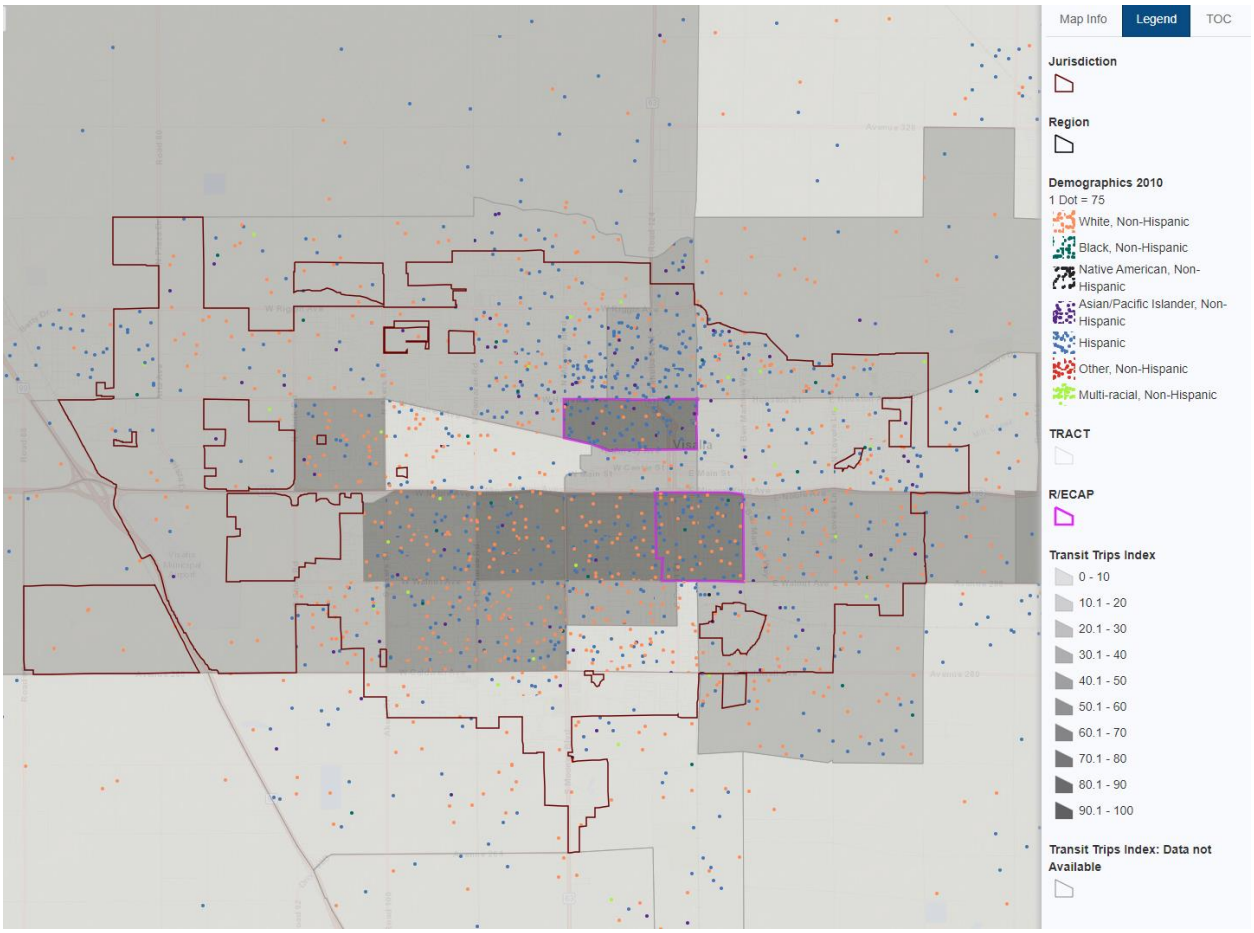
The availability and efficiency of public transit can significantly impact residents' ability to access employment, education, and other essential services. The extensive bus network provided by Visalia Transit, TIME, and TCaT highlights efforts to ensure mobility across the region. However, it is important to assess whether these services are meeting the needs of all residents, especially those from low-income or disadvantaged backgrounds. Equipping buses with bike racks indicates an effort to support multimodal transportation, promoting greater flexibility and access for individuals who may rely on bicycles for part of their journey. This feature is particularly beneficial in increasing the catchment area for public transit users, thereby enhancing accessibility. Furthermore, the integration of services between different transit providers (TIME, TCaT, and VT) suggests a coordinated approach to regional transportation planning. This coordination is essential for creating a seamless travel experience, reducing barriers to movement, and ensuring that transit-dependent populations can efficiently reach their destinations.



Source: Visalia Transit System Map, City of Visalia, 2024

Transit Trip Index

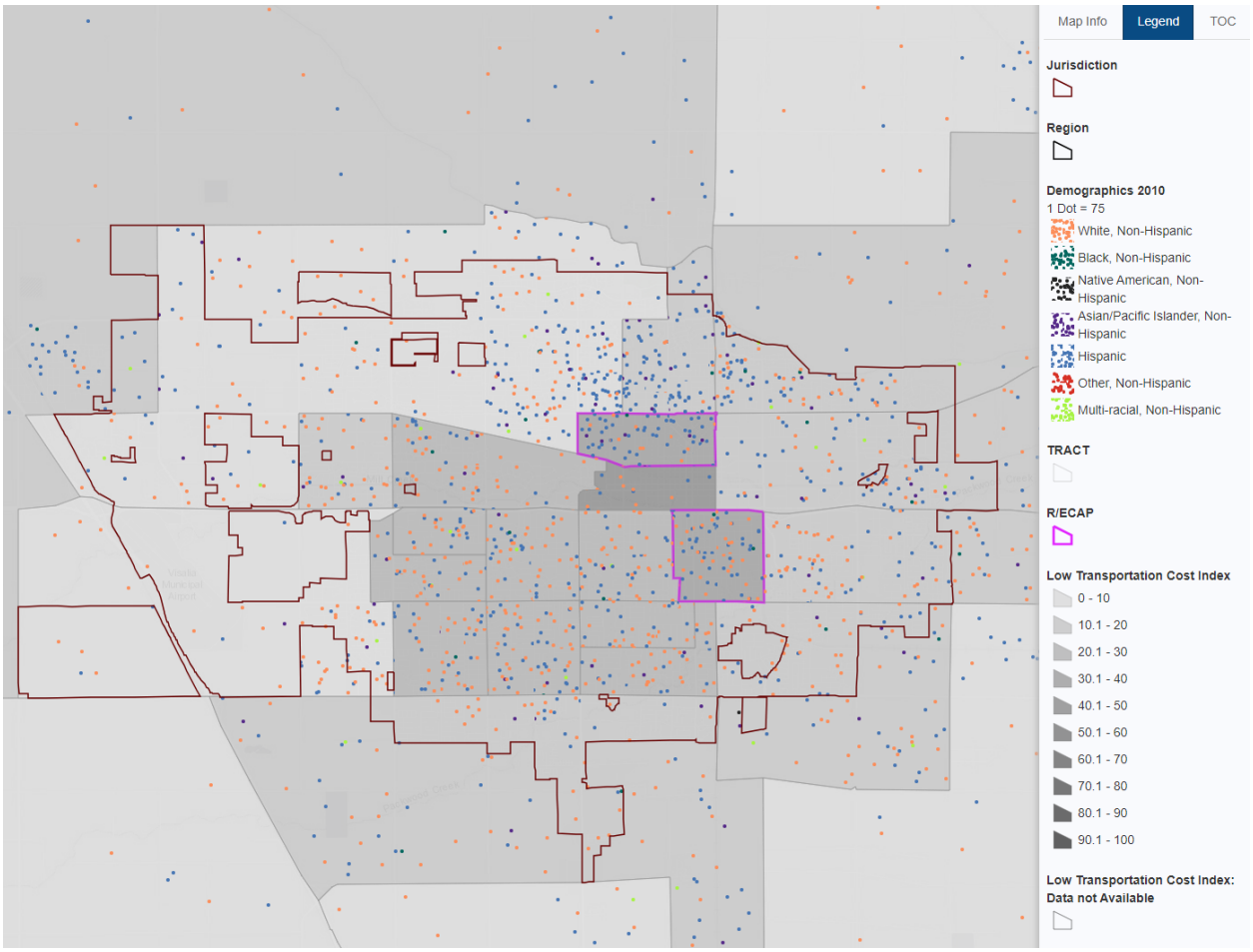
The figure below represents the City's Transit Trip Index by Race/Ethnicity, as provided by the U.S. Department of Housing and Urban Development (HUD). This index ranks neighborhoods on a national scale, with percentile values ranging from 0 to 100. Higher values indicate a greater likelihood that residents in those areas use public transit. The index is adjusted for income, meaning that a higher index value typically reflects better access to public transit rather than simply higher income levels. By controlling income, the index focuses on accessibility and reliance on public transit among various racial and ethnic groups, providing a clearer picture of transit usage patterns that are not merely a function of economic status.



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), HUD 2020, Transit Trips and Race/Ethnicity

Low Transportation Cost Index

The Low Transportation Cost Index by Race/Ethnicity, as provided by HUD, maps data on transportation costs across various neighborhoods. Higher values on this index indicate lower transportation costs in those areas. The index is based on estimated transportation expenses for a three-person, single-parent family earning 50% of the median renter income in the region. The Low Transportation Cost Index serves as a valuable tool for understanding the economic burden of transportation on families, particularly those with lower incomes. By highlighting areas where transportation costs are lower, the index helps identify neighborhoods where residents may have better access to affordable transportation options.



Major Employers

Based on information provided by the City of Visalia's Economic Development Department, there are major employers spread throughout the city. The largest employers within the city are in healthcare, government, education, retail, and distribution, among other industries.

Table 49: Top Employers within Visalia		
Employer	Number of Employees	Industry
Kaweah Delta Health Care District	4,550	Healthcare
County of Tulare	4,311	Government
Visalia Unified School District	3,248	Education
Visalia Mall	1,200	Retail
Amazon	1,200	Distribution
VF Outdoor	1,012	Distribution
Walmart	840	Retail
Graphic Packaging	757	Manufacturing
College of the Sequoias	705	Education
City of Visalia	659	Government
UPS	600	Distribution
Family Healthcare Network	515	Healthcare
American Inc.	425	HVAC
California Dairies, Inc.	400	Dairy Manufacturing
Lowe's Home Improvement	324	Retail
Save Mart	321	Retail
Costco	320	Retail
Pro-Youth Heart	319	Non-Profit
Proteus Inc.	315	Educational Services
Target	300	Retail
Cigna	300	Healthcare
Groppetti Automotive Family	300	Automotive
JoAnn Fabrics	300	Retail
McDonald's	268	Fast Food
Visalia Medical Clinic	250	Healthcare

Public Schools

The Visalia Unified School District (VUSD) encompasses 26 elementary schools, as illustrated in the figure below, the VUSD boundary map. It also includes a newcomer language center, five middle schools, four comprehensive high schools, a continuation high school, an adult school, a charter independent study school, a K-8 charter home school, and a charter technical early college high school. VUSD serves over 32,000 students, from Pre-Kindergarten through to adult education.

Among the schools within VUSD, 24 are classified as Title I schools. Title I of the Elementary and Secondary Education Act (ESEA), enacted in 1965, provides funding for primary and secondary education with a focus on ensuring equal access to education. Title I programs allocate funds to schools and districts with high percentages of low-income students. Approximately 40 percent of students in VUSD come from low-income families.

ESEA is designed not only to provide funding but also to establish high standards and accountability within schools. In line with these goals, VUSD has implemented a Parental Involvement Plan (PIP) that complies with the requirements of the Every Student Succeeds Act (ESSA). The PIP outlines how parents can engage in decision-making activities, the utilization of funds, and capacity building. Parents of Title I students have the right to participate in the development of the PIP.

Being designated as a Title I school brings federal funding, known as Title I dollars, which supplement existing school programs. These funds are used for various purposes including:

- Instructional support, such as staff development and substitutes
- Purchasing supplemental staff, programs, materials, and supplies
- Conducting parental involvement meetings, trainings, and activities

The amount of Title I funding a school receives is based on the number of students eligible for free and reduced lunch, as determined by the completion of the School Funding Data Collection Form.

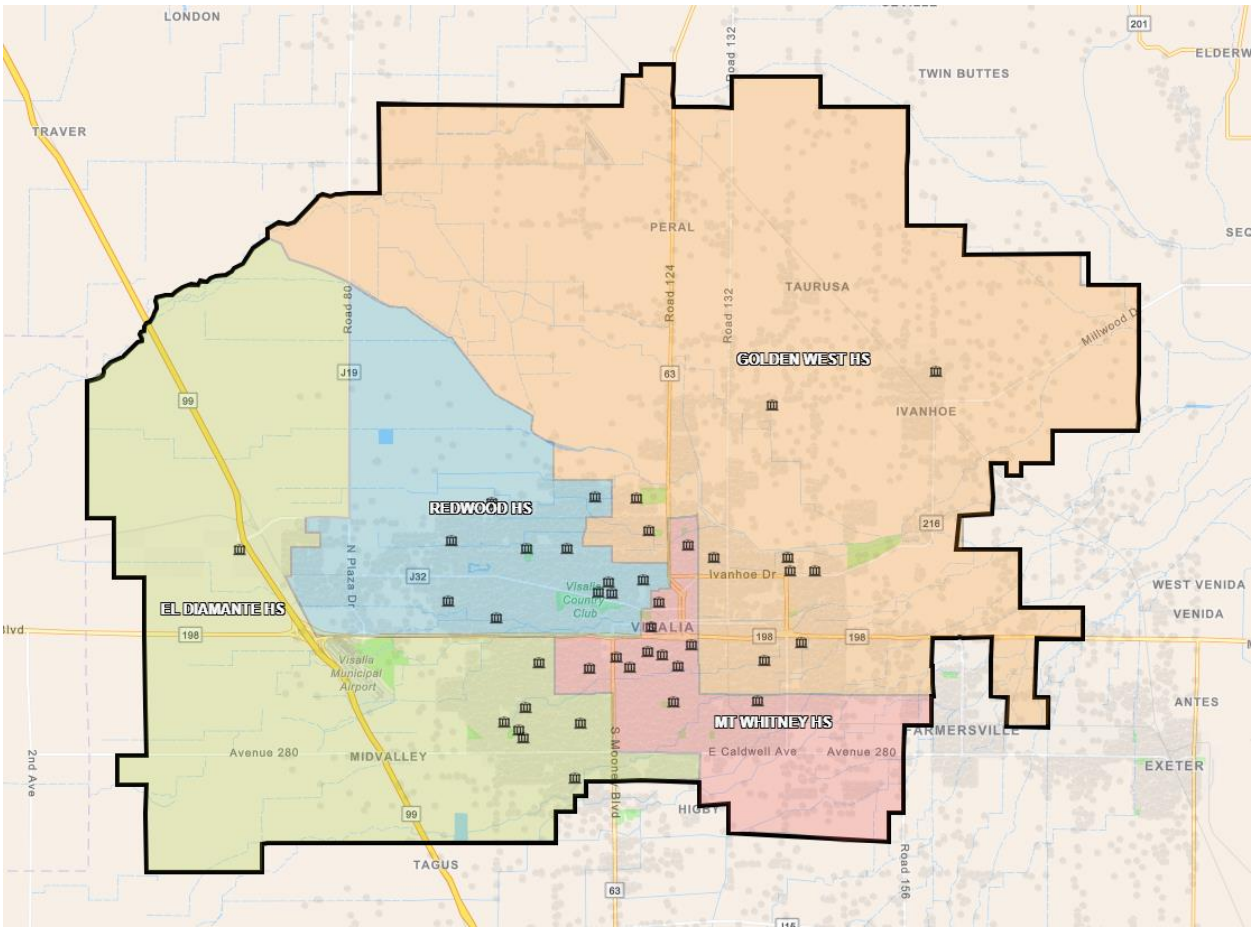
Colleges

College of the Sequoias (COS) is a public two-year community college in Visalia, California offering educational and career technical programs. Fresno State South Valley Campus (FSSVC) is a satellite campus located at COS in Visalia. FSSVC is dedicated to strengthening the communities of the South Valley by providing accessible and affordable high-quality education and lifelong learning experiences to its residents. An important goal of the FSSVC is to support highly motivated students who do not have the means or the time to relocate or commute to the main campus to pursue undergraduate and graduate degrees. Established in 2016, the Fresno State South Valley Campus is a partnership between Fresno State and College of the Sequoias.

Freno Pacific University (FPU) is a nationally recognized private Christian university offering both graduate and undergraduate programs. The Fresno Pacific University Visalia campus offers 100+ areas of study and more than 50 study abroad opportunities that prepare students for careers in everything from psychology to teaching to business. FPU is open to all students, with no faith-based requirements to attend.

San Joaquin Valley College (SJVC) is a private junior college that provides career education in 21 specialized programs. The Visalia campus provides a variety of programs including but not limited to medical, dental, business, criminal justice, trades, and industrial programs.

Due to the increased national practice of students earning four-year degrees online, the City does not view a lack of additional physical campuses in the jurisdiction as a detriment to the City.



Source: Visalia Unified School District Boundary Map, visaliausd.maps.arcgis.com

Opportunity Indices

The U.S. Department of Housing and Urban Development (HUD) developed the Opportunity Index, a comprehensive tool designed to evaluate residents' access to essential assets in Visalia. The index, which ranges from 0 to 100, is derived from nationally available data sources and provides valuable insights for assessing various neighborhood conditions.

Low Poverty Index

The low poverty index measures the level of poverty within a neighborhood, with higher scores indicating lower exposure to poverty. Understanding poverty levels is crucial for an Analysis of Impediments to Fair Housing (AI) as it highlights areas where residents may face economic hardships that limit their housing options. Identifying low-poverty areas can guide policymakers in targeting resources and interventions to uplift economically disadvantaged communities.

School Proficiency Index

This index evaluates the quality of nearby elementary schools based on the performance of fourth-grade students on state exams. Higher scores signify neighborhoods with higher-performing schools. Quality education is a critical component of fair housing, as it influences a family's decision on where to live. By identifying areas with high or low school proficiency, the AI can address educational disparities and promote equitable access to quality schooling.

Labor Market Engagement Index

This index summarizes labor market activity and human capital in a neighborhood, factoring in employment levels, labor force participation, and educational attainment. Higher scores indicate robust labor market

engagement. Understanding labor market dynamics helps in crafting housing policies that support employment opportunities, thereby enhancing economic stability and reducing barriers to fair housing.

Transit Trips Index

The transit trips index estimates the likelihood of residents using public transit, based on a hypothetical three-person, single-parent family earning 50% of the median income for renters. Higher scores reflect greater utilization of public transit. Public transit access is essential for fair housing as it impacts residents' ability to reach jobs, schools, and services. Analyzing transit trip data informs transportation planning that supports housing equity.

Low Transportation Cost Index

The low transportation cost index estimates transportation costs for a similar hypothetical family, with higher scores indicating lower costs. Affordable transportation is a key factor in fair housing, as high transportation expenses can strain family budgets and limit housing choices. By highlighting areas with lower transportation costs, this index helps in planning for equitable transit solutions.

Jobs Proximity Index

This index assesses the accessibility of employment opportunities based on the distance to job locations, with larger employment centers weighted more heavily. Higher scores denote better access to jobs. Proximity to employment is vital for housing equity, as it affects residents' ability to secure and maintain employment. Identifying areas with high job accessibility aids in developing housing policies that foster economic opportunities.

Environmental Health Index

The environmental health index measures potential exposure to harmful toxins at the neighborhood level, with higher scores indicating better environmental quality. Environmental health is a significant aspect of fair housing, as exposure to toxins can adversely affect residents' well-being. By identifying neighborhoods with lower environmental health risks, this index supports initiatives to improve living conditions and promote health equity.

Index Findings

Table 40 contains data developed by HUD assessing Visalia residents’ access to key opportunity assets with the values in the table ranging from 0 to 100. Residents of Hispanic ethnicity in the city are most likely to live in areas with higher poverty rates, stressing the need for targeted economic interventions and housing policies to support this vulnerable group. Additionally, Black and Hispanic residents rely on public transit services more than other racial groups. This highlights the importance of maintaining and improving public transit infrastructure to support this demographic. Ensuring accessible and efficient public transit is vital for reducing transportation barriers and enhancing mobility, which directly impacts housing choices and economic opportunities. Access to employment opportunities is generally high across all racial groups, with Black, White, and Native American residents scoring the highest, respectively. However, the environmental health index indicates a high exposure to toxins, suggesting a need for better environmental conditions. This index was higher in the Visalia-Porterville metro area, indicating better environmental health in that region compared to the city overall. Schools in areas with populations below the federal poverty line had lower scores, reflecting lower school system quality. The lowest scores were found among Native American and Hispanic residents. Quality education is a cornerstone of fair housing, as it influences long-term economic mobility and housing stability. Addressing these educational disparities is essential for creating equitable living environments and supporting community development.

Table 50: Opportunity Indicators, by Race/Ethnicity							
(Visalia, CA CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	42.16	38.32	44.93	33.23	18.99	63.50	5.39
Black, Non-Hispanic	33.38	35.56	38.33	37.24	20.60	61.52	5.25
Hispanic	31.21	34.83	36.90	36.42	19.43	56.77	5.25
Asian or Pacific Islander, Non-Hispanic	33.15	36.83	39.86	31.43	16.97	54.34	5.35
Native American, Non-Hispanic	36.28	35.30	39.89	35.66	20.53	62.31	5.27
Population Below Federal Poverty Line							
White, Non-Hispanic	29.05	33.66	34.26	38.44	22.67	61.06	5.19
Black, Non-Hispanic	34.10	36.75	32.48	40.90	20.09	55.45	5.74
Hispanic	20.58	31.17	25.48	46.27	22.74	55.76	4.96
Asian or Pacific Islander, Non-Hispanic	28.96	46.36	47.19	33.55	14.19	56.56	5.14
Native American, Non-Hispanic	30.91	24.48	26.87	30.75	14.69	41.66	6.46
(Visalia-Porterville, CA) Region							
Total Population							
White, Non-Hispanic	32.75	31.83	32.19	28.25	15.41	50.99	11.72
Black, Non-Hispanic	25.99	27.87	26.04	34.60	18.42	51.17	9.27
Hispanic	17.95	23.67	19.93	31.21	15.28	44.60	12.77
Asian or Pacific Islander, Non-Hispanic	25.89	30.71	28.93	28.04	14.95	44.46	10.97
Native American, Non-Hispanic	28.93	34.35	25.88	30.12	13.46	38.17	20.12

Population below federal poverty line							
White, Non-Hispanic	22.25	26.39	23.71	31.57	17.10	48.33	12.22
Black, Non-Hispanic	16.23	20.76	15.49	42.45	19.37	38.21	10.73
Hispanic	12.48	21.20	15.40	34.05	15.70	44.02	14.09
Asian or Pacific Islander, Non-Hispanic	21.47	33.83	28.76	33.45	14.71	43.77	11.07
Native American, Non-Hispanic	25.00	26.33	21.16	31.11	13.76	37.93	15.25

Public Policies and Private Sector Practices

Public policies can significantly impact housing opportunities, potentially creating barriers. These policies encompass various areas such as tax policy, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and other regulations influencing the return on residential investment. Amending local zoning and land use laws or allocating funds for affordable housing through grants can effectively support the development of affordable housing units. Such policy changes address disparities in access to opportunity by implementing plans that revitalize areas with affordable housing. Improvements in services, schools, community assets, sidewalks, and other infrastructure in these areas can substantially enhance the quality of life for residents and ensure equitable access to resources.

In addition to public policies, private sector practices also play a vital role in fair housing choice. Equity in money lending from financial service organizations is a critical component. These organizations include credit unions, banks, credit card companies, and insurance companies, which provide essential loans for purchasing homes, home equity, and home repairs. Access to these financial services is often necessary for securing credit financing for mortgages, underscoring the importance of fair lending practices. Ensuring equal access to information regarding financial services is another important aspect of achieving fair housing choice. Discriminatory practices in lending can limit opportunities for certain groups, making it difficult for them to secure the financing needed for homeownership. By addressing inequities in the financial sector, communities can foster a more inclusive environment where all individuals have equal opportunities to achieve homeownership and financial stability.

The Housing Element

State law mandates that each local government creates a general plan to serve as a blueprint for future development, incorporating seven essential elements. Among these the Housing Element holds significant importance and is specifically required by California's Housing Element Law. The state law recognizes that for the private market to meet the housing needs of state residents, municipalities must implement local general plans and regulatory systems that facilitate housing development without imposing unduly constraints.[6] The primary objective of the Housing Element is to conduct a thorough assessment of housing needs across all income levels to understand the housing landscape and identify gaps in the current housing market. By establishing policies to address these needs, the Housing Element provides a clear framework for action, guiding the city's efforts to improve housing availability and affordability. Identifying suitable sites for low-income housing units is a critical component of this element to ensure that there are

[6] California Department of Housing and Community Development, Housing Elements

designated areas where affordable housing can be developed, promoting inclusivity and diversity in the community. Additionally, the development of programs to support low- and moderate-income residents is essential for providing comprehensive housing solutions that go beyond mere construction but also including wraparound support services and financial assistance.

Land Use Policies and Practices

The City of Visalia's ordinances encompass a diverse array of zoning districts designed to provide various housing opportunities for individuals with special needs, such as those with disabilities and those in need of transitional or supportive housing. This approach addresses a significant segment of the population that often faces housing challenges, promoting social equity and ensuring that vulnerable groups are adequately supported with access to housing. Additionally, the City of Visalia regularly reviews local zoning laws and policies to ensure they do not impede fair housing choices. This periodic evaluation is essential for identifying and rectifying any barriers that may inadvertently arise, ensuring that zoning regulations evolve in response to changing needs and conditions.

Residential Density

The information provided below is sourced from the 2023 Adopted Housing Element. It is important to note that the densities are based on dwelling units per gross acre. The Residential Density Table 43 sets a clear framework for multi-family housing development, permitting densities between 15 to 35 units per acre, with a cap of 80 units per development. This density range is significant because it strikes a balance between encouraging higher-density housing, which can alleviate housing shortages, and maintaining manageable development scales to avoid overburdening infrastructure and services. The cap of 80 units ensures that developments remain within a size that can be effectively integrated into the community. This limitation helps prevent the negative impacts of overly large developments, such as traffic congestion, overstressed utilities, and community resistance. It encourages more modestly scaled projects that can blend seamlessly with the existing housing landscape, enhancing social cohesion and community acceptance. By setting clear density limits and maintaining a cap on development sizes, the city aims to address housing shortages effectively while ensuring that new developments are sustainable and well-integrated into the community.

Table 51: Residential Density

Land Use Designations		Description	Residential Density Range (units/acre)	Consistent Zoning Districts
Residential Designations				
Very Low Density Residential	RVLD	Large lot residential development where all infrastructure may not be required	0.1 to 2	R-1-20
Low Density Residential	RLD	Single-family detached homes, accommodating the majority of the city's residential uses	2 to 10	R-1-5;R-1-12.5
Medium Density Residential	RMD	Accommodates a mix of housing types including small-lot homes, zero-lot-line, duplexes, fourplexes, and apartments	10 to 15	R-M-2
High Density Residential	RHD	Accommodates a mix of housing types including zero-lot-line developments, duplexes, fourplexes, and apartments	15 to 35	R-M-3
Mixed Use Designations				
Commercial Mixed Use	CMU	Allows either vertical or horizontal mixed-use development; Floor Area Ratio between 0.25 and 2.0	Up to 35	C-MU

Downtown Mixed Use	DMU	High intensity development: Vertical mixed use strongly encouraged; Floor Area Ratio between 1.0 and 5.0	Minimum 20	D-MU
Commercial Designations				
Neighborhood Commercial	RMD	Small scale commercial development and residential uses. Horizontal or vertical mixed use encouraged	10 to 15	C-N

Source: City of Visalia General Plan, 2014, and Adopted Housing Element, 2023.

Zoning for Housing

The City's General Plan is brought to fruition through the Zoning Ordinance. This ordinance outlines specific development standards and permissible uses within each zoning district, which regulate the density, type, and design of various land uses. Density controls help manage population growth and infrastructure capacity, while type and design regulations ensure that buildings meet aesthetic and functional standards. These regulations aim to protect public health, safety, and welfare, as mandated by Government Code Sections 65800-65863. This legal foundation emphasizes the importance of planning regulations in creating safe, healthy, and livable communities. However, the Zoning Ordinance can also restrict the development of certain types of housing, including high-density housing, emergency shelters, and supportive or transitional housing. These restrictions can have significant social implications in terms of housing affordability and accessibility.

Residential Care Facilities

Residential Care Facilities for the Elderly (RCFE) cater to individuals aged 60 and above, offering services such as accommodation, meals, housekeeping, supervision, and personal care assistance with daily activities like hygiene, dressing, eating, and walking. RCFEs address the diverse needs of seniors enabling them to live with dignity and support to enhance their quality of life. The City of Visalia ensures the availability of residential care facilities for persons with disabilities. This ensures that individuals with disabilities have access to necessary support services within the facilities, promoting social equity and integration. The Zoning Ordinance permits adult overnight residential care for up to six individuals, in addition to the residing family, across all residential zones (R-1-20, R-1-12.5, R-1-5, R-M-2, R-M-3) and conditionally in the office (O-PA) zone.[7] Permitting such use in various residential zones without needing approvals facilitates the establishment of small-scale care facilities, making it easier to meet the demand for such services. For facilities serving more than six individuals, this use is conditionally permitted in single-family residential zones (R-1-20, R-1-12.5, R-1-5) and the office (O-PA) zone.[7] This requirement allows for thorough evaluation and community input, ensuring that the scale and operations of larger facilities are appropriate for their locations. Notably, the city does not have specific development standards for these facilities. Establishing clear development standards could provide guidance on the design, size, and operational aspects of these facilities, ensuring consistency and quality. These standards could also address concerns related to safety, accessibility, and neighborhood compatibility, improving the overall effectiveness of the care facilities. Currently, Visalia hosts 27 residential care facilities with a total capacity of 552 units.[7]

Emergency Shelters

Emergency shelters offer temporary housing alongside supportive services for homeless individuals and families, typically for durations of six months or less. By limiting occupancy to six months or less, shelters aim to facilitate timely reintegration into stable housing situations, contributing to community welfare and stability. According to Health and Safety Code Section 50801[e], no homeless individual or family can be denied emergency shelter due to financial constraints.[8] State law, specifically Government Code Section 65583[c][1], mandates that local jurisdictions must identify suitable locations for housing, including emergency shelters and transitional housing, through appropriate zoning and development standards to

[7] City of Visalia Adopted Housing Element 2023, Table 43
[8] California Department of Housing and Community Development, Senate Bill 2

encourage diverse housing options for all income levels.[8] Additionally, under State Bill 2 (SB 2), local jurisdictions are required to assess the need for shelters, designate zones where shelters can be established without discretionary review, and apply development standards that align with those used for other types of development in the same zone, with specific exceptions detailed in eight categories: maximum bed limits, off-street parking, size and location of waiting and client intake areas, provision of on-site management, separation requirements from other shelters, length of stay, lighting, and security measures.[8] These laws emphasize the importance of identifying suitable sites for shelters, streamlining approval processes, and ensuring equitable treatment of shelters in zoning and development standards.

Currently, the City's Zoning Ordinance permits emergency shelters as a permitted use exclusively in the Light Industrial (I-L) zone, without specifying other zones where such facilities are permitted or conditionally allowed. The lack of provisions for emergency shelters in other zones could limit accessibility and availability of shelter services in different parts of the city, potentially affecting equitable access for homeless populations. Notably, the city lacks specific development standards tailored for emergency shelter facilities. Developers are required to adhere to general development criteria outlined in the Zoning Ordinance, such as setbacks and parking requirements, while the density of shelters is governed by state regulations. The omission of specific development standards is intentional and reflects the City's observation that additional development standards may hinder the development of emergency shelters by opening new possibilities for public scrutiny versus permitting their development by right.

Transitional and Supportive Housing

Transitional housing serves as a temporary residence for individuals or families awaiting permanent housing solutions, often referred to as "bridge" or "interim" housing. By providing stability and supportive services, transitional housing helps residents transition towards independent living. According to State law, local jurisdictions are mandated to address provisions for transitional and supportive housing.[8] Defined under California Government Code Section 65582(h), transitional housing consists of rental developments operated under program requirements that include the termination of assistance and reassignment of the unit to another eligible recipient after a predetermined period of at least six months.[8] By treating these housing types as residential uses and applying standard zoning regulations, Visalia can ensure equitable treatment and streamline approval processes, thereby promoting the timely establishment of much-needed housing solutions.

In contrast, supportive housing has no specified limit on duration and is occupied by individuals with low incomes who have disabilities or chronic health conditions. It is designed to integrate health and social services that support residents in maintaining their housing, improving health outcomes, and enhancing their ability to live independently and potentially work within the community. The target population includes a diverse range of individuals, such as those with mental illness, HIV/AIDS, substance abuse issues, or developmental disabilities, along with other vulnerable groups.

Under Senate Bill No. 2, transitional and supportive housing are categorized as residential uses, subject to the same standards applied to other residential uses within the same zoning area.[8] The City's Zoning Ordinance defines supportive housing as residences with integrated supportive services, such as group homes or Single Room Occupancy (SRO) housing, offering case management, medical or psychological counseling, childcare, transportation, and job training. The integration of supportive services aims to enhance residents' overall well-being, improve health outcomes, and promote community integration.

Currently, the City's Zoning Ordinance permits transitional and supportive housing as outlined in California Health and Safety Code Sections 50675.2(h) and 53260(c), allowing these facilities as permitted uses across various residential zones (R-1-20, R-1-12.5, R-1-5, R-M-2, R-M-3).[8] Notably, the city lacks specific development standards tailored for transitional or supportive housing, relying instead on general zoning regulations applicable to residential uses. While general zoning regulations provide consistency and adherence to basic requirements, specialized standards could enhance the quality, safety, and operational efficiency of these facilities and ensure that supportive services are effectively integrated into supportive housing.

Single-Room Occupancy (SRO)

Assembly Bill 3093, which revises the State Housing Element law, mandates that local jurisdictions address the need for housing options catering to Extremely Low-income households. Single Room Occupancy (SRO) units are compact living spaces consisting of a single room intended for occupancy by one individual. According to the California Housing and Community Development (HCD), SRO units are recognized as a suitable housing type specifically designed to meet the needs of Extremely Low-income individuals. Their design and affordability make them accessible to individuals with limited financial resources, ensuring they have stable housing options that promote independence and community integration. Unlike studio or efficiency units, SROs must include both a kitchen and a bathroom, although some may have only one of these amenities.

Historically, SRO units have served as essential forms of affordable private housing, particularly for lower-income groups such as seniors and individuals with disabilities. These vulnerable populations require access to suitable housing options, and SRO units fulfill this need by providing affordable living arrangements tailored to their circumstances.

In response to the legislative mandate, the City of Visalia has incorporated provisions for Extremely Low-income housing options by zoning for SROs. Currently, the City's Zoning Ordinance permits SRO units as a permitted use within multi-family residential zones (R-M-2, R-M-3) and as a conditional use in the Downtown Mixed Use (D-MU) zone. However, Visalia lacks specific development standards tailored specifically for SROs, relying instead on general zoning regulations applicable to residential uses. Developing specialized standards could enhance the quality, safety, and sustainability of SRO developments, ensuring they meet regulatory requirements and community expectations.

The introduction of SRO units may raise community concerns related to neighborhood aesthetics, traffic, and social dynamics. Effective community engagement and proactive communication strategies are essential in addressing these concerns and fostering community support for housing initiatives. Building consensus and transparency can help mitigate opposition and promote collaborative efforts toward creating inclusive neighborhoods that support all residents, including those in need of affordable housing solutions.

Employee Housing

The California Employee Housing Act mandates that housing accommodating six or fewer employees be categorized as a standard residential use.[9] Additionally, the Act specifies that housing for agricultural workers, comprising either 36 beds or 12 units, is considered an accessory agricultural use within agricultural zones. This housing enables agricultural operations to sustain a local workforce, particularly in rural areas where commuting may not be feasible. This designation subjects such housing to the same permitting process as primary agricultural activities. By categorizing smaller-scale employee housing as regular residential use and larger accommodations as accessory agricultural use, the legislation supports the agricultural industry's need for on-site workforce housing while ensuring compliance with zoning and permitting regulations.

Visalia's current Zoning Ordinance aligns with these provisions by permitting Employee Housing, defined under California Health and Safety Code Section 17008, as a permitted use specifically within Agricultural (A) and Open Space (OS) zones.[10] Notably, the city lacks specific development standards tailored for this type of housing. Developers are therefore required to adhere to general zoning regulations governing setbacks, parking requirements, and other standard criteria outlined in the Zoning Ordinance. Adopting specialized standards could enhance the quality of housing for agricultural workers, addressing unique needs such as communal living arrangements and proximity to worksites. Housing density, meanwhile, adheres to state-prescribed limits as per relevant code provisions.

Reasonable Accommodation

Under both State and Federal regulations, local governments are mandated to "reasonably accommodate" housing needs for individuals with disabilities when exercising their planning and zoning authorities. This

[9] California Department of Housing and Community Development, Employee Housing
[10] California Health and Safety Code Section 17008

requirement entails granting variances and making zoning changes as necessary to ensure the feasibility of new construction or rehabilitation projects aimed at providing housing accessible to persons with disabilities. By embedding accessibility principles into zoning regulations, the City not only meets legal obligations but also advances broader objectives of equitable housing access and community integration.

In late 2017, the City of Visalia incorporated a Reasonable Accommodation Ordinance into its Zoning Ordinance, as part of fulfilling Program 5.3 outlined in the City's prior Housing Element (5th cycle). This ordinance specifically addresses the need to accommodate structures or modifications that facilitate access to buildings for individuals with both physical and non-physical disabilities. Notably, the ordinance streamlines this process by exempting such accommodations from the requirement to file a variance application. This streamlined approach not only reduces administrative burdens but also encourages developers to incorporate universal design principles from the outset, enhancing the overall livability and sustainability of housing developments. Detailed provisions of this ordinance can be found in Section 17.42.050.C of the Zoning Ordinance.

Permitting Process

Various housing types in Visalia undergo distinct permitting procedures and timelines. Table 49 sourced from the Adopted Housing Element, details these processes specific to the City. For projects exceeding the established development standards within their respective zones, a Conditional Use Permit (CUP) is mandatory. CUP ensures that developments exceeding standard parameters undergo additional scrutiny to assess their compatibility with neighborhood characteristics and infrastructure capacities. Furthermore, it provides an opportunity for public input, promoting community engagement in shaping local development.

Table 52: Permitting Process

Residential Use Type	List of Typical Approval Requirements	Estimated Total Processing Time
Single Family Residential on residential lot	Permitted by Right	Less than 30 days
Single Family Residential on non-residential lot	Site Plan Review CEQA/CUP	2-3 Months
Subdivision	Site Plan Review CEQA/CUP	3-4 Months
Duplex on Single Family Residential Lot	Site Plan Review	Less than 30 days
Duplex on Multi-Family Residential Lot	Permitted by Right	Less than 30 days
Multi-Family Apartment less than 80 units and less than 4 stories	Permitted by Right, Site Plan Review	Less than 30 days
Multi-Family Apartment less than 80 units and more than 4 stories	Site Plan Review CEQA/CUP	2-3 Months
Condominium, Townhouse or Apartment Style	Site Plan Review CEQA/TSM/CUP	2-3 Months
Accessory Dwelling Units	Permitted by Right	3-4 Months
Adult Over-night Care Facility (6 people or less)	Permitted by Right	Less than 30 days
Adult Over-night Care Facility (more than 6 people)	Site Plan Review CEQA/CUP	2-3 Months
Nursing and Convalescent Homes (including or not including psychiatric, drug abuse and alcoholism cases)	Site Plan Review CEQA/CUP	2-3 Months
Single Room Occupancy (SRO)	Permitted by Right	Less than 30 days
Employee Housing, as defined in California Health and Safety Code Section 17008	Permitted by Right	Less than 30 days

Transitional and Supportive Housing, as defined in California Health and Safety Code Sections 50675.2(h) and 53260(c)	Permitted by Right	Less than 30 days
Emergency Shelters	Permitted by Right	Less than 30 days
Low Barrier Navigation Center	Permitted by Right	Less than 30 days
Emergency / Temporary Housing	Site Plan Review	2-3 Months

Source: City of Visalia Adopted Housing Element, 2023

Real Estate Sales Practices

In California, the Department of Real Estate (DRE) licenses both real estate brokers and salespersons to conduct real estate sales. The DRE also enforces California's real estate laws. In Visalia, any instance of discrimination or fair housing violation involving a real estate professional should be promptly reported to the local representative association or directly to the DRE.

Assembly Bill 345, signed into law in July 2015 by the Governor, introduced amendments to Section 10170.5 of the California Business and Professions Code, which became effective on January 1, 2016. These amendments mandate specific continuing education requirements for broker licensees. Upon their first renewal as a broker, licensees must complete a three-hour course focusing on the management of real estate offices and supervision of real estate activities. Subsequent renewals for salesperson and broker licensees require completion of an eight-hour survey course covering topics such as ethics, agency, trust fund handling, fair housing, risk management, and management and supervision. The amendments introduced by Assembly Bill 345 reflect the state's commitment to ensuring that licensed real estate professionals are well-versed in ethical practices, legal compliance, and effective management of real estate transactions. The ongoing education mandated by Assembly Bill 345 helps to ensure that brokers are not only compliant with current laws but also proactive in fostering an inclusive and fair housing market. This regulatory approach reinforces the broader goals of fair housing policies, contributing to the elimination of discriminatory practices and the advancement of equal housing opportunities for all.

Nearly all California real estate brokers and salespersons are affiliated with a trade association, which provides a structured framework for professional development and ethical conduct. The two predominant associations are the California Association of Realtors (CAR), affiliated with the National Association of Realtors (NAR), and the California Association of Real Estate Brokers (CAREB), affiliated with the National Association of Real Estate Brokers (NAREB). CAR offers comprehensive online courses as part of its license renewal program, focusing on fair housing laws at both federal and state levels. These courses educate real estate professionals about the history, current laws, and best practices in fair housing, emphasizing non-discriminatory practices and the importance of promoting fair housing principles in California and nationwide. These associations play a pivotal role in regulating member conduct and promoting fair housing practices, including those set forth by the NAR, which has a strict Code of Ethics prohibiting discrimination based on various protected categories.

The NAR maintains a professional code of conduct explicitly prohibiting unequal treatment in professional services or employment practices based on race, color, religion, sex, disability, familial status, or national origin (Article 10, NAR Code of Ethics). This code also prevents members from establishing or promoting deed restrictions or covenants based on race and forbids realtors from participating in any agreement or plan that discriminates against individuals based on the protected characteristics. By forbidding unequal treatment in professional services and employment practices, the NAR code plays a vital role in eliminating systemic barriers to fair housing. This is particularly important in addressing historical and ongoing discrimination that affects access to housing for marginalized groups. Article 10 not only imposes obligations on realtors but also underscores the association's strong support for equal housing opportunities.

If a realtor suspects discrimination, they are directed to contact their local board of realtors. These local boards or associations are responsible for accepting complaints from home seekers who allege discriminatory treatment in housing availability, purchase, or rental. Local boards of realtors have the duty

to enforce the Code of Ethics. They do this through established professional standards, procedures, and corrective actions when a violation of the Code is substantiated. The significance of this Code of Ethics is multifaceted. It ensures that realtors adhere to high ethical standards, fostering a fair and equitable housing market. By explicitly prohibiting discrimination, the Code of Ethics promotes inclusivity and equal opportunity, essential principles in maintaining public trust and confidence in the real estate profession. Additionally, the enforcement mechanisms provided by local boards ensure accountability and uphold the integrity of the profession. This framework not only protects consumers but also reinforces the professional credibility of realtors, distinguishing them as advocates for fair housing practices. The local boards' role in enforcing the Code of Ethics through professional standards and corrective actions ensures that ethical breaches are addressed promptly and effectively.

The City of Visalia is served by the Tulare County Association of Realtors. The Tulare County Association of Realtors holds local real estate members to the professional code of ethics. Beyond the local board, real estate professionals are also held to a strict code of ethics mandated by the National Association of Realtors. Local boards of realtors, such as the Tulare County Association of Realtors (TCAOR) serving Visalia, enforce these ethical standards and handle complaints related to fair housing and ethics violations. TCAOR not only provides essential services like Multiple Listing Service (MLS) access and educational programs but also ensures that its members comply with both state laws and the NAR Code of Ethics. The association processes complaints internally and, when necessary, reports them to appropriate authorities such as the District Attorney’s office and the California Department of Real Estate.

The National Association of Real Estate Brokers (NAREB) mandates its members to adhere to a rigorous code of ethics that strictly prohibits discrimination. According to Part I, Section 2 of the NAREB Code of Ethics, members are expressly forbidden from discriminating against individuals based on race, color, religion, sex, national origin, disability, familial status, or sexual orientation. This prohibition extends across several areas including the sale or rental of real estate, advertising related to the sale or rental of real estate, financing associated with real estate, and the provision of professional real estate services. Prohibiting discrimination in advertising ensures that marketing practices do not perpetuate stereotypes or exclusionary tactics, which can subtly influence public perceptions and access to housing. This measure is significant in promoting transparency and fairness in how housing opportunities are presented to the public. The clause against discrimination in financing is also important, as access to financial resources is a major determinant of one's ability to purchase or rent property. By mandating nondiscriminatory practices in financing, NAREB aims to dismantle financial barriers that disproportionately affect minority groups, fostering a more inclusive housing market.

Rental and Property Management

The California Apartment Association (CAA), established in 1941, is the largest statewide trade organization in the United States for rental property owners and managers. It advocates for over 1.5 million rental units managed by its members across California. CAA is committed to upholding local, state, and federal fair housing laws, ensuring equal housing opportunities irrespective of race, color, religion, sex, marital status, disability, age, familial status, sexual orientation, or national origin. Members of CAA adhere to a Code for Equal Housing Opportunity, which mandates the following:

- In rental, lease, sale, purchase, or exchange of real estate, owners and their employees must offer housing accommodations to everyone equally.
- Members must establish and enforce fair and reasonable rental housing rules and guidelines, ensuring consistent services throughout a resident's tenancy.
- Members must refrain from disclosing information about the racial, creed, or ethnic composition of neighborhoods and must avoid any behavior or actions that could lead to steering.
- Members must not print, display, or circulate any statements or advertisements indicating preferences, limitations, or discrimination in housing rental or sales.

The principle of non-discrimination in providing housing accommodations is fundamental to creating inclusive communities. By actively ensuring that housing providers treat all applicants fairly and equally, regardless of race, ethnicity, religion, or other protected characteristics, we lay the groundwork for diverse

neighborhoods. Prohibiting the sharing of neighborhood demographic information and preventing the practice of steering are crucial measures for avoiding subtle forms of discrimination and segregation. Sharing demographic information can reinforce stereotypes and biases, leading to discriminatory practices, even if unintentionally. Additionally, banning discriminatory advertisements is essential to maintaining an unbiased housing market, ensuring that all prospective renters or buyers feel equally welcome. Advertisements that explicitly or implicitly discourage certain groups from applying for housing reinforce societal biases and create barriers to equal opportunity.
Additionally, CAA provides a Certificate in Residential Management, which includes training on fair housing law. The association's website also offers resources through links to the Fair Housing Institute and Fair Housing Network. This emphasis on education ensures that members are well-informed and equipped to implement fair housing practices effectively.

Laws Governing Lending

Community Reinvestment Act

The Community Reinvestment Act (CRA), established in 1977, mandates that federal banking regulators, including the Federal Reserve, promote the involvement of financial institutions in meeting the credit needs of their communities, particularly those in low- and moderate-income (LMI) neighborhoods. This legislation aims to ensure that banks engage in activities that benefit these underserved areas, such as providing loans for housing, small businesses, and community development projects.

Banking Regulators for the CRA

Three federal banking agencies oversee compliance with the CRA: the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). Each of these agencies is responsible for regulating and examining banks to evaluate their adherence to CRA requirements. Banks subject to the CRA are evaluated based on their lending, investment, and service activities within the communities they serve.

The CRA fosters economic development and addresses disparities in access to financial services among different socioeconomic groups. By encouraging banks to lend responsibly and invest in community development projects, the CRA helps promote stability and growth in LMI neighborhoods. The dedicated CRA sites maintained by each regulatory agency provide transparency by publishing banks' CRA ratings and Performance Evaluations, allowing stakeholders to assess banks' commitments to community reinvestment.

Overall, the CRA plays a pivotal role in promoting fair and equitable access to credit and financial services, thereby contributing to the economic well-being and vitality of underserved communities across the United States. It underscores the financial sector's responsibility to support inclusive economic growth and mitigate economic disparities through targeted investment and lending practices.

Federal Reserve’s Role

The Federal Reserve oversees state member banks, which are state-chartered banks that have chosen to join the Federal Reserve System, to ensure their compliance with the Community Reinvestment Act (CRA). This involves conducting regular examinations of these banks to assess how well they are meeting their obligations under the CRA. The evaluations conducted by the Federal Reserve focus on the banks' efforts to lend to and invest in low- and moderate-income communities, as well as their provision of banking services in these areas. These evaluations influence the Federal Reserve's decisions on various applications submitted by banks, such as requests for mergers, acquisitions, and new branch openings. The CRA performance of state member banks is considered alongside other regulatory information to determine the impact of these banking activities on community development and economic growth. Additionally, the Federal Reserve plays an educational role by sharing effective community development practices with bankers and the public, aiming to enhance understanding and implementation of CRA requirements across the banking sector.

This oversight by the Federal Reserve is pivotal in ensuring that state member banks fulfill their responsibilities under the CRA, thereby promoting equitable access to financial services and supporting economic development in underserved communities. By integrating CRA evaluations into broader regulatory assessments, the Federal Reserve enhances the transparency and accountability of banking practices. The sharing of community development strategies further encourages banks to adopt proactive approaches to meet the credit needs of diverse communities. Ultimately, the Federal Reserve's supervision under the CRA not only safeguards the integrity of the banking system but also contributes to fostering inclusive economic growth and reducing disparities in financial access across regions and demographic groups.

The table below displays the Community Reinvestment Act (CRA) ratings for 23 banks operating in Visalia. The CRA employs a four-tiered rating system—Outstanding, Satisfactory, Needs to Improve, and Substantial Noncompliance—to assess banks' performance in meeting the credit needs of the communities they serve, particularly low- and moderate-income areas. In Visalia, all banks evaluated under the CRA framework received a "satisfactory" rating. This rating indicates that these institutions are deemed to be meeting the minimum standards set forth by the CRA in terms of lending, investment, and service provisions to underserved communities.

Analyzing these ratings provides insights into how effectively banks are fulfilling their obligations under the CRA, which is aimed at promoting fair access to financial services and fostering community development. A "satisfactory" rating implies that while banks are meeting the basic requirements, there may still be opportunities for improvement in enhancing their impact on local economic growth and addressing specific community needs. It also signals to stakeholders, including regulators, community organizations, and the public, about the overall health of banking practices in supporting equitable financial access. Understanding these ratings helps stakeholders advocate for stronger CRA compliance measures or commend banks that exceed expectations in community reinvestment efforts. Therefore, Figure # serves as a benchmark for assessing the local banking sector's contributions to economic inclusivity and social equity in Visalia.

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	34156	FDIC	1/1/1998	BANK OF VISALIA	VISALIA	CA	Satisfactory	$38,881	Small bank
2	34156	FDIC	3/1/2003	BANK OF VISALIA	VISALIA	CA	Satisfactory	$108,676	Small bank
3	22832	OCC	5/9/1996	KAWEAH NATIONAL BANK	VISALIA	CA	Satisfactory	$25,651	Not Reported
4	22832	OCC	4/6/1998	KAWEAH NATIONAL BANK	VISALIA	CA	Satisfactory	$38,843	Small bank
5	22832	OCC	7/22/2002	KAWEAH NATIONAL BANK	VISALIA	CA	Satisfactory	$80,433	Small bank
6	33341	FDIC	5/1/1992	KAWEAH THRIFT AND LOAN COMPANY	VISALIA	CA	Satisfactory	$1,000	Not Reported
7	33341	FDIC	7/1/1994	KAWEAH THRIFT AND LOAN COMPANY	VISALIA	CA	Satisfactory	$22,000	Not Reported
8	17381	OCC	8/19/1991	MINERAL KING NATIONAL BANK	VISALIA	CA	Satisfactory	$140,358	Not Reported
9	17381	OCC	10/31/1993	MINERAL KING NATIONAL BANK	VISALIA	CA	Satisfactory	$183,481	Not Reported
10	58728	FDIC	2/1/2011	SUNCREST BANK	VISALIA	CA	Satisfactory	$74,080	Small bank
11	58728	FDIC	8/1/2013	SUNCREST BANK	VISALIA	CA	Satisfactory	$99,942	Small bank

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
12	58728	FDIC	5/1/2019	SUNCREST BANK	VISALIA	CA	Satisfactory	$928,677	Intermediate Small Institution
13	34156	FDIC	5/5/2008	VALLEY BUSINESS BANK	VISALIA	CA	Satisfactory	$280,508	Small bank
14	34156	FDIC	8/1/2011	VALLEY BUSINESS BANK	VISALIA	CA	Satisfactory	$341,340	Intermediate Small Institution
15	34156	FDIC	7/1/2013	VALLEY BUSINESS BANK	VISALIA	CA	Satisfactory	$359,989	Intermediate Small Institution
16	34156	FDIC	1/1/2016	VALLEY BUSINESS BANK	VISALIA	CA	Satisfactory	$401,993	Intermediate Small Institution
17	22496	FDIC	10/1/1991	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$92,000	Not Reported
18	22496	FDIC	3/1/1993	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$141,000	Not Reported
19	22496	FDIC	1/1/1995	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$123,756	Not Reported
20	22496	FDIC	12/1/1995	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$127,872	Not Reported
21	22496	FDIC	1/1/1998	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$119,141	Small bank
22	22496	FDIC	5/5/2003	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$131,097	Small bank
23	22496	FDIC	8/1/2008	VISALIA COMMUNITY BANK	VISALIA	CA	Satisfactory	$188,311	Small bank

Source: Federal Financial Institutions Examination Council, Interagency CRA Rating Search for Visalia, 2024

Lending Findings

An analysis of home loan accessibility revealed findings suggesting the potential for discrimination or a lack of awareness among certain populations. Hispanics, who constitute 50.3% of the city's population, only account for 32.7% of loan applicants. Conversely, White residents, who make up 37.3% of the population, represent 60% of loan applicants. In contrast, the percentages of Black and Asian applicants are roughly proportional to their respective shares of the city's population. These findings suggest that the Hispanic community may not be applying for home loans at rates consistent with their population share. The significant underrepresentation of Hispanic applicants compared to their population percentage highlights a possible systemic issue that may be rooted in discrimination or a lack of information and resources. The disparity in loan application rates suggests that Hispanic residents might be encountering obstacles in the home loan process, whether through direct discrimination or inadequate access to necessary information and support.

In comparison, the overrepresentation of White loan applicants indicates a contrasting ease of access or awareness of the loan application process within this demographic. This disparity further emphasizes the need for targeted interventions to ensure equitable access to housing finance for all racial and ethnic groups. The fact that the loan application rates for Black and Asian residents align more closely with their population percentages suggests that any barriers they face may not be as pronounced or might be addressed differently than those faced by the Hispanic population.

Addressing the specific needs and challenges of the Hispanic community, in particular, could involve outreach programs, education about the loan application process, and stricter enforcement of anti-

discrimination laws within the lending industry. This detailed analysis underscores the importance of examining demographic data to identify and rectify inequities in access to essential services such as home loans, thereby fostering a more inclusive and fair housing environment.

Table 53: Demographics of Loan Applicants vs. Total Population – (2022)

Race	Percent of Applicant Loan Pool	Percent of Total Population	Variation (Percentage Points)
White	60%	37.3%	+22.7
Black	1.6%	2.7%	-1.1
Hispanic	32.7%	50%	-17.3
Asian	4.3%	6%	-1.7
American Indian/Alaskan Native	1.2%	1.7%	-0.5
Native Hawaiian/Pacific Islander	0.2%	0.02%	+0.18

Source: Consumer Financial Protection Bureau, 2022, 2022 1-Year ACS

An analysis of loan approvals by ethnicity and income in the city uncovers significant disparities. White and American Indian/Alaskan Native applicants experienced the highest approval rates in every income bracket. Notably, American Indian/Alaskan Native individuals, who constitute a small segment of the population, had far fewer applicants than their White, Black, Hispanic, and Asian peers. This high approval rate for White and American Indian/Alaskan Native applicants implies a potentially easier lending process for these groups. However, the small number of American Indian/Alaskan Native applicants limits the generalizability of this finding. Asian and Hispanic applicants followed with the next highest approval rates across all income brackets. This suggests these groups also have relatively better access to loan approvals, though still not at the level of White and American Indian/Alaskan Native applicants. These disparities are critical in understanding barriers to fair housing. The higher approval rates for White and American Indian/Alaskan Native applicants may reflect more favorable treatment or better access to resources and information, facilitating a smoother loan process. However, the limited applicability of the American Indian/Alaskan Native data indicates the need for a more nuanced analysis that considers population size and application volume. The relatively high approval rates for Asian and Hispanic applicants indicate that while these groups fare better than some other minorities, there remains a disparity when compared to White applicants. This suggests ongoing inequities in the lending process that need to be addressed.

In the middle-income bracket, White, Asian, and Hispanic applicants had the highest approval rates. Conversely, Black applicants in this bracket faced the lowest approval rate. Furthermore, Black, Asian, Hispanic, and American Indian/Alaskan Native applicants experienced higher denial rates in the middle-income bracket compared to their White counterparts. The higher approval rates for Asian and Hispanic applicants in certain brackets suggest relatively better outcomes for these groups compared to other minorities. However, these outcomes still indicate the need for improvement, particularly regarding equity and access to housing finance. The disparities between these groups and White applicants highlight underlying issues that affect loan accessibility. The low approval rates for Black applicants, especially in the middle-income bracket, emphasize a critical area for further investigation and intervention. This disparity suggests that Black applicants encounter significant obstacles in the lending process, which may be due to systemic discrimination, lack of access to resources, or other barriers.

In the low-income bracket, applicants from all racial and ethnic groups experienced the highest rates of denial. This indicates a systemic issue within the lending process that disproportionately affects lower-income individuals, regardless of their racial or ethnic background. High denial rates in the low-income bracket suggest that economic status plays a significant role in loan approval outcomes. These applicants, who are already financially vulnerable, face additional challenges in securing home loans, exacerbating their housing instability. By focusing on the high denial rates among low-income applicants, we can develop targeted strategies to promote fair housing and ensure that all individuals, regardless of their income or ethnicity, have an equal opportunity to secure home loans.

Table 54: Lending Patterns by Race/Ethnicity and Income – Visalia (2022)			
Income	Approved	Denied	Withdrawn/Incomplete
White			
Low (0-49%AMI)	5.7%	67.4%	26.9%
Moderate (50-79% AMI)	6.2%	47.3%	46.5%
Middle (80-119% AMI)	7.5%	36.7%	55.8%
Upper (>120% AMI)	8.5%	37.5%	54%
Black			
Low (0-49%AMI)	14.3%	71.4%	14.3%
Moderate (50-79% AMI)	0%	80%	20%
Middle (80-119% AMI)	3.7%	44.4%	51.9%
Upper (>120% AMI)	3.6%	32.1%	64.3%
Hispanic			
Low (0-49%AMI)	4.4%	72.2%	23.4%
Moderate (50-79% AMI)	5.1%	54.2%	40.7%
Middle (80-119% AMI)	6.1%	43.7%	50.2%
Upper (>120% AMI)	7.4%	40.1%	52.5%
Asian			
Low (0-49%AMI)	10.3%	75.9%	13.8%
Moderate (50-79% AMI)	7.7%	59%	33.3%
Middle (80-119% AMI)	8%	64%	28%
Upper (>120% AMI)	5.1%	35.7%	59.2%
American Indian/Alaska Native			
Low (0-49%AMI)	9.1%	72.7%	18.2%
Moderate (50-79% AMI)	0%	45%	55%
Middle (80-119% AMI)	4.3%	60.9%	34.8%
Upper (>120% AMI)	18.2%	42.4%	39.4%
Native Hawaiian/Pacific Islander			
Low (0-49%AMI)	0%	0%	0%
Moderate (50-79% AMI)	0%	33.3%	66.7%
Middle (80-119% AMI)	0%	33.3%	66.7%
Upper (>120% AMI)	0%	42.9%	57.1%

Source: Consumer Financial Protection Bureau 2022

Community Engagement

Marketing Efforts

The City undertook comprehensive efforts to publicize and advertise the public meetings and surveys aimed at gathering information on barriers to fair housing. Several flyers (English and Spanish) and social media posts to promote these public meetings and surveys. Utilizing various media outlets, including the City's website, Instagram, and Facebook, the City ensured wide dissemination of information about public events. In addition to online availability, the City ensured accessibility by providing paper surveys for individuals without internet access.

To initiate stakeholder engagement for focus group sessions discussing barriers to fair housing, the City conducted thorough research to identify local community organizations actively involved in addressing housing challenges in Visalia. These organizations were strategically approached through email, providing them with information and inviting their participation in five focus group sessions. This proactive outreach aimed to gather insights from stakeholders deeply embedded in the community, ensuring a holistic understanding of housing barriers and fostering collaborative solutions. By ensuring broad participation and collecting diverse perspectives, the City aimed to identify and address the systemic barriers to fair housing, ultimately fostering a more equitable and inclusive community.

Organization Focus Groups

Stakeholder Focus Groups, April-May 2024

Housing providers, health and social services organizations, fair housing organizations, developers, emergency management organizations, and organizations representing protected classes in the community were invited to attend five virtual organizational stakeholder focus groups between April 26th – May 3rd. To identify appropriate invitees, Baker Tilly conducted research on local community organizations that provide services related to potential impediments to fair housing in Visalia.

The focus group dates below list stakeholder attendees whose comments were compiled:

Date/Time	Organizations
April 26, 2024 (9AM PDT)	Augusta Communities
	Midvalley LLC Sierra Vista Mobile Manor
	Schranks Clubhouse
	Workforce Investment Board of Tulare County
April 30, 2024 (10AM PDT)	Tulare County Health & Human Services Agency
	Rancho Robles Mooney Grove Manor
April 30, 2024 (12:30PM PDT)	Habitat for Humanity of Tulare/Kings Counties
May 3, 2024 (11AM PDT)	College of the Sequoias
	Community Services Employment Training (CSET)
	Family Services of Tulare County
	RH Community Builders
	Self-Help Enterprises
May 3, 2024 (12:30PM PDT)	Anthem
	Tulare County Office of Education

During all five focus group sessions, consultants from Baker Tilly delivered an overview presentation on the AI Plan, Consolidated Plan, and community participation opportunities. Following the presentation, attendees engaged in a roundtable discussion on topics related to possible impediments to fair housing throughout the City.

The participants were asked the following questions:

1. What barriers do low-income individuals face when trying to access housing?
2. What healthcare services or resources are lacking for individuals experiencing housing insecurity?
3. Are there disparities in housing development or revitalization efforts across different neighborhoods?
4. Are there disparities in educational opportunities based on housing status within our community?
5. How inclusive are housing services and policies for marginalized residents?
6. What are the unique housing needs of elderly persons and individuals with disabilities in our community?

City Staff Interviews

Zoning Laws

During discussions with the Zoning department, staff highlighted that developers are advocating for changes in zoning laws to permit the construction of multi-unit structures in areas currently designated for single-family homes. Such zoning modifications would significantly increase the availability of affordable housing units in these regions. The pressure to revise zoning laws to allow multi-unit buildings in single-family zones reflects a critical issue in urban planning and housing policy. By enabling higher-density developments in these traditionally low-density areas, jurisdictions can address the growing demand for affordable housing. This shift is particularly important in urban and suburban areas where the cost of housing has escalated, making it difficult for low- and middle-income families to find suitable accommodations.

The advocacy by developers for zoning changes underscores the potential for public-private partnerships in addressing housing shortages. Developers, motivated by the opportunity to build more units and meet market demand, play a significant role in expanding the housing supply. Their interest in changing zoning

laws indicates a readiness to invest in affordable housing projects, which can lead to increased economic activity and community development.

From the perspective of fair housing, modifying zoning laws to allow multi-unit structures in single-family zones can contribute to greater residential diversity. Single-family zoning has historically been associated with exclusionary practices that limit access for lower-income households and perpetuate segregation. By introducing multi-unit housing options, communities can become more inclusive, offering a range of housing types that cater to different economic segments and fostering socioeconomic integration.
Furthermore, increasing the stock of affordable housing through zoning changes aligns with broader policy goals aimed at mitigating homelessness and housing insecurity. As affordable housing becomes more accessible, fewer families are likely to experience housing instability, which has far-reaching impacts on health, education, and overall quality of life. Therefore, such zoning adjustments are essential for creating equitable and resilient communities.

Recent zoning changes have increased the thresholds for new developments without requiring public hearings, permitting up to 200 units on a single site. This change addresses the common issue where residents often attend public hearings to protest the construction of multi-unit affordable housing in their neighborhoods. If a local law were enacted to eliminate the requirement for public hearings for developments up to 200 units, there would likely be less opposition to the construction of affordable multi-unit housing.

The adjustment of zoning laws to increase development thresholds without public hearings represents a significant shift in urban planning and housing policy. This change streamlines the approval process for multi-unit affordable housing projects. The presence of Not In My Backyard (NIMBY) sentiments was evident during public hearings, as noted by staff. However, staff also emphasized that such opposition from citizen groups did not significantly influence the City Council's decisions regarding development projects. If a developer presents a well-structured and robust plan, the Council is likely to approve the project despite negative public opinions. By removing the requirement for public hearings for projects up to 200 units, the process becomes more efficient and less susceptible to local opposition.

Residents frequently express concerns at public hearings about potential impacts on property values, traffic congestion, and community character. While these concerns are valid, they can overshadow the pressing need for affordable housing. The elimination of public hearings for smaller-scale developments addresses this issue by reducing the opportunities for opposition based on these concerns. This approach balances the need for community input with the urgency of addressing housing shortages.

Implementing such a zoning change could significantly increase the availability of affordable housing. By reducing bureaucratic hurdles, developers can more quickly and efficiently bring affordable housing projects to fruition. This is particularly important for low-income individuals and families who are often the most affected by housing shortages and high costs. Increasing the stock of affordable housing helps to stabilize communities, reduce homelessness, and promote economic mobility.

Fair Housing Complaints

The City currently lacks an office dedicated to handling Fair Housing complaints, which constitutes a significant impediment. Although there is a non-city organization that addresses Fair Housing issues, it holds limited authority and the City has no control over its activities, including workshops and awareness programs. Establishing a city agency or department focused on Fair Housing would significantly enhance the promotion of fair housing initiatives citywide. Such an office could also play a substantial role in the housing development approval process by ensuring that developers are at least aware of Fair Housing laws. The absence of a city department to handle Fair Housing complaints represents a critical gap in the City's ability to address discrimination and promote equitable housing practices. Without a dedicated office, residents facing discrimination lack a clear, authoritative channel for lodging complaints and seeking redress. This not only undermines individual rights but also weakens the overall enforcement of Fair Housing laws, perpetuating systemic inequalities. Creating a city department dedicated to Fair Housing would address these shortcomings by centralizing authority and responsibility within the municipal framework. Such a department could spearhead educational campaigns, conduct rigorous testing and

monitoring, and provide a clear avenue for residents to file complaints. This would not only enhance the enforcement of Fair Housing laws but also foster a culture of awareness and compliance.

Additionally, incorporating Fair Housing oversight into the housing development approval process would ensure that developers are educated about and compliant with Fair Housing regulations from the outset. This proactive approach would help prevent discriminatory practices before they occur and promote the development of inclusive communities.

Community Public Meetings

Community Residents Public Meetings, May 2024

From May 6th – May 9th, Visalia community residents were invited to participate in three virtual public meetings. These meetings were advertised through flyers and social media with detailed information on how to join the public meetings. Baker Tilly delivered an overview presentation covering the AI Plan, Consolidated Plan, and opportunities for community participation. After the presentation, residents engaged in roundtable discussions to share their experiences and insights regarding potential impediments to fair housing throughout the city.

The participants were asked the following questions:

1. What barriers do low-income individuals face when trying to access housing?
2. Have you experienced barriers to accessing housing?
3. What's working well with housing in Visalia? What's not working well?
4. What housing issues are most pressing for you, your family, and your community?

Focus Group and Public Meeting Analysis

Baker Tilly compiled responses and data from the roundtable discussions held in both the organizational stakeholder focus groups and community residents' public meetings. The following analysis identifies impediments to fair housing and evaluates the current state of housing in the city based off the data collected from the outreach initiatives.

Barriers & Perceptions

Focus groups identified the stigma and misconceptions surrounding low-income and multifamily housing as an impediment. Many community members perceive these housing types as undesirable, fearing they will negatively impact neighborhood property values, which creates resistance to their development. This is compounded by economic barriers and the high cost of living, which make it challenging for low-income individuals to afford housing. Insufficient wages leave many young adults either living with their parents or struggling to transition out of foster care into stable housing. Poor rental and credit histories, combined with credit and financial literacy issues, further restrict access to housing for low-income residents, even for those who meet income thresholds or hold housing vouchers. Additionally, language barriers contribute to the difficulty of accessing housing, as individuals struggle to discuss and understand housing and financial matters in their preferred language.

Focus groups identified geographical disparities within Visalia affecting housing access, with certain areas like the southeast of downtown and the vicinity of the Oval neighborhood having higher concentrations of minority populations. Consequently, Black and Hispanic communities face higher rates of evictions and homelessness compared to their white counterparts. Health issues also coincide with homelessness, as those struggling with medical problems often prioritize their health over securing stable housing.

Housing Affordability & Housing Inventory

Responses indicated the lack of affordable housing units severely limits options for low-income individuals, even those with Section 8 vouchers. This shortage is compounded by landlords' reluctance to rent to voucher holders or low-income individuals, further narrowing the availability of suitable housing. Many low-income residents are forced into substandard living conditions due to financial constraints attributed to inflated housing prices, skyrocketing rents, and associated costs such as high taxes and insurance. This economic disparity not only affects individuals' ability to secure housing but also leads to displacement and

the loss of affordable housing options. Additionally, inadequate wages prevent many from affording housing, leaving young adults and former foster care youths struggling to transition into stable housing.

Support Services & Organization Outreach and Advocacy

Our interviews indicated existing efforts by community organizations to provide support to marginalized populations in the city's housing crisis often fall short, necessitating more robust and targeted interventions. The necessity for wraparound services, including social support, education, and advocacy, is emphasized to help marginalized residents achieve stability and independence. Effective outreach and advocacy is needed through leveraging grassroots campaigns, social media, and community-based organizations to engage marginalized groups and address their specific needs. Access to healthcare services is also a significant concern, with frequent relocations complicating continuity of care. The lack of basic hygiene services poses a barrier to health and housing security. Voluntary street medicine programs, like those provided by Kaweah Health, play a role but may not consistently reach all in need. Vulnerable populations, such as foster youth and individuals with developmental disabilities, require extra support in life skills, rental processes, and addressing underlying issues like substance abuse and mental health concerns.

Elderly & Disabled Populations

Focus groups expressed how financial barriers significantly impede elderly and disabled populations' ability to access and maintain housing. Elderly individuals and those with disabilities often face poor credit scores, limited financial histories, and low incomes. This financial instability underscores the need for specialized support services tailored to their unique circumstances encompassing financial management, assistance with medical expenses, and ongoing housing support to mitigate the economic challenges they face. There is a pronounced need for more comprehensive and targeted support to ensure that elderly and disabled residents can maintain secure housing through preserving and maintaining the existing housing stock to keep it safe and habitable for low-income individuals. Securing funding and financial resources is critical to assist in maintaining and repairing housing, allowing elderly residents to remain in their homes that they have lived in for generations.

Our focus groups identified a clear need for dedicated senior housing units to address the specific needs of elderly people. Notably, there is a lack of prioritization and funding support from the State of California for senior housing initiatives. This lack of support makes it difficult to compete for resources and develop suitable housing options for seniors. The issue of displacement and homeownership challenges also emerged as significant concerns. Elderly individuals, especially those who have lost a spouse, may face displacement due to financial strains including obtaining homeowners insurance or funding necessary repairs, contributing to housing instability among the elderly population.

Policies, Regulations & Discriminatory Practices

Respondents indicated that discriminatory practices in housing appraisals are particularly pronounced, with Black and Hispanic residents experiencing bias resulting in significantly lower property valuations. This not only affects their ability to build wealth but also perpetuates systemic inequalities by limiting their access to fair housing opportunities. Discriminatory practices and landlord preferences also contribute to housing instability for marginalized individuals. Landlords often refuse to rent to individuals with housing vouchers, eviction histories, bad credit, or low income, perpetuating cycles of poverty and homelessness. Additionally, discriminatory practices faced by renters, particularly single mothers, and families with children, contribute to housing instability, further limiting access to affordable housing options. Racial profiling and gentrification further compound housing inequities within the city. Respondents describe experiences of racial profiling in rental processes and the impacts of gentrification on historically marginalized communities, leading to displacement and increased housing costs for low-income residents and communities of color. Furthermore, there is a noticeable lack of representation and inclusivity in planning processes and public services, leading to the underrepresentation of marginalized groups in key roles such as police officers and teachers. This lack of inclusivity reinforces the perception that these communities of color are not prioritized in housing policies and services.

Our interviews stated that the complexity and length of the permit process present significant bureaucratic and regulatory challenges, particularly for those who are not construction professionals. Navigating these intricate regulations adds layers of difficulty in building and securing housing, further hindering access to

affordable options. Moreover, strict regulations and development requirements in California, such as mandates for solar panels and sprinklers, pose additional barriers to building affordable housing. Respondents also expressed challenges in communication with lawmakers, calling for increased engagement and responsiveness from elected officials to address housing affordability and regulatory burdens effectively.

Education

Focus groups indicated that the under-resourcing of school districts is seen as a systemic problem perpetuating inequities. The lack of resources in schools directly impacts educational opportunities for students, further widening the gap between those with access to quality education and those without. This interconnectedness of housing and education emphasizes the need for comprehensive solutions to address community needs.

Respondents expressed concerns about the limited higher education opportunities available within the county, particularly the absence of a four-year public university and limited options for specialized technical programs. This lack of access to higher education can hinder individuals' ability to pursue advanced degrees or acquire specialized skills, limiting their opportunities for economic and social advancement. As a result, the impact on economic and social mobility within the community becomes evident. Without access to higher education, individuals may face barriers to obtaining higher-paying jobs and advancing in their careers, further entrenching socioeconomic disparities. The ramifications of these educational disparities extend beyond individual outcomes and have broader implications for the community. A well-educated workforce is essential for driving economic growth and fostering a thriving community. However, the limited availability of higher education opportunities hampers the city's ability to attract and retain skilled workers, potentially hindering its long-term economic development.

Community Organization and Resident Surveys

The Community Organizations Survey was used to gather feedback and information from organizations within the community for the 2025/26-2029/30 Analysis of Impediments and Consolidated Plan. Similar to the Community Residents Survey, the Community Organizations Survey was open for responses from May 10, 2024, to May 24, 2024. Twenty organizations responded to the survey, and overall, respondents answered roughly 75% of the questions.

Community Organization Survey Results

A variety of different organizations representing various industries and sectors participated in the survey. They are categorized as shown in the table below. These respondents received fair housing information through a wide variety of sources, including the Internet, flyers, public service announcements, newsletters, social media, and HUD information.

Table 55: Community Organizations Survey Respondents

Type	Number of Respondents	Organization Names (if provided)
Social Service Organization	3	Safety-net provider (unspecified); WestCare Foundation
Education	2	Organization name not provided by respondent
County Government	1	County of Tulare
Fair Housing Maintenance	1	Organization name not provided by respondent
Fair Housing Advocacy Organization	2	Organization name not provided by respondent
Realtor	2	Organization name not provided by respondent
Health Care	1	Organization name not provided by respondent

Professional Service Business	1	Organization name not provided by respondent
Affordable Housing Developer	1	Organization name not provided by respondent
Human Resources	1	Organization name not provided by respondent
Tenant Rights Association	1	HOA President at Senior Living Community
Resident*	4	
Total	**20**	

***NOTE:** While this survey was designed for completion by community organizations, several residents mistakenly completed the incorrect survey as opposed to the citizen survey.

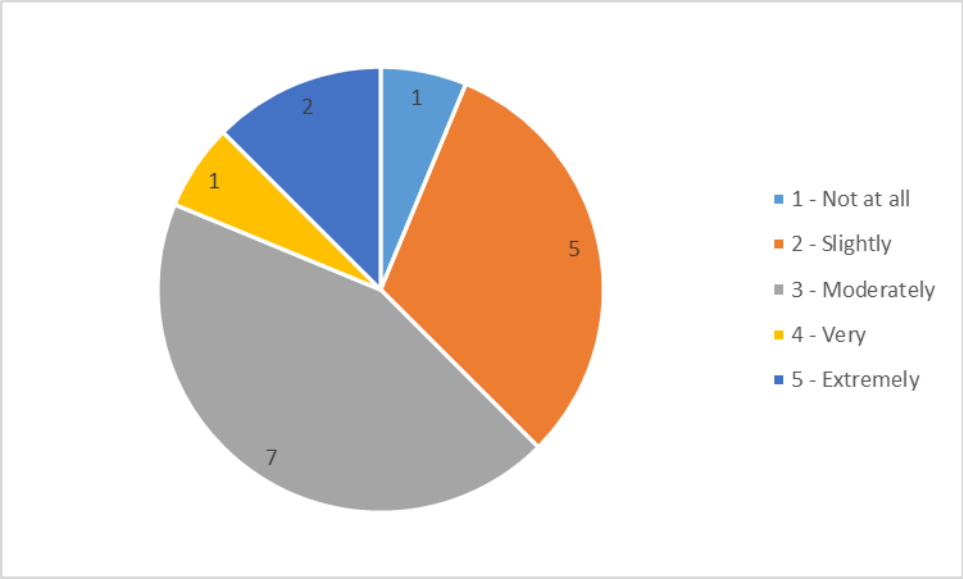
The analysis presented in this section excludes the resident responses, which will be presented in the following section.

Overall, respondents had mixed opinions on the effectiveness of housing-related laws and programs in the city, with most respondents reporting that fair housing is an issue in the city. Respondents generally perceived low levels of discrimination and demonstrated relatively broad agreement on barriers to fair housing. Commonly identified issues were blight, lack of property maintenance, crime, and homelessness concentrated in undesirable areas where affordable housing options exist. As expressed within the survey results, there appears to be challenges related to zoning/resident sentiment that may contribute to the concentration of affordable housing in undesirable areas, perhaps resulting in a heavy reliance on the housing authority for new affordable units as opposed to private development of affordable housing options. Lack of supportive services and income barriers were identified as significant issues for individuals with disabilities which impact housing access. Disability, age, and race were commonly identified as the protected classes in the city facing the largest challenges, with a need for affordable senior housing in South Visalia. A lack of reliable public transportation was a common theme around barriers to accessing community assets.

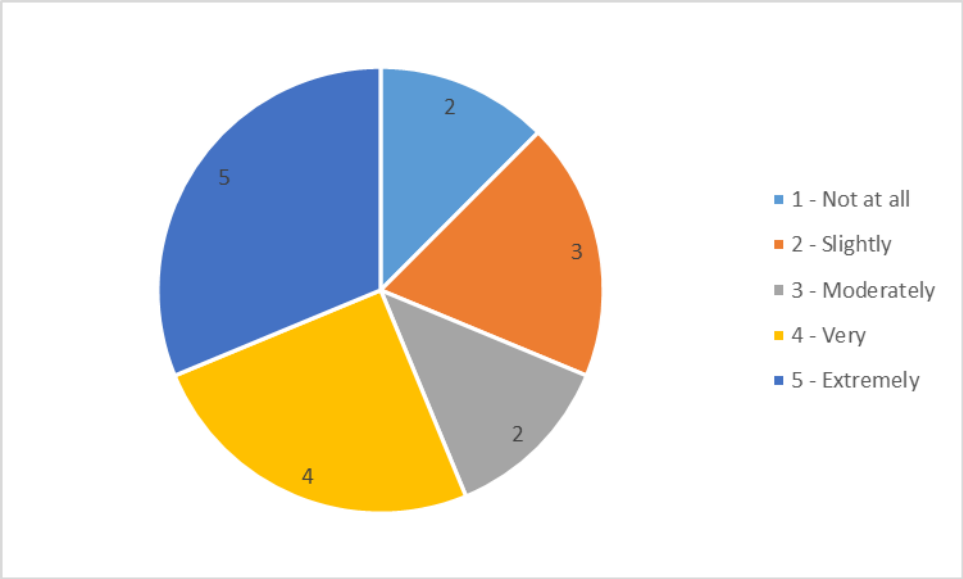
Fair Housing

Organization respondents largely report that current fair housing laws, programs, and enforcement mechanisms in the city are moderately effective or ineffective, as shown below. Similarly, roughly two-thirds of respondents believe fair housing is a moderately serious to extremely serious issue in the city.

How effective are current fair housing laws, programs, and enforcement mechanisms?



How serious of an issue is fair housing in the City of Visalia?



Housing Discrimination

Respondents generally reported low levels of housing discrimination. One organization stated that it had witnessed lending discrimination because of the mortgage or rental applicant's protected class; however, the majority of respondents had not witnessed such discrimination. Two of seven respondents who work for an organization on behalf of tenants or homebuyers had received housing discrimination complaints from clients/constituents/members in the City of Visalia. Discrimination that does occur tended to be perceived during the housing search process, as shown in the table below.

In which part of the housing process do you think housing discrimination may occur or occur more frequently?

Process Stage	Number of Responses
Home mortgage lending	3
Rental application process	8
Property viewings/inspections	6
During negotiations (i.e., rental terms, etc.)	3
After move in (i.e., experiencing differential treatment or harassment from landlords/tenants/neighbors, etc.)	6
Other	4

Desirability

All but two respondents perceived the City of Visalia to have undesirable areas, commonly citing homelessness, crime and drug use, and blight/lack of property upkeep on both private and public property as reasons for this perception. Additionally, two respondents representing fair housing advocacy and education organizations noted access to services, walkability, overpopulation, neglected infrastructure, lack of apartment management accountability and lack of equitable housing in undesirable areas.

Housing Availability

Top reasons cited as contributing factors to the availability of fair housing in the city included poor conditions of affordable housing, lack of affordable housing due to urban renewal, and the influence of outside private equity investment on the housing supply. Barriers to equal and full access noted ranged from eligibility criteria to income inequality (including challenges for seniors living on fixed incomes) to personal responsibility.

Zoning, NIMBY-ism, and a difficult new construction approval process were some examples cited by respondents for how local laws, policies, ordinances, and other practices impede or promote the siting of affordable housing in well-resourced neighborhoods. Other respondents said laws and policies work well. One respondent noted that rent control policies from 2020 make it difficult to evict bad tenants, resulting in landlords being more reluctant to accept individuals who are on the borderline of qualification.

Individuals with Disabilities

Top barriers to fair housing specific to people with disabilities were lack of supportive services and disproportionate impact of income level discrimination, followed by lack of government help, lack of granting reasonable accommodations, and the need for new accessible home construction. Accessible and affordable housing was the most commonly cited barrier for individuals with disabilities to access opportunity and community assets within the city.

Respondents' perceptions of community attitudes toward affordable housing were relatively split.

Access to Community Assets

Top barriers to access for community amenities, facilities, and services revolved around transportation, including transportation with reliable stops and sidewalks, followed by accessible parking and more welcoming/understanding neighbors. Respondents were evenly split on whether they felt there are locations in the city where protected class groups experience significant disparities in access to community assets. Those who did perceive disparities listed Oval, North Visalia, Washington, and Downtown Visalia as areas where this occurs, with disability being the most commonly noted affected class followed by race and color. Removal of bus routes in North Visalia and lack of affordable housing in South Visalia were cited, with others saying they had not noticed variations in access to community assets between residents of potentially segregated areas and R/ECAPs.

All but three respondents said there is not a disproportionate need in underserved communities for place-based community or economic development.

Protected Class Groups

Respondents were split on disparities in housing quality by protected class groups, with one respondent saying that low- to middle-income households have the hardest road to housing due to a lack of programs targeting this group.

Respondents generally noted that the local housing authority carries the weight of providing affordable housing for residents of diverse income and protected class groups, with others noting the availability of only substandard units and a reluctance to rent to Section 8-eligible individuals in the community. In contrast, other respondents cited no lack of affordable housing options in the city. Others cited pockets of affordable homes in Central North Visalia as well as affordable mortgage access, with a need for more affordable homes for seniors and other low-income individuals in South Visalia.

Race, disability status, and age were the top protected class groups identified as having disproportionate housing instability due to rising rents, loss of existing affordable housing, and displacement. Disparities in access to economic opportunities for these groups were most often identified by respondents as livable wage jobs and fair and affordable credit, and respondents most often identified seniors and disabled individuals as the groups experiencing this lack of access. When evaluating the impact of local laws, policies, ordinances, and other practices on equitable access to homeownership and other economic opportunities by protected class group, respondents said public hearings are often a forum for opposition to new projects and that local building policies restrict affordable housing production due to requirements for certain amenities in projects. Other respondents said laws and policies do not negatively affect economic opportunities.

Zoning and poor planning/resident engagement were cited as reasons for segregation, with one respondent saying that certain types of businesses are mostly allowed in low-income areas.

Resident Responses to the Organization Survey

At least four respondents to the community organization survey were able to be identified as individual residents. These responses were separated from the analysis of the organization survey results presented above. In general, trends among this group broadly reflect those of the organization respondents.

One of these individual resident respondents is retired, and another is disabled. All four commonly receive information about fair housing primarily via social media or the Internet.

These residents generally felt that current fair housing laws, programs, and enforcement mechanisms were slightly or not at all effective and identified fair housing as a moderate to extreme issue in the city. Half of these respondents have witnessed lending discrimination because of protected class, and most believe certain geographic areas in the city are undesirable, identifying Birdland and Downtown Visalia and citing frequent police calls to older apartment complexes.

Poor condition of affordable housing was the top reason cited for lack of fair housing availability, followed by lack of diverse housing types/price points, lack of affordable integrated housing with supportive services, limited housing for refugees and immigrants, and influence of private equity investment on the housing supply. Top barriers identified for people with disabilities were lack of reasonable accommodations and lack of government help/supportive services. Housing affordability, electricity rates, and insurance were listed as barriers to full and equal housing access.

These individuals perceived community attitudes toward affordable housing as being fair to poor. This group was split on whether there are locations in the city where protected class groups experience disparities in access to community assets. Those individuals who did perceive disparities noted disability, color, race, and familial status as impacted protected class groups, with Oval, North Visalia, and Downtown Visalia experiencing the greatest lack of access. Transportation and accessibility were the top barriers to accessing community assets, including first and last mile connections and transportation with reliable stops. Accessible events and parking for individuals with disabilities were also identified, as well as more welcoming and understanding neighborhoods.

Three of the four respondents said there is not a disproportionate need in underserved communities for place-based community or economic development.

Similar to the organization respondents, some individuals placed an importance on personal responsibility as the cause for affordable housing access and disparities.

Community Residents Survey Results

The Community Residents Survey gathered feedback from residents across the city to support the city's efforts in understanding potential impediments to fair housing and identifying solutions. The survey, open from May 10, 2024, to May 24, 2024, was advertised through flyers and social media, with detailed instructions on how to access it. A total of 65 respondents completed the survey anonymously. The survey included six sections of questions. The first four sections collected demographic information such as housing situation, education and employment, disability and language, age, race, and income. The last two sections focused on fair housing awareness and perception, as well as discrimination and housing challenges, and form the basis of the following analysis to identify potential impediments within the city.

Fair Housing Awareness and Perception

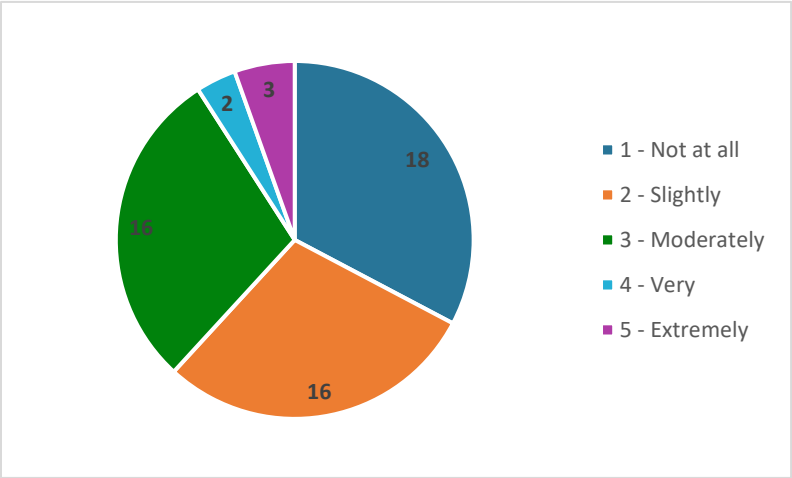
The majority of respondents believe that housing discrimination occurs very often in the city, indicating a deep-seated issue affecting numerous residents, creating an environment where discriminatory practices seem commonplace. Furthermore, most respondents identified source of income and race as the most common bases for housing discrimination, suggesting that individuals of lower economic status and racial minorities are disproportionately impacted This reality underscores the systemic nature of housing inequality in the city. In the table below, respondents ranked their main fair housing concerns including rental affordability, housing purchase affordability and rental unit availability as the most prevalent issues, reflecting the economic challenges faced by many residents to secure stable housing. Due to low inventory and skyrocketing prices, low-income residents are severely limited in their affordable housing options.

What's your main worry regarding fair housing in the City of Visalia? Rank them in order.

Main Concerns	Priority
Rental affordability	1
Housing purchase affordability	2
Rental unit availability	3
Habitability of properties	4
Long waiting lists	5
Acceptance of vouchers	6
Use of criminal records for rental applications	7
Disability accessibility	8
Public transportation	9

Most respondents indicated a lack of familiarity with fair housing organizations and laws within the city, highlighting a considerable need for better information dissemination and a gap in public awareness. Additionally, most respondents expressed dissatisfaction with their interactions with fair housing agencies, reporting that their complaints were not adequately addressed, as shown below. Despite recognizing the Fair Housing Council of Central California as the primary entity for reporting fair housing complaints, most respondents have never filed a complaint with this council. These findings suggest a need for enhanced outreach, education, and responsiveness from fair housing agencies to better serve the community and address their concerns effectively.

On a scale of 1-5 with 1 being not at all and 5 being extremely, how satisfied are you with your interactions with fair housing agencies?



Discrimination and Housing Challenges

The majority of respondents reported experiencing or witnessing housing discrimination from rental property managers, owners, and loan officers as shown in the table below, indicating widespread discriminatory practices within the housing sector. Furthermore, most respondents identified sources of income and familial status as the primary bases for the discrimination they encountered. This suggests that individuals and families with non-traditional income sources or those with children face substantial barriers when seeking housing. These findings highlight the urgent need for stronger enforcement of fair housing laws and more robust support systems to protect vulnerable populations from discriminatory practices.

What do you believe was the basis for the housing discrimination you or the person you know experienced?

Protected Classes	Number of Responses
Source of income	15
Familial status	9
Color	6
Other	5
Sex	4
National origin	3
Religion	2
Disability	0

Most respondents feel that their housing choices are geographically limited to certain neighborhoods, suggesting that discriminatory practices and economic constraints are influencing where individuals and families can live. This geographical limitation restricts residents' housing options and insinuates segregation and inequality within the city. We also had respondents list their most important factors when searching for housing and housing availability, proximity to quality public schools, and finding a place that would accept bad credit were the top three factors as shown in the table below. The importance of proximity to quality public schools' underscores residents' desire for better educational opportunities for their children. The need for places that accept bad credit indicates that financial struggles and credit history are significant barriers to secure housing for residents. Additionally, respondents expressed certain areas of the city to be undesirable to live in. North Visalia was frequently mentioned as an undesirable area to live in. This perception likely stems from a combination of factors, including lower-quality housing, fewer amenities, higher crime rates, and potentially poorer school performance. The negative perception of North Visalia

highlights the socio-economic and infrastructural disparities within the city that contribute to unequal living conditions.

What are the most important factors when searching for housing?

Most Important Factors	Number of Responses
Availability	42
Close to quality public schools	34
Finding a place that would accept bad credit	22
Close to transportation	14
Somewhere that would accept vouchers	10
Other	5

Diversity and Access Efforts

Acknowledging the significance of engaging underrepresented groups in identifying impediments to fair housing, the stakeholder organizations that participated in our focus group sessions played a pivotal role by distributing surveys through their own channels and notifying their networks and constituents about the initiative. Additionally, to accommodate linguistic diversity and improve accessibility, surveys were made available in both English and Spanish. This bilingual approach encouraged broader participation and gathered comprehensive insights into housing barriers across diverse community segments. Moreover, the decision to provide paper surveys alongside online options underscored our commitment to accessibility, acknowledging the digital divide and ensuring equitable participation.

Every aspect of our outreach strategy was designed to enhance engagement and inclusivity. By utilizing multiple communication channels, we aimed to ensure that our efforts reached as many residents as possible. The collaboration with community organizations was instrumental in reaching marginalized populations who may not typically participate in such initiatives, thereby ensuring their perspectives were included. The decision to offer surveys in multiple languages underscored our commitment to inclusivity and our recognition of the diverse linguistic needs within our community. This approach not only enriched the quality of our data but also strengthened our ability to develop targeted strategies that address the specific challenges faced by different groups within Visalia.

Annual Community Engagement Plan

The city intends to execute an Annual Community Engagement Plan outlining a structured approach for actively involving community members, stakeholders, and organizations in local governance, planning, and decision-making processes. This plan aims to gather input, insights, and feedback from diverse community voices informing them of the development and implementation of programs and policies aimed at addressing barriers to fair housing. By outlining clear goals, objectives, and methods for engagement, the plan enhances transparency in the housing planning process giving stakeholders insight into how their input contributes to decision-making related to fair housing. An annual approach allows for ongoing assessment and adaptation of engagement strategies based on feedback and outcomes from previous cycles to ensure that community engagement efforts remain responsive to evolving community needs and changing housing dynamics.

Impediments, Goals, and Actions

This section sets short- and long-term goals for each impediment category and identifies funding and other contingencies necessary to implement each goal, timeframes for achievement, and metrics and milestones. Each impediment identified notes the specific conditions that have created the impediment as well as the protected class groups affected by the impediment. Goals are organized by impediment, and each impediment category includes a description of how the associated goals alone or in combination with other goals will address the impediment. Tangible, meaningful actions to achieve each goal are also identified. Ongoing goals and actions for the previous 2020/21-2024/25 Analysis of Impediments were reevaluated as part of this AI/Equity Plan effort and are included here as appropriate. Additionally, several impediments have been incorporated from the 2023-2031 City of Visalia Housing Element (HE), required by the California Housing Element Law (Government Code Section 65580 (et seq.)).

Impediment Categories

1. Segregation and Integration

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
1a. Socio-economic segregation and concentration of low resource areas in central and northeastern parts of Visalia	• Location, type, and supply of affordable housing • Land use and zoning laws • Displacement of residents due to economic pressures • Lack of public investments in specific neighborhoods, including services or amenities • Discriminatory lending practices • Discriminatory advertising for housing and rentals • High pollution burden	• Ensure equal housing opportunities to secure, safe, and affordable housing for all Visalia residents.	• Conduct landlord education and outreach on source of income discrimination and voucher programs with the goal of increasing landlord participation in the voucher program. (HE Program 3.6)	In coordination with the Kings/Tulare Homeless Alliance facilitate at least one workshop and/or education campaign for property owners and managers per year, potentially partnering with nonprofit organizations and real estate professionals and organizations to reduce income discrimination.	CDBG - public services, HOME
		• Minimize the impact of potential government constraints on the development of affordable housing.	• Expand and prioritize affordable housing development in high and highest resource areas and near public transit. (HE Program 7.2)	Review the General Plan, applicable Specific Plans, and Zoning Code and Zoning Map to evaluate opportunities for removing barriers to housing production, adding housing capacity, and accommodating a greater mix of dwelling types and sizes households (e.g., duplexes, triplexes, fourplexes, townhouses, courtyard buildings) in high and highest resource areas. Review General Plan, Specific Plans, and Zoning Code and Zoning Map by January 2026 and implement any changes by January 2027.	General Fund or SB 2 Planning Grant Program

1. Segregation and Integration

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
		• Preserve and enhance the quality and livability of existing housing and residential neighborhoods.	• Prioritize capital improvement projects, including renovation of parks and amenities, in low-resource areas (central and northeastern parts of Visalia). • Budget for and implement plans and strategies for communities, prioritizing neighborhoods designated for low-income and mixed-income housing opportunities in the sites inventory. (HE Program 7.2)	Hold at least three workshops during the planning period in census tracts 10.04, 11, 12, and 20.08 to develop infrastructure and programming plans that support mixed-income housing development by January 2031	General Fund or SB 2 Planning Grant Program
		• Review fee structure every three years, with a goal of supporting the development of ADU's. • Promote ADU information and incentives through city outlets twice per year.	• Promote the development of ADUs, prioritizing the high and highest resource areas of the city. (HE Program 3.15)	Conduct eight educational workshops, campaigns, or outreach events to inform and promote ADU development in the city to residents, with at least five targeted to residents and developers in high and highest resources areas by the end of the planning period	General Fund or SB 2 Planning Grant Program

2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), Disparities in Access to Opportunity, and Access to Community Assets

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
2a. Improving place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing.	• Availability, type, frequency, and reliability of public transportation • Lack of public and private investment in specific neighborhoods • Location of employers • Cost of repairs or rehabilitation • Concentration of commercial and industrial zoning in northwest, downtown, and southern parts of the city	• Improve community development, and revitalization for lower/resource areas.	• Implement small-scale placemaking projects/events in central and northeastern parts of Visalia. (HE Program 7.3)	Implement two projects and four events in lower resource areas during the planning period. Develop a comprehensive, long-term community development strategy and/or program priority strategy for lower resource areas by January 2028.	General Fund or SB 2 Planning Grant Program
		• Improve preservation of existing affordable housing in lower income areas.	• Work with local nonprofit organizations, including Self-Help Enterprises and Habitat for Humanity of Tulare County, to expand and spread awareness on home and accessibility rehabilitation programs. (HE Program 7.3)	Conduct four educational workshops, campaigns, or outreach events dedicated to expanding awareness of home and accessibility rehabilitation programs by the end of the planning period	CDBG/HOME
		• Identify and mitigate unmet needs of low-moderate income populations.	• Collaborate with TCAG to prepare a study on transit needs for Visalia residents and identify actions to address those needs, focusing on connecting residents to job centers. Work with	Prepare a transit needs study by 2027 and identify potential actions by 2028. Annually participate in the TCAG unmet transit needs process reviewed by Social Services Transportation Advisory Council (SSTAC). Participate in TGAC funded 3-year Micro Transit Pilot, to begin FY 2024/2025.	TCAG

2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), Disparities in Access to Opportunity, and Access to Community Assets

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
	• Location of proficient schools and school assignment policies • High pollution burden		TCAG to expand transit services that connect Visalia to other cities in the County. (HE Program 7.3)		
		• Develop long-term development strategy in meeting the needs of underserved communities.	• Coordinate with the Public Works Department to review the City's Capital Improvement Projects (CIP) to ensure public facilities and infrastructure are supportive of the needs of underserved communities.	As part of the annual CIP program update, establish a minimum spending target (15 percent) and report the percent of CIP budget (including federal, state, and regional grant funds, including CDBG) committed to the northeastern part of the city. (HE Program 7.3)	General Fund/HOME
		• Develop an environmental pollution reduction plan and reduce lead-based paint exposure.	• Implement plans and strategies to decrease pollution burden in northern and central parts of Visalia. Strategies should include improving air, reducing lead risk from housing, as well as addressing	Work with a consultant to regularly assess and monitor pollution burden in each census tract, using tools such as CalEnviroScreen and identify major sources of pollution. Develop a pollution burden reduction strategy for northern and central areas of Visalia by 2027 with metrics and timelines. (HE Program 7.3)	General Fund/CDBG

2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), Disparities in Access to Opportunity, and Access to Community Assets

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			proper remediation plans for cleanup sites and hazardous waste sites.		

3. Access to Affordable Housing and Homeownership Opportunities

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
3a. Lack of affordable housing, residents vulnerable to displacement, lack of housing opportunities for special needs populations (residents living with disabilities, seniors, large households, residents experiencing homelessness)	• Limited housing options for large households • Rising cost of rent and rising home values • High levels of cost burden among renter households • Lack of diversity in the types of available affordable housing • Land use and zoning laws • Displacement of residents due to economic pressures • Lack of short-term/transitionary housing opportunities for residents experiencing/at risk of homelessness • Housing discrimination towards residents experiencing homelessness	• Development of affordable housing for vulnerable populations including seniors, persons with disabilities, and people experiencing homelessness.	• Facilitate the development of housing for persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance. (HE Program 5.9)	Prepare a report on potential strategies to encourage development of affordable, accessible housing units, including but not limited to cost incentive programs, permit streamlining, and permit and developer fee waivers and maintain a list of possible sources of funding to support incentive programs. Prepare report by January 2026 and present to City Council for adoption of a pilot program by August 2026. If adopted, implement pilot program by January 2027. Prepare the list of funding sources by January 2026 and update annually. Implement programs to eliminate constraints to development of affordable housing for persons with disabilities including those identified in the General Plan, Specific Plans, and Zoning Code as analyzed in the Housing Element Update. Implement any changes by January 2027. After adoption of changes, track at least 10 low- or moderate-income units for persons with disabilities, for a total of 80 units constructed by the end of the planning period.	HOME

3. Access to Affordable Housing and Homeownership Opportunities

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			• Partner with qualified housing developers to identify affordable housing development opportunities with emphasis on promoting housing choices that serve the needs of special needs populations, including seniors, homeless, female-headed households, large families, low-income, and/or persons with disabilities in RCAA's. (HE Program 5.9)	Subject to availability of Inclusionary Housing funds, issue NOFA or RFP at least once during compliance period and establish an affordable housing development pipeline of at least three affordable housing projects. Hold an annual meeting with developers to inquire about upcoming projects and identify affordable housing developments that may need local funding or loan/grant preparation assistance. Additionally, NOFA's or RFP's will be issued once sufficient funding is available fund at least one project (HE Program 5.9 actions)	
		• Promote awareness of resources available to vulnerable populations.	• Work with the local nonprofit organizations to implement an outreach program informing residents of the housing and services available for persons with disabilities. The City shall make	Conduct eight educational workshops, campaigns, or outreach events to expand awareness of services and programs for persons with disabilities by the end of the planning period. Update the City's website by January 2025.	TBD

3. Access to Affordable Housing and Homeownership Opportunities

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			information available on the City website. (HE Program 5.9)		
		• Development of housing affordable housing for farmworker households.	• Monitor and support the development of housing for farmworkers through coordination non-profit organizations. (HE Program 5.9)	Provide technical assistance and/or financial support for the development or rehabilitation of 24 affordable housing units for farmworkers by December 2031. The City is currently partnering with Self-Help Enterprises to develop a 24-unit farmworker multifamily affordable housing complex.	HOME
		• Develop community development revitalization plan for low-income target areas.	• Prioritize public health, education, economic, and safety programs in lower-resource areas as defined by TCAC in coordination with area public health entities (e.g., Kaweah Health), Visalia Transit, the City's Community Development Department, local school districts, workforce development groups, and the City's Police	As part of the Consolidated Plan update process, develop a comprehensive, long-term community development strategy and/or program priority strategy for lower resource areas by January 2028.	General Fund/ CDBG/ HOME

3. Access to Affordable Housing and Homeownership Opportunities

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			Department. (HE Program 7.3) • Identify addresses and compile a mailing list with email addresses to focus outreach to neighborhoods in lower resource areas of the city to prioritize services in these areas. (HE Program 7.3)		
		• Minimize constraints for development of larger rental units.	• Encourage the development of both large rental units (for large family needs) and small units. In consultation with developers, identify and provide incentives for developers to include three and four-bedroom apartments in affordable, multi-family, and/or mixed-use projects to expand rental opportunities for large households, and incentives for	Develop incentives and mitigations to constraints by the end of 2024. Hold an annual workshop with developers and provide education about technical assistance and incentives for larger rental units, with a goal of supporting the development of 10 large family units and 25 small units by December 2031	General Fund or SB 2 Planning Grant Program

3. Access to Affordable Housing and Homeownership Opportunities

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			developers to construct or rehabilitate housing for single-use occupancy or micro-units.		
		• Minimize the impact of potential government constraints on the development of affordable housing.	• Support the development of missing middle housing by identifying and eliminating development constraints and amending the Zoning Code to be consistent with SB 9.	Evaluate the R-1 single-family residential zones (R-1- 5, R-1-12.5, and R-1-20) and identify development standards that create barriers for small-scale development, including minimum lot size, setbacks, floor area ratio, parking and open space requirements by January 2025. Amend the Zoning Code by January 2026 to eliminate any identified constraints.	General Fund or SB 2 Planning Grant Program
		• Promote developer incentive to encourage affordable housing development opportunities.	• Develop and publicize financial and regulatory incentive opportunities to developers.	Annually review and update the City's Affordable Housing Incentives brochure. Continue to make available on the City's Planning Department website.	General Fund or SB 2 Planning Grant Program

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
4a. Fair housing enforcement and outreach	• Lack of resources for fair housing agencies to conduct more rigorous testing and audits, outreach, training, and public education campaigns • Lack of public (local, State, federal) fair housing enforcement including funding for staffing and training of public interest law firms • Limited distribution of information on fair housing rights and services	• Promote fair housing services, enforcement, and outreach to equal opportunity of affordable housing to all Visalia residents.	• Provide informational seminars to area residential real estate agents and brokers on fair housing laws and regulations • Provide informational workshops for residents to provide education and awareness to tenants, of fair housing federal and State fair housing laws and support prospective and existing tenants who are experiencing discrimination • Provide trainings for property owners/managers on the requirements of federal and State fair housing laws to prevent discrimination (HE Program 7.1)	Working with Fair Housing Council of Central California, provide one annual training with a goal of reaching at least 30 real estate agents and brokers each year. Cover a variety of topics/best practices to address fair housing. Working with Fair Housing Council of Central California, provide one training annually with a goal of reaching at least 50 property owners and managers each year.	CDBG

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			• Hold (at minimum) annual program workshops for local lenders to promote affordable housing programs. • Identify lenders/realtors that have not been certified through the CalHome Reuse Program; conduct outreach to this group to promote certification.		
		• Promote affordable rental housing awareness.	• Continue and if feasible expand funding for information and referral services that direct families and individuals with financial resources for housing rental or purchase, locating suitable housing, and obtaining housing with special needs facilities such as disabled-	Hold at least eight informational events during the planning period to disseminate informational materials or provide trainings to residents, prioritizing communities sensitive to displacement. Annually, Housing Authority of Tulare County (HATC) provides affordable rental housing counseling services to the public during community events.	General Fund or SB 2 Planning Grant Program

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			accessible units. (HE Program 7.1) • Post brochures on the City website for resident access. • Partner and contract with fair housing service providers for outreach, education, testing, and enforcement. Facilitate bi-annual workshops (at minimum).		
		• Promote fair housing awareness.	• Expand awareness of predatory lending practices, fair housing requirements, regulations, and services by distributing educational materials to property owners, realtors, apartment managers, and tenants. (HE Program 7.1)	Distribute materials to at least 2,000 property owners, apartment managers, and tenants during the planning period, with at least half distributed in communities with majority non-White residents, particularly lower resource areas of Visalia.	CDBG

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
		• Promote homeowner education to low-and-moderate-income households.	• Increase participation in homeownership education and assistance programs for historically underrepresented residents in the homeownership market by identifying sources of funding to support homeownership assistance programs and establish non-profit partnerships to for outreach campaigns to spread awareness of available assistance programs. (HE Program 4.1)	Partner with non-profit organizations to increase participation in homeownership education and outreach programs by minority and/or low and moderate-income residents by 25 percent. Self-Help Enterprises is a provider of homeownership education and will report on the number of Visalia residents that receive homeownership education. Visalia has an existing relationship with Self-Help Enterprises that will be continued.	HOME

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
		• Promote citizen participation and awareness.	• Annually, review the City's outreach methods, using feedback from resident surveys and focused discussions with community organizations to inform online, mail, and in-person outreach methods. • Increase participation of historically underrepresented residents in all City housing programs and community planning activities. • Collaborate with stakeholders from all sectors and geographic areas to engage in the public participation process. (HE Program 1.4) • Host fair housing workshops annually (at minimum) in partnership with	Conduct at least one citywide resident survey every three years to obtain feedback about City outreach methods, prioritizing feedback from underrepresented residents	General Fund or SB 2 Planning Grant Program

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			fair housing advocates to educate citizens about fair housing rights. • Annually (at minimum) track income and demographic data of affordable housing participants to evaluate additional strategies to increase affordable housing knowledge.		
		• Reduce community opposition to affordable housing development.	• Develop an outreach strategy to reduce community opposition to affordable housing development in Visalia. The strategy should include partnerships with local community organizations to identify and implement methods for spreading awareness on the	Prepare a report on potential outreach strategies for reducing community opposition to the development of affordable housing by December 2027	General Fund or SB 2 Planning Grant Program

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
			need for affordable housing and the positive impact it has on individuals, families, and the community. (HE Program 1.4)		
		• Identify an adequate fair housing contractor.	• Reevaluate contract with CCFHC; conduct a desk audit/review of program operations and service delivery (focus on feedback and City-observed experiences with lack of/delay in response to callers/individuals making inquiries).	• Prepare a risk analysis assessment and research past performance of the next fair housing service provider.	CDBG

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
		• Promote virtual fair housing resources.	• Expand existing online resources by developing a web-based Housing Development Toolkit that outlines a step-by-step process for residential development, including identifying steps in the entitlement and building permit process, detailed information on development incentives, and funding programs and resources for affordable housing development. (HE Program 3.2)	Housing Development Toolkit published on City's website by December 2025.	General Fund or SB 2 Planning Grant Program

4. Public Policies

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
4d. Zoning restrictions impacting the development of emergency shelters and transitional and supportive housing	• Removal of significant zoning barriers following SB 2 amendments to State Housing Element Law and the State Housing Accountability Act, with remaining barriers around size and by-right development allowances	• Eliminate zoning restrictions impacting the development of emergency shelters, transitional, and supportive housing	• In response to current constraints identified by stakeholders related to multi-family development on large lots, the City shall amend the zoning code to establish objective design standards and increase the maximum unit threshold for by-right processing from 80 units to 200 units. Transitional and supportive housing is allowed by-right in multi-family residential.(HE Program 1.3)	• The City shall amend the municipal code to: ○ Allow Transitional and supportive housing by-right in the O-C zone. ○ Reduce development standards for emergency shelters related to proximity to other emergency shelters to 300 feet and remove additional setback and perimeter wall requirements for emergency shelters. (HE Program 5.8)	General Fund or SB 2 Planning Grant Program

5. Local Resource Distribution

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
5a. Fair housing enforcement and outreach	• Lack of a City office dedicated to handling Fair Housing complaints	• Enhance City fair housing services.	• Monitor complaints regarding unfair/predatory lending and assess lending patterns by working with non-profit agencies that specialize in fair housing to provide data. Require the Central CA Fair Housing Council (CCFHC) to provide quarterly reports to the City on complaints received.	• Release a Request for proposals for a 5-year contract for enhanced fair housing services.	CDBG
		• Improve fair housing services, and outcomes for Visalia residents.	• Require CCFHC to provide reports to the City biannually (at minimum) of support provided to local nonprofits in applying for FHIP. • Require CCFHC to regularly report to the City on outcomes/outputs.	• Collect quarterly reports, and annual reports from the fair housing service provider.	CDBG

6. Discrimination and Civil Rights Violations

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
6a. Income source discrimination	• Reluctance of landlords in the City to rent to individuals utilizing Section 8 housing vouchers	• Reduce landlord opposition to rent to Section 8 tenants.	• Promote landlord mitigation program that provides financial benefits to landlords of housing units to mitigate damages caused by Section 8 tenants.	• Set aside annual HUD or State funding to provide landlord mitigation funds to encourage landlords to rent to Section 8 tenants.	HHAP
6b. Housing loan accessibility and equity	• Significant underrepresentation of Hispanic loan applicants compared to their population percentage • Black, Asian, Hispanic, and American Indian/Alaskan Native applicants experiencing higher denial rates in the middle-income bracket compared to their White counterparts • Higher approval rates for Asian and Hispanic applicants in certain brackets	• Develop an affirmative marketing plan to increase underrepresented populations.	• Conduct (at minimum) annual outreach to local lenders to encourage them to provide financing information to low- and moderate-income residents.	• Expand annual affirmative marketing plan to reach underrepresented populations in lower-income target areas. • Conduct outreach at community events directed to underrepresented populations and minorities.	CDBG/HOME

6. Discrimination and Civil Rights Violations

Identified Fair Housing Impediment	Contributing Factors	Goals	Meaningful Actions	Metrics and Timeline	Funding and Other Contingencies
	• Low approval rates for Black applicants, especially in the middle-income bracket				

Appendix A: Community Resident Survey

Analysis of Impediments to Fair Housing Community Residents Survey

The City of Visalia ("the City") is preparing an updated Analysis of Impediments to Fair Housing and FY2025 – FY2029 Consolidated Plan to identify funding priorities for the city for the next five years.

Baker Tilly US, LLP ("Baker Tilly"), on behalf of the city, will be surveying community citizens throughout the city on topics related to possible impediments to fair housing. We encourage you to participate in our survey to provide feedback that will support the City's efforts in understanding potential impediments impacting fair housing across the city and identifying solutions to address those impediments.

If you have any questions about this survey, please reach out to DJ Hutcherson (Consultant, Baker Tilly US) at dj.hutcherson@bakertilly.com.

Demographics

1. What is your age?

- ☐ Under 25
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65+

2. What is your total household income?

- ☐ Less than $26,850
- ☐ $26,851 - $44,749
- ☐ $44,750 - $53,699
- ☐ $53,700 - $71,599
- ☐ $71,600 - $89,499
- ☐ $89,500 - $107,399
- ☐ $107,400 or more

3. What is your household size?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

4. **What is your race?**

- ☐ Black/African American
- ☐ American Indian/Alaskan Native
- ☐ Asian-American
- ☐ Hawaiian/Pacific Islander
- ☐ Multi-racial
- ☐ White
- ☐ Choose not to respond
- ☐ Other

5. **What is your ethnicity?**

- ☐ Hispanic
- ☐ Non-Hispanic

Housing Situation

6. **Which Council District within the City of Visalia do you live?**

- ☐ District 1 – Council Member Liz Wynn (https://bit.ly/3QAE3Yj)
- ☐ District 2 – Vice Mayor Brett Taylor (https://bit.ly/3UzGb44)
- ☐ District 3 – Mayor Brian Poochigian (https://bit.ly/3ygxFzp)
- ☐ District 4 – Council Member Emmanuel Soto (https://bit.ly/3WuWDVM)
- ☐ District 5 – Council Member Steve Nelson (https://bit.ly/3WIto1A)
- ☐ None of the above.

7. **What is your housing situation?**

- ☐ Own your home
- ☐ Rent
- ☐ Live w/ others who own or rent
- ☐ Live in a shelter or transitional living center
- ☐ Live in assisted living or other group quarters
- ☐ Live on the street, in a car, or in a homeless encampment

8. **If you own your home, how long have you owned it?**

- ☐ 1 year or less
- ☐ 1-2 years
- ☐ 2-5 years
- ☐ 5-9 years
- ☐ 9 years or more
- ☐ Not applicable

9. If you rent your home, how long have you rented in your current location?

- ☐ 1 year or less
- ☐ 1-2 years
- ☐ 2-5 years
- ☐ 5-9 years
- ☐ 9 years or more
- ☐ Not applicable

Education and Employment

10. What is your level of education?

- ☐ Grades 1 through 11
- ☐ 12th grade (no diploma)
- ☐ High school diploma
- ☐ GED or alternative credential
- ☐ Some college credit, but less than 1 year of college
- ☐ 1 or more years of college credit (no degree)
- ☐ Associate degree
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Doctorate (Ph.D.)

11. Are you currently employed?

- ☐ Yes
- ☐ No

12. If you are employed, what is your level of employment?

- ☐ Full-time for an employer
- ☐ Part-time for an employer
- ☐ Full-time (entrepreneur/self-employed)
- ☐ Part-time (entrepreneur/self-employed)
- ☐ Gig job (ex. Uber, Shipt, Instacart etc.)
- ☐ Retired
- ☐ Not employed

13. Are you a two-person income household?

- ☐ Yes
- ☐ No

Disability and Language

14. Do you identify as a person with a disability or other chronic condition?

- ☐ Yes
- ☐ No

15. What is the main language(s) you use at home?

- ☐ Spanish
- ☐ Russian
- ☐ Chinese
- ☐ Arabic
- ☐ Nepali
- ☐ Japanese
- ☐ Korean
- ☐ French
- ☐ Vietnamese
- ☐ Marshallese
- ☐ Laotian
- ☐ Hindi
- ☐ Other _____

Fair Housing Awareness and Perception

16. On a scale of 1-5 with 1 being very low and 5 being very high, how do you rate your understanding of fair housing laws?

- ☐ 1 - Very low
- ☐ 2 - Below average
- ☐ 3 - Average
- ☐ 4 - Above average
- ☐ 5 - Very high

17. Do you think housing discrimination occurs in the City of Visalia?

- ☐ Yes
- ☐ No

18. On a scale of 1-5 with 1 being never and 5 being always, how often do you think housing discrimination occurs in the City of Visalia?

- ☐ 1 - Never
- ☐ 2 - Rarely
- ☐ 3 - Sometimes
- ☐ 4 - Very often
- ☐ 5 - Always

19. Why do you think housing discrimination occurs?

- ☐ Racism
- ☐ Lack of knowledge
- ☐ Fear
- ☐ Bias
- ☐ Other _____

20. If you think that housing discrimination exists, what factors do you believe are the most common bases for such discrimination?

- ☐ Criminal history
- ☐ Source of income
- ☐ Race
- ☐ Gender
- ☐ Sexuality
- ☐ Age
- ☐ Familial status
- ☐ Marital status/Single parent
- ☐ Other _____

21. If you believe that discrimination occurs in the sale of housing, on what basis do you believe that discrimination is most often based on?

- ☐ Criminal history
- ☐ Source of income
- ☐ Race
- ☐ Gender
- ☐ Sexuality
- ☐ Age
- ☐ Familial status
- ☐ Marital status/Single parent
- ☐ Other _____

22. On a scale of 1 (lowest) to 9 (highest), rank your main worries regarding fair housing in the City of Visalia?

_____ Use of criminal records for rental applications
_____ Rental affordability
_____ Rental unit availability
_____ Housing purchase affordability
_____ Acceptance of vouchers
_____ Habitability of properties
_____ Disability accessibility
_____ Public transportation
_____ Long waiting lists

23. Are you familiar with the fair housing services or social services provided by organizations in the City of Visalia?

☐ Yes

☐ No

24. What languages are most needed for fair housing education materials in the City of Visalia?

☐ Spanish
☐ Russian
☐ Chinese
☐ Arabic
☐ Nepali
☐ Japanese
☐ Korean
☐ French
☐ Vietnamese
☐ Marshallese
☐ Laotian
☐ Hindi
☐ Other _____

25. What other societal factors impact fair housing problems?

☐ Lack of affordable day care
☐ Lack of educational/ job training programs
☐ Lack of understanding of rights
☐ Lack of job opportunities
☐ Transportation access
☐ Broadband access
☐ Other _____

26. On a scale of 1 to 5, with 1 being not at all and 5 being extremely, how satisfied are you with your interactions with fair housing agencies?

- ☐ 1 - Not at all
- ☐ 2 - Slightly
- ☐ 3 - Moderately
- ☐ 4 - Very
- ☐ 5 - Extremely

27. If you needed to report a fair housing complaint, which agency or agencies would you contact?

- ☐ Fair Housing Council of Central California
- ☐ State Human Rights Commission
- ☐ Department of Housing and Urban Development (HUD)
- ☐ Central CA Legal Services
- ☐ Other _____

28. If you have previously filed a fair housing complaint with an agency, do you feel as if your concerns were adequately addressed?

- ☐ Yes
- ☐ No

29. Have you ever filed a fair housing complaint with the Fair Housing Council of Central California?

- ☐ Yes
- ☐ No

30. If you have previously filed a fair housing complaint with the Fair Housing Council of Central California, do you feel as if your concerns were adequately addressed in a timely fashion?

- ☐ Yes
- ☐ No
- ☐ Not applicable

31. Please share more about your experiences after filing a fair housing complaint with the Fair Housing Council of Central California.

_____
_____
_____
_____
_____
_____
_____

Discrimination and Housing Challenges

32. Have you experienced housing discrimination?

- ☐ Yes
- ☐ No

33. Which of the following best describes the person or organization that discriminated against you or the person you know when seeking housing?

- ☐ Rental property manager
- ☐ Owner
- ☐ Municipal employees
- ☐ Loan or mortgage employee
- ☐ Real estate profession
- ☐ Not applicable
- ☐ Other _____

34. What do you believe was the basis for the housing discrimination you or the person you know experienced?

- ☐ Color
- ☐ Disability
- ☐ Family status
- ☐ National origin
- ☐ Religion
- ☐ Sex
- ☐ Source of income
- ☐ Not applicable
- ☐ Other _____

35. What would you do, or did you do, if you were discriminated against when seeking housing?

- ☐ Contact a private attorney
- ☐ Complain to the municipal city
- ☐ Contact the Department of Housing and Urban Development (HUD)
- ☐ Contact the state attorney
- ☐ Contact local Fair Housing Council of Central CA
- ☐ Other _____

36. I have been denied a home mortgage loan in the City of Visalia because of my protected class (race, disability, sex, national origin, etc.). A list of protected class groups can be found at https://bit.ly/3QyZrgE.

☐ Yes

☐ No

37. Please share your experience about being denied a home mortgage loan in the City of Visalia because of your protected class (race, disability, sex, national origin, etc.)? A list of protected class groups can be found at https://bit.ly/3QyZrgE. Skip if not applicable.

_____

_____

_____

_____

38. I have had difficulty obtaining homeowner's insurance in the City of Visalia because of my protected class (race, national origin, disability, etc.). A list of protected class groups can be found at https://bit.ly/3QyZrgE.

☐ Yes

☐ No

39. If you have been denied from your application to rent or buy housing, why do you think that is?

☐ Lack of stable housing record

☐ Using a voucher

☐ Landlord did not allow pets

☐ Current homelessness

☐ Income too low

☐ Bad credit

☐ Eviction history

☐ Income type discrimination

☐ Not applicable

☐ Other _____

40. I believe I observed an organization directing people toward a specific area, neighborhood, or housing complex in the City of Visalia based on factors such as race, national origin, disability, or the presence of a child.

☐ Yes

☐ No

41. I believe I have witnessed illegal discrimination by someone at an organization against a person attempting to purchase a home in the City of Visalia based on his/her protected class (race, national origin, disability, gender, etc.). A list of protected class groups can be found at https://bit.ly/3QyZrgE.

☐ Yes

☐ No

42. I believe I observed an organization discriminating against someone during their time renting/purchasing a home or treating them differently due to their protected class or subjecting them to harassment based on their protected status. A list of protected class groups can be found at https://bit.ly/3QyZrgE.

- ☐ Yes
- ☐ No

43. On a scale of 1-5 with 1 being not at all and 5 being extremely, how willing are you to report housing discrimination?

- ☐ 1 - Not at all
- ☐ 2 - Slightly
- ☐ 3 - Moderately
- ☐ 4 - Very
- ☐ 5 - Extremely

44. Do you believe protected classes face more housing issues (like high costs, overcrowding, or poor conditions) compared to other groups? A list of protected class groups can be found at https://bit.ly/3QyZrgE.

- ☐ Yes
- ☐ No

45. What barriers to fair housing are specific to people with disabilities in the City of Visalia?

- ☐ Lack of supportive services
- ☐ Lack of granting reasonable accommodations
- ☐ Lack of government help
- ☐ Disabled people feeling accepted in the neighborhood
- ☐ Disproportionate impact of income level discrimination
- ☐ Need for new accessible home construction
- ☐ Other _____

46. What are some barriers to access for community amenities, facilities, and services?

- ☐ Transportation w/ reliable stops
- ☐ First and last mile connections
- ☐ More welcoming and understanding neighborhoods
- ☐ Sidewalks
- ☐ Accessible parking
- ☐ ADA accessibility events
- ☐ Accessing paratransit
- ☐ Other _____

47. What disability-related housing improvements or modifications need to be made in rental units based on what you have seen?

- ☐ Grab bars in bathroom
- ☐ Service animal allowed in home
- ☐ Walk-in shower
- ☐ Reserved accessible parking
- ☐ Ramps
- ☐ Wider doorways
- ☐ Stair lifts
- ☐ Accessible fire alarm and doorbell
- ☐ Lower countertops
- ☐ Alarm to notify if nonverbal child leaves home
- ☐ Other _____

48. What are the most important factors when searching for housing?

- ☐ Close to quality public schools
- ☐ Availability
- ☐ Finding a place that would accept bad credit
- ☐ Close to transportation
- ☐ Somewhere that would accept vouchers
- ☐ Other _____

49. Do you feel your housing choices are geographically limited to certain areas or neighborhoods?

- ☐ Yes
- ☐ No

50. Do you consider certain areas or neighborhoods in Visalia undesirable to live in?

- ☐ Yes
- ☐ No

51. Please share what neighborhoods in the City of Visalia you believe are undesirable to live in, and why?

_____
_____
_____
_____
_____
_____
_____

52. On a scale of 1 (lowest) to 5 (highest), rank what access do you feel you lack in terms of opportunities to get ahead/success in the City of Visalia?

_____ Education
_____ Transportation and mobility
_____ Employment
_____ Infrastructure and other services
_____ Other _____

53. On a scale of 1-5 with 1 being not at all and 5 being extremely, how supportive would your neighbors be of people of another race, ethnicity, religion, or sexual orientation moving into your neighborhood?

☐ 1 - Not at all

☐ 2 - Slightly

☐ 3 - Moderately

☐ 4 - Very

☐ 5 - Extremely

Appendix B: Community Resident Survey (Spanish)

Análisis de los Impedimentos a la Vivienda Equitativa

La Ciudad de Visalia para preparar un análisis actualizado sobre los impedimentos a la Vivienda Equitativa y el plan consolidado de la ciudad para los años fiscales 2025-2029 para identificar prioridades de financiamiento para los próximos 5 años.

Baker Tilly encuestará a los ciudadanos de la comunidad en toda la ciudad sobre temas relacionados con posibles impedimentos para la vivienda justa en toda la ciudad. Lo alentamos a participar en nuestra encuesta para brindar comentarios que respalden los esfuerzos de la Ciudad para comprender los posibles impedimentos que afectan la vivienda equitativa en toda la ciudad e identificar soluciones para abordar esos impedimentos.

Si tiene alguna pregunta sobre esta encuesta, comuníquese con DJ Hutcherson (Consultor, Baker Tilly US, LLP) al correo electrónico dj.hutcherson@bakertilly.com.

Demografía

1. ¿Cuál es su edad?

- ☐ Menor de 25 años
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ Más de 65

2. ¿Cuál es el ingreso total de su hogar?

- ☐ Menos de $26,850
- ☐ $26,851 - $44,749
- ☐ $44,750 - $53,699
- ☐ $53,700 - $71,599
- ☐ $71,600 - $89,499
- ☐ $89,500 - $107,399
- ☐ $107,400 o más

3. ¿Cuál es el tamaño de su hogar?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

4. **¿Cuál es su raza?**

- ☐ Negro/Afroamericano
- ☐ Indio Americano/Nativo de Alaska
- ☐ Asiático Americano
- ☐ Hawaiano/Isleño del Pacífico
- ☐ Multirracial
- ☐ Caucásico
- ☐ Prefiero no responder
- ☐ Otro

5. **¿Cuál es su etnia?**

- ☐ Hispano
- ☐ No Hispano

Situación de vivienda

6. **¿En qué vecindario/comunidad dentro de la Ciudad de Visalia vive usted?**

- ☐ El distrito del consejo 1 - Miembro del Consejo Liz Wynn (https://bit.ly/3QAE3Yj)
- ☐ El distrito del consejo 2 - Vicealcalde Brett Taylor (https://bit.ly/3UzGb44)
- ☐ El distrito del consejo 3 - Alcalde Brian Poochigian (https://bit.ly/3ygxFzp)
- ☐ El distrito del consejo 4 - Miembro del Consejo Emmanuel Soto (https://bit.ly/3WuWDVM)
- ☐ El distrito del consejo 5 - Miembro del Consejo Steve Nelsen (https://bit.ly/3WIto1A)

7. **¿Cuál es su situación de vivienda?**

- ☐ Es dueño de su casa
- ☐ Renta
- ☐ Vive con otras personas que son dueños o rentan
- ☐ Vive en un refugio o centro de vida de transición
- ☐ Vive en una vivienda asistida u otro alojamiento grupal
- ☐ Vive en la calle, en un automóvil o en un campamento para personas sin hogar

8. **Si es dueño de su casa, ¿cuánto tiempo hace que es propietario de su casa?**

- ☐ 1 año o menos
- ☐ 1 -2 años
- ☐ 2-5 años
- ☐ 5-9 años
- ☐ 9 años o más
- ☐ No aplicable

9. **Si es dueño de su casa, ¿cuánto tiempo hace que es propietario de su casa?**

- ☐ 1 año o menos
- ☐ 1 -2 años
- ☐ 2-5 años
- ☐ 5-9 años
- ☐ 9 años o más
- ☐ No aplicable

10. Si es dueño de su casa, ¿cuánto tiempo hace que es propietario de su casa?

- ☐ 1 año o menos
- ☐ 1 -2 años
- ☐ 2-5 años
- ☐ 5-9 años
- ☐ 9 años o más
- ☐ No aplicable

11. Si renta su casa, ¿cuánto tiempo lleva rentando en su ubicación actual?

- ☐ 1 año o menos
- ☐ 1 -2 años
- ☐ 2-5 años
- ☐ 5-9 años
- ☐ 9 años o más
- ☐ No aplicable

Educación y empleo

12. ¿Cuál es su nivel de educación?

- ☐ Grados 1 al 11
- ☐ 12o grado-sin certificado
- ☐ Certificado de preparatoria regular
- ☐ GED o credencial alternativa
- ☐ Algún crédito universitario, pero menos de 1 año de universidad
- ☐ 1 o más años de crédito universitario, sin título
- ☐ Título técnico
- ☐ Licenciatura
- ☐ Maestría
- ☐ Doctorado (Ph.D.)

13. ¿Usted tiene empleo actualmente?

- ☐ Sí
- ☐ No

14. Si está empleado, ¿cuál es su nivel de empleo?

- ☐ Tiempo completo para un empleador
- ☐ Medio tiempo para un empleador
- ☐ Tiempo completo (emprendedor/por cuenta propia)
- ☐ Medio tiempo (emprendedor/por cuenta propia)
- ☐ Trabajo en aplicaciones (por ejemplo: Uber, Shipt, Instacart, etc.)
- ☐ Jubilado
- ☐ No está empleado

15. ¿Eres un hogar con ingresos de dos personas?

- ☐ Sí
- ☐ No

Discapacidad e idioma

16. ¿Se identifica como una persona con una discapacidad u otra condición crónica?

- ☐ Sí
- ☐ No

17. ¿Cuál es el idioma principal que utiliza usted en casa?

- ☐ Inglés
- ☐ Español
- ☐ Ruso
- ☐ Chino
- ☐ Árabe
- ☐ Nepalí
- ☐ Japonés
- ☐ Coreano
- ☐ Francés
- ☐ Vietnamita
- ☐ Marshalés
- ☐ Laosiano
- ☐ Hindi
- ☐ Otro _____

Conciencia y percepción de Vivienda Equitativa

18. En una escala del 1 al 5, donde 1 es muy bajo y 5 es muy alto, ¿cómo califica su comprensión de las leyes de Vivienda Equitativa?

- ☐ 1 - Muy bajo
- ☐ 2 - Por debajo del promedio
- ☐ 3 - Promedio
- ☐ 4 - Por encima del promedio
- ☐ 5 - Muy alto

19. ¿Cree usted que ocurre discriminación en materia de vivienda en la Ciudad de Visalia?

- ☐ Sí
- ☐ No

20. En una escala del 1 al 5, donde 1 es nunca y 5 es siempre, ¿con qué frecuencia cree que ocurre discriminación en materia de vivienda en la Ciudad de Visalia?

- ☐ 1 - Nunca
- ☐ 2 - Rara vez
- ☐ 3 - A veces
- ☐ 4 - Muy a menudo
- ☐ 5 - Siempre

21. ¿Por qué cree que ocurre la discriminación en materia de vivienda?

- ☐ Racismo
- ☐ Falta de conocimiento
- ☐ Miedo
- ☐ Sesgo
- ☐ Otro _____

22. Si cree que existe discriminación en materia de vivienda, ¿qué factores cree que son las bases más comunes para dicha discriminación?

- ☐ Antecedentes penales
- ☐ Fuente de ingresos
- ☐ Raza
- ☐ Género
- ☐ Sexualidad
- ☐ Edad
- ☐ Situación familiar
- ☐ Otro _____

23. Si cree que se produce discriminación en la venta de viviendas, ¿sobre qué base cree que se basa con mayor frecuencia la discriminación?

- ☐ Antecedentes penales
- ☐ Fuente de ingresos
- ☐ Raza
- ☐ Género
- ☐ Sexualidad
- ☐ Edad
- ☐ Situación familiar
- ☐ Otro _____

24. En una escala del 1 (más bajo) al 9 (más alto), clasifique sus principales preocupaciones con respecto a la vivienda equitativa en la Ciudad de Visalia.

_____ Uso de antecedentes penales para solicitudes de renta
_____ Asequibilidad de la renta
_____ Disponibilidad de unidades en renta
_____ Asequibilidad de la compra de vivienda
_____ Aceptación de vales
_____ Habitabilidad de las propiedades
_____ Accesibilidad para discapacitados
_____ Transporte público
_____ Largas listas de espera

25. ¿Está usted familiarizado con los servicios de vivienda equitativa o los servicios sociales proporcionados por organizaciones en la Ciudad de Visalia?

- ☐ Sí
- ☐ No

26. ¿Qué idiomas son más necesarios para los materiales educativos sobre vivienda equitativa en la Ciudad de Visalia?

- ☐ Español
- ☐ Ruso
- ☐ Chino
- ☐ Árabe
- ☐ Nepalí
- ☐ Japonés
- ☐ Coreano
- ☐ Francés
- ☐ Vietnamita
- ☐ Marshalés
- ☐ Laosiano
- ☐ Hindi
- ☐ Otro _____

27. ¿Qué otros factores sociales tienen un impacto en los problemas de vivienda equitativa?

- ☐ Falta de guardería asequible
- ☐ Falta de programas educativos/de capacitación laboral
- ☐ Falta de comprensión de los derechos
- ☐ Falta de oportunidades laborales
- ☐ Acceso al transporte
- ☐ Acceso a banda ancha
- ☐ Otro _____

28. En una escala del 1 al 5, donde 1 es nada y 5 es extremadamente, ¿qué tan satisfecho está usted con sus interacciones con las agencias de vivienda equitativa?

☐ 1 - Nada

☐ 2 - Poco

☐ 3 - Moderadamente

☐ 4 - Mucho

☐ 5 - Extremadamente

29. Si necesitara reportar una queja de vivienda equitativa, ¿con qué agencia o agencias se comunicaría?

☐ Consejo de Vivienda Equitativa de California Central

☐ Comisión Estatal de Derechos Humanos

☐ Departamento de Vivienda y Desarrollo Urbano (HUD)

☐ Servicios Legales de California Central

☐ Otro _____

30. Si anteriormente presentó una queja de vivienda equitativa ante una agencia, ¿siente que sus inquietudes fueron atendidas adecuadamente?

☐ Sí

☐ No

31. ¿Alguna vez ha presentado una queja de vivienda equitativa ante el Consejo de Vivienda Justa de California Central?

☐ Sí

☐ No

32. Si anteriormente presentó una queja de vivienda equitativa ante el Consejo de Vivienda Equitativa de California Central, ¿siente que sus inquietudes se abordaron adecuadamente y de manera oportuna?

☐ Sí ☐ No aplicable

☐ No

33. Comparta más sobre sus experiencias después de presentar una queja de vivienda equitativa ante el Consejo de Vivienda Equitativa de California Central.

_____

_____

_____

_____

Discriminación y desafíos de vivienda

34. ¿Ha experimentado discriminación en materia de vivienda?

- ☐ Sí
- ☐ No

35. ¿Cuál de las siguientes opciones describe mejor a la persona u organización que lo discriminó a usted o a una persona que conoce cuando buscaba vivienda?

- ☐ Gerente de propiedades en renta
- ☐ Empleados municipales
- ☐ Empleado de préstamo o hipoteca
- ☐ Profesionista inmobiliario
- ☐ No aplicable
- ☐ Propietario
- ☐ Otro _____

36. Cuál cree que fue la base de la discriminación en materia de vivienda que usted o la persona que conoce experimentó?

- ☐ Color
- ☐ Discapacidad
- ☐ Situación familiar
- ☐ Origen nacional
- ☐ Religión
- ☐ Sexo
- ☐ Otro _____

37. ¿Qué haría, o hizo, si fuera discriminado al buscar vivienda?

- ☐ Contactar con un abogado privado
- ☐ Comunicarse con el Departamento de Vivienda y Desarrollo Urbano (HUD)
- ☐ Contactar al fiscal del estado
- ☐ Ponerse en contacto con una feria local
- ☐ Quejarse ante la oficina municipal
- ☐ Otro _____

38. Me han negado un préstamo hipotecario en la Ciudad de Visalia debido a mi clase protegida (raza, discapacidad, sexo, origen nacional, etc.). Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE.

- ☐ Sí
- ☐ No

39. Por favor, comparta su experiencia sobre cómo se le negó un préstamo hipotecario en la Ciudad de Visalia debido a su clase protegida (raza, discapacidad, sexo, origen nacional, etc.). Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE. Omitir si no corresponde.

_____

_____

_____

40. He tenido dificultades para obtener un seguro de vivienda en la Ciudad de Visalia debido a mi clase protegida (raza, origen nacional, discapacidad, etc.). Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE.

- ☐ Sí
- ☐ No

41. Si le han denegado su solicitud para rentar o comprar una vivienda, ¿por qué cree que es así?

- ☐ Falta de registro de vivienda estable
- ☐ Uso de un bono
- ☐ El arrendador no permitía mascotas
- ☐ Por no tener hogar en ese momento
- ☐ Ingresos demasiado bajos
- ☐ Mal crédito
- ☐ Historial de desalojo
- ☐ Discriminación por tipo de ingresos
- ☐ No aplicable
- ☐ Otro _____

42. Creo que observé una organización que dirigía a las personas hacia un área, vecindario o complejo de viviendas específico en la Ciudad de Visalia en función de factores como raza, origen nacional, discapacidad o la presencia de un niño.

- ☐ Sí
- ☐ No

43. Creo que he sido testigo de discriminación ilegal por parte de alguien en una organización contra una persona que intenta comprar una casa en la Ciudad de Visalia según su clase protegida (raza, origen nacional, discapacidad, género, etc.). Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE.

- ☐ Sí
- ☐ No

44. Creo que observé una organización que discriminaba a alguien durante el tiempo que rentaba o compraba una casa o lo trataba de manera diferente debido a su clase protegida o lo sometía a hostigamiento en función de su clase protegida. Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE.

- ☐ Sí
- ☐ No

45. En una escala del 1 al 5, donde 1 es nada y 5 es extremadamente, ¿qué tan dispuesto está usted a denunciar la discriminación en materia de vivienda?

- ☐ 1 - Nada
- ☐ 2 - Poco
- ☐ 3 - Moderadamente
- ☐ 4 - Mucho
- ☐ 5 - Extremadamente

46. ¿Cree que las clases protegidas enfrentan más problemas de vivienda (como altos costos, hacinamiento o malas condiciones) en comparación con otros grupos? Puede encontrar una lista de grupos de clases protegidas en https://bit.ly/3QyZrgE.

- ☐ Sí
- ☐ No

47. ¿Qué barreras a la vivienda equitativa son específicas para las personas con discapacidades en la Ciudad de Visalia?

- ☐ Falta de servicios de apoyo
- ☐ Falta de otorgamiento de adaptaciones razonables
- ☐ Falta de ayuda gubernamental
- ☐ Que las personas con discapacidades se sientan aceptadas en el vecindario
- ☐ Impacto desproporcionado de la discriminación por nivel de ingresos
- ☐ Necesidad de nueva construcción de viviendas accesibles
- ☐ Otro _____

48. ¿Cuáles son algunas barreras de acceso a las amenidades, instalaciones y servicios de la comunidad?

- ☐ Transporte con paradas confiables
- ☐ Conexiones de primera y última milla
- ☐ Aceras
- ☐ Estacionamiento accesible
- ☐ Eventos accesibles según la ADA
- ☐ Vecindarios más acogedores y comprensivos
- ☐ Acceso al paratránsito
- ☐ Otro _____

49. ¿Qué mejoras o modificaciones de vivienda relacionadas con discapacidades deben realizarse en las unidades de renta según lo que ha visto?

- ☐ Barras de apoyo en el baño
- ☐ Se permitan animales de servicio en casa
- ☐ Ducha a ras de suelo
- ☐ Estacionamiento accesible reservado
- ☐ Rampas
- ☐ Puertas más anchas
- ☐ Salvaescaleras
- ☐ Alarma contra incendios y timbre de puerta accesibles
- ☐ Cubiertas inferiores
- ☐ Alarma para avisar si un niño no verbal sale de casa
- ☐ Otro _____

50. ¿Cuáles son los factores más importantes a la hora de buscar vivienda?

- ☐ Cerca de escuelas públicas de calidad
- ☐ Disponibilidad
- ☐ Cerca del transporte
- ☐ Encontrar un lugar que acepte mal crédito
- ☐ En algún lugar que acepte vales
- ☐ Otro _____

51. ¿Siente que sus opciones de vivienda están limitadas geográficamente a ciertas áreas o vecindarios?

☐ Sí

☐ No

52. ¿Considera que ciertas áreas o vecindarios en Visalia no son deseables para vivir?

☐ Sí

☐ No

53. Por favor, mencione qué vecindarios de la Ciudad de Visalia cree usted que no son deseables para vivir y por qué.

_____
_____
_____
_____
_____
_____
_____

54. En una escala del 1 (más bajo) al 9 (más alto), clasifique qué acceso siente que le falta en términos de oportunidades para avanzar o tener éxito en la Ciudad de Visalia.

_____ Educación
_____ Transporte y movilidad
_____ Empleo
_____ Infraestructura y otros servicios
_____ Otro

55. En una escala del 1 al 5, donde 1 es nada en absoluto y 5 es extremadamente, ¿qué tanto apoyo brindarían sus vecinos para que personas de otra raza, etnia, religión u orientación sexual se mudaran a su vecindario?

☐ 1 - Nada

☐ 2 - Poco

☐ 3 - Moderadamente

☐ 4 - Mucho

☐ 5 - Extremadamente

Appendix C: Community Organizations Survey

Analysis of Impediments to Fair Housing Community Organizations Survey

The City of Visalia ("the City") is preparing an updated Analysis of Impediments to Fair Housing and FY2025 – FY2029 Consolidated Plan to identify funding priorities for the city for the next five years.

Baker Tilly US, LLP ("Baker Tilly"), on behalf of the city, will be surveying community stakeholders throughout the city on topics related to possible impediments to fair housing. We encourage you to participate in our survey to provide feedback that will support the City's efforts in understanding potential impediments impacting fair housing across the city and identifying solutions to address those impediments.

If you have any questions about this survey, please reach out to DJ Hutcherson (Consultant, Baker Tilly US) at dj.hutcherson@bakertilly.com.

General Information

1. **What type of organization/agency do you work for?**

- ☐ Fair Housing Advocacy Organization
- ☐ Civil Rights Organization
- ☐ Legal Aid Services
- ☐ Housing Counseling Agency
- ☐ Community Development Corporation
- ☐ Government Fair Housing Agency (e.g. HUD Fair Housing Initiatives Program)
- ☐ Tenant Rights Association
- ☐ Social Service Organization
- ☐ Realtor
- ☐ Financial Institution/Lender
- ☐ Other

Awareness and Perception

2. **In your role, how have you usually encountered, become aware of, or obtained information regarding fair housing laws, initiatives, and related information?**

- ☐ Flyers
- ☐ Handbook
- ☐ Public service announcements
- ☐ Newsletter
- ☐ Social media
- ☐ Internet
- ☐ Other

Awareness and Perception

3. **On a scale of 1-5 with 1 being not at all and 5 being extremely, in your professional opinion, how effective are current fair housing laws, programs, and enforcement mechanisms?**

   ☐ 1 – Not at all

   ☐ 2 – Slightly

   ☐ 3 – Moderately

   ☐ 4 – Very

   ☐ 5 – Extremely

4. **On a scale of 1-5 with 1 being not at all and 5 being extremely, in your professional opinion, how serious of an issue is fair housing in the City of Visalia?**

   ☐ 1 – Not at all

   ☐ 2 – Slightly

   ☐ 3 – Moderately

   ☐ 4 – Very

   ☐ 5 – Extremely

Discrimination and Practices

5. **Which part of the housing process do you think housing discrimination may occur/occur more frequently?**

   ☐ Home mortgage lending

   ☐ Rental application process

   ☐ Property viewings/inspections

   ☐ During negotiations (i.e. rental terms, etc.)

   ☐ After move in (i.e. experiencing differential treatment or harassment from landlords/tenants/neighbors, etc.)

   ☐ Other

6. **I have witnessed lending discrimination by someone in my industry because of a mortgage/rental applicant's protected class (a list of protected class groups can be found at https://bit.ly/3QyZrgE).**

   ☐ Yes

   ☐ No

7. **If you work for an organization on behalf of tenants or homebuyers, has your organization received housing discrimination complaints from your clients/constituents/members in the City of Visalia?**

   ☐ Yes

   ☐ No

   ☐ I do not work for this type of organization

8. **Do you perceive certain geographic areas or neighborhoods within the City of Visalia to be undesirable?**

   ☐ Yes

   ☐ No

9. **Why do you perceive certain geographic areas or neighborhoods within the City of Visalia to be undesirable?**

   _____

   _____

Barriers and Factors

10. **Rank the following you believe are the contributing factors to the availability of fair housing in the City of Visalia?**

    _____ Lack of affordable integrated housing for those who need supportive services
    _____ Lack of diverse housing types and price points in communities
    _____ Lack of affordable housing due to urban renewal
    _____ Lack of larger housing units for families
    _____ Poor condition of affordable housing
    _____ Limited housing for refugees/immigrants
    _____ Loss of manufactured homes
    _____ Influence of outside private equity investment on housing supply

11. **What are some barriers to fair housing that are specific to people with disabilities in the City of Visalia?**

    ☐ Lack of supportive services

    ☐ Lack of granting reasonable accommodations

    ☐ Lack of government help

    ☐ People with disabilities feelings accepted in the neighborhood

    ☐ Disproportionate impact of income level discrimination

    ☐ Need for new accessible home construction

    ☐ Other

12. On a scale of 1-5 with 1 being very poor and 5 being very good, what do you believe are community attitudes toward affordable housing?

- ☐ 1 – Very poor
- ☐ 2 – Poor
- ☐ 3 – Fair
- ☐ 4 – Good
- ☐ 5 – Very good

13. What are the barriers to access for community amenities, facilities, and services?

- ☐ Transportation with reliable stops
- ☐ First and last mile connections
- ☐ Sidewalks
- ☐ Accessible parking
- ☐ ADA accessible events
- ☐ More welcoming and understanding neighborhoods
- ☐ Accessing paratransit
- ☐ Other

14. Please describe what, if any, housing practices you are aware of in the City of Visalia that are barriers to equal and full access to housing (ex. eligibility criteria, reasonable accommodations, etc.)?

_____
_____
_____
_____
_____
_____

Access to Community Assets

15. In your opinion, are there locations within the City of Visalia in which protected class groups experience significant disparities in access to community assets? A list of protected class groups can be found at https://bit.ly/3QyZrgE).

- ☐ Yes
- ☐ No

16. Which protected class groups experience lack of access and in what areas of the city? Please also feel free to describe the areas of the city in the "other" field.

- ☐ Age
- ☐ Disability
- ☐ Race
- ☐ Color
- ☐ Religion
- ☐ Sex
- ☐ Familial status
- ☐ Other

17. In what areas of the city do you perceive protected class groups experiencing lack of access?

- ☐ Downtown Visalia
- ☐ Oval
- ☐ Washington
- ☐ North Visalia
- ☐ Other

18. Please describe if you have observed variations in access to community assets between residents of potentially segregated areas and Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) compared to across the City of Visalia as a whole.

_____

_____

_____

_____

_____

19. Is there a disproportionate need in underserved communities for place-based community or economic development, such as assistance for small businesses and microenterprises, infrastructure, commercial redevelopment, job creation or retention and job training?

- ☐ Yes
- ☐ No

20. Please elaborate on the type of disproportionate needs and/or issues identified by program participants or residents.

_____

_____

_____

21. What barriers potentially hinder individuals with disabilities access to opportunity and community assets within the City of Visalia?

- ☐ Accessible and affordable housing
- ☐ Accessible government facilities and websites
- ☐ Accessible public infrastructure
- ☐ Reliable and accessible transportation
- ☐ Accessible schools and educational programs
- ☐ Employment
- ☐ Community-based supportive services
- ☐ Other

Access to Affordable Housing Opportunities

22. Based on your observations, what affordable housing options exist for families of diverse income levels and protected class groups within the City of Visalia. A list of protected class groups can be found at https://bit.ly/3QyZrgE).

_____
_____
_____
_____

23. Please elaborate on the location(s) of affordable housing options available to those of diverse income levels/protected class groups and their proximity to community assets (i.e. grocery stores, schools, etc.) and well-resources areas. A list of protected class groups can be found at https://bit.ly/3QyZrgE).

_____
_____
_____

24. Please describe disparities in housing quality (i.e. substandard housing conditions) by protected class group and indicate whether such disparities align with previously identified Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) or non-R/ECAP areas. A list of protected class groups can be found at https://bit.ly/3QyZrgE.

_____
_____
_____
_____
_____

25. Which protected class groups within the city disproportionately face housing instability due to rising rents, loss of existing affordable housing, and displacement due to economic pressure, eviction, sources of income discrimination, or code enforcement.

- ☐ Race
- ☐ Religion
- ☐ National origin
- ☐ Age
- ☐ Sex
- ☐ Sexual orientation and identify gender
- ☐ Disability
- ☐ Pregnancy
- ☐ Marital status
- ☐ Familial status
- ☐ Genetic characteristics
- ☐ Veteran status
- ☐ Color
- ☐ HIV/AIDS status
- ☐ Other

26. What disparities in access to other economic opportunities do protected class groups experience? A list of protected class groups can be found at https://bit.ly/3QyZrgE.

- ☐ Livable-wage jobs
- ☐ Services from reputable mortgage lenders and financial institutions
- ☐ Fair and affordable credit
- ☐ Reputable financial counselling services
- ☐ Fair residential real estate appraisals and valuations
- ☐ Other

27. Please list the protected classes experiencing the lack of access to economic opportunities. A list of protected class groups can be found at https://bit.ly/3QyZrgE.

_____

_____

_____

_____

_____

Local and State Policies Impacting Fair Housing

28. **How do local laws, policies, ordinances, and other practices impeded or promote the siting or location or affordable housing in well-resourced neighborhoods?**

29. **How do local laws, policies, ordinances, and other practices affect equitable access to homeownership and other asset building and economic opportunities by protected class group?**

30. **How has zoning, land use policies, income source availability, anti-discrimination laws, eviction, policies, and other state and local practices influenced segregation, integration, and the formation of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)?**

31. **How has zoning, land use policies, source of income, anti-discrimination laws, eviction policies, and other state and local practices affected access to affordable housing in well-resources areas of Visalia for protected class groups? A list of protected class groups can be found at https://bit.ly/3QyZrgE.**