

HOUSING NEEDS ASSESSMENT



This section provides a comprehensive assessment of housing needs as the basis for developing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the jurisdictions in Fresno County. The main source of the information is the pre-approved data package for Fresno County provided by the California Department of Housing and Community Development (HCD), which is noted in the sources for the data tables in this section. The pre-approved data package uses several data sources, including the 2010 U.S. Census, American Community Survey (ACS), and the California Department of Finance (DOF). Other sources of information in this section include the following: the Fresno County Council of Governments (FCOG), the California Employment Development Department (EDD), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities. Three jurisdictions (Fresno city, Orange Cove, and Firebaugh) did not participate in the multi-jurisdictional housing element, but are still presented in some of the tables and analysis to provide comparisons.

POPULATION TRENDS AND CHARACTERISTICS

Population Change

The Department of Finance (DOF) provides population estimates for each jurisdiction, shown in Table 2-1. Analyzing population change can help assess where there may be a need for new housing and services.

Fresno County had a total population of over 960,000 in 2014. More than half the countywide population resides in the city of Fresno. The unincorporated area has the next largest population of 169,500, followed by the city of Clovis with a population of 102,188. The remaining cities have populations of about 25,000 or less.

The countywide average annual growth was 1.3 percent between 2000 and 2014, compared to 0.9 percent statewide. The city with the greatest average annual population change from 2000 to 2014 was Kerman, with a 3.8 percent increase. Clovis and Fowler were second and third with about 3 percent average annual growth.

Table 2-1 Change in Total Population (2000-2014)

Jurisdiction	Total Population						2000-2014	
	2000	2010	2011	2012	2013	2014	Total Change	Average Annual Growth
Fresno County	799,407	930,450	936,089	943,493	952,166	964,040	164,633	1.3%
Clovis	68,516	95,631	96,848	98,377	99,983	102,188	33,672	2.9%
Coalinga	15,798	18,087	17,996	16,788	16,729	16,467	669	0.3%
Firebaugh	5,743	7,549	7,591	7,776	7,777	7,809	2,066	2.2%
Fowler	3,979	5,570	5,699	5,742	5,801	5,883	1,904	2.8%
Fresno	427,719	494,665	497,560	503,825	508,453	515,609	87,890	1.3%
Huron	6,310	6,754	6,765	6,770	6,790	6,843	533	0.6%
Kerman	8,548	13,544	13,699	13,908	14,225	14,339	5,791	3.8%
Kingsburg	9,231	11,382	11,465	11,509	11,590	11,685	2,454	1.7%
Mendota	7,890	11,014	11,038	11,141	11,178	11,225	3,335	2.6%
Orange Cove	7,722	9,078	9,163	9,297	9,353	9,410	1,688	1.4%
Parlier	11,145	14,494	14,601	14,791	14,873	15,019	3,874	2.2%
Reedley	20,756	24,194	24,407	24,563	24,965	25,122	4,366	1.4%
Sanger	18,931	24,270	24,391	24,580	24,703	24,908	5,977	2.0%
San Joaquin	3,270	4,001	4,010	4,021	4,029	4,056	786	1.6%
Selma	19,444	23,219	23,307	23,631	23,799	23,977	4,533	1.5%
Unincorporated County	164,405	171,705	167,549	166,774	167,918	169,500	5,095	0.2%

Source: Fresno Pre-Approved Data Package, State of California, Department of Finance, E-4 Population Estimates for Cities, Counties, and the State, 2011-2014, with 2010 Census Benchmark.

Household and Group Quarters Population

The total population includes the household population and people living in group quarters. A household includes all persons who occupy a housing unit as their usual place of residence. This may include a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

As shown in Table 2-2, the population living in group quarters in most of the jurisdictions was very small. However, the group quarters population in Fresno, Coalinga, and the unincorporated county were much larger. In Coalinga, this group quarters population primarily resides in the Pleasant Valley State Prison and the Coalinga State Hospital. In Fresno, three local detention facilities are located downtown with a fourth located two miles south of downtown.

Although the total population in Coalinga, shown in Table 2-1, appears to be decreasing between 2010 and 2014, this is due to the reduction in the group quarters population (at Pleasant Valley State Prison) as a result of recent changes to State and Federal policies. As shown in Table 2-2, the group quarters population in Coalinga decreased from 6,335 in 2010 to 4,538 in 2014, while the household population slightly increased.

Table 2-2 Change in Household Population (2000-2014)

		2000	2010	2014	Change 2000-2014
Clovis	Household Population	67,988	95,243	101,800	33,812
	Group Quarters Population	480	388	388	-92
Coalinga	Household Population	10,448	11,752	11,929	1,481
	Group Quarters Population	5,350	6,335	4,538	-812
Firebaugh	Household Population	5,682	7,536	7,796	2,114
	Group Quarters Population	61	13	13	-48
Fowler	Household Population	3,930	5,523	5,836	1,906
	Group Quarters Population	49	47	47	-2
Fresno	Household Population	419,465	485,798	505,950	86,485
	Group Quarters Population	8,187	8,867	9,659	1,472
Huron	Household Population	6,134	6,754	6,843	709
	Group Quarters Population	172	0	0	-172
Kerman	Household Population	8,520	13,537	14,332	5,812
	Group Quarters Population	31	7	7	-24
Kingsburg	Household Population	9,108	11,300	11,603	2,495
	Group Quarters Population	91	82	82	-9
Mendota	Household Population	7,882	11,014	11,225	3,343
	Group Quarters Population	8	0	0	-8
Orange Cove	Household Population	7,722	9,078	9,410	1,688
	Group Quarters Population	0	0	0	0
Parlier	Household Population	11,043	14,492	15,017	3,974
	Group Quarters Population	102	2	2	-100
Reedley	Household Population	20,361	23,945	24,882	4,521
	Group Quarters Population	395	249	240	-155
Sanger	Household Population	18,791	24,136	24,774	5,983
	Group Quarters Population	140	134	134	-6
San Joaquin	Household Population	3,270	4,001	4,056	786
	Group Quarters Population	0	0	0	0
Selma	Household Population	19,314	23,054	23,812	4,498
	Group Quarters Population	130	165	165	35
Unincorporated	Household Population	161,667	159,429	167,517	5,850
	Group Quarters Population	7,016	1,234	1,983	-5,033
Total	Household Population	781,325	906,592	946,782	165,457
	Group Quarters Population	22,212	17,523	17,258	-4,954

Source: U.S. Census, 2000 and 2010; DOF E-5 Population and Housing Estimates, 2014.

Age Characteristics

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are, therefore, important in planning for the changing housing needs of residents.

Table 2-3 shows a breakdown of each jurisdiction's population by age group and the median age. The age groups include school-age children (ages 5-17), college-age students (ages 18-24), young adults (ages 25-44), middle-age adults (ages 45-64), and seniors (ages 65+). A population with a large percentage of seniors may require unique housing, located near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-age adults, which make up the workforce, may need homes located near employment or transit centers.

San Joaquin, Huron, and Parlier have a large proportion of school-age populations and a lower percentage of the workforce populations and seniors. Parlier, Mendota, Huron, and Coalinga have a large percentage of college-age populations. Kingsburg has a significantly high percentage of seniors, followed by Clovis, Fresno County, and Reedley. Huron and San Joaquin have the lowest median age at about 23. Clovis and Kingsburg have the highest median age at about 33, ten years higher.

Table 2-3 Population by Age Group (2013)

Jurisdiction	5 to 17 years (School-age Students)	18 to 24 years (College-age Students)	25-44 (Young Adults)	45-64 (Middle-aged Adults)	65 years and over (Seniors)	Median Age
Fresno County	21.1%	11.5%	26.6%	21.8%	10.3%	30.9
Clovis	21.5%	10.6%	25.7%	24.4%	11.2%	33.9
Coalinga	18.2%	13.4%	29.2%	24.7%	7.2%	32.4
Firebaugh	23.0%	17.1%	23.0%	19.8%	5.8%	24.6
Fowler	23.0%	9.4%	26.7%	23.7%	9.8%	32.5
Fresno	28.0%	12.1%	28.0%	20.6%	9.3%	29.6
Huron	26.8%	13.6%	24.1%	15.4%	5.5%	22.9
Kerman	22.4%	9.8%	30.8%	17.9%	8.3%	28.5
Kingsburg	21.1%	11.6%	23.8%	22.9%	13.7%	33.2
Mendota	22.4%	13.8%	31.0%	17.3%	5.2%	26.9
Orange Cove	27.8%	10.6%	27.8%	17.3%	4.8%	25.0
Parlier	25.2%	13.2%	26.9%	17.9%	6.6%	25.5
Reedley	23.3%	11.3%	26.4%	19.7%	10.1%	29.4
Sanger	22.1%	12.1%	26.7%	19.8%	9.6%	29.2
San Joaquin	30.4%	10.8%	25.2%	16.9%	5.1%	22.6
Selma	22.1%	10.7%	29.1%	18.2%	11.2%	30.8

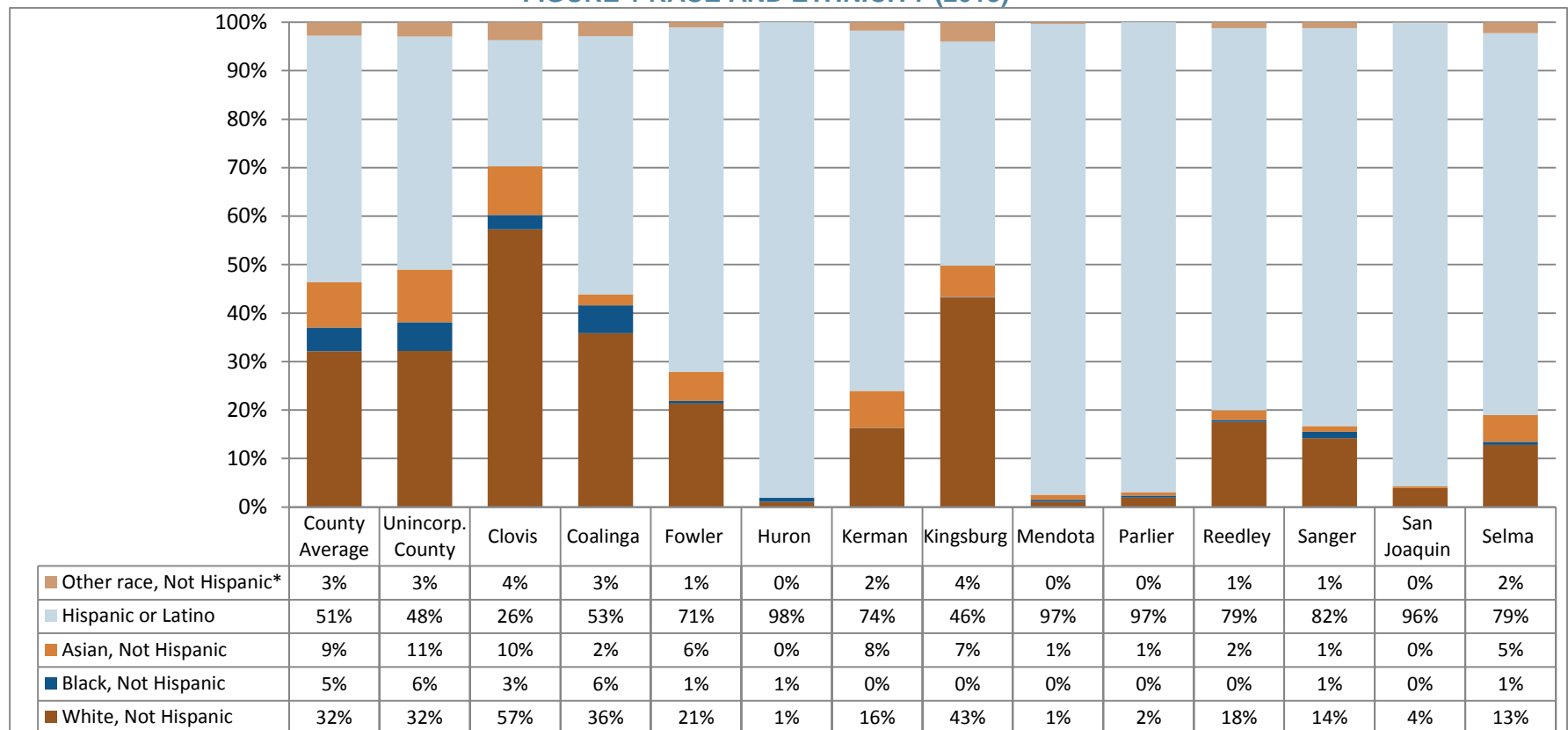
Note: Data not available for the unincorporated county.

Source: American Communities Survey (ACS), 2009-2013.

Population by Race/Ethnicity

Figure 1 shows race and ethnicity of residents in Fresno County jurisdictions. The majority of the population in most jurisdictions – except for the unincorporated county, Clovis, and Kingsburg – is Hispanic (of any race). Countywide, more than half of the population identified as being of Hispanic or Latino origin. The populations of Huron, Mendota, Parlier, and San Joaquin City are all more than 95 percent Hispanic. Clovis has the lowest percentage at 26 percent. The second largest population group is White, Non-Hispanics, with a high of 57 percent in Clovis. The populations in the unincorporated county, Clovis, Kerman, Kingsburg, Fowler, and Selma are more than 5 percent Asian.

FIGURE 1 RACE AND ETHNICITY (2013)



Note: Other race includes American Indian and Alaskan Native, Native Hawaiian and Pacific Islander, Two or More Races, and Some Other Race.

Source: American Communities Survey, 2009-2013.

HOUSEHOLD TRENDS AND CHARACTERISTICS

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. This estimate does not include people living in group homes. Families often prefer single family homes to accommodate children, while single persons often occupy smaller apartments or condominiums. Single-person households often include seniors living alone or young adults.

Historical Growth

Table 2-4 shows the change in the number of households by jurisdiction between 2000 and 2010. Kerman had the most significant average annual growth in the number of households from 2000 to 2010 (4.4 percent) followed by Clovis, Firebaugh, and Fowler with just over 3 percent growth. The unincorporated area had the least amount of growth (0.1 percent) followed by Coalinga (1 percent).

Table 2-4 Change in Households (2000-2010)

Jurisdiction	2000	2010	Change 2000-2010	Percent Change 2000-2010	Average Annual Growth 2000-2010
County Total	252,940	289,391	36,451	14.4%	1.4%
Clovis	24,347	33,419	9,072	37.3%	3.2%
Coalinga	3,515	3,896	381	10.8%	1.0%
Firebaugh	1,418	1,920	502	35.4%	3.1%
Fowler	1,242	1,723	481	38.7%	3.3%
Fresno	140,079	158,349	18,270	13.0%	1.2%
Huron	1,378	1,532	154	11.2%	1.1%
Kerman	2,389	3,692	1,303	54.5%	4.4%
Kingsburg	3,226	3,822	596	18.5%	1.7%
Mendota	1,825	2,424	599	32.8%	2.9%
Orange Cove	1,694	2,068	374	22.1%	2.0%
Parlier	2,446	3,297	851	34.8%	3.0%
Reedley	5,761	6,569	808	14.0%	1.3%
Sanger	5,220	6,659	1,439	27.6%	2.5%
San Joaquin	702	882	180	25.6%	2.3%
Selma	5,596	6,416	820	14.7%	1.4%
Unincorporated County	52,102	52,723	621	1.2%	0.1%

Source: Department of Finance Estimates, 2000-2010.

Household Formation and Composition

Table 2-5 shows the average household size for households in Fresno County. A higher persons-per-household ratio indicates a larger proportion of families, especially large families, and fewer single-person households. The Fresno region has larger households than the statewide average. Countywide, the average household size was 3.16 persons per household in 2010, compared to 2.90 statewide. The two cities with the largest average household size in 2010 were Mendota and Sanger (4.54), followed closely by Huron (4.41), Parlier (4.40), and Orange Cove (4.39). The city with the lowest persons per household ratio was Clovis (2.85), followed by Kingsburg (2.96) and Coalinga (3.02).

Table 2-5 Persons per Household (2010)

City	Average Persons Per Household
Fresno County	3.16
Clovis	2.85
Coalinga	3.02
Firebaugh	3.93
Fowler	3.21
Fresno	3.07
Huron	4.41
Kerman	3.67
Kingsburg	2.96
Mendota	4.54
Orange Cove	4.39
Parlier	4.40
Reedley	3.65
Sanger	3.63
San Joaquin	4.54
Selma	3.59
Unincorporated County	3.14

Source: Fresno Pre-Approved Data Package, Department of Finance E8, 2010.

Household Income

Household income is a key factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities. Income levels can vary considerably among households based upon employment, occupation, educational attainment, tenure, household type, location of residence, and race/ethnicity, among other factors.

Income Definitions and Income Limits

The State and Federal governments classify household income into several categories based upon the relationship to the county area median income (AMI), adjusted for household size. The U.S. Department of Housing and Urban Development (HUD) estimate of AMI is used to set income limits for eligibility in Federal housing programs. The income categories include:

- Extremely low-income households, which earn up to 30 percent AMI;
- Very low-income households, which earn between 31 and 50 percent AMI;
- Low-income households, which earn between 51 and 80 percent AMI; and
- Median-income households, which earn 100 percent AMI.

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point. Income limits for larger or smaller households are calculated by HUD (See Table 2-6). According to HUD, the AMI for a four-person household in Fresno County was \$48,700 in 2014.

Table 2-6 HUD Income Limits by Person per Household (2014)

Fresno County Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income Household (30%*)	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910
Very Low-Income Household (50%*)	\$19,150	\$21,900	\$24,650	\$27,350	\$29,550
Low-Income Household (80%*)	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250
Median-Income Household (100%*)	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600

*Percentage of 2014 Estimate of AMI: \$48,700

Source: U.S. Department of Housing and Urban Development (HUD), 2014.

The California Department of Housing and Community Development (HCD) uses the income categories shown in Table 2-7 to determine eligibility for state housing programs. HCD's methodology for calculating AMI is slightly different from HUD's methodology, and therefore the AMI and income limits vary.

Table 2-7 State of California Income Categories

Income Category	Percent of County Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	31-50% AMI
Low	51-80% AMI
Moderate	81-120% AMI
Above Moderate	120% AMI or greater

Source: Section 50093 of the California Health and Safety Code.

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The State income limits for Fresno County are shown in Table 2-8. The State 2014 AMI for a four-person household in Fresno County is \$57,900 (compared to the Federal estimate of \$48,700). A four-person household earning \$46,300 or less would be considered low-income.

Table 2-8 State (HCD) Income Limits by Person per Household (2014)

Fresno County Income Categories	Persons per Household							
	1	2	3	4	5	6	7	8
Extremely Low-Income Household (30%*)	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
Very Low-Income Household (50%*)	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250
Low-Income Household (80%*)	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
Median-Income Household (100%*)	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150	\$71,800	\$76,450
Moderate-Income Household (120%*)	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750

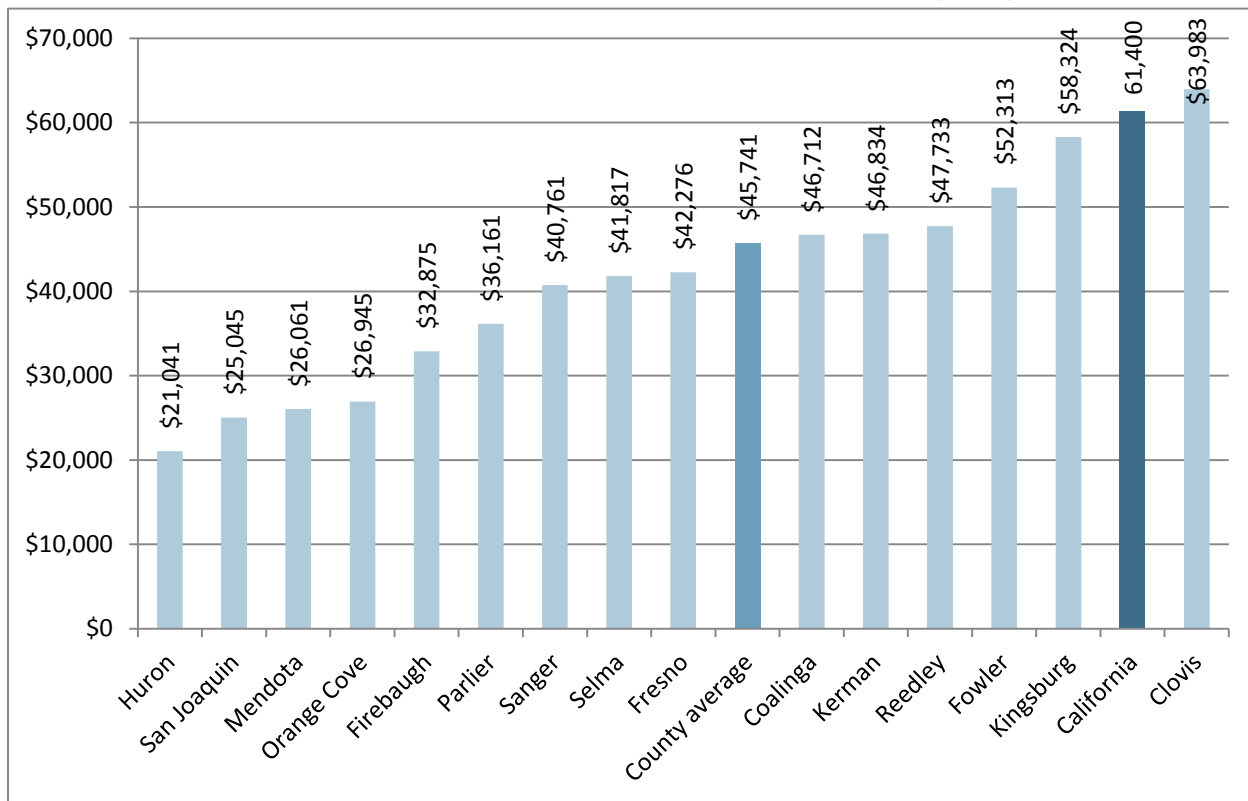
*Percentage of 2014 Estimate of AMI: \$57,900

Source: California Department of Housing and Community Development (HCD), 2014.

Median Household Income

Figure 2 shows actual median household income for the jurisdictions in Fresno County as reported by the 2008-2012 ACS. This median income is for all households, regardless of household size. The median household income in the United States was \$53,046 in 2012, higher than the Fresno County median of \$45,741. The city with the highest median household income in 2012 was Clovis with \$63,983. The city with the lowest median income was Huron with \$21,041.

FIGURE 2 MEDIAN HOUSEHOLD INCOME (2012)



Note: Data not available for unincorporated area.

Source: American Communities Survey, 2008-2012.

According to the 2012 State of California Analysis of Impediments, Firebaugh, Huron, Orange Cove, Parlier, and San Joaquin all have a higher representation of very low-income households than the countywide average rate of 26.4 percent, as shown in Table 2-9.

Table 2-9 Jurisdictions with Over-Representation of Very Low-Income (VLI) Families (2012)

	Total Families	Estimated VLI Families	Jurisdiction VLI Rate
Fresno Countywide Average	201,585	53,185	26.4%
Firebaugh	1,561	702	45.0%
Huron	1,430	1,012	70.8%
Orange Cove	2,087	1,202	57.6%
Parlier	2,625	1,016	38.7%
San Joaquin	776	393	50.6%

Source: State of California Analysis of Impediments, 2012.

EMPLOYMENT TRENDS AND CHARACTERISTICS

Fresno's economy has a significant impact on housing needs. Employment growth typically results in increased housing demand in areas that serve as regional employment centers. Moreover, the type of occupation and associated income levels for new employment also affect housing demand. This section describes the economic and employment patterns in Fresno County and how these patterns influence housing needs.

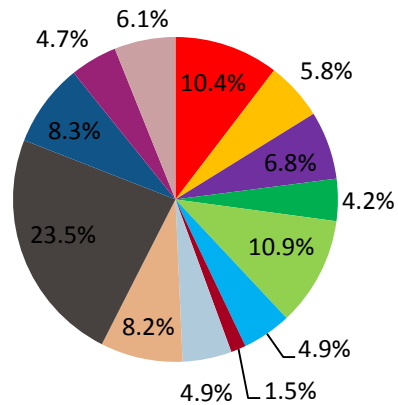
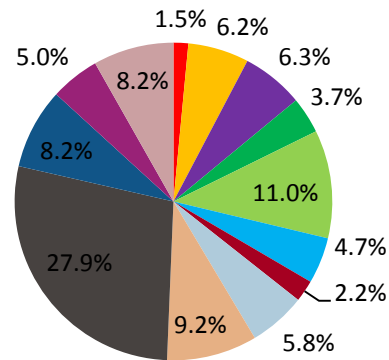
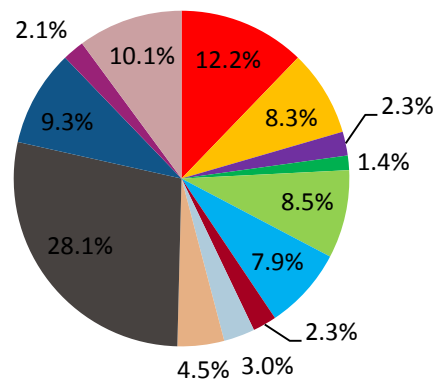
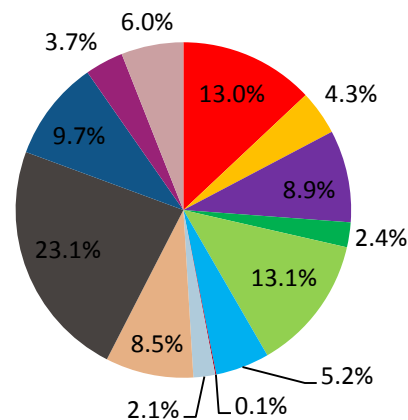
Employment and Wage Scale by Industry

Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide insight into present housing needs.

Table 2-10 and Figure 2-3 show employment by industry for each jurisdiction. In Fresno County the most common industry is educational services, and health care and social assistance (shown in Figure 2-3 in grey) with 23.5 percent. This industry is also the most common in Clovis, Coalinga, Fowler, Fresno City, Kerman, Kingsburg, Sanger, Selma, and the unincorporated area.

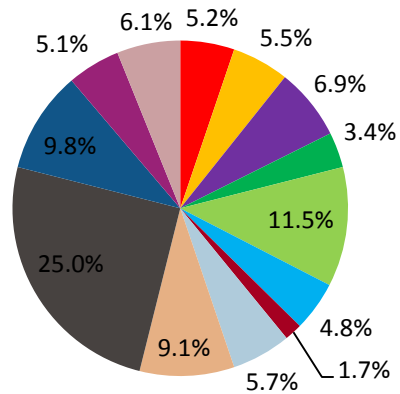
Agriculture, forestry, fishing and hunting, and mining (shown in Figure 2-3 in bright red) holds a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 67.6 percent. These areas are more rural and strongly based in agriculture.

FIGURE 3 EMPLOYMENT BY INDUSTRY (2011)

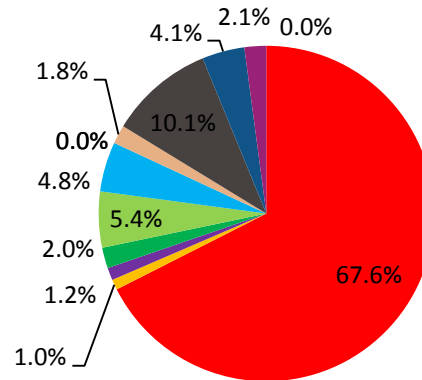
Fresno Countywide**Clovis****Coalinga****Fowler**

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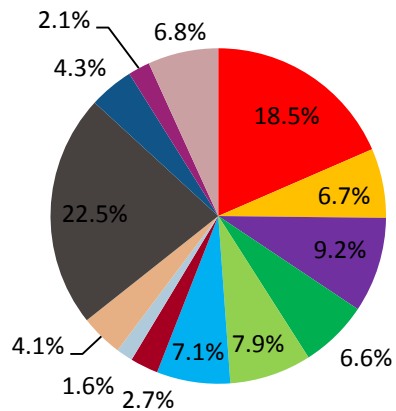
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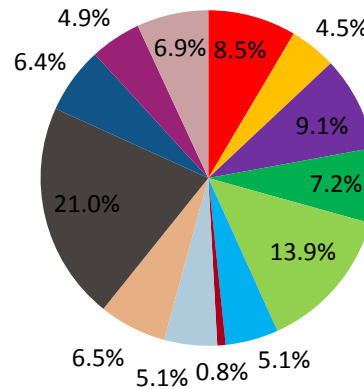
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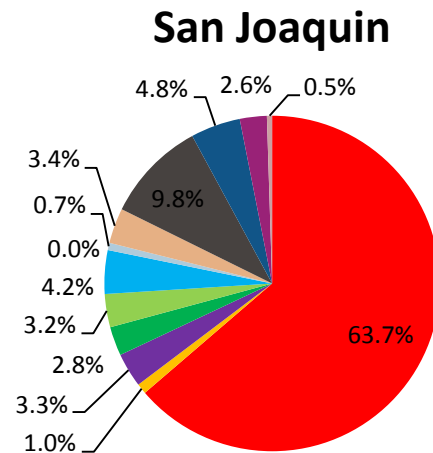
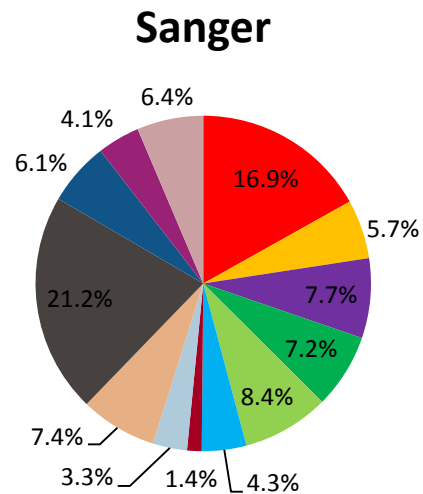
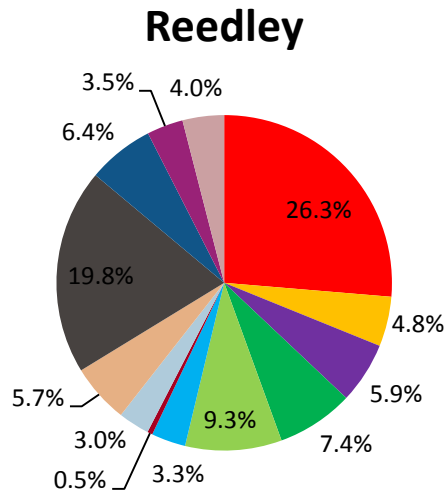
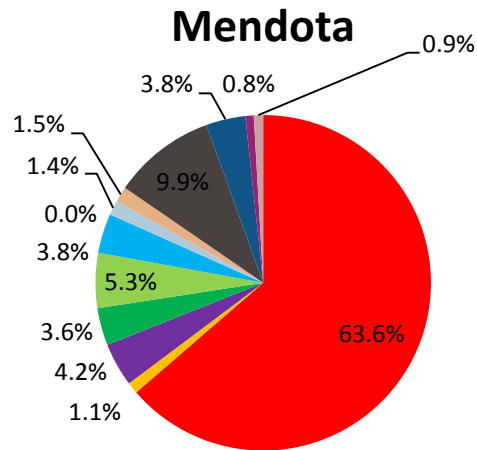


Kerman

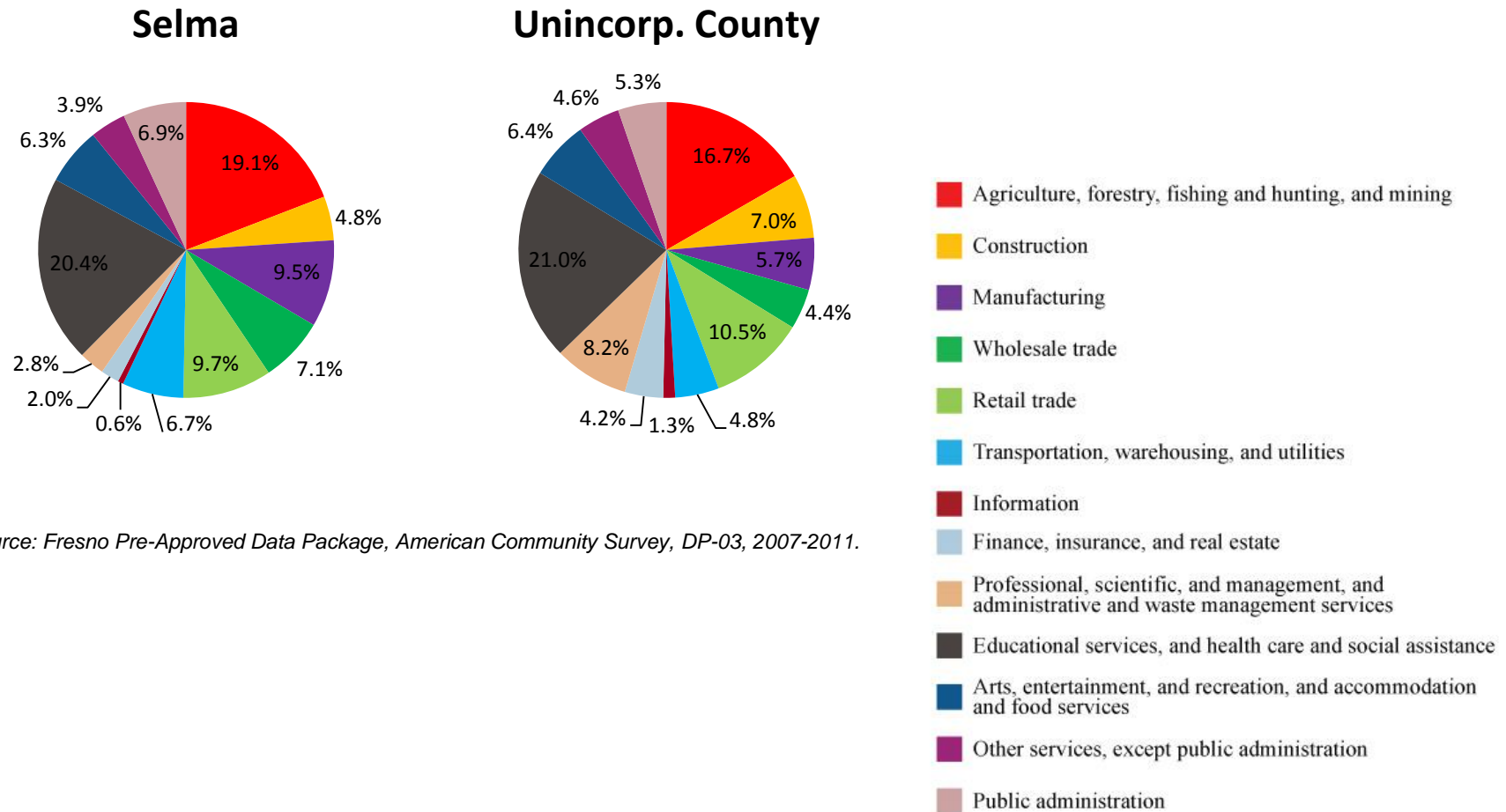


Kingsburg





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Source: Fresno Pre-Approved Data Package, American Community Survey, DP-03, 2007-2011.

Table 2-10 Employment by Industry (2011)

		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Fresno County	#	364,567	37,966	21,075	24,667	15,142	39,650	17,782	5,580	17,876	29,900	85,576	30,253	16,995	22,105
	%	100%	10.4%	5.8%	6.8%	4.2%	10.9%	4.9%	1.5%	4.9%	8.2%	23.5%	8.3%	4.7%	6.1%
Clovis	#	42,024	643	2,593	2,662	1,575	4,638	1,978	919	2,422	3,875	11,721	3,428	2,107	3,463
	%	100%	1.5%	6.2%	6.3%	3.7%	11.0%	4.7%	2.2%	5.8%	9.2%	27.9%	8.2%	5.0%	8.2%
Coalinga	#	5,697	697	473	131	80	485	448	129	169	259	1,600	527	122	577
	%	100%	12.2%	8.3%	2.3%	1.4%	8.5%	7.9%	2.3%	3.0%	4.5%	28.1%	9.3%	2.1%	10.1%
Firebaugh	#	2,785	1,021	150	232	115	293	184	0	166	99	293	92	88	52
	%	100%	36.7%	5.4%	8.3%	4.1%	10.5%	6.6%	0.0%	6.0%	3.6%	10.5%	3.3%	3.2%	1.9%
Fowler	#	2,382	309	102	211	58	311	124	2	51	203	551	231	87	142
	%	100%	13.0%	4.3%	8.9%	2.4%	13.1%	5.2%	0.1%	2.1%	8.5%	23.1%	9.7%	3.7%	6.0%
Fresno	#	192,677	10,096	10,607	13,347	6,616	22,245	9,290	3,274	11,067	17,515	48,122	18,913	9,768	11,817
	%	100%	5.2%	5.5%	6.9%	3.4%	11.5%	4.8%	1.7%	5.7%	9.1%	25.0%	9.8%	5.1%	6.1%
Huron	#	1,957	1,323	19	23	40	105	94	0	0	35	197	80	41	0
	%	100%	67.6%	1.0%	1.2%	2.0%	5.4%	4.8%	0.0%	0.0%	1.8%	10.1%	4.1%	2.1%	0.0%
Kerman	#	5,358	993	361	491	351	422	381	147	85	217	1,206	228	110	366
	%	100%	18.5%	6.7%	9.2%	6.6%	7.9%	7.1%	2.7%	1.6%	4.1%	22.5%	4.3%	2.1%	6.8%
Kingsburg	#	4,992	426	227	456	361	694	253	42	253	323	1,049	319	246	343
	%	100%	8.5%	4.5%	9.1%	7.2%	13.9%	5.1%	0.8%	5.1%	6.5%	21.0%	6.4%	4.9%	6.9%

SECTION 2: HOUSING NEEDS ASSESSMENT

Table 2-10 Employment by Industry (2011)

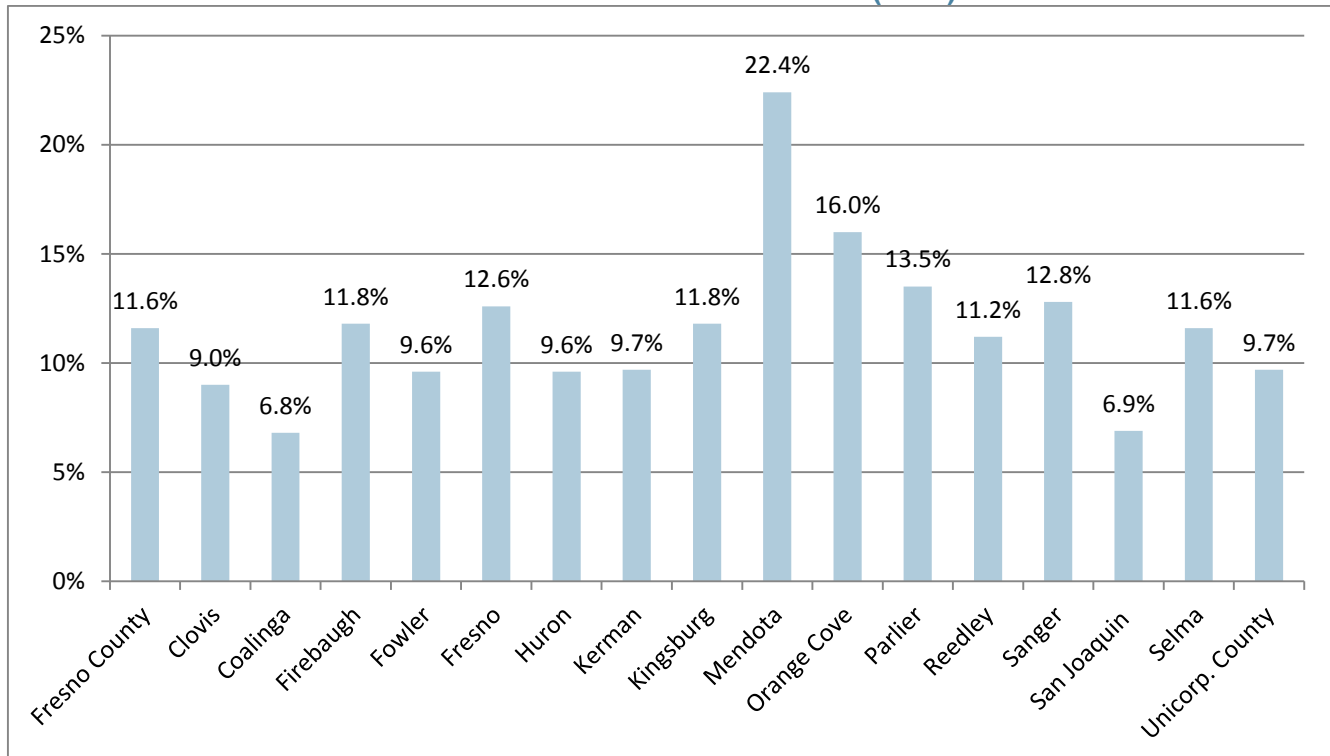
		Civilian employed population 16 years and over	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation, warehousing, and utilities	Information	Finance, insurance, and real estate	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Mendota	#	3,591	2,285	39	151	128	191	136	0	52	55	354	137	29	34
	%	100%	63.6%	1.1%	4.2%	3.6%	5.3%	3.8%	0.0%	1.4%	1.5%	9.9%	3.8%	0.8%	0.9%
Orange Cove	#	2,920	1,068	255	163	294	232	115	0	16	155	221	154	200	47
	%	100%	36.6%	8.7%	5.6%	10.1%	7.9%	3.9%	0.0%	0.5%	5.3%	7.6%	5.3%	6.8%	1.6%
Parlier	#	5,368	1,600	202	842	585	530	234	0	60	287	636	163	101	128
	%	100%	29.8%	3.8%	15.7%	10.9%	9.9%	4.4%	0.0%	1.1%	5.3%	11.8%	3.0%	1.9%	2.4%
Reedley	#	9,548	2,509	457	567	710	890	315	48	291	546	1,887	612	335	381
	%	100%	26.3%	4.8%	5.9%	7.4%	9.3%	3.3%	0.5%	3.0%	5.7%	19.8%	6.4%	3.5%	4.0%
Sanger	#	9,817	1,660	555	760	702	826	419	134	327	723	2,085	597	398	631
	%	100%	16.9%	5.7%	7.7%	7.2%	8.4%	4.3%	1.4%	3.3%	7.4%	21.2%	6.1%	4.1%	6.4%
San Joaquin	#	1,085	691	11	36	30	35	46	0	8	37	106	52	28	5
	%	100%	63.7%	1.0%	3.3%	2.8%	3.2%	4.2%	0.0%	0.7%	3.4%	9.8%	4.8%	2.6%	0.5%
Selma	#	9,326	1,780	452	886	666	903	628	58	191	260	1,907	588	365	642
	%	100%	19.1%	4.8%	9.5%	7.1%	9.7%	6.7%	0.6%	2.0%	2.8%	20.4%	6.3%	3.9%	6.9%
Unincorp. county	#	65,040	10865	4572	3,709	2,831	6,850	3,137	827	2,718	5,311	13,641	4,132	2,970	3,477
	%	100%	16.7%	7.0%	5.7%	4.4%	10.5%	4.8%	1.3%	4.2%	8.2%	21.0%	6.4%	4.6%	5.3%

Source: Fresno Pre-Approved Data Package, American Communities Survey, DP-03, 2007-2011.

Unemployment

According to the California Employment Development Department (EDD), in 2014 the statewide unemployment rate was 7.5 percent. The unemployment rate in Fresno County was significantly higher than the statewide rate at 11.6 percent. Figure 4 shows unemployment in Fresno County by jurisdiction. The city with the highest unemployment rate was Mendota (22.4 percent), followed by Orange Cove (16.0 percent). Coalinga had the lowest unemployment rate (6.8 percent), followed by San Joaquin (6.9 percent).

FIGURE 4 UNEMPLOYMENT RATE (2014)



Source: California Employment Development Department, 2014.

Labor Force Trends

Table 2-11 shows employment projections by industry sector in Fresno County from 2012 to 2022. According to EDD data, industry employment in Fresno County is expected to grow by 57,600 jobs between 2012 and 2022, to an estimated 426,900 by 2022. Total nonfarm employment is projected to gain approximately 52,400 jobs by 2022. The health care and social assistance; professional and business services; and trade, transportation, and utilities industry sectors are expected to account for more than 50 percent of all nonfarm job growth. The number of jobs in the health care and social assistance industry is expected to increase by 33.1 percent. Professional and business services employment is projected to grow by 31.4 percent.

Table 2-11 Fresno County Job Growth by Industry Sector (2012-2020)

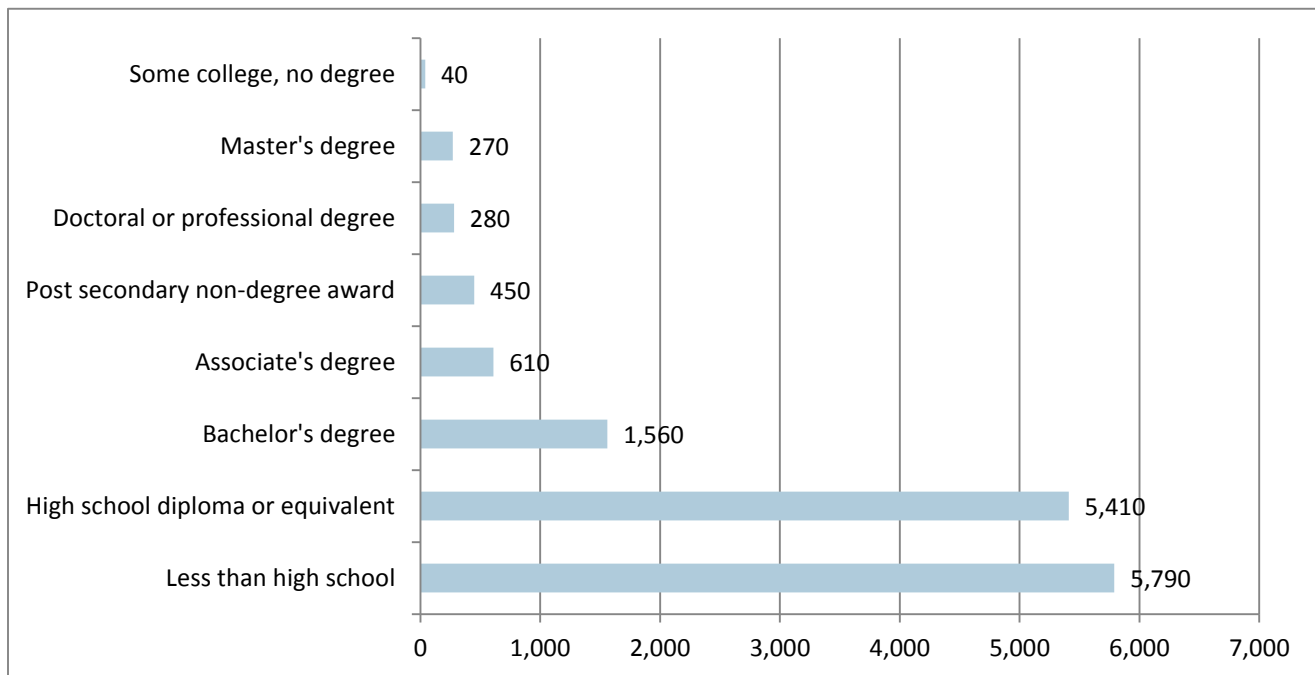
Industry Title	Estimated Employment 2012	Projected Employment 2022	Numeric Change 2012-2022	Percent Change 2012-2022
Total Employment	369,300	426,900	57,600	15.6%
Mining and Logging	300	200	-100	-33.3%
Construction	12,200	16,800	4,600	37.7%
Manufacturing	23,600	27,000	3,400	14.4%
Trade, Transportation, and Utilities	58,100	64,900	6,800	11.7%
Information	3,800	3,500	-300	-7.9%
Financial Activities	12,800	15,300	2,500	19.5%
Professional and Business Services	28,000	36,800	8,800	31.4%
Educational Services (Private)	5,200	6,300	1,100	21.2%
Health Care and Social Assistance	45,900	61,100	15,200	33.1%
Leisure and Hospitality	28,000	34,200	6,200	22.1%
Other Services (excludes Private Household Workers)	10,600	11,300	700	6.6%
Federal Government	10,200	9,500	-700	-6.9%
State and Local Government	53,900	58,100	4,200	7.8%
Type of Employment				
<i>Total Nonfarm</i>	<i>292,600</i>	<i>345,000</i>	<i>52,400</i>	<i>17.9%</i>
<i>Total Farm</i>	<i>48,900</i>	<i>53,700</i>	<i>4,800</i>	<i>9.8%</i>
<i>Self Employment</i>	<i>25,200</i>	<i>26,000</i>	<i>800</i>	<i>3.2%</i>
<i>Unpaid Family Workers</i>	<i>1,200</i>	<i>1,100</i>	<i>-100</i>	<i>-8.3%</i>
<i>Private Household Workers</i>	<i>1,400</i>	<i>1,100</i>	<i>-300</i>	<i>-21.4%</i>

Source: California Employment Development Department, 2012-2022 Fresno Industry Employment Projections, published February 2015.

Figure 5 shows the average annual job openings by entry level education. According to California EDD, most expected job openings between 2010 and 2020 will require a high school diploma or less. Registered nurses are the only occupation among the top ten occupations with the largest number of job openings that has an entry education level higher than a high school diploma. Thirteen of the top 20 occupations on the list of fastest growing jobs are in a construction related field due to the expected recovery in the construction industry over the projection period. Occupations requiring less education tend to be lower earning.

FIGURE 5 FRESNO COUNTY AVERAGE ANNUAL JOB OPENINGS BY ENTRY LEVEL EDUCATION (2010-2020)

Source: California Employment Development Department, 2010-2020 Fresno County Projection Highlights. February 2013.



POPULATION AND EMPLOYMENT PROJECTIONS

Tables 2-12 and 2-14 show population and employment forecasts used for the Fresno COG Regional Transportation Plan/Sustainable Communities Strategy, which are from the San Joaquin Valley Demographic Forecasts: 2010 to 2050 prepared March 2012. The forecast was part of a San Joaquin Valley demographic study commissioned by the eight metropolitan planning organizations (MPOs) of the valley, in an effort to obtain recently-prepared projections.

Population Forecast

Based on the forecast shown in Table 2-12, countywide population will grow to an estimated 1,373,700 persons by the year 2040. This assumes an average annual growth rate of 1.8 percent between 2010 and 2040. In the past, County population has increased at rates of 2.4 percent a year from 1970 to 1990, and 1.7 percent a year from 1990 to 2010. During the next three decades (2010-2040) 443,229, or 48 percent, more people are expected to reside in Fresno County.

Table 2-12 Fresno County Population Forecast (2008-2040)

Year	Population
2008	912,521
2020	1,082,097
2035	1,300,597
2040	1,373,679

Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.

Fresno County's share of California's population is expected to steadily increase, as shown in Table 2-13. From 1970 to 2010, the County share of the State's population grew from 2.1 percent to 2.5 percent. By 2040, that share is expected to increase to 2.9 percent.

Table 2-13 Population of Fresno County and California (1970-2040)

Year	Fresno County Population	California Population	Fresno County Share of California Population
1970	413,053	19,053,100	2.2%
1980	514,621	23,667,900	2.2%
1990	667,490	29,760,000	2.2%
2000	799,407	33,871,648	2.4%
2010	930,450	37,253,956	2.5%
2020	1,082,097	40,643,643	2.7%
2030	1,227,649	44,279,354	2.8%
2040	1,373,679	47,690,186	2.9%

Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.

Employment Forecast

Table 2-14 shows the employment forecast for Fresno County by 2040. The Fresno County employment level will increase during the period, 2010-2040 despite the recession that began in 2007. However, the unemployment rate will continue to be higher than the California average.

Table 2-14 Fresno County Employment Forecast (2008-2040)

Year	Employment
2008	345,816
2020	363,581
2035	427,727
2040	449,111

Source: San Joaquin Valley Demographic Forecasts: 2010 to 2050, March 2012.

HOUSING INVENTORY AND MARKET CONDITIONS

This section describes the housing characteristics and conditions that affect housing needs in Fresno County. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

Housing Stock Profile

Table 2-15 shows estimates from the California Department of Finance (DOF) of the number of housing units by type for each jurisdiction based on reported building and demolition permits. DOF reported that Fresno County had 315,531 housing units in 2010. Of the total units, 69.5 percent were single family, 25.8 percent were multifamily, and 4.7 percent were mobile homes. The unincorporated area had the highest percentage of single family homes in 2010 (over 82 percent). Huron had the highest percentage of multifamily units (over 56 percent). Coalinga had a large percentage of mobile homes (11.6 percent), followed by the unincorporated area (11.3 percent).

Although the countywide proportion of multifamily units decreased in Fresno County, in several jurisdictions the proportion of multifamily units increased. For example, in smaller cities such as San Joaquin, Parlier, Orange Cove, Mendota, Huron, and Firebaugh, multifamily units as a proportion of all units increased by more than 30 percent between 2000 and 2010. These six jurisdictions also have the lowest median household incomes in the county.

Parlier, in particular, had the most multifamily units constructed during the period for any of the smaller cities (389), and also the highest percentage of multifamily construction at nearly 48 percent of all new construction. The three larger surrounding cities of Reedley, Selma, and Sanger, which together total about 75,000 residents, had a combined total of 435 multifamily units constructed during the period.

Table 2-15 Housing Stock (2000-2010)

	2000			2010		
Jurisdiction	Single Family Units	Multifamily Units	Mobile Homes	Single Family Units	Multifamily Units	Mobile Homes
Fresno County	185,433	71,992	13,342	219,271	81,555	14,705
	68.5%	26.6%	4.9%	69.5%	25.8%	4.7%
Clovis	16,886	7,463	916	25,572	8,774	960
	66.8%	29.5%	3.6%	72.4%	24.9%	2.7%
Coalinga	2,567	829	318	2,874	967	503
	69.1%	22.3%	8.6%	66.2%	22.3%	11.6%
Firebaugh	1,165	330	86	1,443	578	75
	73.7%	20.9%	5.4%	68.8%	27.6%	3.6%
Fowler	918	313	46	1,349	370	123
	71.9%	24.5%	3.6%	73.2%	20.1%	6.7%
Fresno	92,640	52,489	3,924	108,889	57,651	4,748
	62.2%	35.2%	2.6%	63.6%	33.7%	2.8%
Huron	674	673	68	599	899	104
	47.6%	47.6%	4.8%	37.4%	56.1%	6.5%
Kerman	1,759	586	116	2,922	804	182
	71.5%	23.8%	4.7%	74.8%	20.6%	4.7%
Kingsburg	2,552	661	164	3,018	853	198
	75.6%	19.6%	4.9%	74.2%	21.0%	4.9%
Mendota	1,263	543	72	1,643	858	55
	67.3%	28.9%	3.8%	64.3%	33.6%	2.2%
Orange Cove	1,278	463	26	1,466	765	0
	72.3%	26.2%	1.5%	65.7%	34.3%	0.0%
Parlier	2,042	588	14	2,464	977	53
	77.2%	22.2%	0.5%	70.5%	28.0%	1.5%
Reedley	4,352	1,429	191	5,083	1,521	263
	72.9%	23.9%	3.2%	74.0%	22.1%	3.8%
Sanger	4,006	1,251	163	5,456	1,548	100
	73.9%	23.1%	3.0%	76.8%	21.8%	1.4%
San Joaquin	497	178	60	628	249	57
	67.6%	24.2%	8.2%	67.2%	26.7%	6.1%
Selma	4,395	998	422	5,379	1,044	390
	75.6%	17.2%	7.3%	79.0%	15.3%	5.7%
Unincorporated County	48,439	3,198	6,756	50,486	3,697	6,894
	83.0%	5.5%	11.6%	82.7%	6.1%	11.3%

Source: Fresno Pre-Approved Data Package, Department of Finance, E8, 2000-2010.

A large proportion of the multifamily development that has occurred after the boom of the 1980s was subsidized through a variety of public housing and tax credit programs targeted to low-income residents (i.e., non-market rate affordable housing). As summarized in Table 2-16, about 87 percent of the units developed during the 1980s were strictly market rate, compared to an estimated 69 percent in the 1990s and 65 percent between 2000 and 2013. When subsidized affordable units are excluded, the production of multifamily units after the mid-1980s has been even more limited.

Table 2-16 Affordable vs. Market-Rate Multifamily Housing (1980-2013)

Period	Market-Rate Multifamily Housing	Affordable Multifamily Housing	Mixed Market-Rate and Affordable Multifamily Housing
1980s	87%	7%	6%
1990s	69%	22%	9%
2000-2013	65%	23%	13%

Source: CoStar Group and Economic and Planning Systems,
http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf, 2014.

Housing Tenure

Housing tenure (owner vs. renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing turning over at a much lower rate than rental housing. For example, in Fresno County the median year that owners moved into their current unit was 2001 whereas the median year that renters moved into their current unit was after 2010 (2011-2013 ACS). Table 2-17 shows tenure by jurisdiction in 2010. Most jurisdictions have more owner-occupied units than renter-occupied units. The unincorporated county has the highest percentage of owner units at 67.1 percent, followed by Kingsburg at 66.4 percent. Huron has the lowest percentage of owner units at 32.2 percent.

According to the California Housing Partnership Corporation report in August 2014, while the county population increased by a moderate 5.4 percent between 2006 and 2012, the percentage of households in the rental market increased by 13.6 percent¹, exacerbated by displacement caused by the foreclosure crisis. This indicates that more households are looking to rent, which can raise rental prices unless a significant number of rental units are added to the housing stock. Another trend in the region is the use of single family homes as rentals.

¹ California Housing Partnership Analysis of 2006 1-year American Communities Survey and 2012 1-year American Communities Survey

Table 2-17 Housing Tenure (2010)

	Total Households	Renter-occupied Units		Owner-occupied Units	
		Households	Percent	Households	Percent
Fresno County Total	289,391	130,700	45.2%	158,691	54.8%
Clovis	33,419	12,615	37.7%	20,804	62.3%
Coalinga	3,896	1,900	48.8%	1,996	51.2%
Fowler	1,723	621	36.0%	1,102	64.0%
Huron	1,532	1,039	67.8%	493	32.2%
Kerman	3,692	1,527	41.4%	2,165	58.6%
Kingsburg	3,822	1,286	33.6%	2,536	66.4%
Mendota	2,424	1,368	56.4%	1,056	43.6%
Parlier	3,297	1,773	53.8%	1,524	46.2%
Reedley	6,569	2,688	40.9%	3,881	59.1%
San Joaquin	882	476	54.0%	406	46.0%
Sanger	6,659	2,786	41.8%	3,873	58.2%
Selma	6,416	2,591	40.4%	3,825	59.6%
Unincorporated County	52,723	17,351	32.9%	35,372	67.1%

Source: U.S. Census, 2010.

Vacancy Rate

Table 2-18 shows housing units and vacancies in unincorporated Fresno County and the cities according to the 2000 and 2010 U.S. Census. The vacancy rate indicates the match between the demand and supply of housing. Vacancy rates of 5.0 percent to 6.0 percent for rental housing and 1.5 percent to 2.0 percent for ownership housing are generally considered optimum. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

As Table 2-18 shows, the vacancy rate increased in all communities between 2000 and 2010 except in Firebaugh and Parlier. In 2000 the unincorporated area and the city of Firebaugh had the highest vacancy rate at 10.65 and 10.31 percent, respectively. The vacancy rate in the unincorporated area was still the highest in 2010, increasing to 13.68 percent. Coalinga had the second highest vacancy rate in 2010.

Table 2-18 Housing Stock and Vacancy Rate (2000-2010)

City	2000			2010		
	Total Housing Units	Vacant Units	Vacancy Rate	Total Housing Units	Vacant Units	Vacancy Rate
Clovis	25,265	903	3.57%	35,306	1,887	5.34%
Coalinga	3,714	333	8.97%	4,344	448	10.31%
Firebaugh	1,581	163	10.31%	2,096	176	8.40%
Fowler	1,277	35	2.74%	1,842	119	6.46%
Fresno	149,053	8,946	6.00%	171,288	12,939	7.55%
Huron	1,415	36	2.54%	1,602	70	4.37%
Kerman	2,461	73	2.97%	3,908	216	5.53%
Kingsburg	3,377	132	3.91%	4,069	247	6.07%
Mendota	1,878	53	2.82%	2,556	132	5.16%
Orange Cove	1,767	73	4.13%	2,231	163	7.31%
Parlier	2,644	198	7.49%	3,494	197	5.64%
Reedley	5,972	211	3.53%	6,867	298	4.34%
Sanger	5,420	200	3.69%	7,104	445	6.26%
San Joaquin	735	33	4.49%	934	52	5.57%
Selma	5,815	219	3.77%	6,813	397	5.83%
Unincorporated County	58,393	6,219	10.65%	61,077	8,354	13.68%

Source: Fresno Pre-Approved Data Package, Department of Finance, E8, 2000-2010.

Housing Conditions

Housing conditions are an important indicator of quality of life in Fresno County communities. Housing ages and deteriorates over time. If not regularly maintained, structures can deteriorate and discourage reinvestment, depress neighborhood property values, and even become health hazards. Maintaining and improving housing quality is an important goal for communities.

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1980), while still needing rehabilitation, will not require rehabilitation as substantial as what would be required for housing units older than 50 years old (i.e., built before 1960). Housing units older than 50 years are more likely to require complete rehabilitation of housing systems such as roofing, plumbing, and electrical.

Table 2-19 shows the age of the housing stock in Fresno County. In all jurisdictions more than half of the housing stock is over 30 years old. In Fowler almost 60 percent of the housing stock is over 30 years old. In the unincorporated county almost 70 percent is over 30 years. These units may require repairs or improvements. The city with the highest percentage of new housing is Clovis, followed by Parlier. Less than 30 percent of the housing stock in all jurisdictions, except unincorporated Fresno, is over 50 years old. Coalinga, Firebaugh, Fowler, Fresno, and Selma have the highest percentage (at a little more than 25 percent).

Table 2-19 Age of Housing Stock (2012)

	Total	Built 2010 or later	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier	Percent built before 1980	Percent built before 1960
Fresno County	315,544	1,435	48,518	46,361	46,817	61,244	35,550	37,744	18,320	19,555	54.6%	24.0%
Clovis	35,426	235	9,882	7,229	5,680	7,413	2,704	1,319	571	393	35.0%	6.4%
Coalinga	4,493	-	612	552	907	633	556	457	282	494	53.9%	27.4%
Firebaugh	2,191	9	360	379	244	471	156	474	59	39	54.7%	26.1%
Fowler	1,636	-	301	180	190	323	216	120	136	170	59.0%	26.0%
Fresno	171,841	743	23,048	25,015	26,823	33,873	18,760	21,887	10,870	10,822	56.0%	25.4%
Huron	1,698	-	357	403	290	228	82	133	15	190	38.2%	19.9%
Kerman	3,863	-	1,425	598	360	680	556	94	119	31	38.3%	6.3%
Kingsburg	3,897	-	633	814	734	537	336	244	335	264	44.0%	21.6%
Mendota	2,945	55	645	282	490	508	546	220	92	107	50.0%	14.2%
Orange Cove	2,284	29	760	244	132	191	454	159	74	241	49.0%	20.8%
Parlier	3,698	14	911	774	678	295	363	236	293	134	35.7%	17.9%
Reedley	6,616	49	985	1,194	1,194	1,016	624	683	344	527	48.3%	23.5%
Sanger	7,022	58	1,816	594	1,119	1,065	849	515	573	433	48.9%	21.7%
San Joaquin	1,017	-	80	325	123	246	65	94	63	21	48.1%	17.5%
Selma	6,815	107	1,065	1,486	723	1,109	570	805	284	666	50.4%	25.8%
Unincorporated County	60,102	136	5,638	6,292	7,130	12,656	8,713	10,304	4,210	5,023	68.1%	32.5%

Source: American Communities Survey, 2008-2012.

Most jurisdictions have not completed housing conditions surveys in recent years due to limited financial resources for conducting the survey or for providing rehabilitation assistance. However, staff from the local jurisdictions provided rough estimates of the number of housing units needing rehabilitation or replacement based on code enforcement cases and local knowledge of the communities. Based on these general estimates, an average of 12 percent of the units in the participating cities are considered to be in need of rehabilitation, and three percent are estimated to be in need of replacement. In the unincorporated areas, an estimated 25 percent of the housing units are considered to be substandard. Units needing replacement in the unincorporated areas are estimated at six percent. Overall, an estimated 24,000 units are in need of rehabilitation and 5,600 units are in need of replacement.

Fair Housing

Fair housing means that all people regardless of their special characteristics have equal access to housing opportunities. The Federal Fair Housing Act 42 U.S.C. 3604(f) (1) and the State Fair Employment and Housing Act (FEHA) (Government Code Section 12955 et seq.) enforce fair housing for the protected classes. Between various Federal and State laws, the protected classes include race, color, religion, sex, national origin, familial status, physical/mental disability, sexual orientation, marital status, ancestry, age, source of income, gender identity/expression, genetic condition, or any other arbitrary factor.

According to the 2012 State of California Analysis of Impediments, between 2005 and 2010 there were 82 complaints filed with the California Department of Fair Employment and Housing (DFEH) that originated in Fresno County, with 32 percent of complaints based on disability, 32 percent based on race, and 12 percent based on familial status. Less than 20 percent of the complaints were based on sex, national origin, or retaliation; 42 (or 51 percent) complaints were closed due to lack of merit; and 29 (or 35 percent) complaints were settled. According to the same report, there were 18 complaints filed to HUD that originated in Fresno County. The majority of complaints were based on disability discrimination (67 percent), followed by race (22 percent), “other” (6 percent), and national origin (6 percent). Of the HUD complaints originating from Fresno County, 44 percent were settled and 39 percent were closed due to lack of merit.

Overpayment (Cost Burden)

State and Federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses. As shown in Table 2-20, Huron has the highest percentage of total households overpaying for housing (61.3 percent), followed by Mendota (57.4 percent), Parlier (55.8 percent), and San Joaquin (55.5 percent).

Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses. A higher percentage of lower-income households are overpaying for housing. Fresno has the highest percentage of lower-income households overpaying for housing (74.4 percent), followed by Clovis (73.8 percent), Sanger (72.7 percent), and Fresno County (71.6 percent).

Generally, renters are more affected than owners. This is true in most jurisdictions except for Huron, Kerman, and San Joaquin. Reedley has the highest percentage of overpaying renters (68.3 percent), followed by Firebaugh (68.0 percent), Fresno (65.3 percent), and Huron (64.0 percent). Over 65 percent of lower-income renters are overpaying for housing in all jurisdictions; Reedley has the highest rate of lower-income renters overpaying (81.6 percent).

Table 2-20 Overpayment by Tenure (2011)

	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percent	Households	Overpaying	Percent	Households	Overpaying	Percent
Fresno County	Lower income	51,174	31,766	62.1%	85,669	66,280	77.4%	136,843	98,046	71.6%
	Total	142,895	56,371	39.4%	114,830	71,452	62.2%	257,724	127,823	49.6%
Clovis	Lower income	4,613	3,077	66.7%	6,860	5,394	78.6%	11,472	8,472	73.8%
	Total	19,140	7,581	39.6%	10,773	6,160	57.2%	29,913	13,741	45.9%
Coalinga	Lower income	817	442	54.1%	1,186	771	65.1%	2,003	1,214	60.6%
	Total	2,029	815	40.2%	1,802	827	45.9%	3,831	1,642	42.9%
Firebaugh	Lower income	515	336	65.1%	729	509	69.9%	1,244	845	67.9%
	Total	935	388	41.5%	812	552	68.0%	1,747	940	53.8%
Fowler	Lower income	248	121	48.9%	464	334	72.0%	712	455	63.9%
	Total	823	259	31.5%	678	344	50.7%	1,501	603	40.2%
Fresno	Lower income	25,702	16,029	62.4%	54,720	43,798	80.0%	80,422	59,827	74.4%
	Total	69,781	28,464	40.8%	72,180	47,103	65.3%	141,961	75,567	53.2%
Huron	Lower income	134	118	88.1%	1,066	724	67.9%	1,199	842	70.2%
	Total	275	138	50.2%	1,144	732	64.0%	1,419	870	61.3%
Kerman	Lower income	815	538	65.9%	970	631	65.1%	1,785	1,169	65.5%
	Total	1,881	809	43.0%	1,312	676	51.5%	3,192	1,485	46.5%
Kingsburg	Lower income	551	322	58.5%	953	695	73.0%	1,504	1,018	67.7%
	Total	2,035	594	29.2%	1,343	730	54.4%	3,378	1,324	39.2%
Mendota	Lower income	705	479	67.9%	1,229	852	69.3%	1,935	1,331	68.8%
	Total	1,070	555	51.9%	1,382	852	61.7%	2,452	1,407	57.4%

Table 2-20 Overpayment by Tenure (2011)

	Income Group	Owner Households			Renter Households			Total Households		
		Households	Overpaying	Percent	Households	Overpaying	Percent	Households	Overpaying	Percent
Orange Cove	Lower income	554	301	54.2%	959	666	69.4%	1,514	967	63.9%
	Total	840	329	39.2%	1,077	666	61.8%	1,917	995	51.9%
Parlier	Lower income	823	538	65.4%	1,401	1,018	72.6%	2,224	1,556	70.0%
	Total	1,377	687	49.9%	1,750	1,058	60.5%	3,127	1,745	55.8%
Reedley	Lower income	1,253	747	59.6%	1,700	1,388	81.6%	2,954	2,135	72.3%
	Total	3,403	1,084	31.9%	2,136	1,459	68.3%	5,539	2,543	45.9%
Sanger	Lower income	1,562	1,111	71.1%	1,923	1,424	74.0%	3,485	2,535	72.7%
	Total	3,313	1,545	46.6%	2,635	1,589	60.3%	5,948	3,134	52.7%
San Joaquin	Lower income	308	247	80.3%	383	176	46.0%	691	423	61.3%
	Total	407	272	66.9%	410	181	44.2%	816	453	55.5%
Selma	Lower income	1,554	883	56.8%	1,851	1,405	75.9%	3,405	2,288	67.2%
	Total	3,464	1,447	41.8%	2,347	1,476	62.9%	5,810	2,923	50.3%
Unincorporated County	Lower income	11,019	6,476	58.8%	9,275	6,494	70.0%	20,294	12,970	63.9%
	Total	32,122	11,404	35.5%	13,049	7,047	54.0%	45,171	18,451	40.8%

Source: Fresno Pre-Approved Data Package, American Communities Survey, B25106, 2007-2011.

Overcrowding

State HCD defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably-sized housing. Overcrowding in households typically results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. Generally, overcrowding levels tend to decrease as income rises, especially for renters (particularly for small and large families).

Table 2-21 shows overcrowding by tenure for each jurisdiction in Fresno County. For comparison, the statewide overcrowding rate is 4.1 percent, or about one in 24. Fresno has a significantly high incidence of overcrowding (10.1 percent, or one in ten), more than twice the statewide rate. Huron, Orange Cove, Mendota, and San Joaquin have the highest rate of overcrowding; over a fifth of the units in each of these cities are overcrowded. Statewide, 1.0 percent of units are severely overcrowded compared to 3.2 percent in Fresno County. Clovis and Kingsburg have the lowest rates of overcrowding.

In Fresno County and statewide, overcrowding is typically more of a problem in rental units than owner units. The statewide rate for renter overcrowding is 12.3 percent, compared to 15.7 percent in Fresno County. Only in Kingsburg and San Joaquin is the incidence of overcrowding higher for owners than it is for renters.

Table 2-21 Overcrowding by Tenure (2011)

	Owner-Occupied				Renter-Occupied				Total			
	Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Fresno County	8,332	5.4%	1,852	1.2%	20,644	15.7%	7,211	5.5%	28,976	10.1%	9,063	3.2%
Clovis	459	2.2%	46	0.2%	967	7.9%	170	1.4%	1,426	4.3%	216	0.7%
Coalinga	90	4.0%	31	1.4%	375	18.5%	105	5.2%	465	10.9%	136	3.2%
Firebaugh	108	10.4%	58	5.6%	222	25.3%	10	1.1%	330	17.2%	68	3.6%
Fowler	91	10.3%	36	4.1%	111	15.0%	8	1.1%	202	12.4%	44	2.7%
Fresno	4,123	5.4%	1,030	1.3%	12,173	15.0%	4,980	6.1%	16,296	10.3%	6,010	3.8%
Huron	38	11.7%	23	7.1%	396	32.4%	134	11.0%	434	28.0%	157	10.1%
Kerman	181	8.8%	0	0.0%	316	20.8%	157	10.3%	497	13.8%	157	4.4%
Kingsburg	145	6.7%	5	0.2%	75	5.1%	16	1.1%	220	6.0%	21	0.6%
Mendota	130	10.8%	0	0.0%	463	29.9%	207	13.4%	593	21.5%	207	7.5%
Orange Cove	159	17.3%	26	2.8%	357	28.0%	105	8.2%	516	23.5%	131	6.0%
Parlier	164	10.7%	27	1.8%	482	24.5%	105	5.3%	646	18.4%	132	3.8%
Reedley	333	8.9%	88	2.4%	749	30.8%	168	6.9%	1,082	17.6%	256	4.2%
Sanger	306	8.4%	21	0.6%	547	18.6%	260	8.9%	853	13.0%	281	4.3%
San Joaquin	96	21.4%	12	2.7%	94	20.1%	16	3.4%	190	20.8%	28	3.1%
Selma	407	10.8%	99	2.6%	659	25.3%	120	4.6%	1,066	16.7%	219	3.4%
Unincorporated County	1,502	4.3%	350	1.0%	2,658	15.8%	650	3.9%	4,160	8.1%	1,000	1.9%

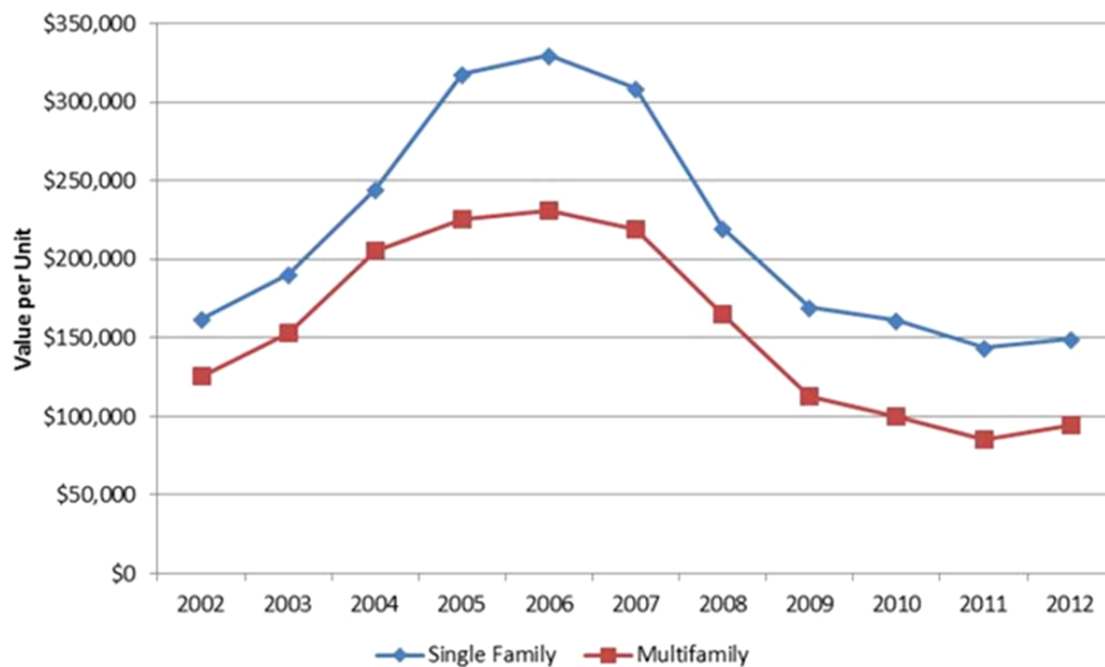
Source: Fresno Pre-Approved Data Package, American Communities Survey, Table B25014, 2007-2011.

HOUSING COST AND AFFORDABILITY

Home Price Trends

Housing values in Fresno County were hard hit by the 2008 housing market crash. The average single family home value peaked in 2006 at about \$325,000 and was at its lowest in 2011 at less than \$150,000. Similarly, the average condominium/townhome value, a small part of the market, peaked at about \$230,000 in 2006 and then sank to about \$90,000 in 2011. However, the market began to rebound in 2012 and more recent data suggests that this trend will continue, indicating that the market has weathered a cyclical low point.

**FIGURE 6 RESIDENTIAL SALE VALUE TREND (IN 2014 DOLLARS)
FRESNO COUNTY**



Source: San Joaquin Valley Infill Viability Analysis; Research And Development Corporation (RAND); Department of Finance; and Economic and Planning Systems (EPS), 2014.

Table 2-22 shows the number of home sales and median price for each jurisdiction in Fresno County in 2014. According to DQNews, in 2014, 10,411 homes were sold countywide with a median price of \$209,000. This is a 13 percent increase from the 2013 countywide median price. More homes were sold in 2014 in the city of Fresno than in all other jurisdictions combined. Clovis had the highest median sale price of \$285,000, and San Joaquin had the lowest at \$72,000; however, the median in San Joaquin is based on a very small number of home sales.

Table 2-22 Home Sales Recorded in 2014

	2014 Sale Counts	2014	2013	Percent Change Year to Year
Fresno County	10,411	\$209,000	\$185,000	13.0%
Clovis	2,038	\$285,000	\$258,000	10.5%
Coalinga	137	\$140,000	\$110,000	27.3%
Firebaugh	37	\$118,000	\$100,000	18.0%
Fowler	75	\$237,000	\$216,000	9.7%
Fresno	6,431	\$190,000	\$173,000	9.8%
Huron	10	\$126,000	\$89,500	40.8%
Kerman	97	\$184,500	\$152,500	21.0%
Kingsburg	148	\$215,250	\$185,000	16.4%
Mendota	29	\$110,000	\$98,750	11.4%
Orange Cove	42	\$100,000	\$69,500	43.9%
Parlier	67	\$135,000	\$121,250	11.3%
Reedley	222	\$175,000	\$150,000	16.7%
San Joaquin	7	\$72,000	\$100,000	-28.0%
Sanger	343	\$195,000	\$165,000	18.2%
Selma	207	\$160,000	\$147,000	8.8%

Note: Data not available for unincorporated county.

Source: DQ NEWS, <http://www.dqnews.com/Charts/Annual-Charts/CA-City-Charts/ZIPCAR14.aspx>, 2015

In terms of single-family production housing, there are a variety of new home communities with a range of product types available throughout the county, according to the San Joaquin Valley Infill Viability Analysis from 2014. Homes range in size from 1,360 square feet to 3,490 square feet. Lots vary from 1,800 square feet to 16,000 square feet. Home prices start at about \$185,000 and go to \$630,000, with per-square-foot prices ranging from \$110 to \$200. Small-lot projects accounted for about 20 percent of sales during the first quarter of 2014. By comparison, about 60 percent of sales were in communities with more typical lot sizes, ranging from about 4,500 square feet to 7,500 square feet. Available data indicate that the small-lot products sell for less overall, but achieve higher prices on a per-square-foot basis than homes on typical lots.

Rental Trends

Close to half of Fresno County households are renters. Although renters in general tend to live in multifamily units, about 42 percent of renter households in Fresno County live in single family homes compared to 37 percent statewide and about 34 percent nationally. Given that very few developers build single family units for rent, many single family units originally built as for-sale products have been converted to rental property over time. As a result of the foreclosure crisis, Fresno has a relatively large investor market where individuals (or partnerships) buy single family homes (or hold rather than sell when they move) for income property.

The median rent in Fresno County is well below the state average, especially when compared to urban areas where new rental products (e.g., multifamily apartments) are being developed. For example, based on data from Zillow.com, which has collected data on asking rents for most counties in the state for over four years, rents in Fresno County are about 70 percent of the state average and have remained relatively constant in real terms since 2010. Fresno County rents are about half those in Los Angeles County, a county that has experienced significant growth in apartment development.

Table 2-23 Residential Rental Rate Comparison (2010-2014)

Jurisdiction	Rental Rate	Year					Growth 2010-2014	
		2010	2011	2012	2013	2014	\$ Change	Percent Change
Fresno County	Average Rent	\$1,154	\$1,166	\$1,178	\$1,187	\$1,200	\$46	4%
	Average Rent/Sq. Ft.	\$0.76	\$0.78	\$0.76	\$0.77	\$0.78	\$0.02	3%
California	Average Rent	\$1,559	\$1,540	\$1,604	\$1,633	\$1,650	\$91	6%
	Average Rent/Sq. Ft.	\$1.07	\$1.05	\$1.07	\$1.08	\$1.10	\$0.03	4%
<i>Fresno County as a Percent of California</i>	<i>Average Rent</i>	<i>74%</i>	<i>76%</i>	<i>73%</i>	<i>73%</i>	<i>73%</i>	<i>N/A</i>	<i>-2%</i>
	<i>Average Rent/Sq. Ft.</i>	<i>71%</i>	<i>74%</i>	<i>71%</i>	<i>71%</i>	<i>71%</i>	<i>N/A</i>	<i>0%</i>
Los Angeles	Average Rent	\$2,115	\$2,121	\$2,139	\$2,211	\$2,239	\$125	6%
	Average Rent/Sq. Ft.	\$1.49	\$1.49	\$1.51	\$1.55	\$1.58	\$0.09	6%
<i>Fresno County as a Percent of Los Angeles</i>	<i>Average Rent</i>	<i>55%</i>	<i>55%</i>	<i>55%</i>	<i>54%</i>	<i>54%</i>	<i>N/A</i>	<i>-2%</i>
	<i>Average Rent/Sq. Ft.</i>	<i>51%</i>	<i>52%</i>	<i>51%</i>	<i>49%</i>	<i>49%</i>	<i>N/A</i>	<i>-3%</i>

Source: Zillow.com, Economic and Planning Systems, http://www.valleyblueprint.org/files/SJV%20Infill%20Development%20Analysis_Final%20Report_9-11-14.pdf, 2014.

The few market-rate projects that have been built in Fresno County (predominately in Fresno or Clovis) appear to target niche markets or premium locations, such as student housing for Fresno State, highly-amenitized complexes oriented towards seniors, and/or located in the Clovis Unified School District. It is also worth noting that institutional developers (e.g., REITS and other publicly-traded development companies) do not appear to be active in the Fresno multifamily market (although they are in a single family development market).

Ability to Pay

Table 2-24 summarizes 2014 HCD-defined household income limits for very low-, low-, and moderate-income households in Fresno County by the number of persons in the household. The table also includes the maximum affordable monthly rents and maximum affordable purchase prices for homes. Households earning the 2014 area median income for a family of four in Fresno County (\$57,900) could afford to spend up to \$1,448 per month on rent without overpaying. A three-person household would be classified as low-income if its annual income was less than \$31,250. This household could afford a \$695 maximum monthly rent.

For renters this is a straightforward calculation, but home ownership costs are less transparent. An affordable price depends on several factors, including the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice the interaction of these factors as well as insurance, and taxes allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. Interest rates, insurance, and taxes are held constant in Table 2-24 in order to determine maximum affordable rent and purchase price for households in each income category. It is important to note that this table is used for illustrative purposes only.

Housing is generally very affordable in Fresno County. The median home sale price countywide would be affordable to a four-person household earning the median income of \$57,900, as shown in Table 2-24. Even low- and very-low-income households can afford the median priced home in many communities in the county. For example, a very low-income four-person household making \$28,950 per year could afford an estimated maximum purchase price of \$116,936. Based on the median home sale prices reported in Table 2-22, a household earning this income could afford the median home sale price in Mendota, Orange Cove, and San Joaquin.

Table 2-24 Fresno County Ability to Pay (2014)

Extremely Low-Income Households at 30% of 2014 Area Median Income (AMI)						
Number of Persons	1	2	3	4	5	6
Income Level	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150
Max. Monthly Gross Rent ¹	\$304	\$348	\$391	\$434	\$469	\$504
Max. Purchase Price ²	\$49,077	\$56,146	\$63,214	\$70,081	\$75,736	\$81,391
Very Low-Income Households at 50% of 2014 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$20,250	\$23,150	\$26,050	\$28,950	\$31,250	\$33,600
Max. Monthly Gross Rent ¹	\$506	\$579	\$651	\$724	\$781	\$840
Max. Purchase Price ²	\$81,795	\$93,509	\$105,223	\$116,936	\$126,227	\$135,719
Low-Income Households at 70% of 2014 AMI For Sale and 60% of 2014 AMI for Rental						
Number of Persons	1	2	3	4	5	6
Income Level for Sale (70% AMI)	\$28,350	\$32,400	\$36,500	\$40,550	\$43,750	\$47,000
Income Level for Rental (60% AMI)	\$24,300	\$27,800	\$31,250	\$34,750	\$37,500	\$40,300
Max. Monthly Gross Rent ¹	\$608	\$695	\$781	\$869	\$938	\$1,008
Max. Purchase Price ²	\$114,513	\$130,872	\$147,433	\$163,792	\$176,717	\$189,845
Median-Income Households at 100% of 2014 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150
Max. Monthly Gross Rent ¹	\$1,014	\$1,158	\$1,303	\$1,448	\$1,564	\$1,679
Max. Purchase Price ²	\$163,792	\$187,018	\$210,445	\$233,873	\$252,656	\$271,236
Moderate-Income Households at 110% of 2014 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$44,600	\$50,950	\$57,300	\$63,700	\$68,800	\$73,900
Max. Monthly Gross Rent/Payments ¹	\$1,301	\$1,486	\$1,671	\$1,858	\$2,007	\$2,155
Max. Purchase Price ²	\$210,176	\$240,100	\$270,024	\$300,184	\$324,218	\$348,251

¹ Assumes that 30 percent (35 percent for moderate) of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

² Assumes 96.5 percent loan at 4.5 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

³ 2014 State Area Median Income for Fresno County is \$57,900.

Source: California Department of Housing and Community Development, 2014, <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf>; Mintier Harnish, 2014.

Table 2-25 shows HUD-defined fair market rent levels (FMR) for Fresno County for 2014. In general, the FMR for an area is the amount needed to pay the gross rent (shelter rent plus utilities) of privately-owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

As shown in Table 2-24, a three-person household classified as low-income with an annual income of \$31,250 (60 percent of AMI) could afford to pay \$781 monthly gross rent (including utilities). As shown in Table 2-25, the 2014 FMR for a two-bedroom unit in Fresno County is \$827. Therefore, a low-income three-person household at the middle of the income range could not afford to rent a two-bedroom unit at the FMR level. A moderate-income three-person household with an income of \$57,300 could afford to pay \$1,671 in rent without overpaying. This is enough to pay the FMR for a four-bedroom apartment.

Table 2-25 HUD Fair Market Rent by Bedroom¹ (2014)

Bedrooms in Unit	2014 FMR
Studio	\$630
1 Bedroom	\$655
2 Bedrooms	\$827
3 Bedrooms	\$1,162
4 Bedrooms	\$1,356

¹ 50th percentile of market rents for Fiscal Year 2014 for Fresno MSA (Fresno County) and "Exception Rents."

Source: U.S. Department of Housing and Urban Development (HUD), 2014.

SPECIAL NEEDS

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583(a)(7): elderly, persons with disabilities (including developmental disabilities), large households, farmworkers, families with single-headed households, and families and persons in need of emergency shelter. This section also describes the needs of extremely low-income households. Where possible, estimates of the population or number of households in Fresno County belonging to each group are shown.

Elderly Persons

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal services. Various programs can help meet the needs of seniors including, but not limited to, congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitation also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

In 2012, 11.5 percent of the population statewide was over the age of 65. Each jurisdiction in Fresno County has a lower rate, except Kingsburg with 13.7 percent. San Joaquin and Huron are the lowest, with less than 5 percent of the population over 65.

Table 2-26 Percent of the Population 65 and Over (2012)

	Total Population	Seniors	Percent Seniors
Fresno County	939,605	96,779	10.3%
Clovis	97,100	10,875	11.2%
Coalinga	16,609	1,196	7.2%
Firebaugh	7,773	451	5.8%
Fowler	5,785	567	9.8%
Fresno City	500,819	46,576	9.3%
Huron	6,760	372	5.5%
Kerman	13,856	1,150	8.3%
Kingsburg	11,507	1,576	13.7%
Mendota	11,237	584	5.2%
Orange Cove	9,349	449	4.8%
Parlier	14,599	964	6.6%
Reedley	24,562	2,481	10.1%
Sanger	24,393	2,342	9.6%
San Joaquin	3,991	204	5.1%
Selma	23,538	2,636	11.2%
Unincorporated County*	167,727	24,357	14.5%

Note: The American Communities Survey provides an estimate of the percentage of the senior population. The estimated number of seniors was calculated using that percentage and the total estimated population.

*The unincorporated area number of seniors is the total number of estimated seniors in the county less all the seniors in each jurisdiction.

Source: American Communities Survey, 2009-2013.

Table 2-27 shows elderly householders by tenure. Senior households have a high homeownership rate. In Fresno County 72.8 percent of senior householders were living in owner-occupied units in 2011, compared to 54.2 percent of all households.

Table 2-27 Elderly Households by Tenure (2011)

		All Households			Senior Households		
		Total Households	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied
Fresno County	Number	287,082	155,585	131,497	55,251	40,245	15,006
	Percent	100%	54.2%	45.8%	100%	72.8%	27.2%
Clovis	Number	32,915	20,598	12,317	5,944	4,188	1,756
	Percent	100%	62.6%	37.4%	100%	70.5%	29.5%
Coalinga	Number	4,259	2,237	2,022	509	382	127
	Percent	100%	52.5%	47.5%	100%	75.0%	25.0%
Firebaugh	Number	1,914	1,035	879	306	231	75
	Percent	100%	54.1%	45.9%	100%	75.5%	24.5%
Fowler	Number	1,625	884	741	275	203	72
	Percent	100%	54.4%	45.6%	100%	73.8%	26.2%
Fresno	Number	157,649	76,355	81,294	28,062	18,652	9,410
	Percent	100%	48.4%	51.6%	100%	66.5%	33.5%
Huron	Number	1,548	325	1,223	151	85	66
	Percent	100%	21.0%	79.0%	100%	56.3%	43.7%
Kerman	Number	3,589	2,068	1,521	593	442	151
	Percent	100%	57.6%	42.4%	100%	74.5%	25.5%
Kingsburg	Number	3,646	2,178	1,468	862	595	267
	Percent	100%	59.7%	40.3%	100%	69.0%	31.0%
Mendota	Number	2,753	1,204	1,549	424	344	80
	Percent	100%	43.7%	56.3%	100%	81.1%	18.9%
Orange Cove	Number	2,195	920	1,275	203	125	78
	Percent	100%	41.9%	58.1%	100%	61.6%	38.4%
Parlier	Number	3,508	1,538	1,970	406	251	155
	Percent	100%	43.8%	56.2%	100%	61.8%	38.2%
Reedley	Number	6,165	3,737	2,428	1,245	931	314
	Percent	100%	60.6%	39.4%	100%	74.8%	25.2%
Sanger	Number	6,559	3,626	2,933	1,272	809	463
	Percent	100%	55.3%	44.7%	100%	63.6%	36.4%
San Joaquin	Number	915	448	467	99	44	55
	Percent	100%	49.0%	51.0%	100%	44.4%	55.6%
Selma	Number	6,393	3,785	2,608	1,239	1,048	191
	Percent	100%	59.2%	40.8%	100%	84.6%	15.4%
Unincorp. County	Number	51,449	34,647	16,802	13,661	11,915	1,746
	Percent	100%	67.3%	32.7%	100%	87.2%	12.8%

Source: Fresno Pre-Approved Data Package, American Communities Survey, 5 Year (B25007), 2011.

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As shown in Table 2-28, the population 65 years and over has the highest rate of disabilities. Countywide, an estimated 41.7 percent of seniors have a disability.

Table 2-28 Seniors with Disabilities (2013)

	Population 65 years and over		
	Total	With a Disability	Percent with a Disability
Fresno County	94,864	39,557	41.7%
Clovis	10,635	4,017	37.8%
Coalinga	1,099	509	46.3%
Firebaugh	452	179	39.6%
Fowler	519	255	49.1%
Fresno	45,279	19,841	43.8%
Huron	369	133	36.0%
Kerman	1,156	548	47.4%
Kingsburg	1,503	505	33.6%
Mendota	588	336	57.1%
Orange Cove	447	176	39.4%
Parlier	959	354	36.9%
Reedley	2,331	815	35.0%
Sanger	2,248	1,065	47.4%
San Joaquin	205	40	19.5%
Selma	2,554	855	33.5%
Unincorporated County	24,520	9,929	40.5%

Source: American Communities Survey, 2009-2013.

Currently, the Fresno Housing Authority owns and manages three senior housing complexes with 134 senior housing units. While nearly all of the 5,000 housing units managed by the Housing Authority are available to seniors, these three residential communities are designated specifically for those over the age of 62. The communities are located in the cities of Firebaugh (30 units), Kerman (Kearney Palms I–80 units, and Kearney Palms II–20 units), and Sanger (the Elderberry at Bethel–74 units, and Wedgewood Commons–30 units). The Housing Authority is also currently building a 45-unit senior apartment complex in Kingsburg called Marion Villas Apartments. The project is expected to be completed in 2015. The rent at these complexes is based on an amount no greater than 30 percent of the resident’s adjusted gross income. All senior units offer amenities and are maintained and upgraded by the Fresno Housing Authority regularly in order to ensure an attractive and safe setting. In addition, the Fresno Housing Authority provides numerous programs for residents at these complexes.

The Fresno County Senior Resource Center operates a program, Adult Protective Services, which assists both disabled adults and seniors with all requests for assistance. The Fresno County Human Services System, Department of Adult Services also provides housing and basic needs assistance to elderly persons. Low-income elderly persons also are eligible to apply to the Housing Authority's Housing Choice Voucher Program. The Fresno/Madera Area Agency on Aging (FMAAA) provides connections to programs, services, and resources elderly residents can use to maintain and improve their quality of life as they age. The Agency provides housing assistance by compiling a list of apartments that cater to elderly needs. The Agency also offers a hot meal, served Monday through Friday. The FMAAA serves over 300,000 congregate meals and approximately 600,000 home-delivered meals annually throughout the Fresno and Madera area.

For seniors and other persons requiring a supportive housing setting, there are 120 licensed care facilities in Fresno County with 753 beds. The majority of these facilities are located in the city of Fresno. However, there are also 11 facilities in Clovis, four in Reedley, three in Sanger, two in Selma, and one in Parlier. These facilities are listed in Appendix 1B.

Large Households

HUD defines a large household as one with five or more members. Large families may have specific needs that differ from other households due to income and housing stock constraints. The most critical housing need of large households is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. As a result, large households may be overcrowded in smaller units. In general, housing for large households should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child care facilities.

Table 2-29 shows large households by tenure. In Fresno County 18.8 percent of the households are large. The jurisdictions with the highest percentage of large households are Orange Cove and Parlier (both with 35.9 percent), Mendota (35.5 percent), and Firebaugh (34.7 percent). The city of Fresno has the lowest rate with 17.0 percent, still higher than the statewide rate of 14.3 percent.

In Fresno County a higher percentage of large households are renters. In Huron 74.2 percent of large households are renters. However, this is not the case in all jurisdictions. In Kingsburg two-thirds of large households are owners.

Table 2-29 Large Households by Tenure (2011)

		Total Households	Large Households		
			Total	Owner	Renter
Fresno County	Number	287,082	54,106	26,245	27,861
	Percent	100.0%	18.8%	48.5%	51.5%
Clovis	Number	32,915	4,450	2,860	1,590
	Percent	100.0%	13.5%	64.3%	35.7%
Coalinga	Number	4,259	859	367	492
	Percent	100.0%	20.2%	42.7%	57.3%
Firebaugh	Number	1,914	665	343	322
	Percent	100.0%	34.7%	51.6%	48.4%
Fowler	Number	1,625	445	209	236
	Percent	100.0%	27.4%	47.0%	53.0%
Fresno	Number	157,649	26,879	11,808	15,071
	Percent	100.0%	17.0%	43.9%	56.1%
Huron	Number	1,548	516	133	383
	Percent	100.0%	33.3%	25.8%	74.2%
Kerman	Number	3,589	1,056	629	427
	Percent	100.0%	29.4%	59.6%	40.4%
Kingsburg	Number	3,646	746	497	249
	Percent	100.0%	20.5%	66.6%	33.4%
Mendota	Number	2,753	978	415	563
	Percent	100.0%	35.5%	42.4%	57.6%
Orange Cove	Number	2,195	788	361	427
	Percent	100.0%	35.9%	45.8%	54.2%
Parlier	Number	3,508	1,259	536	723
	Percent	100.0%	35.9%	42.6%	57.4%
Reedley	Number	6,165	2,105	1,178	927
	Percent	100.0%	34.1%	56.0%	44.0%
Sanger	Number	6,559	1,867	985	882
	Percent	100.0%	28.5%	52.8%	47.2%
San Joaquin	Number	915	311	152	159
	Percent	100.0%	34.0%	48.9%	51.1%
Selma	Number	6,393	1,724	863	861
	Percent	100.0%	27.0%	50.1%	49.9%
Unincorporated County	Number	51,449	9,458	4,909	4,549
	Percent	100.0%	18.4%	51.9%	48.1%

Source: Fresno Pre-Approved Data Package, American Communities Survey, B25009, 2007-2011.

Single Female-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a related or unrelated child, or an elderly parent. Female-headed households have special housing needs because they are often either single parents or single elderly adults living on low- or poverty-level incomes. Single-parent households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Moreover, because of their relatively lower household incomes, single-parent households are more likely to experience difficulties in finding affordable, decent, and safe housing.

Table 2-30 shows the number of female-headed households in Fresno County. As shown in the table, 9.9 percent of households countywide were single females. This is higher than the statewide rate of 6.8 percent. In Huron, more than 16 percent of householders were single females. The unincorporated area had the lowest percentage of single-female headed households.

Table 2-30 Single Female-Headed Households (2010)

	Total Households	Single Female-Headed Households with Own Children Under Age 18	Percent
Fresno County	289,391	28,575	9.9%
Clovis	33,419	2,549	7.6%
Coalinga	3,896	465	11.9%
Fowler	1,723	160	9.3%
Fresno City	158,349	18,424	11.6%
Huron	1,532	247	16.1%
Kerman	3,692	377	10.2%
Kingsburg	3,822	287	7.5%
Mendota	2,424	300	12.4%
Mendota	2,424	300	12.4%
Orange Cove	2,068	298	14.4%
Parlier	3,297	421	12.8%
Reedley	6,569	522	7.9%
San Joaquin	882	124	14.1%
Sanger	6,659	729	10.9%
Selma	6,416	639	10.0%
Unincorp. County	52,219	2,733	5.2%

Source: U.S. Census, 2010.

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Female-headed single-parent households often experience a high rate of poverty. Countywide 40.1 percent of the female single-parent households were living under the poverty level compared to 14.5 percent of all households (See Table 2-31). In Mendota 77.7 percent of female-headed households were living in poverty, followed by San Joaquin and Orange Cove with 68.2 percent and Huron with 65.3 percent. The poverty rate for all households is also high in these areas. Reedley has the lowest percentage of female-headed households in poverty (22.8 percent), but it is still higher than the rate for all families. Statewide 10.7 percent of families and 25.5 percent of female-headed households were in poverty.

Table 2-31 Female-Headed Households in Poverty (2011)

	Total Households in Poverty		Female-Headed Households in Poverty	
	Number	Percent	Number	Percent
Fresno County	41,637	14.5%	19,206	40.1%
Clovis	2,221	6.7%	1,035	23.3%
Coalinga	585	13.7%	368	45.4%
Firebaugh	503	26.3%	204	56.4%
Fowler	245	15.1%	87	39.4%
Fresno	24,387	15.5%	12,188	41.60%
Huron	658	42.5%	437	65.3%
Kerman	604	16.8%	260	39.6%
Kingsburg	364	10.0%	213	36.1%
Mendota	1,000	36.3%	580	77.7%
Orange Cove	747	34.0%	398	68.2%
Parlier	896	25.5%	355	45.8%
Reedley	1,084	17.6%	158	22.8%
Sanger	747	61.2%	348	28.5%
San Joaquin	78	30.2%	176	68.2%
Selma	575	55.7%	395	38.2%
Unincorporated County	1,106	20.0%	2,004	36.3%

Source: Fresno Pre-Approved Data Package, American Communities Survey, B17012, 2007-2011.

Single-parent households can benefit from most affordable housing programs, including Housing Choice Vouchers, Homebuyer Assistance Program (HAP), and Housing Rehabilitation Program (HARP) in the county. The County offers the California Work Opportunity and Responsibility to Kids (CalWORKs) Program to help eligible needy families who have children under the age of 19 with cash assistance, Medi-Cal, and employment services. Assistance programs offered by organizations like First Five Fresno County and PG&E can also assist these households with securing affordable childcare and housing.

Persons with Disabilities

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The Census Bureau defines five disabilities: hearing, vision, cognitive, ambulatory, self-care, or independent living disabilities.

Persons with disabilities have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single family units have no accessibility requirements. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many disabled people rely solely on Supplemental Security Income (SSI), which is insufficient for market rate housing.

Severely mentally-disabled persons are especially in need of assistance. Mentally-disabled individuals are those with psychiatric disabilities that impair their ability to function in the community to varying degrees. The National Institute for Mental Health estimates that in 2010, 45.9 million adults age 18 and older (20 percent) suffered from mental illness. If this ratio holds true for Fresno County, an estimated 189,579 residents have some form of mental disability that requires special housing accommodations, medical treatment, and/or supportive services.

According to the 2009-2013 ACS, 12 percent of the population countywide age five and over is living with disabilities. This is slightly higher than the statewide rate of 10 percent. The population 65 years and over has the highest rate of disabilities. Table 2-32 provides information on the nature of these disabilities. The total disabilities number shown for all age groups exceeds the number of persons with disabilities because a person can have more than one disability. Among school age children the most frequent disability was cognitive. For persons age 18 to 64 years, the most frequent disabilities were ambulatory, cognitive, and independent living. Finally, for seniors ambulatory disabilities were the most frequent. The unincorporated area had the highest rate of disabilities for the total population with 13 percent. San Joaquin had the lowest rate at 4 percent.

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Table 2-32 Disability by Type (2013)

	Fresno County	Clovis	Coalinga	Firebaugh	Fowler	Fresno	Huron	Kerman	Kingsburg	Mendota	Orange Cove	Parlier	Reedley	Sanger	San Joaquin	Selma	Unincorporated County
Total population	927,913	96,652	14,087	7,773	5,730	496,343	6,760	13,852	11,387	11,237	9,349	14,599	24,337	24,184	3,991	23,399	164,233
With a disability	107,708	10,367	1,421	669	552	61,252	470	1,267	1,195	796	641	1,127	2,258	2,319	174	2,231	20,969
Percent with a disability	12%	11%	10%	9%	10%	12%	7%	9%	10%	7%	7%	8%	9%	10%	4%	10%	13%
Population under 5 years	79,480	6,608	1,203	756	430	44,631	989	1,486	802	1,157	1,178	1,502	2,259	2,417	461	2,008	11,593
With a disability	551	35	0	24	0	246	38	0	17	10	0	0	6	46	0	30	99
Percent with a disability	1%	1%	0%	3%	0%	1%	4%	0%	2%	1%	0%	0%	0%	2%	0%	1%	1%
<i>With a hearing difficulty</i>	327	35	0	24	0	154	38	0	0	0	0	0	0	0	0	30	46
<i>With a vision difficulty</i>	248	0	0	0	0	97	19	0	17	10	0	0	6	46	0	0	53
Population 5 to 17 years	197,682	20,807	3,015	1,921	1,330	104,625	1,813	3,103	2,425	2,519	2,512	3,692	5,724	5,373	1,214	5,204	32,405
With a disability	9,358	900	137	39	8	5,871	45	116	57	40	31	92	278	135	17	48	1,544
Percent with a disability	5%	4%	5%	2%	1%	6%	2%	4%	2%	2%	1%	2%	5%	3%	1%	1%	5%
<i>With a hearing difficulty</i>	1,905	193	31	0	0	1,287	8	25	0	0	0	0	79	10	8	0	264
<i>With a vision difficulty</i>	1,945	235	65	0	0	1,197	0	13	10	21	25	47	0	33	4	0	295
<i>With a cognitive difficulty</i>	6,154	614	41	39	8	3,955	37	45	47	9	0	64	154	72	5	48	1,016
<i>With an ambulatory difficulty</i>	1,258	246	0	0	0	684	15	12	22	10	0	8	45	26	0	0	190
<i>With a self-care difficulty</i>	1,830	341	10	0	0	953	15	21	33	0	6	8	26	34	0	6	377
Population 18 to 64 years	555,887	58,602	8,770	4,644	3,451	301,808	3,589	8,107	6,657	6,973	5,212	8,446	14,023	14,146	2,111	13,633	95,715
With a disability	58,242	5,415	775	427	289	35,294	254	603	616	410	434	681	1,159	1,073	117	1,298	9,397
Percent with a disability	10%	9%	9%	9%	8%	12%	7%	7%	9%	6%	8%	8%	8%	8%	6%	10%	10%
<i>With a hearing difficulty</i>	11,871	994	140	45	82	6,831	66	109	84	93	43	126	243	155	11	337	2,512
<i>With a vision difficulty</i>	13,426	1,101	92	37	43	8,778	128	160	51	213	103	178	257	214	19	341	1,711
<i>With a cognitive difficulty</i>	24,479	1,973	160	160	117	16,053	88	175	297	66	204	241	450	338	34	454	3,669
<i>With an ambulatory difficulty</i>	29,550	3,091	591	148	124	17,712	73	304	339	140	241	408	423	606	71	757	4,522
<i>With a self-care difficulty</i>	11,460	1,285	214	72	47	6,954	35	113	99	31	200	110	200	202	6	213	1,679
<i>With an independent living difficulty</i>	22,224	2,103	263	194	94	14,177	35	244	315	74	211	262	409	348	22	456	3,017
Population 65 years and over	94,864	10,635	1,099	452	519	45,279	369	1,156	1,503	588	447	959	2,331	2,248	205	2,554	24,520
With a disability	39,557	4,017	509	179	255	19,841	133	548	505	336	176	354	815	1,065	40	855	9,929
Percent with a disability	42%	38%	46%	40%	49%	44%	36%	47%	34%	57%	39%	37%	35%	47%	20%	33%	40%
<i>With a hearing difficulty</i>	17,494	2,105	263	102	67	8,594	56	254	191	150	43	67	373	528	13	278	4,410
<i>With a vision difficulty</i>	8,290	773	126	12	64	4,588	53	83	32	88	76	39	121	302	0	177	1,756
<i>With a cognitive difficulty</i>	11,666	1,053	165	20	140	6,375	27	145	112	155	60	136	244	357	15	254	2,408
<i>With an ambulatory difficulty</i>	26,322	2,481	325	112	196	13,615	109	413	334	236	111	263	487	611	25	715	6,289
<i>With a self-care difficulty</i>	10,443	1,043	112	61	70	5,800	21	168	133	91	104	89	179	297	0	282	1,993
<i>With an independent living difficulty</i>	18,818	1,786	175	87	128	10,177	43	311	222	141	118	212	448	594	13	434	3,929

Source: American Community Survey, 2009-2013.

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Developmental Disabilities

SB 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism. Many developmentally disabled persons are able to live and work normally. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

Table 2-33 shows the number of people in Fresno county jurisdictions receiving assistance in December 2014. The majority of these (more than 2,000 persons) lived in their own home and the rest lived in independent living or supportive living (about 200 persons), community care facilities (about 130 persons), foster or family homes (less than 140 persons), or an intermediate care facility (about 50 persons). The most common type of disability was intellectual: approximately 75 percent of clients. Approximately 20 percent had epilepsy and/or autism. The least common was cerebral palsy, with an estimated 15 percent. Clients may have more than one disability.

Table 2-33 Clients in Fresno County with Developmental Disabilities by Age (2014)

Jurisdiction	00-17 Years	18+ Years	Total
Clovis	232	398	630
Coalinga	34	36	70
Fowler	21	22	43
Huron	15	18	33
Kerman	74	75	149
Kingsburg	42	40	82
Mendota	27-37	27-37	54+
Parlier	83	41	124
Reedley	141	113	254
Sanger	120	162	282
San Joaquin	12	11	23
Selma	101	88	189
Unincorporated	280-410	315-435	595+

Source: Department of Developmental Services, 2014.

This is only a count of those developmentally disabled people receiving services from the Department of Developmental Services as of December 2014. It is likely that the actual count is higher.

Licensed Care Facilities

For persons requiring a supportive housing setting, Fresno County has 120 licensed care facilities with 753 beds. The majority of these facilities are located in the city of Fresno. However, there are also 11 facilities in Clovis, four in Reedley, three in Sanger, two in Selma, and one in Parlier. These facilities are listed in Appendix 1B.

Homeless

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

There are various reasons that contribute to one becoming homeless. These may be any combination of factors such as loss of employment, inability to find a job, lack of marketable work skills, or high housing costs. For some the loss of housing due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, and an inability to access support services and long-term care may result in homelessness. Although each category has different needs, the most urgent need is for emergency shelter and case management (i.e., help with accessing needed services). Emergency shelters have minimal supportive services for homeless persons and are limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing is usually in buildings configured as rental housing developments, but operated with State programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. Transitional housing may be configured for specialized groups within the homeless population such as people with substance abuse problems, the mentally ill, domestic violence victims, veterans, or people with HIV/AIDS. In many cases transitional housing programs will provide services up to two years or more. The supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider.

In 2001 Fresno County and Madera County, formed the Fresno-Madera Continuum of Care (FMCoC). This community-based collaborative is the best available source for homelessness information and services for homeless individuals and families. The Continuum of Care services and resources include:

- Homeless Prevention
- Outreach, Intake, and Assessment
- Emergency Shelter
- Transitional Housing
- Supportive Services
- Permanent Housing
- Permanent Supportive Housing

The best estimate is the Homeless Census and Survey collected by FMCoC. In January 2014 the FMCoC published its Homeless Census and Survey report, which estimated Fresno County's homeless population at 2,597, of which 714 were considered sheltered and living in emergency shelters.

Table 2-34 Total Unsheltered and Sheltered Homeless Count: Fresno County (2014)

Population	2014 PIT Count
Unsheltered Homeless	1,883
Sheltered Homeless	714
Total	2,597

Source: Fresno/Madera Continuum of Care, 2014.

The California Department of Education defines homeless children as individuals who lack a fixed, regular, and adequate nighttime residence. This definition also includes:

- Children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason
- Children who may be living in motels, hotels, trailer parks, shelters, or awaiting foster care placement
- Children and youth who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings
- Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings, or
- Migratory children who qualify as homeless because they are children who are living in similar circumstances listed above

According to the Fresno Bee there were 6,738 homeless students in Fresno County in 2013, representing 3.4% of students in public schools. This figure is up from 5,960 students, or 3.1 percent, in 2012. The Fresno Unified School District, the state's fourth largest school district, had the county's highest number of homeless students at 3,729, a small increase from 2012 when 3,086 students were homeless.

SECTION 2: HOUSING NEEDS ASSESSMENT

It is difficult to accurately estimate the homeless in each jurisdiction. Due to limited resources, the PIT count did not count every rural community. Instead, the FMCoC separated the rural communities into three categories based on population. One representative community from each category (shown in bold in Table 2-35) was counted and that count was used for the other jurisdictions in each category. The high-population community, Reedley, had 16 persons counted. The medium-population community, Mendota, had eight persons counted. The low-population community, Firebaugh, had six persons counted.

Table 2-35 High-, Medium-, and Low-Population Rural Communities (2014)

Low Population	2014 Population	2014 Estimated Homeless
San Joaquin	4,029	6
Fowler	5,801	6
Huron	6,790	6
Firebaugh	7,777	6
Orange Cove	9,353	6
Medium Population	2014 Population	2014 Estimated Homeless
Mendota	11,178	8
Kingsburg	11,590	8
Kerman	14,225	8
Parlier	14,873	8
Coalinga	16,729	8
High Population	2014 Population	2014 Estimated Homeless
Selma	23,799	16
Reedley	24,965	16
Sanger	24,703	16
Clovis	98,632	16
Unincorporated County	166,774	67

Note: population was provided by the FMCoC and may differ from other estimates.

Source: Fresno/Madera Continuum of Care, 2014.

The 2013 Housing Inventory Narrative Report gives information on available shelters. Table 2-36 shows sheltered homeless persons residing in emergency shelters, transitional housing, and safe havens within Fresno County. Safe haven refers to a form of supportive housing that serves hard-to-reach homeless persons with severe mental illnesses that are on the streets and have been unwilling or unable to participate in supportive services. A total of 504 persons were sheltered in the Fresno area in 2013, the majority (72.5 percent) in transitional housing.

Table 2-36 Sheltered Count of Homeless Persons (2013), Fresno County

	Number of Persons
Emergency Shelter	115
Transitional Housing	367
Safe Haven	22
Total Sheltered	504

Source: Fresno/Madera Continuum of Care, 2013.

According to the FMCoC, there are several emergency shelters for homeless individuals. The majority of those shelters are located in the city of Fresno. Table 2-37 shows the number of beds and units available on the night of February 24, 2013, dedicated to serving homeless persons, per HUD's definition. There were a total of 1,466 beds available in Fresno County. Typically, the county's smaller cities and communities form alliances with agencies and organizations in the city of Fresno, and encourage homeless persons to seek assistance in the city of Fresno where services are most available.

Table 2-37 Bed Inventory by Program Type (2013), Fresno County

Facility Type	Number of Beds
Emergency Shelter	271
Transitional Housing	505
Safe Haven	24
Permanent Supportive Housing	666
Rapid Re-Housing	0
Total	1,466

Source: Fresno/Madera Continuum of Care, 2013.

Appendix 1B lists all emergency shelters, transitional housing, safe havens, permanent supportive housing, and rapid re-housing projects within Fresno County. However, most of these are located in the city of Fresno. There is one 18-bed transitional housing project located in the city of Clovis and one 17-bed transitional housing project in the unincorporated county. Both are run by the Marjaree Mason Center and are targeted towards single females with children and victims of domestic violence.

Additional organizations providing assistance, services, and housing in the county include Catholic Social Services, Emergency Housing Center (Plaza Terrace), Evangel Home, Inc., United Way, Fresno Rescue Mission, and Marjaree Mason Center. To assist people with getting in contact with a variety of services that can help them in their time of need, United Way of Fresno County offers a free 2-1-1 information and referral line. The database provides persons in need with linkages to over 500 government, community-based, faith-based, and private and public agencies with over 1,500 programs/services in the database.

As discussed in Section 4, Housing Development Constraints, State law (Senate Bill 2) requires all jurisdictions in California to provide zoning for emergency shelters and transitional and supportive housing. The appendices provide information on compliance for jurisdictions in Fresno County.

Farmworkers

Farmworkers have a difficult time locating affordable housing in Fresno County. Due to a combination of limited English language skills and very low household incomes, the ability to obtain housing loans for home purchase is extremely limited. For the same reasons, rentals are also difficult to obtain. Housing needs include permanent family housing as well as accommodations for migrant single men, such as dormitory-style housing, especially during peak labor activity in May through October.

A growing number of migrant workers do not leave California during the non-farm season, but instead stay in the area and perform non-farm work such as construction and odd jobs. Housing needs of this migrant but non-farmworker population are partially addressed by year-round housing units, but additional migrant units are needed.

Migrant and other seasonal farmworkers usually do not have a fixed physical address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many workers and/or their families live in rural, often remote areas and are reluctant to voice their housing needs and concerns to local government or housing authorities.

Farmworkers have the lowest family income and the highest poverty rate of any occupation surveyed by the Census Bureau and, therefore, cannot afford to pay for adequate housing. According to California Employment Development Department, the median wage for farmworkers was \$9.02/hour in 2014 or approximately \$18,750 per year for full-time work, which is considered extremely low-income. Many farmworkers are forced to pay market rate for their housing, since most farm owners do not provide housing for their workers, and many publicly-owned or managed housing complexes are restricted to families. Because market rate housing may be more than they can afford, many workers are forced to share a housing unit with several other workers, causing a severely overcrowded living situation. Migrant and seasonal farmworkers face a number of housing challenges, but primarily substandard housing conditions.

The nature of agricultural work also affects the specific housing needs of farmworkers. For instance, farmworkers employed on a year-round basis generally live with their families and need permanent affordable housing much like other lower-income households. Migrant farmworkers who follow seasonal harvests generally need temporary housing only for the workers themselves.

Determining the number of farmworkers in a region is difficult due to the variability of the definitions used by government agencies and other characteristics of the farming industry, such seasonal workers who migrate from place to place. The estimated number of farmworkers in Fresno County ranges from 37,966 (ACS, 2012) to 94,039 (UC Giannini Foundation of Agricultural Economics, 2012).

The USDA Census of Agriculture (2012) reported 2,897 farms with a total of 58,624 workers in Fresno County (Table 2-38). The majority of the farmworkers were seasonal, working fewer than 150 days per year.

Table 2-38 Farmworkers in Fresno County by Days Worked (2012)

150 Days or More (Year-Round)		
Total Farms	Farms	1,669
	Workers	17,751
Large Farms (10 or more workers per farm)	Farms	37
	Workers	1,389
Fewer than 150 Days (Seasonal)		
Total Farms	Farms	2,046
	Workers	40,873

Source: USDA Census of Agriculture, 2012.

Another source is the American Community Survey (ACS). The ACS is a national survey that uses a series of monthly samples to produce annual estimates for the same area surveyed. The 2008-2012 ACS (Table 2-39) provides information on agriculture, forestry, fishing and hunting, and mining employment by jurisdiction. Although not all of these workers are farmworkers, it can provide an estimate. This category makes up a significant percentage of employment in Firebaugh, Huron, Mendota, Orange Cove, Parlier, Reedley, and San Joaquin. Huron has the highest percentage at 67.6 percent. Given the seasonal and transient nature of the farmworker community, the American Community Survey data is likely an underestimate of the actual farmworker population.

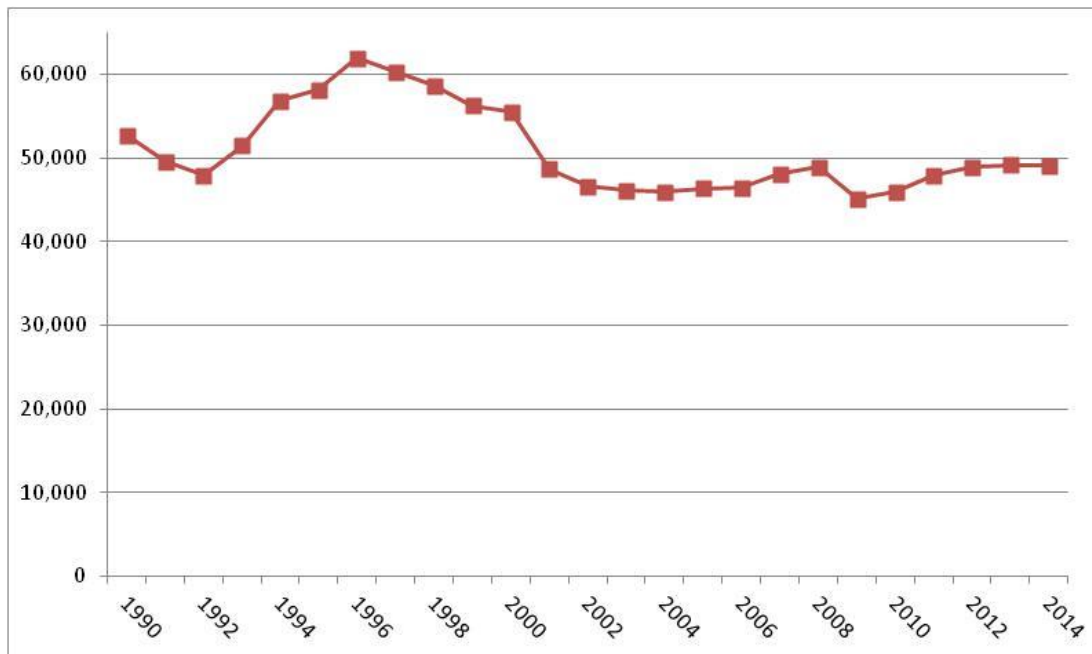
Table 2-39 Estimated Farmworkers According to American Community Survey (2012)

	Total Employment	Agriculture, forestry, fishing and hunting, and mining	
	Number	Number	Percent
Fresno County	364,567	37,966	10.4%
Clovis	42,024	643	1.5%
Coalinga	5,697	697	12.2%
Firebaugh	2,785	1,021	36.7%
Fowler	2,382	309	13.0%
Fresno	192,677	10,096	5.2%
Huron	1,957	1,323	67.6%
Kerman	5,358	993	18.5%
Kingsburg	4,992	426	8.5%
Mendota	3,591	2,285	63.6%
Orange Cove	2,920	1,068	36.6%
Parlier	5,368	1,600	29.8%
Reedley	9,548	2,509	26.3%
Sanger	9,817	1,660	16.9%
San Joaquin	1,085	691	63.7%
Selma	9,326	1,780	19.1%
Unincorporated County	65,040	10,865	16.7%

Source: Fresno Pre-Approved Data Package, American Communities Survey, DP-03, 2008-2012.

The California Employment Development Department (EDD) estimates the total farm labor employment in 2012 was 48,900 (annual average). Figure 7 below demonstrates the fluctuation in EDD estimates of hired farmworkers from 1990 to 2014. In 1990 the estimated annual average farm labor was 52,700 and peaked at 62,000 in 1996, and decreased to a low of 45,100 in 2008. EDD Industry Employment Data is based on the Current Employment Statistics (CES) survey. The CES survey is administered to a sample of California employers to gather information including monthly employment, hours, and earnings.

**FIGURE 7 FARM EMPLOYMENT
FRESNO COUNTY**



Source: CA Employment Development Department (EDD) Labor Market Information, 2015.

An additional source on farmworker data is a report released by the UC Giannini Foundation of Agriculture Economics conducted by UC Davis and EDD. The report estimates that 94,039 farmworkers were employed in Fresno County in 2012.

The Fresno Housing Authority manages 194 units of seasonal farmworker housing for migrant farmworkers. This includes 130 housing units in Parlier owned by the State of California, Office of Migrant Services and 64 units in Firebaugh. These units are open about six months of the year, from April through October, to serve agricultural workers during planting and harvesting seasons when most workers are needed.

The Housing Authority also owns, manages, and maintains three year-round housing complexes, exclusively for farm laborers, including 60 units in Mendota, 30 units in Orange Cove, and 40 units in Parlier. Both the seasonal and year-round units are restricted to legal U.S. residents who earn at least \$5,752.50 annually from agriculturally-related work. The cost of managing and maintaining the complexes is subsidized by the State of California, Office of Migrant Services, and the U.S. Department of Agriculture-Rural Development. In addition, some private farmworker housing units are available, such as Willow Family Apartments in Clovis, which has 30 units set aside for farmworkers.

A four-county pilot program established in 2000 known as Agricultural Industries Transportation Services (AITS) provided safe, reliable transportation to agricultural workers. This program has evolved into CalVans. Sponsored by California Vanpool Authority, CalVans supplies qualified drivers with late-model vans to drive themselves and others to work or school. The Agency pays for the gas, maintenance, repairs, and a \$10 million insurance policy. These agriculture vanpool programs serve a wide range of California counties, including Fresno County. It offers a cost-effective commute rate with passengers paying (on average) a little over \$2 per ride. Farmworkers travel distances ranging from a few miles to over 70 miles one-way to work. This program provides workers opportunities to live in one residence throughout the season regardless of where they are needed to work in the fields or packing plants. The program allows the county to determine where to best place farmworker housing based on land availability, zoning, services, and other criteria, rather than where farmworkers might be working most often.

Extremely Low-Income Households

Extremely low-income households are defined as those households with incomes under 30 percent of the county's median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and/or shared housing, and/or rental subsidies or vouchers. This income group is likely to live in overcrowded and substandard housing conditions. In recent years rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

For a family of four in Fresno County, a household making under \$18,750 in 2014 would be considered an extremely low-income household. The minimum wage in California is currently \$9.00, but will rise to \$10.00 by January 2016, well above the current Federal minimum wage of \$7.25 an hour. With a minimum wage of \$10.00, workers would receive an annual salary of \$20,000, which by today's income limits would be very low-income.

As shown in Table 2-40, an estimated 11.9 percent of households in Fresno County in 2011 were considered extremely low-income. Some jurisdictions have very high rates of extremely low-income households, including Huron (30.6 percent), Orange Cove (27.1 percent), Mendota (21.2 percent), and San Joaquin (20.2 percent). Clovis has the lowest percentage of extremely low-income households (6.5 percent). Typically, extremely low-income households are renters. Countywide, 79.7 percent of extremely low-income households rent, and only 20.3 percent own their homes.

Table 2-40 Extremely Low-Income Households by Tenure (2011)

Jurisdiction	Extremely low-income Owner Households		Extremely low-income Renter Households		Extremely Low-income as Percent of Total Households
	Number	Percent	Number	Percent	
Fresno County	6,930	20.3%	27,145	79.7%	11.9%
Clovis	715	34.0%	1,385	66.0%	6.5%
Coalinga	50	15.9%	265	84.1%	9.6%
Firebaugh	65	24.5%	200	75.5%	13.6%
Fowler	60	28.6%	150	71.4%	12.5%
Fresno	3,120	14.4%	18,515	85.6%	13.8%
Huron	35	7.4%	435	92.6%	30.6%
Kerman	80	27.6%	210	72.4%	8.5%
Kingsburg	135	30.0%	315	70.0%	12.8%
Mendota	140	25.7%	405	74.3%	21.2%
Orange Cove	160	27.4%	425	72.6%	27.1%
Parlier	105	20.8%	400	79.2%	15.2%
Reedley	180	28.3%	455	71.7%	10.0%
Sanger	215	31.6%	465	68.4%	10.4%
San Joaquin	25	13.9%	155	86.1%	20.2%
Selma	120	19.2%	505	80.8%	10.0%
Unincorporated County	1,725	37.6%	2,860	62.4%	8.7%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2007-2011.

Not surprisingly, extremely low-income households face a higher incidence of housing problems. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent. As shown in Table 2-41, extremely low-income households have a higher incidence of housing problems than total households, except in San Joaquin.

Table 2-41 Housing Problems for Extremely Low-Income Households (2011)

Jurisdiction	Income	Households	Household has 1 or more of 4 Housing Problems	Percent with 1 or more Housing Problems	Percent of Households Overpaying ¹
Fresno County	Extremely Low-Income	34,075	28,250	82.9%	87.0%
	Total	285,340	136,420	47.8%	49.6%
Clovis	Extremely Low-Income	2,100	1,695	80.7%	91.0%
	Total	32,540	13,785	42.4%	45.9%
Coalinga	Extremely Low-Income	315	200	63.5%	68.8%
	Total	3,290	1,345	40.9%	42.9%
Firebaugh	Extremely Low-Income	265	155	58.5%	79.0%
	Total	1,955	970	49.6%	53.8%
Fowler	Extremely Low-Income	210	180	85.7%	90.4%
	Total	1,675	750	44.8%	40.2%
Fresno	Extremely Low-Income	21,635	18,010	83.2%	88.2%
	Total	156,725	79,720	50.9%	53.2%
Huron	Extremely Low-Income	470	410	87.2%	81.8%
	Total	1,535	945	61.6%	61.3%
Kerman	Extremely Low-Income	290	290	100.0%	90.2%
	Total	3,425	1,755	51.2%	46.5%
Kingsburg	Extremely Low-Income	450	420	93.3%	85.1%
	Total	3,510	1,440	41.0%	39.2%
Mendota	Extremely Low-Income	545	445	81.7%	88.1%
	Total	2,575	1,620	62.9%	57.4%
Orange Cove	Extremely Low-Income	585	480	82.1%	86.8%
	Total	2,160	1,250	57.9%	51.9%
Parlier	Extremely Low-Income	505	400	79.2%	81.1%
	Total	3,315	1,945	58.7%	55.8%
Reedley	Extremely Low-Income	635	550	86.6%	86.2%
	Total	6,325	2,900	45.8%	45.9%
Sanger	Extremely Low-Income	680	85	12.5%	88.6%
	Total	6,540	550	8.4%	52.7%
San Joaquin	Extremely Low-Income	180	85	47.2%	54.6%
	Total	890	550	61.8%	55.5%

Jurisdiction	Income	Households	Household has 1 or more of 4 Housing Problems	Percent with 1 or more Housing Problems	Percent of Households Overpaying ¹
Selma	Extremely Low-Income	625	615	98.4%	87.1%
	Total	6,225	3,250	52.2%	50.3%
Unincorporated County	Extremely Low-Income	4,585	4,230	92.3%	83.3%
	Total	52,655	23,645	44.9%	40.8%

¹Includes both ownership and renter households. Overpaying is defined as households paying in excess of 30 percent of income towards housing cost.

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%.

Source: *Comprehensive Housing Affordability Strategy (CHAS), 2007-2011.*

INVENTORY OF AFFORDABLE RENTAL HOUSING AND AT-RISK STATUS

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

State law requires that housing elements include an inventory of all publicly-assisted multifamily rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential within 10 years from the Housing Element adoption deadline (i.e., by December 31, 2025).

In total, there are an estimated 4,612 assisted housing units in the participating jurisdictions in Fresno County. Of these 4,612 units, 444 are at-risk of converting to market rate within the next 10 years.

Appendix 2 includes an analysis of the at-risk units by jurisdiction.

Preservation Options for At-Risk Properties

State law requires that housing elements include a comparison of the costs to replace the at-risk units through new construction or to preserve the at-risk units. Preserving at-risk units can be accomplished by facilitating a transfer of ownership to a qualified affordable housing organization, purchasing the affordability covenants, and/or providing rental assistance to tenants.

Acquisition and Rehabilitation

One method of ensuring long-term affordability of low-income units is to transfer ownership to a qualified nonprofit or for-profit affordable housing organization. This transfer would make the project eligible for re-financing using affordable housing financing programs, such as low-income housing tax credits and tax-exempt mortgage revenue bonds. These financing programs would ensure affordability for at least 55 years. Generally, rehabilitation accompanies a transfer of ownership.

Actual acquisition costs depend on several variables such as condition, size, location, existing financing, and availability of financing (government and market). A recently acquired 81-unit affordable housing development in Coalinga (Tara Glenn) cost a total of \$9,495,277 to acquire and rehabilitate. The hard cost of the rehabilitation was an estimated \$35,000 per unit. This equals roughly \$117,225 per unit.

Based on this cost estimate, the total cost to acquire and rehabilitate all 444 at-risk units in the participating jurisdictions is roughly \$52 million.

Replacement (New Construction)

Another strategy is to replace the units by constructing new affordable units. This includes purchasing land and then constructing affordable units. This is generally the most expensive option. A recently built 81-unit multifamily development in Coalinga cost about \$13.8 million, or \$170,370 per unit.

At this cost per unit, it would cost an estimated \$76 million to replace all 444 at-risk units.

Rent Subsidy

Rent subsidies can also be used to preserve affordability of housing, although there are limited funding sources to subsidize rents. The amount of a rent subsidy would be equal to the difference between the HUD defined fair market rent (FMR) for a unit and the cost that would be affordable to a lower-income household based on HUD income limits. The exact amount is difficult to estimate because the rents are based on a tenant's income and, therefore, would depend on the size and income level of the household. Following are some general examples of expected subsidies:

An extremely low-income person can only afford up to \$304 per month and the fair-market rental rate in the county for a 1-bedroom unit is \$655 per month. The subsidy needed to preserve a unit at an affordable rent for extremely low-income households would be an estimated \$351 per month, or \$4,212 per year. For 30 years, the subsidy would be about \$126,360 for one household. Subsidizing all 44 units at an extremely low-income rent for 30 years would cost an estimated \$56 million.

A very low-income family of three can afford \$651 a month and the fair-market rent in the county for a 2-bedroom unit is \$827. The subsidy needed to preserve a unit at an affordable rent for very low-income households would be an estimated \$176 per month or \$2,112 per year. For 30 years, the subsidy would be about \$63,360 for one household. Subsidizing all 444 units at a very low-income rent for 30 years would cost an estimated \$46 million.

A lower-income family of four could afford up to \$869 per month, and the fair market rent for a three-bedroom unit is \$1,162. The subsidy needed to preserve a unit at an affordable rent for lower-income households would be an estimated \$293 per month, or \$3,516 per year. For 30 years, the subsidy would be about \$105,480 for one household. Subsidizing all 444 units at a low-income rent for 30 years would cost an estimated \$28 million.

Qualified Entities

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

SECTION 2: HOUSING NEEDS ASSESSMENT

Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units. Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. Table 2-42 contains a list of qualified entities for Fresno County that could potentially acquire and manage properties if any were to be at risk of converting to market rate in the future.

Table 2-42 Qualified Entities (2014)

Organization	Phone Number
ACLC, Inc	(209) 466-6811
Affordable Homes	(805) 773-9628
Christian Church Homes of Northern California, Inc.	(510) 632-6714
Community Housing Developers, Inc.	(408) 279-7677
Fresno Co. Economic Opportunities Commission	(559) 485-3733
Fresno Housing Authority	(559) 443-8475
Housing Assistance Corp	(559) 445-8940
ROEM Development Corporation	(408) 984-5600
Self-Help Enterprises	(559) 651-1000
The East Los Angeles Community Union (TELACU)	(323) 721-1655

Source: California Department of Housing and Community Development, 2014.