

**County of Fresno
Analysis of Impediments
to Fair Housing Choice**

2010



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Prepared for

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I. Introduction and Executive Summary of the Analysis

The analysis of Impediments of Fair Housing document (AI) is a requirement of the U.S. Department of Housing and Urban Development (HUD), Office of Community Planning and Development for jurisdictions participating in HUD formula block grant programs. Analysis of Impediments documents are submitted to and approved by the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity (FHEO) in accordance with Consolidated Plan regulations (24 CFR 91).

HUD defines fair housing choice as:

- The ability of persons of similar income levels regardless of race, color, religion, sex, disability, familial status or national origin to have access to the same housing choice.

HUD defines impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice; or
- Any actions, omissions, or decisions that have this effect.

The goal of the analysis is to identify those impediments, and the action recommended to address the impediments.

The analysis also serves as an update to the County of Fresno's Analysis of Impediments to Fair Housing Choice document submitted to HUD in February of 1996. Included in the update are applicable 2000 Census information available through the U.S. Census Bureau.

This Analysis of Impediments examines policies and practices that may limit Fresno County residents' ability to choose housing. The U.S. Department of Housing and Urban Development (HUD) requires entitlement jurisdictions to develop action plans to overcome the effects of identified impediments to fair housing choice. Therefore, the AI is the necessary first step in the Fair Housing Planning process. HUD wants entitlement jurisdictions to become fully aware of the existence, nature, extent, and causes of all fair housing problems and resources available to solve them.

A. Who Conducted

This report was prepared through a collective effort between staff and the partner agencies and participating jurisdictions.

B. Participants

HUD requires funded jurisdictions to develop and update an Analysis of Impediments as needed. This AI is prepared for the Fresno County Urban County Entitlement Program (Program). The Program consists of nine CDBG entitlement jurisdictions, including eight cities and the County. The Fresno County Program participants are listed below:

- City of Coalinga
- City of Fowler
- City of Kerman
- City of Kingsburg
- City of Mendota
- City of Reedley
- City of Sanger
- City of Selma
- County of Fresno

The County's Department of Public Works and Planning, Community Development Division, Affordable Housing Program staff revises and updates policies and procedures for implementing HUD-funded housing programs as needed. The County's Development Services Division is responsible for revising and updating policies related to housing and residential land use matters.

C. Methodology Used

In February of 1996, the County completed an analysis of impediments to fair housing document for Fresno County. This document serves as an update to the programs, policies, and procedures approved by the Fresno County Board of Supervisors to increase the supply or improve delivery of affordable housing.

The information contained in this Analysis of Impediments to Fair Housing Choice focuses on policies, procedures and practices that affect the availability and accessibility of housing, and other conditions related to fair housing choice. Impediments to fair housing include actions, omissions and decisions.

This analysis includes excerpts from the County's current Housing Element, such as projected housing needs and policies and proposals for improving housing and

providing sites that are adequate to meet the needs of all economic segments of the community. Information gathered for the Housing Element was used to develop programs and/or adjust existing programs to assure that County residents are afforded fair housing choices. The Housing Element can be viewed on the County's web site at

http://www2.co.fresno.ca.us/4510/4360/General_Plan/GP_REVISED_Final_Housing_Element/pdf/AdoptedElement032503.pdf

The following data sources were used to complete this AI. Sources of specific information are identified in the text and tables.

- 2000 U.S. Census
- 2006-2008 American Community Survey (U.S. Census Bureau)
- 2009 Fresno County Real Estate Forecast (Fresno County Economic Development Corporation)
- 2008 California Economic Forecast

In the summer of 2009, community meetings for the 2010 Consolidated Plan were held in eight cities and ten communities that are part of the County's Urban Entitlement Program. Presentations were made and feedback received on the need for affordable housing and the County's programs.

This AI is an update providing an overview of regulations, conditions or other obstacles that may affect access to housing.

D. How Funded

Preparation of this report was funded with Community Development Block Grant (CDBG) administration funds.

E. Conclusions

In 1996, an Affordable Housing Task Force recommended changes in delivery of affordable housing that continue to be improved upon today. The County adopted four of the programs that were suggested by the Task Force. These suggestions were implemented as part of the County's Affordable Housing Program, and continue to be in operation, operating adjusted to the current needs of the market.

1. Impediments Found

The following have been identified as impediments to fair housing in Fresno County.

- Affordability
- Accessibility
- Education
- Public Policies
- Language Barriers

2. Actions To Address Impediments

The County of Fresno will continue to implement the following policies to address the impediments to fair housing that are identified in this AI.

- Support and/or provide Buyer Education programs.
- Encourage new construction of affordable housing.
- Work with local lending institutions to do outreach to community.
- Work with communities, housing agencies, and other interested groups to identify and overcome barriers to fair housing.
- Provide Fair Housing education and counseling.
- Offer housing information and education in both English and Spanish.

Policy Recommendations:

The primary focus of the Affordable Housing Task Force was to make recommendations that created opportunities for housing choice. The County's current Housing Element of the General Plan addresses the recommendations posed in the 1996 Analysis of Impediments document. The following table provides a list of the 1996 recommendations with an update on the steps taken and the progress made towards meeting those recommendations. These policies and activities will assist in reducing the impediments to fair housing in Fresno County.

1996 Policy Recommendations	Update
Pre-zone additional property in unincorporated communities for residential development	The County's Development Services Division analyzes service capacity in the unincorporated communities as community plans are updated. At that time, a determination is considered as to whether additional areas are planned to be "re-zoned" for residential use consistent with the County's General Plan.
Streamline application process for development of affordable housing.	A streamlined application process has been developed. The process now allows Community Housing Development Organizations (CHDO) to make a simple written request for funds. Once an agreement between the County and CHDO is executed, the CHDO can begin.
Update Community Plans to allow for more land for residential uses.	Community Plans are in the process of being updated. The County's Development Services Division is responsible for updating community and specific planning documents.
Reaffirm that infrastructure is essential for providing affordable housing.	The County is currently updating Community Plans that will detail infrastructure needs. The County utilizes CDBG funds to help upgrade infrastructure in eligible areas as available.
Simplify HOME regulations.	Since the 1996 Analysis of Impediments document was completed, HUD has implemented several changes to the HOME Investment Partnerships Program in an effort to improve and streamline the program.
Reduce overlapping of jurisdictions with similar farmworker housing related functions, eliminate conflicting requirements.	The County works collaboratively with neighboring jurisdictions for efficient use of housing resources.
Update all Community Plans to increase land designated for residential uses, including multifamily uses, to encourage an increase in supply of housing for farmworkers.	The community plans are currently being updated. The County's Development Services Division is responsible for updating community and specific planning documents as funding permits.
Eliminate Davis-Bacon/State prevailing wage rates for affordable housing.	This policy goes into effect for HOME-funded projects of 12 or more units. HUD introduced Davis-Bacon streamlining in 1997 to assist in this process. The County makes every effort to assist and support the development of affordable housing.
Convene meeting with Farmers Housing Administration, California Housing Finance Agency, Federal Housing Administration to address mutual housing problems.	The County works collaboratively with housing agencies and other area housing providers on an on-going basis to address the need for affordable housing.

Provide more flexibility in selecting consultants in conducting environmental studies.	The County is required to perform all CEQA and/or NEPA environmental work related to housing activities funded with HUD program and other federal and state program funds.
Permit 5,000 sq. ft. lots for single family.	As stated in the County's Housing Element, although the standard requirement is 6,000 square feet, through the conditional use permit process approval can be granted for development on lots as small as 4,500 square feet.
Eliminate HOME program requirement for matching funds.	Although the match continues to be a requirement of the HOME program, beginning in September 1996, the Department accepted other HOME eligible forms of match, such as sweat equity, homeownership counseling, supportive services and donation of rental construction and site preparation equipment.
Establish a permanent forum including farmers and developers to facilitate farmworker housing.	HUD provided HOME technical assistance funds to complete a Farmworker Housing Strategy - Westside Housing Market Study for Fresno County. The study was completed in November of 2004 and provided valuable information to the County and local agencies and organizations assisting residents with housing solutions on the County's Westside.
Adopt inclusionary zoning ordinance that requires developers to include affordable housing or pay in lieu fees.	The County is in the process of developing a density bonus ordinance which would allow housing to be constructed at a higher density provided a portion of the development is reserved for low- and moderate-income households, in compliance with California State Law.

Source: 1996 Analysis of Impediments, Development Services Division, Housing Element, and General Plan document.

Site and Neighborhood Standards:

General Plan/Zoning Ordinances – The Statement of Development Policies referenced in the 1996 Analysis of Impediments no longer exists. Revised policies for guiding growth and development within the County's jurisdiction are outlined in the County's Housing Element: Housing Goals, Objectives, Policies; Section B Livable Communities; page 7-80. The Housing Element can be found on the County's web site at: www.co.fresno.ca.us.

Expanded land designation for residential use is guided by the policy adopted in the General Plan. General Plan policy regarding residential use can be found in the Agriculture and Land Use Element, Rural Residential Development Restrictions Section of the General Plan. The County's General Plan can be found on the County's web site at: www.co.fresno.ca.us.

Programs Available

The County of Fresno will continue to implement the following programs to address the impediments to fair housing that have been identified in this Analysis of Impediments (AI).

The programs include:

- Affordable Housing Development – This program provides construction financing to Community Housing Development Organizations (CHDO) for the development of multi-family or single-family residence affordable to low-income persons.
- Rental Rehabilitation – The purpose of the rental rehabilitation program (RRP) is to provide loan funds to clients to rehabilitate rental housing occupied by households with income at or below 80% of area median.
- Homebuyer Assistance – The purpose of the Homebuyer Assistance Program (HAP) provides deferred payment loans for down payment and mortgage assistance to income eligible first-time homebuyers who would not otherwise qualify for home ownership.
- Housing Rehabilitation – The Housing Assistance Rehabilitation Program (HARP) provides loans and assistance for the rehabilitation and reconstruction of substandard and demolition quality owner-occupied homes.

Although the Utility Connection Program is not part of this list, it is included as an Affordable Housing Program – The purpose of the Utility Connection Program (UCP) is to provide loans and grants for the connection of community water and sewer services to housing units occupied by income eligible families. With this AI we will discuss how these programs are being used to address many of the impediments to fair housing.

San Joaquin Valley Mediation:

The Better Business Bureau provides mediation services to help resolve problems and settle disputes including small claims, evictions, or other civil cases. This service is free of charge for disputes under \$10,000. The Mediation program also provides written materials including a booklet containing information on Landlord/Tenant disputes and online information answering the most frequently received questions from renters.

Fresno County Small Claims & Civil Advisory Program:

This program offers advisory assistance with unlawful detainers and certain types of civil cases. They also serve as a referral of other resources and/or attorney assistance if required.

Recommended Programs, Policies, and Procedures contained in County Housing Element:

The County's current Housing Element contains goals, objectives, policies, and programs

to increase the supply or improve delivery of affordable housing to Fresno County residents as follows:

FAIR AND ACCESSIBLE HOUSING

Goal H-H	To promote equal access to housing, adequate financing, and insurance, that allows all economic segments of the unincorporated portion of the County the opportunity to purchase, sell, rent, and lease safe and decent housing.
Objective	<ul style="list-style-type: none"> • Provide rental assistance to 100 very low- and low-income households through programs offered by the Housing Authority and other agencies. • Provide assistance to facilitate new and continued homeownership opportunities annually to average of 150 very low- and low-income households through 2009.
Policy H-H-1	The County shall affirmatively further the cause of fair housing and encourage compliance with fair housing laws.
Policy H-H-2	The County shall advocate fair housing practices in all sectors of housing, and provide for investigation of housing discrimination complaints.
Policy H-H-3	The County shall ensure that all new multi-family construction meets the accessibility requirements of the Federal and State laws through the local permitting processes.
Policy H-H-4	The County shall support programs that increase employment and economic opportunities.
Policy H-H-5	The County shall encourage full utilization of Federal and State housing assistance programs that provide participants with decent affordable housing.
Policy H-H-6	The County shall support the development of housing plans and programs, including new government subsidized housing, which maximize housing choice for minorities and lower income households.
Policy H-H-7	The County shall wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower income groups.
Policy H-H-8	The County shall conduct regular analysis of impediments to fair housing choice and implement programs to overcome identified impediments.
Policy H-H-9	The County should cooperate with California State University research projects and other organizations or studies in order to acquire current

	information regarding special needs groups.
Policy H-H-10	The County shall preserve mobile home parks, and encourage mobile home park development as a vital part of housing opportunities in the community.
Program H-H-A	The County shall increase access to homeownership, and promote homeownership opportunities by continuing allocation of available grant funds such as federal HOME Investment Partnerships Program funds to the County's Homebuyer Assistance Program to assist eligible lower income households.
Program H-H-B	The County will continue to provide fair housing services. Fair housing services will include: workshops for community groups that work with protected classes; training for housing providers; intake, investigation and education concerning housing discrimination in rentals and sales; counseling and referrals for victims of housing discrimination; and coordination of other fair housing activities. The County will continue to focus fair housing outreach and education service to the rural areas including residents of the unincorporated communities of Fresno County.
Program H-H-C	The County shall monitor the supply and costs of existing rental and ownership housing.
Program H-H-D	The County shall develop record-keeping methods to track the County's accomplishments in meeting New Construction Need allocation according to income groups.
Program H-H-E	The County shall support the provision of rental assistance, and publicize rental assistance programs such as Section 8 and other available rental programs.
Program H-H-F	The County shall study possibility of implementing a Below-Market-Rate program in which new housing development over a certain size provide at least 10 percent of their units to low- and moderate-income households or pay fees in lieu of the housing units to subsidize other low- and moderate-income projects.

Source: Fresno County Housing Element 2003

The County's fair housing goal, objective, policies, and programs will assist with the actions necessary to address impediments to fair housing and in meeting goals to providing fair housing choice in Fresno County.

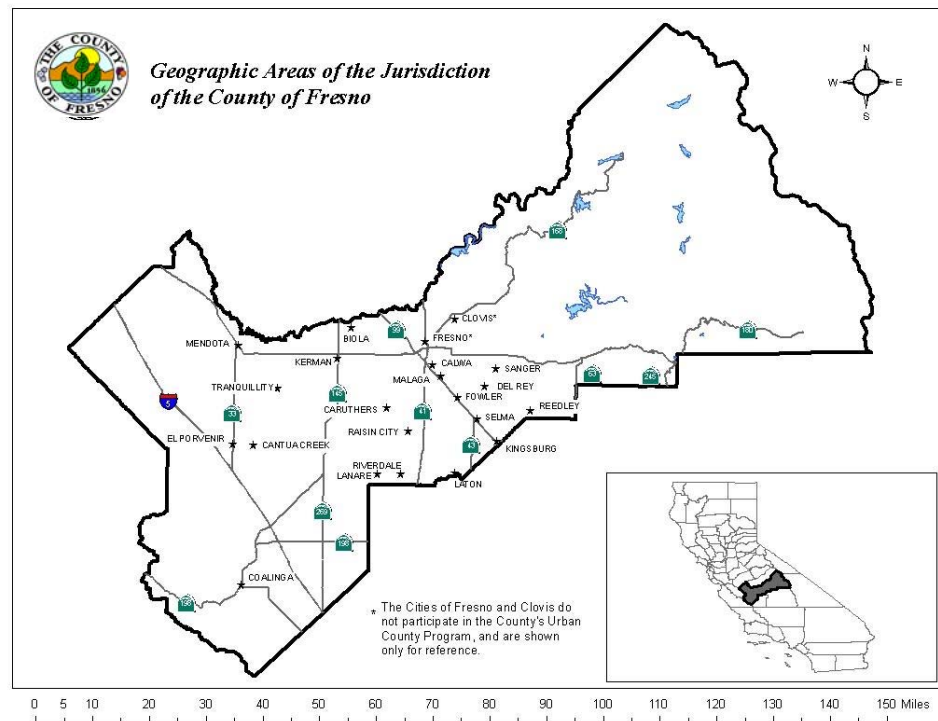
II. Jurisdictional Background Data

Data from the 2000 U.S. Census and the American Community Survey (2006-08) was used to prepare the Analysis.

Introduction

This section sets the context of the fair housing analysis by describing the population, housing patterns, and socioeconomic characteristics of the residents of the County of Fresno. The study area for the AI is determined by the areas in which the County of Fresno may distribute HUD housing and community development funding. The area of distribution of Fresno County entitlement funds includes its unincorporated communities and its eight partner cities: Coalinga, Fowler, Kerman, Kingsburg, Mendota, Reedley, Sanger, and Selma (See Exhibit II-a).

Exhibit II-a
County of
Fresno Map



Fresno County is located in California's Central Valley, south of Stockton and north of Bakersfield. As of 2010, it is the tenth most populous county in California with an estimated population of 953,761 (CA State Department of Finance). Encompassing over 6000 square miles it is the sixth largest in size and the nation's leading agricultural region. The strong agricultural economy and central location make Fresno County a destination for many people who work in agricultural jobs and the mild climate allows for year-round opportunities for work.

For those with few technical skills, such as in the farm labor or service industries, wages are low. According to the U.S. Census Bureau 2006-2008 American Community Survey, the median household income for Fresno County is \$45,805 per year. However, the median earning dollars for persons employed in farm labor are \$14,540, and \$12,413 for those employed in the food service industry.

A. DEMOGRAPHIC DATA

There are 15 cities in Fresno County; however, not all the cities are part of the County's jurisdiction for its urban county program. The geographic jurisdiction for Fresno County's Urban County Entitlement Program includes eight partner cities (Coalinga, Fowler, Kerman, Kingsburg, Mendota, Reedley, Sanger, and Selma) and all of the County's unincorporated area (neighborhoods and rural communities). These areas contain some of the highest poverty levels in the State and the nation. On average, 28% of the County's unincorporated population lives below the Federal poverty level, compared to the national average of 12% and the state-wide average of 14%. Within the eight partner cities, the average percentage of persons living below the poverty level is 23%. However, the City of Mendota, which is located on the west side of the County, has a notably deep concentration of persons below the poverty level. The percentage of persons living below the poverty level in Mendota is 42%, which is nearly twice the average of other partner cities.

The minority demographics for Fresno County are also greater than the national average. The U.S. Census Bureau reports that 25% of Americans nation-wide are considered a racial minority. In Fresno County, the average number of persons of a racial minority is 51% in the eight partner cities, and 54% in the unincorporated areas. Both are more than double the national average.

The County does not target specific areas for distribution of funds. However, all activities specifically benefit low- and moderate-income persons, or a presumed beneficiary group. A map of Fresno County, which shows the location of the cities and unincorporated communities, is included on the following page. Also included is a table which shows race and poverty data by city and community according to the 2000 U.S. Census.

Exhibit II-b
Race and Poverty
Data
by Geographic Area
of County of Fresno

Geographic Area		Race				Poverty	
Place	Total Population	Total Persons Hispanic or Latino (of any race)	Hispanic Population Percent	Total Persons of Race other than White (Minority)	Minority Population Percent	Total Persons Below Poverty	Percent Below Poverty
<u>National, State, and Countywide</u>							
United States	281,421,906	35,238,481	13%	70,068,181	25%	33,899,812	12%
California	33,871,648	10,969,132	32%	13,748,689	41%	4,706,130	14%
Fresno County	799,407	352,205	44%	366,651	46%	179,085	22%
<u>Fresno County Participating Cities</u>							
Coalinga	11,668	5,811	50%	4,981	43%	2,245	19%
Fowler	3,979	2,677	67%	2,026	51%	845	21%
Kerman	8,557	5,552	65%	4,923	58%	1,674	20%
Kingsburg	9,199	3,166	34%	2,582	28%	1,034	11%
Mendota	7,890	7,468	95%	5,734	73%	3,278	42%
Reedley	20,756	14,028	68%	10,013	48%	4,832	23%
Sanger	18,931	15,319	81%	9,555	50%	4,438	23%
Selma	19,444	13,952	72%	10,908	56%	4,351	22%
Average			66%		51%		23%
<u>Fresno County Selected Unincorporated Area Communities</u>							
Biola	1,037	855	82%	897	86%	268	26%
Calwa	762	721	95%	568	75%	201	26%
Cantua Creek	655	614	94%	376	57%	206	31%
Caruthers	2,103	1,120	53%	1,001	48%	363	17%
Del Rey	950	888	93%	596	63%	355	37%
Easton	1,966	1,018	52%	825	42%	469	24%
Lanare	540	412	76%	402	74%	157	29%
Laton	1,236	851	69%	678	55%	244	20%
Malaga	2,426	1,629	67%	2,256	93%	2,311	95%
Riverdale	2,416	1,234	51%	1,171	48%	677	28%
Squaw Valley	2,691	327	12%	314	12%	253	9%
Tranquility	813	528	65%	416	51%	64	8%
Average			67%		59%		29%

As of 2000, the U.S. Census reported a population of 799,407 for the County of Fresno. This is an increase of 19.7% from 1990 to 2000. Total population for all the cities in the County Program is 100,424. The population in the non-city areas of the County is 168,683. Populations of the smaller cities range from 3,979 in Fowler to 20,756 in Reedley. The County's cities increased in population by 32.2%.

Census information for the unincorporated areas consist of all communities within the County jurisdiction that are not located within one of the 15 incorporated County cities. There are approximately 35 unincorporated smaller communities within Fresno County and are included as part of the Urban County Program. In the County's unincorporated Census Designated Places, the population range is from 165 in Raisin City to 2,691 in Squaw Valley. Unincorporated areas of the County increased by only 5.6%.

Demographics for Families with Children

Of the 80,876 households that are part of Fresno County Program area, 7,740 (9.6%) are families headed by single parents. Of these, 5,246 (6.5%) are female headed households, and 2,494 (3.1%) are male headed households. In 1990, 10.9% of the Fresno County households were families headed by single parents. The percentage of single households has gone down slightly, this could be a positive sign or simply an adjustment made by the programs loss of cities from the County's Program's that had higher than average single household percentages.

Table A in the Appendix shows the cities and communities with the highest percentages of single parent families are Mendota (15%), Sanger (14.7%), Del Rey (15%), and Calwa (14.8%). The areas with the lowest percentage of single parent families are Kingsburg (9%), Friant (4.9%), Shaver Lake (3.3%), and Bowles (0%).

Demographics for Persons with Disabilities:

Tables B and C in the Appendix identify the number of people five-years and older with a mental or physical disability. In the Program area, Fresno County has a total of 19,203 people with a physical impairment, and a total of 10,558 with a mental disability.

The cities and communities with the highest percentage of physically disabled persons are Kerman (8.9%), Friant (20.1%), Lanare (15.8%), and Del Rey (15.7%). The areas with the lowest percentage of physically disabled persons are Mendota (5.1%), Biola (2.4%), Cantua Creek (2.4%) and Bowles (0%).

The cities and communities with the highest percentage of mentally disabled persons are Reedley (5%), Raisin City (10.2%), Malaga (8.9%) and Del Rey (7.8%). The areas with the lowest percentage of mentally disabled persons are Sanger (2.8%), Biola (1.8%), Cantua Creek (0.8%), and Bowles (0%).

Race Demographics

Information summarized on Table E of the Appendix compares the Census 2000 category of “Race (One Race Only)” with the 1990 Census category of “Race (Non-Hispanic)” in the County’s cities and unincorporated communities. Table H details the population by race for the Fresno County Program Area.

White Population:

In Fresno County, the white population numbers increased from 163,702 to 219,489 (34.1% increase) 59% of total population. When looking at only the Program area the white population accounts for 58%. Highest percentages are found in Kingsburg (71.9%), Shaver Lake (97.2%) and Friant (89.2%), while the lowest percentages are in Mendota (27.3%), Biola (13.5%), Malaga (25.5%) and Lanare (25.6%)

Black or African American Population:

The total African American population in Fresno County increased from 3,658 to 6,574 (79.7% increase) and accounted for 1.8% of the total population. In the Program area, African Americans made up 1.9% of the population. Highest percentages was found in Coalinga (2.4%), Fowler (2.1%), and Lanare (19.1%). Lowest percentages are found in Biola (0.1%), Friant (0%), Raisin City (0%), and Shaver Lake (0%)

American Indian/Alaska Native Population:

The total population in Fresno County Increased from 2,514 to 6,027 (139.7% increase) The highest percentage is found in Kerman (2%), Raisin City (8.5%), and Auberry (5.2%). The lowest percentages are in Kingsburg (0.7%), Caruthers (0.3%), and Del Rey (0.2%)

Asian/Pacific Islander

In comparing the 1990 Census to the 2000 Census, Fresno County’s Asian and Native Hawaiian/Other Pacific population increased from 11,899 to 16,751 (40.7% increase). Highest percentages are found in Kerman (8.3%), Caruthers (6.2%), Biola (6.1%), and Raisin City (6.1%). The lowest percentage was found in Mendota (0.9%), Cantua Creek (0%) and Lanare (0%)

In the 2000 Census, Fresno County had 152,266 persons, or 35.6% of the population, categorized as non-White (minority) population or a population of two or more races. The total was 116, 324 in 1990 (31.3% of total population). Table D of the Appendix represents the total population by race of the Fresno County Program area.

Map #1 in the Appendix presents a geographic distribution of the minority population in Fresno County. The distribution is broken out by census tract and displays concentrations at the quartile level. The map shows that Fresno County’s Westside communities have a higher percentage of minority concentration. Other areas with minority concentrations are those areas that surround cities that have a high percentage of Hispanic or Latinos, such as Sanger, Parlier, and Selma.

Ethnicity:

In March of 2000, the Office of Management and Budget introduced a mandated reporting change to the race and ethnicity categories. The objective of the change was to enhance the accuracy of the demographic information on race in general data collection. The ethnicity category was introduced to acknowledge the growing diversity of the U.S. population. Ethnicity now includes Hispanic and Non-Hispanic categories as well as nine individual race categories. Table E in the Appendix identified 67,973 people as Hispanic or Latino in the Program Cities (67.7% of the total population). Hispanic or Latinos in the County's unincorporated areas totaled 67,233 (39.9% of the total population). Those individuals that identified themselves as Hispanic or Latino were also asked to choose a race category (White, Black, Asian, American Indian/Alaska Native, Other, etc.).

Elderly:

Census information for 2000, reports 14.1% of the population in Fresno County (52,454 persons) were 60 years of age and older. By contrast, in 1990, the same population was only 13.8% of the population. As reflected in Table J, the cities and communities that are part of the Program area with the highest percent of elderly population are Kingsburg (16.6%), Fowler (15%), Bowles (36.8%), and Friant (31%). The areas with the lowest percent of elderly population are Mendota (7.4%), Cantua Creek (5.2%), and Laton (10.3%). The County's unincorporated communities have a higher concentration of the elderly population when compared to the cities.

B. INCOME DATA

Based on the 2000 Census information, the poverty level for the Fresno County Program Area is 19.1%. The average poverty level in the County's unincorporated areas is 16.7%, while the level in the cities is 23.1%. Poverty rates in the unincorporated areas range from a low of 7.9% in Tranquillity to a high of 38.1% in Cantua Creek. Of the cities within the County's jurisdiction, the City of Kingsburg has the lowest poverty rate at 11.5% and the City of Mendota has the highest rate at 41.9%. Totals for each area are presented in the Table K of the Appendix.

Table G of the Appendix outlines median household incomes by race and ethnicity. The median household income for whites in the County is 116%. The figure is 67.1% for black households, 77.5% for American Indian/Alaska Native households, 90.8% for Asian households, 90% for Native Hawaiian/Pacific Islander households, 78.2% for Other Race households, and 80.5% for Hispanic/Latino households.

As reflected in the table, minority groups have disproportionately higher levels of poverty than the White population. In Fresno County (including the City of Fresno), 14.5 % of the White population lives below the poverty level. In contrast, 34% of Blacks, 34.3% of American Indian/Alaska Natives, 38.6% of Asians, 29.5% of Native Hawaiian/Pacific Islanders,

32% of persons in the Other Race category, and 30.6% of Hispanic/Latinos live below the poverty level.

Map #2 in the Appendix presents a geographic distribution of income. Median Household income is indicated by census tract. The map shows that the County's lower-income population generally resides on the County's western region.

C. EMPLOYMENT DATA

The most recent California Labor Market Information (EDD) shows an unemployment rate of 15.1% in Fresno County in 2009 (this includes monthly figures ranging from 13.9% - 16.6%). This figure is 33% higher than the state unemployment average of 11.4%. The seasonal nature of Fresno County's economic base accounts for historically high than average unemployment rates, however the continuing rise in unemployment is primarily a result of the current downturn in the regional economy.

According to the U.S. Census Bureau 2006-2008 American Community Survey, the median household income for Fresno County is \$45,805 per year. However, the median earning dollars for persons employed in farm labor are \$14,540, and \$12,413 for those employed in the food service industry. Based on this survey, over 21% of the population is below poverty level.

D. HOUSING PROFILE

Concentrations of Subsidized and Public Housing

Subsidized and public housing units are operated by the Fresno City and County Housing Authority and the non-profit organizations. The Housing Authority operates throughout the County based on need. This has created some areas with higher numbers of subsidized and public housing units than average in order to meet the need in those communities. Fresno County is examining changing policy to include mixed income projects in these communities to diversify the socioeconomic classes in order to encourage sustainable communities.

Cost and Availability of Single Family Homes

The most recent reports put the median values for a home in Fresno County at \$147,258 while the median income is only \$43,737. This has resulted in only 21% of Fresno County residents being able to afford a median priced home.

Fresno County's depressed economy has pushed families beyond the limits of housing affordability, 60% of low – to moderate income families spend more than 30% of their income on housing. This creates a challenge in meeting basic needs and is a major force contributing to the increase level of overcrowded housing throughout the County.

Displacement – Sale of Buildings, Demolition, Gentrification

Fresno County has not purchased or demolished any building that has caused gentrification. Fresno County provides loans to homeowners to demolish sub-standard housing and replace those units with affordable housing for the owner of the sub-standard home.

Overcrowded Households

Fresno County has seen an increase in the amount of overcrowded households. From 1990 – 2000, the 2000 Census reported a population increase for Fresno County of 19% while the 2000 Census reported only a 14.9% increase in housing units. This has resulted in 7,414 units or 17.12% of all units being overcrowded. Overcrowding is concentrated in communities already burdened with higher poverty rates. This data indicated a need to increase affordable housing, including constructing bigger units to accommodate large families.

Special Needs Housing

Fresno County has a need to increase the supply of housing for the Special Needs population. According to CHAS Data there is a need for 41,535 beds in Fresno County while only 29,878 are available. Many of the special needs housing units that are available are not affordable. The average cost for special needs housing per month is \$630 while the average person with Special Needs can only afford \$335 per month. Fresno County has partnered with local affordable housing developers to construct several affordable senior housing projects to help reduce this gap.

III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

A. Fair housing complaints

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and handicap. California's Fair Employment and Housing act adds ancestry, sexual orientation, and source of income along with the protected categories in the Federal statute.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) and the California Department of Fair Employment and Housing (DFEH) are the two agencies that process complaints regarding housing discrimination in Fresno County. HUD was able to provide data about the Fair Housing complaints received between 2004 and 2009.

Analysis of the data revealed several patterns. A total of 112 complaints were filed in Fresno County during the period, with 81 (72%) representing claims in the City of Fresno. The most recent year of data showed only 15 claims were filed in 2009, this is down from a high of 28 in 2007. This decrease could be attributed to the increased education, information and mediation services currently available.

Forty-six percent (46%) of persons filing complaints cited physical or mental disability as the reason, or one of the reasons, for their complaints. 21.5% of complaints were for racial discrimination.

Complaints Issues/Allegations:

Housing affordability for low- to moderate-income (LMI) households continues to be a major impediment to fair housing choice in Fresno County. As result of this analysis, the County has implemented programs to increase the supply or improve the delivery of affordable housing to low- to moderate-income households.

The County's Special Housing Needs goals are listed in the County Housing Element of the General Plan. The plan is located on the County's web site:

http://www.co.fresno.ca.us/4510/4360/General_Plan/GP_REVISED_Final_Housing_Element/pdf/AppenK,goals.pdf. The County's Housing Element was updated in March 2003.

Work on a new Housing Element for Fresno County is currently underway.

Resolution of Complaints:

The steps the County has taken to address these impediments have primarily involved outreach and education. The County offers workshops as well as outreach through community meetings and information dispersal. Programs to overcome the financial barriers to fair housing are available from various local non-profits. The information is usually provided in both English and Spanish. Another measure taken by the County to mitigate barriers to fair housing is through ongoing involvement and participation with area lenders, housing providers, and other local government agencies.

For Fresno County residents in need of assistance with landlord/tenant disputes, services provided by San Joaquin Valley Mediation can often resolve housing issues. The Better

Business Bureau provides these mediation services as an alternative to court. Mediation can be used to resolve problems and settle disputes including small claims, evictions, or other civil cases. The service is free of charge for disputes under \$10,000. San Joaquin Valley Mediation also provides written materials including information on Landlord/Tenant disputes and online answers for some of the most frequently received questions from renters.

Residents can also access the Fresno County Small Claims & Civil Advisory Program. This program offers advisory assistance with unlawful detainers and certain types of civil cases. They also serve as a referral of other resources and/or attorney assistance if required.

B. Fair housing discrimination suits filed

Based on a search of the Department of Justice and the Fresno County Superior Court records, there have been no fair housing actions initiated in this jurisdiction during this period.

C. Trends affecting fair housing

The trends and patterns that affect fair housing choices will be discussed in section IV of the Analysis. The primary focus of fair housing efforts for the County of Fresno is to maximize fair housing choices. This is done by analyzing current housing trends and patterns to determine their impact on fair housing.

IV. Identification of Impediments to Fair Housing Choice

A. Public Sector

Public policies established at the county and city levels can affect housing development and therefore have an impact on the range and location of affordable housing choices available. Fair housing laws are designed to encourage inclusive policies that will diminish the impediments to providing fair housing.

Zoning ordinances, building codes, and other regulations do not discriminate against any protected classification on their face, however sometimes the impact can discourage the development of affordable housing. Fresno County has focused on the goal of increasing the availability of affordable housing as a way of achieving the goals of fair housing in the region. The County continues to work to identify any zoning issues or building codes that may be impediments to the development of affordable housing. Any impediments identified are addressed in the County's planning efforts.

Local regulations, ordinances and codes can increase the cost of creating new housing. This increased cost carries an even greater impact to overcome in the development of affordable housing. The County will continue to partner with the cities, and local affordable housing developers and agencies, to overcome any impediments to affordable housing construction that may be caused by local zoning, codes, permits or other requirements.

In 2008, Fresno County authorized a Public Facilities Impact Fee that would defer County Facilities Fees for qualifying single-family and multi-family low or moderate income residences. This fee waiver is an incentive to encourage builders to deliver affordable housing to low- to moderate-income persons.

Fresno County is also currently undertaking the process of updating the Housing Element. The completion of this update and the policy direction therein, will necessitate revisions to the Fresno County zoning ordinance. Current policy issues that will be addressed include inclusionary housing requirements, residential density / compact development requirements, and secondary dwelling units. These policy discussions could lead to zoning ordinances that will further encourage the development of affordable housing.

With regard to public services, there is no discrimination with regards to access to services for different areas. County policies and procedures for refuse collection, sheriff and fire services, parks and other county services are equal with no distinction between communities.

Because of the rural nature of Fresno County, transportation services and public transportation are significant impediments. Transportation linkage to housing, employment, and other services remains difficult for rural residents. Accessible and available transportation is difficult for any rural Fresno County household unable to utilize an automobile.

The Housing Authority of the City and County of Fresno provides Affordable Housing solutions to families throughout the County. Currently over 20,000 households receive some type of assistance from the Housing Authority. In existence for over 60 years, the Housing Authority has

well established policies and procedures to protect against housing discrimination. The County is committed to assisting with education, programs and support to increase the Housing Authority's ability to serve Fresno County residents with need for affordable and accessible housing.

Fresno County has not experienced displacement due to the sale or demolition of subsidized units. The County's Program area does not currently have any subsidized unit at risk of conversion to market rate.

Property taxes are assessed equally among homeowners. Fresno County does have a Property Tax Assistance Program that provides for reimbursement to pay for all or part of the recipient's property taxes. Eligible homeowners must be disabled or 62 years of age or older and have a household income of \$33,000 or less.

The County of Fresno enforces local, state, and federal code requirements. These include accessibility requirements under the Fair Housing Act and the California Fair Employment and Housing Act.

B. Private Sector Lending Policies and Practices

The 2008 Home Mortgage Disclosure Acts statistics for the Fresno Metropolitan Statistical Area (Fresno and Madera Counties) shows disparities between the approval rates between the races. Conventional home loans were originated for white applicants 57% of the time, while originated for Hispanic applicants 46% and Black applicants 35% of the time. These numbers also reflect a lower number of applications submitted by minority applicants so direct comparisons should be viewed with some caution

C. Public and Private Sector

The California Department of Fair Employment and Housing (DFEH), with a satellite office in Fresno, investigate claims in violation of the California Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act.

In 2003, DFEH and HUD established a partnership to create a mediation program for housing discrimination complaints. This program is the largest fair housing mediation program in the nation developed under HUD's Partnership Initiative with state fair housing enforcement agencies. This program provides California's tenants with a means of resolving housing discrimination cases in a fair, confidential, timely, and cost effective manner.

The Department of Housing and Urban Development has begun a nationwide education initiative regarding the accessibility requirements under the Fair Housing Act. In recognition of this, the County will work to increase its awareness of the accessibility requirements for handicapped individuals under the Fair Housing Act and the Americans with Disabilities Act. This should increase focus on housing rehabilitation programs targeted to meet accessibility needs.

V. Assessment of Current Public and Private Fair Housing Programs and Activities

Fresno County continues to provide and encourage the following activities to ensure that continued progress is made in decreasing impediments to fair housing.

- Conducts regular Fair Housing Workshops
- Provides fair housing information on website, and in workshops, as well as referrals to other entities such as San Joaquin Mediation if additional assistance is needed.
- Requires the display of fair housing posters at Federally-funded rental properties
- Supports partnerships with local housing agencies and communities to promote a greater understanding of fair housing policies
- Offers programs including Affordable Housing Development, Homebuyer Assistance, Housing Rehabilitation, Rental Rehabilitation and Utility Connection Assistance seek to preserve and increase Affordable and Accessible Housing.

VI. Conclusions and Recommendations

Fresno County has instituted policies and programs to work towards eliminating or reducing the impediments to fair housing. We are encouraged at the decrease in the number of fair housing claims processed in our region and will continue with the programs and education that can further decrease those numbers.

Based on the need for affordable housing, Fresno County will continue to focus its efforts on providing programs that address those needs and will further reduce some of the most significant impediments for fair housing in our program area.

HUD has started a nationwide education drive regarding the accessibility requirements under the Fair Housing Act. In a recent series of community meetings, the need for accessible housing and/or modifications to existing housing to meet accessibility requirements was brought up by many residents. Fresno County will provide increased outreach to market programs directly to the disabled community. The County will also continue to increase awareness of the accessibility requirements under the Fair Housing Act and the Americans with Disabilities Act. The County will also take advantage of opportunities to gain information on the latest techniques to conduct home assessments and recommend adaptations to increase the safety and accessibility of a residence to serve the needs of the disabled residents.

Based on the findings of this report, the County will undertake the following activities to continue to make meaningful progress in reducing and/or mitigating the impediments to Fair Housing in Fresno County.

- Fresno County will continue to conduct fair housing workshops
- Fresno County will offer programs to preserve and increase affordable housing
- Fresno County will work with housing agencies, local leaders, community groups and other interested parties in furthering outreach
- Fresno County will provide all information and programs in both English and Spanish
- Fresno County will add fair housing information to the County's website
- Fresno County will work with local organizations serving the disabled community to target information on housing rehabilitation programs
- Fresno County will continue to work to improve neighborhoods, communities and their amenities so that the quality of housing/quality of life will increase
- Fresno County will encourage and support the development of new affordable housing and the rehabilitation of existing units. This will include supporting the development of units targeted for the underserved elderly and disabled populations.

VII. Signature Page

Signature of Authorized Official

The Analysis of Impediments to Fair Housing Choice provides documentation of any fair housing problems that exist in the County and the strategies designed to mitigate and/or eliminate the identified impediments.

Fair housing is the policy of the County of Fresno and implementation of that policy requires the positive commitment, involvement and support of each and every one of our citizens. The Department of Public Works and Planning, Community Development Division will provide leadership in the effort to make fair housing a right that can be realized by all County residents.

This report is submitted to the U.S. Department of Housing and Urban Development in accordance with 24 CFR 91.225(a)(1) as part of the County of Fresno's effort to Affirmatively Furthering Fair Housing.

Alan Weaver, Director
Department of Public Works and Planning

Date

APPENDIX

UPDATED TABLES

Table A: Single Households with Children Under 18 Years – Fresno County Program Area

City	Total Households	Female Householder No Husband Present With Own Children Under 18 Years		Male Householder No Wife Present With Own Children Under 18 Years		Total Single Households With Own Children Under 18 Years	
		Number	Percent	Number	Percent	Number	Percent
Coalinga	3,515	338	9.6	137	3.9	475	13.5
Fowler	1,242	140	11.3	36	2.9	176	14.2
Kerman	2,389	225	9.4	96	4.0	321	13.4
Kingsburg	3,226	210	6.5	80	2.5	290	9.0
Mendota	1,825	192	10.5	81	4.4	273	15.0
Reedley	5,761	452	7.9	175	3.0	627	10.9
Sanger	5,220	554	10.6	214	4.1	768	14.7
Selma	5,596	573	10.2	198	3.5	771	13.8
Total Cities	28,774	2,684	9.3	1,017	3.5	3,701	12.9
Auberry	722	39	5.4	15	2.1	54	7.5
Biola	224	21	9.4	6	2.7	27	12.0
Bowles	35	0	0	0	0	0	0
Calwa	366	31	8.5	23	6.3	54	14.8
Cantua Creek	141	3	2.1	5	3.6	8	5.7
Caruthers	572	26	4.6	25	4.4	51	9.0
Del Rey	240	30	12.5	6	2.5	36	15.0
Easton	623	40	6.4	14	2.3	54	8.7
Friant	226	6	2.7	5	2.2	11	4.9
Lanare	126	9	7.1	5	4.0	14	11.1
Laton	331	21	6.3	10	3.0	31	9.4
Malaga	208	19	9.1	7	3.4	26	12.5
Raisin City	42	3	7.1	2	4.8	5	11.9
Riverdale	728	59	8.1	19	2.6	78	10.7
Shaver Lake	303	3	1.0	7	2.3	10	3.3
Squaw Valley	1,025	43	4.2	24	2.3	67	6.5
Tranquillity	236	15	6.4	8	3.4	23	9.8
Total Communities	6,148	368	6.0	181	2.9	549	8.9
Total Other	45,954	2,194	4.8	1,296	2.8	3,490	7.6
Fresno County - Program Area	80,876	5,246	6.5	2,494	3.1	7,740	9.6

Source: Census 2000, SF 1 (P18)

Table B: Developmentally and/or Physically Disabled – Fresno County Program Area

Population	Number	Percentage
Mentally Disabled Civilian (non-institutionalized, 5 years & over)	10,243	4.2
Physically Disabled Civilian (non-institutionalized, 5 years & over)	18,711	7.6
Total Population	243,304	

Table C: Developmentally and Physically Disabled – Fresno County Program Area

Place	Total Civilian Population (non-institutionalized, 5 years & over)	Physical Disabled Civilian (non-institutionalized, 5 years & over)		Mental Disabled Civilian (non-institutionalized, 5 year & over)	
	Number	Number	%	Number	%
Coalinga	10,222	696	6.8	450	4.4
Fowler	3,598	269	7.5	157	4.4
Kerman	7,521	671	8.9	376	5.0
Kingsburg	8,322	610	7.3	342	4.1
Mendota	7,158	366	5.1	220	3.1
Reedley	18,570	1,242	6.7	928	5.0
Sanger	17,149	1,151	6.7	479	2.8
Selma	17,556	1,238	7.1	791	4.5
Total Cities	90,096	6,243	6.9	3,743	4.2
Auberry	1,933	162	8.4	109	5.6
Biola	979	23	2.4	18	1.8
Bowles	101	0	0	0	0.0
Calwa	**	**	**	**	**
Cantua Creek	496	12	2.4	4	0.8
Caruthers	1,894	100	5.3	83	4.4
Del Rey	915	144	15.7	71	7.8
Easton	1,849	142	7.7	93	5.0
Friant	552	111	20.1	24	4.3
Lanare	508	80	15.8	36	7.1
Laton	1,231	73	5.9	22	1.8
Malaga	627	86	13.7	56	8.9
Raisin City	49	7	14.3	5	10.2
Riverdale	2,247	205	9.1	59	2.6
Shaver Lake	718	102	14.2	34	4.7
Squaw Valley	2,741	309	11.3	176	6.4
Tranquillity	713	48	6.7	27	3.8
Total Communities	17,553	1,604	9.1	817	4.7
Total Other Unincorp. Area	135,655	10,864	8.0	5,683	4.2
Fresno County – Program Area	243,304	18,711	7.6	10,243	4.2

Source: Census 2000, SF 3 (P41 and PCT26) **Data not available

Table D: Population and Race – Fresno County Program Area

Race	Number	% of Total Population
White	156,287	58.1
Black or African American	5,090	1.9
American Indian/Alaska Native	4,408	1.6
Asian	11,494	4.3
Native Hawaiian/Other Pacific Islander	295	0.1
Other	80,236	29.8
Two or More Races	11,291	4.2
Total	269,101	

*Excludes the City of Fresno Source: 2000 Census

Table E: Ethnicity by Area- Fresno County Program Area

Geographic Area	Number of Hispanic/Latino	Percent of Total Population
Cities	67,973	67.7
Unincorporated Communities	67,233	39.9
Fresno County Program Area	135,206	50.2

Source: 2000 Census

Table F: Elderly Population by Area- Fresno County Program Area

Geographic Area	Number of Elderly Persons	Percent of Total Population
Cities	12,892	12.8
Unincorporated Communities	28,700	17.0
Fresno County Program Area	41,592	15.5

Source: Census 2000, SF 1 (P4)

Table G: Median Household Income by Race and Ethnicity – Fresno County

Race or Ethnicity	Median household income	% of County Household Income
WHITE		
Total Cities	112,902	92.6
Total Communities	106,587	98.2
Fresno County Program Area	219,489	116.0
BLACK		
Total Cities	43,900	126.4
Total Communities	9,097	26.2
Fresno County	23,301	67.1
AMERICAN INDIAN / ALASKA NATIVE		
Total Cities	35,117	101.1
Total Communities	26,607	76.6
Fresno County	26,919	77.5
<i>ASIAN</i>		
Total Cities	43,903	126.4
Total Communities	45,185	130.1
Fresno County	31,542	90.8
NATIVE HAWAIIAN / PACIFIC ISLANDER		
Total Cities	32,365	93.2
Total Communities	0	0.0
Fresno County	31,250	90.0%
OTHER RACE		
Total Cities	28,860	83.1
Total Communities	34,349	98.9
Fresno County	27,156	78.2
HISPANIC/LATINO		
Total Cities	28,406	81.8
Total Communities	31,410	90.5
Fresno County	27,948	80.5

Source: Census 2000 (SF-3, P152A-F and H)

Table H : Population, Race, and Ethnicity by Place – Fresno County Program Area

Place	Total Pop.	RACE (ONE RACE ONLY)											
		White		Black/African American		Am.Indian Alaska Nat.		Asian		Hawaiian/Pacific Island		Other Race	
		#	%	#	%	#	%	#	%	#	%	#	%
Coalinga	11,668	6,687	57.3	276	2.4	177	1.5	193	1.7	28	0.2	3,769	32.3
Fowler	3,979	1,953	49.1	82	2.1	64	1.6	222	5.6	3	0.1	1,500	37.7
Kerman	8,551	3,634	42.5	31	0.4	167	2.0	709	8.3	2	0.0	3,624	42.4
Kingsburg	9,199	6,617	71.9	41	0.4	62	0.7	252	2.7	13	0.1	1,804	19.6
Mendota	7,890	2,156	27.3	52	0.7	103	1.3	57	0.7	13	0.2	4,980	63.1
Reedley	20,756	10,743	51.8	89	0.4	251	1.2	906	4.4	15	0.1	7,830	37.7
Sanger	18,931	9,376	49.5	80	0.4	228	1.2	371	2.0	16	0.1	8,170	43.2
Selma	19,444	8,536	43.9	146	0.8	304	1.6	619	3.2	6	0.0	8,962	46.1
Total Cities	100,418	49,702	49.5	797	1.3	1,356	1.5	3,329	3.3	96	0.1	40,629	40.5
Auberry	2,053	1,779	86.7	9	0.4	106	5.2	15	0.7	2	0.1	42	2.0
Biola	1,037	140	13.5	1	0.1	26	2.5	58	5.6	5	0.5	774	74.6
Bowles	182	117	64.3	1	0.5	1	0.5	7	3.8	0	0.0	51	28.0
Calwa	1,554	555	35.7	21	1.4	34	2.2	21	1.4	0	0.0	865	55.7
Cantua Creek	655	279	42.6	1	0.2	4	0.6	0	0.0	0	0.0	341	52.1
Caruthers	2,103	1,102	52.4	12	0.6	6	0.3	130	6.2	0	0.0	650	30.9
Del Rey	950	354	37.3	6	0.6	2	0.2	10	1.1	0	0.0	560	58.9
Easton	1,966	1,141	58.0	12	0.6	66	3.4	78	4.0	0	0.0	577	29.3
Friant	519	463	89.2	0	0.0	10	1.9	10	1.9	1	0.2	14	2.7
Lanare	540	138	25.6	103	19.1	5	0.9	0	0.0	0	0.0	272	50.4
Laton	1,236	558	45.1	5	0.4	14	1.1	8	0.6	1	0.1	606	49.0
Malaga	762	194	25.5	7	0.9	20	2.6	4	0.5	0	0.0	502	65.9
Raisin City	165	99	60.0	0	0.0	14	8.5	10	6.1	0	0.0	32	19.4
Riverdale	2,416	1,245	51.5	30	1.2	29	1.2	47	1.9	4	0.2	842	34.9
Shaver Lake	705	685	97.2	0	0.0	3	0.4	2	0.3	0	0.0	10	1.4
Squaw Valley	2,691	2,377	88.3	37	1.4	64	2.4	15	0.6	6	0.2	130	4.8
Tranquillity	813	397	48.8	6	0.7	14	1.7	30	3.7	0	0.0	342	42.1
Total Communities	20,347	11,623	57.1	251	1.2	418	2.1	445	2.2	19	0.1	6,610	32.5
Total Unincorp.	148,336	94,964	64.0	4,042	2.7	2,634	1.8	7,720	5.2	180	0.1	32,987	22.2
Fresno County Program Area	269,101	156,289	58.1	5,090	1.9	4,408	1.6	11,494	4.3	295	0.1	80,236	29.8

Source: Census 2000 (SF 1; P3 and P4)

Table I: Hispanic/Latino Population By Place

Place	Total Population	Hispanic/ Latino
Coalinga	11,668	5,811
Fowler	3,979	2,677
Kerman	8,551	5,552
Kingsburg	9,199	3,166
Mendota	7,890	7,468
Reedley	20,756	14,028
Sanger	18,931	15,319
Selma	19,444	13,952
Total Cities	100,418	67,973
Auberry	2,053	175
Biola	1,037	855
Bowles	182	78
Calwa	1,554	1,351
Cantua Creek	655	614
Caruthers	2,103	1,120
Del Rey	950	888
Easton	1,966	1,018
Friant	519	52
Lanare	540	412
Laton	1,236	851
Malaga	762	721
Raisin City	165	99
Riverdale	2,416	1,234
Shaver Lake	705	46
Squaw Valley	2,691	327
Tranquillity	813	528
Total Communities	20,347	10,369
Total Other Unincorp. Area	148,336	56,864
Fresno County Program Area	269,101	135,206

Source: Census 2000, SF 1 (P4)

Table J: Elderly Population – Fresno County Program Area

Place	Total population	Total Age 60 and over	Percentage Age 60 and over
Coalinga	11,668	1306	11.2
Fowler	3,979	598	15.0
Kerman	8,551	947	11.1
Kingsburg	9,199	1527	16.6
Mendota	7,890	586	7.4
Reedley	20,756	2898	14.0
Sanger	18,931	2466	13.0
Selma	19,444	2564	13.2
Total Cities	100,418	12,892	12.8
Auberry	2,053	472	23.0
Biola	1,037	126	12.2
Bowles	182	67	36.8
Calwa	1554	N/A	N/A
Cantua Creek	655	34	5.2
Caruthers	2,103	262	12.5
Del Rey	950	123	12.9
Easton	1,966	362	18.4
Friant	519	161	31.0
Lanare	540	65	12.0
Laton	1,236	127	10.3
Malaga	762	119	15.6
Raisin City	165	28	17.0
Riverdale	2,416	352	14.6
Shaver Lake	705	192	27.2
Squaw Valley	2,691	608	22.6
Tranquillity	813	116	14.3
Total Communities	20,347	3,214	17.1
Total Other Unincorp. Area	148,336	25,486	17.0
Fresno County Program Area	269,101	41,592	15.5

Source: Census 2000, SF 1 (P12)

Table K: Poverty Level by Area – Fresno County Program Area

Place	Total for whom Poverty Status Was Determined	Total Persons Below Poverty Level	Percent
Coalinga	11,075	2,245	20.3
Fowler	3,926	845	21.5
Kerman	8,267	1,674	20.2
Kingsburg	9,083	1,043	11.5
Mendota	7,828	3,278	41.9
Reedley	20,292	4,832	23.8
Sanger	18,711	4,438	23.7
Selma	19,204	4,351	22.7
Total Cities	98,386	22,076	23.1
Auberry	1,988	274	13.8
Biola	1,034	268	25.9
Cantua Creek	540	206	38.1
Caruthers	2,057	363	17.6
Del Rey	1,039	355	34.2
Easton	1,954	469	24.0
Friant	563	71	12.6
Lanare	540	157	29.1
Laton	1,401	244	17.4
Malaga	719	201	28.0
Raisin City	61	13	21.3
Riverdale	2,557	677	26.5
Shave Lake	741	76	10.3
Squaw Valley	2,840	253	8.9
Tranquillity	813	64	7.9
Total Communities	18,847	3691	19.6
Total Other Unincorp. Area	144,456	23,525	16.3
Fresno County Program Area	261,689	49,922	19.1

Source: Census 2000, SF 3 (P87)

Table L: Median Household Income by Area

Place	Median household income
Coalinga	38,133
Fowler	35,280
Kerman	31,188
Kingsburg	40,490
Mendota	23,705
Reedley	34,682
Sanger	32,072
Selma	34,713
Average All Cities	33,783
Auberry	34,621
Biola	32,667
Cantua Creek	26,484
Caruthers	40,109
Del Rey	26,458
Easton	31,172
Friant	30,234
Lanare	26,375
Laton	35,408
Malaga	28,983
Raisin City	24,167
Riverdale	29,886
Shaver Lake	42,250
Squaw Valley	39,417
Tranquillity	42,857
Average All Communities	32,739
Fresno County	34,725

Source: Census 2000, SF3 (P53)

Table M: Median Family Income by Area

Place	Median family income
Coalinga	41,208
Fowler	37,979
Kerman	34,120
Kingsburg	44,737
Mendota	22,984
Reedley	37,027
Sanger	33,219
Selma	36,510
Average Cities	35,973
Auberry	42,083
Biola	30,234
Cantua Creek	26,484
Caruthers	45,221
Del Rey	28,060
Easton	36,250
Friant	35,792
Lanare	28,056
Laton	34,688
Malaga	28,285
Raisin City	23,958
Riverdale	31,667
Shaver Lake	51,250
Squaw Valley	47,739
Tranquillity	60,208
Average Communities	36,665
Fresno County, California	38,455

Source: Census 2000, SF3 (P77)

Table N: Fresno County Title VIII Cases Filed with HUD and FHAP 1/1/04-12/23/09

BASIS OF FAIR HOUSING COMPLAINT	# of Complaints
Race	24
Sex	9
Color	2
Handicap	52
Familial Status	17
Religion	5
National Origin	8
Retaliation	12

Total # of Complaints Filed	112
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Source: HUD

Table O: Household and Loan Applicants by Race – Urban County Area

	White	Hispanic	Asian	Black	Indian	Other
2000 Census	317,522	351,636	63,029	40,291	6,223	20,706
Loan Applicants	32,479	14,665	2,914	1,747	381	1,541
Approved Applicants	25,841	9,891	2,217	1,094	246	1,030

Source: HMDA data from HUD

Table P: Loan Approval Rate by Race

	Total	White	Hispanic	Asian	Black	Indian	Other
Urban County	75.04%	79.56%	67.45%	76.08%	62.62%	64.57%	66.84%

Source: HDMA data from HUD

Table Q: Loan Denial Reasons by Race

Reason	Total	White	Hispanic	Asian	Black	Indian
Debt/Income Ratio	289	130	116	22	19	2
Employment History	54	26	20	5	3	0
Credit History	221	193	166	39	29	2
Collateral	170	86	59	14	11	0
Downpayment/ Closing	91	35	46	9	1	0
Unverifiable Information	63	29	19	12	3	0
Application Incomplete	95	52	33	8	2	0
Mortgage Insurance Denied	7	0	1	2	3	1
Other	380	155	153	37	33	2
Total	1,370	706	613	148	104	7

Source: HDMA data from HUD

Table R: Loan Applications and Actions Taken in Fresno County

Type of Loan	Count	% of Total
Conventional	17,488	79.44%
FHA, VA, FmHA-Insured	4,515	20.56%
Total	21,963	100.00%

Purpose of Loan

Home Purchase (1)	21,963	28.90%
Home Improvement	3,278	4.30%
Refinancing (2)	50,534	66.50%
Multi-Family	212	.30%
Total	75,987	100.00%

(1) one to four family (2) home purchase or home improvement, one to four

Occupancy

Owner - Occupied	70,010	92.13%
Not Owner – Occupied	5,977	7.87%
Total	75,987	100.00%

Action Taken

Loan Originated	49,071	61.79%
App. Approved, not accepted by Applicant	5,547	7.00%
App. Denied by Financial Institution	12,791	16.10%
App. Withdrawn by applicant	9,715	12.24%
File Closed for Incompleteness	2,295	2.87%
Total	79,419	100.00%

Source HDMA Data

Table S: Loan Applicants by Sex in Fresno County

Applicants Sex	Applicants	% of Total Applicants	Originated	% of Total Originated
Male	13,486	17.33	8,286	18.14
Female	14,593	18.75	7,173	15.70
Subtotal	28,079	36.08	15,459	33.84
Co-Applicants	36,029	46.29	26,043	57.01
Info. Not Provided	13,722	17.63	4,181	9.15
Total	77,830	100.00	45,683	100.00

Source HDMA Data

Table T: Loan Origination Rate by Race

Race	Fresno County
American Indian	55.91
Asian	68.94
Black	57.36
Hispanic	60.37
White	72.96
Other	58.99

Source: HDMA

Table U: Per Capita Income in 1999

Persons	State of California		County of Fresno	
	Dollars	Percent of Total Persons	Dollars	Percent of Total Persons
White	27,707	62.52	20,275	56.99
Black	17,447	7.02	11,843	5.56
Am Indian	15,226	1.03	11,238	1.68
Asian	22,050	11.46	11,524	8.45
Other	10,579	17.61	8,684	27.19
Total Persons	22,711	100.00	15,495	100.00

Source: 2000 Census

Table V: White and Hispanic Population in Fresno County

Place	Total Population	Hispanic Population	Percent Hispanic Population
Clovis	71,842	15,124	21.05
Coalinga	12,228	6,161	50.38
Firebaugh	6,002	5,249	87.45
Fowler	4,138	2,785	67.30
Fresno	450,811	181,320	40.22
Huron	6,499	6,383	98.22
Kerman	8,941	5,793	64.79
Kingsburg	9,626	3,388	35.20
Mendota	8,438	7,975	94.51
Orange Cove	7,988	7,235	90.57
Parlier	11,573	11,185	96.65
Reedley	21,709	14,698	67.70
San Joaquin	3,450	3,174	92.00
Sanger	19,650	15,873	80.78
Selma	20,331	14,564	71.63
Unincorporated	136,181	70,762	81.96
Entire County	799,407	371,669	46.49

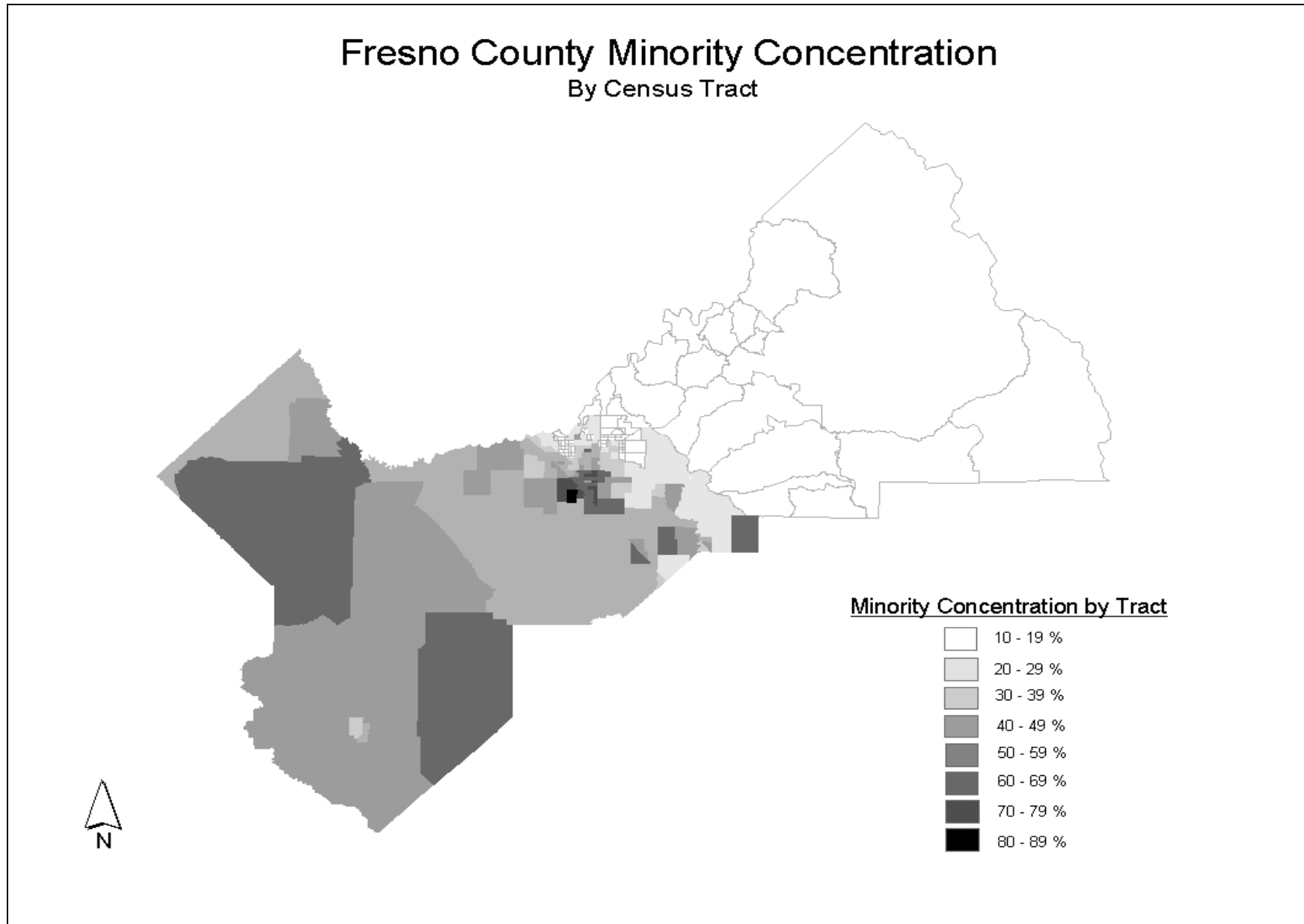
Source: 2000 Census

Table W: Percent of Population Below Poverty Level, By Race

WHITE	
Total Cities	14.7
Total Communities	11.8
Fresno County	14.5
BLACK	
Total Cities	24.3
Total Communities	67.0
Fresno County	34.0
AMERICAN INDIAN/ALASKA NATIVE	
Total Cities	33.6
Total Communities	38.9
Fresno County	34.3
ASIAN	
Total Cities	23.4
Total Communities	6.6
Fresno County	38.6
NATIVE HAWAIIAN/PACIFIC ISLANDER	
Total Cities	19.8
Total Communities	0.0
Fresno County	29.5
OTHER RACE	
Total Cities	30.7
Total Communities	32.6
Fresno County	32.3
HISPANIC/LATINO	
Total Cities	29.2
Total Communities	28.0
Fresno County	30.6

Source: Census 2000 (SF-3, P159A-F and H)

Map #1



Map # 2

