



# Tulare County Regional Housing Element

2023-2031 Housing Element

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# 1 Introduction and Community Engagement

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California Housing Element law requires every jurisdiction to prepare and adopt a housing element as part of its general plan. The cities of Dinuba, Exeter, Farmersville, Lindsay, Porterville, Tulare, and Woodlake, with the support of the Tulare County Association of Governments (TCAG), have prepared a Regional Housing Element for the 6<sup>th</sup> housing element cycle.

The Tulare County Regional Housing Element (referred to as the "Housing Element") represents an innovative approach to meeting State Housing Element law and coordinating resources to address the region's housing needs. Each participating jurisdiction will adopt the Housing Element separately, and the California Department of Housing and Community Development (HCD) will certify the Housing Element separately for each jurisdiction. On a regional level, the Housing Element provides the opportunity for the participating jurisdictions to respond to countywide housing issues and work together to accommodate the region's share of housing need (known as the Regional Housing Needs Allocation, or RHNA).

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*“ The communities of the Tulare County region have a long history of supporting housing and have done a great job providing it. We look forward to continuing the delivery of projects and programs that deliver the housing that our residents need. ”*

- Benjamin Kimball, Deputy Executive Director, TCAG

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## 1.1 Housing Element Purpose and Content

The State of California has stated that the availability of decent and suitable housing for every California family is “a priority of the highest order.” This objective has become increasingly urgent in recent years as communities across the state struggle to meet the housing needs of all their residents. The housing element is the primary tool used by cities and counties in meeting their housing goals. The housing element is a comprehensive strategy for encouraging the development of safe, decent, and affordable housing for all residents and preventing housing loss.

The California Government Code, Sections 65580 through 65589, Chapter 1143, Article 10.6 outlines state housing element requirements. HCD administers the law by reviewing housing elements for compliance with state law and by reporting its written findings to the local jurisdiction. Although state law allows local governments to decide when to update their general plans, state housing element law mandates that housing elements be updated every eight years. This Housing Element covers the planning period of December 31, 2023, through December 31, 2031.

In accordance with Government Code 65583, the Housing Element must include:

1. An identification and analysis of existing and projected housing needs, available housing resources, and potential constraints to the maintenance and development of housing.
2. A statement of goals, policies, quantified objectives, and scheduled programs for preservation, improvement, and development of housing.

3. An inventory of land suitable for residential development showing adequate sites to meet housing needs.
4. An assessment of local fair housing issues and meaningful actions to address disparities in housing needs and access to opportunities.
5. Adequate provision for existing and projected needs of all economic segments of the community.

The Housing Element assists the seven participating jurisdictions in determining how to address existing and future housing needs and plan for growth. Housing policies and actions contained in the Housing Element do not commit the jurisdictions to construct new housing units but identify ways in which each jurisdiction will encourage development of housing intended to meet the housing needs of residents during the housing element update cycle.

In addition to ensuring compliance with state law, a jurisdiction's housing element status affects eligibility to receive state funding for a variety of transportation, infrastructure, and housing programs. Funding through these programs is competitive and can be essential for jurisdictions to develop and maintain transportation, infrastructure, and affordable housing assets.

Housing and transportation needs at the regional scale are outlined in TCAG's 2022 Regional Transportation Plan & Sustainable Communities Strategy (RTP/SCS). The Housing Element supports implementation of TCAG's 2022 RTP/SCS, which promotes regional collaboration and planning efforts.

## 1.2 Relationship to Other General Plan Elements

Per state law, the housing element is a required element of each local jurisdiction's general plan and must be consistent with all other elements of the general plan. The policies and implementation programs for each jurisdiction in this Housing Element are consistent with the policies and implementation programs in the other elements of each jurisdiction's general plan. As elements of the jurisdictions' general plans are amended in the future, each local government will review and revise as necessary to ensure internal consistency is maintained.

## 1.3 Organization of the Housing Element

The Housing Element employs regional and local scale analyses to comprehend the complexities of the region's housing needs and challenges. As such, the Housing Element contains a regional component, comprised of the five chapters in the Housing Element, and jurisdiction-specific components, included as individual appendices with one dedicated appendix for each participating jurisdiction.

1. **Chapter 1: Introduction and Community Engagement:** This section provides an introduction, review of the purpose, process, and scope of the Housing Element, and highlights the public outreach methods employed and community input received for the Housing Element.
2. **Chapter 2: Regional Housing Needs Assessment:** This section reviews the existing and projected housing needs of the region. The assessment profiles socio-demographic information, such as population characteristics, household information, housing stock, tenure, and housing affordability. The assessment also considers local special housing needs, such as extremely low-income households, seniors, farmworkers, homeless individuals, large households, and female-headed households with children.

3. **Chapter 3: Regional Housing Constraints Analysis:** This section identifies and analyzes impediments to housing production, maintenance, and improvements at the regional level across all income levels. The analysis examines government constraints (including land use controls, permit processing procedures, and governmental fees) as well as non-governmental constraints such as the availability of financing, cost of land and construction, and environmental constraints.
4. **Chapter 4: Regional Housing Resources:** This section describes recent development trends, infrastructure capacity, and other factors to inform the development potential of sites in each city.
5. **Chapter 5: Regional Affirmatively Furthering Fair Housing Analysis:** This section identifies geographic disparities between populations in the region based on socioeconomic characteristics and the potential factors that perpetuate differences in access to opportunities.

The Housing Element contains one appendix for each participating jurisdiction. Each appendix evaluates the jurisdiction's housing needs, an analysis of constraints to housing development, an inventory of suitable land to accommodate the RHNA, assessment of fair housing, and an evaluation of accomplishments during the previous housing cycle. Each appendix also includes the jurisdiction's Housing Plan, which includes goals, policies, and objectives designed to preserve, improve, and develop housing.

## 1.4 Data Sources and Methods

Data from a variety of sources is used to complete the Housing Element. The most cited source is the U.S. Census, which provides consistent demographic characteristics that are widely accepted. The American Community Survey is a feature offered by the U.S. Census and includes five-year estimates on population and demographic characteristics. Other data sources include the following:

- U.S. Census and the American Community Survey (ACS)
- California Department of Finance (DOF)
- California Department of Housing and Community Development (HCD)
- California Housing Finance Agency
- California Tax Credit Allocation Committee (TCAC)
- Tulare County Association of Governments (TCAG)
- Home Mortgage Disclosure Act (HMDA) lending data
- Regional Homeless Point-in-Time (PIT) Count
- State Employment Development Department (EDD)
- Comprehensive Housing Affordability Strategy (CHAS)
- United States Department of Housing and Urban Development (HUD)
- Jurisdiction staff
- Local housing organizations

## 1.5 Regional Collaboration

In recent years, jurisdictions in Tulare County have collaborated on regional issues including housing, infrastructure, and transportation. The seven participating jurisdictions, in conjunction with TCAG, conducted a collaborative effort to develop the Housing Element, with the acknowledgement that a coordinated strategy for addressing the housing needs of communities throughout the region would be the most effective approach.

### 1.5.1 Regional Challenges and Opportunities



Tulare County features unique regional qualities that create a significant need and distinct challenges for housing. The anticipated population growth is expected to be one of the highest (per capita) of any region in the state. This growth is driven in part by the flight of urban residents from the state’s larger cities toward rural areas like Tulare County due to relatively lower cost of living, economic opportunities, as well as higher birthrates than other parts of the state. Tulare County is consistently in the top three counties in the nation for agricultural production. The county also has a healthy tourism industry due to proximity to Sequoia National Park,

Kings Canyon National Park, the Sequoia National Monument, and other natural and recreational attractions.

The region also faces unique challenges that affect the future of housing throughout the county. Tulare County suffers from high poverty rates and lack of adequate services, facilities, and public funding. Development trends in the region indicate that most residential projects developed, or will develop, on vacant land or land zoned for agricultural use, creating a need for infrastructure such as roads, sewers, and water supply to serve new development.

Recent trends in the housing market reflect similar outcomes as the rest of the state, with increasingly unaffordable housing costs and difficulty obtaining housing among households of all income levels in the county. Fluctuations in mortgage interest rates in recent years have had a large impact on housing affordability. Higher interest rates increase a homebuyer’s monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer. Mortgage rates in 2023 were significantly higher compared to rates during the past 10 years, making it difficult for households to purchase a home.

Environmental conditions throughout the region pose a potential risk to existing and future residents if not properly planned for and addressed. Tulare County is in the most polluted air basin in the country due to a combination of geographical, climate, and anthropogenic variables. Environmental concerns such as flooding, ground water depletion, and land subsidence present other challenges in Tulare County.

### 1.5.2 Regional Planning Efforts

Jurisdictions in Tulare County collaborate with regional agencies and organizations to address the county’s challenges and provide opportunities. The RTP/SCS, developed with input from each jurisdiction in the county, serves as a blueprint for sustainable development and transportation solutions within the county and with neighboring counties. The RTP/SCS aims to create a more interconnected and environmentally friendly transportation network for the region’s residents. In 2021, the Tulare County Regional Transit Agency, Visalia Transit, and the San Joaquin Joint Powers Authority executed an agreement to develop an operation plan for the Cross Valley Corridor that will serve the planned Kings/Tulare High Speed Rail Station in Hanford. The rail plan will connect communities within Tulare County to major urban centers, fostering economic growth and mobility for residents and businesses.

A multitude of regional efforts address the growing prevalence of homelessness throughout the region. The Kings/Tulare Homeless Alliance is a partnership between homeless service providers, advocacy groups, government agencies and homeless individuals working to support the needs of the homeless population with the goal of preventing and reducing homelessness. The Kings/Tulare Homeless Alliance carries out the region’s long range planning regarding homelessness and implements various programs to provide temporary and permanent housing and basic services for those in need. Tulare County has also convened a Task force on homelessness to develop and implement innovative strategies to address homelessness in the county and coordinate local services and programs. The Task force consists of appointed and voluntary representatives from various government agencies including the cities of Porterville, Farmersville, Dinuba, Tulare, and Visalia, and community organizations.

### 1.5.3 Opportunities for Regional Collaboration

To promote regional collaboration, Program 1 of each Housing Plan directs the jurisdiction to partner with the other jurisdictions throughout the region to collectively address challenges related to housing, transit, economic development, and homelessness.

Opportunities for collaboration during the planning period include:

- Regional meetings related to housing and homeless issues to pursue funding and coordination opportunities.
- Cooperating with the Kings/Tulare Homeless Alliance to proactively address shelter, housing and support services for people experiencing homelessness.
- Collaboration with transit agencies to prepare a study on transit and active transportation needs for residents of the project jurisdictions.

## 1.6 Community Engagement

The Housing Element must reflect the values and preferences of the community. Accordingly, community participation is an important component of the development of this Housing Element. Government Code Section 65583(c)(9) states that the local government must make “a diligent effort...to achieve public participation of all economic segments of the community in the development of the housing element.”



An email list of 127 individuals and organizations representing affordable and market-rate housing developers, community and advocacy groups, non-profits, faith-based organizations, school-based organizations, disability advocates, and neighborhood groups was maintained to conduct outreach for the project and provide noticing. Input on the Housing Element was solicited through interviews, surveys, a project-specific website, community events, and public meetings. A summary of the community engagement is detailed below. Copies of community engagement materials are provided in this chapter.

### 1.6.1 Public Noticing

To reach the largest and broadest spectrum of community members, each jurisdiction utilized the following notification methods throughout the Housing Element engagement process to introduce the project, survey, public workshops and meetings, and release of the Draft Housing Element for public review:

- Website updates
- Posts to the Cities’ social media accounts
- Email blasts
- Flyers in English and Spanish posted at government facilities, community centers, and in public areas

### 1.6.2 Project Website



To facilitate the distribution and gathering of information, a project website dedicated to the Housing Element update was created (<https://tulareregionalhousingelement.rinconconsultants.com/>). The website could be translated into Spanish through an automatic translation widget. The project website provided detailed background information on the Housing Element, answers to frequently asked questions, upcoming events, and past event materials. Bilingual flyers were available on the project website to inform residents about the Housing Element, the need for adequate housing, how to plan for new housing, types of housing, a project schedule, and contact information.

Project materials associated with the Housing Element update were regularly posted on the project website, including documents available for public review, the site inventories for each city, information for upcoming events, and workshop PowerPoint presentations. The project website displayed the draft site inventories for each of the participating jurisdictions with options for submitting public input on the sites. A link on the website enabled people to sign up for project email updates and provide comments at any time throughout the project process. No comments on the Housing Element were received via the project website.

### 1.6.3 City Council Presentations

In February and March 2023, each City’s staff presented at a City Council meeting that was open to the public. City staff presented an introduction to the Housing Element, the RHNA, state legislation, and the project timeline.

### 1.6.4 Community Workshops

Community workshops were held for each of the seven participating jurisdictions in May and June 2023 to help inform the Housing Element. The workshops aimed to educate the community on housing element requirements and assess participants’ housing needs, priorities, and concerns in their community. The workshops also obtained feedback from participants about housing needs in the community, their experience finding housing, potential programs to address housing needs, and input on the housing opportunity sites.





In-person workshops were hosted in Tulare, Porterville, Woodlake, and Exeter, on May 22, May 23, May 24, and May 25, 2023, respectively. Virtual workshops were held for Dinuba, Farmersville, and Lindsay on May 30, May 31, and June 1, 2023, respectively. Each workshop presented an informative PowerPoint presentation and provided opportunities for the public to provide input on the proposed housing opportunity sites, priority housing needs, and fair housing concerns through written comments and sticker dots at in-person workshops, and through discussion at virtual workshops.

Workshop participants were encouraged to complete comment cards, the housing needs survey and a questionnaire about the proposed sites that was also available on the project website. The PowerPoint presentation was written in both English and Spanish. Live Spanish translation was available upon request for both in-person and virtual workshops. Each workshop also had a Q&A and public discussion period.

In total, 19 participants attended the workshops: two in Dinuba, one in Exeter, three in Lindsay, two in Porterville, four in Tulare, and seven in Woodlake. No participants attended the virtual workshop in Farmersville due to a technical issue, but a recording of the presentation was posted on the City's website.

Input from the workshops is summarized as follows:

- Important aspects when looking for housing include quality and size of housing, affordability, and proximity to work or school.
- The largest barriers to affording desirable housing include cost and quality of housing, low supply, and lack of rent restricted housing.
- The most urgent housing issues in the region include affordability and availability of housing and homelessness.
- The most beneficial programs to assist residents with housing needs are rental assistance, special needs housing, homebuyer loan counseling services, home rehabilitation, and assistance for people experiencing homelessness.

### 1.6.5 Stakeholder Interviews

A series of stakeholder interviews were hosted on March 21, March 23, and April 4, 2023, via Zoom. The meetings presented an opportunity to discuss key issues with representatives of community organizations and affordable and market-rate housing providers. Stakeholder meetings were organized by topic: market-rate housing developers, affordable housing developers, and service providers and community organizations. An email was sent to the project contact list developed by TCAG and the participating jurisdictions inviting participants to the meetings.

Three attendees participated in the Market Rate Developer meeting on March 21, 2023. Twenty-two attendees participated in the Service Provider and Community Organization meeting on March 23, 2023. Since only one affordable housing developer attended the March 23 meeting, a questionnaire was sent



to all affordable housing provider contacts via email on April 4, 2023. No responses were received from the questionnaire.

### **Market Rate Housing Developers: Key Findings**

Three market Rate Housing Developers participated in the March 21, 2023, meeting: Bravo Development, LLC, Smee Homes, and Yanez Construction. Input from the meeting is summarized as follows:

- Parking requirements were cited as an expensive barrier to developing housing at higher densities. Fee reductions or cost reductions were cited as ways to incentivize multifamily development in cities' downtowns.
- Construction costs for projects have increased, so any reduction on soft fees would help development.
- Commercial retail development is considered easier than residential development projects as state residential requirements constantly change.
- Developers have had to submit conditional use permits to overcome high parking requirements which add delays and costs (although this was discussed as a greater issue in cities outside the Tulare region).
- The environmental review (California Environmental Quality Act) process was identified as expensive and time consuming.

### **Affordable Housing Developers: Key Findings**

Two affordable housing developers that participated in the meeting on March 23, 2023: Linc Housing and Habitat for Humanity. Input from the meeting is summarized as follows:

- The most pressing housing issue is finding landlords willing to accept Housing Choice Vouchers/supportive housing for formerly homeless residents.
- Maintaining housing habitability can be difficult, especially for issues with flooding. Some homeowners cannot afford flood insurance but then encounter flood damage. Cities need adequate infrastructure to help flooding issues. Some state grants may be available to assist the cities with flooding concerns.
- The Point-In-Time Count (a count of sheltered and unsheltered people experiencing homelessness) does not include people staying with friends or living in trailers. Many families and children in Tulare County live in these conditions.
- Cities can support affordable housing by employing staff who are familiar and knowledgeable on grant guidelines such as CalHOME to help residents navigate the requirements and application process. City Council support is crucial; therefore, a functional Housing Element substantially assists and can potentially encourage the council members' support for affordable housing. In addition, Cities should develop strong relationships with affordable housing providers, in particular, those with who are familiar with grant requirements and guidelines such as Self-Help Enterprises. The United States Department of Agriculture (USDA) Rural Development offers a variety of programs to assist local jurisdictions in developing and preserving affordable housing and provide financial support to individuals and families in obtaining affordable housing. Some cities in Tulare County are eligible to receive USDA funds while others are not eligible.
- There is a need for more affordable housing options throughout the county.

- The cost of building houses has increased, and these costs are passed down to the owner. GRID Alternatives, a national nonprofit organization that installs solar power systems in underserved communities, used to provide solar for free to meet solar requirements, now it's a cost up front.

### **Service Providers and Community Organizations: Key Findings**

Seventeen service Providers and Community Organizations participated in the March 21, 2023 meeting: Altura Centers for Health, BAART Methadone Clinic, CSET, CVRC, Family Crisis Center, Family Services of Tulare County, Health & Human Services Agency, Leadership Council for Justice and Accountability, Housing Support Program, Kings/Tulare Homeless Alliance, Proteus, Inc., Sequoia Family Medical Center, Sierra View Medical Center, Tulare County Economic Development Corporation, Tulare County Regional Transit Agency, United Way Tulare County/211 Tulare, and Valley Center for the Blind. Input from the meeting is summarized as follows:

- There is a lack of housing options near grocery and commercial stores, medical facilities, and public transportation is a limitation to residents.
- There is a need for affordable housing and housing near medical services and public transportation across Tulare County as most clients don't have a vehicle and rely on public transportation to reach medical appointments and other services.
- There is a lack of walkable communities in addition to lack of affordable housing near transit.
- Communities are facing issues with aging housing stock which creates additional expenses (money for repairs).
- There are significant disparities between available amenities in cities and smaller rural areas.
- Farmworkers need more affordable housing options. Many farmworkers have been displaced from labor camps due to lack of required documentation or rent doubling/tripling in cost despite a lack of updates.
- Cities need to address people living in their cars as there are no safe parking lots in the region.

### **1.6.6 Housing Needs Survey**

An online survey solicited input on housing needs and preferences. The survey was available in English and Spanish on the Housing Element website from February 6 to March 16, 2023, and 129 responses were received (125 in English and four in Spanish). The overall input from the survey is summarized in this chapter. Input specific to each jurisdiction is discussed in each jurisdiction-specific appendix.

The following themes were collected from the survey:

- Respondents selected "quality and size of housing," "affordability," and "close to work and/or school" as most important when looking for housing.
- Respondents selected "cost of quality housing" as the largest barrier to affording desirable housing. Respondents also identified the low supply of housing and lack of rent-restricted housing as barriers to affording housing.
- The three most selected urgent housing issues were affordability of desired housing, availability of desired housing, and homelessness.
- The three most selected beneficial programs to assist residents with housing needs were rental assistance or housing vouchers, homebuyer loan counseling services, and housing assistance for residents with special needs. Respondents also cited pathways to homeownership and programs for first-time homeowners as beneficial programs to assist with housing needs. More than 20 percent of

respondents identified home rehabilitation assistance and landlord/tenant mediation services as beneficial programs.

- “Housing with three or more bedrooms” was ranked as most needed in the region followed by “housing with 1-2 bedrooms.”
- Almost 30 percent of respondents were interested in developing ADUs on their existing or future property. No respondents already had an ADU on their property.
- Respondents from all jurisdictions identified a need for supportive housing programs for individuals experiencing homelessness.
- Respondents from all jurisdictions expressed the need for median-income housing and “higher end” housing to keep families in the region.
- Respondents from across jurisdictions made requests for rezoning and higher density zoning.

### 1.6.7 Public Comment Letters

One public comment letter was submitted via email from Self-Help Enterprises on October 20, 2023. The following list summarizes the comments contained in the letter:

- Regarding Affirmatively Furthering Fair Housing, the ratio of housing opportunity sites in high-/highest-resource areas to low-resource areas should be 1:1. The housing opportunity sites should be overlaid with the 2023 California Tax Credit Allocation Committee Opportunity maps.
- The jurisdictions should adopt a program to review all surplus property within one year of adoption of the Housing Element and make those sites available for the development of affordable housing, in compliance with the Surplus Land Act.
- Regarding the entitlement process, jurisdictions should ensure their Municipal Code and local practices do not conflict with streamlining processes for affordable housing development, including “by right” pathways to project approvals through State Density Bonus law, Senate Bill 35 permit streamlining, and the Housing Accountability Act.
- Suitable sites for housing must include sewer, water, dry utilities, reasonable density of 20 to 50 units per acre, and access to quality transit. At least 50 percent of the acreage in the Site Inventory should have a minimum parcel size of 2.5 to 3.0 acres.
- The jurisdictions should consider adding a program to allow manufactured homes on a permanent foundation in all zones that allow single-family housing.
- The jurisdictions should consider adding a program for housing projects that include 100 percent affordable housing serving low-income households to waive permitting fees or defer permitting fees for up to 30 years for affordable single-family housing developments and 55 years for affordable multi-family housing development.

### 1.6.8 Public Review of the Draft Housing Element

The draft Tulare County Regional Housing Element was available for public review for 31 days from June 6 to July 7, 2024. On June 6, TCAG and all Cities participating in the project sent an email to the project stakeholder list notifying interested parties of the availability of the draft Housing Element with instructions for review and comment. TCAG posted a physical flyer to advertise the draft Housing Element on the TCAG public display board and provided printed copies of the draft Housing Element at the TCAG office at 210 N Church Street in Visalia. Digital notifications of the availability of the draft Housing Element were posted on the TCAG website and TCAG social media accounts and sent to TCAG email contact lists. TCAG also coordinated with community organizations that serve low-income and

special housing needs populations, including Food Link, Community Services Employment Training, and Self-Help Enterprises, to send notices to these organizations' membership and contacts. The draft Housing Element was posted on the project website (<https://tulareregionalhousingelement.rinconconsultants.com/>). In addition, most of the participating Cities publicized the draft Housing Element on their website and through their social media platforms and provided physical copies of the document at their City Hall locations. Details of how each City notified residents and interested parties of the draft Housing Element are included in the Introduction and Community Engagement chapters of each jurisdiction-specific appendix.

### 1.6.9 Response to Community Input

The Introduction and Community Engagement chapter of each appendix details how input received from community engagement was incorporated into each jurisdiction's housing site selection process and housing goals, policies, and programs.

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## 2 Regional Housing Needs Assessment

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This section provides a comprehensive assessment of the region's housing needs as the basis for preparing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the jurisdictions in Tulare County. The main source of the information is the pre-approved data package for jurisdictions approved 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 2020 U.S. Census, American Community Survey (ACS), and the California Department of Finance (DOF). Other sources of information in this section include the following: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data, 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. Two jurisdictions (Tulare County and Visalia) did not participate in the multi-jurisdictional housing element but are still presented in the tables analysis to provide comparisons. City-specific assessments of housing needs for the cities participating in this regional Housing Element are provided in Appendices A through G.

### 2.1 Population Characteristics

Population characteristics, such as growth rate, age, and income levels, affect the type and amount of housing needed in a community. Residents' age and income, employment trends, and other factors influence the type of housing needed and the community's ability to afford housing. The following section analyzes Tulare County's population characteristics and trends. At the time of the preparation of this document, limited data from the 2021 Census was available and is used where applicable; therefore, this information presented on population characteristics mainly relies on the 2016-2020 American Community Survey (ACS) estimates.

### 2.2 Population Growth

U.S. Census Bureau population estimates for each county jurisdiction are shown in Table 2-1. Analyzing population change can help assess where there may be a need for new housing and services.

Tulare County had a total population of 463,955 in 2020. About one-third of the countywide population resides in the city of Visalia. The unincorporated county has the next largest population of 134,876, followed by the cities of Tulare and Porterville, with 68,875 and 62,623 residents, respectively. The remaining cities have populations of about 25,000 or less.

Countywide population grew by over twenty percent from 2000-2010, with Porterville, Visalia, and Tulare having the highest growth rates, respectively. None of the jurisdictions in the region experienced a decline in population during this time. During the next decade, from 2010 to 2020, the countywide population grew by 4.9 percent, with the cities of Porterville, Tulare, and Dinuba having the highest growth rates. Farmersville, Exeter, and the unincorporated county jurisdictions experienced decreases in population during this decade. The county's 4.9 percent change from 2010-2020 was slightly less than the statewide percent change of 5.6 percent.

**Table 2-1 Population Change (2000 - 2020)**

Jurisdiction	2000	2010	2020	Percent Change 2000-2010	Percent Change 2010-2020
Tulare County	368,021	442,179	463,955	20.2%	4.9%
Dinuba	16,844	21,453	24,563	27.4%	14.5%
Exeter	9,168	10,334	10,321	12.7%	-0.1%
Farmersville	8,737	10,588	10,397	21.2%	-1.8%
Lindsay	10,297	11,768	12,659	14.3%	7.6%
Porterville	39,615	54,165	62,623	36.7%	15.6%
Tulare	43,994	59,278	68,875	34.7%	16.2%
Visalia	91,565	124,442	141,384	35.9%	13.6%
Woodlake	6,651	7,279	7,419	9.4%	1.9%
Unincorporated County	141,150	142,872	134,876	1.2%	-5.6%
California	33,971,648	37,253,956	39,346,023	9.7%	5.6%

Source: U.S. Census Bureau, Census 2000, 2010; Social Explorer tables for Census 2020.

## 2.3 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 2-2 shows a breakdown of each jurisdiction’s population by age group and each group’s percentage of the total population. The age groups include preschool (under 5 years), school-age students (5 to 17 years), college-age students (18 to 24 years), young adults (25 to 44), middle-aged adults (45 to 64), and seniors (65 and over). A population with a large percentage of seniors may require unique housing, located near health care, transit, and other services. College students may need smaller and more affordable homes. Young adults and middle-aged adults, which make up the workforce, may need homes located near employment or transit centers.

The regional population tends to be younger than the statewide average. All jurisdictions in the region have a lower share of the population that is middle-aged (45 to 64 years old) and senior (ages 65 and older) compared to the statewide average. Conversely, all jurisdictions have a higher share of the population that are school-age students (five to 17 years) than the statewide average. All jurisdictions except Lindsay have a share of young children (under five years of age) that is higher than the statewide average. Exeter, Porterville, and Visalia have the largest senior populations, comprising 12 or 13 percent of the cities’ populations. Young adults (ages 25 to 44) make up the largest proportion of the population in each city, varying between 24 and 29 percent. Farmersville has the highest college-age student population, accounting for 12.3 percent of its population, while Woodlake has the smallest college-age student population, accounting for 7.8 percent.

**Table 2-2 Population by Age Group (2020)**

Jurisdiction	Under 5 years (Preschool)	5 to 17 years (School-age Students)	18 to 24 years (College-age Students)	25 to 44 (Young Adults)	45 to 64 (Middle-aged Adults)	65 years and over (Seniors)	Total Population
Tulare County	36,942	105,835	46,977	124,822	96,553	52,826	463,955
Percent	8.0%	22.8%	10.1%	26.9%	20.8%	11.4%	
Dinuba	2,282	6,561	2,501	7,288	4,099	1,724	24,455
Percent	9.3%	26.8%	10.2%	29.8%	16.8%	7.1%	
Exeter	806	2,413	925	2,630	2,317	1,342	10,433
Percent	7.7%	23.1%	8.9%	25.2%	22.2%	12.9%	
Farmersville	877	2,470	1,331	3,024	2,433	707	10,842
Percent	8.1%	22.8%	12.3%	27.9%	22.4%	6.5%	
Lindsay	759	3,012	1,411	3,087	3,071	1,453	12,793
Percent	5.9%	23.5%	11.0%	24.1%	24.0%	11.4%	
Porterville	4,188	13,683	6,364	15,959	11,567	7,295	59,056
Percent	7.1%	23.2%	10.8%	27.0%	19.6%	12.4%	
Tulare	5,826	16,244	7,427	17,070	12,692	5,287	64,546
Percent	9.0%	25.2%	11.5%	26.5%	19.7%	8.2%	
Visalia	11,221	27,393	12,318	37,541	27,115	17,512	133,100
Percent	8.4%	20.6%	9.3%	28.2%	20.4%	13.2%	
Woodlake	845	1,842	604	2,256	1,342	819	7,708
Percent	11.0%	23.9%	7.8%	29.3%	17.4%	10.6%	
Unincorporated County	10,138	32,217	14,096	35,967	31,917	16,687	141,022
Percent	7.2%	22.9%	10.0%	25.5%	22.6%	11.8%	
California	2,409,082	6,547,559	3,724,239	1,241,816	9,778,830	5,644,497	39,346,023
Percent	6.1%	16.6%	9.5%	28.6%	24.9%	14.4%	

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B01001.

## 2.4 Race and Ethnicity

Table 2-3 shows race and ethnicity of residents in county jurisdictions. The majority of the population in all jurisdictions – except for Exeter – is Hispanic/Latino (any race). Countywide, 65 percent of the population identified as being of Hispanic/Latino origin. The populations of Dinuba, Farmersville, Lindsay, and Woodlake are all more than 86 percent Hispanic/Latino. Exeter has the lowest percentage at 47 percent. The second largest population group is white (not Hispanic) with a high of 46 percent in Exeter. The Hispanic/Latino populations across county jurisdictions are significantly higher than the statewide rate of 39 percent.

**Table 2-3 Population by Race**

<b>Jurisdiction</b>	<b>Asian, not Hispanic</b>	<b>Black, not Hispanic</b>	<b>White, not Hispanic</b>	<b>Other race, not Hispanic*</b>	<b>Hispanic/ Latino (any race)</b>	<b>Total Population</b>
Tulare County	15,857	5,923	128,751	11,505	301,919	463,955
Percent	3.4%	1.3%	27.8%	2.5%	65.1%	
Dinuba	335	78	2,388	399	21,255	24,455
Percent	1.4%	0.3%	9.8%	1.6%	86.9%	
Exeter	320	81	4,846	270	4,916	10,433
Percent	3.1%	0.8%	46.5%	2.6%	47.1%	
Farmersville	14	86	1,014	115	9,613	10,842
Percent	0.1%	0.8%	9.4%	1.1%	88.7%	
Lindsay	114	47	1,574	47	11,011	12,793
Percent	0.9%	0.4%	12.3%	0.4%	86.1%	
Porterville	2,752	200	13,423	2,187	40,494	59,056
Percent	4.7%	0.3%	22.7%	3.7%	68.6%	
Tulare	1,437	1,913	18,096	2,038	41,062	64,546
Percent	2.2%	3.0%	28.0%	3.2%	63.6%	
Visalia	7,574	2,877	50,565	2,977	69,107	133,100
Percent	5.7%	2.2%	38.0%	2.2%	51.9%	
Woodlake	174	-	487	79	6,968	7,708
Percent	2.3%	0.0%	6.3%	1.0%	90.4%	
Unincorporated County	3,137	641	36,358	3,393	97,493	141,022
Percent	2.2%	0.5%	25.8%	2.4%	69.1%	
California	5,743,983	2,142,371	14,365,145	1,713,595	15,380,929	39,346,023
Percent	14.6%	5.4%	36.5%	4.4%	39.1%	

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

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B01001.

## 2.5 Economic Characteristics

### 2.5.1 Employment

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 2-4 shows the largest employers in the region.

The largest employers in the county are located in the cities of Visalia and Porterville. Other major employers include Kaweah Delta Hospital, Visalia Unified School District, City of Visalia, College of the Sequoias, and industrial businesses in Visalia.

**Table 2-4 Major Employers**

Employer	Location	Number of Employees
Walmart Distribution Center	Porterville	1,000-4,999
Tulare County Office of Education	Visalia	1,000-4,999
Valley Labor Services Inc.	Dinuba	500-999
Tulare Local Healthcare District	Tulare	500-999
Tulare Joint Union High School	Tulare	500-999
Tulare County Child Care Program	Visalia	500-999
Tulare City	Tulare	500-999
Sierra View Medical Center	Porterville	500-999
Saputo Cheese USA Inc.	Tulare	500-999
Prima Wawona	Cutler	500-999
Monrovia Nursery Co.	Woodlake	500-999
Eagle Mountain Casino	Porterville	500-999
Porterville Developmental Center	Porterville	500-999
Latino Farm Labor Service	Visalia	500-999

Source: California Employment Development Department

Table 2-5 shows employment by industry for each jurisdiction. In Tulare County, the most common industry is “educational services, and health care and social assistance” with 21.6 percent of employed residents. This industry is also the most common in Exeter, Farmersville, Porterville, Visalia, and Woodlake.

“Agriculture, forestry, fishing and hunting, and mining” is the most common industry in Dinuba, Lindsay, and the unincorporated county, ranging from 20 to 30 percent of total industry, which is higher than the countywide total of 15.6 percent and the statewide total of 2.1 percent.

**Table 2-5 Employment by Industry (2020)**

	Agriculture, Forestry, Fishing And Hunting, And Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation And Warehousing, And Utilities	Information	Finance And Insurance, And Real Estate, And Rental And Leasing	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
Tulare County	28,627	10,863	15,074	6,000	20,382	9,021	2,062	5,252	12,541	39,809	15,326	8,228	10,691
Percent	15.6%	5.9%	8.2%	3.3%	11.1%	4.9%	1.1%	2.9%	6.8%	21.6%	8.3%	4.5%	5.8%
Dinuba	2,022	334	887	636	955	541	145	229	386	1,951	768	443	374
Percent	20.9%	3.5%	9.2%	6.6%	9.9%	5.6%	1.5%	2.4%	4.0%	20.2%	7.9%	4.6%	3.9%
Exeter	285	316	358	73	352	185	52	144	333	1,034	224	122	229
Percent	7.7%	8.5%	9.7%	2.0%	9.5%	5.0%	1.4%	3.9%	9.0%	27.9%	6.0%	3.3%	6.2%
Farmersville	730	144	345	274	528	259	0	39	210	840	678	186	188
Percent	16.5%	3.3%	7.8%	6.2%	11.9%	5.9%	0.0%	0.9%	4.8%	19.0%	15.3%	4.2%	4.3%
Lindsay	1,052	300	408	102	507	43	12	165	440	583	502	182	244
Percent	23.2%	6.6%	9.0%	2.2%	11.2%	0.9%	0.3%	3.6%	9.7%	12.8%	11.1%	4.0%	5.4%
Porterville	3,419	961	1,306	369	3,411	1,045	305	566	1,340	5,246	2,417	1,385	1,516
Percent	14.7%	4.1%	5.6%	1.6%	14.6%	4.5%	1.3%	2.4%	5.8%	22.5%	10.4%	5.9%	6.5%
Tulare	2,673	1,429	2,661	977	3,647	1,543	146	616	1,857	5,866	2,264	775	1,733
Percent	10.2%	5.5%	10.2%	3.7%	13.9%	5.9%	0.6%	2.4%	7.1%	22.4%	8.7%	3%	6.6%
Visalia	2,481	3,784	5,083	1,268	6,265	2,928	1,119	2,384	4,612	16,007	4,486	3,253	4,148
Percent	4.3%	6.5%	8.8%	2.2%	10.8%	5.1%	1.9%	4.1%	8.0%	27.7%	7.8%	5.6%	7.2%

	Agriculture, Forestry, Fishing And Hunting, And Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation And Warehousing, And Utilities	Information	Finance And Insurance, And Real Estate, And Rental And Leasing	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
Woodlake	425	235	239	123	306	231	50	59	247	524	325	144	91
Percent	14.2%	7.8%	8.0%	4.1%	10.2%	7.7%	1.7%	2.0%	8.2%	17.5%	10.8%	4.8%	3.0%
Unincorporated County	15,540	3,360	3,787	2,178	4,411	2,246	233	1,050	3,116	7,758	3,662	1,738	2,168
Percent	30.3%	6.6%	7.4%	4.3%	8.6%	4.4%	0.5%	2.0%	6.1%	15.1%	7.1%	3.4%	4.2%
California	394,290	1,190,537	1,676,497	514,234	1,942,421	1,028,818	542,674	1,118,253	2,581,266	3,960,265	1,894,858	952,302	850,479
Percent	2.1%	6.4%	9.0%	2.8%	10.4%	5.5%	2.9%	6.0%	13.8%	21.2%	10.2%	5.1%	4.6%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

## 2.5.2 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. HUD estimate of AMI is used to set income limits for eligibility in Federal housing programs. The income categories include:

- Acutely low-income households, which earn up to 15 percent AMI;
- 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
- Moderate income households, which earn between 80 and 120 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 Tulare County was \$80,300 in 2022.

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

Household Size:	1	2	3	4	5	6	7	8
Extremely Low-Income	16,350	18,700	23,030	27,750	32,470	37,190	41,910	46,630
Very Low-Income	27,300	31,200	35,100	38,950	42,100	45,200	48,300	51,450
Low-Income	43,650	49,850	56,100	62,300	67,300	72,300	77,300	82,250
Median-Income	56,200	64,250	72,250	80,300	847,300	931,500	99,550	106,000
Moderate-Income	67,450	77,100	89,700	96,350	104,050	111,750	119,450	127,200

Source: U.S. Department of Housing and Urban Development (HUD), 2022.

The State of California uses the income categories shown in Table 2-7 to determine eligibility for state housing programs. The State’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**

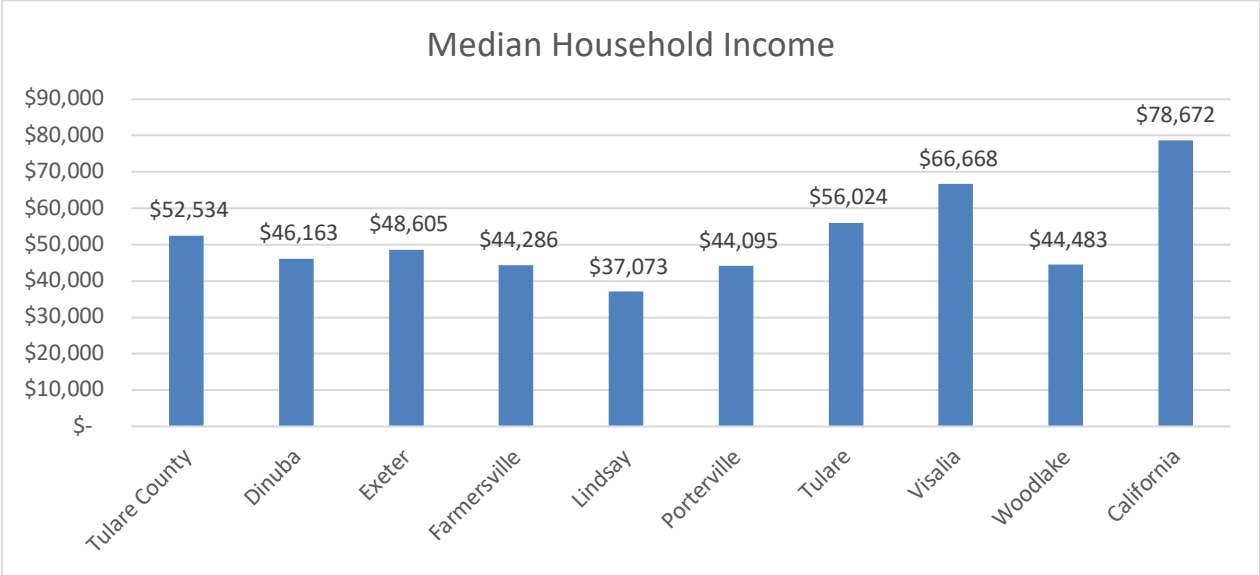
Income Category	Percent of County Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	31%-50% AMI
Low	51%-80% AMI
Moderate	81%-120% AMI
Above Moderate	120% AMI or greater

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

Figure 2-1 shows actual median household income for the jurisdictions in Tulare County as reported by the 2016-2020 ACS. This median income is for all households, regardless of household size. The median household income in California was \$78,672 in 2020, higher than the Tulare County median of \$52,534. The city with the highest median household income in 2020 was Visalia with \$66,668. The city with the lowest household median income was Lindsay with \$37,073.



Figure 2-1 Median Household Income



Note: Data not available for unincorporated area.  
Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B19013.

Table 2-8 shows the median household income for all county jurisdictions by race in 2020. Asian American households had the highest median income across all jurisdictions except Exeter and Visalia, where white (alone) had the highest median income. Hispanic/Latino households generally had lower median incomes than white alone households, except in Farmersville, Lindsay, and Woodlake.

**Table 2-8 Median Household Income by Race/Ethnicity (dollars)**

Jurisdiction	White, alone	Black/African American, alone	American Indian and Alaskan Native, alone	Asian American, alone	Native Hawaiian and Other Pacific Islander, alone	Some Other Race, alone	Two or More Races, alone	Hispanic/ Latino, Any Race
Tulare County	64,453	44,708	37,632	67,396	N/A	47,520	62,159	46,063
Dinuba	69,706	N/A	N/A	71,058	N/A	38,438	32,457	43,426
Exeter	59,318	N/A	59,792	48,578	N/A	32,292	N/A	40,156
Farmersville	35,417	N/A	N/A	N/A	N/A	55,299	N/A	46,346
Lindsay	23,504	N/A	N/A	N/A	N/A	36,125	N/A	39,977
Porterville	46,500	N/A	31,912	52,350	N/A	47,297	56,765	42,788
Tulare	61,888	N/A	N/A	82,120	85,859	48,966	65,482	53,319
Visalia	71,733	N/A	59,528	70,250	N/A	60,547	71,544	64,465
Woodlake	34,659	N/A	N/A	N/A	N/A	43,456	60,799	44,675
California	90,496	54,976	60,182	101,380	81,682	59,287	76,733	62,330

*Note: Data not available for Unincorporated County*

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B19013.

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. Table 2-9 examines overpayment among owner-occupied and renter-occupied units based on the most-recent data provided by CHAS. Among overpaying households, Farmersville has the highest owner-occupied percentage (52.6 percent of those overpaying), and Lindsay has the highest renter-occupied percentage (71.0 percent of those overpaying). In all areas of the county, renters account for a higher percentage of overpaying households. Compared to total households, Lindsay has the largest percentage of overpaying households (47.0 percent), while Woodlake has the lowest (33.4 percent). Countywide, 37.9 percent of households are overpaying for housing, slightly lower than the statewide average.

**Table 2-9 Overpayment by Tenure**

Jurisdiction	Owner-Occupied Overpaying	Renter-Occupied Overpaying	Total Overpaying	Total Occupied Units
Tulare County	22,694	29,740	52,434	138,240
Percent	16.4%	21.5%	37.9%	
Dinuba	829	1,542	2,371	6,175
Percent	13.4%	25.0%	38.4%	
Exeter	616	668	1,284	3,425
Percent	18.0%	19.5%	37.5%	
Farmersville	519	468	987	2,855
Percent	18.2%	16.4%	34.6%	
Lindsay	508	1,244	1,752	3,750
Percent	13.5%	33.2%	46.7%	
Porterville	2,749	4,438	7,187	17,225
Percent	16.0%	25.8%	41.7%	
Tulare	3,148	3,954	7,102	18,420
Percent	17.1%	21.5%	38.6%	
Visalia	6,305	8,159	14,464	43,250
Percent	14.6%	18.9%	33.4%	
Woodlake	269	411	680	2,120
Percent	12.7%	19.4%	32.1%	
Unincorporated County	7,751	8,856	16,607	41,020
Percent	18.9%	21.6%	40.5%	
California	2,112,710	2,947,155	5,059,865	13,044,265
Percent	16.2%	22.6%	38.8%	

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Low-income households, especially low-income renter households, are more likely to experience overpayment compared to households of all income levels. In jurisdictions across Tulare County, between 48 and 70 percent of low-income households are experiencing overpayment, which is significantly higher than the 32 to 42 percent of households of all income levels that are experiencing cost burden, as shown in Table 2-10. The city of Tulare has the highest rate of overpayment among low-income households (75 percent) and Woodlake has the lowest rate (48 percent).

In California and throughout Tulare County, low-income renter households have a higher rate of overpayment than low-income owner households. The city of Lindsay has the greatest difference in the percent of low-income renters experiencing overpayment (72 percent) compared to low-income owners (48 percent), with a 24 percent difference. Other cities with a large gap between the percent of low-income renters and low-income owners experiencing overpayment, include Dinuba, Exeter, Farmersville, and Visalia. The cities of Porterville and Tulare have a more even distribution of low-income renters and owners experiencing displacement.

**Table 2-10 Overpayment by Tenure for Low-Income Households**

Jurisdiction	Low-Income Owner-Occupied Overpaying	Low-Income Renter-Occupied Overpaying	Total Low-Income Overpaying	Total Low-Income Occupied Units
Tulare County	18,065	28,385	46,450	72,425
Percent	59.4%	67.5%	64.1%	
Dinuba	730	1,510	2,240	3,665
Percent	51.8%	67.0%	61.1%	
Exeter	470	654	1,124	1,945
Percent	50.0%	65.1%	57.8%	
Farmersville	515	470	985	1,915
Percent	44.4%	62.3%	51.4%	
Lindsay	515	1,200	1,715	2,730
Percent	48.1%	72.3%	62.8%	
Porterville	2,425	4,305	6,730	9,910
Percent	64.9%	69.7%	67.9%	
Tulare	2,140	3,850	6,730	8,950
Percent	63.0%	69.3%	75.2%	
Visalia	4,885	7,250	12,135	17,460
Percent	64.0%	73.8%	69.5%	
Woodlake	430	245	670	1,395
Percent	44.6%	57.0%	48.0%	
California	1,396,865	2,688,975	4,085,840	6,203,065
Percent	57.3%	71.4%	65.9%	

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

Table 2-11 identifies the rate at which households are overpaying for housing. Lindsay, Porterville, and the unincorporated county have the highest percentages of households spending more than 50 percent of their income on housing. The cities of Tulare, Dinuba, and Exeter have the highest percentages of households paying between 30 and 50 percent of their income on housing (known as severe housing cost burden). Countywide, 37.9 percent of households have a housing cost burden, which is slightly lower than statewide (38.8 percent).

**Table 2-11 Cost Burdened Households**

Jurisdiction	No Cost Burden <= 30%	Cost Burden >30% to <=50%	Severe Cost Burden >50%	Cost Burden Not Calculated	Total Occupied Units
Tulare County	84,225	27,570	24,864	1,581	138,240
Percent	60.9%	19.9%	18.0%	1.1%	100.0%
Dinuba	3,760	1,332	1,039	44	6,175
Percent	60.9%	21.6%	16.8%	0.7%	100.0%
Exeter	2,083	742	542	58	3,425
Percent	60.8%	21.7%	15.8%	1.7%	100.0%
Farmersville	1,868	549	438	-	2,855
Percent	65.4%	19.2%	15.3%	0.0%	100.0%
Lindsay	1,972	764	988	-	3,724
Percent	53.0%	20.5%	26.5%	0.0%	100.0%
Porterville	9,899	3,313	3,874	139	17,225
Percent	57.5%	19.2%	22.5%	0.8%	100.0%
Tulare	11,083	4,083	3,019	235	18,420
Percent	60.2%	22.2%	16.4%	1.3%	100.0%
Visalia	28,458	8,525	5,939	328	43,250
Percent	65.8%	19.7%	13.7%	0.8%	100.0%
Woodlake	1,357	412	268	83	2,120
Percent	64.0%	19.4%	12.6%	3.9%	100.0%
Unincorporated County	23,745	7,850	8,757	668	41,020
Percent	57.9%	19.1%	21.3%	1.6%	100.0%
California	7,807,275	2,632,205	2,427,660	177,125	13,044,265
Percent	59.9%	20.2%	18.6%	1.4%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

## 2.6 Household 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 with children often prefer single-family homes, while couples without children or single persons may need or prefer apartments or condominiums.

Table 2-12 provides information on households with couples across all jurisdictions in the county. There are 139,044 households in Tulare County, of which 41,830 (30.1 percent) are married or cohabitating couples with children, higher than the statewide average of 23.7 percent. Lindsay, Tulare, and Woodlake have the highest percentage of total households that are comprised of married-couple households with children.

**Table 2-12 Households by Type**

Jurisdiction	Married-Couple Household			Cohabiting Couple Household			Total Households
	Total	Children	No Children	Total	Children	No Children	
Tulare County	73,140	35,234	37,906	10,809	6,596	4,213	139,044
Percent	52.6%	25.3%	27.3%	7.8%	4.7%	3.0%	
Dinuba	3,240	1,686	1,554	413	305	108	6,354
Percent	51.0%	26.5%	24.5%	6.5%	4.8%	1.7%	
Exeter	1,637	706	931	150	98	52	3,295
Percent	49.7%	21.4%	28.3%	4.6%	3.0%	1.6%	
Farmersville	1,408	590	818	230	151	79	2,862
Percent	49.2%	20.6%	28.6%	8.0%	5.3%	2.8%	
Lindsay	2,077	1,065	1,012	285	115	170	3,866
Percent	53.7%	27.6%	26.2%	7.4%	3.0%	4.4%	
Porterville	8,386	4,267	4,119	1,612	926	686	17,649
Percent	47.5%	24.2%	23.3%	9.1%	5.3%	3.9%	
Tulare	9,733	5,371	4,362	1,875	1,278	597	18,381
Percent	53.0%	29.2%	23.7%	10.2%	7.0%	3.3%	
Visalia	22,392	10,463	11,929	3,163	1,909	1,254	43,867
Percent	51.1%	23.9%	27.2%	7.2%	4.4%	2.9%	
Woodlake	1,351	699	652	221	153	68	2,184
Percent	61.9%	32.0%	29.9%	10.1%	7.0%	3.1%	
Unincorporated County	22,916	10,387	12,529	2,860	1,661	1,199	40,586
Percent	56.5%	25.6%	30.9%	7.1%	4.1%	3.0%	
California	6,510,580	2,784,123	3,726,457	896,192	327,712	568,480	13,103,114
Percent	49.7%	21.2%	28.4%	6.8%	2.5%	4.3%	

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B11012.

## 2.7 Large Households

A large household is defined as any household with five or more occupants. Table 2-13 provides information on large households by tenure across all county jurisdictions. Countywide, there is a higher percentage of households that are large households than the statewide average. Dinuba, Farmersville, and Lindsay have the highest percentage of large households, ranging from 26.3 to 29.9 percent of all households. Exeter and Visalia have the lowest percentage of large households. The difference in percentage of owner-occupied large households to renter-occupied varies across each jurisdiction.

**Table 2-13 Large Households by Tenure**

Jurisdiction	Total	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Tulare County	29,599	8,116	4,101	3,237	7,507	3,896	2,742
Percent	21.3%	5.8%	3.0%	2.3%	5.4%	2.8%	2.0%
Dinuba	1,841	416	173	189	486	457	120
Percent	29.0%	6.6%	2.7%	3.0%	7.7%	7.2%	1.9%
Exeter	597	153	110	42	120	143	29
Percent	18.1%	4.6%	3.3%	1.3%	3.6%	4.3%	0.9%
Farmersville	857	312	253	82	149	-	61
Percent	29.9%	10.9%	8.8%	2.9%	5.2%	0.0%	2.1%
Lindsay	1,016	301	126	94	315	95	85
Percent	26.3%	7.8%	3.3%	2.4%	8.2%	2.5%	2.2%
Porterville	3,582	886	390	615	941	365	385
Percent	20.3%	5.0%	2.2%	3.5%	5.3%	2.1%	2.2%
Tulare	4,360	1,346	622	341	952	769	330
Percent	23.7%	7.3%	3.4%	1.9%	5.2%	4.2%	1.8%
Visalia	6,983	2,070	891	647	1,918	835	622
Percent	15.9%	4.7%	2.0%	1.5%	4.4%	1.9%	1.4%
Woodlake	449	114	98	17	129	45	46
Percent	20.6%	5.2%	4.5%	0.8%	5.9%	2.1%	2.1%
Unincorporated County	9,914	2,518	1,438	1,210	2,497	1,187	1,064
Percent	24.4%	6.2%	3.5%	3.0%	6.2%	2.9%	2.6%
California	1,809,518	567,528	238,866	195,326	458,328	201,263	148,207
Percent	13.7%	4.3%	1.8%	1.5%	3.5%	1.5%	1.1%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

## 2.8 Overcrowding

HCD defines an overcrowded unit as one occupied by one person 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, excluding the kitchen (three bedrooms, living room, and dining room). If more than five people were living in that typical 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.

Table 2-14 provides information on overcrowding by tenure across all jurisdictions. The cities with the highest rates of overcrowding include Exeter with a total of 63.1 percent of households overcrowded, Farmersville with 66.0 percent of households, and Visalia with 59.6 percent of households.

**Table 2-14 Overcrowding Severity by Tenure**

Jurisdiction	Owner-Occupied			Renter-Occupied		
	Total	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room	Total	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Dinuba	3,375	161	97	2,979	580	114
Percent	53.1%	4.8%	2.9%	46.9%	19.5%	3.8%
Exeter	2,079	23	8	1,216	189	-
Percent	63.1%	1.1%	0.4%	36.9%	15.5%	0.0%
Farmersville	1,888	119	41	974	145	136
Percent	66.0%	6.3%	2.2%	34.0%	14.9%	14.0%
Lindsay	1,999	83	34	1,867	328	44
Percent	51.7%	4.2%	1.7%	48.3%	17.6%	2.4%
Porterville	8,900	608	208	8,749	730	284
Percent	50.4%	6.8%	2.3%	49.6%	8.3%	3.3%
Tulare	10,512	688	70	7,869	905	271
Percent	57.2%	6.5%	0.7%	42.8%	11.5%	3.4%
Visalia	25,950	587	267	17,917	1,676	507
Percent	59.2%	2.3%	1.0%	40.8%	9.4%	2.8%
Woodlake	1,122	58	-	1,062	114	11
Percent	51.4%	5.2%	0.0%	48.6%	10.7%	1.0%
Unincorporated County	23,528	1,662	568	17,058	2,242	643
Percent	58.0%	7.1%	2.4%	42.0%	13.1%	3.8%

Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014.

## 2.9 Special Needs Groups

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 Tulare County belonging to each group are shown.

### 2.9.1 Seniors

Table 2-15 identifies senior households by tenure across all county jurisdictions. The percentage row identifies the percent of the specified age range within the owner-occupied or renter-occupied tenure. There is a larger number of owner-occupied senior households across each jurisdiction when compared to renter-occupied senior households. In Tulare County, there are 29,976 senior households, 22,482 (75



percent) of which own their homes and 7,494 (25 percent) of which rent their homes. Homeownership among senior households is slightly greater in Tulare County than statewide, where approximately 72 percent of senior households own their homes.

**Table 2-15 Senior Households by Tenure**

Jurisdiction	Owner-Occupied			Renter-Occupied		
	65 to 74	75 to 84	85 and over	65 to 74	75 to 84	85 and over
Tulare County	12,787	6,686	3,009	4,613	1,643	1,238
Percent	56.9%	29.7%	13.4%	61.6%	21.9%	16.5%
Dinuba	394	132	105	187	51	22
Percent	62.4%	20.9%	16.6%	71.9%	19.6%	8.5%
Exeter	449	231	65	78	48	25
Percent	60.3%	31.0%	8.7%	51.7%	31.8%	16.6%
Farmersville	183	144	8	45	41	7
Percent	54.6%	43.0%	2.4%	48.4%	44.1%	7.5%
Lindsay	247	104	61	218	57	12
Percent	60.0%	25.2%	14.8%	76.0%	19.9%	4.2%
Porterville	1,284	928	301	968	294	117
Percent	51.1%	36.9%	12.0%	70.2%	21.3%	8.5%
Tulare	1,319	553	273	510	110	122
Percent	61.5%	25.8%	12.7%	68.7%	14.8%	16.4%
Visalia	4,297	2,320	1,199	1,455	599	693
Percent	55.0%	29.7%	15.3%	53.0%	21.8%	25.2%
Woodlake	134	136	-	63	74	21
Percent	49.6%	50.4%	0.0%	39.9%	46.8%	13.3%
Unincorporated County	4,480	2,138	997	1,089	369	219
Percent	58.8%	28.1%	13.1%	64.9%	22.0%	13.1%
California	1,350,393	688,443	301,853	484,266	234,067	139,828
Percent	57.7%	29.4%	12.9%	56.4%	27.3%	16.3%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B25007.

Table 2-16 shows housing cost burden data for senior households by income level in Tulare County based on data extracted through the CHAS database. As shown, 54 percent of all senior households countywide are considered lower-income by the Household Area Median Family Income. Among owner-occupied units, 45.1 percent of households are lower-income, compared to 78.5 percent of households in renter-occupied units. Additionally, in all lower-income categories, senior households that rent experience significantly higher rates of cost burden than seniors households that own their home.

**Table 2-16 Overpayment by Tenure among Senior Households, Tulare County**

	Owner occupied				Renter occupied				Grand Total	%
	Elderly Family	Elderly Non-Family	Total	%	Elderly Family	Elderly Non-Family	Total	%		
<b>Household Income &lt;= 30% HAMFI Extremely Low-Income</b>	<b>950</b>	<b>2,115</b>	<b>3,065</b>	<b>13.6%</b>	<b>840</b>	<b>1,915</b>	<b>2,755</b>	<b>33.6%</b>	<b>5,820</b>	<b>18.9%</b>
Number w/ Cost Burden <= 30%	160	575	735	3.3%	105	515	620	7.6%	1,355	4.4%
Number w/ Cost Burden > 30% to <= 50%	125	240	365	1.6%	125	445	570	6.9%	935	3.0%
Number w/ Cost Burden > 50%	665	1,300	1,965	8.7%	610	955	1,565	19.1%	3,530	11.5%
<b>Household Income &gt; 30% to &lt;= 50% HAMFI Very Low-Income</b>	<b>1,620</b>	<b>1,850</b>	<b>3,470</b>	<b>15.4%</b>	<b>720</b>	<b>1,370</b>	<b>2,090</b>	<b>25.5%</b>	<b>5,560</b>	<b>18.1%</b>
Number w/ Cost Burden <= 30%	640	960	1,600	7.1%	215	510	725	8.8%	2,325	7.6%
Number w/ Cost Burden > 30% to <= 50%	490	395	885	3.9%	370	455	825	10.1%	1,710	5.6%
Number w/ Cost Burden > 50%	490	495	985	4.4%	135	405	540	6.6%	1,525	5.0%
<b>Household Income &gt; 50% to &lt;= 80% HAMFI Low-Income</b>	<b>2,045</b>	<b>1,575</b>	<b>3,620</b>	<b>16.1%</b>	<b>935</b>	<b>660</b>	<b>1,595</b>	<b>19.4%</b>	<b>5,215</b>	<b>17.0%</b>
Number w/ Cost Burden <= 30%	1,290	960	2,250	10.0%	520	375	895	10.9%	3,145	10.2%
Number w/ Cost Burden > 30% to <= 50%	480	400	880	3.9%	280	130	410	5.0%	1,290	4.2%
Number w/ Cost Burden > 50%	275	215	490	2.2%	135	155	290	3.5%	780	2.5%
<b>Subtotal Lower Income (&lt;= 80% HAMFI)</b>	<b>4,615</b>	<b>5,540</b>	<b>10,155</b>	<b>45.1%</b>	<b>2,495</b>	<b>3,945</b>	<b>6,440</b>	<b>78.5%</b>	<b>16,595</b>	<b>54.0%</b>
Household Income > 80% to <= 100% HAMFI	1,485	915	2,400	10.7%	275	265	540	6.6%	2,940	9.6%
Household Income > 100% HAMFI	7,295	2,680	9,975	44.3%	560	665	1,225	14.9%	11,200	36.4%
<b>Total</b>	<b>13,395</b>	<b>9,135</b>	<b>22,530</b>	<b>100.0%</b>	<b>3,330</b>	<b>4,875</b>	<b>8,205</b>	<b>100.0%</b>	<b>30,735</b>	<b>100.0%</b>

HAMFI = HUD Area Median Family Income

Source: HUD Consolidated Planning, CHAS database, 2015-2019, accessed 2023. <https://www.huduser.gov/portal/datasets/cp.html>

Table 2-17 summarizes cost burden data for units occupied by senior households. Countywide, 36.6 percent of all senior households are overpaying for housing, including 16.9 percent with a cost burden between 30 and 50 percent, and 19.7 percent with a cost burden greater than 50 percent (severe housing cost burden). Compared to total households, the percentage of cost burdened senior households is lower than the percentage of all cost burdened households countywide, where 19.9 percent experience a cost burden between 30 and 50 percent and 18.0 percent experience a cost burden greater than 50 percent.

**Table 2-17 Cost Burdened Senior Households**

Jurisdiction	Cost Burden <= 30%	Cost Burden >30% to <=50%	Cost Burden >50%	Total Occupied Units
Tulare County	19,485	5,180	6,070	30,735
Percent	63.4%	16.9%	19.7%	100.0%
Dinuba	697	183	174	1,054
Percent	66.1%	17.4%	16.5%	100.0%
Exeter	624	223	102	949
Percent	65.8%	23.5%	10.7%	100.0%
Farmersville	208	105	99	412
Percent	50.5%	25.5%	24.0%	100.0%
Lindsay	385	145	95	625
Percent	61.6%	23.2%	15.2%	100.0%
Porterville	2,150	765	834	3,749
Percent	57.3%	20.4%	22.2%	100.0%
Tulare	1,888	734	610	3,232
Percent	58.4%	22.7%	18.9%	100.0%
Visalia	6,950	1,445	2,014	10,409
Percent	66.8%	13.9%	19.3%	100.0%
Woodlake	198	44	69	311
Percent	63.7%	14.1%	22.2%	100.0%
Unincorporated County	6,385	1,536	2,073	9,994
Percent	63.9%	15.4%	20.7%	100.0%
California	1,963,195	620,335	736,510	3,320,040
Percent	59.1%	18.7%	22.2%	100.0%

Source: U.S. Department of Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

## Resources for Senior-Headed Households

Table 2-18 includes an inventory of senior rental units countywide. As shown, there are 1,601 rental units intended for seniors in the county, including units available to very low-, low-, and moderate-income households. As identified in Table 2-16 above, there are 6,440 lower-income senior households in renter-occupied housing units. Due to the high rate of cost burden among households in renter-occupied and significant gap between the number of lower-income senior households and affordable senior rental units, it can be concluded that senior housing is a significant need in the county. United Way of Tulare County's program, 211 Tulare County, connects members of the community with a broad range of additional resources, services, and opportunities including resources for seniors.

**Table 2-18 Inventory of Senior Housing**

<b>Housing Development</b>	<b>Address</b>	<b>Number of Units</b>	<b>Description</b>
Cypress Cove	1501 E Cypress Ave, Tulare, CA 93274	53	Rental units for low- and moderate-income seniors.
Kimball Court	303 W Kimball Ave, Visalia, CA 93277	94	Rental units for seniors.
Linmar Apartments	2395 14th Ave, Kingsburg, CA 93631	48	Very low-, low-, and moderate-income seniors.
Santa Fe Plaza	250 N 3rd St, Porterville, CA 93257	105	Rental units for low-income seniors.
Visalia Garden Villas	4901 W Crenshaw Dr, Visalia, CA 93277	60	Rental units for low- and moderate-income seniors.
Westport Village	3123 S Avocado St, Visalia, CA 93277	25	Rental units for seniors at or below 60 percent of AMI.
Village Grove Apartments	675 S Farmersville Blvd, Farmersville, CA 93223	48	Rental units for seniors or individuals 55 and older with a disability.
Palomar Court Apartments	833 S Farmersville Blvd, Farmersville, CA 93223	40	Rental units for seniors or individuals 55 and older with a disability.
Haden Apartments	315 E Tulare St, Dinuba, CA 93618	24	Rental units for seniors or individuals 55 and older with a disability.
Euclid Village	600 N Euclid Ave, Dinuba, CA 93618	5	Handicap accessible units to serve disabled individuals and families
El Monte West Apartments	999 W El Monte Way, Dinuba, CA 93618	40	Family and Senior housing.
Emperor Estates Senior Apartments	350 North M St, Dinuba, CA 93618	61	Rental units for residents 55 years and older
West Northway Apartments	245 W Northway, Dinuba, CA 93618	38	Rental units for seniors disabled individuals.
Earlimart Senior Apartments	1094 E Washington, Earlimart, CA 93291	35	Rental units for seniors disabled individuals.
Exeter Senior Villa	655 Vine, #45, Exeter, CA 93221	40	Rental units for seniors disabled individuals.
Lindsay Senior Villa	1127 Fresno, Lindsay, CA 93247	38	Rental units for seniors and disabled individuals.
Mt Whitney Place Apartments	181 E Honolulu St. Lindsay, CA 93247	29	Rental units for seniors
Sequia View Apartments	41334 Road 127, Orosi, CA 93647	42	Rental units for families and seniors.
Porterville Gardens Apartments	1585 W Putnam, Porterville, CA 93257	56	Rental units for seniors and disabled individuals.
Sierra Hills	2500 W. Henderson Ave., Porterville, CA	121	Rental units for seniors.
Sequoia Dawn	35800 Highway 190, Springville, CA 93265	118	Rental units for seniors and disabled individuals.
Silvercrest Apartments	350 N L Street, Tulare, CA 93274	55	Rental units for seniors 62 and older or disabled individuals.

Housing Development	Address	Number of Units	Description
Tulare Gardens Apartments	498 S Blackstone, Tulare, CA 93274	60	Rental units for seniors 62 and older or disabled individuals.
Sierra Meadows	1120 E Tulare Ave, Visalia, CA 93291	42	Rental units for seniors 62 or older.
The Meadows	3900 W Tulare Ave, Visalia, CA 93277	99	Rental units for seniors.
Town Meadows	115 W Murry, Visalia, CA 93291	90	Rental units for seniors and disabled individuals.
Valencia House	248 N Valencia Blvd, Woodlake, CA 93286	46	Rental units for seniors and disabled individuals.
Woodlake Manor	200 E Sierra Ave, Woodlake, CA 93286	44	Rental units for seniors and disabled individuals.
<b>Total units:</b>		<b>1,601</b>	

Source: Housing Authority of Tulare County, <https://www.hatc.net/subsidized-housing-referral-listing.php>, Accessed June 2023.

## 2.9.2 Persons with Disabilities (including Developmental 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 six 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.

Table 2-19 identifies the populations of each county jurisdiction by number of disabilities. Farmersville, Lindsay, and Porterville are the only three jurisdictions with a larger percentage of their populations having two or more disabilities than a single disability. Exeter has the highest percentage of persons with disabilities among all other jurisdictions, while Dinuba and Woodlake have the lowest.

**Table 2-19 Population by Number of Disabilities**

<b>Jurisdiction</b>	<b>Total</b>	<b>With One Type of Disability</b>	<b>With two or More types of Disability</b>	<b>No Disability</b>
Tulare County	459,748	28,405	25,355	405,988
Percent		6.2%	5.5%	88.3%
Dinuba	24,355	1,071	915	22,369
Percent		4.4%	3.8%	91.9%
Exeter	10,404	787	675	8,942
Percent		7.6%	6.5%	86.0%
Farmersville	10,842	638	767	9,437
Percent		5.9%	7.1%	87.0%
Lindsay	12,701	715	872	11,114
Percent		5.6%	6.9%	87.5%
Porterville	58,174	3,217	3,325	51,632
Percent		5.5%	5.7%	88.8%
Tulare	64,166	4,219	3,291	56,656
Percent		6.6%	5.1%	88.3%
Visalia	131,663	8,659	7,183	115,821
Percent		6.6%	5.5%	88.0%
Woodlake	7,708	374	259	7,075
Percent		4.9%	3.4%	91.8%
Unincorporated County	139,735	8,725	8,068	122,942
Percent		6.2%	5.8%	88.0%
California	38,838,726	2,089,065	2,057,886	34,691,775
Percent		5.4%	5.3%	89.3%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C18108.

Table 2-20 summarizes residents with a disability by age categories for each jurisdiction. Countywide, 6,680 residents under the age of 18 have at least one disability. These residents account for 1.5 percent of the population countywide, which is higher than the proportion of residents under 18 with a disability statewide (0.8 percent). Similarly, the percentage of residents 18 to 64 with a disability is higher in the county (5.6 percent) compared to the state (5.0 percent). Residents 65 years or older with at least one disability account for a smaller percentage of the total population in the county (4.6 percent) than in California (4.9 percent).

**Table 2-20 Disability by Age for the Total Population**

Jurisdiction	Total Population	Under 18 Years with one or more Disability	18 to 64 Years with one or more Disability	65 Years and Older with one or more Disability
Tulare County	459,748	6,680	25,918	21,162
Percent	100.0%	1.5%	5.6%	4.6%
Dinuba	24,355	345	1,160	481
Percent	100.0%	1.4%	4.8%	2.0%
Exeter	10,404	161	703	598
Percent	100.0%	1.5%	6.8%	5.7%
Farmersville	459,748	6,680	25,918	21,162
Percent	100.0%	1.5%	5.6%	4.6%
Lindsay	12,701	82	726	779
Percent	100.0%	0.6%	5.7%	6.1%
Porterville	58,174	627	3,300	2,615
Percent	100.0%	1.1%	5.7%	4.5%
Tulare	64,166	1,205	3,808	2,497
Percent	100.0%	1.9%	5.9%	3.9%
Visalia	131,663	2,060	7,549	6,233
Percent	100.0%	1.6%	5.7%	4.7%
Woodlake	7,708	41	292	300
Percent	100.0%	0.5%	3.8%	3.9%
Unincorporated County	139,735	1,902	7,634	7,257
Percent	100.0%	1.4%	5.5%	5.2%
California	38,838,726	306,806	1,944,580	1,895,565
Percent	100.0%	0.8%	5.0%	4.9%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C18108.

Table 2-21 shows data for residents with a developmental disability. The Centers for Disease Control and Prevention (CDC) defines developmental disabilities as a group of conditions due to an impairment in physical, learning, language, or behavior areas. These conditions begin during the developmental period, may impact day-to-day functioning, and usually last throughout a person's lifetime. Countywide, there are 6,272 residents with a developmental disability, more than half of these residents are under the age of 18 (3,201 residents) and 3,071 residents 18 years old or older, a trend that mirrors the statewide average. In Porterville, Farmersville, and Woodlake, there are more residents with a developmental disability who are 18 years old and older than those who are younger than 18.

**Table 2-21 Developmental Disability by Age**

Jurisdiction	Under 18 Years	18 Years and Older	Total Population with a Development Disability
Tulare County	3,201	3,071	6,272
Dinuba	194	132	326
Exeter	100	96	196
Farmersville	60	64	124
Lindsay	118	88	206
Porterville	541	707	1,248
City of Tulare	584	486	1,070
Visalia	1,039	973	2,012
Woodlake	55	58	113
Unincorporated County	358	346	704
California	192,384	185,353	377,737

Source: California Department of Developmental Services, *Quarterly Consumer Report*, December 2021.

## Resources for Persons with Disabilities

Table 2-22 identifies 576 rental units for residents with a disability countywide. Additionally, according to the State of California Department of Developmental Services data, 5,449 Tulare County residents with a developmental disability live with family or a guardian.<sup>1</sup> Despite these housing opportunities, with 53,760 residents with a disability countywide (Table 2-19), the gap between residents with a disability and housing resources is considerable. United Way of Tulare County’s program, 211 Tulare County, connects members of the community with a broad range of additional resources, services, and opportunities including resources for people with disabilities.

**Table 2-22 Inventory of Housing for People with Disabilities**

Housing Development	Address	Number of Units	Description
Village Grove Apartments	675 S Farmersville Blvd, Farmersville, CA 93223	48	Rental units for individuals 55 and older with a disability.
Palomar Court Apartments	833 S Farmersville Blvd, Farmersville, CA 93223	40	Rental units for individuals 55 and older with a disability.
Euclid Village	600 N Euclid Ave, Dinuba, CA 93618	5	Handicap accessible units to serve disabled individuals and families
Robinwood Court	5738 W Robin Wood Ct, Visalia, CA 93291	10	Rental units for disabled individuals.
Tule Vista	612 S D St, Tulare, CA 93274	3	Rental units for disabled individuals.
North Park Apartments	1655 N Crawford Ave, Dinuba, CA 93618	3	Rental units for disabled individuals.
West Northway Apartments	245 W Northway, Dinuba, CA 93618	38	Rental units for disabled individuals.
Earlimart Senior Apartments	1094 E Washington, Earlimart, CA 93291	2	Rental units for disabled individuals.

<sup>1</sup> U.S. Department of Developmental Services, *Quarterly Consumer Report by Age and Residence Type*, January 2022.



Housing Development	Address	Number of Units	Description
Westwood Manor	211 S Ash, Earlimart, CA 93219	2	one-bedroom units for disabled individuals.
Exeter Apartments	855 W Visalia Rd, Exeter, CA 93221	3	Rental units for disabled individuals.
Exeter Senior Villa	655 Vine, #45, Exeter, CA 93221	4	Rental units for seniors disabled individuals.
Jacob Square	301 Jacob, Exeter, CA 93221	3	Two-bedroom handicap units.
Oakwood Apartments	15753 Avenue 327, Ivanhoe, CA 93235	5	Rental units for disabled individuals.
Delta Vista Manor	701 N Ash, Lindsay, CA 93247	2	Two-bedroom handicap units.
Lindsay Senior Villa	1127 Fresno, Lindsay, CA 93247	4	Rental units for seniors and disabled individuals.
Monte Vista Manor	901 W Tulare, Lindsay, CA 93247	1	Two-bedroom handicap unit.
Alta Vista Apartments	41730 Road 128, Orosi, CA 93647	42	Rental units for disabled individuals.
Orchard Manor Apartments	12495 Avenue 416, Orosi, CA 93647	3	Rental units for disabled individuals.
Pixley Apartments	735 E Terra Bella Ave, Pixley, CA 93256	2	Rental units for disabled individuals.
Carolita Apartments	1055 W. Pioneer Ave., Porterville, CA 93257	8	Rental units for disabled individuals
Alder Apartments	45 N Salisbury, Porterville, CA 93257	64	Rental units for disabled individuals.
Evergreen Apartments	65 N Salisbury, Porterville, CA 93257	4	Rental units for disabled individuals.
Mountain View Apartments	870 N Plano St, Porterville, CA 93257	2	Two-bedroom handicap units.
Porterville Gardens Apartments	1585 W Putnam, Porterville, CA 93257	6	Rental units for seniors and disabled individuals.
Sequoia Village at Rivers Edge	424 South E Street, Porterville, CA 93257	2	Rental units for disabled individuals.
Villa Siena Apartments	200 North E Street, Porterville, CA 93257	4	Rental units for disabled individuals.
Villas Robles Apartments	450 W Springville Dr, Porterville, CA 93257	4	Rental units for disabled individuals.
Porterville Family Apartments	93 E. Date Ave., Porterville, CA 93257	4	Rental units for disabled individuals.
Sequoia Dawn	35800 Highway 190, Springville, CA 93265	118	Rental units for seniors and disabled individuals.
Strathmore Villa Apartments	19734 Road 231 Unit B, Strathmore, CA 93267	2	Rental units for disabled individuals.
Tipton Terrace	584 N Thompson Rd, Tipton, CA 93272	2	Rental units for disabled individuals.

Tulare County Association of Governments  
**Tulare County Regional Housing Element**

Housing Development	Address	Number of Units	Description
Parkwood Manor	414 - 430 Meadow Drive, Tulare, CA 93274	10	Rental units for disabled individuals.
Silvercrest Apartments	350 N L Street, Tulare, CA 93274	4	Rental units for disabled individuals.
Tulare Apartments	1101 S Irwin, Tulare, CA 93274	8	Rental units for disabled individuals.
Tulare Gardens Apartments	498 S Blackstone, Tulare, CA 93274	4	Rental units for seniors 62 and older or disabled individuals.
Westside Palm Village	900 W Pleasant, Tulare, CA 93274	2	Rental units for disabled individuals.
Goshen Village	30940 Road 72, Visalia, CA 93291	6	Rental units for disabled individuals.
Town Meadows	115 W Murry, Visalia, CA 93291	9	Rental units for seniors and disabled individuals.
Valencia House	248 N Valencia Blvd, Woodlake, CA 93286	46	Rental units for seniors and disabled individuals.
Woodlake Garden Apartments	705 W Sequoia, Woodlake, CA 93286	3	Rental units for disabled individuals.
Woodlake Manor	200 E Sierra Ave, Woodlake, CA 93286	44	Rental units for seniors and disabled individuals.
<b>Total Units</b>		<b>576</b>	

Source: Housing Authority of Tulare County, <https://www.hatc.net/subsidized-housing-referral-listing.php>, Accessed June 2023.

Several local agencies provide services for residents with a disability. Table 2-23 provides a list of disability resource contacts throughout the county.

**Table 2-23 Services for Persons with Disabilities**

Organization	Phone	Address
<b>Behavioral Health Centers:</b>		
Lindsay	559.592.7300	831 N. Sequoia Ave., Lindsay, CA
Exeter	559.592.7300	1014 San Juan Ave., Exeter, CA
Visalia	559.624.3300	1100 S. Akers, Visalia, CA
Tulare County Mental Health Department	559.623.0900	520 E. Tulare Street, Visalia, CA
Tulare County Mental Health Hillman Center	559.684.4530	1062 South 'K' St, Tulare, CA
Porterville Adult Mental Health Clinic	559.781.1200	1055 W. Henderson Ave., Porterville, CA
Hope Horizon Porterville	559.781.0649	837 N. Main Street #C, Porterville, CA
Porterville Wellness Center	599.570.5000	333 W. Henderson Ave., Porterville, CA
Hope Horizon Mental Health	559.688.2043	327 South 'K' Street, Tulare, CA
Kingsview	559.687.0929	201 North 'K' Street, Tulare, CA
<b>Blind Services:</b>		
California Council of the Blind	800.221.6359	2143 Hurley Way, Suite 250, Sacramento, CA
Valley Center for the Blind	559.222.4447	3417 W. Shaw Ave., Fresno, CA

Organization	Phone	Address
<b>Deaf Services:</b>		
Deaf and Hard of Hearing Service Center	559.334.0134	113 N Church St. #222, Visalia, CA
Fox Interpreting Sign Language Services	559.636.3294	1105 W Center Ave, Visalia, CA
<b>Veteran Services:</b>		
Tulare Veterans' Clinic	559.684.8703	10550 N Cherry St, Tulare, CA
Veterans' Medical Center	559.225.6100	2615 E Clinton Ave, Fresno, CA

Source: Tulare County CSET, <https://www.cset.org/> accessed June 2023.

### 2.9.3 Large Households

Table 2-24, below, quantifies large households in the county. Countywide, 29,599 households contain more than five people. These households account for 21.3 percent of total households. Of these households, 14,145 (10.2 percent of total households and 47.8 percent of all large households) are renter-occupied households.

**Table 2-24 Large Households by Tenure**

Jurisdiction	Total	Owner-Occupied Large Households			Renter-Occupied Large Households		
		5-Person	6-Person	7-or-More Person	5-Person	6-Person	7-or-More Person
Tulare County	29,599	8,116	4,101	3,237	7,507	3,896	2,742
Percent	21.3%	5.8%	3.0%	2.3%	5.4%	2.8%	2.0%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

### Resources for Large Households

Table 2-25 compares the number of households with five or more people to the number of units with five or more bedrooms. As shown, there are a total of 150,079 housing units in the county, including 2,820 units with five or more bedrooms. These large housing units represent 1.9 percent of the countywide housing stock, significantly less than the percentage statewide (4.3 percent). Compared to the number of large households (29,599) there is a considerable resource gap in the county of more than 20,000 units appropriate for large households. United Way of Tulare County’s program, 211 Tulare County, connects members of the community with a broad range of additional resources, services, and opportunities including resources for large households.

**Table 2-25 Large Households and Units**

Jurisdiction	Total Households	Large Households (5 or more persons)	Total Units	Large Units (5 or more bedrooms)
Tulare County	139,044	29,599	150,079	2,820
Percent	100%	21.3%	100%	1.9%
Dinuba	6,354	1,841	6,552	40
Percent	100%	29.0%	100%	0.6%
Exeter	3,295	597	3,620	72
Percent	100%	18.1%	100%	2.0%
Farmersville	2,862	857	2,921	5
Percent	100%	29.9%	100%	0.2%
Lindsay	3,866	1,016	3,979	72
Percent	100%	26.3%	100%	1.8%
Porterville	17,649	3,582	18,654	186
Percent	100%	20.3%	100%	1.0%
Tulare	18,381	4,360	19,526	399
Percent	100%	23.7%	100%	2.0%
Visalia	43,867	6,983	46,139	1,218
Percent	100%	15.9%	100%	2.6%
Woodlake	2,184	449	2,285	27
Percent	100%	20.6%	100%	1.2%
Unincorporated County	40,586	9,914	46,403	801
Percent	100%	24.4%	100%	1.7%
California	13,103,114	1,809,518	14,210,945	617,193
Percent	100%	13.7%	100%	4.3%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C18108, Table B24024.

## 2.9.4 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 because 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 2-26 identifies all single female-headed householders residing with their own children under age 18. The table values do not include female-headed households with unrelated dependents. Dinuba, Exeter, and Porterville have the highest percent of single female-headed households, while Lindsay, Woodlake, and unincorporated county have the lowest percent. The countywide average is 7.7 percent which is considerably higher than the statewide average of 4.7 percent.

**Table 2-26 Single Female-Headed Households with own Children**

Jurisdiction	Total Households	Single Female-Headed Households*	Percent
Tulare County	139,044	10,655	7.7%
Dinuba	6,354	1,036	16.3%
Exeter	3,295	346	10.5%
Farmersville	2,862	222	7.8%
Lindsay	3,866	207	5.4%
Porterville	17,649	1,756	9.9%
City of Tulare	18,381	1,614	8.8%
Visalia	43,867	2,833	6.5%
Woodlake	2,184	205	9.4%
Unincorporated County	40,568	2,436	6.0%
California	13,103,114	615,734	4.7%

\* Single Female-Headed Households with own children under age 18, does not include unrelated dependents.

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B11012.

Table 2-27 provides data on all single female-headed households by tenure. Countywide there are 23,911 single-female headed households, including 8,979 owner-occupied households and 14,932 renter-occupied households. Across all areas of the county, renter-occupied households account for a larger proportion of single female-headed households than owner-occupied households. Porterville, Woodlake, and Tulare have the largest percentage of single female-headed households that rent. The proportion of single female-headed households that rent in the county (62.4 percent) is higher than the proportion statewide (58.5 percent).

**Table 2-27 Single Female-Headed Households by Tenure**

Jurisdiction	Owner-Occupied	Renter-Occupied	Total
Tulare County	8,979	14,932	23,911
Percent	37.6%	62.4%	100.0%
Dinuba	689	1,050	1,739
Percent	39.6%	60.4%	100.0%
Exeter	287	309	596
Percent	48.2%	51.8%	100.0%
Farmersville	295	316	611
Percent	48.3%	51.7%	100.0%
Lindsay	185	348	533
Percent	34.7%	65.3%	100.0%
Porterville	1,083	2,609	3,692
Percent	29.3%	70.7%	100.0%
Tulare	1,224	2,334	3,558
Percent	34.4%	65.6%	100.0%
Visalia	2,642	4,359	7,001
Percent	37.7%	62.3%	100.0%
Woodlake	125	262	387
Percent	32.3%	67.7%	100.0%
California	702,489	990,785	1,693,274
Percent	41.5%	58.5%	100.0%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B25011.

## **Resources for Single-Parent and Female-Headed Households**

### *Tulare County Community Services Employment Training (CSET) Resource Centers*

Tulare County CSET provides families with access to services including nutrition and health education, housing and utility assistance, and employment training. Each Resource Center has established partnerships and referral processes with local agencies, food pantries, and the faith-based community to be able to provide assistance quickly and smoothly. Tulare County CSET operates offices family resource centers in Tulare and Earlimart.<sup>2</sup>

### *Tulare County Family Resource Network*

The core services of the Tulare County Family Resource Network include family advocacy, parenting education, ongoing intensive family support services, resource and referrals to partner agencies, family health and wellness, home visitation and child development services. The organization connects special needs groups, including single female-headed households, to the Housing Authority of Tulare County for rental assistance. The Tulare County Family Resource Networks operates Family Resources Centers in the community of Orosi, Lindsay, and Visalia, Porterville and Woodlake.<sup>3</sup>

## **2.9.5 Extremely Low-Income Residents**

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, people with disabilities, 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.

Table 2-28 identifies extremely low-income households by tenure for all county jurisdictions. Renter-occupied households make up a larger percentage of total extremely low-income households in every jurisdiction. Lindsay has the highest percentage of extremely low-income households compared to total households at 26.9 percent, followed by Porterville with 21.3 percent, and the unincorporated county at 20.8 percent. Visalia and Tulare have the lowest percentage of extremely low-income households at 11.2 percent and 12.9 percent, respectively.

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<sup>2</sup> Tulare County CSET, <https://www.cset.org/> accessed June 2023.

<sup>3</sup>Tulare County Family Resource Center Network, <http://www.tcfrcn.org/> accessed June 2023.

**Table 2-28 Extremely Low-Income Households by Tenure**

Jurisdiction	Extremely Low-Income Households (Income <=30% HAMFI)			Total Households
	Owner-Occupied	Renter-Occupied	Total Extremely Low-Income Households	
Tulare County	6,940	16,145	23,085	139,044
Percent	5.0%	11.6%	16.6%	100.0%
Dinuba	179	817	996	6,354
Percent	2.8%	12.9%	15.7%	100.0%
Exeter	215	395	610	3,295
Percent	6.5%	12.0%	18.5%	100.0%
Farmersville	245	303	548	2,862
Percent	8.6%	10.6%	19.1%	100.0%
Lindsay	252	789	1,041	3,866
Percent	6.5%	20.4%	26.9%	100.0%
Porterville	994	2,765	3,759	17,649
Percent	5.6%	15.7%	21.3%	100.0%
Tulare	548	1,820	2,368	18,381
Percent	3.0%	9.9%	12.9%	100.0%
Visalia	1,654	3,255	4,909	43,867
Percent	3.8%	7.4%	11.2%	100.0%
Woodlake	104	314	418	2,184
Percent	4.8%	14.4%	19.1%	100.0%
Unincorporated County	2,749	5,687	8,436	40,586
Percent	6.8%	14.0%	20.8%	100.0%

Source: US Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B11012.

Table 2-29 shows data for extremely low-income households overpaying by tenure and cost burden. In all areas of the county, households that rent are far more likely to experience housing cost burden. Countywide, 13.3 percent of extremely low-income renters experience a cost burden, and 49.4 percent experience severe cost burden.

**Table 2-29 Extremely Low-Income Households by Tenure and Cost Burden**

Jurisdiction	Owner Occupied			Renter Occupied			Total Extremely Low-Income Households
	No Cost Burden <30%	Cost Burden >30%	Severe Cost Burden >50%	No Cost Burden <30%	Cost Burden >30%	Severe Cost Burden >50%	
Tulare County	980	865	5,095	1,650	3,080	11,415	23,085
Percent	4.2%	3.7%	22.1%	7.1%	13.3%	49.4%	100.0%
Dinuba	29	25	125	83	184	550	996
Percent	2.9%	2.5%	12.6%	8.3%	18.5%	55.2%	100.0%
Exeter	25	95	95	90	25	280	610
Percent	4.1%	15.6%	15.6%	14.8%	4.1%	45.9%	100.0%
Farmersville	50	25	170	10	119	174	548
Percent	9.1%	4.6%	31.0%	1.8%	21.7%	31.8%	100.0%
Lindsay	89	-	163	24	140	625	1,041
Percent	8.5%	0.0%	15.7%	2.3%	13.4%	60.0%	100.0%
Porterville	99	155	740	265	420	2,080	3,759
Percent	2.6%	4.1%	19.7%	7.0%	11.2%	55.3%	100.0%
Tulare	64	49	435	170	325	1,325	2,368
Percent	2.7%	2.1%	18.4%	7.2%	13.7%	56.0%	100.0%
Visalia	239	140	1,275	295	675	2,285	4,909
Percent	4.9%	2.9%	26.0%	6.0%	13.8%	46.5%	100.0%
Woodlake	20	25	59	85	94	135	418
Percent	4.8%	6.0%	14.1%	20.3%	22.5%	32.3%	100.0%
Unincorporated County	365	351	2,033	628	1,098	3,961	8,436
Percent	4.3%	4.2%	24.1%	7.4%	13.0%	47.0%	100.0%
California	117,890	92,945	381,175	172,130	216,880	1,038,395	2,019,415
Percent	5.8%	4.6%	18.9%	8.5%	10.7%	51.4%	100.0%

Source: US Housing and Urban Development, CHAS 2015-19 (5-Year Estimates), Table 7.

## Resources for Extremely Low-Income Households

HATC provides assistance to lower and moderate-income families in need of housing through the Housing Choice Voucher (HCV) program.<sup>4</sup> HATC currently administers approximately 700 public housing units, 3,100 households receiving HCVs, and 860 units of local, non-traditional housing.<sup>5</sup>

Table 2-30 includes additional resources of benefit to extremely low-income households in Tulare County. United Way of Tulare County’s program, 211 Tulare County, connects members of the community with a broad range of additional resources, services, and opportunities including resources for extremely low-income households.

<sup>4</sup> Tulare County, Housing, Homeless and Rental Assistance, <https://covid19.tularecounty.ca.gov/housing-homeless-and-rental-assistance/> accessed June 2023.

<sup>5</sup> U.S. Department of Housing and Urban Development, Housing Authority of Tulare County, [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/mtw/tulare](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw/tulare) accessed June 2023.



**Table 2-30 Extremely Low-Income Resources**

Organization	Phone	Address
Central California Legal Services	559.733.8770	208 W. Main Street Suit U-1, Visalia, CA
City of Visalia Community Development Agency	559.713.4460	315 E. Acequia, Visalia, CA
Hands in the Community	559.734.4040	Visalia, CA
Salvation Army Tulare	599.687.2520	314 E. San Juaquin Ave. Tulare, CA
St. Anne's Food Pantry	559.783-8018	271 S. Wallace St., Porterville, CA
Central CA Food Bank	599.237.3663	4010 E. Amemdola Dr., Fresno, CA
Love INC of Tulare County	559.467-5167	250 S. K St., Tulare, CA
Central California Family Crisis Center	599.781.7462	211 N. Main St., Porterville, CA
Porterville Pregnancy Resource Center	599.782.1225	303 W. Henderson Ave., Porterville, CA
Porterville Area Coordinating Council	599.793.0213	368 E. Date Ave., Porterville, CA
City of Porterville Community Development Department	599.782.7460	291 N. Main St., Porterville, CA
CSET	599.788.1400	1063 W. Henderson Ave., Porterville, CA
CSET	599.216.0525	108 E. Morton Ave., Porterville, CA
CSET - Tulare Family Resource Center & Employment Connection Affiliate	559.684.1987	304 E. Tulare Avenue, Tulare, CA
Tulare Emergency Aid Council	559.686.3693	424 North 'N' Street, Tulare, CA

Source: Tulare County CSET, 2023.

## 2.9.6 Farmworkers

Due to a combination of limited English language skills and very low household incomes, the ability of farmworkers 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. According to California Employment Development Department, the median wage for farmworkers was \$14.77/hour in 2020 or approximately \$34,560 per year for full-time work, which is considered extremely low-income in California. 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 several housing challenges, but primarily substandard housing conditions and overcrowded housing.<sup>6</sup>

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. Migrant and resident farmworkers constitute distinct populations, each with its own special needs. In many instances, migrant workers are experiencing the worst employment, job security, and housing conditions. Many migrants do not have a social support network and must locate both employment and housing on their own. Resident farmworkers, on the other hand, often have support networks in place and are more likely to gain access to off-farm employment, such as in food packing or transportation.<sup>7</sup>

Table 2-31 provides 2020 census data for farmworkers by jurisdiction in the county. According to the 2020 census, there are 28,627 people employed as farmworkers in the county. Most of the farmworker population is distributed throughout the unincorporated county, making up 54.3 percent of the total farmworker population. Porterville has the second largest population of farmworkers at 11.9 percent.

**Table 2-31 Farmworker Population**

Jurisdiction	Farmworkers	Percent of Total Farmworkers
Dinuba	2,022	7.1%
Exeter	285	1.0%
Farmersville	730	2.6%
Lindsay	1,052	3.7%
Porterville	3,419	11.9%
Tulare	2,673	9.3%
Visalia	2,481	8.7%
Woodlake	425	1.5%
Unincorporated County	15,540	54.3%
<b>Total Tulare County</b>	<b>28,627</b>	<b>100%</b>

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

Table 2-32 provides USDA Census of Agriculture data for farmworkers by population over time. While the number of hired farmworkers increased between 2007 and 2012, the most recent 2017 census observes a decrease in the number of farmworkers by 8.0 percent from 25,247 to 23,233 workers. The ongoing transition from agriculture-based industries to metropolitan-oriented employment in the larger jurisdictions, including Visalia, Tulare, and Porterville, is a key factor in the decrease in the population of farmworkers, as evidenced by the decrease in farms with hired labor during the same period from 2,448 to 2,160.

<sup>6</sup> National Center for Farmworker Health. 2021. Monterey, Kern, and Tulare Cali Rapid Assessment – Survey Report. [https://www.ncfh.org/uploads/3/8/6/8/38685499/monterey\\_kern\\_tulare\\_cali\\_rapid\\_assessment\\_-\\_survey\\_report\\_2021.pdf](https://www.ncfh.org/uploads/3/8/6/8/38685499/monterey_kern_tulare_cali_rapid_assessment_-_survey_report_2021.pdf)

<sup>7</sup> Housing Assistance Council. Farmworker Case Study – Kern County, California. <https://ruralhome.org/wp-content/uploads/storage/documents/farmcase.pdf>

**Table 2-32 Farmworker Population Overtime (Tulare County)**

Type of Farm Labor	2007	2012	Percent Change		
			'07 - '12	'12 - '17	
Hired farm labor (farms)	2,103	2,448	16.4%	2,160	-11.8%
Hired farm labor (workers)	24,978	25,247	1.1%	23,233	-8.0%
Workers by days worked – 150 days or more	12,549	11,745	-6.4%	11,017	-6.2%
Workers by days worked – less than 150 days	12,429	13,502	8.6%	12,216	-9.5%
Migrant farm labor on farms with hired labor	350	180	-48.6%	146	-18.9%
Migrant farm labor on farms reporting only contract labor	184	65	-64.7%	60	-7.7%

Source: U.S. Department of Agriculture, *Census of Agriculture*, <https://www.nass.usda.gov/AgCensus/> accessed June 2023.

## Resources for Farmworkers

The Housing Authority of Tulare County offers a farm labor housing program that provides housing to very low, low, and moderate-income families with two to nine members who have current farm labor income. Under this program the Housing Authority rents over 400 units to non-migratory farm workers for very low amounts and offers rental assistance when needed.<sup>8</sup> Housing is provided in Visalia, Poplar, Tulare, Terra Bella, and Woodville. To be accepted, the head of household must be a U.S. citizen or legal resident and must meet a minimum requirement for income from farm labor, or for days worked in farm labor during the past year.

Table 2-33 identifies agencies providing services benefitting farmworkers. United Way of Tulare County's program, 211 Tulare County, connects members of the community with a broad range of additional resources, services, and opportunities including resources for large households including resources for farmworkers.

**Table 2-33 Resources for Farmworkers**

Organization	Phone	Address	Description
Proteus Inc.	599. 781-1852	54 N. Main St. #10, Porterville, CA	Education, workplace training, job placement, and other support services to farm working families and diverse program participants to empower them to achieve self-sufficiency
Housing Authority of Tulare County	559. 781-6873	290 N. 4th St., Porterville, CA	Provides affordable housing opportunities for lower-income households and farmworkers
California Farmworker Foundation (CFF)	661.778.0015	1120 Kensington Street, Delano, CA	Works to offer and create opportunities that would enable Farmworkers that reside in California to develop personal and professional skills through five areas of service: Education, Health & Wellness, Workforce Development, Immigration Services, and Community Engagement.
United Way of Tulare County	559.685.1766	1601 E. Prosperity Avenue, Tulare, CA	Offers \$600 cash cards for eligible farm and food workers in California

Source: Proteus Inc. <https://www.proteusinc.org/> accessed June 2023.

Housing Authority of Tulare County, <https://www.hatc.net/> accessed March 2023.

California Farmworker Foundation, <https://californiafarmworkers.org/> accessed June 2023.

United Way of Tulare County, <https://www.unitedwaytc.org/> accessed June 2023.

<sup>8</sup> Housing Authority of Tulare County, <https://www.hatc.net/farm-labor.php?nbl=RP> accessed June 2023.

The Tulare County Housing Authority operates six farmworker housing developments providing a total of 418 apartments and townhouses. These farmworker housing units are concentrated in Visalia, providing 206 units, and Porterville with 178 units. Below is an inventory of farmworker housing found throughout Tulare County:

- **La Puente.** Located in Visalia on North Bridge Street. Provides 15 two- and three-bedroom units.
- **Linnell Farm Labor Center.** Located in Visalia on North Mariposa Avenue near Farmersville. Provides 191 two-, three-, and four-bedroom apartments.
- **Poplar Grove Apartments.** Located in Poplar along Avenue 145. Provides 50 two-, three-, and four-bedroom units.
- **Sonora Apartments.** Located Tulare on South O Street. Provides 52 townhouses and single-story units.
- **Terra Bella Farm Labor Center.** Located in Terra Bella along Road 328. Provides 14 two- and three-bedroom units.
- **Villa Siena Apartments.** Located at 200 North E Street in Porterville. Provides 70 units one-, two-, and three-bedroom units.
- **Woodville Farm Labor Center.** Located in Porterville along Road 192. Provides 178 two-, three-, and four-bedroom units.

## 2.9.7 Persons Experiencing Homelessness

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 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 is 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.

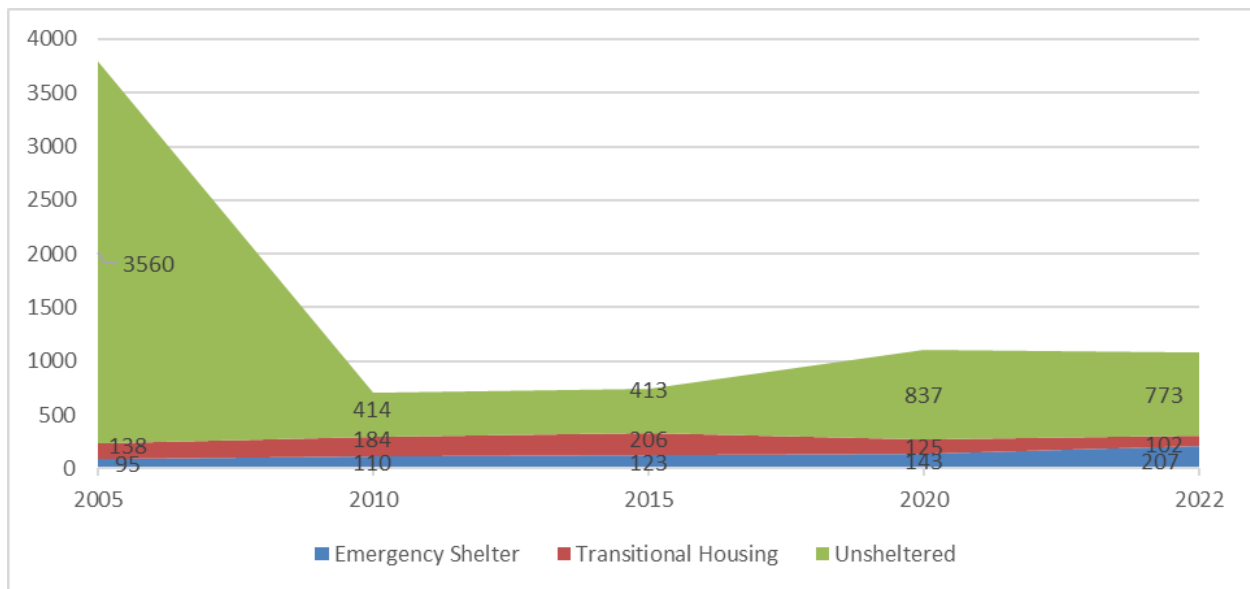
For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining housing, improving 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 for 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.

The Kings and Tulare counties have formed a regional Continuum of Care (CoC), a community-based organization that provides information on homeless services and data on the region’s homeless population. Figure 2-2 shows total households experiencing homelessness by living situation between 2005 to 2022. As shown, 2005 had the highest reported number of households (3,793) within the Continuum of Care (CoC), the majority of which were unsheltered. Data for 2022 indicates that 1,082 households were experiencing homelessness, including 773 that were reported as unsheltered.

**Figure 2-2 Homelessness by Type Over Time, Households, Kings/Tulare County CoC**



Source: U.S. HUD, CoC Homeless Populations and Subpopulations Reports (2005, 2010, 2015, 2020, 2022).

The Kings/Tulare Homeless Alliance (KTHA) conducted a Point in Time (PIT) count on the evening of January 22, 2023. Volunteers from local jurisdictions, law enforcement, the faith-based community, non-profit partners, and community stakeholders conducted brief surveys with people who meet the HUD definition of homeless. Volunteers canvassed locations where people experiencing homelessness tend to congregate including encampments, libraries, and food distribution sites. The PIT Report provides a snapshot of the people experiencing homelessness in Kings and Tulare Counties in 2023 and provides data specific to areas within the cities of Porterville, Tulare, and Visalia, and the county of Tulare as a whole.<sup>9</sup>

Among those counted, there were a total of 1,053 people experiencing homelessness. Approximately 97 percent of this population lives in either Porterville, Tulare, or Visalia, while the remaining three percent (36 residents) live throughout all other jurisdictions, Table 2-34 identifies those counted in 2023.

<sup>9</sup> Kings/Tulare Homeless Alliance, 2022 Point in Time Report, June 1, 2022.

**Table 2-34 Homelessness by Type (2023)**

Jurisdiction	Emergency Shelter	Transitional Housing	Unsheltered	Total
Porterville	56	16	227	299
Tulare	21	36	227	284
Visalia	83	57	294	434
Balance of County	5	0	31	36

Sources:  
 Kings/Tulare Homeless Alliance, 2023 Point in Time Report, July 7, 2023.  
 U.S. HUD, CoC Homeless Populations and Subpopulations Reports (2020).

The Kings/Tulare CoC data also considers ethnicity. Among those counted, 45 percent identify as Hispanic/Latino (of any race).

The 2023 PIT Report identified 1,053 people experiencing homelessness in the county, which was a 14 percent increase over 2022 and a 91 percent increase over 2012. Of those counted, 779 were unsheltered, 165 slept in an emergency shelter and 109 in transitional housing. Additionally, 430 reported having a disability and 58 persons were unaccompanied youth. The vast majority of those counted identified as white (70 percent). Data for ethnicity shows that 49 percent identified as Hispanic/Latino (of any race).

### **Resources for Persons Experiencing Homelessness**

KTHA is a broad-based coalition of homeless housing and service providers, advocates, government representatives and consumers working together to shape regional planning and decision making.

KHTA provides a coordinated entry system, Every Door Open. The system is based on national best practices and is consistent with federal guidelines, which ensure that vulnerable populations receive housing resources. Through a partnership with service and housing providers, Every Door Open is structured to deliver a consistent level of services and housing to those that are at-risk of homelessness or experiencing homelessness in Kings/Tulare counties. Every Door Open coordinates local investment towards preventing and reducing homelessness.

Every Door Open directs households who are at risk of becoming homeless or are currently experiencing homelessness, to seek assistance through a Housing Navigator, partner agency, or through 2-1-1. Households are evaluated through the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT). Assistance is prioritized for households who have been literally homeless for long periods of time and have high service needs.<sup>10</sup> Table 2-35 identifies additional resources for residents experiencing or at risk of homelessness. United Way of Tulare County’s program, 211 Tulare County, also connects members of the community with a broad range of additional resources, services, and opportunities including resources for large households including resources for people experiencing homelessness.

<sup>10</sup> Kings/Tulare Homeless Alliance, Coordinated Entry System, <https://www.kthomelessalliance.org/coordinatedentry> accessed June 2023.

**Table 2-35 Resources for Persons Experiencing Homelessness**

Organization	Phone	Address
Kings/Tulare Homeless Alliance	559.738-8733	1900 N Dinuba Blvd Ste G, Visalia, CA 93291
Women's Center of Hope	559.734.7921	324 N East 1st Avenue Visalia, CA 93291
Men's Shelter	559.740.4178	322 NE 1st Avenue, Visalia, CA 93291
Open Gate Ministries	559.591.1241	511 North K St Dinuba, CA 93618
United Way of Tulare County	559.685.1766	1601 E Prosperity Avenue, Tulare, CA
Porterville Navigation Center	599.521.0619	140 South C Street, Porterville, CA 93257
Central California Family Crisis Center	599.781.7462	211 N Main St, Porterville, CA 93257

Source: Kings/Tulare Homeless Alliance (KTHA), <https://www.kthomelessalliance.org> accessed March 2023.

There are five emergency shelter providers throughout Tulare County offering short-term housing and basic amenities to those in need. There are currently 196 emergency shelter units, and an additional 200 beds planned in the city of Tulare in summer 2024, which will bring the total to 396 beds. These beds will provide shelter for approximately 37 percent of all people experiencing homelessness in the county based on the number provided in the 2023 PIT count. Below is an inventory of emergency shelter facilities found throughout Tulare County:

- **Visalia Rescue Mission – Men's Shelter.** Located on NE First Avenue in Visalia. Provides 50 beds to men 18 years and older for up to 90 days.
- **Visalia Rescue Mission – Shelter of Hope.** Located on N Burke Avenue in Visalia. Provides 40 beds to women and children for up to 90 days. The shelter is available to girls 17 years of age and younger and boys 12 years of age and younger.
- **The PAAR Center.** While not a homeless specific resource, the PAAR Center, with its main office on W. Belleview Avenue in Porterville, provides 57 beds to individuals recovering from substance abuse. The PAAR Center welcomes all guests in need of shelter and provides a bed for up to 90 days and basic amenities including showers.
- **Open Gate Ministries.** Located on N K Street in Dinuba. Provides 34 beds for anyone in need.
- **Tulare Cares Temporary Encampment.** Located on E Walnut Avenue in Tulare. Temporary emergency encampment currently active and providing tents for up to 178 guests.
- **Porterville Navigation Center.** Located on South C Street in Porterville. Provides 15 low-barrier emergency shelter beds and fifteen bridge housing beds with wrap-around services, including daily meals, case services to help individuals find permanent housing, income, healthcare, and stability. Provides day services, showers, laundry, breakfast, lunch, and case management services.
- **Hillman Center Project.** Planned homeless shelter in the city of Tulare. Located at the Hillman Health Campus, near E O'Neal Avenue and S O Street. Will provide approximately 200 beds, 75 percent of which will be allocated for residents of the city of Tulare and the remaining beds will be allocated for residents throughout the county. Construction will begin in summer 2024 and operation will commence in 2025.

## 2.10 Housing Stock Characteristics

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the

community. The following sections detail the housing stock characteristics of Tulare County to identify how well the current housing stock meets the needs of current and future residents.

## 2.11 Housing Growth

Table 2-36 indicates the growth in the housing stock by providing the total number of units overtime for each Tulare County Jurisdiction. Dinuba, Lindsay, and Porterville have the greatest percent change in total units from 2010 to 2020 indicating the fastest growing housing stocks in the past decade. Exeter had the lowest housing stock growth from 2010 to 2020 with the addition of 20 new units over the 10-year period.

**Table 2-36 Total Housing Units Over Time (1980 to 2020)**

Jurisdiction	1980	1990	2000	2010	2020
Dinuba	3,182	3,836	4,670	5,868	6,552
Percent		20.6%	21.7%	25.7%	11.7%
Exeter	2,060	2,651	3,168	3,600	3,620
Percent		28.7%	19.5%	13.6%	0.6%
Farmersville	1,640	1,732	2,269	2,726	2,921
Percent		5.6%	31.0%	20.1%	7.2%
Lindsay	2,344	2,678	2,865	3,193	3,979
Percent		14.3%	7.0%	11.5%	24.6%
Porterville	6,605	10,073	12,691	16,734	18,654
Percent		52.5%	26.0%	31.9%	11.5%
Tulare	7,774	11,316	14,253	18,863	19,526
Percent		45.6%	26.0%	32.3%	3.5%
Visalia	18,190	27,154	32,654	44,205	46,139
Percent		49.3%	20.3%	35.4%	4.4%
Woodlake	1,279	1,585	1,874	2,067	2,285
Percent		23.9%	18.2%	10.3%	10.6%
Unincorporated County	37,578	43,988	45,195	44,440	46,403
Percent		17.1%	2.7%	-1.7%	4.4%

Source: U.S. Census Bureau, Census 1980(STF1:T65), 1990(STF1:H1), 2000(SF1:H1); ACS 16-20 (5-year Estimates), Table B2001.

## 2.12 Housing Type and Tenure

Table 2-37 identifies the total housing units by type across each Tulare County jurisdiction. Most of the housing stock across Tulare County are single-family detached homes, making up 75.0 percent of the county’s total housing units. This percentage is notably higher than the statewide average of 57.7 percent. The second most common unit type are mobile homes, with 9,096 units or 6.1 percent of the total housing stock. The third most common unit type are 3- or 4-unit dwellings with 7,936 units or 5.3 percent of the total housing stock.



**Table 2-37 Total Housing Units by Type**

Jurisdiction	Total	1, Detached	1, Attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile Home	Boat, RV, Van, etc.
Tulare County	150,079	112,528	4,416	3,704	7,936	4,077	2,262	2,362	3,535	9,096	163
Percent		75.0%	2.9%	2.5%	5.3%	2.7%	1.5%	1.6%	2.4%	6.1%	0.1%
Dinuba	6,552	4,571	152	200	367	589	354	54	80	180	5
Percent		69.8%	2.3%	3.1%	5.6%	9.0%	5.4%	0.8%	1.2%	2.8%	0.1%
Exeter	3,620	2,887	156	88	170	109	30	44	35	101	-
Percent		79.8%	4.3%	2.4%	4.7%	3.0%	0.8%	1.2%	1.0%	2.8%	0.0%
Farmersville	2,921	2,283	74	52	151	92	129	10	22	108	-
Percent		78.2%	2.5%	1.8%	5.2%	3.2%	4.4%	0.3%	0.8%	3.7%	0.0%
Lindsay	3,979	2,845	53	22	183	107	176	208	261	124	-
Percent		71.5%	1.3%	0.6%	4.6%	2.7%	4.4%	5.2%	6.6%	3.1%	0.0%
Porterville	18,654	12,744	341	742	1,038	625	504	603	1,067	969	21
Percent		68.3%	1.8%	4.0%	5.6%	3.4%	2.7%	3.2%	5.7%	5.2%	0.1%
Tulare	19,526	15,103	662	541	984	653	285	267	499	532	-
Percent		77.4%	3.4%	2.8%	5.0%	3.3%	1.5%	1.4%	2.6%	2.7%	0.0%
Visalia	46,139	34,316	1,631	1,535	3,659	1,295	521	858	1,162	1,162	-
Percent		74.4%	3.5%	3.3%	7.9%	2.8%	1.1%	1.9%	2.5%	2.5%	0.0%
Woodlake	2,285	1,632	93	119	216	53	55	15	67	35	-
Percent		71.4%	4.1%	5.2%	9.5%	2.3%	2.4%	0.7%	2.9%	1.5%	0.0%
Unincorporated County	46,403	36,147	1,254	405	1,168	554	208	303	342	5,885	137
Percent		77.9%	2.7%	0.9%	2.5%	1.2%	0.5%	0.7%	0.7%	12.7%	0.3%
California	14,210,945	8,206,621	1,009,488	339,846	773,994	840,296	721,132	705,450	1,083,247	515,666	15,205
Percent		57.7%	7.1%	2.4%	5.4%	5.9%	5.1%	5.0%	7.6%	3.6%	0.1%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

Table 2-38 indicates housing units by tenure countywide. There are more owner-occupied units than renter units in each jurisdiction. Exeter, Visalia, and Farmersville have the highest percentages of units that are owner-occupied. Lindsay, Porterville, and Woodlake have the largest percentage of units that are renter-occupied.

**Table 2-38 Housing Units by Tenure**

Jurisdiction	Total	Owner-Occupied	Percent Owner-Occupied	Renter-Occupied	Percent Renter-Occupied
Tulare County	139,044	79,353	57.1%	59,691	42.9%
Dinuba	6,354	3,375	53.1%	2,979	46.9%
Exeter	3,295	2,079	63.1%	1,216	36.9%
Farmersville	2,862	1,888	66.0%	974	34.0%
Lindsay	3,866	1,999	51.7%	1,867	48.3%
Porterville	17,649	8,900	50.4%	8,749	49.6%
Tulare	18,381	10,512	57.2%	7,869	42.8%
Visalia	43,867	25,950	59.2%	17,917	40.8%
Woodlake	2,184	1,122	51.4%	1,062	48.6%
Unincorporated County	40,586	23,528	58.0%	17,058	42.0%
California	13,103,114	7,241,318	55.3%	5,861,796	44.7%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25042.

## 2.13 Vacancy Rate

The vacancy rate indicates the match between the demand for 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 normal. 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 reduced affordability. Table 2-39 provides data on vacancy status by type for the total vacant units across all county jurisdictions. Units for rent and other vacant units are the most common types of total vacant units. The unincorporated county has the most vacant units, and Woodlake and Dinuba have the highest percentage of vacant units that are available for rent.

**Table 2-39 Vacancy Status by Type for Total Vacant Units**

Jurisdiction	Total	For Rent	Rented, not Occupied	For Sale Only	Sold, not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Tulare County	11,035	1,542	449	901	398	3,004	39	4,702
Percent		14.0%	4.1%	8.2%	3.6%	27.2%	0.4%	42.6%
Dinuba	198	91	-	35	-	11	-	61
Percent		46.0%	0.0%	17.7%	0.0%	5.6%	0.0%	30.8%
Exeter	325	-	101	12	28	-	-	184
Percent		0.0%	31.1%	3.7%	8.6%	0.0%	0.0%	56.6%
Farmersville	59	-	-	14	-	-	-	45
Percent		0.0%	0.0%	23.7%	0.0%	0.0%	0.0%	76.3%
Lindsay	113	44	-	-	23	-	-	46
Percent		38.9%	0.0%	0.0%	20.4%	0.0%	0.0%	40.7%
Porterville	1,005	231	-	93	54	60	-	567
Percent		23.0%	0.0%	9.3%	5.4%	6.0%	0.0%	56.4%
Tulare	1,145	163	180	261	26	-	-	515
Percent		14.2%	15.7%	22.8%	2.3%	0.0%	0.0%	45.0%
Visalia	2,272	758	65	194	65	123	-	1,067
Percent		33.4%	2.9%	8.5%	2.9%	5.4%	0.0%	47.0%
Woodlake	101	50	-	20	-	-	-	31
Percent		49.5%	0.0%	19.8%	0.0%	0.0%	0.0%	30.7%
Unincorporated County	5,817	205	103	272	202	2,810	39	2,186
Percent		3.5%	1.8%	4.7%	3.5%	48.3%	0.0%	37.6%
California	1,107,831	227,993	54,898	77,702	53,437	378,023	3,326	312,452
Percent		20.6%	5.0%	7.0%	4.8%	34.1%	0.3%	28.2%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25004.

## 2.14 Housing Unit Size

Table 2-40 provides housing unit size data for all county jurisdictions. Three-bedroom units are the most common type across the county, followed by two-bedroom and one-bedroom units which mirrors the statewide housing unit size trend; however, there is a larger stock of three-bedroom units countywide (48.3 percent) than in the state (33.7 percent). Except for Farmersville and Lindsay, all jurisdictions in the county have a smaller percentage of housing units that are studio and one-bedroom units than the statewide average. All county jurisdictions have a smaller percentage of five-bedroom units than the statewide average. Conversely, most county jurisdictions have a higher percentage of housing units that are three- and four-bedroom units than the statewide average.

## 2.15 Age and Condition of Housing Stock

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1990), 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 1970). Housing units older than 50 years are more likely to require complete rehabilitation of housing systems such as roofing, plumbing, and electrical. Table 2-41 provides data on total occupied housing units by year built. More than 22,770 units were constructed in the county between 2000 and 2009, but production was reduced to 9,725 in the following decade.

**Table 2-40 Housing Unit Size**

Jurisdiction	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 of More Bedroom
Tulare County	139,044	2,322	7,462	33,867	67,094	25,533	2,766
Percent		1.7%	5.4%	24.4%	48.3%	18.4%	2.0%
Dinuba	6,354	122	277	1,399	3,129	1,387	40
Percent		1.9%	4.4%	22.0%	49.2%	21.8%	0.6%
Exeter	3,295	-	177	931	1,459	668	60
Percent		0.0%	5.4%	28.3%	44.3%	20.3%	1.8%
Farmersville	2,862	138	176	483	1,410	650	5
Percent		4.8%	6.2%	16.9%	49.3%	22.7%	0.2%
Lindsay	3,866	35	540	1,265	1,378	576	72
Percent		0.9%	14.0%	32.7%	35.6%	14.9%	1.9%
Porterville	17,649	553	1,169	4,707	8,528	2,506	186
Percent		3.1%	6.6%	26.7%	48.3%	14.2%	1.1%
Tulare	18,381	271	692	3,974	9,677	3,368	399
Percent		1.5%	3.8%	21.6%	52.7%	18.3%	2.2%
Visalia	43,867	750	2,329	10,016	20,671	8,900	1,201
Percent		1.7%	5.3%	22.8%	47.1%	20.3%	2.7%
Woodlake	2,184	11	114	603	1,126	303	27
Percent		0.5%	5.2%	27.6%	51.6%	13.9%	1.2%
Unincorporated County	40,586	442	1,988	10,489	19,716	7,175	776
Percent		1.1%	4.9%	25.8%	48.6%	17.7%	1.9%
California	13,103,114	547,466	1,686,731	3,527,970	4,418,085	2,336,619	586,243
Percent		4.2%	12.8%	26.9%	33.7%	17.8%	4.4%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25042.

**Table 2-41 Total Occupied Housing Units by Year Built**

Jurisdiction	Total	2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Tulare County	139,044	5,070	4,655	22,770	20,677	20,078	25,486	13,063	12,537	7,205	7,503
Percent		3.6%	3.3%	16.4%	14.9%	14.4%	18.3%	9.4%	9.0%	5.2%	5.4%
Dinuba	6,354	316	454	884	885	538	1,289	469	643	470	406
Percent		5.0%	7.1%	13.9%	13.9%	8.5%	20.3%	7.4%	10.1%	7.4%	6.4%
Exeter	3,295	27	-	696	472	489	426	286	288	144	467
Percent		0.8%	-	21.1%	14.3%	14.8%	12.9%	8.7%	8.7%	4.4%	14.2%
Farmersville	2,862	89	97	501	377	265	745	248	354	127	59
Percent		3.1%	3.4%	17.5%	13.2%	9.3%	26.0%	8.7%	12.4%	4.4%	2.1%
Lindsay	3,866	95	315	452	282	585	660	146	439	185	707
Percent		2.5%	8.1%	11.7%	7.3%	15.1%	17.1%	3.8%	11.4%	4.8%	18.3%
Porterville	17,649	339	394	2,401	3,246	2,630	3,009	1,793	2,064	661	1,112
Percent		1.9%	2.2%	13.6%	18.4%	14.9%	17.0%	10.2%	11.7%	3.7%	6.3%
Tulare	18,381	722	814	3,691	3,289	2,583	2,749	1,632	1,125	785	991
Percent		3.9%	4.4%	20.1%	17.9%	14.1%	15.0%	8.9%	6.1%	4.3%	5.4%
Visalia	43,867	2,298	1,590	8,985	5,993	7,065	8,689	3,453	3,054	1,609	1,131
Percent		5.2%	3.6%	20.5%	13.7%	16.1%	19.8%	7.9%	7.0%	3.7%	2.6%
Woodlake	2,184	143	99	467	274	246	354	213	129	163	96
Percent		6.5%	4.5%	21.4%	12.5%	11.3%	16.2%	9.8%	5.9%	7.5%	4.4%
Unincorporated County	40,586	1,041	892	4,693	5,859	5,677	7,565	4,823	4,441	3,061	2,534
Percent		2.6%	2.2%	11.6%	14.4%	14.0%	18.6%	11.9%	10.9%	7.5%	6.2%
California	13,103,114	294,667	234,646	1,432,955	1,448,367	1,967,306	2,290,081	1,740,922	1,767,353	763,029	1,163,788
Percent		2.2%	1.8%	10.9%	11.1%	15.0%	17.5%	13.3%	13.5%	5.8%	8.9%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25036.

Table 2-42 provides information on substandard housing units across all county jurisdictions. There is a higher percentage of units lacking complete kitchen facilities than units lacking complete plumbing facilities across all jurisdictions except for Farmersville and Woodlake. Porterville, Woodlake and Visalia have the largest percentage of substandard housing, while Lindsay, Tulare, and Woodlake have the lowest percentage of substandard housing units.

**Table 2-42 Substandard Housing Units**

Jurisdiction	Total	Lacking Complete Plumbing Facilities	Lacking Complete Kitchen Facilities
Tulare County	139,044	481	971
Percent		0.4%	0.7%
Dinuba	6,354	15	27
Percent		0.2%	0.4%
Exeter	3,295	-	20
Percent		0.0%	0.6%
Farmersville	2,862	30	12
Percent		1.1%	0.4%
Lindsay	3,866	-	-
Percent		0.0%	0.0%
Porterville	17,649	69	146
Percent		0.4%	0.8%
Tulare	18,381	17	78
Percent		0.1%	0.4%
Visalia	43,867	235	499
Percent		0.5%	1.1%
Woodlake	2,184	10	-
Percent		0.5%	0.0%
Unincorporated County	40,586	105	189
Percent		0.3%	0.5%
California	13,103,114	54,342	151,660
Percent		0.4%	1.2%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25049.

## 2.16 Housing Costs

### 2.16.1 Median Home Sale Price

Table 2-43 provides information on the median housing value across all county jurisdictions from 1980 to 2020. Prices rose steadily across the county from 1980 to 2000, increasing between 20 and 50 percent. From 2000 to 2010, there were large value increases between 68 and 124 percent. Increases in value have slowed since 2010, with generally five to 17 percent growth between 2010 and 2020 staying. Median home value decreased in Porterville during this time, while Woodlake had a percent change of 41.7 percent.

**Table 2-43 Median Housing Value Over Time (1980 to 2020)**

Jurisdiction	1980	1990	2000	2010	2020
Dinuba	46,400	67,200	95,700	196,400	210,100
Percent		44.8%	42.4%	105.2%	7.0%
Exeter	44,300	67,900	94,800	211,400	224,000
Percent		53.3%	39.6%	123.0%	6.0%
Farmersville	36,000	49,100	77,600	151,300	173,800
Percent		36.4%	58.0%	95.0%	14.9%
Lindsay	38,600	56,300	78,000	162,100	189,700
Percent		45.9%	38.5%	107.8%	17.0%
Porterville	52,300	70,800	92,200	183,200	182,100
Percent		35.4%	30.2%	98.7%	-0.6%
Tulare	45,300	70,100	92,900	208,500	226,500
Percent		54.8%	32.5%	124.4%	8.6%
Visalia	64,000	90,100	112,200	231,900	254,600
Percent		40.8%	24.5%	106.7%	9.8%
Woodlake	35,900	57,000	81,300	136,600	193,500
Percent		58.8%	42.6%	68.0%	41.7%
Unincorporated County	48,900	73,400	96,500	211,200	223,600
Percent		50.1%	31.5%	118.9%	5.9%

Note: Data are not inflation-adjusted to current 2022 dollars.

Source: U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

## 2.17 Distribution of Owner-Occupied Units

Due to historical practices of segregation, redlining, displacement, and other discriminatory practices, accumulating wealth through homeownership has been difficult for non-white households. Table 2-44 provides data on the number of owner-occupied housing units by race across all county jurisdictions. In terms of race, households with occupants who identified as two or more races, “some other race,” and white have the highest percentage of housing unit ownership in the county, ranging from 55.7 to 82.2 percent of households. Native Hawaiian and other Pacific Islander and Black/African American households have the lowest rate of housing ownership in Tulare County. Asian American households in the county have a homeownership rate that is far lower than the statewide average. The homeownership rate in the county for households with occupants who identify as Hispanic/Latino (of any race) is double the statewide average.

**Table 2-44 Owner Occupied Units by Race**

Jurisdiction	White	Black/African American	American Indian and Alaska Native	Asian American	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic/Latino of any Race
Tulare County	58,375	710	784	2,682	45	10,916	5,841	38,702
Percent	73.6%	0.9%	1.0%	3.4%	0.1%	13.8%	7.4%	48.8%
Dinuba	2,281	8	45	68	4	561	408	2,665
Percent	67.6%	0.2%	1.3%	2.0%	0.1%	16.6%	12.1%	79.0%
Exeter	1,708	-	38	24	-	246	63	506
Percent	82.2%	-	1.8%	1.2%	-	11.8%	3.0%	24.3%
Farmersville	1,051	9	25	10	4	522	267	1,647
Percent	55.7%	0.5%	1.3%	0.5%	0.2%	27.6%	14.1%	87.2%
Lindsay	1,421	-	-	21	-	255	302	1,593
Percent	71.1%	-	-	1.1%	-	12.8%	15.1%	79.7%
Porterville	6,106	56	75	578	-	1,286	799	4,592
Percent	68.6%	0.6%	0.8%	6.5%	-	14.4%	9.0%	51.6%
Tulare	7,882	190	73	255	6	1,042	1,064	5,408
Percent	75.0%	1.8%	0.7%	2.4%	0.1%	9.9%	10.1%	51.4%
Visalia	19,441	357	248	958	-	3,328	1,618	10,071
Percent	74.9%	1.4%	1.0%	3.7%	-	12.8%	6.2%	38.8%
Woodlake	664	-	14	31	-	308	105	987
Percent	59.2%	-	1.2%	2.8%	-	27.5%	9.4%	88.0%
Unincorporated County	17,821	90	266	737	31	3,368	1,215	11,233
Percent	75.7%	0.4%	1.1%	3.1%	0.1%	14.3%	5.2%	47.7%
California	4,831,347	286,043	48,100	1,111,582	18,182	576,852	369,212	1,741,159
Percent	66.7%	4.0%	0.7%	15.4%	0.3%	8.0%	5.1%	24.0%

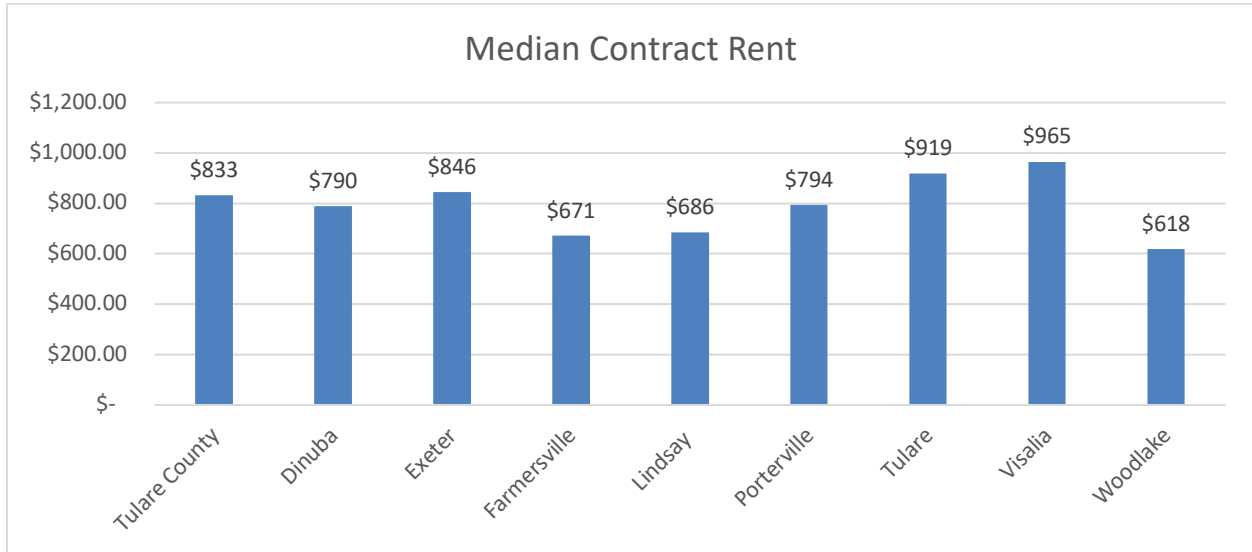
Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25003.



## 2.18 Housing Rents

The U.S. Census Bureau defines contract rent as the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included. The median contract rent in the county is \$833 per month (Figure 2-3). Visalia has the highest median contract rent of \$965, followed by Tulare with a median of \$919. Farmersville and Woodlake have the lowest median contract rent with a median of \$671 and \$618, respectively.

**Figure 2-3 Median Contract Rent**



Source: U.S. Census Bureau, ACS 17-21 (5-year Estimates), Table B25058.

Table 2-45 below provides an overview of median rent for rental housing by number of bedrooms. The median rent data provided by Zumper shows the estimated rent for June 2022 in Tulare County. Zumper is an online tool that compiles rent price data to identify average rent prices at the local, regional, and national levels. Four-bedroom units in Woodlake have a higher median rent than in comparable cities. One- or two-bedroom units have a higher median rent in Visalia and Tulare than other areas of the county.

**Table 2-45 Median Rent by Number of Bedrooms**

Jurisdiction	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Dinuba	N/A	\$795	\$1,000	\$1,900	\$2,200
Exeter	N/A	\$695	\$950	\$1,695	\$1,495
Farmersville	N/A	N/A	N/A	\$850	N/A
Lindsay	N/A	\$695	\$850	\$2,100	N/A
Porterville	\$500	\$628	\$950	\$1,800	\$2,450
City of Tulare	\$660	\$900	\$1,300	\$1,795	\$2,095
Visalia	\$1,300	\$1,250	\$1,300	\$1,900	\$2,448
Woodlake	N/A	\$750	N/A	N/A	\$3,447
Unincorporated County	N/A	\$795	\$1,000	\$1,900	\$2,200

Source: Zumper.com, Rental data for June 2022, accessed June 2023.

## 2.19 Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in the city with housing affordability for different income levels. This information indicates the number of households likely to experience displacement, overcrowding, and overpayment.

Housing affordability levels are determined by HUD, which conducts annual nationwide household income surveys to determine household eligibility for federal housing assistance. Based on survey results, State HCD determined annual income limits for monthly housing costs, including housing payments (rent or mortgage), utilities, and taxes (if housing owner). These income limits are further broken down by household size. Table 2-46 shows the maximum amount that a household can pay for housing each month without incurring a cost burden (spending more than 30 percent of income on housing costs).

**Table 2-46 Housing Affordability Matrix – Tulare County (2021)**

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Extremely Low-Income (0-30% AMI)</b>						
1-Person (Studio)	\$17,700	\$443	\$181	\$155	\$262	\$66,457
2-Person (1 BR)	\$20,235	\$506	\$202	\$177	\$304	\$76,010
3-Person (2 BR)	\$22,755	\$569	\$227	\$199	\$342	\$85,507
4-Person (3 BR)	\$25,290	\$632	\$263	\$221	\$369	\$93,824
5-Person (4 BR)	\$32,778	\$819	\$298	\$287	\$521	\$121,125
<b>Very Low-Income (30%-50% AMI)</b>						
1-Person	\$29,500	\$738	\$181	\$258	\$557	\$108,987
2-Person	\$33,725	\$843	\$202	\$295	\$641	\$124,632
3-Person	\$37,925	\$948	\$227	\$332	\$721	\$140,183
4-Person	\$42,150	\$1,054	\$263	\$369	\$791	\$155,827
5-Person	\$45,525	\$1,138	\$298	\$398	\$840	\$168,324
<b>Low-Income (50%-80% AMI)</b>						
1-Person	\$47,200	\$1,180	\$181	\$413	\$999	\$174,526
2-Person	\$53,960	\$1,349	\$202	\$472	\$1,147	\$195,142
3-Person	\$60,680	\$1,517	\$227	\$531	\$1,290	\$219,474
4-Person	\$67,440	\$1,686	\$263	\$590	\$1,423	\$243,950
5-Person	\$72,840	\$1,821	\$298	\$637	\$1,523	\$263,503
<b>Median-Income (80%-100% AMI)</b>						
1-Person	\$59,000	\$1,475	\$181	\$516	\$1,294	\$213,391
2-Person	\$67,450	\$1,686	\$202	\$590	\$1,484	\$243,987
3-Person	\$75,850	\$1,896	\$227	\$664	\$1,669	\$274,402
4-Person	\$84,300	\$2,108	\$263	\$738	\$1,845	\$304,998
5-Person	\$91,050	\$2,276	\$298	\$797	\$1,978	\$329,438

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Moderate-Income (100%-120% AMI)</b>						
1-Person	\$70,800	\$1,770	\$181	\$620	\$1,589	\$256,116
2-Person	\$80,940	\$2,024	\$202	\$708	\$1,822	\$292,832
3-Person	\$91,020	\$2,276	\$227	\$796	\$2,049	\$329,330
4-Person	\$101,160	\$2,529	\$263	\$885	\$2,266	\$366,045
5-Person	\$109,260	\$2,732	\$298	\$956	\$2,434	\$395,374

*Assumptions:*

1. Income limits are the 2021 HCD limits for Tulare County.
2. Affordable housing costs are 30 percent of gross household income.
3. Utility costs are based on Tulare County Housing Authority Utility Allowance Schedule for 2022.
4. Taxes, insurance, private mortgage insurance, and homeowners association dues are calculated at 35 percent of monthly affordable cost.
5. Affordable home price assumes a 30-year fixed mortgage with a 3 percent interest rate and 10 percent down payment.
6. Taxes and insurance costs apply to owners only.

Sources: 2022 HCD Income Limits, Tulare County Housing Authority Utility Allowance Schedule, 2022.

## Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the county AMI. According to HCD estimates, extremely low-income households have an annual income of \$17,700 or below for a one-person household and \$32,778 or below for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Tulare County.

## Very Low-income Households

Very low-income households earn between 31 and 50 percent of the county AMI – up to \$29,500 for a one-person household and up to \$45,525 for a five-person household in 2022. A very low-income household can generally afford homes offered at prices between \$108,987 and \$168,324, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$557 to \$840 in monthly rent, depending on household size. Given the cost of housing in Tulare County, very low-income households cannot afford to purchase a home or rent an adequately sized unit.

## Low-income Households

Low-income households earn between 51 and 80 percent of the county AMI – up to \$47,200 for a one-person household and up to \$72,840 for a five-person household in 2022. A low-income household can generally afford homes offered at prices between \$174,526 and \$263,503, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$999 to \$1,523 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing is challenging to households in this income group.

## Median-Income Households

Median-income households earn between 80 and 100 percent of the county AMI – up to \$59,000 for a one-person household and up to \$91,050 for a five-person household in 2022. The affordable home price for a moderate-income household ranges from \$213,391 to \$329,438 depending on household size. After deductions for utilities, a one-person median-income household could afford to pay up to

\$1,294 in rent per month and a five-person low-income household could afford to pay as much as \$1,978. Finding appropriately sized market-rate rental housing is challenging to households in this income group.

### **Moderate-Income Households**

Moderate-income households earn between 100 and 120 percent of the county AMI – up to \$70,800 for a one-person household and up to \$109,260 for a five-person household in 2022. The maximum affordable home price for a moderate-income household is \$256,116 for a one-person household and \$395,374 for a five-person family. Moderate-income households in Tulare County could afford to purchase the median priced home; however, finding an affordable adequately sized home can be a challenge for households earning incomes at the lower end of the moderate-income category. The maximum affordable rent payment for moderate-income households is between \$1,589 and \$2,434 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

#### **2.19.1 Workforce Housing**

Federal guidelines define workforce housing as housing that is affordable to households earning incomes within the range of 60 to 120 percent of the AMI (in Tulare County that range is \$50,580 to \$101,160). A broader definition of workforce housing is housing that is affordable to people who work in the county. A four-person household with an annual income of \$84,300 could afford monthly rent of \$1,845 for a three-bedroom housing unit and a home purchase price of \$304,998 without being burdened by housing costs. The average monthly rental price for a three-bedroom unit is \$1,720, just below the affordable rent for a four-person median income household in the county.

As noted in Table 2-5, the median annual salary for the largest number of workers located in the county (educational services, healthcare, and social assistance) is approximately \$52,534. With this salary, single-earner households with two or more people would be considered a low-income household.

#### **2.19.2 Cost Burden**

Table 2-47 and Table 2-48 identify cost-burdened households by tenure overtime across each jurisdiction in the county. As shown, there has been a steady decrease in the number of owner-occupied cost-burdened households since 2010, except for slight increases in Lindsay and unincorporated county. However, cost-burdened renter-occupied households have generally increased during the same time except for Farmersville and Woodlake.

**Table 2-47 Cost Burdened Owner-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
Dinuba	211	254	546	974	611
Percent		20.4%	115.0%	78.4%	-37.3%
Exeter	76	210	322	671	431
Percent		176.3%	53.3%	108.4%	-35.8%
Farmersville	121	162	418	588	502
Percent		33.9%	158.0%	40.7%	-14.6%
Lindsay	90	146	399	552	603
Percent		62.2%	173.3%	38.4%	9.2%
Porterville	416	694	1,230	2,745	1,906
Percent		66.8%	77.2%	123.2%	-30.6%
Tulare	609	846	1,432	2,802	2,376
Percent		38.9%	69.3%	95.7%	-15.2%
Visalia	1,169	1,947	3,249	6,587	5,398
Percent		66.6%	66.9%	102.7%	-18.1%
Woodlake	61	92	179	267	204
Percent		50.8%	94.6%	49.2%	-23.6%
Unincorporated County	2,130	2,553	3,926	6,076	6,221
Percent		19.9%	53.8%	54.8%	2.4%

Note: Data are not inflation-adjusted to current 2022 dollars.

Source: U.S. Census Bureau, Census 1980 (ORG STF1), 1990 (STF3), 2000 (SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

**Table 2-48 Cost Burdened Renter-Occupied Households Over Time**

Jurisdiction	1980	1990	2000	2010	2020
Dinuba	293	563	560	914	1,277
Percent		92.2%	-0.5%	63.2%	39.7%
Exeter	255	313	328	475	520
Percent		22.8%	4.8%	44.8%	9.5%
Farmersville	200	314	242	636	368
Percent		57.0%	-22.9%	162.8%	-42.1%
Lindsay	277	326	435	666	934
Percent		17.7%	33.4%	53.1%	40.2%
Porterville	947	1,626	2,012	2,731	4,190
Percent		71.7%	23.7%	35.7%	53.4%
Tulare	1,066	1,755	1,648	3,011	3,423
Percent		64.6%	-6.1%	82.7%	13.7%
Visalia	2,465	4,153	3,950	6,365	6,262
Percent		68.5%	-4.9%	61.1%	-1.6%
Woodlake	132	253	227	299	394
Percent		91.7%	-10.3%	31.7%	31.8%
Unincorporated County	2,519	4,001	4,018	5,569	7,200
Percent		58.8%	0.4%	38.6%	29.3%

Note: Data are not inflation-adjusted to current 2022 dollars.

Source: U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

## 2.20 Assisted Housing Units

Assisted housing units are those that are restricted for use by occupants with limited household incomes. These units are assisted under federal, State, and/or local programs, including HUD programs, State and local bond programs, former redevelopment agency (RDA) programs, density bonus, or direct assistance programs.

### **At-Risk Housing Units**

The California Housing Partnership maintains an affordable housing database to monitor changes in affordable housing and to identify units or housing developments that are at risk of converting to market-rate uses. Assisted units in the preservation data base are classified by the following risk categories:

- **Low Risk:** affordable housing units that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- **Moderate Risk:** affordable housing units that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- **High/Very High Risk:** affordable housing units that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

### 2.20.1 Funding Sources for Assisted Housing

#### **HUD Section 8 Program**

Under the HUD Section 8 program, The Housing Choice Voucher Program, is the federal government's major program, administered by HATC for assisting very low-income families, the elderly and people with disabilities afford decent and safe housing. The housing choice voucher program places the choice of housing in the hands of the individual family. When the voucher holder finds a unit that it wishes to occupy and reaches an agreement with the landlord over the lease terms, the public housing authority must inspect the dwelling and determine that the rent requested is reasonable.

The public housing authority calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally the lesser of the payment standard minus 30 percent of the family's monthly adjusted income or the gross rent for the unit minus 30 percent of monthly adjusted income. The property owners are entitled to receive HUD Fair Market Rents (FMRs) for units with Section 8 contracts.

The Housing Choice Voucher Program is provided to eligible participants, on a first-come, first-served basis. When funding is not available, participants may be placed on a waiting list.

#### **Low Income Housing Tax Credit (LIHTC)**

Created in 1986 by the Federal government, the LIHTC program offers tax incentives to encourage the development of affordable housing. The LIHTC is jointly administered by the IRS and State Housing Credit Agencies (HCA) and has funded over eight billion annual tax credit units nationwide. California's HCA is the State Tax Credit Allocation Committee (TCAC).

## **California Housing Finance Agency (CalHFA)**

CalHFA uses approved private lenders and purchases loans that meet CalHFA standards to support very low-, low-, and moderate-income assisted units. CalHFA partners with jurisdictions, developers, and other organizations to provide a variety of resources including loan assistance programs for homebuyers and renters aimed at increasing housing opportunities for low- and moderate-income residents.

## **Low- and Moderate-Income Housing Asset Fund**

### *Preservation of At-Risk Units*

California housing element law requires all jurisdictions to include a study of low-income housing units which may at some future time be removed from the affordable inventory by the expiration of some type of affordability restrictions. The planning period for this at-risk housing analysis extends from 2023 through 2033. Table 2-49 provides an inventory of public assisted housing in the county.

There are 6,582 affordable housing units countywide. During the 2023-2031 period, 19 units are at very high risk of being converted to market rate and 127 units are at moderate risk of being converted to market rate – Shasta Villa Apartments in Farmersville. Based on conversations with the owner of Shasta Village Apartments, the owner desires to extend affordability for these units beyond 2024. The City is assisting the owner to achieve the extension.

**Table 2-49 Inventory of Public Assisted Complexes**

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
College Park Apartments	1850 South College Avenue	Dinuba	93618	53	54	LIHTC	2052	Low
Greene Street Townhomes	1600 S. Green Avenue	Dinuba	93618	28	36	LIHTC	2055	Low
North Park Apartments	1655 North Crawford Avenue	Dinuba	93618	79	80	LIHTC, HCD	2058	Low
Parkside Village Apartments	1151 N. Villa Avenue	Dinuba	93618	75	76	LIHTC; HUD; USDA	2059	Low
North Park Apartments II	1435 North Crawford Avenue	Dinuba	93618	80	81	LIHTC, HCD	2062	Low
Euclid Village	600 N. Euclid Avenue	Dinuba	93618	56	57	LIHTC; USDA	2064	Low
Dinuba Senior Apartments	350 N. M Street	Dinuba	93618	61	62	LIHTC; HCD	2067	Low
Viscaya Gardens	1000 Rosemary Avenue	Dinuba	93618	47	48	LIHTC; HCD	2067	Low
El Monte West Apartments	999 West El Monte Way	Dinuba	93618	39	40	LIHTC; USDA	2069	Low
Grace & Laughter Apartments	1051 N. Eaton Avenue	Dinuba	93618	39	40	LIHTC; HUD	2072	Low
Sierra Village II	1375 N Crawford Ave	Dinuba	93618	63	64	LIHTC	2075	Low
Garden Estates	1400 South Green	Dinuba	93618	43	44	LIHTC; USDA	2076	Low
West Northway Apartments	245 W. Northway	Dinuba	93618	38	38	USDA	2039	Moderate
Dinuba Manor	1333 South Greene Avenue	Dinuba	93221	24	24	LIHTC; HCD	2047	Low
Dinuba Village	1375 N. Crawford Avenue	Dinuba	93618	43	44	LIHTC; HCD	2074	Low
Jacob's Square	301 Jacobs Place	Exeter	93221	18	45	LIHTC; HCD	2049	Low
Belmont Family Apartments	1110 West Palm Ave	Exeter	93221	24	25	LIHTC	2069	Low
Exeter Elderly	501 N. B Street	Exeter	93221	24	24	USDA	2007*	Low
Exeter Senior Villa	655 Vine Street	Exeter	93221	44	44	USDA	2008*	Low
Exeter Apartments	855 West Visalia Road	Exeter	93221	58	58	USDA	2038	Low
Shasta Villa Apartments	232 North Shasta Street	Farmersville	93223	19	20	LIHTC	2024	Very High
Park Creek Village	398 West Walnut Avenue	Farmersville	93223	47	48	LIHTC; HCD	2058	Low
Gateway Village	200 N. Stevens Avenue	Farmersville	93223	47	48	LIHTC; USDA	2063	Low
Gateway Village II	200 N. Steven Avenue	Farmersville	93223	16	16	LIHTC	2063	Low



Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Village Grove Apartments	675 South Farmersville Blvd.	Farmersville	93223	47	48	LIHTC; USDA	2064	Low
Palomar Court	823 Farmersville Blvd.	Farmersville	93223	39	40	LIHTC, HCD, Local	2065	Low
Los Arroyos II	Southeast Corner of Walnut Avenue and Farmersville Boulevard Farmersville, CA 93223	Farmersville	93223	53	54	LIHTC	2075	Low
Los Arroyos I	Walnut Avenue and Farmersville Boulevard, Farmersville CA, 93223	Farmersville	93223	53	54	LIHTC	2076	Low
Lindsay Family Apartments	151 North Westwood Avenue	Lindsay	93247	60	61	LIHTC	2059	Low
Harvard Court Apartment Homes	328 S. Harvard Ave.	Lindsay	93247	80	81	LIHTC	2062	Low
Liberty Family Apartments	548 East Honolulu Street	Lindsay	93247	42	43	LIHTC	2062	Low
Harvard Court Apartment Homes Phase II	328 S. Harvard Avenue	Lindsay	93247	40	40	LIHTC	2062	Low
Lindsay Apartments	115 S. Locke Street	Lindsay	93247	59	60	LIHTC; USDA	2065	Low
Lindsay Senior Apartments	187 N. Westwood Ave.	Lindsay	93247	72	73	LIHTC; USDA; HCD	2065	Low
Sequoia Villas	780 Sequoia Avenue	Lindsay	93247	18	18	LIHTC	2066	Low
Delta Vista Manor	701 North Ash Avenue	Lindsay	93247	39	40	LIHTC; USDA	2070	Low
Lindsay Senior Villa	1127 W. Fresno Street	Lindsay	93247	41	42	LIHTC; USDA	2075	Low
Monte Vista Manor	901 W. Tulare Road	Lindsay	93247	43	44	LIHTC; USDA	2075	Low
Palm Terrace II	200 N Westwood Ave	Lindsay	93618	53	54	LIHTC	2075	Low
Mt. Whitney Plaza	181 East Honolulu Street	Lindsay	93618	29	29	LIHTC; HCD	2051	Low
Lindsay Village	700 Hermosa Street	Lindsay	93618	49	50	LIHTC; HCD	2074	Low
Poplar Grove	18959 Road 190	Poplar	93618	49	50	LIHTC; USDA	2057	Low
Porterville Garden Apartments	1585 W. Putnam Avenue	Porterville	93257	63	63	USDA	2040	Low
Mountain View	870 N. Plano St	Porterville	93257	59	60	LIHTC	2049	Low

Tulare County Association of Governments  
**Tulare County Regional Housing Element**

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Porterville Family Apartments	93 East Date Avenue	Porterville	93257	77	78	LIHTC	2057	Low
Park View Village	550 West Springville Avenue	Porterville	93257	80	81	LIHTC	2058	Low
Sequoia Village at River's Edge	424 South E. Street	Porterville	93257	63	64	LIHTC, HCD	2061	Low
Alder Apartments	45 N. Salisbury St	Porterville	93257	244	250	LIHTC; HUD; USDA	2062	Low
Villa Robles Apartments	450 W. Springville Drive	Porterville	93257	99	100	LIHTC	2067	Low
Newcomb Court Apartments	707 N. Newcomb St	Porterville	93257	79	80	LIHTC	2068	Low
Nupchi Xo'oy (Mulberry Project)	648 W. Mulberry Ave	Porterville	93257	39	40	LIHTC	2073	Low
Carolita Apartments	1055 Pioneer Avenue	Porterville	93257	67	68	LIHTC	2075	Low
Finca Serena	358 South E Street	Porterville	93257	78	80	LIHTC	2075	Low
La Serena Apartments	290 N. 4th St	Porterville	93257	65	65	HUD	2024	Low
Santa Fe Plaza	250 N. 3 <sup>rd</sup> St.	Porterville	93257	105	105	HUD	2028*	Low
St. James Place Apartments	256 North Main Street	Porterville	93257	14	14	HCD	2030*	Low
Villa Siena Apartments	200 North E Street	Porterville	93257	69	70	LIHTC; USDA; HCD	2066	Low
Tulare Gardens	498 S. Blackstone St	Tulare	93274	64	64	USDA	2040	Low
Cypress Cove	1501 East Cypress Avenue	Tulare	93274	52	52	LIHTC	2047	Low
Country Manor	955 North A Street	Tulare	93274	39	40	LIHTC	2052	Low
Cambridge Court Apartments	400 South Blackstone Street	Tulare	93274	60	61	LIHTC	2052	Low
Valley Oaks Apartment Homes	351 N. West Street	Tulare	93274	80	81	LIHTC	2062	Low
West Trail Apartments	1350 W. San Joaquin Ave	Tulare	93274	48	49	LIHTC; USDA, HCD	2065	Low
Valley Oaks Apartments Phase II	351 N. West Street	Tulare	93274	70	72	LIHTC	2065	Low
Tule Vista	510 W. Elm Ave.	Tulare	93274	56	57	LIHTC	2065	Low
The Aspens	1500 Aspen Avenue	Tulare	93274	46	47	LIHTC	2067	Low
Westside Palm Apartments	900 W. Pleasant Avenue	Tulare	93247	39	40	LIHTC; USDA	2070	Low

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Parkwood Manor	414 W. Meadow Drive	Tulare	93247	74	75	LIHTC	2071	Low
Mission Court Apartments	1150 South Morrison St	Tulare	93247	64	65	LIHTC	2072	Low
Santa Fe Commons I	537 N West St	Tulare	93247	80	81	LIHTC	2075	Low
Santa Fe Commons II	537 N. West St	Tulare	93247	56	57	LIHTC	2076	Low
Madson Gardens	26442 N. Highway 99	Tulare	93247	57	57	HCD	2077	Low
Bardsley Gardens	1150 So. Laspina St	Tulare	93247	49	49	USDA	2031	Moderate
Salvation Army Tulare Silvercrest	350 N. L St	Tulare	93247	59	60	HUD	2046	Low
Sonora Apartments	210 S. Sacramento Street	Tulare	93247	52	52	USDA; HCD	2066	Low
Westwood Manor	211 South Ash Street	Unincorporated Tulare County	93219	40	40	USDA	2032	Moderate
Earlimart Senior Apartments	1094 East Washington Avenue	Unincorporated Tulare County	93618	35	35	LIHTC; USDA	2041	Low
Pixley Apts.	735 East Terra Bella Avenue	Unincorporated Tulare County	93618	40	40	USDA	2042	Low
Nueva Sierra Vista Apartments	20939 Guerrero Ave	Unincorporated Tulare County	93618	34	35	LIHTC; HCD	2049	Low
Villa De Guadalupe	12554 Avenue 408	Unincorporated Tulare County	93618	59	60	LIHTC; HCD	2055	Low
Goshen Village	30490 Road 72	Unincorporated Tulare County	93618	63	64	LIHTC; HCD	2057	Low
Rosewood Villas Apartment Homes	40606 Road 128	Unincorporated Tulare County	93618	60	61	LIHTC	2059	Low
Sand Creek	41020 Road 124	Unincorporated Tulare County	93618	59	60	LIHTC; USDA; HCD	2060	Low
Mirage Vista Family Apartments	875 E. Terra Bella Avenue	Unincorporated Tulare County	93618	54	55	LIHTC	2063	Low
Tulare Portfolio (Site A)	41730 Road 128	Unincorporated Tulare County	93618	156	160	LIHTC; USDA	2065	Low

Tulare County Association of Governments  
**Tulare County Regional Housing Element**

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
Goshen Village II	31114 Road 72	Unincorporated Tulare County	93618	55	56	LIHTC; HCD	2065	Low
Sequoia Commons II (Formerly Goshen Village East)	31161 Florence Avenue	Unincorporated Tulare County	93618	59	60	LIHTC	2074	Low
Oakwood Apartments	15753 Avenue 327	Unincorporated Tulare County	93618	42	42	USDA	2036	Low
Strathmore Villa Apartments	19734 Road 231	Unincorporated Tulare County	93618	42	42	LIHTC; USDA	2038	Low
Tipton Terrace c/o CBM	584 N. Thompson Rd	Unincorporated Tulare County	93221	34	34	USDA	2040	Low
Sultana Acres	41692 Road 105	Unincorporated Tulare County	93618	29	36	LIHTC; HCD	2043	Low
Vera Cruz Village c/o Awi Management	639 Road 210	Unincorporated Tulare County	93221	49	49	USDA	2045	Low
Oakwood II Apartments	15756 Paradise Avenue	Unincorporated Tulare County	93221	54	54	HCD	2047	Low
Washington Plaza	170 North Church Road	Unincorporated Tulare County	93221	43	44	LIHTC; USDA; HCD	2060	Low
Ivanhoe Family Apartments	15999 Avenue 327	Unincorporated Tulare County	93221	71	72	LIHTC; HCD	2068	Low
Sequoia Commons	31161 Florence St	Unincorporated Tulare County	93221	65	66	LIHTC; HCD	2073	Low
Visalia Garden Villas	4901 West Crenshaw Drive	Visalia	93223	60	60	Local	2042	Low
Fairview Village	2700 N. Willis St.	Visalia	93223	8	8	LIHTC; HCD	2048	Low
Willowbrook I (Site A)	1819 Tipton Street	Visalia	93223	10	10	LIHTC	2050	Low
Kimball Court	303 W. Kimball Avenue	Visalia	93223	94	95	LIHTC	2054	Low
Court and Paradise Apartments (Site A)	1526 S. Court St.	Visalia	93223	20	20	LIHTC	2065	Low
Visalia Village	2423 N. Highland Street	Visalia	93223	35	36	LIHTC	2069	Low
Town Meadows	115 W. Murray Avenue	Visalia	93223	99	100	LIHTC; HUD	2072	Low

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated Affordability End Year/Date	Risk Level
The Sequoia	1400 S. Mooney Blvd	Visalia	93223	45	50	HCD	2075	Low
Lofts at Fort Visalia	300 E Oak Ave	Visalia	93247	79	80	LIHTC	2075	Low
Myrtle Avenue Senior Apartments	4316 West Myrtle Avenue	Visalia	93247	65	66	LIHTC	2075	Low
East Tulare MHSA	653 East Tulare Avenue	Visalia	93247	22	22	CalHFA	2040	Low
Visalia Senior Housing II	111 W. School Ave	Visalia	93247	59	60	HUD	2042	Low
Tulare Farm Labor (Sonora Apts.)	1436 N. Mariposa Avenue	Visalia	93247	393	393	USDA; HCD	2045	Low
Sierra Meadows	1120 East Tulare Avenue	Visalia	93247	42	43	HUD	2051	Low
Westport Village	3123 S Avocado St	Visalia	93277	25	25	Local	2029	Low
The Meadows	3900 W Tulare Ave	Visalia	93277	99	99	Local	2054	Low
Valencia House	248 Valencia Blvd.	Woodlake		46	47	LIHTC	2037	Low
Castle Rock Estates c/o Buckingham Property Management	455 E. Wutchumna Avenue	Woodlake	93286247	40	40	USDA	2046	Low
Parkside Court	351 Danielle Way	Woodlake		23	24	LIHTC, HCD	2061	Low
Woodlake Manor Apartments	200 E. Sierra Avenue	Woodlake	93286247	43	44	LIHTC; USDA	2062	Low
Woodlake Family Apartments	702 W. Sierra Avenue	Woodlake		67	68	LIHTC	2062	Low
Bravo Village	444 Ropes Avenue	Woodlake	93286618	59	60	LIHTC; USDA, HCD	2067	Low
Woodlake Terrace	448 Ropes Avenue	Woodlake		30	31	LIHTC; CalHFA	2073	Low
Woodlake Garden Apartments	705 West Sequoia Avenue	Woodlake	93286618	48	48	USDA	2042	Low
Walsburg Apartments	495 Whitney Avenue	Woodlake	93286	11	11	HCD	2047	Low

*Note: All locally assisted or restricted developments may not be included in this list.*  
*\*Indicates units that are expected to extend their affordability period; therefore, the risk level is listed as low despite the expiration date.*  
 Source: California Housing Partnership, 2023.

## **Acquisition/Rehabilitation**

If these units are 100 percent deed restricted affordable housing with an expiring regulatory agreement, transferring ownership of an at-risk project to a non-profit housing provider is one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured, and the project would become potentially eligible for a greater range of governmental subsidies.

Under AB 1521, there are now prescribed steps for owners of deed restricted properties to take prior to the expiration of those affordability requirements. This law requires that the owner consider an offer to purchase the deed-restricted units. Since only a portion of the property has deed-restricted units, it is unclear how a transaction like this could occur. Also, the feasibility of this option depends on funding sources to buy and potentially rehabilitate the property, which might be challenging since it is not a 100 percent deed restricted property. Another option to preserve the affordability of this at-risk project is to support a Joint Power Authorities purchase of the property. If this option is exercised, it would require deed restrictions for 100 percent of the residential units but also allows for bond financing that would allow the owner to maintain the project as affordable housing.

There are two organizations that are listed in the HCD Qualified Entities in accordance with Government Code Section 65863.11. These entities, ROEM Development Corporation and Self-Help Enterprises, are qualified agencies with the potential to assist or lead efforts to preserve affordable housing in Tulare County.

## **Construction of Replacement Units**

The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction, as discussed in the Non-Governmental Constraints section of Chapter 3: *Regional Housing Constraints Analysis*. The typical cost of construction for below market-rate housing in Tulare County in 2022 was \$337,540 per unit. Based on this per unit cost, the total cost to replace the 19 high-risk affordable units with new construction would be approximately \$6.4 million and the cost of preserving would be approximately \$39,273 per year. Housing elements should identify the cost of construction of new regulated housing intended to replace at-risk units when they are converted to market-rate units to understand the significant effects that result when at risk- units are lost from the supply of affordable housing.

## **Rental Subsidies**

HATC provides rental assistance to very low- and moderate-income families, seniors and people with disabilities throughout the county. HATC offers many different programs, including the conventional public housing program, the housing choice voucher program, the farm labor program for families with farm labor income, senior housing programs, and other housing programs. All programs are handicap accessible. Reasonable accommodation may be requested from HATC staff and reviewed on a case-by-case basis.

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# 3 Regional Housing Constraints Analysis

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Actual or potential constraints to the provision of housing affect the development of new housing and the maintenance of existing units for all income levels. State housing element law requires cities and counties to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the housing element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)). The housing element must also analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities.

Non-governmental constraints are not specific to each community and are described in this section at the regional level. Governmental constraints, which are specific to each local government, are described generally in this section. City-specific assessments of housing constraints for the cities participating in this regional Housing Element, including an in-depth analysis of governmental constraints, are provided in Appendices A through G.

## 3.1 Non-Governmental Constraints

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, state law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing are land costs, construction costs, and availability of financing. This section also addresses environmental constraints that might affect housing development.

### 3.1.1 Land Costs

The cost of land can be a major impediment to the production of affordable housing. Land costs are influenced by many variables, including land scarcity and developable density (both of which are indirectly controlled through governmental land use regulations), location, site constraints, and the availability of public utilities. For example, land prices in Visalia have an average sale price of \$86,000 per acre, nearly four times higher than the county average of \$22,799. Sites in major cities tend to be smaller and/or occupied by existing uses that generate revenue for property owners. As shown in Table 3-1 and Table 3-2, smaller sites (under 10 acres) in the region have a much higher cost-per-acre in both the cities and unincorporated area.

As shown in Table 3-1, listed land prices in the unincorporated county are lower than in incorporated cities. In the unincorporated county, 16 properties were listed for sale. Listings ranged from one acre priced at \$43,000 to 14,672 acres priced at \$14,525,933 (\$990 per acre). The average list price per acre in the unincorporated area was \$32,356.

**Table 3-1 Listed Land Prices – Tulare County**

Lot Size	Average Price per Acre (Listed)	
	Incorporated	Unincorporated
Less than 10 acres	\$242,383	\$53,453
10 or more acres	\$37,368	\$11,259
Average \$/acre	\$139,876	\$32,356

Source: Zillow, Inc., February 2023.

In contrast to listed land prices, based on aggregate property sales data from 2022, land sold for less in the incorporated cities than in unincorporated county. Table 3-2 considers land sale prices across the eight major cities and in the unincorporated county. Property sales ranged from 0.1 acres for \$215,000 (\$2,150,000 per acre) to 126.3 acres for \$1,250,000 (\$9,897 per acre). The average sale price per acre was \$146,449 in incorporated cities and \$209,732 in the unincorporated county.

**Table 3-2 Sold Land Prices – Tulare County**

Lot Size	Average Price per Acre (Sold)	
	Incorporated	Unincorporated
Less than 10 acres	\$242,383	\$400,959
10 or more acres	\$50,515	\$18,505
Average \$/acre	\$146,449	\$209,732

Source: AcreValue, 2023.

Most incorporated cities in Tulare County have a higher price per acre for listed land for sale than for recently sold land, indicating that land prices have increased (Table 3-3). The cities of Lindsay, Farmersville, Porterville, and Exeter have the highest average price per acre for listed land, while Woodlake and the unincorporated county have the lowest.

**Table 3-3 Listed and Sold Land Prices**

Jurisdiction	Average Price per Acre (Listed)	Average Price per Acre (Sold)
Dinuba	\$152,631.21	\$154,520.41
Exeter	\$222,479.67	\$140,933.85
Farmersville	\$360,611.90	\$133,237.38
Lindsay	\$360,611.90	\$133,237.38
Porterville	\$222,535.45	\$63,810.51
Tulare	\$170,643.08	\$148,449.58
Woodlake	\$80,168.92	\$42,178.51
Incorporated Tulare County	\$139,876.00	\$146,449.00
Unincorporated Tulare County	\$53,453.00	\$209,732.00

Source: Zillow, Inc., 2023. AcreValue, 2023.

### 3.1.2 Construction Costs

Construction costs can be divided into two primary categories: materials and labor. A major component of the cost of housing is the cost of building materials, including wood and wood-based products, cement, asphalt, roofing materials, and pipe. The availability and demand for such materials affect prices for these goods.

The cost of labor in Tulare County is comparatively low compared to other areas in California due to the relatively lower cost of living. Labor for government-subsidized housing construction is generally more costly than market-rate housing construction in the Central Valley, as wages are rooted in the required State Labor Standards based on prevailing wages in Northern and Southern California.

Table 3-4 shows the estimated cost of constructing a basic 2,000 square foot single-family home in Tulare County to be approximately \$337,540. The estimate includes direct and indirect (e.g., insurance, permits, utilities, plans) construction costs, including material, labor, and equipment costs, but does not include the price of land or development impact fees.

**Table 3-4 Estimated Construction Cost**

Item	Cost
Material	\$204,226
Labor	\$126,001
Equipment	\$7,313
<b>Total</b>	<b>\$337,540</b>

Source: Promatcher.com, 2023.

There is little that municipalities can do to mitigate the impacts of high construction costs related to materials and labor except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs.

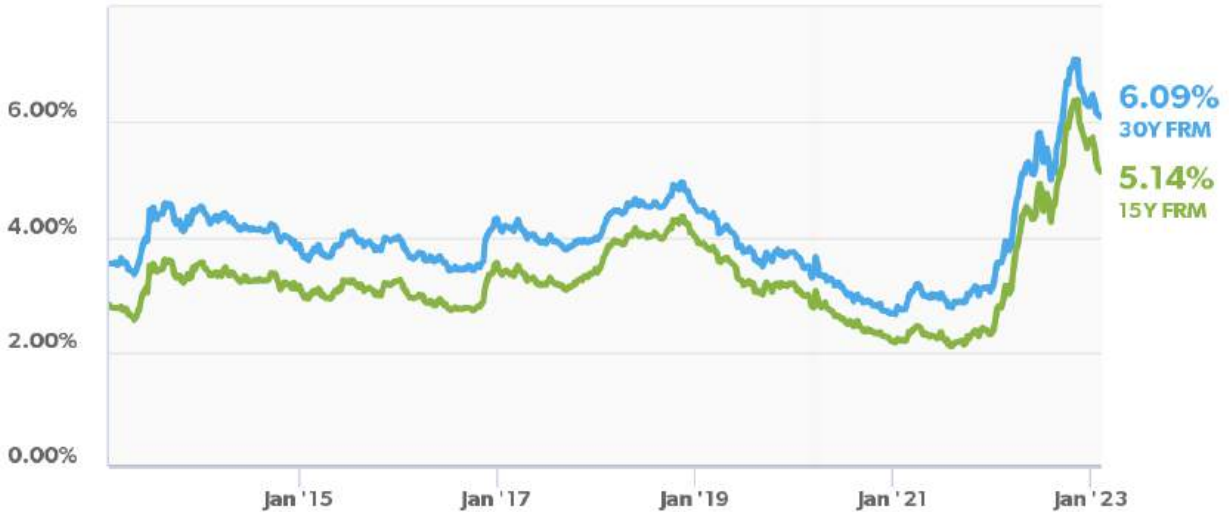
### 3.1.3 Availability of Financing

Financing for affordable housing projects and programs are available through federal, state, and local funding sources. Funding through these programs can help developers, local governments, and non-profit organizations offset the cost to build new affordable housing units, preserve or rehabilitate existing affordable housing, and fund programs that offer homebuyer assistance to low-income households.

Mortgage interest rates have a large influence on housing affordability. Higher interest rates increase a homebuyer’s monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer. As shown in Figure 3-1, in the past 10 years mortgage rates across the United States remained relatively steady (between 3.5 and 4.8 percent through 2019, then dropped below three percent between 2020 and 2021). During 2022, mortgage rates increased significantly, reaching a high of 7.1 percent for a 30-year fixed-rate mortgage at the end of 2022. In early 2023, mortgage rates declined slightly but remain high compared to trends over the past 10 years, making it difficult for households to purchase a home.

When interest rates rise, housing prices tend to decrease due to the increased cost of financing and decreased demand. Similarly, when interest rates decrease, housing prices typically begin to rise and demand increases. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market adjusts. Lower-income households often find it difficult to purchase a home during this period.

**Figure 3-1 Historical Mortgage Rates in the United States (2013-2023)**



Source: Freddie Mac Primary Mortgage Market Survey

Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates. To extend home buying opportunities to lower-income households, jurisdictions can offer interest rate write-downs. Additionally, government insured loan programs may be available to reduce mortgage down payment requirements.

Where financing is available, construction capital seems to be directed at those with large, established, and well-capitalized sponsors. Given recent trends of increasing interest rates, the availability of financing is likely to be more of a constraint on new housing construction during this Housing Element planning period than it has been previously.

### 3.1.4 Mortgage and Rehabilitation Financing

The most recent data available for the County of Tulare (2022) shows that 18,154 households applied for a home financing loan, which includes loans for home purchase, home improvement and refinancing. Table 3-5 shows that of the total applications received for home purchase, 54.1 percent of the loans originated, and 5.9 percent were denied.

Conventional loans are made by the private sector (banks, mortgage companies, etc.) and are not guaranteed or insured by the U.S. government. Conversely, government-backed loans, such as those issued by the Federal Housing Administration, Department of Veterans Affairs, and the Rural Housing Services/Farm Service Agency, are completely or partially insured by the U.S. government. Within the county, 12,849 of the applications received were for conventional loans and 5,305 were for government backed loans. Table 3-6 shows that 49 percent of the conventional loans originated, and 17.6 percent of the applications were denied. The table also shows that 43.4 percent of the government backed loans originated and 9.9 percent of the applications were denied.

County data in Table 3-7 shows that by race, residents who reported as white had the highest number of loans originated. Residents who reported as white also had the highest percentage of loans originated. By ethnicity, Hispanic/Latino residents comprised 38 percent of the total applications of loans received while non-Hispanic/Latino comprised 29 percent. As shown in Table 3-8, residents who reported as not Hispanic/Latino had a higher rate of loan origination and lower rate of loan denial compared to residents who reported as Hispanic/Latino. Of Hispanic/Latino residents who applied for loans, 53.3 percent of loans originated, and 18.1 percent were denied. Comparatively, of the non-Hispanic/Latino residents that applied, 56.2 percent of loans originated, and 15.5 percent were denied.

**Table 3-5 Race and Loan Action**

Loan Action	Home Purchase (% of total)	Home Improvement (% of Total)	Refinancing (% of Total)	Other (% of Total)	Total (% of Total)
Loan Originated	4,453 (54.1%)	470 (39.2%)	988 (42.7%)	2,690 (42%)	8,601 (47.4%)
Application Approved but not Accepted	141 (1.7%)	64 (5.3%)	83 (3.6%)	151 (2.7%)	439 (2.4%)
Application Denied	482 (5.9%)	492 (41.1%)	430 (18.6%)	1,375 (21.5%)	2,779 (15.3%)
Application Withdrawn	1,241 (15.1%)	96 (8%)	442 (19.1%)	1,104 (17.2%)	2,883 (15.9%)
Purchased Loan	1,777 (21.8%)	19 (1.6%)	133 (5.7%)	535 (8.4%)	2,464 (13.6%)
Other	144 (1.8%)	57 (4.8%)	240 (10.4%)	547 (8.5%)	988 (5.4%)
<b>Total Loans</b>	<b>8,238</b>	<b>1,198</b>	<b>2,316</b>	<b>6,402</b>	<b>18,154</b>

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

**Table 3-6 Loan Action and Loan Type**

Loan Type	Conventional Loan	Government Backed Loan
Loan Originated	6,300 (49%)	2,301 (43.4%)
Application Approved but not Accepted	324 (2.5%)	115 (2.2%)
Application Denied	2,255 (17.6%)	524 (9.9%)
Application Withdrawn	1,967 (15.3%)	916 (17.3%)
Other	2,003 (15.6%)	1,449 (27.3%)
<b>Total Loans</b>	<b>12,849</b>	<b>5,305</b>

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

**Table 3-7 Race and Loan Action**

Racial Group	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn	Purchased Loan	Other	Total
Two or More Races	11 (52.4%)	0	6 (28.6%)	2	1	1	21
American Indian or Alaska Native	90 (44.3%)	9	48 (23.6%)	39	1	16	203
Asian American	348 (49.9%)	21	134 (19.2%)	127	24	44	698
Black/African American	20 (50.4%)	4	49 (20.6%)	54	3	8	238
Native Hawaiian or Other Pacific Islander	13 (39.4%)	0	6 (18.2%)	6	0	8	33
White	5,463 (56.0%)	268	1,457 (14.9%)	1,747	306	522	9,763
Other	2,556 (35.5%)	137	1,079 (15%)	908	2,129	389	7,198

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

**Table 3-8 Ethnicity and Loan Action**

Ethnicity	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn	Purchased Loan	Other	Total
Hispanic/Latino	3,681 (53.3%)	172	1,249 (18.1%)	1,223	182	405	6,912
Not Hispanic/Latino	2,952 (56.2%)	18	816 (15.5%)	994	165	308	5,253
Joint Hispanic/Latino and not Hispanic/Latino	373 (57.6%)	18	97 (15.0%)	102	22	36	648
Ethnicity not Available	1,595 (30.6%)	97	617 (11.8%)	564	2,095	239	5,207

Source: FFIEC Home Mortgage Disclosure Act. 2022 Dataset

## 3.2 Governmental Constraints

City policies and regulations can impact the feasibility and cost of housing development. Policies and regulatory actions include land use controls, development standards, site improvement requirements, building codes, and development fees. The following section describes these governmental constraints.

### 3.2.1 Land Use Controls

Land use controls provided in the general plan and the zoning code influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how vacant land will develop in the future. Land use controls include the density of development that will occur within a particular zone, the compatibility of planned uses in each area, and the range and type of buildings and uses that will be

located throughout the city or the county. In appendices A through G, Chapters A3 through G3, the *Housing Constraints Analysis* for individual jurisdictions, provides a description of each jurisdiction's land use controls.

## General Plan

Each city and county in California must prepare a comprehensive, long-term general plan to guide growth and development. The land use element of the general plan must contain land use designations, which establish the basic allowed land uses and density of development for the different ranges and areas within the jurisdiction. Under state law, zoning districts must be consistent with the general plan land use designations. The general plan land uses must provide suitable locations and densities to accommodate each jurisdiction's regional housing needs allocation (RHNA) and implement the policies of the housing element.

## Zoning Code

Land use controls provided in the zoning code influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development. Land use controls establish the allowable density of development that will occur on a particular site, the compatibility of planned uses in a given area, and the range and type of buildings and uses in a jurisdiction.

Local governments regulate the type, location, and scale of residential development primarily through the zoning code. The zoning code implements the general plan by establishing development standards for each zoning district consistent with the land use designations of the general plan.

### 3.2.2 Residential Development Standards

Each jurisdiction's zoning code contains development standards for each zoning district. These standards vary by jurisdiction, but typically include density, parking requirements, lot coverage, height limits, lot size requirements, setbacks, and open space requirements. The Housing Element must analyze whether development standards impede the ability to achieve maximum allowable densities.

## Parking

Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot areas for residential development. Most of the participating jurisdictions require two parking spaces per single-family dwelling unit. Several, but not all jurisdictions have reduced parking standards for multifamily and senior housing.

## Open Space and Park Requirements

Open space and park space requirements can decrease the affordability of housing by increasing developer fees and/or decreasing the amount of land available on a proposed site for constructing units. Most jurisdictions require that park space is set aside in new subdivisions or a fee in lieu of providing park space. If such requirements are too onerous or expensive to implement, they can constrain a developer's ability to develop housing.

## Density Bonus

A density bonus allows a parcel to accommodate additional residential units beyond the maximum for which the parcel is zoned. California density bonus law (Government Code Section 65915) establishes the following minimum affordability requirements to qualify for a density bonus:

- The project is eligible for a 20 percent density bonus if at least five percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and
- The project is eligible to receive a five percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

A project can receive additional density based on a sliding scale. A developer can receive the maximum density bonus of 50 percent when the project provides either 15 percent very low-income units, 24 percent low-income units, or 44 percent moderate-income units.

Density bonus law also requires cities and counties to grant a certain number of incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, density bonus law provides density bonuses to projects that donate land for residential use. The donated land must satisfy all the following requirements:

- The land must have general plan designations and zoning districts that allow for the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

Density bonus law also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. These parking standards are summarized in Table 3-9. These numbers are the total number of parking spaces including guest parking and handicapped parking. The developer may request these parking standards even if they do not request the density bonus.

**Table 3-9 Statewide Density Bonus Parking Standards**

<b>Number of Bedrooms</b>	<b>Required On-Street Parking</b>
0 to 1 bedroom	1 space
2 to 3 bedrooms	1.5 spaces
4 or more bedrooms	2.5 spaces

Source: Government Code Section 65915

### **Assembly Bill 1287 Additional Density Bonus for Very Low- to Moderate-Income Units**

California Assembly Bill 1287, signed into law on June 21, 2023, requires that a city and/or county grant an additional density bonus. Additional density bonuses are to be administered when housing development conforms to specified requirements and provides 24 percent of the total units to lower-



income households, conforms to specified requirements and provides 15 percent of the total units to very low-income households, or conforms to specified requirements and provides 44 percent of the total units to moderate-income units.

State Density Bonus Law prohibits a local government from conditioning the submission, review, or approval of an application pursuant to the Density Bonus Law on the preparation of an additional report or study that is not otherwise required by state law, but provides that this provision does not prohibit a local government from requiring an applicant to provide reasonable documentation to establish eligibility for a requested density bonus, incentives or concessions, waivers or reductions of development standards, and parking rations, as specified.

## **Provision of a Variety of Housing Types**

State Housing Element law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, manufactured housing, mobile homes, housing for farmworkers and employees, emergency shelters, transitional and supportive housing, single-room occupancy (SRO) units, group homes and residential care facilities, and accessory dwelling units (ADUs).

### *Manufactured Housing*

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multifamily residential units is not allowed or not feasible because of infrastructure constraints. California Government Code Sections 65852.3 and 65852.4 specify that a jurisdiction must allow manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Permanently sited manufactured homes built to the United States Department of Housing and Urban Development (HUD) Code are subject to the same rules as site-built homes, except architectural requirements concerning the manufactured home’s roof overhang, roofing materials, and siding materials.

There are two conditions where local jurisdictions are allowed to make to the manufactured home siting provisions: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

Each city-specific analysis provides descriptions of the allowances and restrictions on manufactured homes in each jurisdiction and whether the zoning codes in the jurisdictions comply with State law requirements for manufactured homes.

### *Accessory Dwelling Units*

An ADU is an additional self-contained living unit either attached to or detached from the primary residential unit on a single lot. An ADU must have cooking, eating, sleeping, and full sanitation facilities. ADUs can be an important source of affordable housing since they can be constructed relatively inexpensively and have no associated land costs. They can also provide supplemental income to the homeowner, which may support moderate- and lower-income homeowners.

To encourage ADUs, state law requires cities and counties to adopt an ordinance authorizing ADUs to be allowed ministerially (by-right) in any zoning district which allows either single family or multifamily

residential uses. Local governments are precluded from prohibiting ADUs in residentially zoned areas or zones which allow either single family or multifamily residential uses.

### *Multifamily Housing*

Multifamily housing includes duplexes, apartments, condominiums, or townhomes, and is the primary source of affordable housing. Each city-specific analysis provides descriptions of the restrictions on multifamily housing units in each jurisdiction.

### *Group Homes/Residential Care Facilities*

The Lanterman Developmental Disabilities Services Act (Lanterman Act) sets the rights and responsibilities of persons with developmental disabilities. A State-authorized, certified, or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a day basis must be considered a residential use that is permitted in all residential zones. Each city-specific analysis provides descriptions of the restrictions on group homes in each jurisdiction.

### *Emergency Shelters*

Emergency shelters are defined as:

“Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.”

Senate Bill 2 (Government Code Section 65583) was enacted in 2008 to support the needs of the homeless residents by removing barriers to and increasing opportunities for development of emergency shelters. SB 2 requires every jurisdiction in California to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit. To address this requirement, a local government may amend an existing zoning district, establish a new zoning district, or establish an overlay zone. The zone(s) must provide sufficient opportunities for new emergency shelters to meet the homeless need identified in the analysis and must accommodate at least one year-round emergency shelter. SB 2 requires that emergency shelters only be subject to those development and management standards that apply to residential or commercial use within the same zone, except the local government may apply certain objective standards, as follows:

- The maximum number of beds or people permitted to be served nightly by the facility.
- Off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone.
- The size and location of exterior and interior on-site waiting and client intake areas.
- The provision of on-site management.
- The proximity to other emergency shelters if emergency shelters are not required to be more than 300 feet apart.
- The length of stay.
- Lighting.
- Security during hours that the emergency shelter is in operation.

In 2019, AB 101 was passed requiring that a Low Barrier Navigation Center development be a use by right in mixed-use zones and nonresidential zones permitting multifamily uses. A Low Barrier Navigation Center is a low barrier, temporary, service-enriched shelter that helps homeless individuals and families obtain permanent housing. The City will need to amend its Zoning Code to explicitly allow the development of Low-Barrier Navigation Centers, by right, in residential use and mixed-use zones, as well as nonresidential zones permitting multifamily uses.

AB 2339 was passed in 2022 and went into effect January 1, 2023. AB 2339 requires that jurisdictions identify zoning designations where emergency shelters are allowed to include sites that meet at least one of the following:

- Vacant and zoned for residential use;
- Vacant and zoned for nonresidential use and located near amenities and services for homeless individuals;
- Nonvacant and is suitable for use as a shelter in the current planning period.

Zoning designations identified to allow emergency shelters as a permitted use without a discretionary permit must also allow residential uses.

Each city-specific analysis describes each jurisdiction's compliance with state law requirements for emergency shelters.

### *Transitional and Supportive Housing*

With the enactment of Senate Bill 2 (SB 2), state law requires cities and counties to treat transitional housing and supportive housing as a residential use and allow transitional and supportive housing in all zones that allow residential uses, subject only to those restrictions that apply to other residential uses of the same type in the same zone.

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single family homes, and multifamily apartments; and typically offers case management and support services to help return people to independent living (often six months to two years). The State defines transitional housing as:

“Transitional housing” means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Supportive housing links the provision of housing and social services for residents experiencing homelessness, people with disabilities, and a variety of other special needs populations. Similar to transitional housing, supportive housing can take several forms, including group quarters with beds, single family homes, and multifamily apartments. The State defines supportive housing as:

“Supportive housing” means housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The State defines the target population as:

“Target population” means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

AB 2162, which went into effect on January 1, 2019, requires that cities allow supportive housing with up to 50 units by-right in multi-family and mixed-use zones and precludes cities from imposing parking requirements on supportive housing developments located within 0.5-mile of a public transit stop.

Each city-specific analysis describes compliance with state law requirements for transitional and supportive housing in each jurisdiction.

#### *Farmworker Housing/Employee Housing Act*

The Employee Housing Act (Health & Safety Code Section 17021.6) requires that any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use. For all local ordinances, employee housing shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that is not required of any other agricultural activity in the same zone. The permitted occupancy in employee housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the employee housing is located.

Each city-specific analysis describes whether each jurisdiction complies with the Employee Housing Act.

#### *Single Room Occupancy (SRO) Units*

SROs are defined as a living or efficiency unit by California Health and Safety Code section 17958.1, intended or designed to be used as a primary residence by not more than two persons for a period of more than 30 consecutive days and having either individual bathrooms and kitchens or shared bathrooms and/or kitchens. SRO units can provide affordable private housing for lower-income individuals, seniors, and persons with disabilities. These units can also serve as an entry into the housing market for residents at risk of homelessness. Each city-specific analysis provides descriptions of the allowances and restrictions for SRO units in each jurisdiction.

### **On/Off Site Improvement Standards**

On/off-site improvement standards establish infrastructure or site requirements to support new residential development such as streets, sidewalks, water, sewer, drainage, curbs, and gutters, street signs, park dedications, utility easements, and landscaping. While these improvements are necessary to ensure public health and safety and that new housing meets the local jurisdiction’s development goals, the cost of these requirements can sometimes represent a significant share of the cost of producing new housing.

Each city-specific analysis describes specific site improvement standards for each jurisdiction. Although improvement requirements and development fees increase the cost of housing, jurisdictions have little

choice in establishing such requirements due to the limitations on property taxes and other revenue sources needed to fund public improvements.

### 3.2.3 Housing for Persons with Disabilities

In accordance with Senate Bill 520 (Chapter 671, Statutes of 2001), jurisdictions must analyze the potential and actual governmental constraints on the development of housing for persons with disabilities. Each city-specific analysis contains a detailed review of zoning laws, policies, and practices in each jurisdiction to ensure compliance with fair housing laws.

#### Definition of Family

- There are several State and Federal rules that govern the definition of “family”, including the Federal Fair Housing Amendments Act of 1988, the California Fair Housing and Employment Act, the California Supreme Court case *City of Santa Barbara v. Adamson* (1980), and the California Constitution privacy clauses. The laws surrounding the definition of family have several purposes: to protect people with disabilities, to protect non-traditional families, and to protect privacy. According to the California Department of Housing and Community Development (HCD) and Mental Housing Advocacy Services, there are three major points to consider when writing a definition of family: Jurisdictions may not distinguish between related and unrelated individuals.
- The definition may not impose a numerical limit on the number of persons in a family; and
- Land use restrictions for licensed group homes for six or fewer individuals must be the same as those for single families.

#### Reasonable Accommodation Procedures

The Federal Fair Housing Amendment Act (FHAA) and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. It may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standards of the zoning code to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances and must be decided on a case-by-case basis.

#### California Building Code

The 2022 California Building Code, Title 24 regulations provide for accessibility for persons with disabilities. The Housing Element must identify the version of the Building Code adopted in each jurisdiction and whether a jurisdiction has adopted any amendments to the Building Code that might diminish the ability to accommodate persons with disabilities.

#### Zoning and Land Use Policies

Restrictive land use policies and zoning provisions can constrain the development of housing for persons with disabilities. The Housing Element must analyze compliance with fair housing laws, provisions for group homes, and whether jurisdictions have adopted any minimum distance requirements or other zoning procedures or policies that would limit housing for persons with disabilities.

### 3.2.4 Planning and Development Fees

Jurisdictions collect various fees to cover the costs of processing permits and development impact fees. These include fees for planning and zoning approvals, subdivision map act approvals, environmental review, building permits, among others. Permitting fees and development impact fees are determined by each jurisdiction and posted in the Master Fee Schedule online. Permitting and development fees are periodically updated and approved by the City Council or County Board of Supervisors.

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Local governments charge various fees and assessments to cover the costs of processing permit applications and providing services and facilities, such as, parks, and infrastructure. Almost all these fees are assessed based on the magnitude of a project's impact or on the extent of the benefit that will be derived. Additional fees and/or time may be necessary for required environmental review, depending on the location and nature of a project. A 2019 National Impact Fees Survey, which surveyed 37 jurisdictions in California, reported an average impact fee of \$37,471 per single-family unit and \$21,703 per multifamily unit. Each city-specific analysis provides more information on planning and development fees by jurisdiction.

#### **San Joaquin Valley Air Pollution Control District Fees**

Tulare County is within the regulatory jurisdiction of the San Joaquin Valley Air Pollution Control District (SJVAPCD). The air basin does not meet ambient air quality standards set at the state and federal levels and is within a "non-attainment" area for ozone, PM10 (state), and PM2.5.

Due to these conditions, the SJVAPCD has implemented an Indirect Source Review process to reduce the impacts of growth in emissions from all new land development. An Air Impact Assessment and potential mitigation fees are required for residential projects with 50 or more dwelling units and when discretionary approval is required. Fees are also exacted by the SJVAPCD to offset emissions created by typical operational sources. These fees can add to the cost of development. However, the cost can be reduced with mitigation measures. The SJVAPCD also offers a variety of grants and incentive programs to public agencies, residents, and businesses to help offset fees.

### 3.2.5 Inclusionary Housing Ordinance

Implemented by local jurisdictions, inclusionary housing ordinances require developers to reserve a certain percentage of units for very low- and low-income households to ensure new development incorporates affordable housing. Whether rented or sold, affordability requirements are based on the area median income (AMI) with very low-income defined as household earning up to 50 percent of the AMI and low-income households earning between 50 and 80 percent of the AMI. Actual rents cannot exceed 30 percent of the income for the associated income group. Each city-specific analysis provides more information on inclusionary housing ordinances by jurisdiction.

### 3.2.6 Permit Procedures and Processing Times

The processing of applications and permits for development can increase project time and costs. Processing times vary widely from a few weeks to several months depending on the type of permit required for development and if any discretionary review is required for approval. The time required to process a project varies greatly between projects and depends on the size and complexity of the proposal and the number of actions or approvals needed to complete the process. Each city-specific analysis describes the permit processing procedures and timing for each jurisdiction.

### 3.2.7 Short-Term Housing Rentals

Short-term housing rental ordinances regulate the number of residential units that can be converted to short-term vacation rentals in a jurisdiction. Jurisdictions are not required to adopt short-term housing rental ordinances; however, in areas with high demand for vacation rentals, jurisdictions often adopt such policies to ensure that the existing housing stock for sale or long-term rentals is not diminished and that housing options are maintained throughout the community. Each city-specific analysis provides more information on the potential need for monitoring short-term rental housing.

### 3.2.8 Code Enforcement

Building codes and enforcement can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

The California Building Standards Code, Title 24, serves as the basis for the design and construction of buildings in California. State law prohibits the imposition of additional building standards that are not necessitated by local geographic, climatic, or topographic conditions, and requires that local governments making changes or modifications in building standards must report such changes to the HCD and file an expressed finding that the change is needed. Each city-specific analysis provides more information on building codes and enforcement by jurisdiction.

## 3.3 Environmental Constraints

Typical environmental constraints to the development of housing in Tulare County include the preservation of scenic landscapes and prime agricultural land, environmental resources management, air quality measures, health and safety measures, and water conservation. In many cases, development of these areas is constrained by State and Federal laws (e.g., Federal Emergency Management Agency [FEMA] floodplain regulations, the Clean Water Act and the Endangered Species Act, and the State Fish and Wildlife Code and Alquist-Priolo Act). Each city-specific analysis provides an analysis of environmental constraints specific to each jurisdiction.

### 3.3.1 Floodplains

Official floodplain maps are maintained by FEMA. FEMA determines areas subject to flood hazards and designates these areas by relative risk of flooding on a map for each community, known as the Flood Insurance Rate Map (FIRM).

Principal flooding problems exist in the western portion of the county, as identified by FEMA. In the north, northern Orosi and central Dinuba are considered river or stream flood hazard areas. Moving south along State Route (SR) 99 and SR 63 are notable flood hazard areas spanning from Dinuba south into Woodlake and Visalia. FEMA has also identified flood hazard areas around the Woodlake Wastewater Treatment Facility spanning southwest to Visalia. Additional flood hazard areas include Allensworth along SR 43, various areas along the Tule River, and along the Kern River located in the eastern portion of the county.

Development within a flood zone typically is required to be protected against flood damage. FEMA requires developers to obtain a flood zone elevation certificate when they apply for their permit. These certificates require elevating the developed area (i.e., house pad) above the known flood level of that

flood zone. The sites in the inventory must obtain a flood zone elevation certificate, which may increase the cost of a development but is necessary to protect against flood risks.

### 3.3.2 Seismic Zones

There are several active and potentially active faults within and adjacent to Tulare County. The Kern Canyon fault zone is located along sections of the Kern River spanning from the river's headwaters, located at the Kings Kern Divide south through Isabella Lake. Additional major fault zones adjacent to Tulare County include the San Andreas and Garlock faults. Tulare County is not considered to be under significant threat of a major earthquake despite its proximity to active fault zones.

Although all development must consider earthquake hazards, there is no specific threat or hazard from seismic ground shaking to residential development within the county, and all new construction will comply with current local and state building codes. Due to the minimal historical hazard of earthquakes in the county and the use of the most current building codes and construction techniques, earthquakes do not pose a significant constraint to residential development.

### 3.3.3 Wildland/Urban Fire Hazards

The California Department of Forestry and Fire Prevention (CALFIRE) has designated the eastern area of Tulare County near the foothills of the Sierra Nevada Mountains as a fire hazard severity zone ranging from moderate, high, and very high fire hazard risk.<sup>1</sup> The jurisdictions that are closest to these hazard areas include Woodlake, Exeter, Lindsay, Porterville, and unincorporated Tulare County.

Wildfire hazards in the city include vacant/fallow lands that have dry vegetation and/or agricultural debris storage (e.g., limbs, trimmings, etc.). These hazards are more common on non-irrigated lands, during drought years, and in dry seasons. Suburban, urban areas, or rocky barren areas have minimal surface fuels and therefore typically have the lowest fire hazard. All new residential development must meet California Fire Code provisions, which address topography, geology, climate, and development conditions to reduce risk of wildfire hazards.

### 3.3.4 Soil Contamination

Agricultural uses may contaminate potential residential sites due to the use of pesticides and other chemicals. Soil contamination may be a concern if a Phase One Environmental Site Assessment determines there is a potential for soil contamination and contamination is substantiated by a Phase Two study. Each jurisdiction ensures that the necessary steps are taken to clean up residual hazardous wastes on any contaminated sites proposed for redevelopment or reuse. Soil evaluations are required as needed to ensure that risks are assessed, and appropriate remediation is provided. Developing housing on these sites can involve costs to remediate contaminated soil or groundwater. The remediation cost would typically be on the developer to address the clean-up.

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<sup>1</sup> CAL FIRE. Fire Hazard Severity Zone Viewer. April 1, 2024. <https://experience.arcgis.com/experience/03beab8511814e79a0e4eabf0d3e7247/>



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## 4 Regional Housing Resources

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### 4.1 Introduction

The following chapter provides an analysis of development trends in Tulare County that is used to inform the Site Inventories for the seven jurisdictions covered under this Housing Element. This chapter also includes an overview of the financial and administrative resources available to support continued development, preservation, and rehabilitation of housing in the jurisdictions throughout Tulare County. An analysis for each jurisdiction's Site Inventory is in Chapters A4 through G4, *Housing Resources*.

### 4.2 Future Housing Needs

According to the Tulare County Association of Governments (TCAG) 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS)<sup>1</sup>, population growth in the region in the next two decades is expected to be near the highest in the state (0.71 percent annually from 2021-2046). This increase in population is driven in part by urban residents moving from the state's larger cities to rural areas like Tulare County due to the relatively lower cost of living and higher birthrates than the state average.

State law requires every jurisdiction to undertake all necessary actions to encourage, promote, and facilitate the development of housing to accommodate regional housing needs.<sup>2</sup> A jurisdiction must demonstrate in its Housing Element that its land inventory is adequate to accommodate its share of the region's projected growth.

#### 4.2.1 Regional Housing Needs Allocation (RHNA)

This Housing Element covers the planning period of December 2023 through December 2031 (called the 6<sup>th</sup> Cycle Housing Element update). TCAG, as the Metropolitan Planning Agency for the Tulare County region, is responsible for preparing the RHNA for the region based on recent growth trends, income distribution, and capacity for future growth. This methodology must align with the objectives of the State of California, including but not limited to:

- Promoting infill, equity, and environmental protection
- Ensuring jobs-housing balance
- Affirmatively furthering fair housing

The RHNA process for the Tulare County region was initiated in September 2020 and was completed in August 2022 with the adoption of the Final Regional Housing Needs Plan to allocate the region's housing needs among the eight cities and the unincorporated county.<sup>3</sup> Each jurisdiction's share of the regional housing need is allocated based on recent growth trends, income distribution, and capacity for future growth. The RHNA methodology uses weighted indicators such as opportunity access and job proximity to allocate housing units affordable to households of different income categories. TCAG is required to allocate units across income categories with the goal of reducing socioeconomic disparities based on

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<sup>1</sup> Tulare Council of Governments (TCAG). 2022 Regional Transportation Plan/Sustainable Communities Strategy

<sup>2</sup> Government Code section 65100 – 65763, Article 10.6. Housing Elements

<sup>3</sup> Tulare Council of Governments (TCAG). 2022. Final Regional Housing Needs Plan. <https://tularecog.org/sites/tcag/assets/FINAL%20RHNP%20-%20COMBINED.pdf>

household income and other characteristics. The RHNA for each jurisdiction is distributed into four income categories based on the Area Median Income (AMI)<sup>4</sup>:

- Very low-income (less than 50 percent of AMI)
- Low-income (50-80 percent of AMI)
- Moderate-income (80-120 percent of AMI)
- Above Moderate-income (more than 120 percent of the AMI)

As part of the Housing Element, each jurisdiction must identify adequate land with appropriate zoning and development standards to accommodate its assigned share of the region’s housing needs. Tulare County’s combined regional future housing need is 33,214 total units during the eight-year planning period. The number of units is distributed among five income categories within each jurisdiction, as shown in Table 4-1.

**Table 4-1 Tulare County Regional Housing Needs Determination Allocation**

Jurisdiction	Total RHNA Allocation	Very Low-Income Allocation	Low-Income Allocation		Moderate-Income Allocation		Above Moderate-Income Allocation		
	Units	Units	Percent of Total RHNA	Units	Percent of Total RHNA	Units	Percent of Total RHNA	Units	Percent of Total RHNA
Dinuba	1,588	387	24.4%	238	15.0%	268	16.9%	695	43.8%
Exeter	844	197	23.3%	121	14.3%	146	17.3%	380	45.0%
Farmersville	654	135	20.6%	83	12.7%	121	18.5%	315	48.2%
Lindsay	789	93	11.8%	58	7.4%	178	22.6%	460	58.3%
Porterville	4,064	872	21.5%	537	13.2%	739	18.2%	1,916	47.1%
Tulare	4,749	1,435	30.2%	884	18.6%	677	14.3%	1,753	36.9%
Visalia	10,791	3,741	34.7%	2,306	21.4%	1,321	12.2%	3,423	31.7%
Woodlake	492	75	15.2%	47	9.6%	103	20.9%	267	54.3%
Unincorporated County	9,243	1,563	16.9%	963	10.4%	1,870	20.2%	4,847	52.4%
<b>Total</b>	<b>33,214</b>	<b>8,497</b>	<b>25.6%</b>	<b>5,238</b>	<b>15.8%</b>	<b>5,424</b>	<b>16.3%</b>	<b>14,055</b>	<b>42.3%</b>

Source: TCAG, 2022. Final Regional Housing Needs Plan.

### 4.3 Meeting the RHNA

Each jurisdiction must identify adequate land with appropriate zoning and development standards to accommodate its required RHNA. Jurisdictions can also use planned and approved projects, estimated accessory dwelling unit (ADU) production, and vacant and underutilized sites to accommodate the RHNA. In addition, jurisdictions may identify sites to be rezoned to accommodate their RHNA. A full analysis of how each jurisdiction will accommodate its RHNA is provided in Appendices A through G.

<sup>4</sup> The Area Median Income of Tulare County is \$57,394 for a household of four in 2023.

## 4.4 Development Trends

Establishing regional development trends provides an understanding of the type of housing development that is feasible during the planning period and the realistic unit capacity assumptions for sites to accommodate the RHNA for each jurisdiction. To establish these trends, this analysis reviews the characteristics and density achievement of a sample set of 14 recent and planned multifamily residential developments in the region. These projects were selected because they accurately represent the recent residential development activity that has occurred in the region and provide a basis for understanding the types of residential development that are likely to be developed during the planning period. Sites that align with these development trends were included on the Site Inventories for the individual jurisdictions involved in this Housing Element (described in detail in Appendices A through G). The analysis considers following development characteristics:

- The previous uses of developed parcels
- Parcel sizes
- Parcel locations
- The density achieved by the project

The following sections describe the 14 residential projects that represent regional development trends in the county.

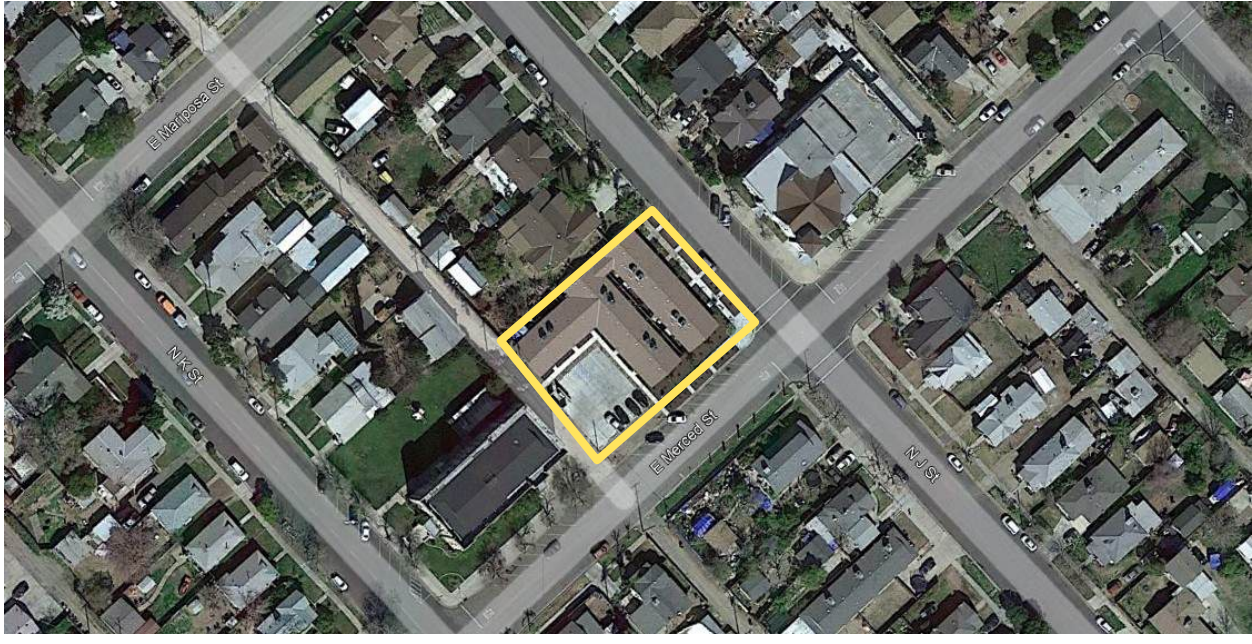
### Sierra Village Apartments



<b>APN</b>	014-080-091	<b>Group</b>	Self-Help Enterprises
<b>Address</b>	1375 N. Crawford Ave., Dinuba, CA	<b>Year Built</b>	2018/2023
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	5.50 ac	<b>FAR</b>	0.42

The Sierra Village Apartments development is located on a previously vacant site in northeast Dinuba and consists of 108 affordable units, including nine units for permanent supportive housing. This development was constructed in two phases: the first phase was completed in 2018 and the second phase was completed in 2023. This project is in a multifamily zone with an allowable density of 14.54 units per acre, resulting in a maximum unit capacity on this site of approximately 80 units. Since the project was developed with 108 units, this project achieved 135 percent of allowable density. This project was able to achieve a higher percent density due to a density bonus.

## Merced Street

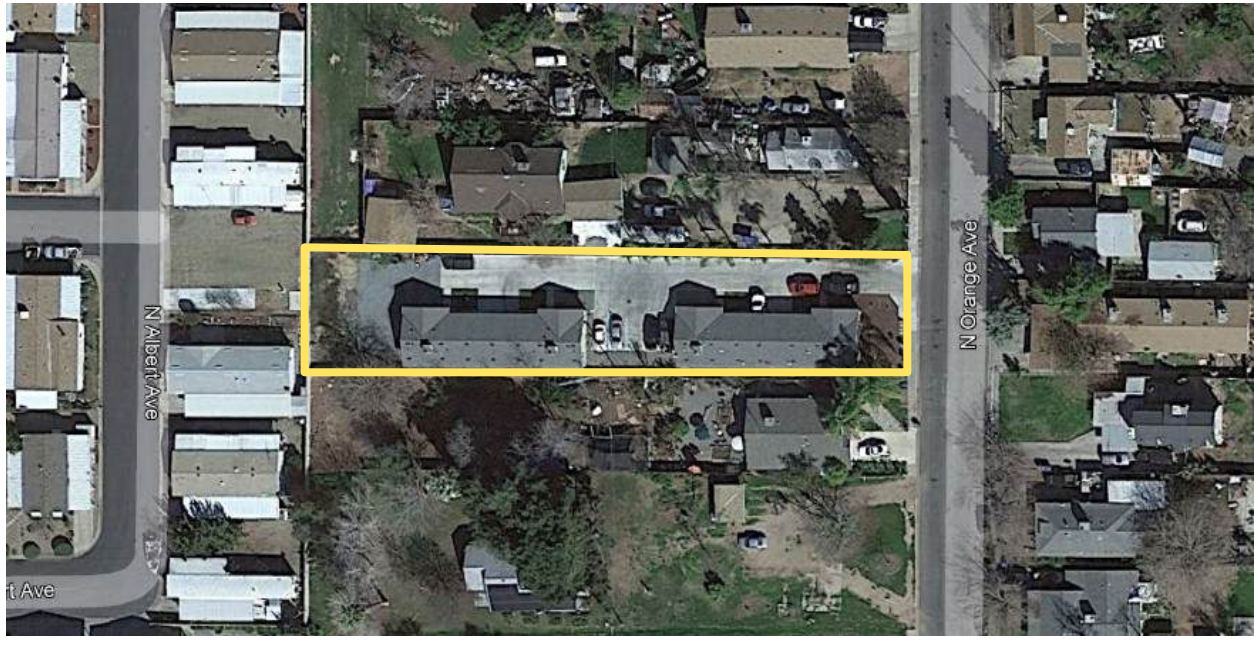


<b>APN</b>	017-074-005	<b>Group</b>	-
<b>Address</b>	255 E Merced Street, Dinuba, CA	<b>Year Built</b>	2018
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	0.46 ac	<b>FAR</b>	0.52

This 10-unit market rate apartment complex located on the corner of E. Merced Street and N. J Street in Downtown Dinuba was constructed in 2018. Previously, this lot was occupied by a single-family home that utilized about 30 percent of the site; the rest of the lot was vacant. In 2016, the site was rezoned from single-family to multifamily residential to allow for the development of this project. The allowable density on this site is 14.54 units per acre, resulting in a maximum unit capacity of approximately seven units. Through a density bonus, this project was developed with 10 units; therefore, it achieved 150 percent of allowable density.



## Orange Avenue



<b>APN</b>	138-121-07	<b>Group</b>	-
<b>Address</b>	430 N Orange Ave, Exeter, CA	<b>Year Built</b>	2019
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	0.49 ac	<b>FAR</b>	0.29

This development located on Orange Avenue in northwest Exeter consists of two market-rate duplex buildings with a total of four units on site. This site was previously developed with one single-family home. However, the single-family residence was vacated to develop higher density residential use and rezoned from low density to high density in 2016. The project was built in two phases: the duplex on the eastern portion of the site was constructed in 2017 and the second duplex on the western portion of the site was constructed in 2019. This project is in a multifamily zone which allows a maximum density of 14.52 units per acre, resulting in a maximum unit capacity of approximately seven units on the site. The project was developed with four units; therefore, it achieved 56 percent of allowable density.

## Los Arroyos

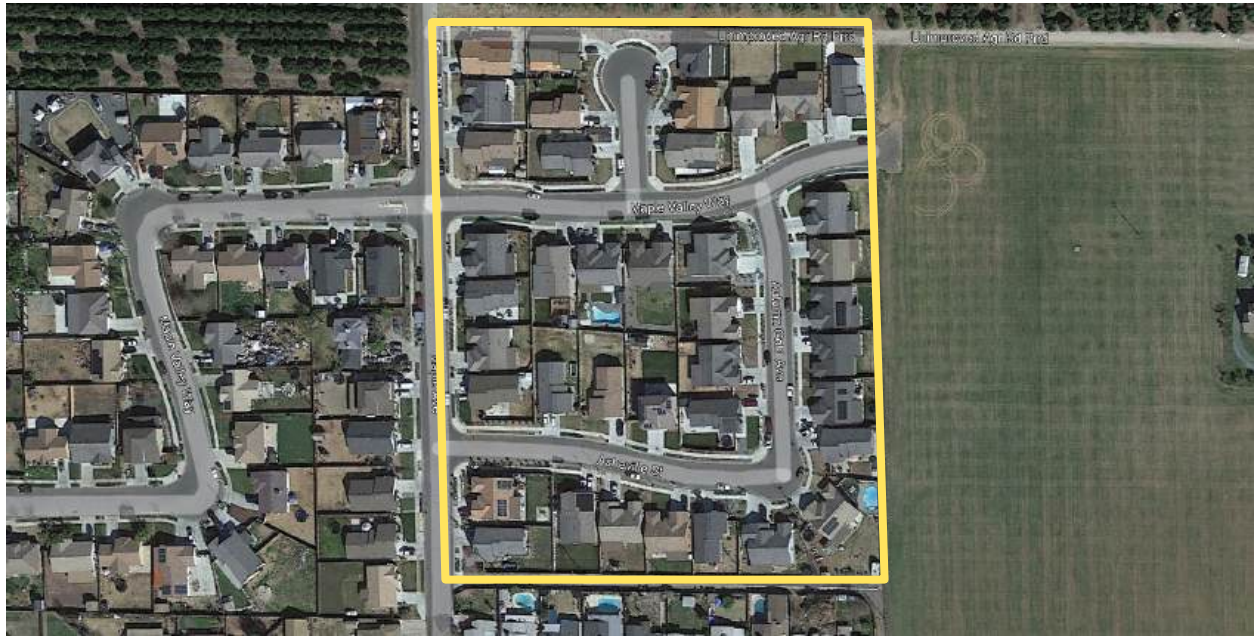


<b>APN</b>	129-010-083	<b>Group</b>	Self-Help Enterprises
<b>Address</b>	135 E. Walnut Avenue, Farmersville, CA	<b>Year Built</b>	2023 (completion anticipated November 2023)
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	5.81 ac	<b>FAR</b>	-

Construction began on the Los Arroyos apartment project in eastern Farmersville at the corner of W Walnut Avenue and Farmersville Road in April 2022. This project will develop 108 affordable rental units on a previously vacant parcel zoned for multifamily residential. This project is currently in a general commercial zone which was rezoned to multifamily residential (RM-2.5) as part of this project. The site allows a maximum density of 25.62 units per acre and a unit capacity of approximately 149 units. The project proposes 108 units which will achieve 73 percent of maximum allowable density.



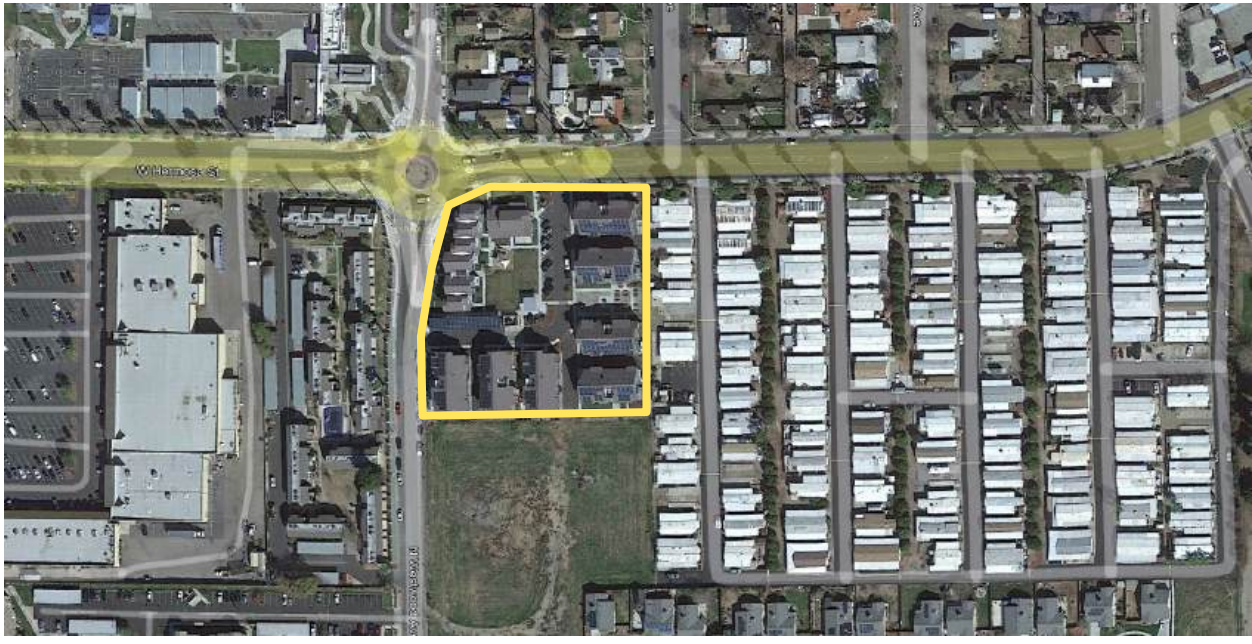
## Autumn Hills



<b>APN</b>	199-320-045 thru 199-320-084	<b>Group</b>	-
<b>Address</b>	Maple Avenue and Maple Valley Way, Lindsay	<b>Year Built</b>	2018
<b>Current Use</b>	Single-Family Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	9.43 ac	<b>FAR</b>	0.25

Autumn Hills is a 40-unit single-family neighborhood constructed in 2018 and located in western Lindsay along Maple Avenue and Maple Valley Way. This project site is zoned for single-family residential uses and allows for a density of 6.22 units per acre. Maximum unit capacity on this site is approximately 59 units. With 40 units constructed, the project achieved 68 percent of allowable density.

**Palm Terrace**

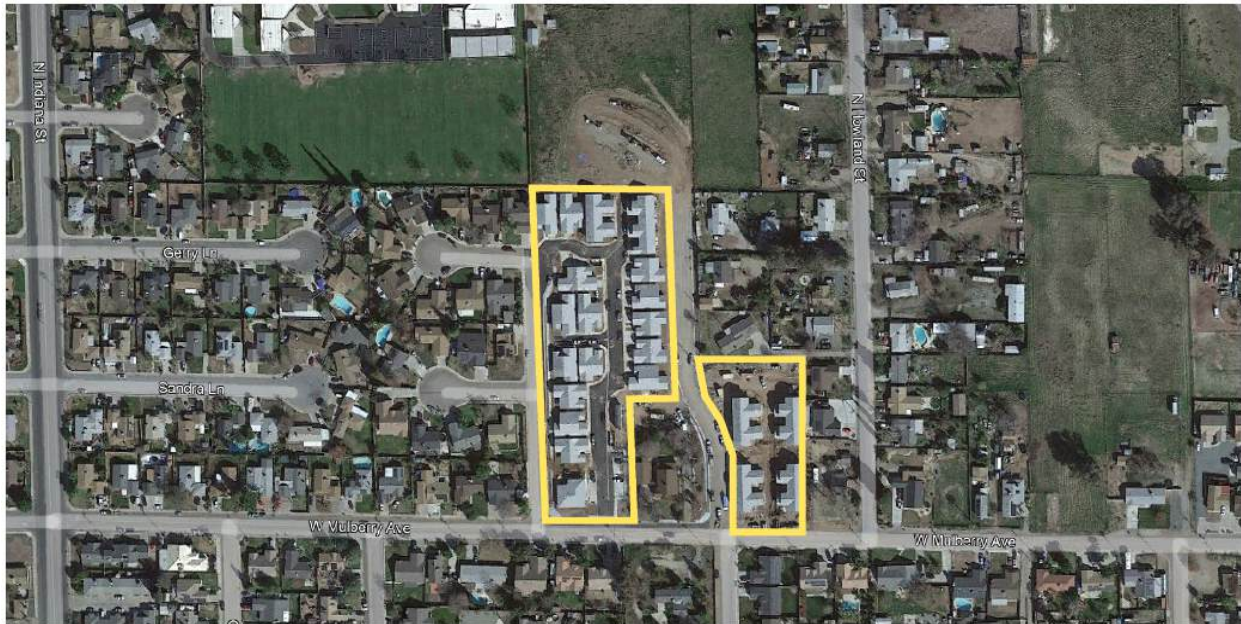


<b>APN</b>	205-040-005	<b>Group</b>	Self-Help Enterprises
<b>Address</b>	700 W. Hermosa St., Lindsay, CA	<b>Year Built</b>	2018
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	2.67 ac	<b>FAR</b>	0.30

Palm Terrace is a 50-unit affordable rental community in southern Lindsay at the intersection of West Hermosa Street and North Westwood Avenue. Prior to construction, the site was vacant. This project is located in a multifamily zone that allows for a minimum density of 14.52 units per acre. Maximum unit capacity on this site was approximately 39 units. With 50 units constructed, the project achieved 129 percent of allowable density with a density bonus.



## Nupchi Xo' Oy



<b>APN</b>	247-210-049, 247-250-077, 247-250-078	<b>Group</b>	Self-Help Enterprises
<b>Address</b>	648 W. Mulberry Ave., Porterville, CA	<b>Year Built</b>	2021
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	4.47 ac	<b>FAR</b>	0.35

Nupchi Xo' Oy is a 40-unit affordable housing complex constructed for the Tule River Tribe and Porterville residents in 2021. The development of this project addresses the existing shortage of available housing, overcrowding, and unsafe housing conditions that Tule River Tribe members have experienced. Located in northeast Porterville north of W. Mulberry Avenue, this project is in a multifamily zone which allows for a maximum density of 15 units per acre. Maximum unit capacity on this site is approximately 67 units. With 40 units constructed, the project achieved 60 percent of maximum allowable density.

**Garden Court Villas**



<b>APN</b>	259-380-001 thru 259-380-003, 259-380-036, 259-380-037, and 259-380-052 thru 259-380-055	<b>Group</b>	Woodard Homes, Inc.
<b>Address</b>	Varies, Porterville CA	<b>Year Built</b>	2018
<b>Current Use</b>	Single-Family Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	4.26 ac	<b>FAR</b>	0.34

The Garden Court Villas project is located in southwest Porterville at the eastern end of Roby Avenue. This 40-unit housing development was built in phases, with the completion of the final phase of the project in the east portion of the site in 2018. This project is located in a Planned Development Zone with a General Plan Land Use of Medium Density Residential which allows for a maximum density of 15 units per acre, resulting in a maximum unit capacity of approximately 64 units on the site. With 40 units constructed, the project achieved 63 percent of the maximum allowable density.

## Cambria



<b>APN</b>	Varies	<b>Group</b>	Meritage Homes of California Inc.
<b>Address</b>	Varies	<b>Year Built</b>	2020
<b>Current Use</b>	Single-Family Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	12.75 ac	<b>FAR</b>	0.31

The Cambria development was completed in 2020 and consists of 80 market-rate single-family homes in northwest Porterville, located north of Avenue 160 and Redondo Street on formerly vacant farmland. This project is located in a Planned Development Zone District with a General Plan Land Use of Low-Medium Density Residential, which allows for a maximum density of 11.3 units per acre, resulting in a maximum unit capacity of approximately 144 units on the site. With 80 units constructed, the project achieved 56 percent of the maximum allowable density.



### Mission Court Apartments



<b>APN</b>	184-190-017	<b>Group</b>	Pacific West Communities, Inc.
<b>Address</b>	1150 S Morrison Street, Tulare, CA	<b>Year Built</b>	2020
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	5.1 ac	<b>FAR</b>	0.22

Mission Court is a 65-unit affordable apartment complex located in southeast Tulare east of Morrison Street. Developed in 2020, the formerly vacant site is located within a multifamily zone which allows for a maximum density of 21.78 units per acre. Maximum unit capacity on this site is approximately 111 units. With 65 units constructed, the project achieved 59 percent of allowable density.

## H Street



<b>APN</b>	175-192-012	<b>Group</b>	-
<b>Address</b>	526 S H Street, Tulare, CA	<b>Year Built</b>	2020
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	0.34 ac	<b>FAR</b>	0.53

The H Street project, located on South H Street in southwest Tulare, includes four market-rate townhomes and one market-rate single-family residence on a formerly vacant site. Prior to development, this lot was designated single-family residential with an under-utilized single-family home located on the property. This project is located within a multifamily zone which allows for a maximum density of 14.52 units per acre. Maximum unit capacity on this site is approximately five units. With five units constructed, the project achieved 101 percent of allowable density.

**The Riviera**



<b>APN</b>	166-230-011	<b>Group</b>	-
<b>Address</b>	2311 N Hillman Ave., Tulare, CA	<b>Year Built</b>	2019
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	9.52 ac	<b>FAR</b>	0.04

The Riviera is a 168-unit market-rate apartment complex located on a previously vacant site east of N. Hillman Street in northeast Tulare. Developed in 2019, the project is located within a multifamily zone which allows for a maximum density of 21.78 units per acre. Maximum unit capacity on this site is approximately 207 units. With 168 units developed, the project achieved 81 percent of allowable density.



## Bravo Village Apartments



<b>APN</b>	061-170-077	<b>Group</b>	Corporation for Better Housing
<b>Address</b>	220 Oak St., Woodlake, CA	<b>Year Built</b>	2020
<b>Current Use</b>	Multifamily Residential	<b>Previous Use</b>	Vacant
<b>Parcel Size</b>	1.0 ac	<b>FAR</b>	0.46

Bravo Village Apartments is a 60-unit affordable development of 16 one-bedroom units, 24 two-bedroom units and 20 three-bedroom units located at the intersection of West Bravo Avenue and South Oak Street in south Woodlake. This project is located in a multifamily zone which allows for a maximum density of 29.04 units per acre. Maximum unit capacity on this site is approximately 29 units. With 60 units constructed, the project achieved 207 percent of allowable density. This project was allowed to achieve such a high density limit due to Woodlake’s Density Bonus, which allows up to an additional 35 percent of the maximum density of a zoning district.

## Hillside Estates



<b>APN</b>	-	<b>Group</b>	Yanez Homes
<b>Address</b>	W. Tule Ave., Woodlake, CA	<b>Year Built</b>	2023/2024
<b>Current Use</b>	Single-Family Residential	<b>Previous Use</b>	Orchard
<b>Parcel Size</b>	28.5 ac	<b>FAR</b>	-

Hillside Estates is a 75-unit single-family market-rate subdivision under construction north of W. Cajon Avenue in north Woodlake. The site was previously an orchard and actively farmed. This project is located in on a site that was annexed into the city as a single-family low-density residential zone which allows a density of 2.2 units per acre, resulting in a maximum unit capacity of approximately 62 units on the site. With 75 units constructed, the project achieved 117 percent of allowable density.

### 4.4.1 Summary of Development Trends

Development characteristics in the region indicate that most residential projects developed, or will develop, on vacant land or land zoned for agricultural use. Approximately one-third of the development trend projects discussed above include housing affordable to very low- and low-income households. The densities of these projects range from 2.63 to 60.00 dwelling units per acre due to the various zoning requirements per jurisdiction and use of state density bonus. The densities of these projects range from 2.63 to 60.00 dwelling units per acre due to the various zoning requirements per jurisdiction and use of state density bonus. The average density of projects is approximately 16 dwelling units per acre, with 99 percent density achieved. Projects located in low density residential zones averaged 92 percent density achieved, projects located in medium density residential zones averaged 96 percent density achieved, and projects high density residential zones achieved 105 percent of allowable density. Table 4-2 summarizes the data for each development trend project and uses the zoning district density to project the number of units allowed. Four developments utilized density bonuses and other incentives to achieve densities over what is allowed in each respective zone.

**Table 4-2 Regional Development Trends**

Project Name	Total Units	Acreage	Density	Zoning District	Zoning District Density (du/ac)	Number of Units Allowed	Percent Density Achieved
Sierra Village (affordable)	108	5.50	19.64	Multifamily	14.54	80.00	135%
Merced Street	10	0.46	21.74	Multifamily	14.54	6.69	150%
Orange Avenue	4	0.49	8.16	Multifamily	14.52	7.11	56%
Los Arroyos (affordable)	108	5.81	18.59	Multifamily	25.62	148.85	73%
Autumn Hills	40	9.43	4.24	Single-Family	6.22	58.65	68%
Palm Terrace (affordable)	50	2.67	18.73	Multifamily	14.52	38.77	129%
Nupchi Xo' Oy (affordable)	40	3.34	11.98	Multifamily	15.00	50.10	80%
Garden Court Villas	40	4.26	9.39	Single-Family	15.00	63.90	63%
Cambria	80	12.75	6.27	Single-Family	11.30	144.08	56%
Mission Court Apartments (affordable)	65	5.1	12.75	Multifamily	21.78	111.08	59%
H Steet	5	0.34	14.71	Multifamily	14.52	4.94	101%
The Riviera	168	9.52	17.65	Multifamily	21.78	207.35	81%
Bravo Village Apartments (affordable)	60	1.00	60.00	Multifamily	29.04	29.04	207%
Hillside Estates	75	28.5	2.63	Single-Family	2.18	62.07	121%
<b>Average</b>	<b>61</b>		<b>16.18</b>				<b>99%</b>

#### 4.4.2 Pipeline projects by Jurisdiction

In addition to residential projects that are under construction or complete, this analysis also examines development trends for projects that are currently in the development pipeline. Residential developments approved and permitted, but not yet built (also called “pipeline projects”) can be credited towards a jurisdiction’s RHNA for the 6<sup>th</sup> cycle Housing Element provided it can be demonstrated that the units can be built by the end of the planning period (December 2031). These pipeline projects collectively achieve an average of 90 percent of the maximum density that is allowed in each zoning district where these projects will be developed. The following section reviews active pipeline projects in the region. These pipeline projects are important to the regional trends analysis because they demonstrate the types of projects currently in development and the continuation of previously mentioned development trends.

#### City of Dinuba

The City of Dinuba has five residential pipeline projects with a total of 316 units. The projects will achieve an average density of 11.01 dwelling units per acre. Four of the projects will be developed on vacant sites and one will be developed on a site which was previously an orchard. The Sierra Village project includes units affordable to very low- and low-income households, and the Castlerock

Subdivision and Montebella projects will include units affordable to above moderate-income households. The Sequoia Apartment project will include units affordable to moderate- and above moderate-income households. These projects will achieve an average density of 75 percent of the maximum density allowed on the sites. Table 4-3 shows Dinuba’s pipeline projects.

**Table 4-3 Dinuba Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
Castlerock Subdivision	71	15.80	Vacant	R-1-6	4.49	62%	Above Moderate
Montebella 2/3	121	28.80	Orchard	R-1-6	4.20	58%	Moderate, Above Moderate
Vineyard Estates	63	10.00	Vacant	R-1-6	6.30	77%	Above moderate
Sequoia Apartments	61	2.10	Vacant	RM-1.5	29.05	102%	Moderate. Above Moderate
<b>Average</b>	<b>79</b>	<b>14.18</b>			<b>11.01</b>	<b>75%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (R-1-6) One-Family Residential; (RM-1.5) Multi-Family Residential

### City of Exeter

The City of Exeter has two residential pipeline projects with a total of 80 units. Both projects are located on vacant sites and will achieve an average density of 17.65 units per acre. Ten percent of the units in the Morgan project will be affordable to moderate-income households. All units in the Smee Homes (Yokohl Landing) project will be affordable to above moderate-income households. These projects will achieve an average density of 81 percent of the maximum density allowed on the sites. Table 4-4 shows Exeter’s pipeline projects.

**Table 4-4 Exeter Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
Morgan	44	1.38	Vacant	RM-1.5	31.88	110%	Moderate, Above Moderate
Smee Homes (Yokohl Landing)	36	9.85	Agriculture	R-1-6	3.65	51%	Above Moderate
<b>Average</b>	<b>40</b>	<b>5.62</b>			<b>17.65</b>	<b>81%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (RM-1.5) Multifamily Residential - 1,500 square feet; (R-1-6) Single Family Residential - 6,000 square feet

### City of Farmersville

The City of Farmersville has five residential pipeline projects with a total of 684 units. The projects will achieve an average density of 16.31 dwelling units per acre. Four of the projects will be developed on vacant sites and two will be developed on sites which were previously used for agriculture. The Gardenia

Courtyards and Los Arroyos projects include units affordable to low-income households, and Cameron Creek and Eagle Meadows will include units affordable to moderate-income households. These projects will achieve an average density of 161 percent of the maximum density allowed on the sites. Table 4-5 shows Farmersville’s pipeline projects.

**Table 4-5 Farmersville Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
Cameron Creek	151	36.5	Orchard	R-1 (PD) and RM-2.5	4.14	57%	Moderate
Eagle Meadows	242	49.0	Agriculture	R-1 (PD)	4.94	68%	Moderate
Camino Castaneda	24	10.89	Vacant	RM-4	8.89	83%	Above moderate
Gardenia Courtyards	142	6.50	Vacant	RM-2.5	21.85	86%	Low
Petunia Estates	18	0.46	Vacant	R-1	39.13	600%	Above moderate
Los Arroyos	107	5.81	Vacant	C-G	18.93	72%	Low
<b>Average</b>	<b>114</b>	<b>18.19</b>			<b>16.31</b>	<b>161%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (R-1(PD) Single Family Residential (Planned Development); (RM-2.5) Multi Family Residential – one unit per 2,500 square feet of lot area; (RM-4) Multi Family Residential – one unit per 4,000 square feet of lot area; (C-G) General Commercial

## City of Lindsay

The City of Lindsay has four residential pipeline projects with a total of 322 units. The projects will achieve an average density of 23.86 dwelling units per acre. All of the projects will be developed on vacant sites. The Mission Estates project includes 31 units affordable to moderate-income households, and all other projects will include units affordable to above moderate-income households. These projects will achieve an average density of 71 percent of the maximum density allowed on the sites. Table 4-6 shows Lindsay’s pipeline projects.

**Table 4-6 Lindsay Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
O'Hara Ranch Residential	145	35	Vacant	Mixed-use & R-1-7	4.14	67%	Above Moderate
Hidden Oak Residential	50	8.60	Vacant	R-1-7	5.81	94%	Above Moderate
Mission Estates (R-1-7)	85	30	Vacant	R-1-7	2.83	46%	Above Moderate
Mission Estates (RM-3)*	31	2.50	Vacant	RM-3	14.00	97%	Moderate
Fresno Street Apartments	11	1.50	Vacant	RM-3	7.33	52%	Above Moderate
<b>Average</b>	<b>65.20</b>	<b>15.52</b>			<b>6.82</b>	<b>71%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (R-1-7) Single Family Residential; (RM-3) Multi-Family Residential

\*Mission Estates is one project with two zoning districts and has been separated by zoning district for the purpose of this analysis.

## City of Porterville

The City of Porterville has 13 residential pipeline projects with a total of 694 units. Ten of the project sites are currently vacant, and two sites are occupied by orchards. The average density of all projects is 11.28 units per acre. All but one of these projects is affordable to above moderate-income households. These projects achieve an average density of 81 percent of the maximum density allowed on the sites. Table 4-7 shows Porterville’s pipeline projects.

**Table 4-7 Porterville Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
Brookside Subdivision	229	38.35	Orchard	RS-2	5.97	100%	Above Moderate
Mahal	16	0.89	Vacant	RM-3	17.98	75%	Above Moderate
River View Villas	78	7.90	Vacant	RM-2	9.87	82%	Above Moderate
Villas at Sierra Meadows	80	12.31	Orchard	RS-2	6.50	108%	Above Moderate
Aguilo	19	4.98	Vacant	RM-3	3.82	16%	Above Moderate
Mission Communities	120	4.65	Vacant	RM-3	25.81	108%	Above Moderate
Link Domingo	6	0.52	Vacant	RM-3	11.54	48%	Above Moderate
Westwood Townhomes	8	0.38	Vacant	RM-3	21.05	88%	Above Moderate
Westfield Residential Development	28	2.86	Vacant	RM-2	9.79	82%	Above Moderate
Evergreen Apartments	12	1.03	Vacant	RM-2	11.65	97%	Above Moderate
Bareng Subdivision	6	1.89	Vacant	RS-2	3.17	53%	Above Moderate
Terraza	46	3.07	Vacant	PD	14.98	125%	Above Moderate
Crestview Park	46	10.08	Vacant	RS-2	4.56	76%	Above Moderate
<b>Average</b>	<b>53</b>	<b>6.58</b>			<b>11.28</b>	<b>81%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (RS-2) Low Density Residential; (RM-2) Medium Density Residential; (RM-3) High Density Residential; (PD) Planned Development

## City of Tulare

The City of Tulare has one residential pipeline project with a total of 84 units. This project is located on a vacant site and will achieve a density of 21.82 units per acre. All units are affordable only to above moderate-income households. These projects will achieve an average density of 75 percent of the maximum density allowed on the site. Table 4-8 shows Tulare’s pipeline project.

**Table 4-8 Tulare Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
East Bardsley Apartments	84	3.85	Vacant	RM4	21.82	75%	Above Moderate
<b>Average</b>	<b>84</b>	<b>3.85</b>			<b>21.82</b>	<b>75%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (RM4) Multiple Family – 1,500 SF/unit



## City of Woodlake

The City of Woodlake has 10 residential pipeline projects with a total of 626 units. All projects are located on vacant sites or orchards and will achieve an average density of 7.80 units per acre. All units are affordable to all income category households. These projects will achieve an average density of 45 percent of the maximum density allowed on the sites. Table 4-9 shows Woodlake’s pipeline projects.

**Table 4-9 Woodlake Pipeline Projects**

Project Name	Total Units	Acreage	Existing Use	Zoning District	Density (du/ac)	Percent of Maximum Density Achieved	Income Affordability Category
Hillside Estates	37	28.50	Vacant	R-L	2.63	26%	Above Moderate
Kawah View	25	8.46	Vacant	R-L	2.96	30%	Low
Mulberry Estates	60	13.90	Orchard	R-M	4.32	29%	Low
Greenwood Phase II	77	15.00	Vacant	R-M	5.13	34%	Very Low and Low
Lakeview and Pomegranate	9	1.40	Vacant	R-L	6.43	64%	Low
Antelope Creek Estates	140	36.00	Orchard	R-M	3.89	26%	Very Low, Low, and Moderate
Rodeo Estates I	184	42.00	Vacant	R-M	4.38	29%	Very Low, Low, and Moderate
Rodeo Estates II	52	36.00	Vacant	R-L	1.44	14%	Above Moderate
Little Bravo Village	32	1.12	Vacant	R-H	28.57	119%	Low
Cuevas - S. Pepper St.	10	0.48	Vacant	R-H	20.83	87%	Very Low
<b>Average</b>	<b>63</b>	<b>14.80</b>			<b>7.80</b>	<b>45%</b>	

Definitions of acronyms: (du/ac) dwelling units per acre; (C-N) Neighborhood Commercial

## 4.5 Site Selection Criteria

In accordance with state law, land suitable for residential development must be appropriate and available for residential use within the planning period. Sites used in the inventory can be a parcel or group of parcels that meet the following criteria:

- Vacant sites zoned for residential use
- Vacant sites zoned for nonresidential use that allow residential development
- Residentially zoned sites that are capable of being developed at a higher density (nonvacant sites, including underutilized sites)
- Sites owned or leased by a local government
- Nonresidential zoned sites that can be rezoned residential use, including a program to rezone the site to permit residential use

Residential development has occurred primarily on vacant sites and sites used for agriculture. As a result, only sites with vacant or agricultural uses were identified as adequate sites to meet RHNA.

Other characteristics to consider when evaluating the appropriateness of sites include physical features (e.g., susceptibility to flooding, slope instability, or erosion) and location (proximity to transit, job centers, and public or community services, especially for housing appropriate for lower-income

households). Public input on potential housing locations in each jurisdiction from the outreach conducted for the Housing Element was also incorporated into the site selection process (a description of the outreach is included in Chapter 1, *Introduction and Community Engagement*).

#### 4.5.1 Density and Parcel Size

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate that jurisdiction's share of the regional growth. State law has established "default" density standards for the purpose of estimating potential units by income range. According to the California Department of Housing and Community Development (HCD), a density standard of 20 or more units per acre (primarily for higher-density multifamily developments) would facilitate the development of housing in the low- and very low-income category for jurisdictions in Tulare County (excluding the City of Visalia).

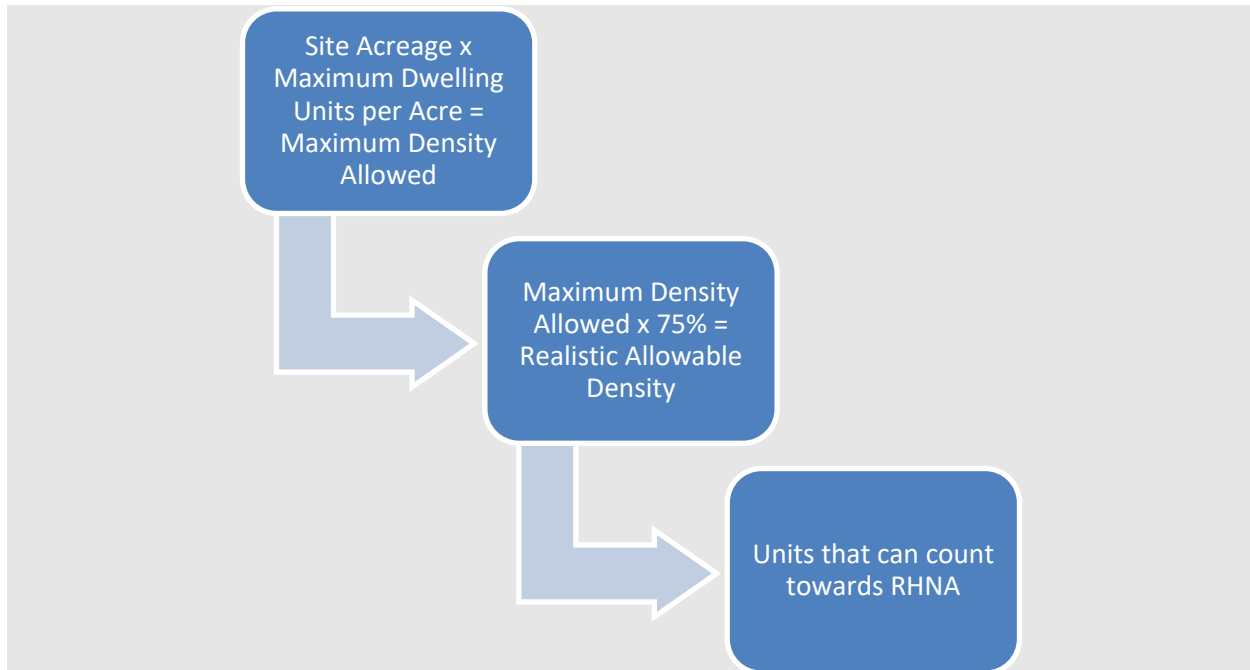
In addition to default density standards, HCD established that parcels intended to support the development of units appropriate for lower-income households should be between 0.5 and 10 acres. Parcels smaller than 0.5 acres, even when zoned for high densities, may not facilitate the scale of development required to access the competitive funding resources that facilitate affordable housing projects. Conversely, affordable housing developers may be unable to finance the scale of project necessitated by parcels greater than 10 acres. Therefore, parcels appropriate for lower-income housing were selected within the 0.5-to-10-acre size requirement.

### 4.6 Realistic Development Capacity

The Housing Element employs a comprehensive and iterative methodology to estimate dwelling unit capacity on a given parcel. As required by state law, the methodology must include sites that have a high potential to be developed with housing in the cycle and reflect a reasonable estimate of the dwelling unit capacity that is informed by past trends and substantial evidence. Therefore, it is assumed that realistic development capacity of the selected sites is less than the full development capacity allowed by the parcel's zoning or land use designation. The pipeline projects will have an average density achievement of 83 percent of the allowable density on the sites, and recent projects demonstrated an overall average density achievement of 98 percent. For the Site Inventories in this Housing Element, it is assumed that development would occur at 75 percent of the maximum allowable density. This assumption is more conservative than the development trend to allow for unforeseen circumstances, such as market forces or other factors that may impact development.

The number of units is calculated using the following methodology. Site acreage is multiplied by allowable dwelling units per acre, which is reduced to 75 percent. Per HCD guidelines, any existing residential units on the sites are subtracted from that total. None of the sites in the Site Inventories have existing residential units.





## 4.7 Affirmatively Furthering Fair Housing

The California legislature adopted AB 686 (2018, Santiago) in 2018 to expand upon the fair housing requirements and protections outlined in the Fair Employment and Housing Act. The law requires all jurisdictions to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities (called “affirmatively furthering fair housing” or AFFH). The Sites Inventories prepared for each city included in this housing element were analyzed to determine whether the sites selection would exacerbate conditions of segregation or whether they would promote integration. As recommended by HCD, the analysis reviewed the sites based on income category against geospatial distribution patterns of racial and ethnic segregation, household income levels, percentages of residents with disabilities, environmental health indicators, economic and educational opportunities, and other factors.

As described in the AFFH analyses in Appendices A through G, Site Inventories for each city will not exacerbate regional conditions of economic or racial/ethnic segregation, nor displace existing populations. Conversely, the Site Inventories would accommodate opportunities for distribution of households of low-, moderate-, and above moderate-income levels across the region. Each city will also implement housing programs to increase housing opportunities and promote housing and neighborhood equity, as outlined in the Housing Plans in Appendices A through G.

## 4.8 Supporting Information

### 4.8.1 Summary of Interviews with Development Community

On March 21, 2023, a stakeholder meeting was held with members of the market-rate development community in Tulare County. Developers noted that while single-family housing is generally the easiest type of housing to develop due to financing availability and market demand, recent redevelopment projects in the region show promise for the ability for developers to create mixed-use and multifamily

projects in downtown areas. For example, in the City of Kingsburg in neighboring Fresno County, a former hotel in the city's downtown area will be redeveloped into a mixed-use project with ground-floor commercial and up to 10 apartments on the second and third floors. The project is currently under construction. The developers noted that while new standards for older buildings can increase project costs, some of the cost may be offset by the ability to use existing infrastructure. Developers also noted that residential development near highways can increase project costs due to the need to install public safety infrastructure such as pedestrian bridges and elevators. More information on the stakeholder meetings is provided in Chapter 1, *Introduction and Community Engagement*.

## 4.9 Financial Resources for Affordable Housing

This section describes existing and potential resources for the development of affordable housing in the region. Each city administers grant funds received from state and federal sources. On a regional scale, these resources can support housing opportunities.

### **Permanent Local Housing Allocation (PLHA)**

PLHA, administered by HCD, provides funding to local governments in California for housing-related projects and programs that assist in addressing the unmet housing needs of their local communities. In August 2022, a Notice of Funding Availability (NOFA) allocated \$969,060 to Tulare County. The five-year estimated PLHA allocation for Tulare County was \$3,501,506.<sup>5</sup>

### **Home Investment Partnership Program (HOME)**

The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for households with incomes not exceeding 80 percent of area median income. The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low-income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Rental assistance
- Security deposit assistance

HOME funds have been utilized to provide tenant-based rental assistance to assist those who are homeless or precariously housed, to provide rent subsidies, as well as to construct or acquire and rehabilitate housing units for rental by individuals with disabilities.

### **Community Development Block Grant (CDBG)**

The CDBG Program is administered by HUD. Through this program, the federal government provides funding to jurisdictions to undertake community development and housing projects.

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<sup>5</sup> <https://www.hcd.ca.gov/sites/default/files/2022-08/2022-PLHA-Formula-Component-NOFA.pdf>

Projects proposed by the jurisdictions must meet the objectives and eligibility criteria of CDBG legislation. The primary CDBG objective is the development of viable urban communities, including decent housing, a suitable living environment, and expanded economic opportunity, principally for persons of low-and moderate-income. Each activity must meet one of the three following national objectives:

- Benefits low-and moderate-income families;
- Aids in the prevention of elimination of slums or blight; or
- Meets other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

### **State Regional Early Action Planning (REAP)**

The REAP program is funded by HCD and administered by TCAG. HCD provides funding for programs which accelerate infill and affordable development; support residents through realizing multimodal communities; shift travel behavior through reducing driving; and increase transit ridership, walking, and biking as primary modes of transportation.

### **State Local Early Action Planning (LEAP)**

The LEAP program is administered by HCD. HCD provides funding for programs that accelerate the development of housing and facilitate compliance to implement the 6<sup>th</sup> Cycle RHNA.

## 4.10 Administrative Resources

This section describes administrative resources available to the region. These organizations help jurisdictions achieve the goals and objectives laid out in this Housing Element.

### 4.10.1 San Joaquin Valley Regional Planning Agencies Policy Council

TCAG is one of the agencies of the San Joaquin Valley Regional Planning Agencies Policy Council. The Policy Council provides a platform for the Valley to connect on regional issues that impact each agency such as transportation, air quality, and advocacy efforts. The Council works to identify successful action items implemented by regional planning agencies that can result in opportunities for the San Joaquin Valley.

### 4.10.2 Non-Profit Organizations

Non-profit housing developers and service providers are a critical resource for accomplishing the goals and objectives of this Housing Element. Non-profit organizations that have developed affording housing in the county include the following:

- Housing Authority of Tulare County
- Self-Help Enterprises
- Habitat for Humanity of Tulare/Kings County
- Lighthouse Rescue Mission
- Tulare Bethel Housing Inc.

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## 5 Regional Affirmatively Furthering Fair Housing Analysis

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### 5.1 Introduction and Overview

In 2018, the California State Legislature passed Assembly Bill (AB) 686 to expand upon the fair housing requirements and protections outlined in the federal Fair Employment and Housing Act. The law requires all state and local public agencies to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities. AB 686 created new requirements that apply to all housing elements due for revision on or after January 1, 2021.

AB 686 defined “affirmatively further fair housing” (AFFH) to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.” AB 686 added to the Housing Element requirements an assessment of fair housing which includes the following components:

- A summary of fair housing issues and assessment of a jurisdiction’s fair housing enforcement and outreach capacity
- An analysis of segregation patterns and disparities in access to opportunities
- An assessment of contributing factors
- An identification of fair housing goals and actions<sup>1</sup>

#### 5.1.1 Methodology

This AFFH analysis has been prepared consistent with the California Department of Housing and Community Development (HCD)’s *Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements* which provides guidance on the preparation of housing elements and ensures statutory requirements are satisfied pursuant to Government Code Section 65583(c)(10). HCD’s AFFH Guidance instructs that AFFH analyses to examine local patterns and trends and compare them to the region to provide a broader context for local fair housing issues. Recognizing differences between local areas and the broader region, especially when identifying spatial patterns, is important to identify and prioritize contributing factors to fair housing issues that affect the locality.

This AFFH analysis is part of the Tulare County Regional Housing Element, a collaborative effort between Tulare County Association of Governments (TCAG) and the cities of Dinuba, Exeter, Farmersville, Lindsay, Porterville, Tulare, and Woodlake. As such, this analysis identifies patterns and trends at the regional scale to be used for comparison for the local scale analyses, located in each jurisdiction’s appendix of this document. The regional analysis mostly focuses on countywide data, but it also includes information on the broader “tri-county” area of Tulare County/Fresno County/Kings County to provide additional context for comparison of fair housing issues.

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<sup>1</sup> Housing and Community Development (HCD). 2021. <https://www.hcd.ca.gov/community-development/affh/index.shtml>

The regional and local AFFH analyses evaluates the following fair housing issues:

- Fair Housing Enforcement and Outreach Capacity
- Integration and Segregation Patterns and Trends
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs

Each local AFFH analysis also includes the following that is not discussed in this section:

- Local Area Knowledge and Stakeholder and Community Input
- Other Relevant Factors, such as a history of preferential investment for certain neighborhoods or types of housing
- Analysis of the Housing Sites Inventory using AFFH indicators

The local AFFH analyses also identify and prioritize contributing factors to fair housing issues. Fair housing issues are conditions that restrict fair housing choice or access to opportunity in a geographic context, e.g., restricting housing opportunities to specific neighborhoods based on household income level and other socioeconomic characteristics. Fair housing choice means realistic housing opportunities exist and can be accessed without discrimination towards protected characteristics such as race, ethnicity, religion, sex, disability, and so forth, and residents are informed with adequate information regarding options. Each local AFFH analysis addresses impediments through AFFH-specific goals and actions based on the contributing factors for each identified fair housing issue.

## **Regional Population Distribution**

Western and eastern Tulare County differ greatly in population density, topography, and environment. The county is generally divided between east and west by the foothills of the Sierra Nevada Mountains, which consists of areas above the 600-foot elevation line.<sup>2</sup> Western Tulare County contains the valley floor of the county and is relatively flat in elevation. This part of the county includes both urban and rural areas and includes all the incorporated cities in the county. Outside of urban areas, western Tulare County largely consists of agricultural land. Eastern Tulare County is rural and consists of the foothill and mountain areas of the county. There are no incorporated cities in eastern Tulare County. Most of eastern Tulare County is characterized by mountainous terrain within the Sierra Nevada Mountains. These areas include parts of Sequoia National Park, Kings Canyon National Park, Inyo National Forest, Sequoia National Forest, and other wilderness and forested areas.

Population density is highest in and surrounding the incorporated cities, especially the cities of Dinuba, Porterville, Tulare, and Visalia, where the population density reaches between 5,000 and 10,000 people per square mile. Outside of urban communities, areas are sparsely populated. The population density is less than 50 persons per square mile throughout rural areas of the county and the entirety of eastern Tulare County.

The unequal distribution of the county's population may skew housing patterns and trends identified throughout this analysis. Eastern Tulare County consists of two large census tracts, while western Tulare

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<sup>2</sup> Tulare County. 2012. 2030 General Plan.

<http://generalplan.co.tulare.ca.us/documents/GP/001Adopted%20Tulare%20County%20General%20Plan%20Materials/000General%20Plan%202030%20Part%20I%20and%20Part%20II/GENERAL%20PLAN%202012.pdf>



County includes many census tracts of various sizes. This discrepancy was considered when identifying patterns and interpreting spatial data throughout the analysis.

## 5.2 Data Sources

The California Government Code Section 65583 (10)(A)(ii) requires cities and counties to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

Data from a variety of sources were utilized to conduct this analysis, detailed below:

### 5.2.1 HCD AFFH Data Viewer

The AFFH Data Viewer and updated AFFH Data Viewer Version 2.0 are tools developed by HCD that features census block group and tract level data from an expansive collection of sources including United States (U.S.) Census American Community Survey (ACS), U.S. Department of Housing and Urban Development (HUD), California Tax Credit Allocation Committee (TCAC), Urban Displacement Project (UDP), and Comprehensive Housing Affordability Strategy (CHAS)<sup>3</sup>. The Data Viewer tools serve as resources for local and regional governments and provides the ability to explore spatial data patterns concerning fair housing enforcement, segregation and integration, racially and ethnically concentrated areas of poverty, and disparities in access to opportunities and housing. The Data Viewer tools are intended to assist in the creation of policies that alleviate disparities, combat discrimination, and increase access to safe and affordable homes.

### 5.2.2 Urban Displacement Project

The UDP was developed to track neighborhood change and identify areas that are vulnerable to gentrification and displacement in California<sup>4</sup>. The UDP measures indicators of gentrification and displacement at the census tract level based on data from the 2015-2019 ACS. UDP indicators examine census tracts to identify areas that qualify as disadvantaged neighborhoods. Additionally, census tracts identified as disadvantaged neighborhoods by UDP's criteria are further analyzed to explore changes in the percentage of college educated residents, non-Hispanic/Latino white population, median household income, and median gross rents over time to determine levels of gentrification and displacement risk.

### 5.2.3 CalEnviroScreen

The California Office of Environmental Health Hazard Assessment developed a screening methodology to identify communities disproportionately burdened by multiple sources of pollution<sup>5</sup>. This tool, called the California Communities Environmental Health Screening Tool (CalEnviroScreen), utilizes existing environmental, health, and socioeconomic data to rank census tracts based on 20 distinct indicators. In general, if a community has a high score for that indicator, it is more likely to have greater degree of pollution burden and a higher rate of residents vulnerable to the effects of that pollution exposure as compared to census tracts statewide. Designated disadvantaged communities are those with CalEnviroScreen percentile scores of 75 or higher, meaning that they scored within the highest 25 percent of census tracts for pollution and other social and economic burden indicators across California.

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<sup>3</sup> HCD AFFH Data Viewer. <https://www.arcgis.com/apps/webappviewer/index.html?id=4d43b384957d4366b09aeeae3c5a1f60>

<sup>4</sup> Urban Displacement Project. <https://www.urbandisplacement.org/>

<sup>5</sup> CalEnviroScreen 4.0. <https://oehha.ca.gov/calenviroscreen>

## 5.2.4 TCAC/HCD Opportunity Maps

To assist fair housing analysis, HCD and TCAC created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and related state agencies/departments to further the fair housing goals.<sup>67</sup> The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state. Opportunity mapping is a way to measure and visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility.<sup>2</sup> Opportunity Maps reflect scores in three different domains made up from a set of indicators shown in Table 5-1, as well as a composite score combining all three domains.

**Table 5-1 Domains and List of Indicators for Opportunity Maps**

Domain	Indicator
Economic	Poverty, Adult Education, employment, Job proximity, median home value
Environmental	CalEnviroScreen 3.0 pollution indicators and values
Education	Math proficiency, reading proficiency, high school graduation rates, student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

## 5.2.5 HUD Comprehensive Housing Affordability Strategy (CHAS) Data

Each year, HUD receives custom tabulations of ACS data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households.<sup>8</sup> CHAS data is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as seniors, persons with disabilities, racial and ethnic minorities, and different household types.

## 5.2.6 U.S. Census American Community Survey (ACS)

The ACS, conducted by the U.S. Census Bureau, is an ongoing survey that collects information on demographic, social, economic, and housing characteristics of the U.S. population.<sup>9</sup> ACS uses independent monthly samples, each with a sample size of 250,000 addresses (consisting of housing units and group quarters), surveyed via internet, mail, telephone, and personal visit. ACS data uses one-year and five-year estimates. The one-year data is collected over a period of 12 months and is useful for showing year-to-year fluctuations in data for geographic areas with at least 65,000 people. The five-year estimates represent data collected over a period of 60 months (5 years) and are considered statistically more reliable than the one-year estimates, particularly for less populated areas and small population subgroups.

<sup>6</sup> TCAC Opportunity Maps. <https://oehha.ca.gov/calenviroscreen>

<sup>7</sup> Office of The State Treasurer (STO). 2021. <https://www.treasurer.ca.gov/ctcac/opportunity/2020-tcac-hcd-methodology.pdf>

<sup>8</sup> HUD Comprehensive Housing Affordability Strategy. <https://www.huduser.gov/portal/datasets/cp.html>

<sup>9</sup> U.S. Census American Community Survey. <https://www.census.gov/programs-surveys/acs>

### 5.2.7 AllTransit

AllTransit is an online database that examines factors related to transit access and produces a performance score that reveals the social and economic impact of transit, such as connectivity and access to jobs.<sup>10</sup>

## 5.3 Fair Housing Resources

### 5.3.1 Enforcement and Outreach Capacity

Fair housing enforcement and outreach capacity is the ability of a local jurisdiction and fair housing agencies to provide fair housing and tenants’ rights information to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, resolving issues, and conducting fair housing testing.

There are multiple organizations throughout Tulare County that provide fair housing services to the region. Table 5-2 lists organizations that are HUD-certified fair housing providers in Tulare County.

**Table 5-2 HUD Certified Fair Housing Providers Active in the Tulare County**

Organization	URL	Phone Number
Community Services Employment Training (CSET)	<a href="https://www.cset.org/">https://www.cset.org/</a>	(559) 732-4194 (855) 275-3246
Fair Housing Council of Central California (FHCCC)	<a href="https://fhc-cc.org/index.html">https://fhc-cc.org/index.html</a>	(559) 244-2950 (415) 928-5910
Self-Help Enterprises (SHE)	<a href="https://www.selfhelpenterprises.org/">https://www.selfhelpenterprises.org/</a>	(559) 651-1000

Source: Consumer Financial Protection Bureau. 2023. [https://www.consumerfinance.gov/find-a-housing-counselor/?zipcode=93257#hud\\_search\\_container](https://www.consumerfinance.gov/find-a-housing-counselor/?zipcode=93257#hud_search_container)

Community Services Employment Training (CSET), a non-profit organization, is a fair housing service provider that offers housing services to all residents in Tulare County. CSET distributes fair housing information and hosts educational workshops on fair housing throughout the county. In addition, CSET offers supportive housing services, such as foreclosure counseling, first time home buyer education, and water utility bill assistance.

## 5.4 Ability to Address Complaints

Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing is a technique used to uncover evidence of discrimination in rental housing. Fair housing testing involves one or more individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws. Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for discrimination against a specific class, as part of an overall effort to determine whether the discrimination is happening in a consistent systemic pattern in a city or region. In Tulare County, fair housing testing is used to identify unlawful housing discrimination practices based on the real or perceived race, ethnicity, color, religion, gender identity or expression, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, and source of income of prospective renters.

<sup>10</sup> AllTransit. <https://alltransit.cnt.org/>

The Department of Fair Employment and Housing (DFEH) maintains a record of housing discrimination complaints filed in local jurisdictions. Between January 2006 and June 2020, a total of 92 cases were filed with the DFEH in Tulare County (Table 5-3). Disability-related discrimination comprised the largest proportion of cases (61 percent of cases), followed by race (29 percent of cases). Most of the race-based cases were filed by Black/African American residents (78 percent of race-based cases). Appendices A through G, in *Affirmatively Fair Housing Analysis*, detail how each jurisdiction addresses fair housing complaints.

**Table 5-3 Tulare County Fair Housing Complaints (2006-2020)**

Basis	Number
Disability	56
Race/Color	27
Familial Status	9
Sex	5
National Origin	3
Religion	2
<b>Total</b>	<b>92</b>

Source: Data.gov, Office of Fair Housing and Equal Opportunity Filed Cases, 2020

## 5.5 Segregation and Integration Patterns and Trends

To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, in which there is a high concentration of the characteristics described above in a specific geographic area. To identify socio-economic and demographic spatial trends across these jurisdictions, this analysis utilizes HCD’s AFFH Data Viewer, which provides an expansive collection of data from sources including the ACS, HCD, HUD, UDP, the Center for Disease Control and Prevention, and other regional and federal agencies.

In its AFFH guidance document published in April 2021, HCD describes the importance of segregation and integration analysis in relation to fair housing:

Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures—both public and private—that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968 (FHA), that federal agencies and federal grantees affirmatively further the purposes of the FHA. Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in metropolitan areas by constructing new highway systems—often through

lower-income communities of color— to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.<sup>11</sup>

### 5.5.1 Race and Ethnicity

The ethnic and racial composition of a region relates to fair housing concerns such as household size, locational preferences, and economic opportunity. Historic exclusionary governmental policies, biased mortgage lending practices, and other tactics have caused racial and ethnic segregation and spatial inequities.

Approximately 73 percent of the population in Tulare County is non-white, greater than the percent of non-white residents in the tri-county area (58 percent). The western, urbanized area of Tulare County is the most diverse area of the county, containing populations with at least 40 percent non-white residents (Figure 5-1). This area contains the incorporated cities: Dinuba, Exeter, Farmersville, Lindsay, Porterville, Tulare, Visalia, and Woodlake. Comparatively, the eastern area of the county, which is relatively less urbanized and less densely populated and consists of or is located near the Sequoia National Park and Sequoia National Forest, is less diverse and contains a higher percentage of white residents.

Hispanic/Latino residents comprise the largest racial/ethnic group in the county, equaling approximately two-thirds (66 percent) of the total population in 2020.<sup>12</sup> In the last decade, the percentage of non-white residents in Tulare County increased. The white population of the county comprised approximately one-third of the population in 2010 but decreased to approximately one-quarter in 2020.

The HCD AFFH Data Viewer identifies the predominant racial/ethnic composition for each census tract. Figure 5-2 shows which race or ethnicity is predominant and degree of predominance. Most of the western portion of the county is predominantly Hispanic/Latino, except for eastern parts of Visalia and northern parts of the cities of Tulare and Exeter which are predominantly white.

### 5.5.2 Persons with Disabilities

For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing. It also includes housing in the most integrated setting appropriate to an individual's needs as required under federal civil rights law, including equitably provided disability-related services that an individual needs to live in such housing. For example, persons with disabilities who are unable to use stairs or need a zero-step shower may not have fair housing choice if there are insufficient housing units in their area with these accessibility features.<sup>13</sup>

High spatial segregation of persons with disabilities may indicate fair housing issues related to both physical needs and economic disparities. According to the *2020 Annual Report on People with Disabilities in America*, more than 25 percent of persons with disabilities (including physical, intellectual, and developmental; sensory; and other disability categories) live below the Census Bureau-designated poverty line, which is 14.5 percentage points higher than people without a disability.<sup>14</sup> Persons with disabilities may be more reliant than persons without disabilities on fixed incomes or access to public transit.

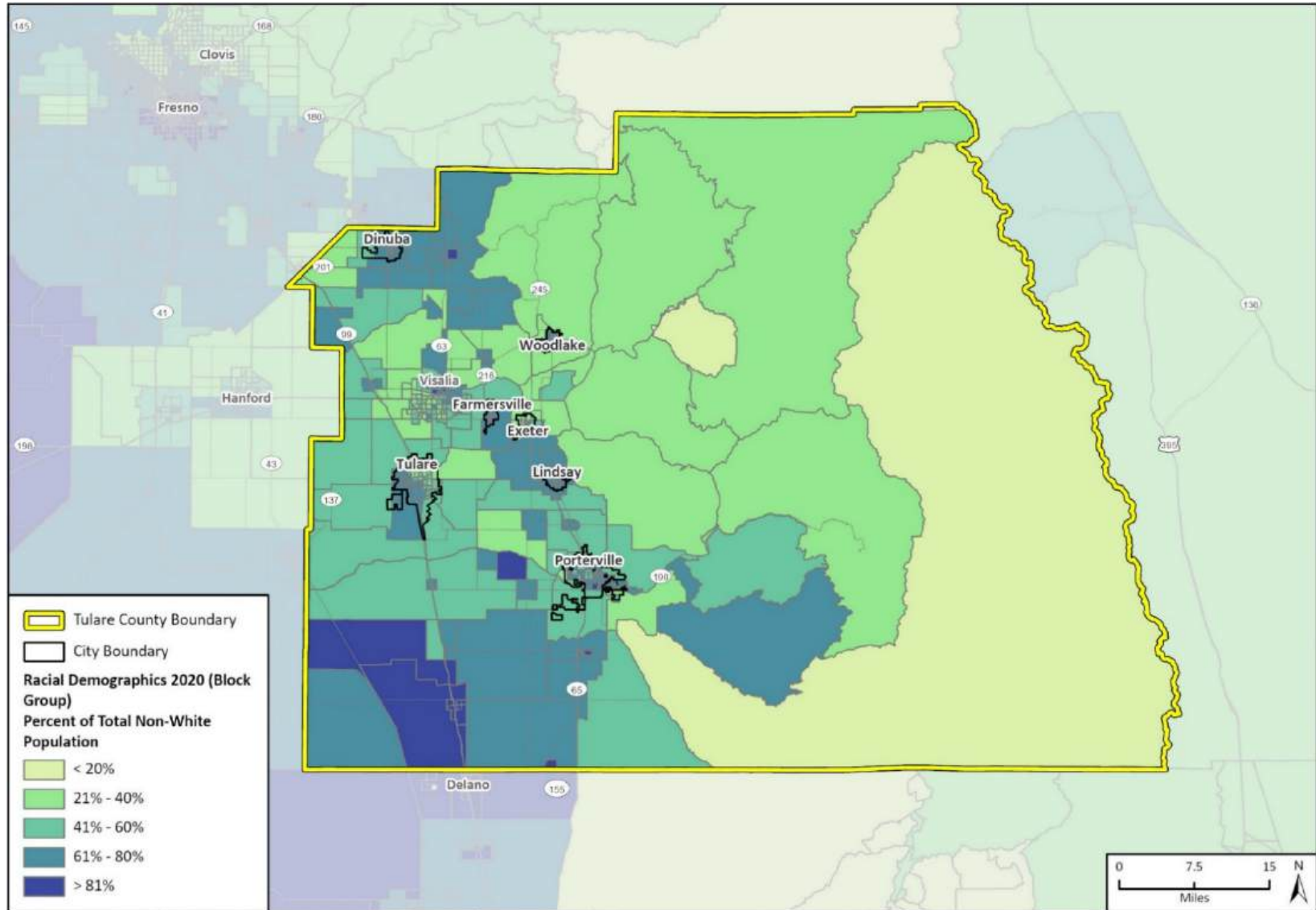
<sup>11</sup> HCD 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

<sup>12</sup> United States Census Bureau. 2020. Decennial Census. <https://data.census.gov/table?q=tulare+county&tid=DECENNIALPL2020.P1>

<sup>13</sup> HCD, 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

<sup>14</sup> Annual Disability Statistics Compendium, 2020. <https://disabilitycompendium.org/annualreport>

**Figure 5-1 Percent of Total Non-White Population (Tulare County)**

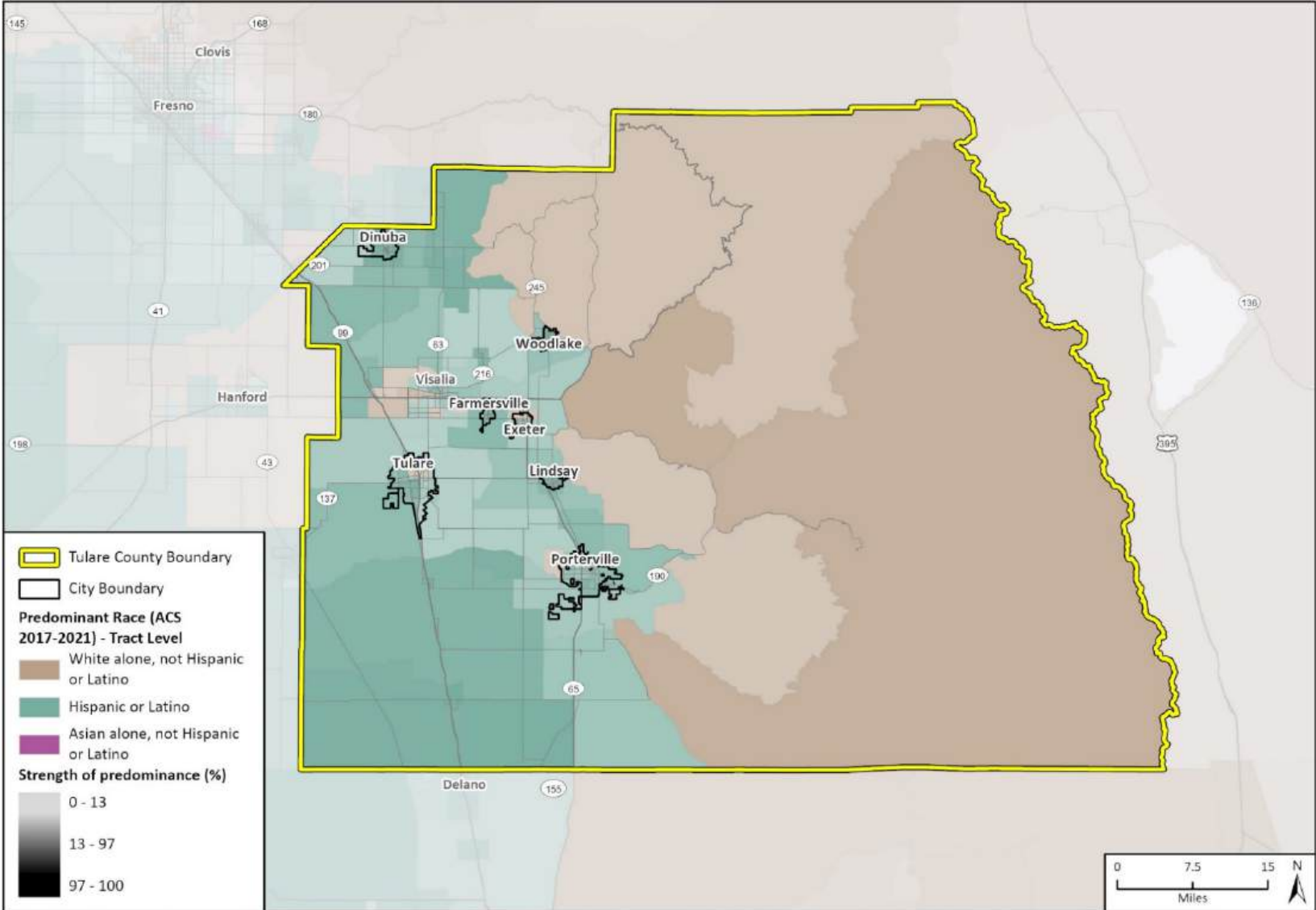


Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023.

Figure 5-2 Predominant Populations (Tulare County)



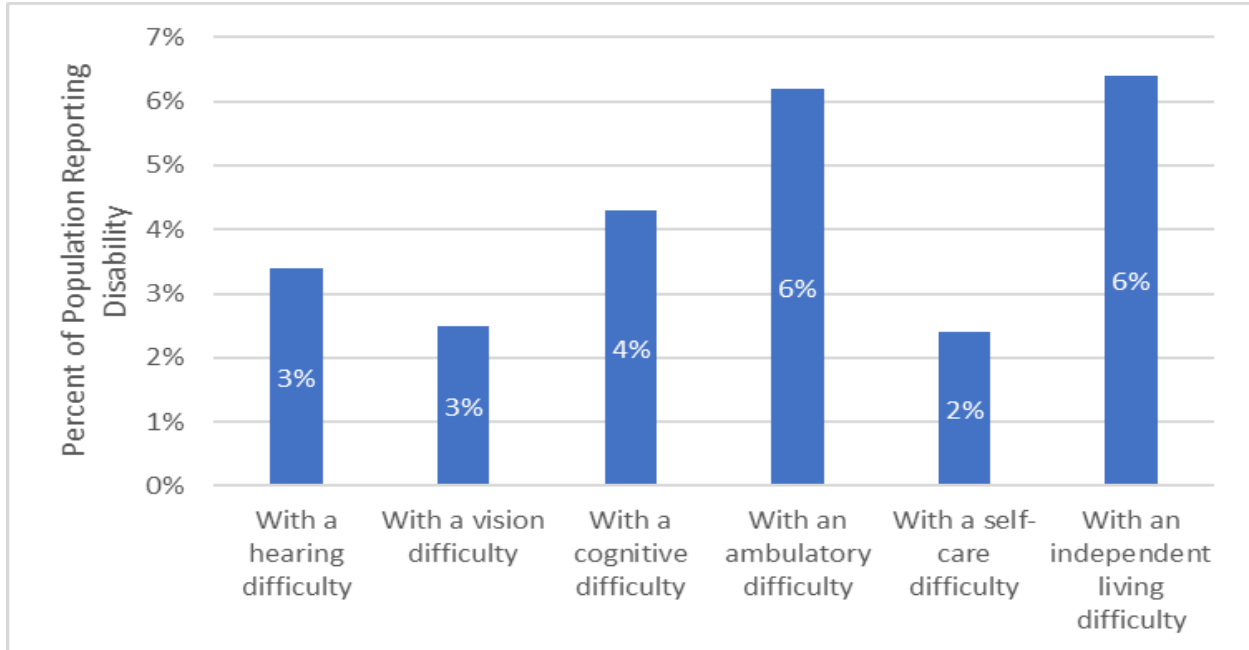
Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDR, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023.

Approximately 53,760 residents, equal to 12 percent of the total population in Tulare County, are living with one or more disabilities. Similarly, 12 percent of the population in the tri-county area is living with a disability. The most common disability in the county is independent living disability, followed by ambulatory difficulty (Figure 5-3). Disabilities are most prevalent among senior residents. Approximately 39 percent of residents aged 65 and over are living with a disability (2017-2021 ACS).

**Figure 5-3 Disability by Type (Tulare County)**



Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2017-2021), Table S1810.

Throughout most of the county, less than 20 percent of the population has a disability. Some of the rural areas in the western parts of the county have lower concentrations of persons living with a disability, with less than 10 percent of the population with a disability (Figure 5-4). In eastern parts of the county and several areas within and near the cities of Visalia, Lindsay, and Porterville, more than 20 percent of residents have a disability.

Approximately five percent of the total employed population in the county have one or more disabilities. Nine percent of the unemployed population have one or more disabilities (Table 5-4).

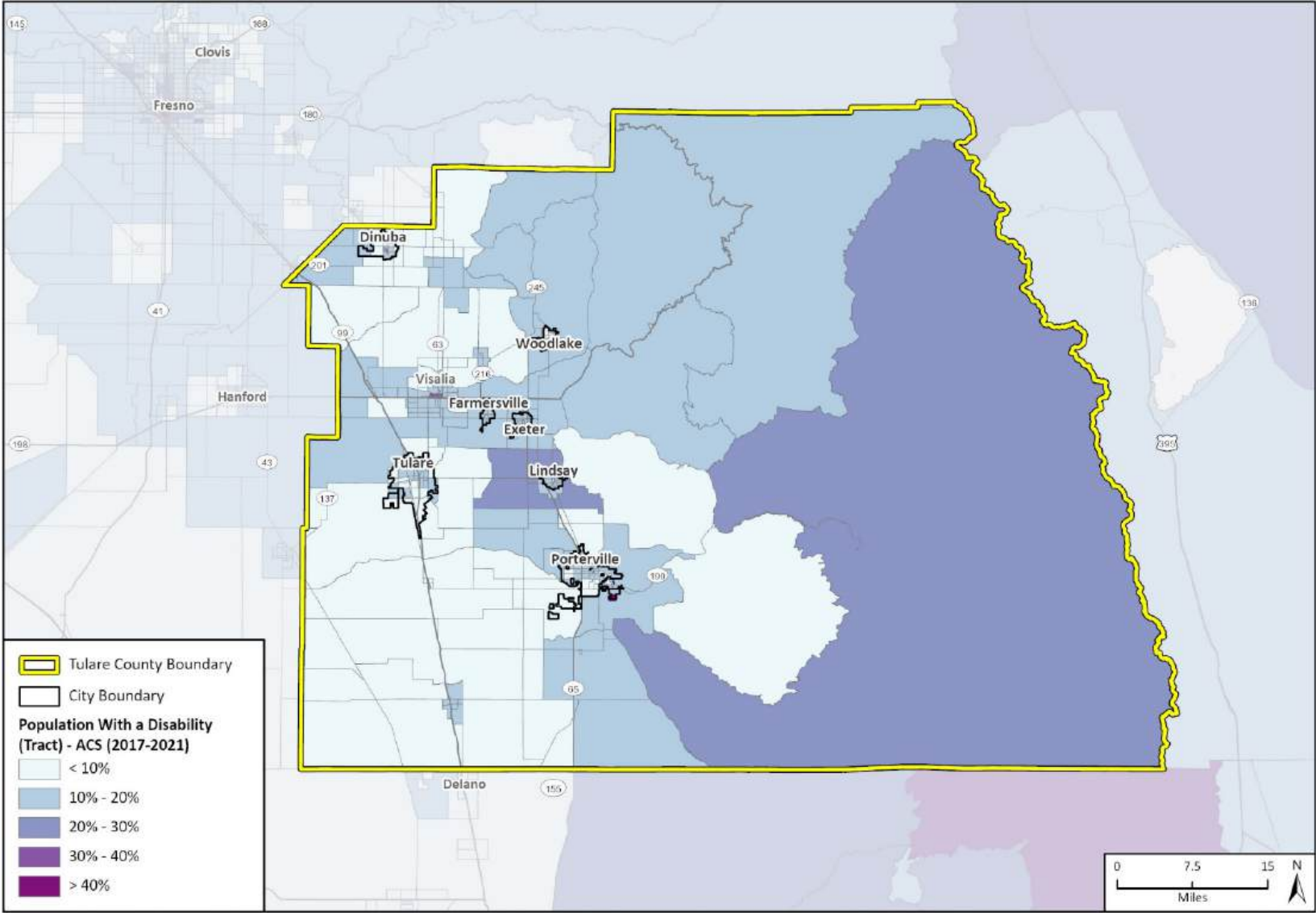
**Table 5-4 Employment Status by Disability Status (Tulare County)**

Disability Status	Employed 2017-2021 (Percent of Total Employed)	Unemployed 2017-2021 (Percent of Total Unemployed)
No Disability	168,751 95%	18,343 91%
With a Disability	9,424 5%	1,730 9%
<b>Total</b>	<b>178,175</b>	<b>20,073</b>

Source: U.S. Bureau of the Census, American Community Survey (ACS), Table C18120 Employment Status by Disability Status, 2017-2021 Estimates.



Figure 5-4 Percent of Population with a Disability (Tulare County)



Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDP, TGAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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Source: AFFH Viewer 2.0, 2023

### 5.5.3 Familial Status

Familial status refers to the presence of children under the age of 18 and the marital status of the head of the household. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Examples of differential treatment include limiting the number of children in an apartment complex or confining households with children to a specific location are potentially discriminatory. Single-parent households are protected by fair housing law. A 2016 HUD study on the effects of housing discrimination based on familial status found that landlords presented households with children fewer housing options, and the units shown were generally larger, and as a result, slightly more expensive to rent.<sup>15</sup> Additionally, female-headed households with children require special consideration and assistance because of generally greater needs for affordable housing and accessible day care, health care, and other supportive services.

Tulare County had a total of 139,631 households in 2021. Households with children present comprised approximately 39 percent (54,445 households) of the total households in the county. Married-couple families with children comprised the largest share of households with children (62 percent). Most single-parent households are female single-parent households (70 percent). Single-parent, female-headed households are more likely to rent than own, comprising approximately 18 percent of renter-occupied households but only five percent of owner-occupied households (Table 5-5).

**Table 5-5 Tenure by Household Type and Presence of Children (Tulare County)**

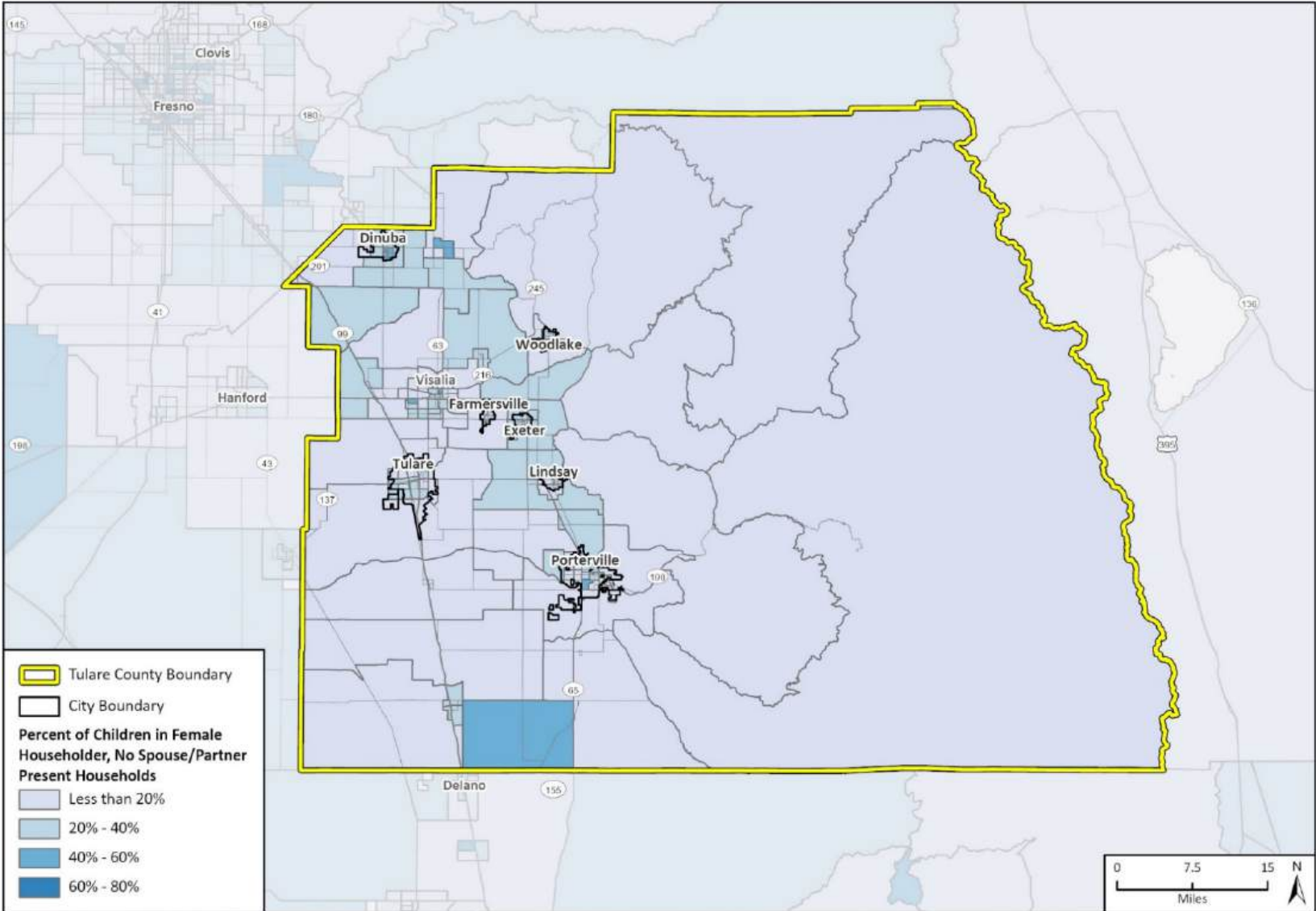
Household Type	Owner-Occupied	Percent of Total Owner-Occupied	Renter-Occupied	Percent of Total Renter-Occupied
Married Couple Family, with Children Present	19,967	24.9%	14,029	23.6%
Single-Parent, Male Householder, no Spouse Present	2,366	3.0%	3,711	6.2%
Single Parent, Female Householder, No Spouse Present	3,699	4.6%	10,673	17.9%
Total Households with Children Present	26,032	32.5%	28,413	47.7%
<b>Total Households</b>	<b>80,125</b>		<b>59,506</b>	

Source: U.S. Bureau of the Census, American Community Survey (ACS), Table B25115 Tenure by Household Type and Presence and Age of own Children, 2017-2021 Estimates.

Urban areas of the county have higher percentages of children residing in female-headed, single-parent households. Areas located in the western part of the county, such as the cities of Visalia, Dinuba, and Porterville, have higher percentages of children residing in female-headed, single-parent households, with between 40 and 60 percent of children in female-headed, single-parent households in some census tracts. In contrast, most rural parts of the county and all of eastern Tulare County has less than 20 percent of children residing in female-headed, single-parent households (Figure 5-5).

<sup>15</sup> HUD. 2016. <https://www.huduser.gov/portal/sites/default/files/pdf/HDSFamiliesFinalReport.pdf>.

Figure 5-5 Female-Headed Households with Children Present, No Spouse/Partner Present (Tulare County)



Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDR, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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Source: AFFH Viewer 2.0, 2023

## 5.5.4 Household Income

Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. To achieve fair housing objectives, people in low-income households must have an actual choice in housing opportunities—that is, when they are able to locate units that are affordable and well maintained in all parts of a jurisdiction and region.

This section identifies household income disparities using data based on median household income and low- or moderate-income (LMI) geographies. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI. The definition of low- or moderate-income is based on HUD income definitions of up to 80 percent of the area median income (AMI). Data for this analysis are from the HUD Low- and Moderate-Income Summary Data based on the 2011-2015 American Community Survey (most recent available data).<sup>16</sup>

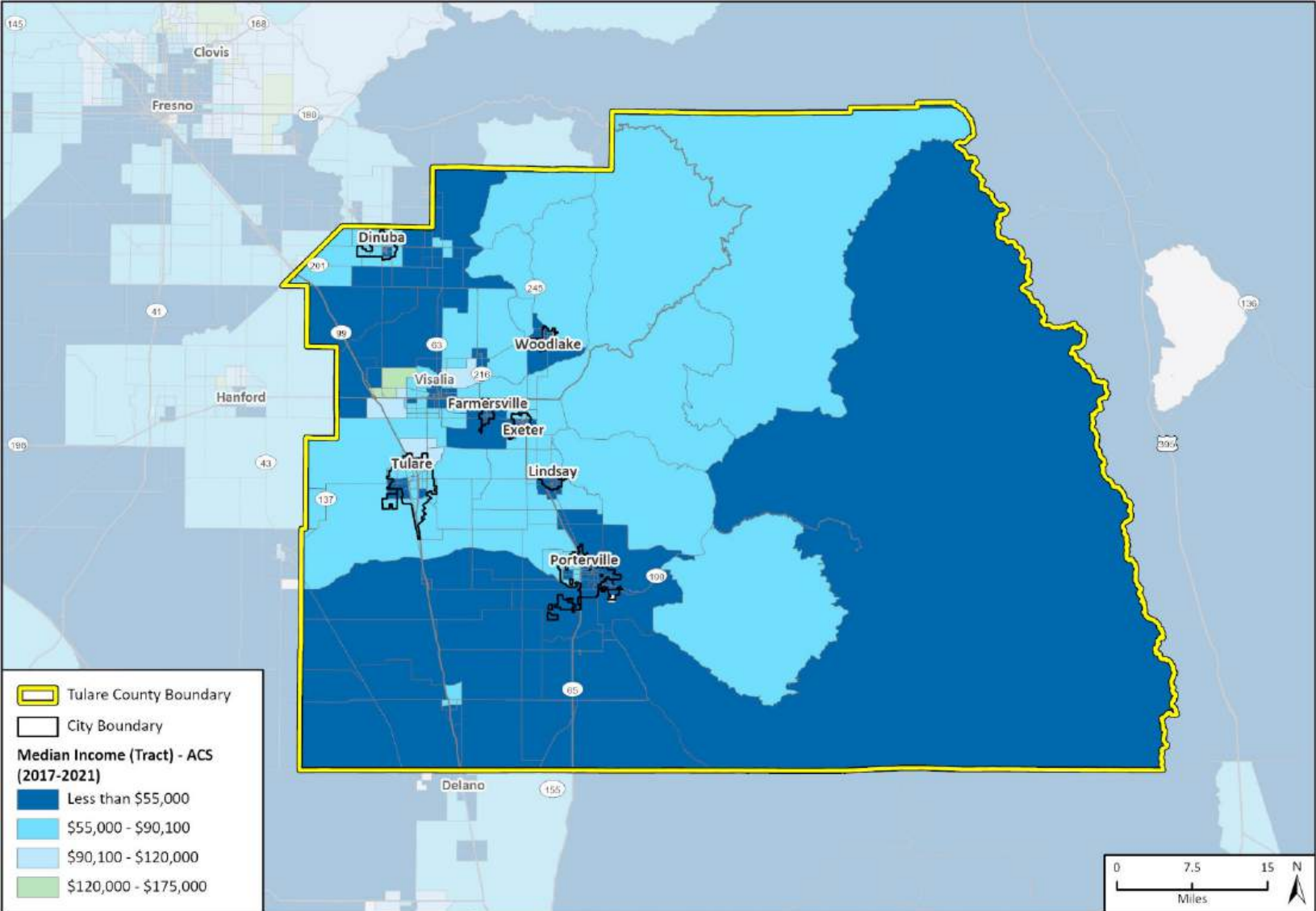
Tulare County has a median household income of \$57,394, less than the tri-county median household income of \$60,646. Both the county and the tri-county area have a much lower median household income than the state (\$90,100), 57 percent lower for the county and 49 percent lower for the tri-county area. Median household income in the county is highest in western and northeastern Visalia and northern Tulare, where median household income is greater than \$90,100 (the state median household income in 2021) (Figure 5-6). Throughout the rest of the county, median household income is lower than the 2021 state median income. Census tracts within urban areas of the county and rural areas of northwestern, southern, and eastern parts of the county have the lowest household median incomes in the county (less than \$55,000 per year). County lands surrounding the incorporated cities, and County lands in central Tulare County, generally have residents with higher median household incomes and a lower percentage of LMI populations.

LMI populations are prevalent throughout Tulare County, especially in western parts of the county (Figure 5-7). Census tracts in the western part of the county, including the cities of Dinuba, Visalia, Tulare, and Porterville, contain the highest percentage of LMI populations in the county. Central areas of the county and areas west and south of the city of Visalia have the lowest percentage of LMI populations. Geographically, LMI populations overlap with census tracts with greater racial diversity (Figure 5-1) and census tracts that are predominantly Hispanic/Latino (Figure 5-2).

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<sup>16</sup> HUD Exchange 2021: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Figure 5-6 Median Household Income (Tulare County)



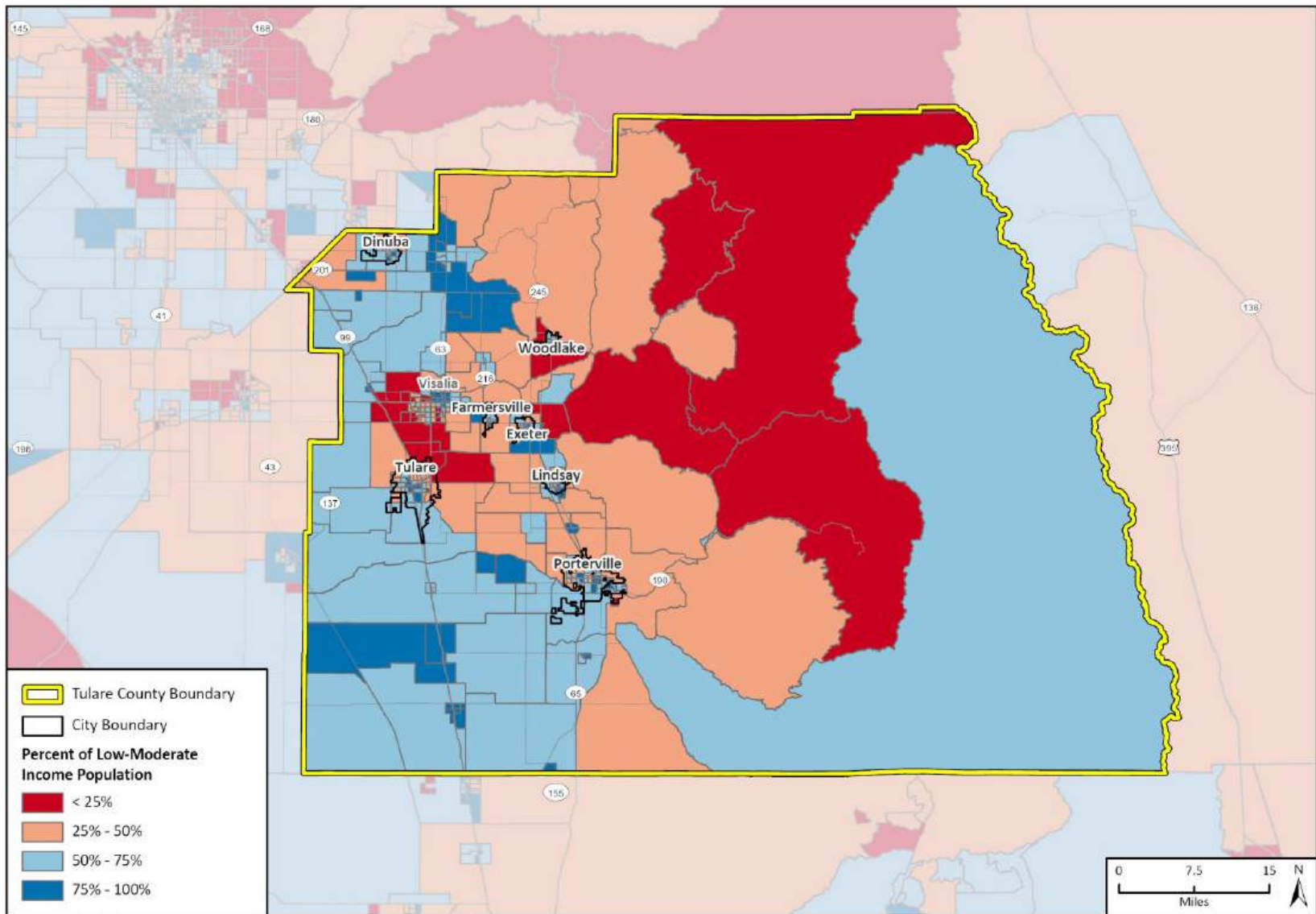
Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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Source: AFFH Viewer 2.0, 2023



**Figure 5-7 Percent of Low- to Moderate-Income (LMI) Population (Tulare County)**



Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

Source: AFFH Viewer, 2023

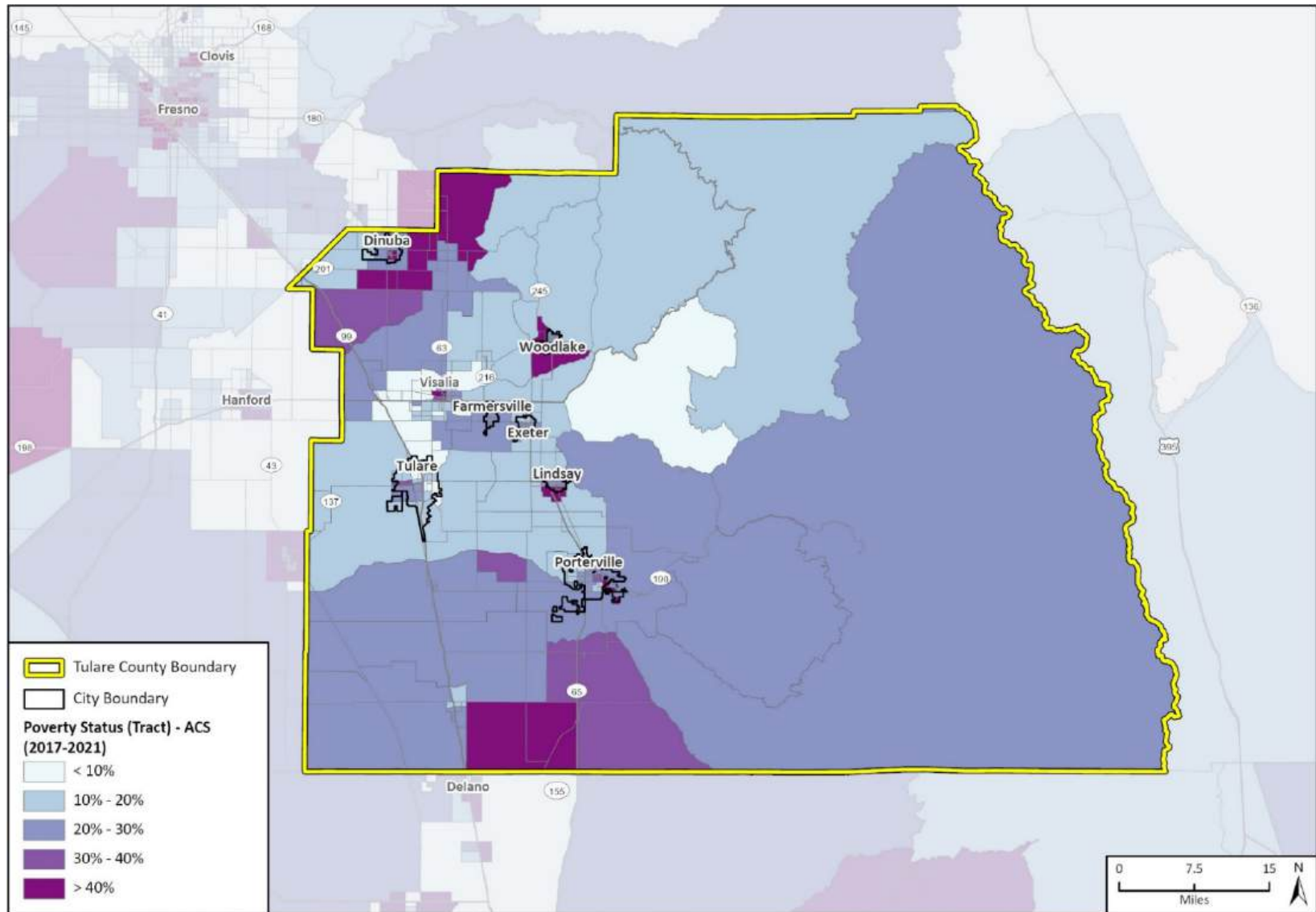
### 5.5.5 Poverty and Segregation

Poverty rates are high in both rural and more urban areas of Tulare County but are most prevalent in urban as well as rural areas in northwestern and southern parts of the county (Figure 5-8). More than 40 percent of the population in households with incomes below the poverty line in areas northeast and east of Dinuba; southeast of the unincorporated community of Earlimart; and within the cities of Dinuba, Visalia, Lindsay, Woodlake, and Porterville. Areas scattered throughout the western parts of the county have more than 30 percent of the population in households with incomes below the poverty line. Areas of the county with the lowest poverty rates are located within the cities of Visalia and Tulare, and east of the city of Exeter, with less than 10 percent of the population in households with incomes below the poverty line. Areas in the county with a high percentage of residents in households with incomes below the poverty line overlaps with areas that with a predominantly Hispanic/Latino population (Figure 5-2).

TCAC categorizes census tracts that have both a poverty rate of over 30 percent and that are designated as being racially segregated (overrepresentation of people of color relative to the county) as areas of high segregation and poverty. Areas of high segregation and poverty in Tulare County are concentrated in the western half of the county. This includes rural areas in the northwestern and southwestern part of the county as well as census tracts within the cities of Dinuba, Visalia, Woodlake, Farmersville, Lindsay, Tulare, and Porterville (Figure 5-9). These areas overlap with census tracts with a predominantly Hispanic/Latino population (Figure 5-2).

The Othering & Belonging Institute at the University of California, Berkeley works to identify and eliminate the barriers to an inclusive, just, and sustainable society. The Institute's Roots of Structural Racism Project studies the harmful effects of racial residential segregation across the United States, observing a consistent and strong correlation between the degree of racial residential segregation and key life outcomes, such as poverty rates, home values and rents, educational achievement, life expectancy, economic mobility, and more. The Roots of Structural Racism Project developed an interactive mapping tool that illustrates the level of residential segregation by census tract. According to the Othering & Belonging Institute, census tracts in Tulare County range from racially integrated to high levels of segregation (Figure 5-10). Compared to the rest of the tri-county area, Tulare County has fewer areas with a high level of segregation of non-white residents and fewer areas with a high level of segregation of white residents. Areas with high segregation of non-white residents are located in and near the city of Dinuba, while racially integrated areas are concentrated near Farmersville, Exeter, and in the cities of Tulare, Visalia, and Porterville. There is a small area with a high level of segregation of white residents in western Visalia.

Figure 5-8 Poverty Status (Tulare County)

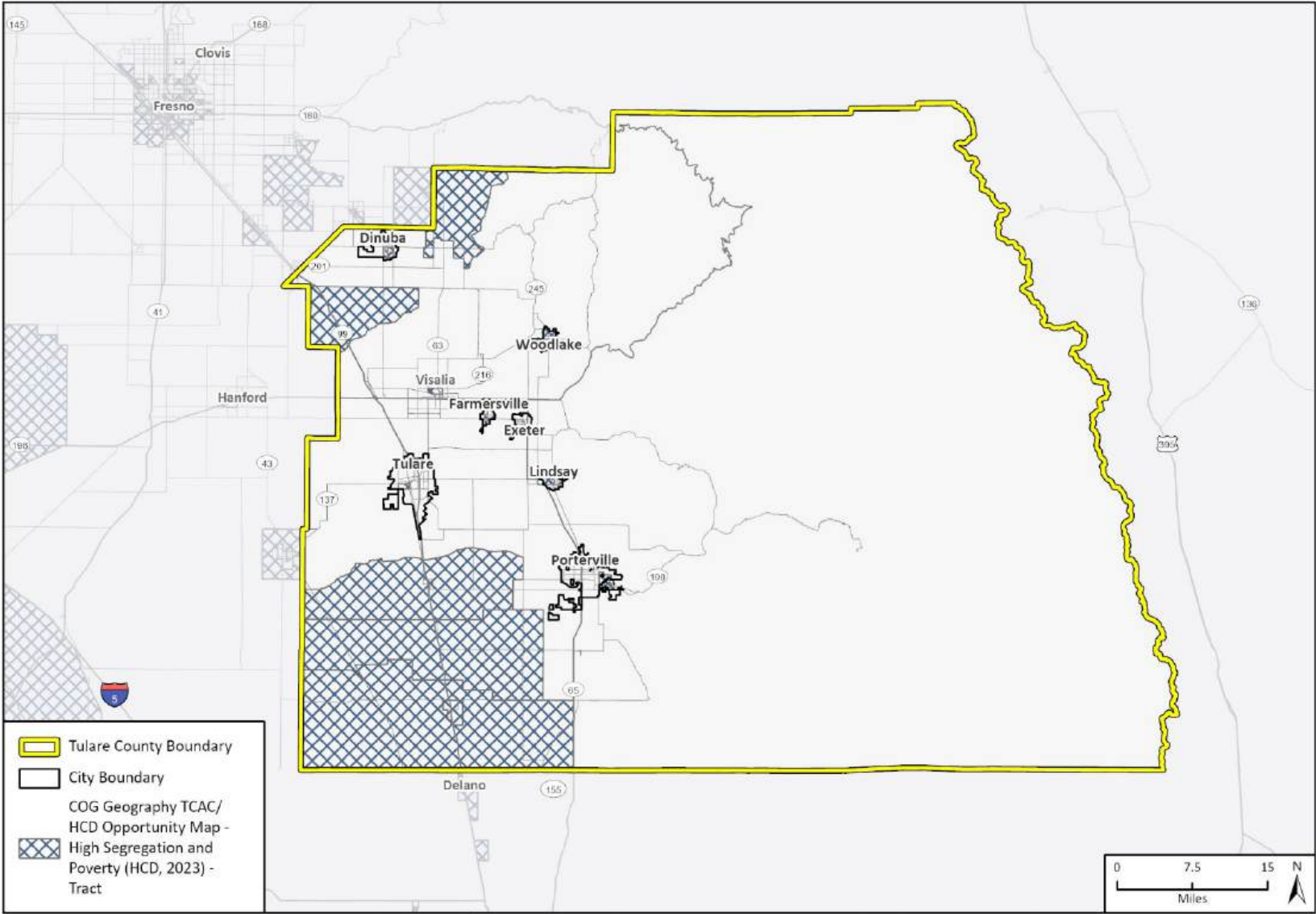


Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDR, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

Source: AFFH Viewer 2.0, 2023



Figure 5-9 Areas of High Segregation and Poverty (Tulare County)

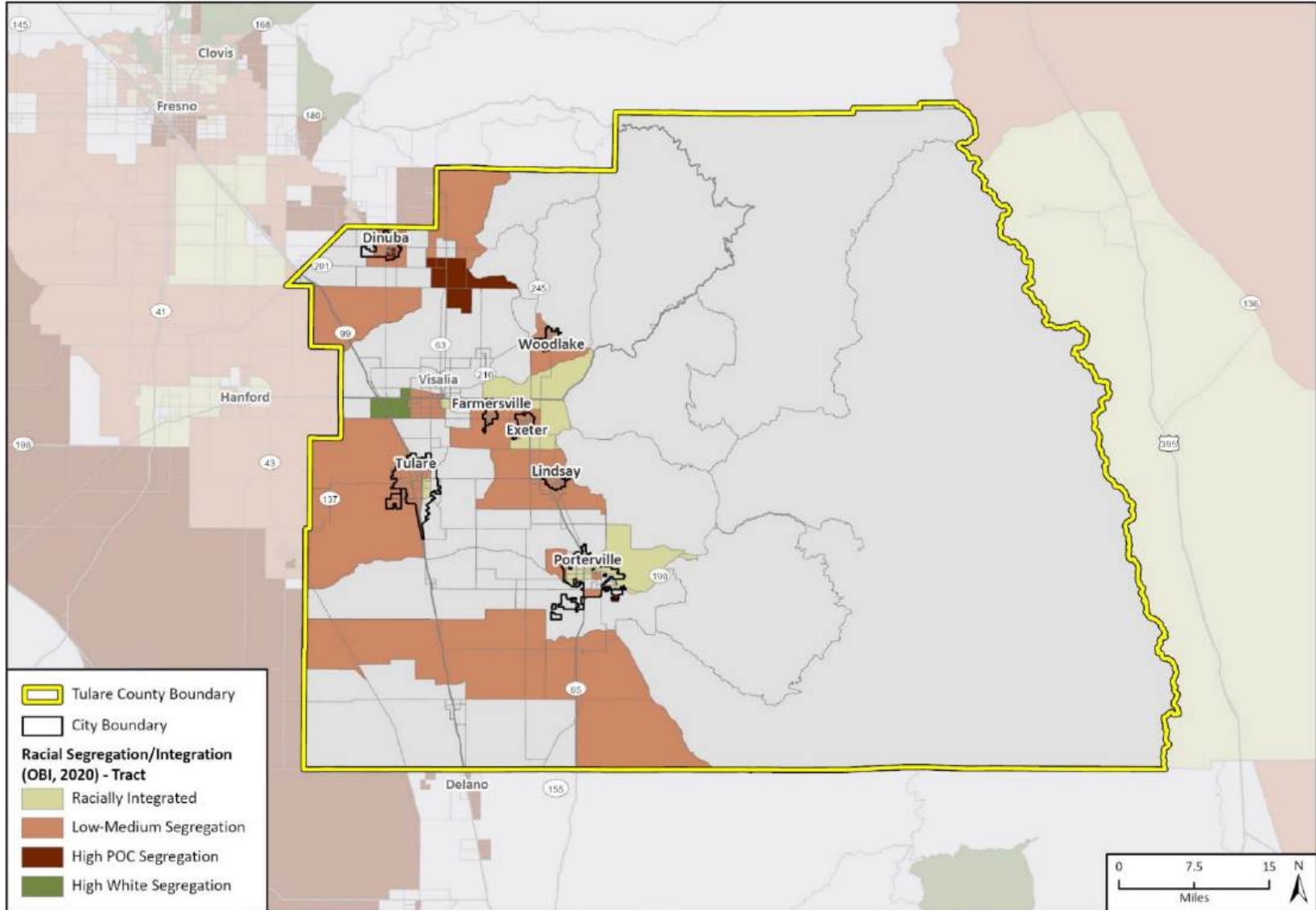


Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

Figure 5-10 Racial Segregation and Integration (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

### 5.5.6 Concentrated Areas of Affluence

Racially Concentrated Areas of Affluence (RCAs) are defined as affluent, white communities.<sup>17</sup> According to a policy paper published by HUD, white residents are the most racially segregated group in the United States typically more affluent than majority non-white communities. In addition to having a higher median income, areas of affluence experience less overcrowding, less housing cost burden on renters, and are generally less susceptible to displacement compared to LMI areas.

HCD's AFFH Data Viewer identifies RCAs as census tracts that have a white population that is 1.25 times higher than the Council of Governments (COG) region and a household median income 1.5 times higher than the AMI. In the tri-county area, RCAs are primarily located near the outer edges of the cities of Fresno, Hanford, Visalia, and Tulare. In Tulare County, RCAs are located in the northern part of the county as well as areas within and outside the city of Visalia and east of the city of Tulare (Figure 5-11). The RCA located in northern Tulare County is sparsely populated, with a population density of less than 50 people per square mile. RCAs in Tulare County are predominantly white, except for the RCA east of the city of Tulare which is predominantly Hispanic/Latino (Figure 5-2) and households primarily have median incomes much greater than the county average of \$52,534 (Figure 5-6).

## 5.6 Disparities in Access to Opportunities

Land use policies and urban planning impact the ability of residents to access neighborhoods of opportunity, with high-performing schools, greater availability of jobs that afford entry to the middle class, and convenient access to transit and services. The limits on housing choice and access experienced by people within protected classes, such as race, sexual orientation, or disability, have far-reaching impacts on access to job opportunity, quality education, and mental and physical health.<sup>18</sup> This section analyzes the following place-based characteristics linked to opportunity indicators: quality education, employment, transportation, and healthy environment. The primary objective is to understand the disparity between communities in terms of access to real and potential economic benefits and quality of life.

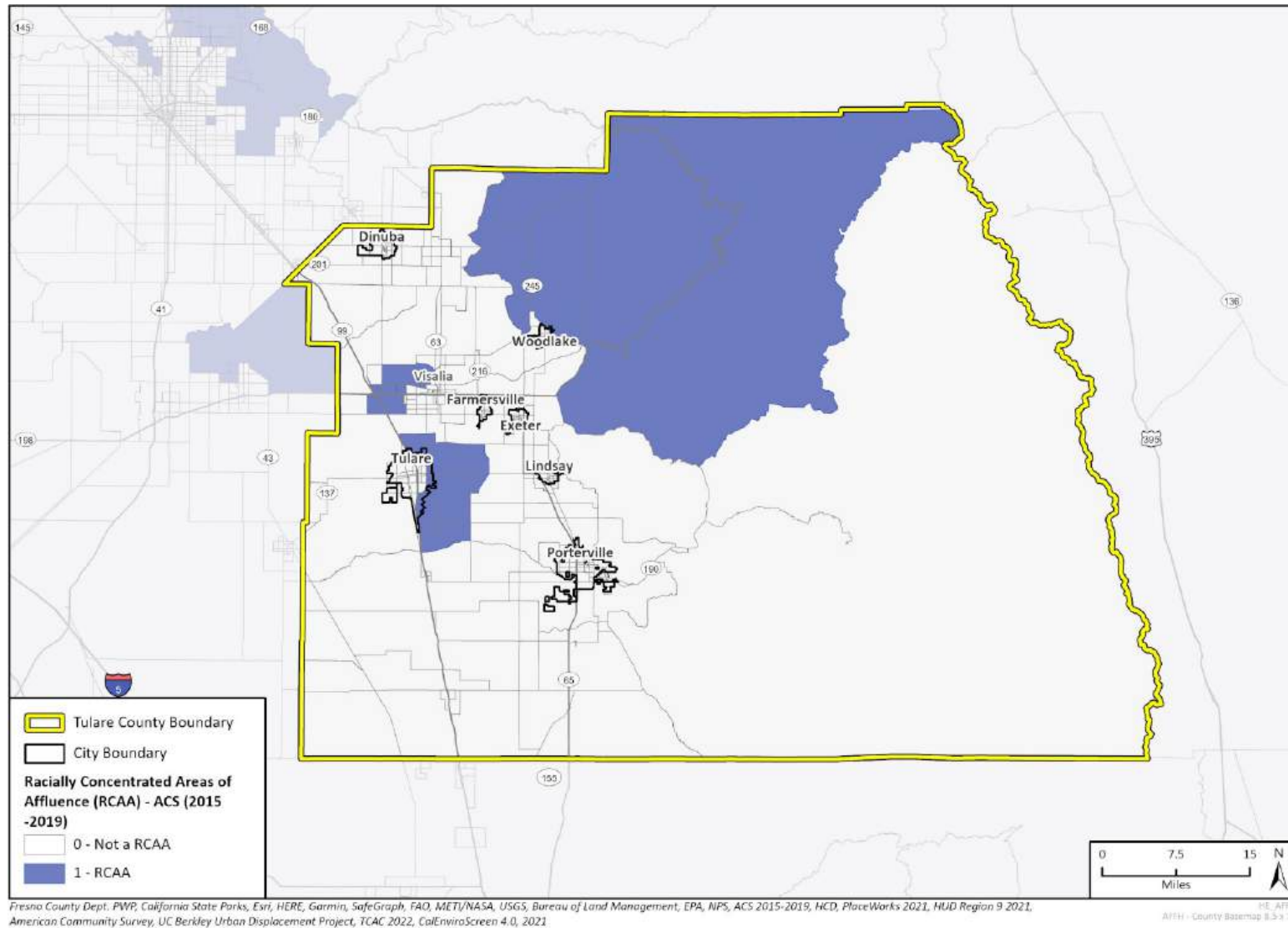
### 5.6.1 Transit Access and Walkability

Reliable public transit access and active transportation options such as walking, and biking are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities. Lack of transportation options can impede fair housing choice and continue to reinforce barriers for low-income communities in accessing housing and employment opportunities.

<sup>17</sup> Goatz, Damiano and Williams, 2019. <https://www.huduser.gov/portal/periodicals/cityscape/vol21num1/ch4.pdf>

<sup>18</sup> HCD. 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

Figure 5-11 Racially Concentrated Areas of Affluence (Tulare County)



Source: AFFH Viewer, 2023

The following transit organizations operate throughout Tulare County:

- Tulare County Regional Transit Agency (TCRTA)
  - Tulare County Area Transit (TCaT) fixed route service and Dial-A-Ride
    - Tulare Intermodal Express (TIME)
    - Dinuba Area Regional Transit (DART)
    - City of Porterville Dial-A-COLT
    - Porterville Transit
    - City of Woodlake Dial-A-Ride
  - Microtransit Service
- Visalia Transit fixed route service and Dial-A-Ride
  - V-LINE
- Sequoia Shuttle between Visalia and Sequoia National Park (seasonal July through September)

There are two public transit providers in Tulare County: Tulare County Regional Transit Agency (TCRTA) which operates TCaT, and Visalia Transit managed by the City of Visalia. Both providers offer fixed route bus service and curb-to-curb Dial-a-Ride service for seniors and residents with disabilities. TCRTA was created in 2020 through a Joint Powers Agreement with eight member agencies: the County of Tulare and the cities of Dinuba, Exeter, Farmersville, Lindsay, Porterville, Tulare, and Woodlake. Local transit providers providing fixed route bus services, such as Dinuba Area Regional Transit (DART), Tulare Intermodal Express (TIME), and Porterville Transit, currently operate under TCRTA. TCRTA also offers on-demand curb-to-curb microtransit services in select communities. Microtransit is a shuttle service that operates similar to Uber and Lyft and uses the Uber app. Communities in Tulare County with access to microtransit service consist of Porterville, Lindsay, Farmersville, Exeter, Tulare, Dinuba, Cutler, Oroshi, and Woodlake. Porterville will no longer be a partnership with TCRTA in the next fiscal year.

TRCTA provides Paratransit & Dial-A-Ride Services Paratransit service, a shared-ride, advanced-reservation, origin-to-destination service, is provided to locations within the cities of Dinuba, Porterville, and Tulare. Service is available within ¾ mile of each local fixed route. The service is available to ADA-eligible individuals, as well as seniors (age 65+) and Medicare card holders. ADA-eligible passengers must receive certification through an application process. Paratransit provides same-day service to non-ADA passengers (seniors and Medicare card holders only) on a space available basis. The cities of Exeter and Farmersville currently receive paratransit service from the City of Visalia (Visalia Transit). Paratransit services operate the same hours and days as TCRTA’s local fixed route system; service is provided Monday through Saturday from 7:00 am to 7:00 pm, and Sunday from 8:00 am to 5:00 pm. Next day reservations are required and are taken seven days a week.

TCaT operates throughout every city in the county as well as many communities in unincorporated county areas. TCAG provides free and discounted transit fare for Tulare County residents, including members of the military, veterans, and students attending the College of the Sequoias. TCaT provides a fixed route bus service with nine lines between communities in western Tulare County, including the cities of Dinuba, Woodlake, Lindsay, Visalia, Exeter, Porterville, and Tulare. TCaT also offers Dial-A-Ride services to all areas within 0.75 miles of Routes C10 through C90, including to rural locations in Allensworth, Alpaugh, Cutler, Delft Colony, Dinuba, Earlimart, East Oroshi, Lindsay, London, Monson, North Patterson Tract, Oroshi, Pixley, Richgrove, Seville, Sultana, Teviston, Tipton, Tonyville, Tooleville, Traver, Waukena, and Yettem.

Visalia Transit operates 13 fixed bus routes with connections to the cities of Farmersville, Exeter, and Tulare and the community of Goshen and Dial-A-Ride services throughout Visalia. The V-LINE provides shuttle services between Visalia and Fresno six times per day, seven days a week. The Sequoia Shuttle provides round-trip shuttle service from Sequoia National Park and Visalia. Transit options in eastern and rural areas of the county are very limited.

Regional transit services are provided by DART with a fixed route service connecting Dinuba and Reedley in Fresno County, Kings Area Regional Transit, connecting Visalia and Hansford in Kings County, Greyhound, connecting Visalia and Tulare to Bakersfield in Kern County and Fresno in Fresno County.

TCAG is also a member of the California Vanpool Authority, a service that provides vanpooling vehicles for people who work in places that lack public transit. In Tulare County, there are 95 vans with a total capacity of 624 passengers, that primarily run out of Visalia. The primary employment destinations are correctional facilities in Corcoran and Delano, including California State Prison (Corcoran) and Kern Valley State Prison. Other employment destinations include state, medical, and agricultural employers.<sup>19</sup>

Commuting patterns within the county are characterized by substantial intercity and intercounty travel. Visalia contains a high percentage of the county's jobs and population, and therefore is a major destination and point of origin for commuters. There are more residents commuting outside of Tulare County for work than there are workers commuting into the county. Approximately 61,953 residents commute to outside the county and 55,122 workers commute into the county. The average commute time in Tulare County is 22.5 minutes, which is less than the state average of 29.5 minutes (2017-2021 ACS). According to TCAG's Long Range Transit Plan, travel time by transit between cities is more than double travel time by automobile. The average travel times between cities within Tulare County by automobile is 36 minutes while the average transit travel time is 107 minutes.<sup>20</sup>

Tulare County received an average AllTransit performance score of 4.1 which equates to a low combination of trips per week and number of jobs accessible by transit.<sup>21</sup> Less than one percent of commuters use transit. Tulare County has a higher AllTransit performance score than the tri-county area overall (score of 3.4.). Urban areas in the western part of the county have the greatest access to transit, particularly central areas within the cities of Visalia, Tulare, and Porterville. Smaller cities, such as Exeter, Lindsay, and Woodlake, have less access to transit compared to larger cities in the county. Although Dial-A-Ride services are provided in some rural areas of the county, these areas have the lowest access to transit and the fewest number of transit options.

TCAG also partners with neighboring King County and Fresno County to increase transit access and mobility to residents within the region. TCAG's Cross Valley Corridor (CVC) Plan, approved by the TCAG Board of Directors in 2018, provides a regional strategy to enhance transit connectivity throughout all three counties with a focus on disadvantaged communities that have historically lacked transit access. The CVC targets alternative modes of transportation and reducing reliance on personal vehicles through establishment of regional passenger rail service and expanding regional bus systems. The plan for the rail service is to convert an existing underutilized freight railroad to a passenger railroad between the cities of Porterville and Huron. The CVC Plan also includes actions to improve regional bus systems by creating new transit centers in the center of communities near the railroad. The CVC Plan connects transit in the county to the proposed Hanford station of the future California High Speed Rail system, establishing transit access to other areas of the state.

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<sup>19</sup> TCAG. 2017. Tulare County Long Range Transit Plan Final Report. <https://tularecog.org/tcag/planning/transit-planning/transit-plans/transit-development-plans-short-and-long-range-transit-plans/tulare-county-regional-long-range-transit-plan/>

<sup>20</sup> HCD 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

<sup>21</sup> AllTransit.Org, 2021. <https://alltransit.cnt.org/>

TCAG's ongoing and planned transit infrastructure programs designed to improve vehicle and pedestrian safety include road stabilization projects, establishing sidewalks to provide safe routes to school, creating safer highway interchanges, and adding roundabouts to street intersections. TCAG also implements extensive community outreach efforts to educate the community on transportation safety. Through grant funded outreach, TCAG held 66 community events related to transportation safety throughout the county from October 2021 through the end of 2022.

The TCAG 2022 Regional Active Transportation Plan for the Tulare County Region facilitates the county's long-range plan for transportation and contains a list of projects and programs to update and expand the regional active transportation system. The Regional Active Transportation Plan identifies 92 projects to expand bicycle and pedestrian networks throughout the county, most of which are concentrated along state routes, including State Route (SR) 63 and SR 65. Projects include sidewalk installation projects, on-street bike lanes, off-street pedestrian and bicycle trails, street, creek, and railroad-crossings, and safe routes to school. One project consists of a countywide non-infrastructure program to promote local safe routes to school. The plan also includes 31 projects in unincorporated parts of the county, 11 projects in Dinuba, four projects in Exeter, eight projects in Farmersville, four projects in Lindsay, seven projects in Porterville, three projects in the city of Tulare, one project in the Tule River Tribe Reservation, 16 projects in Visalia, and six projects in Woodlake.<sup>22</sup>

## 5.6.2 Access to Quality Education

Economics literature has consistently found about a 10 percent increase in wages/salary with each additional year of education.<sup>23</sup> Therefore, educational attainment is directly linked to income and therefore housing opportunities. To assess educational opportunities by geography, this analysis uses TCAC education domain scores, which incorporate a variety of indicators including math and reading proficiency scores, high school graduation rates, and student poverty rates at the census tract level.

Educational outcomes vary across the tri-county area and Tulare County. Higher educational outcome scores are generally located in proximity to urban areas. Many of the rural parts of the tri-county area have lower educational outcomes. Areas in the northern and northwestern parts of Tulare County and areas east and south of the city of Porterville have more positive education outcomes compared to the rest of the county (Figure 5-12). Areas within the cities of Visalia, Tulare, and Porterville have the least positive education outcomes.

According to Kidsdata.org, a data compilation program of the Lucile Packard Foundation for Children's Health, Tulare County high school graduation rates are highest among Filipino students (100 percent), Asian American students (95 percent), Hispanic/Latino students (88 percent), and white students (88 percent). Comparatively, Black/African American students (82 percent) and American Indian/Alaska Native students (83 percent) have lower graduation rates.

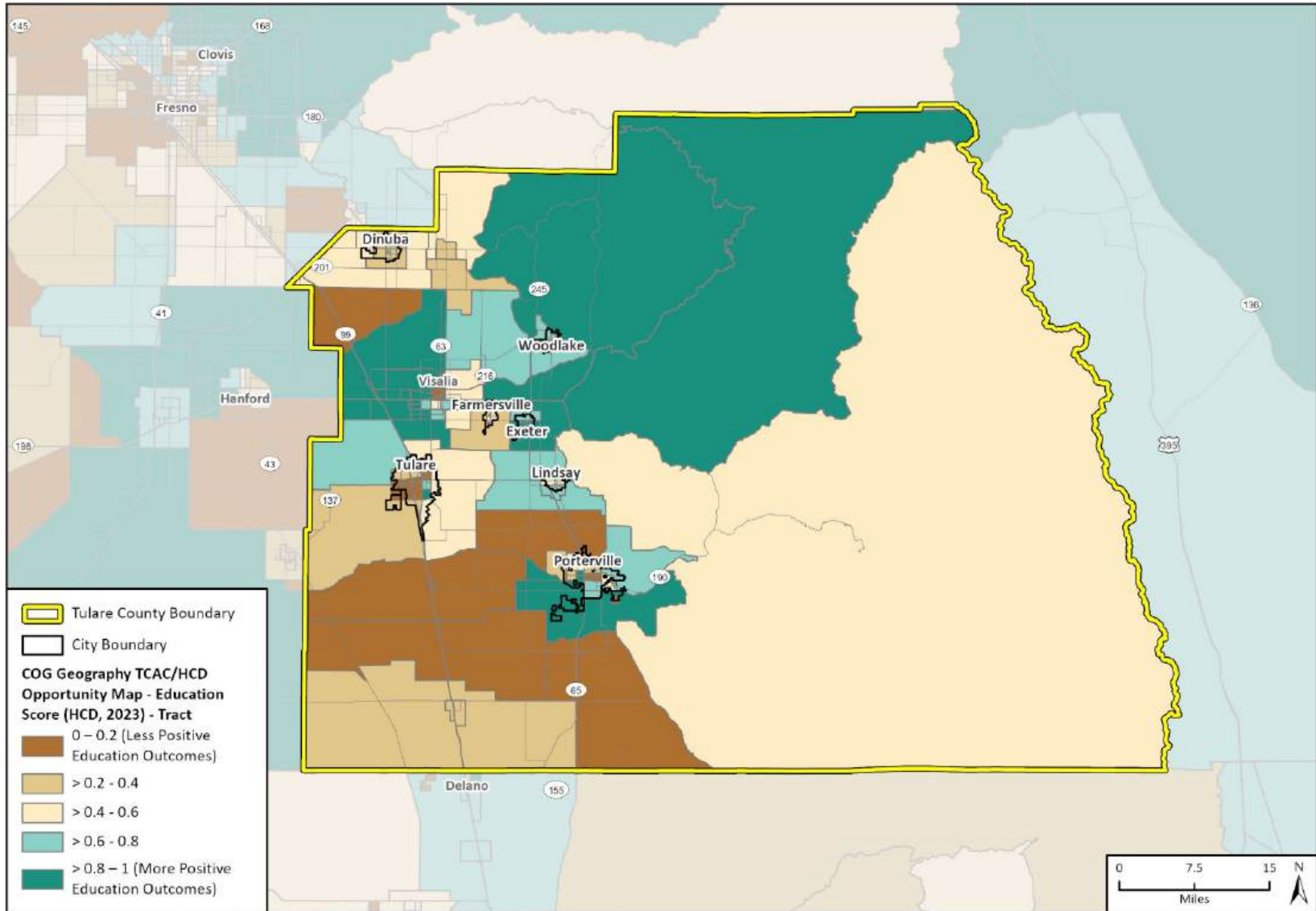
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<sup>22</sup> TCAG. 2022. 2022 Regional Active Transportation Plan for the Tulare County Region. [https://tularecog.org/sites/tcag/assets/File/TCAG%202022%20RATP\\_.pdf](https://tularecog.org/sites/tcag/assets/File/TCAG%202022%20RATP_.pdf)

<sup>23</sup> Annual Disability Statistics Compendium, 2020. <https://disabilitycompendium.org/annualreport>



**Figure 5-12 TCAC Opportunity Areas – Education Outcomes (Tulare County)**



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

22\_10436\_10\_0011  
 AFFH - County Base Map 8.5 x 11

Source: AFFH Viewer 2.0, 2023



### 5.6.3 Economic Outcomes

Housing opportunities are directly related to economic opportunities. Access to high quality employment close to desired and affordable housing results in more housing opportunities and shorter commute times. The analysis for economic opportunities uses TCAC opportunity maps, employment participation data from the ACS, and the HUD Jobs Proximity Index. The TCAC economic opportunity maps evaluate several indicators and score each census tract, a higher economic index score reflecting more positive economic outcomes. Scores are based on the following indicators:

- Poverty (the percent of the population with an income above 200 percent of the federal poverty line)
- Adult education (the percent of adults with a bachelor’s degree or above)
- Employment (the percent of adults between age 20-64 who are employed in the civilian labor force or armed forces)
- Job proximity (the number of jobs filled with less than a bachelor’s degree that fall within a determined radius)
- Median home values (the value of owner-occupied units)

The HUD Jobs Proximity Index measures the accessibility to job opportunities at the census block group level.

TCAC economic opportunities are measured by census tract and compared to other census tracts within the same COG. They consider poverty, adult education, employment, job proximity, and median home values. A higher economic index score reflects more positive economic outcomes.<sup>24</sup> The HUD Jobs Proximity Index assesses the accessibility to job opportunities at the census block group level.

Economic outcomes vary across Tulare County and the tri-county area. More positive economic outcomes in the tri-county area mostly located near urban areas, however less positive economic outcomes are located in both urban and rural areas. In Tulare County, areas with more positive economic outcome scores are located in the northern parts of northwestern areas of the county (Figure 5-13). In comparison, areas within southwestern and parts of northwestern Tulare County, including in the cities of Tulare, Lindsay, Dinuba, and Porterville have less positive economic outcome scores.

Tulare County has a labor force participation rate of 61 percent for persons 16 years and over, comparable to the tri-county area (60 percent). Estimates from the California Employment Development Department show that the average salary in Tulare County in 2021 was \$52,126. Occupations with the highest average salaries in Tulare County are management occupations, healthcare practitioners and technical occupations, and legal occupations, all with an average salary of over \$100,000 (Table 5-6). Occupations with the lowest salaries include healthcare support occupations, food preparation and serving related occupations, and farming, fishing, and forestry occupations, all with average salaries under \$36,000. A large portion of the workforce in the county are employed in industries with lower average salaries. Approximately 14 percent of the employed population work in farming, fishing, and forestry occupations, 11 percent work in transportation and material moving occupations, 10 percent work in office and administrative support occupations, 9 percent work in sales and related occupations, 7 percent work in food preparation and serving related occupations, and 6 percent work in healthcare

<sup>24</sup> MTC, 2021. <https://mtc.ca.gov/planning/transportation/access-equity-mobility/equity-priority-communities>

support occupations. All of these occupations have salaries less than the average annual wage of \$52,126.

**Table 5-6 Mean Salary by Occupation (Tulare County)**

Occupation	Average Salary
Management Occupations	\$110,075
Healthcare Practitioners and Technical Occupations	\$102,687
Legal Occupations	\$100,698
Architecture and Engineering Occupations	\$87,583
Computer and Mathematical Occupations	\$84,174
Business and Financial Operations Occupations	\$74,485
Educational Instruction and Library Occupations	\$70,468
Life, Physical, and Social Science Occupations	\$70,251
Protective Service Occupations	\$64,358
Community and Social Service Occupations	\$58,927
Construction and Extraction Occupations	\$58,381
Installation, Maintenance, and Repair Occupations	\$55,920
Arts, Design, Entertainment, Sports, and Media Occupations	\$53,913
Office and Administrative Support Occupations	\$45,393
Production Occupations	\$43,019
Sales and Related Occupations	\$42,030
Transportation and Material Moving Occupations	\$41,182
Building and Grounds Cleaning and Maintenance Occupations	\$39,092
Personal Care and Service Occupations	\$37,824
Healthcare Support Occupations	\$35,947
Food Preparation and Serving Related Occupations	\$34,572
Farming, Fishing, and Forestry Occupations	\$32,451
All Occupations	\$52,126

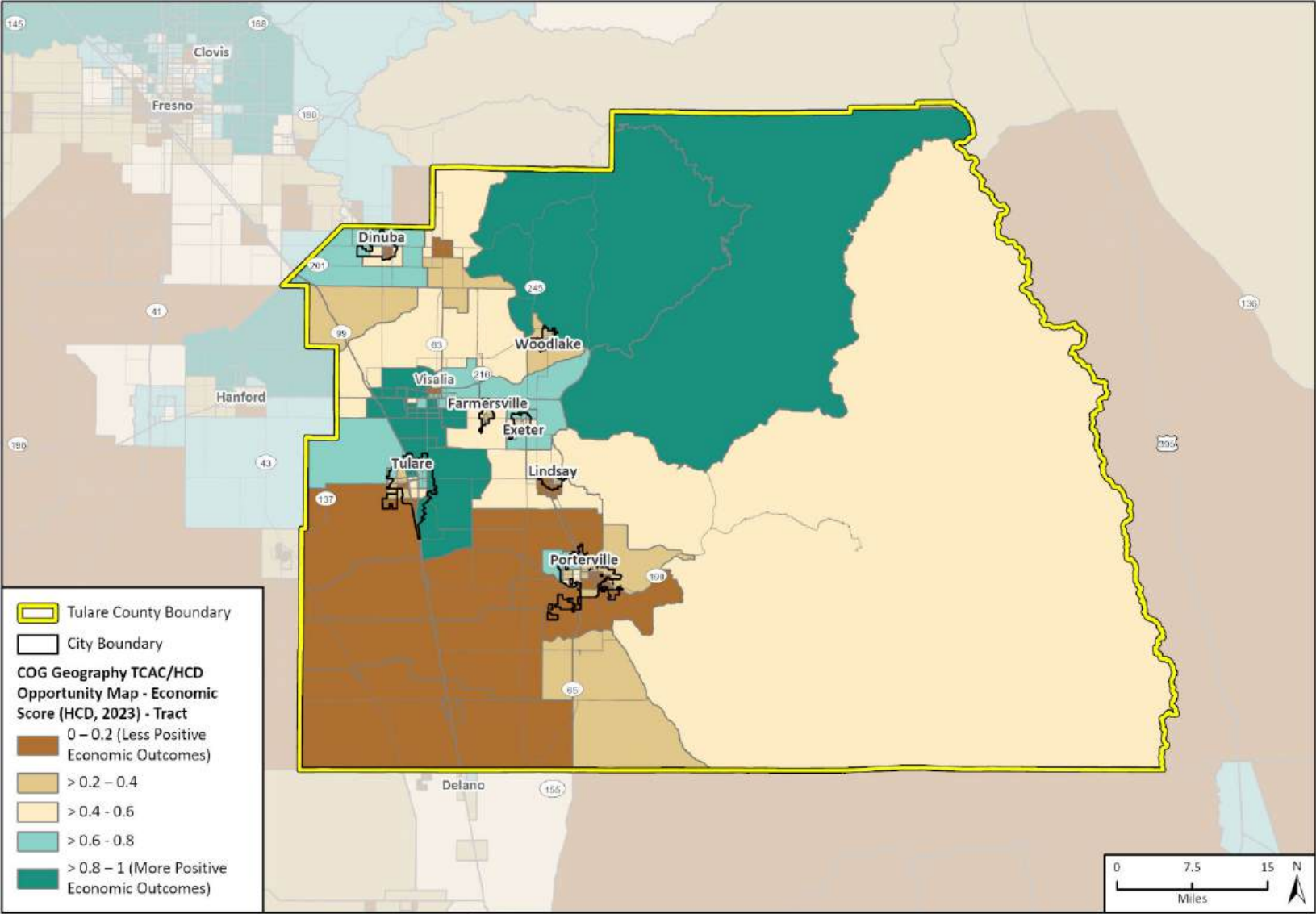
Source: California Employment Development Department, Occupational Wage data, 2022

Access to employment opportunities has a significant impact on the type and size of housing a household can afford. HUD’s Jobs Proximity Index utilizes origin-destination employment statistics to examine the distance from a given neighborhood to all job locations in the region and assess the accessibility to job opportunities at the census block group level. Because the size of employment centers and the supply of labor differ across the region, the distance from any single job location is positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.<sup>25</sup>

Major employers in Tulare County include Kaweah Delta Health Care, Sierra View District Hospital, Walmart Distribution Center, and College of the Sequoias, which are all located in the cities of Visalia and Porterville.

<sup>25</sup>HUD, 2020. <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

Figure 5-13 TCAC Opportunity Areas - Economic (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

## 5.6.4 Healthy and Safe Housing Environment

Healthy Environment in AFFH addresses disparities in access to environmentally healthy neighborhoods by protected class groups. An assessment of environmentally healthy neighborhoods can include air and water quality, safety, environmental hazards, social services, and cultural institutions. Recent California laws (Assembly Bill (AB) 1550, Senate Bill (SB) 535 and SB 1000) emphasize the importance of environmental justice as a fair housing issue. Environmental Justice, according to HUD, means ensuring that people have equal access to safe and healthy housing. HUD requires all entitlement jurisdictions to conduct reviews under the National Environmental Protection Act to determine if a proposed project creates adverse impacts due to environmental conditions. It furthers the requirement that human health deserves equal protection for all people regardless of race, color, national origin, or income. Under Executive Order 12898, Federally assisted projects may also target funding to communities that have disproportionately high and adverse human health impacts on minority and low-income populations due to environmental conditions.<sup>26</sup>

The California Office of Environmental Health Hazard Assessment developed CalEnviroScreen, a mapping tool that uses spatial data collected by various regulatory agencies (e.g., air quality indicators from the San Joaquin Valley Air Pollution Control District, monitored chemical releases into the air or water table from Environmental Protection Agency, HUD socio-economic indicators, etc.). The dataset uses a methodology to identify communities disproportionately burdened by exposures to pollution, environmental effects of existing pollutants in communities, among other indicators of sensitive populations or socioeconomic factors. Residents in census tracts with high CalEnviroScreen scores as compared to other California census tracts (shown as percentiles) are disproportionately burdened by pollution and are more vulnerable to related effects.

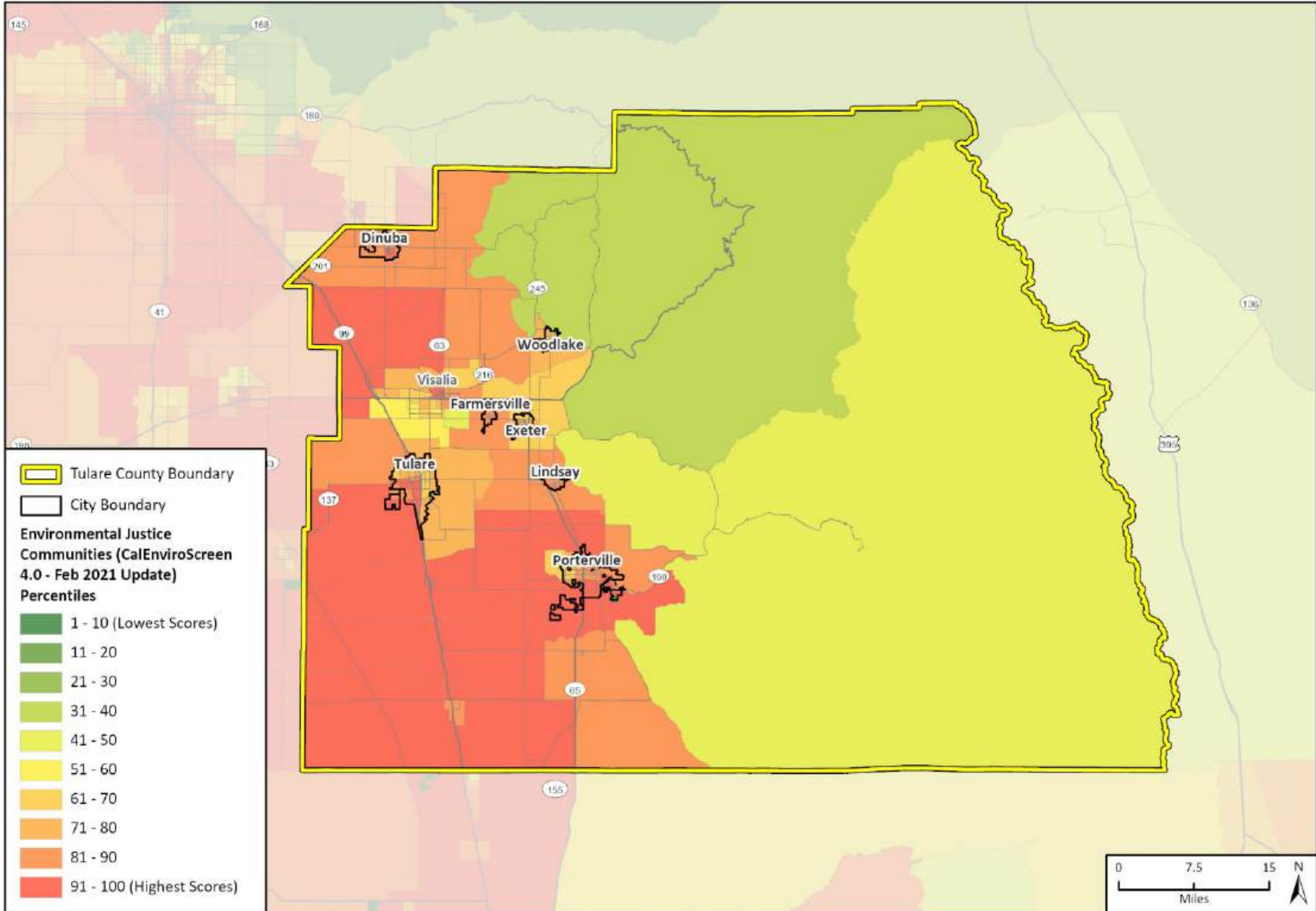
CalEnviroScreen identifies the degree to which communities are considered burdened by pollution. In the tri-county area, the eastern portion of Fresno County has a lesser pollution burden, while the western portion of Fresno and Tulare Counties and all of Kings County, including most urban areas, have greater pollution burden. CalEnviroScreen identified higher pollution burden in western Tulare County and lower pollution burden in northern and eastern Tulare County (Figure 5-14). Pollution burden in western Tulare County is high due to ozone, particulate matter smaller than 2.5 micrometers in diameter, pesticide use, and groundwater threats. Pollution burden caused by drinking water contaminants and solid waste sites is high throughout the county. Similar to the CalEnviroScreen map, the TCAC opportunity map indicates environmental outcomes in the western portion of the county are generally less positive and the environmental outcomes in the eastern portion of the county are the most positive (Figure 5-15).

Like the majority of the western part of the tri-county area, most of western Tulare County is considered a disadvantaged community under SB 535. Disadvantaged communities are low-income areas that are disproportionately affected by environmental pollution and other hazards (Figure 5-16). Disadvantaged communities include census tracts receiving the highest 25 percent of overall scores in CalEnviroScreen. SB 535 disadvantaged communities in Tulare County include both rural and urban areas. All cities in western Tulare County contain SB 535 disadvantaged communities. There are no SB 535 disadvantaged communities in eastern Tulare County.

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<sup>26</sup> HUD, 2021. <https://www.hudexchange.info/programs/environmental-review/environmental-justice/>

Figure 5-14 CalEnviroScreen 4.0 Percentile Scores (Tulare County)

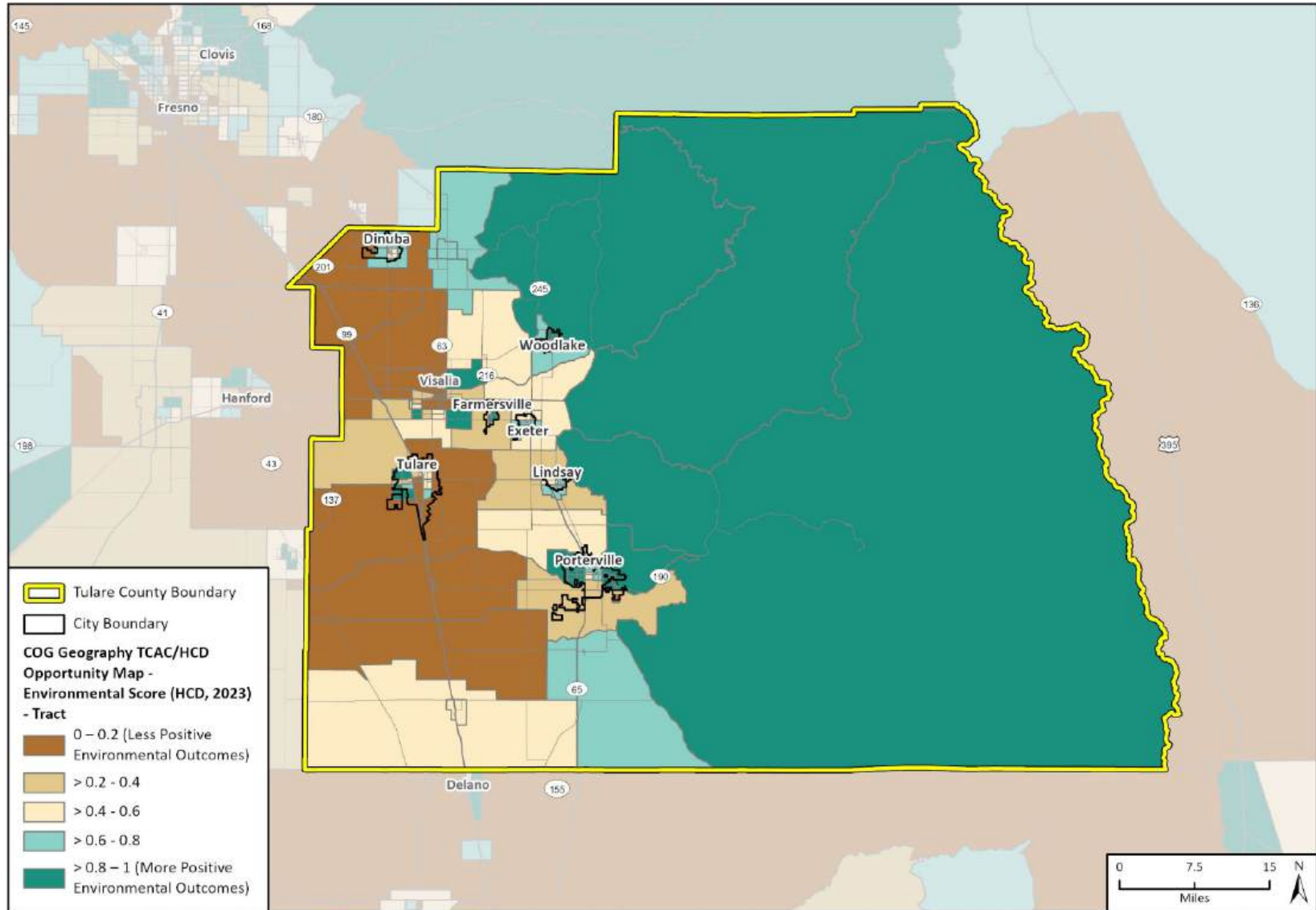


Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2023

**Figure 5-15 TCAC Opportunity Areas - Environmental (Tulare County)**



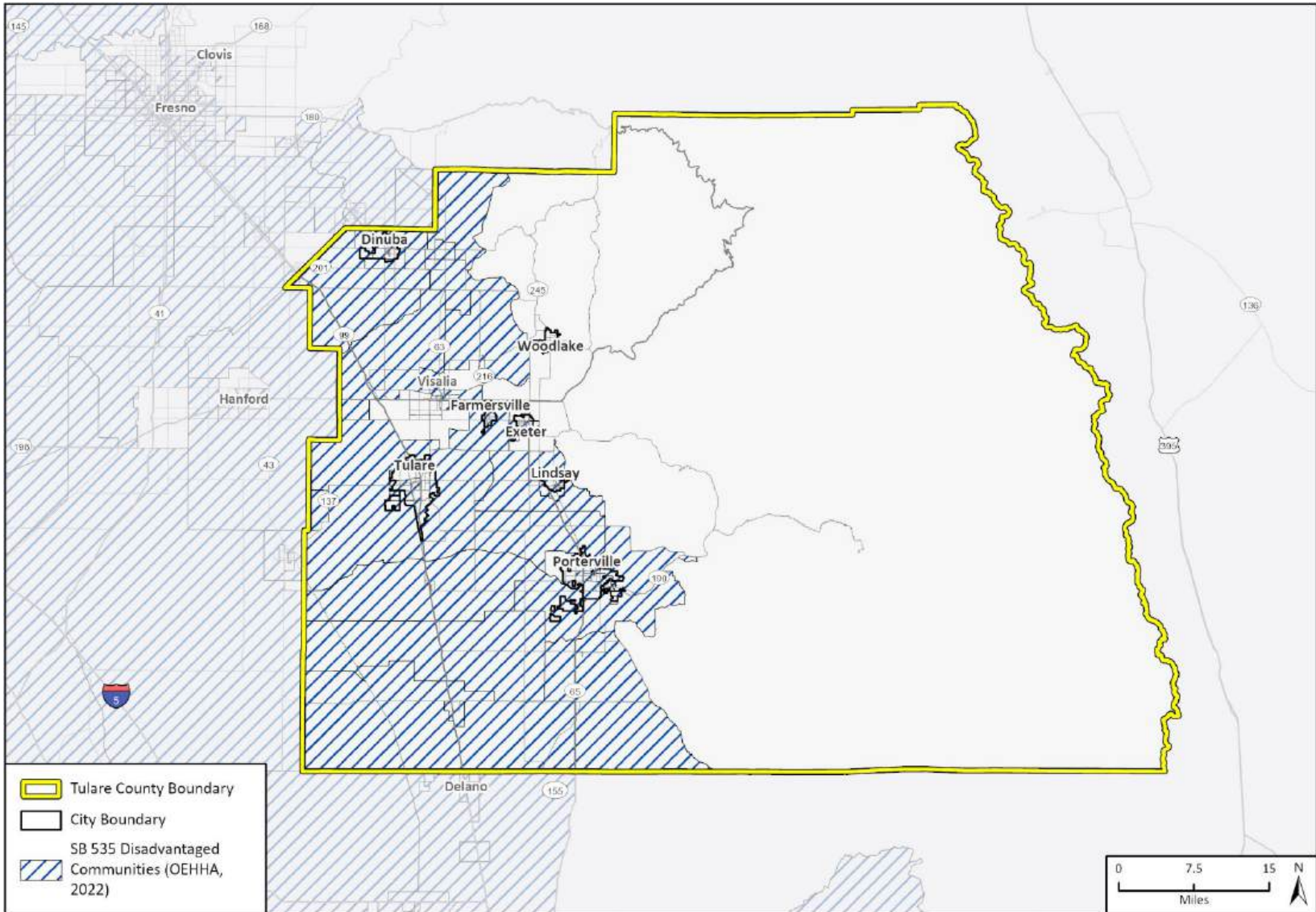
Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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 AFFH - County Base Map: 8.5 x 11

Source: AFFH Viewer 2.0, 2023



Figure 5-16 SB 535 Disadvantaged Communities (Tulare County)



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

## 5.7 Disproportionate Housing Needs

Disproportionate housing needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need, or the total population experiencing that category of housing need in the applicable geographic area. To analyze the extent of disproportionate housing needs, this section reviews data on housing cost burden and severe housing cost burden, overcrowding, homelessness, and substandard housing conditions. Information for this section relies on the HUD CHAS data.

### 5.7.1 Housing Cost Burden

Housing cost burden is defined as the proportion of a household's total gross income spent on housing costs. Households that spend at least 30 percent of their total gross income on housing costs (rent, mortgage, utilities, and other housing-related costs) are considered "cost burdened," and households spending over 50 percent on housing costs are considered "severely cost burdened." The higher the housing cost burden, the more likely residents are to live in overcrowded and substandard conditions and are less likely to afford to relocate. Low-income households and persons in protected classes disproportionately experience severe housing problems.

Cost burden (spending more than 30 percent of household income on housing costs) among homeowners and renters is a widespread issue across most of the tri-county area, especially throughout Tulare County, southwest Kings County, southeast Fresno County, and in and near the city of Fresno. Approximately 29 percent of owner households in Tulare County are cost burdened, and 50 percent of renter households are cost burdened (2015-2019 CHAS). Cost burden by homeowners in Tulare County is lowest in and surrounding the cities of Visalia, Porterville, Tulare, and Lindsay where less than 20 percent of homeowner households are cost burdened (Figure 5-17). Areas south of the cities of Dinuba and southeast of the community of Earlimart have the highest rates of cost burden among homeowners, greater than 80 percent. For renter households, between 40 and 60 percent of households are cost burdened throughout most of the county (Figure 5-18). Some of the highest rates of overpayment by renters occur in more urban areas, including the cities of Visalia, Porterville, and Tulare, where more than 80 percent of renters are cost burdened. In areas north and south of Porterville, in and west of Dinuba, in Lindsay, and south of the community of Terra Bella between 60 and 80 percent of renter households are cost burdened as well.

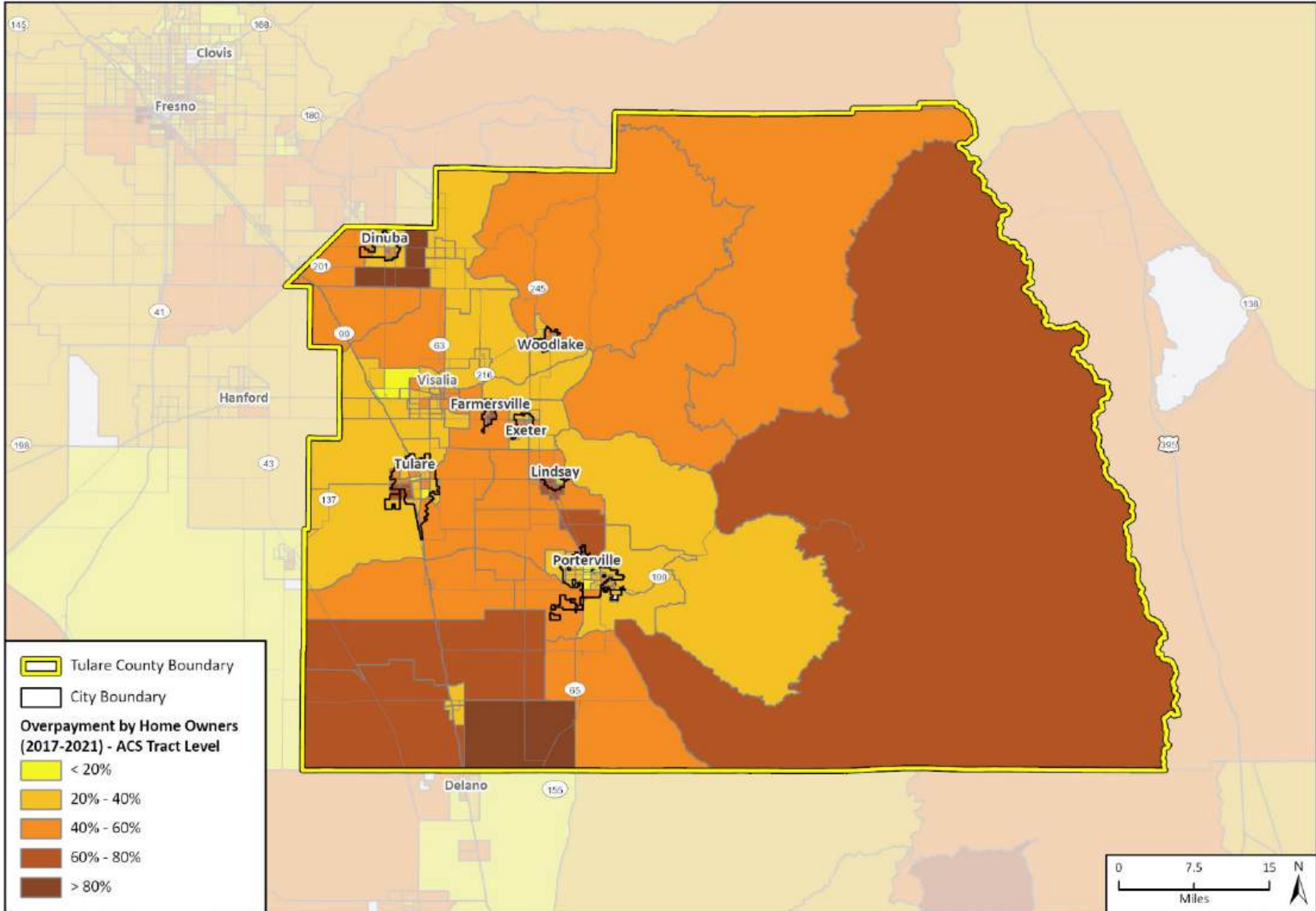
### 5.7.2 Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen) while severe overcrowding refers to more than 1.5 persons per room. Overcrowding is a measure to understand the needs of large families where there are five or more people per household. Generally, large households have special housing needs due to lower per capita income and the need for housing with three or more bedrooms.

Some large households may not be able to accommodate high-cost burdens for housing and accept housing with too few rooms. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding reflects various living situations, including housing units that are inadequately sized to meet a household's needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families that share a single housing unit.



Figure 5-17 Overpayment by Home Owners (Tulare County)

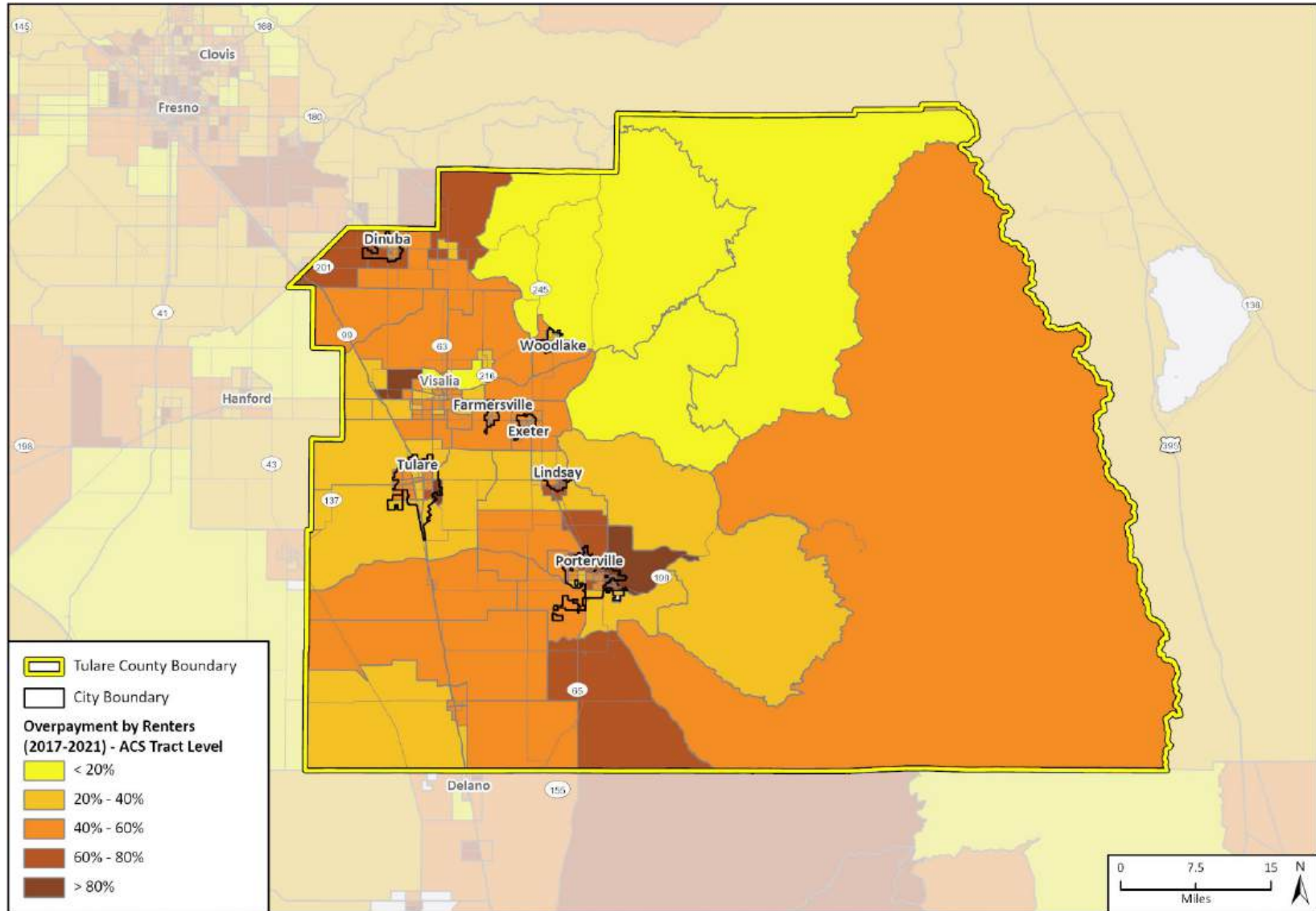


Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDP, TGAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer, 2023

**Figure 5-18 Overpayment by Renters (Tulare County)**



Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDP, TGAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

Not only is overcrowding a potential fair housing concern, but it can also potentially strain electrical systems in older housing that have not been updated or contribute to a perceived shortage of parking. As a result, some property owners/managers may be more hesitant to rent to large households, thus making access to adequately sized housing even more difficult. According to local fair housing service providers and property managers, addressing the issue of large households is complex as there are no set of guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups with different preferences for housing size and/or ability to pay according to the household size standards identified.

Tulare County has 30,158 large households (households with five or more people), approximately 22 percent of total households (2017-2021 ACS). A higher percentage of renter households (24 percent) were considered large households compared to owner households (20 percent). The percentage of large households is slightly higher in Tulare County than the tri-county area (19 percent).

Approximately 10 percent of the population in Tulare County and the tri-county area lives in overcrowded housing and 2 percent of the population lives in severely overcrowded housing in Tulare County and 4 percent in the tri-county area. Overcrowded housing is concentrated in the western half of Tulare County, closer to urban areas such as the cities of Visalia, Tulare, and Porterville and in northwestern and southwestern parts of the county (Figure 5-19). In the northwestern and southwestern parts of the county and parts of Visalia, Tulare, and Porterville over 20 percent of households were experiencing overcrowding. In the eastern half of the county, approximately one to two percent of households experienced overcrowding.

### 5.7.3 Housing Problems

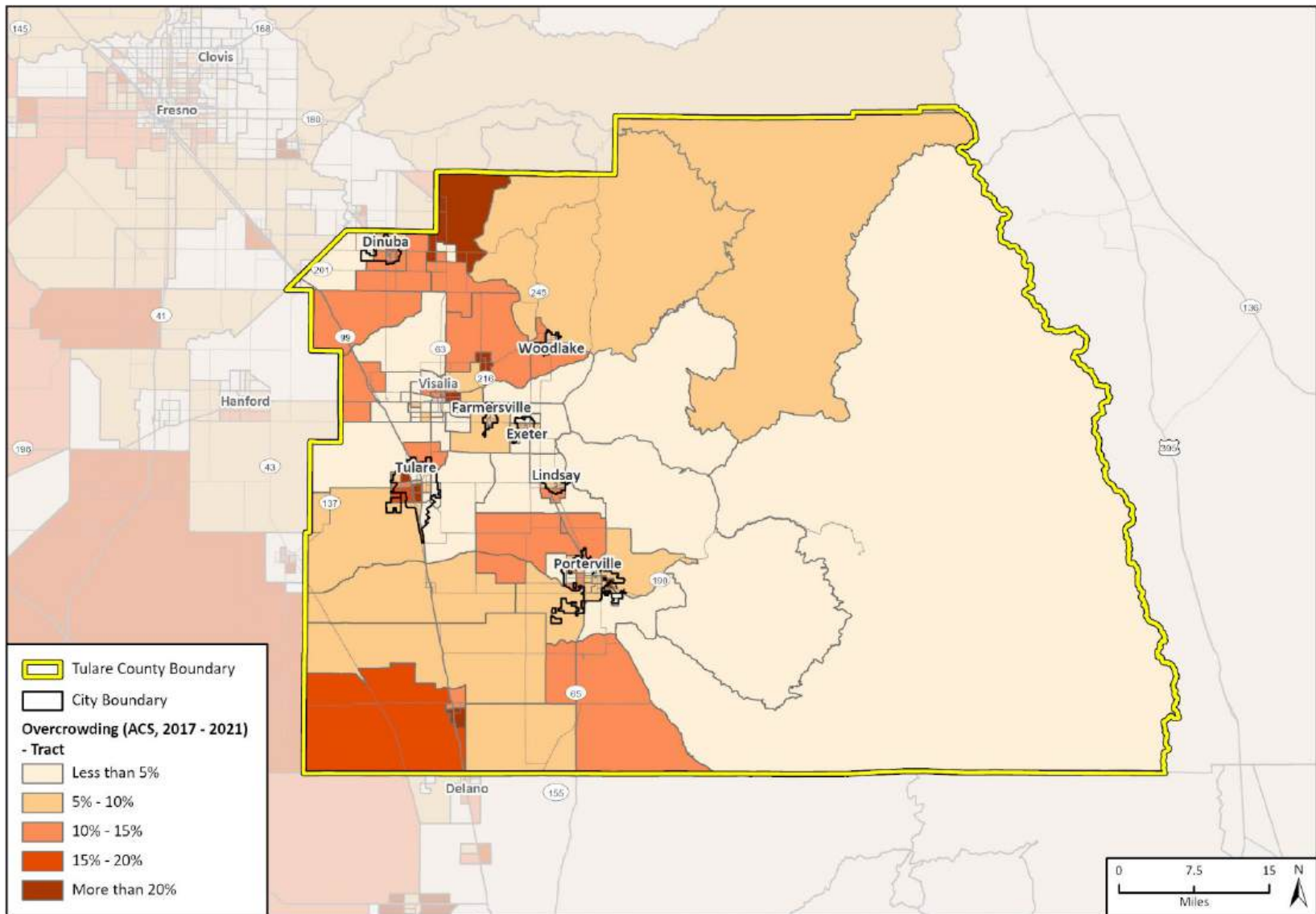
HUD considers housing units to be “standard units” if they are in compliance with local building codes. Many federal and State programs use the age of housing as a factor to determine a community’s housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions such as asthma.

According to federal law, “housing problems” refers to any of four housing issues: cost burden and severe cost burden, overcrowding, and substandard housing conditions. Substandard housing is defined as a housing unit lacking complete plumbing or kitchen facilities.

Housing problems are prevalent among households in Tulare County and the tri-county area. In both the county and tri-county area, approximately 44 percent of total households are experiencing housing problems and 26 percent of households are experiencing severe housing problems. Tulare County has approximately 1,399 substandard housing units which comprise approximately 1 percent of the total occupied units in the county. Of the 1,399 substandard units, approximately 29 percent lack complete plumbing facilities and 71 percent lack complete kitchen facilities.

More than half of Tulare County’s housing stock (61 percent) was constructed prior to 1990 and is more than 30 years old. These units are potentially in need of repair and modernization improvements.

**Figure 5-19 Overcrowded Households (Tulare County)**



Fresno County Dept. PWP, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

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 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023

### 5.7.4 Persons Experiencing Homelessness

According to the Kings and Tulare County 2023 point-in-time (PIT) count, 1,470 persons experiencing homelessness were recorded in the two counties, representing a 16 percent increase since 2022.<sup>27</sup> In Tulare County alone, 1,053 persons experiencing homelessness were recorded in 2023, an increase from 922 persons recorded in 2022. Factors contributing to the increase in homelessness include new PIT methodology, potential increase in the number of persons experiencing homelessness who were living in their vehicles which is more difficult to count, and large efforts by some jurisdictions to disperse homeless encampments which makes accurate PIT count challenging.

State law (Section 65583(a)(7)) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. “Homelessness,” as defined by HUD, describes the condition of an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The majority of homeless individuals identified in Tulare County (74 percent of homeless individuals, 779 persons) were unsheltered. Approximately 41 percent of persons experiencing homelessness in Tulare County were located in the city of Visalia, 28 percent were located in the city of Porterville, and 27 percent were located in the city of Tulare. This is an overrepresentation of the percentage of homeless residents, as Visalia is home to 30 percent of the county’s population, Porterville has 13 percent, and Tulare has 15 percent.

The 2023 PIT found that 41 percent of the persons experiencing homelessness in Tulare County had a disability. In comparison, only 12 percent of the county’s total population are living with a disability. Most persons experiencing homelessness identified as white (70 percent), seven percent identified as Black/African American, and nine percent identified Native American/Alaskan Native. Approximately 49 percent of persons identified experiencing homelessness in Tulare County were Hispanic/Latino. Of the homeless residents surveyed in Tulare County, 42 percent identified mental disability as a barrier to housing, 40 percent identified substance use as a barrier to housing, and one percent identified HIV/AIDS as a barrier to housing.

The Tulare County Task Force on Homelessness advises and assists the Tulare County Health and Human Services Agency to address homelessness throughout the community. The Task Force coordinates existing local services and programs and is comprised of members of various cities and agencies throughout the region.

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<sup>27</sup> Kings/Tulare Homeless Alliance. 2023. Point in Time.

[https://static1.squarespace.com/static/579939fd197aea7457647213/t/64a857428433be7864d92c61/1688754006079/FINAL\\_2023+PIT+Report.pdf](https://static1.squarespace.com/static/579939fd197aea7457647213/t/64a857428433be7864d92c61/1688754006079/FINAL_2023+PIT+Report.pdf)

The Task Force contracted Home Base to develop a plan to address homelessness in Tulare County, named “Pathway Home: Responding to Homelessness in Tulare County.” The plan was unveiled to the public in December of 2019. Pathway Home presents five overriding goals to address homelessness:

1. Increase access to permanent housing
2. Increase access to services to support exits from homelessness
3. Expand services for subpopulations with special needs
4. Preventing homelessness for those at risk
5. Strengthening public engagement and community partnerships

Pathway Home includes measurable metrics for each goal and outlines specific strategies to reach these metrics. Altogether, the strategies in the report work toward establishing 400 new permanent supportive housing opportunities, 115 new low-barrier shelter beds, reduce chronic homelessness by 10 percent, and reduce first time homelessness by 25 percent by 2025. Pathway Home works to centralize the countywide homelessness response strategy to avoid duplication of efforts and effectively utilize resources.

### 5.7.5 Farmworkers

As discussed in Chapter 2, *Regional Housing Needs Assessment*, more than half of the farmworker population resides in unincorporated Tulare County, with the remainder distributed throughout the cities. Farmworker wages tend to be low, approximately \$34,560 per year for full-time work. Farmworkers’ health and livelihood are susceptible to environmental conditions including floods, drought, pesticide exposure, and limited medical and housing services.<sup>28</sup>

According to the 2017 USDA Census of Agriculture, 52 percent of farms in Tulare County hire farm labor, and 91 percent are family farms. Farmworkers tend to be male, be between 35 and 64 years of age, and work on farms that grow forage, corn, oranges, grapes, or almonds, or raise livestock.<sup>29</sup> Farm labor in Tulare County is divided between seasonal and permanent labor, due to the type of crops raised and the high percentage of dairy farming. It is likely that many farmworker households are comprised of both farmworkers and non-farmworkers who may be employed in other types of work. While no survey of farmworker housing is available for Tulare County, farmworker households are typically limited in housing options due to limited income, limited supply near job locations, overcrowding, and poor housing conditions. According to the National Agricultural Workers Survey (2019-20), 30 percent of farmworkers live in crowded dwellings, migrant workers live in crowded dwellings with greater frequency than settled workers, and unauthorized workers were nearly twice as likely as authorized workers to live in crowded dwellings.<sup>30</sup>

The Housing Authority of Tulare County (HATC) offers a farm labor housing program that provides housing to very low, low, and moderate-income families with two to nine members who have current

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<sup>28</sup> Visalia Times Delta. 2022. In rural California, farmworkers fend for themselves for health care: ‘We have a right to survive’. <https://www.visaliatimesdelta.com/story/news/local/california/2022/12/08/rural-california-san-joaquin-valley-central-valley-farmworkers-fend-for-themselves-health-care/69713358007/>

<sup>29</sup> USDA Census of Agriculture. 2017. Tulare County profile. [https://www.nass.usda.gov/Publications/AgCensus/2017/Online\\_Resources/County\\_Profiles/California/cp06107.pdf](https://www.nass.usda.gov/Publications/AgCensus/2017/Online_Resources/County_Profiles/California/cp06107.pdf)

<sup>30</sup> National Agricultural Workers Survey. 2022. Findings from the National Agricultural Workers Survey (NAWS) 2019-2020: A Demographic and Employment Profile of United States Farmworkers. Research Report No. 16. January 2022. <https://www.dol.gov/sites/dolgov/files/ETA/naws/pdfs/NAWS%20Research%20Report%202016.pdf>



farm labor income. Under this program, HATC rents over 400 units to non-migratory farm workers for very low amounts and offers rental assistance when needed.<sup>31</sup>

## 5.7.6 Displacement

Displacement, as defined by HCD, is used to describe any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production. Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land, and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionately impact people of color, as well as lower income households, persons with disabilities, large households, and persons at-risk or experiencing homelessness.<sup>32</sup>

One measure of displacement risk is whether a community is deemed “sensitive.” The UDP designates communities as sensitive if the share of very low-income residents is greater than 20 percent and have any of the two following characteristics: the share of renters is above 40 percent, the share of people of color is above 50 percent, the share of very low-income households that are severely rent burdened is above the county median, the percent change in rent is above the county median for rent increases.

The UDP has identified several census tracts in western Tulare County that are considered at risk of displacement, including in the cities of Dinuba, Visalia, Tulare, Lindsay, Farmersville, and Porterville (Figure 5-20). These census tracts are predominantly Hispanic/Latino (Figure 5-2) with a higher percentage of LMI residents (Figure 5-7). Two census tracts, one in the city of Visalia and the other in the town of Cutler, have an elevated risk of displacement for very low-income households.

## 5.8 Local Area Knowledge

### 5.8.1 Historic Patterns of Segregation

Patterns of racial segregation are the byproduct of local and federal policies, private housing discrimination, and community prejudice. To understand present challenges to fair housing, it is necessary to review the history of actions that have led to regional patterns of segregation.

The first inhabitants in the San Joaquin Valley and Tulare County were the Yokut-speaking tribes, composed of approximately 50 groups who spoke various dialects. Mexican ranches and American settlers gain prominence in the 1800s and raised animals. After the U.S. annexed California in 1848, the federal government sold vast tracts of land to the Southern Pacific Railroad Company as well as large-scale timber, ranching, and farming interests, ignoring and overriding the property rights of Mexican and indigenous landholders. Many Native American tribes were forced to give up their land and live on reservations.<sup>33</sup> When gold was discovered in 1848, thousands of prospectors came to the San Joaquin Valley and with them, they brought diseases that quickly decimated the Native American population.<sup>34</sup>

<sup>31</sup> Housing Authority of Tulare County, <https://www.hatc.net/farm-labor.php?nbl=RP> accessed June 2023.

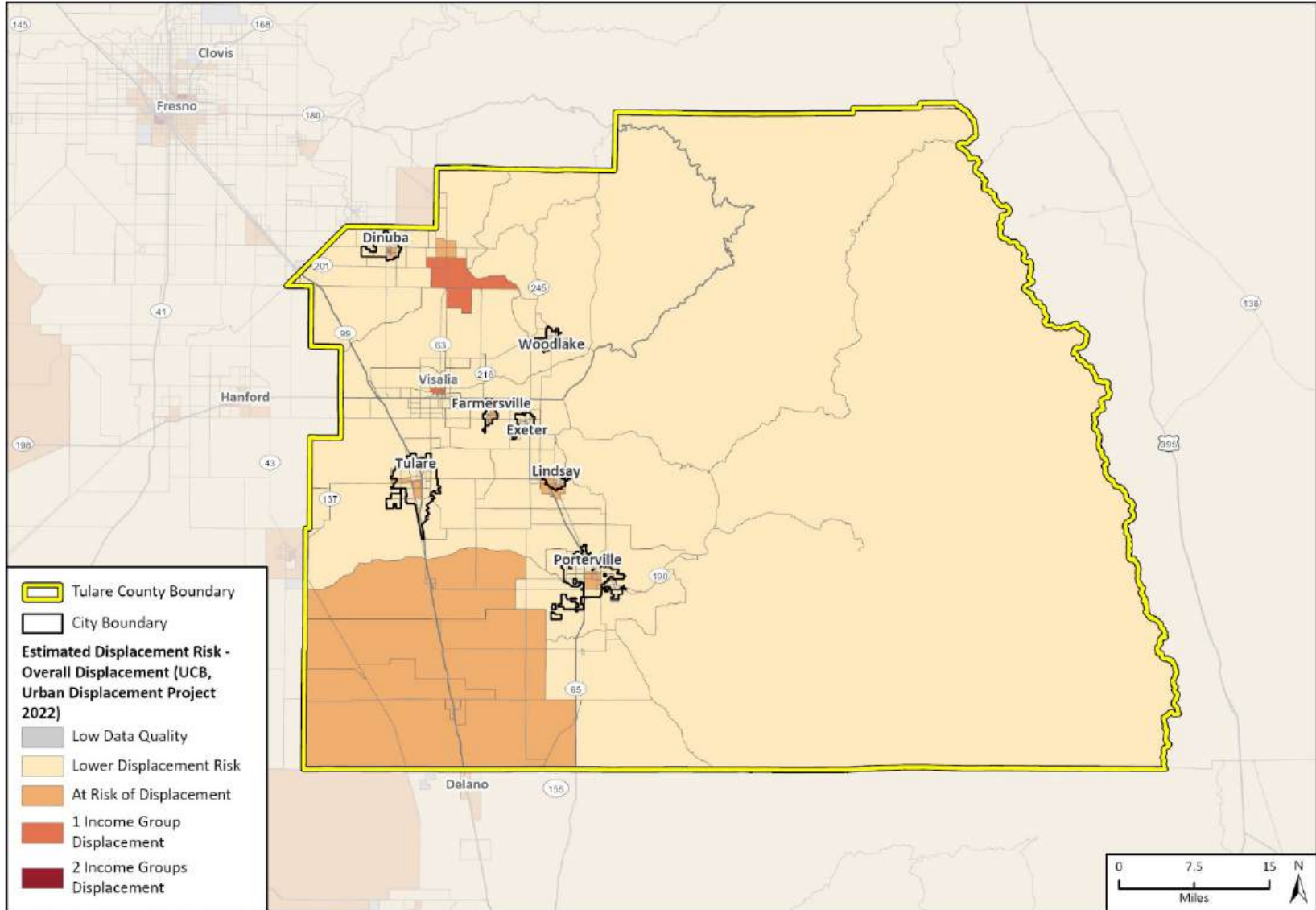
<sup>32</sup> HCD. 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

<sup>33</sup> PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California.

[https://www.policylink.org/sites/default/files/pl\\_report\\_calif-housing\\_101420a.pdf](https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf)

<sup>34</sup> Tule River Indian Tribe of California. 2018. Tule River History. <https://tulerivertribe-nsn.gov/history/>

**Figure 5-20 Displacement Risk (Tulare County)**



Fresno County Dept. PWR, California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2017-2021, HCD, PlaceWorks, HUD Region 9, UC Berkeley UDP, TCAC 2022, CalEnviroScreen 4.0, 2021, CAL FIRE, OEHHA, FEMA

22\_10-09\_10 AFFH  
 AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2.0, 2023



Chinese and Japanese immigrants, originally brought to California by the Gold Rush and later to work on the Southern Pacific Railroad, began to work as farm laborers throughout the San Joaquin Valley. However, resentment towards Chinese and Japanese immigrants, especially by jobless white residents, led to farms recruiting Black/African Americans from the southern U.S. to replace them as farm laborers. Many Black/African Americans began by working in the fields and vineyards and eventually transitioned from farm labor to living in the cities and towns.<sup>35</sup> Racist sentiment from white residents permeated all aspects of life in the region. In the mid-1920s, Tulare County was a major bastion of the racist organization known as the Ku Klux Klan, which terrorized and subverted the political and civic rights of non-white residents.<sup>36</sup>

In the 1930s, nearly half a million people migrated to Southern California from across the United States during what was known as the “Dust Bowl.” Many of these people moved to California in hopes of working in the agricultural industry, but were forced to take temporary and transient work, leaving them with little choice but to form makeshift camps near roadsides and ditches, without access to housing, clean water, and sanitation. These conditions reinforced existing desires by the white population, generally, for economic and racial segregation, leaving migrant farmworkers without access to medical treatment and education. When World War II created a need for manufacturing labor, many of the white “Dust Bowl” workers relocated to other cities in California, such as San Francisco, Los Angeles, and San Diego, leaving a gap in farm labor.<sup>37</sup> Japanese, Punjabi, and Filipino people, as well as Black/African Americans from cotton regions, filled the void. Japanese residents, however, were forcibly relocated to internment camps from 1942 to 1946.<sup>38</sup>

In 1942, the federal government initiated the Bracero program, which enabled growers to replenish their labor supply with workers imported from Mexico. While the Bracero program ended in 1964, growers continue to rely on Mexican nationals to work California’s lucrative “factories in the fields.” Migrants today confront multiple social, environmental, and access issues, including affordable, safe, and sanitary housing.<sup>39</sup>

Increasingly after the first World War, to circumvent the US Supreme Court ban on outright racial zoning, local governments implemented other forms of exclusionary zoning that avoided direct mention of race but kept low-income people of color out by marshalling land use regulations against them. Through residential zoning that mandates larger parcel sizes for single-family homes, typically unaffordable to people of color, wealthier households established and maintained mostly white neighborhoods throughout California. The federal government subsidized white homeownership and wealth-building and excluded people of color.

Throughout the state, but particularly concentrated in inland areas, cities have used their annexation power to reinforce patterns of racial exclusion and segregation. Since the 1960s, as cities expanded and selectively annexed land, they deliberately bypassed and grew around communities of color in unincorporated neighborhoods, the very places people of color were relegated to by restrictive covenants. This selective annexation process has left hundreds of disadvantaged unincorporated places,

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<sup>35</sup> Michael Eissinger. 2009. The Transplantation Of African Americans And Cotton Culture To California’s Rural San Joaquin Valley During The Nineteenth And Twentieth Centuries. [https://meissinger.com/uploads/3/4/9/1/34919185/transplantation\\_of\\_african\\_americans\\_and\\_cotton\\_culture\\_to\\_californias\\_rural\\_san\\_joaquin\\_valley.pdf](https://meissinger.com/uploads/3/4/9/1/34919185/transplantation_of_african_americans_and_cotton_culture_to_californias_rural_san_joaquin_valley.pdf)

<sup>36</sup> Newell G. Bringham. 2000. The Ku Klux Klan in a Central California Community: Tulare County During the 1920s and 1930s. *Southern California Quarterly* Vol. 82, No. 4 (Winter 2000), pp. 365-396 (32 pages)

<sup>37</sup> Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. [https://www.csub.edu/library/\\_files/DB\\_files/OkieHealth.pdf](https://www.csub.edu/library/_files/DB_files/OkieHealth.pdf)

<sup>38</sup> History.com. Japanese Internment. <https://www.history.com/topics/world-war-ii/japanese-american-relocation>

<sup>39</sup> Christy Gavin, California State University, Bakersfield. California Odyssey: Dust bowl migration archives. [https://www.csub.edu/library/\\_files/DB\\_files/OkieHealth.pdf](https://www.csub.edu/library/_files/DB_files/OkieHealth.pdf)

disproportionately of color, without the most basic elements of a healthy, safe community, such as utilities, sanitation, safe drinking water, and other critical community services. Restrictive covenants, exclusion, and racial violence pushed Black/African American and low-income people of color to settle outside of towns. In places throughout the San Joaquin Valley and on the edges of cities such as Fresno, Bakersfield, Stockton, Tulare, and Modesto, such communities of color were left unincorporated and without access to incorporated areas' tax revenues or infrastructure.<sup>40</sup> Exclusionary post-war development started moving further from city centers, and within time, these communities often created their own civic and utility districts, which redistributed investment away from cities, in a movement known as "White Flight."

Across the United States, redlined and marginalized communities faced a higher propensity for environmental hazards that affects current populations. Residents of historically redlined neighborhoods located in cities with oil and gas production have disproportionately high exposure to oil and gas wells, compared to higher graded neighborhoods. Exposure disparities have implications for community environmental health, as the presence of active and abandoned (i.e., postproduction) wells have been shown to contribute to ongoing air pollution.

State Route (SR) 99, which was constructed in phases in the 1920s and runs through the Central Valley, continues to provide the transportation route for residents between cities in the area as well as economic transportation linkages to other parts of the state. Large warehouse distribution centers have been built in the southern end of the valley and northern part of the valley because of quick access to SR 99 and Interstate 5 (I-5) and the availability of a large and relatively low-wage employment base. Truck and vehicle traffic has contributed to high rates of air pollution. Intensive agriculture and dairy farming in the region have also contributed to pollution due to pesticide use and fertilizer runoff.

The agricultural industry continues to play a large role in the economy and development patterns of Tulare County. Small, predominantly Hispanic/Latino communities were once home to thousands of Black/African American farm workers, and today remain isolated from other areas of the county. Areas such as these have high rates of poverty and experience disproportionately high pollution burden.<sup>41</sup> Incorporation and annexation has continued to be a disparity issue in the county, where incorporated municipalities tend to have more control over land use, decision-making, infrastructure budgeting, and the ability to address environmental concerns.

## 5.8.2 Community and Stakeholder Input

A series of stakeholder interviews was conducted with service providers, community organizations, and affordable and market-rate housing developers held between May 21 and April 4, 2023. Information on community outreach is provided in Chapter 1, *Introduction and Community Engagement*. In these interviews, community organizations identified the need for housing near grocery stores, medical facilities, and public transportation. Additional housing needs include transitional and supportive housing, farmworker housing, and safe parking for homeless individuals living in their vehicle. Compared to larger cities in the region, less populated rural areas have vastly fewer amenities and housing resources.

According to market-rate housing developers, barriers to developing housing include high construction costs, parking requirements, state housing requirements, and the cost and time demanded by the environmental review process. Affordable housing developers described the need for more affordable

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<sup>40</sup> PolicyLink. Facing History, Uprooting Inequality: A Path to Housing Justice in California. [https://www.policylink.org/sites/default/files/pl\\_report\\_calif-housing\\_101420a.pdf](https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf)

<sup>41</sup> Jose Del Real. 2019. How Racism Ripples Through Rural California's Pipes. <https://www.nytimes.com/2019/11/29/us/water-racism-california.html>

housing and supportive housing for previously homeless residents and discrimination based on HCV use. It was noted that the regional PIT count likely underestimates the number of homeless individuals as it does not consider the many residents living on couches or in trailers. According to affordable housing developers, one way that cities can address housing needs is by fostering strong relationships with affordable housing providers and maintaining knowledgeable staff to pursue grant opportunities for affordable housing.

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