



# Analysis of Impediments to Fair Housing Choice

**PUBLIC DRAFT – February 2020**

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

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## **CITY OF FRESNO, CALIFORNIA**

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**Planning and Development Department  
Housing and Community Development Division**

Prepared for the City of Fresno by  
Mosaic Community Planning, LLC





**This is a draft document that has been made available for public review and comment.**

The Public Comment Period begins February 28 and concludes on May 20. Written comments are encouraged during this time and may be submitted to the City's Housing and Community Development Division, 2600 Fresno Street (Room 3065); Fresno, California 93721, or via email to [HCDD@fresno.gov](mailto:HCDD@fresno.gov). Please indicate "Public Comment" in the subject line of email messages.

Residents are invited to comment on the draft documents at two upcoming Public Hearings:

**Wednesday, May 13, 2020 at 5:00 P.M.**

Public Hearing regarding the Draft Consolidated Plan, Annual Action Plan, and Analysis of Impediments  
Housing and Community Development Commission Meeting Fresno City Hall; Council Chamber  
Fresno, CA 93721

**Thursday, May 14, 2020 at approximately 10:05 A.M.**

Public Hearing regarding the Draft Consolidated Plan, Annual Action Plan, and Analysis of Impediments  
City Council Meeting  
Fresno City Hall; 2600 Fresno Street, Council Chamber  
Fresno, CA 93721

If, as an attendee at a meeting, you need accommodations such as interpreters, signers, assistive listening devices, or the services of a translator, please contact [\(559\) 621-8300](tel:559-621-8300) or [HCDD@fresno.gov](mailto:HCDD@fresno.gov). To ensure availability, you are advised to make the request at least 48 hours prior to the meeting.

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# CHAPTER 1. INTRODUCTION

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## Affirmatively Furthering Fair Housing

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e) (5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.<sup>1</sup>

Local communities, such as Fresno, that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI). In an AI, communities evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choice for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community

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<sup>1</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13)*. March 1996.

Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlines procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulates that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under HUD's final rule, grantees must take actions to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and housing authorities affirmatively further fair housing, HUD provides publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally determined priorities and goals. HUD's final rule mandated that most grantees begin submitting to HUD an assessment developed using these tools in 2017; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. HUD's data and maps remain available for grantees to use in preparing their AIs.

Mosaic Community Planning assisted the City of Fresno with the preparation of this Analysis of Impediments to Fair Housing Choice. This AI follows the requirements in HUD's *Fair Housing Planning Guide* but is also compliant with the regulations and assessment tool established in HUD's 2015 final rule. In several chapters, it incorporates the maps and data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

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## Definitions

**Affirmatively Further Fair Housing** – In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”<sup>2</sup>

**Fair Housing Choice** - In carrying out this Analysis of Impediments to Fair Housing Choice, the City of Fresno used the following definition of “Fair Housing Choice”:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

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<sup>2</sup> U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 13-110. July 19, 2013.

**Impediments to Fair Housing Choice** - As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:<sup>3</sup>

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

**Protected Classes** – The following definition of federally protected classes is used in this document:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

**Affordable** – Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD’s definition:

- HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowner’s insurance, and any homeowners’ association fees.

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## Data Sources

**Decennial Census Data** – Data collected by the Decennial Census for 2010 and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- [2010 and 2000 Census Summary File 1 \(SF 1\)](#) – This dataset contains what is known as “100% data,” meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.
- [2000 Census Summary File 3 \(SF 3\)](#) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains

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<sup>3</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

**American Community Survey (ACS)** – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census’s SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

- [ACS Multi-Year Estimates](#) – More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2012-2016 ACS 5-year estimates are used most often in this assessment.

**HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)** – HUD’s AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD’s latest data and maps, AFFHT0004, which was released in November 2017. HUD’s source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD’s Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD’s Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at <https://www.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-AFFHT0004-November-2017.pdf>.

**Previous Works of Research** – This AI is supported by, and in some cases builds upon, previous local plans and works of research conducted by or for the City of Fresno or other regional partners, including:

- City of Fresno 2015-2019 Consolidated Plan
- City of Fresno 2019-2020 Annual Action Plan
- City of Fresno Consolidated Annual Performance Evaluation Reports (CAPERs) for Program Years 2015, 2016, 2017, and 2018
- 2016 City of Fresno Analysis of Impediments to Fair Housing Choice
- Fresno General Plan 2015-2023 Housing Element
- Greater Fresno Region DRIVE Plan
- Fresno Parks Master Plan
- Fresno Downtown Neighborhoods Community Plan



# CHAPTER 2. COMMUNITY PARTICIPATION PROCESS

## Community Engagement Overview

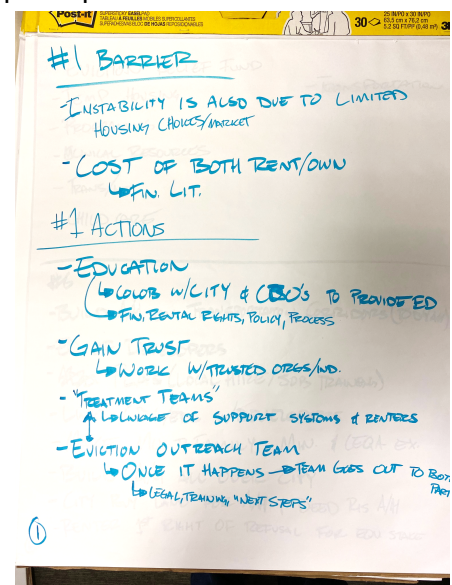
An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the Fresno. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, focus groups, interviews, a website comment form, and a community-wide survey.

### Public Meetings

Three rounds consisting of a total of 16 public meetings were held to inform residents and other stakeholders of the City's planning process and to and gather information for the Analysis of Impediments to Fair Housing Choice. The first round of ten meetings was held in early November to introduce the community to the planning process, provide information on ways to get involved, and collect input on housing needs and fair housing concerns. These meetings began with a short overview of the AI followed by an interactive, facilitated discussion of fair housing, neighborhood conditions, and community resources in the community. These public meetings had both Spanish and Hmong interpreters present and were live-captioned to keep the meeting content accessible to participants with disabilities. The meetings were advertised as having refreshments and as welcoming children to encourage attendance.

The City of Fresno held three follow-up meetings in December to bolster engagement with residents of key neighborhoods in southwest Fresno. These meetings utilized a small group breakout format, where each group of 2-4 attendees was facilitated by a City of Fresno staff person allowing for more detailed discussion of needs and issues. Finally, a third round of three public meetings was held in January for the purpose of collecting feedback from residents and stakeholders on a draft set of community priorities. These meetings also used a small group breakout format to collect detailed reactions and recommended revisions to the priorities. In all, 168 people attended the public meetings. Meeting dates, times, and locations are shown on the following page.

OVER 1,500 FRESNO RESIDENTS AND STAKEHOLDERS WERE ENGAGED IN THE DEVELOPMENT OF THIS AI THROUGH MEETINGS, FOCUS GROUPS, INTERVIEWS, A SURVEY, AND INTERACTION WITH THE PROJECT WEBSITE.





**Public Meeting #1**

November 2, 2019  
10:30 AM  
Teague Elementary School  
4725 N. Polk Avenue, Fresno, CA 93722

**Public Meeting #2**

November 2, 2019  
1:00 PM  
Discovery Center  
1944 N. Winery Avenue, Fresno, CA 93703

**Public Meeting #3**

November 2, 2019  
3:00 PM  
Inspiration Park  
5770 W. Gettysburg Avenue, Fresno, CA  
93722

**Public Meeting #4**

November 4, 2019  
6:00 PM  
Kirk Elementary School  
2000 E. Belgravia Avenue, Fresno, CA  
93706

**Public Meeting #5**

November 4, 2019  
6:30 PM  
Pinedale Elementary School  
7171 North Sugar Pine Avenue, Fresno, CA  
93650

**Public Meeting #6**

November 4, 2019  
6:30 PM  
Vang Pao Elementary School  
4100 E. Heaton Avenue, Fresno, CA 93702

**Public Meeting #7**

November 5, 2019  
4:00 PM  
Highway City  
5140 N. State Street, Fresno, CA 93722

**Public Meeting #8**

November 5, 2019  
6:00 PM  
Webster Elementary School  
2600 E. Tyler Avenue, Fresno, CA 93701

**Public Meeting #9**

November 5, 2019  
6:30 PM  
Centennial Elementary School  
3830 E. Saginaw Way, Fresno, CA 93726

**Public Meeting #10**

November 6, 2019  
5:00 PM  
City of Fresno City Hall  
2600 Fresno Street, Fresno, CA 93721

**Public Input Feedback Meeting #1**

December 9, 2019  
6:00 PM  
Leavenworth Elementary School  
4420 E. Thomas Avenue, Fresno, CA  
93702

**Public Input Feedback Meeting #2**

December 10, 2019  
5:30 PM  
Ted C. Willis Community Center  
770 N. San Pablo Avenue, Fresno, CA  
93728

**Public Input Feedback Meeting #3**

December 12, 2019  
6:00 PM  
Williams Elementary School  
525 W. Saginaw Way, Fresno, CA 93705

**Draft Priorities Feedback Meeting #1**

January 21, 2020  
6:00 PM  
Sal Mosqueda Community Center  
4670 E. Butler Avenue, Fresno, CA 93702

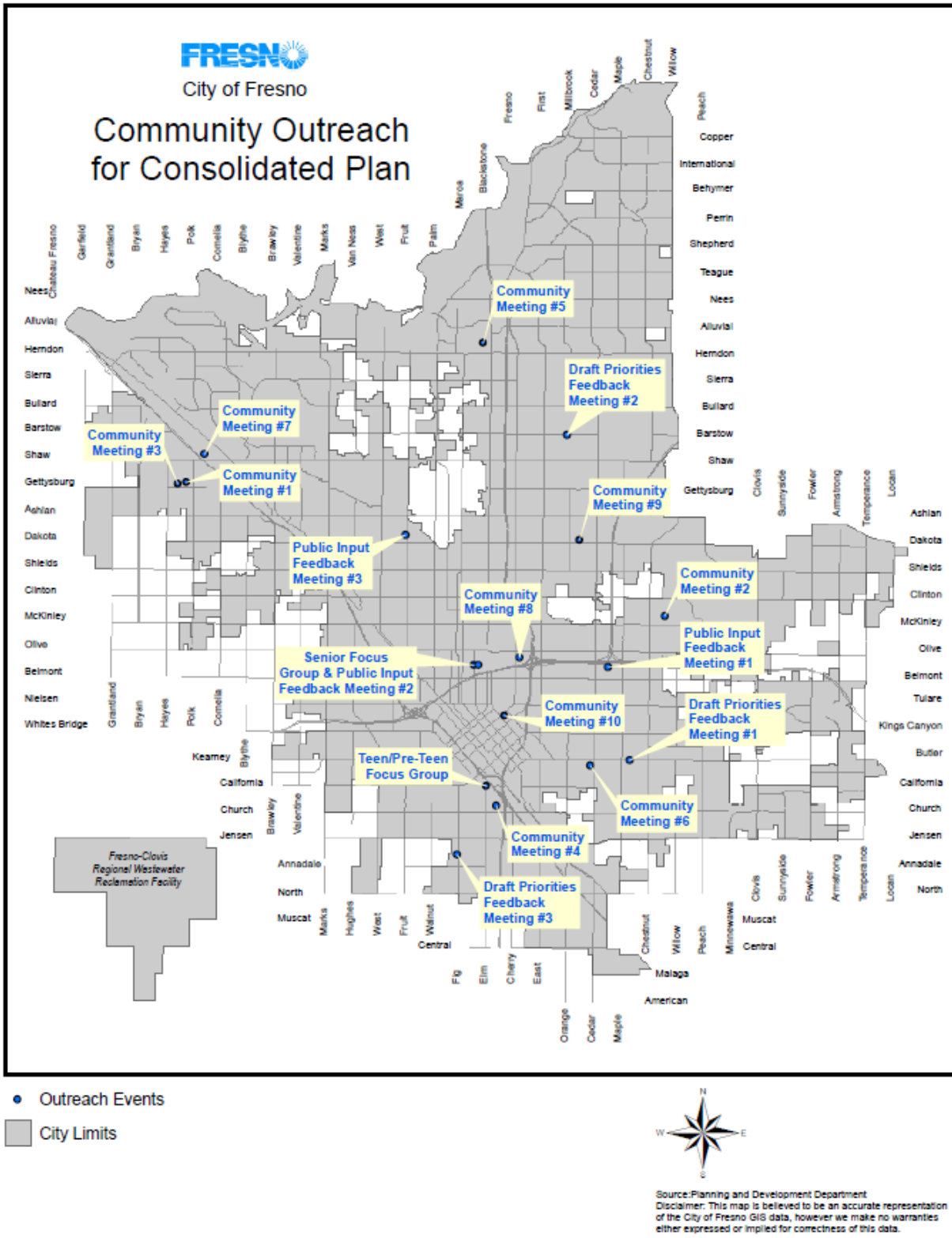
**Draft Priorities Feedback Meeting #2**

January 22, 2020  
6:00 PM  
Wesley United Methodist Church  
1343 E. Barstow Avenue, Fresno, CA  
93710

**Draft Priorities Feedback Meeting #3**

January 23, 2020  
6:00 PM  
West Side Seventh Day Adventist Church  
2750 S. Martin Luther King Jr. Blvd, Fresno,  
CA 93706

FIGURE 1. LOCATIONS OF CONSOLIDATED PLAN COMMUNITY OUTREACH EVENTS



## Focus Groups

In addition to the public meetings, two focus groups were held to collect input from youth and seniors on issues related to fair housing. As with the public meetings, these groups typically began with an explanation of the Analysis of Impediments to Fair Housing Choice. The focus group leader then facilitated a discussion of fair and affordable housing needs, neighborhood conditions, and community resources in the City of Fresno. The Senior Focus Group included 36 participants and 30 students participated in the Teen/Pre-Teen Focus Group for a total of 66 participants combined. A list of the focus groups, along with their meeting dates, times, and locations is shown below:

### Senior Focus Group

November 4, 2019  
11:30 AM  
Ted C. Willis Community Center  
7770 N. San Pablo Avenue, Fresno, CA  
93728

### Teen/Pre-Teen Focus Group

November 5, 2019  
5:30 PM  
Maxie L. Parks Community Center  
1802 E. California Avenue, Fresno, CA  
93706

## Stakeholder Interviews

During the week of November 3, 2019, individual and small group stakeholder interviews were held at locations in Fresno. For people unable to attend an in-person interview, telephone interviews were offered. Stakeholders were identified by City staff and represented a variety of viewpoints including fair housing/legal advocacy, housing, affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others. Interview invitations were made by email and/or phone to a list of stakeholders compiled by the project team with input from the City of Fresno. A total of 40 stakeholders within the Fresno community participated in an interview with the project team.

Organizations from which one or more representatives participated in the development of this AI via an interview, meeting attendance, or any other means include the following:


- Access Plus Capital
- California Apartment Association
- Central California Legal Services
- Central Valley Regional Center
- City of Fresno Long Range Planning
- City of Fresno Public Works
- City of Fresno Transportation Department
- Elder Abuse Services
- Fair Housing Council of Central California
- Fresno Building Healthy Community
- Fresno City Council
- Fresno City Planning Commission
- Fresno Council of Governments
- Fresno Housing Authority
- Fresno Metro Ministry
- Fresno Police Department
- Hearing Service Center
- Highway City Community Development
- Lowell Community Development Corporation
- Marjaree Mason Center
- Navigating Structures
- Orange Center School District
- Resources for Independence Central Valley
- RH Community Builders
- Sanger Unified School District
- Transform Fresno
- WestCare California, Inc.

## Intercept Interviews

A team of City staff conducted intercept interviews at Inspiration Park (5770 W. Gettysburg Avenue, Fresno, CA 9372) on a busy Saturday afternoon, November 2, 2019. The interviewers approached families and individuals as they were picnicking and enjoying the playground with a set of short, informal questions designed to engage residents informally about areas and issues they would like to see improved within the city. Participation varied, with some residents willing to speak at length and others more succinctly listing just a few issues for improvement. One common theme was an expression of appreciation for the City's effort to be out on a Saturday to hear directly from residents. In all, 13 residents participated in an intercept interview.

## Project Website

A standalone website specifically for the City's Consolidated Plan and Analysis of Impediments project was developed and hosted at [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com) to be both an information resource for the community and to facilitate input and engagement. The project website was continually updated with meeting details, contained a link to the community survey, offered fact sheets on each of the City's grant programs, and linked to HUD's AFFH Mapping Tool so that residents could find and easily access the full set of HUD-provided data for analysis in the AI. The website received 994 visits from 818 unique users over the course of the project. Three comments were submitted for the project team's consideration through an online comment form located on the website.



Home   Learn More   Get Involved   Survey   Contact Us

### Get Involved!

Name

Email\*

Message

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

### Let us hear from you!

- What kinds of public facilities or improvements are needed in your community?
- Are there particular public services (e.g. senior services, youth programs, homeless prevention, job search assistance) you would like to see offered where you live?
- What types of affordable housing does Fresno need more of?
- In your experience, is housing discrimination a problem here?

Please use this form to share your thoughts on these questions or any additional input regarding local housing and community development needs.

## Community Survey

A final method for obtaining community input was a 29-question survey available to the general public, including people living or working in the City of Fresno or other stakeholders. The survey was available online and in hard copy, in English, Spanish and Hmong, from October to December 2019. Paper copies were available at the public meetings and other related events held throughout the study area. A total of 500 survey responses were received, including four that were completed in Spanish (although 28% of the English version respondents indicated that they live in multi-lingual households).

## Public Comment Period and Hearing

The City of Fresno will hold a public comment period to receive input on the draft Analysis of Impediments in Winter 2020. Further information about the comment period, including any public comments received, will be included here in the final draft of this document.

## Publicity for Community Engagement Activities

The City of Fresno executed a robust community engagement strategy for this AI and the associated Consolidated Plan. The public meetings were all held at local schools, community centers, churches, and other venues across the city with a goal of making them more accessible to the public than traditional city government buildings. The initial slate of nine public meetings was advertised via a press release posted on the city's website, through inserts in water bills mailed to all the City's residential addresses, to families of school-aged children through Peachjar (a flyer distribution system used in multiple local school districts), and a public notice published in the Fresno Bee. The second round of public meetings held in December were advertised by volunteers who placed 10,000 door hangers at residences in southwest Fresno and the neighborhoods surrounding the three meeting locations. The third round of public feedback meetings held in January was similarly advertised through doorhangers and social media. Wherever practical, all meeting notices, flyers, doorhangers, and other promotional material contained information in English, Spanish, and Hmong. A project website built specifically for the City's AI and Consolidated Plan project received 994 visits from 818 unique users over the course of the project.



## Community Engagement Results

Listed below are the summarized comments from interviews, community meetings, and focus groups, as well as a summary of survey results. All input was considered in the development of this AI, and no comments or surveys were not accepted. Note that these comments do not necessarily reflect the views of the City of Fresno or Mosaic Community Planning.

## Community Meetings and Focus Groups

### 1. What types of housing needs are greatest in Fresno? Are there parts of the city where the need is greater than others?

#### Housing Development

- Affordable housing.
- Single-family homes.
- Three- to four-bedroom units for larger-sized families, including larger-sized subsidized units.
- Mixed income neighborhoods to allow opportunity for people at all income levels.
- Infill. Developers are afraid of infill because you can still build outward or build in other counties. There needs to be a way for infill development to work out for private developers, e.g. tax abatements.
- Multi-family housing. There is an unspoken policy that this means more multi-family will go south because the people in the Northeast and Northwest will not accept it.
- Addressing NIMBYism, which stops a lot of projects.

#### Homelessness and Homelessness Prevention

- Assistance with barriers such as paying the security deposit, bad credit, inability to save first and last month's rent.
- Services and subsidized housing for people who are homeless.
- Shelters that accommodate families. Currently, families have to be separated. Families end up staying in their vehicle to keep the family together. A lot of people live in a family member's home or garage.
- Homeless resources that are not located in the southernmost part of city with no resources – in a place where no one can see the homeless population.
- A range of housing for the homeless, from emergency shelter to transitional housing to housing choice vouchers.
- Housing earmarked for people who are homeless with a voucher. There is so much pressure on service providers to get them housed.
- More emphasis on homelessness prevention and creative solutions to chronic homelessness rather than just moving people. Tiny homes, one stop shop with services and bathrooms, rental readiness screening, and public properties used as safe places for people sleeping in their cars.

#### Accessible Housing

- Affordable, accessible and integrated housing for people with disabilities. Integrated means living where you want to live. This includes inclusionary housing with larger units that accommodate children. A lot of new apartments are affordable but not accessible or integrated.
- Financial assistance for home modifications to improve accessibility for people with disabilities, particularly in the 93722 ZIP code. Even a ramp can be costly and involve red tape. People end up having to move to somewhere they may not want to live.

- Safe and accessible housing for deaf people, including video phones and internet for video phones. For those who speak ASL, these features are needed for emergencies and for social purposes.

### Housing Improvements

- Mobile home improvements, particularly accessibility accommodations, weatherization, and roof repairs for seniors. There is a tremendous need among seniors living in mobile home parks and Habitat for Humanity may be able to assist with roof repairs if they had more funding.
- Home repair is needed throughout the city, including in North Fresno. Funding should be available to eligible households everywhere, particularly seniors.
- Major need for housing rehab (roofs, windows, paint, etc.) and code enforcement in South Fresno. Homes there should be improved for South Fresno residents rather than building new housing that existing residents can't afford. Code enforcement needs to be proactive rather than waiting for calls.

### Rental Assistance and Homebuyer Programs

- First time homebuyer programs and assistance, particularly if you can combine local assistance with other downpayment assistance funds from the State.
- An improved Section 8 voucher administration process. Landlords have to wait three months for the housing authority to do inspections, plus an additional 45 days before they can fill each unit.
- Difficulty using Section 8 vouchers. Payment standards are lower than market rents, so voucher holders are unable to find somewhere to use their vouchers.
- Covenants that keep housing at an affordable rate.

**2. What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

- North of Herndon. Bullard is in between.
- Northern Fresno, if you have transportation. Without transportation, the area of opportunity might be downtown.
- Woodward Park and Northeast Fresno, but it's hard to move into these areas. There also may not be buses there.
- Sunnyside, north of Shaw, has grocery stores and is on the bus line.
- Tower district has cultural, arts, queer resources.
- Kings Canyon and Cedar areas have government services.
- Price and income are barriers.
- Most areas with amenities are predominantly white and predominantly evangelical and conservative. They are not open to black people. People get mistreated when minorities move into white neighborhoods.

- Residents of high-income areas don't want low- and moderate-income housing there. NIMBYism is an issue.
- It isn't that people are looking to move to areas of opportunity. They want to stay in their neighborhoods and have opportunity.
- A neighborhood of choice is a place where you want to be, you have relationships, you have access to transportation, you can get to your child's school. Sometimes we put that on an affluent neighborhood, but there is value in diverse communities.
- When we put all senior, veterans or affordable housing in one area, we are not creating diverse communities. We are not creating places of opportunity when we are putting all resources in one area.
- Neighborhoods are reliant on transportation. There is a disconnect in certain communities. If you can live in the north side, there is no Queen of Sierra Vista (MediCal provider). Buses out there only run once an hour.

**3. Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

- People with poor credit scores pay additional fees or may not get housing.
- Slumlords take advantage of people who are locked out of the system. A renter gets housing but has to do their own maintenance for fear that they would be evicted if they complained.
- One apartment complex had no heat for a month in the winter. These were Southeast Asian folks who were older and vulnerable.
- Latinos in central valley are scared to report things because of their citizenship status.
- Apartment complexes are not providing accessible parking.
- Disabled housing applicants place complaints about service dogs being considered pets.
- Deaf clients use a payee service which pays rent on the 3rd of the month. If it arrives late, on 4th or 5th, they get a late fee.
- Southwest Fresno (93706 zip code) has been redlined, leading to dilapidated properties. Underutilized property may be purchased by outside investors rather than being fixed up into housing for neighborhood residents.
- Minimum rents create discrimination, even when people have Section 8 vouchers.
- Housing access is based on income and what you can afford.
- I am not aware of housing discrimination.

**4. Are people in Fresno segregated in where they live? What causes this segregation to occur?**

- People with poor credit scores pay additional fees or may not get housing.
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- I am not aware of housing discrimination.

**5. What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? Who offers them? How well are they coordinated with the work of other organizations in the community?**

- Central California Legal Services (CCLS) provides some assistance and tenant advocacy. They are limited because they can only serve people who are legal citizens. They help if the landlord is not fixing things or if you are getting evicted.
- CCLS coordinates better now. They joined the Continuum of Care and attend all the meetings. They are partnering to do a homeless prevention pilot project.
- Tenants Together has not been staffed for the past few years.
- Faith in the Valley highlights slumlords and work around the Rental Housing Improvement Act (RHIA). They organize around housing issues, but do not do direct services.
- The California Apartment Association (CAA) has a class every year on fair housing. Large companies will send their employees. The CAA teaches landlords how to abide by the law, not to get around it.
- HUD takes fair housing complaints but few people would know that process.
- There is a gap in terms of direct service organizations, e.g. where to go to ask questions about lease, landlord-tenant questions.
- I do not know.

**6. Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in the city? Do some areas get more/less than their share?**

- Basics like sidewalks and road conditions are not even throughout the city. For example, West Fresno has roads that are falling apart. Even if spending on these things is even now, conditions differ and improvements are needed in some areas more than others.
- The further north you go, the faster and more present the services are, especially regarding law enforcement. The further south you go, the more acceptable criminal activity can be.
- Transportation should be improved, particularly with lower prices for seniors, people with disabilities, and people who are homeless.

- Southwest Fresno has less resources or resources in worse shape than other parts of the city, and these gaps are a form of racism by the City. Schools are worse, Boys and Girls Club building is vacant, and the Maxie Park Community Center has not been kept up. The neighborhood is disheartened and wants to see its existing assets strengthened.
- Grant funds are allocated for Southwest Fresno or based on its residents' demographics, yet these funds may go to other parts of the city. For example, money that was to be spent in Southwest Fresno was almost used in downtown instead.
- The City now has Go Fresno app where you can submit issues. You must have a phone, be tech savvy and speak English. So, it only serves a small population.
- I have not heard that fire is an issue.
- Since the "No Camping" ordinance, parks are getting more attention. It seems focused on cleanliness, but not on enforcing other laws.

## Stakeholder Interviews

### 1. What types of housing needs are greatest in Fresno? Are there parts of the city where the need is greater than others?

- Affordable housing is needed, but the overarching issue is poverty, which often leads to high turnover. There's a need to create as many long-term affordable units as possible, including through affordability covenants and increased density.
- Homeownership assistance could help with stability, but for-sale inventory is generally low.
- Affordable housing in areas with perceived safety. There is plenty of affordable housing in Fresno, but it's located in an area where you wouldn't want to raise a family due to gang activity and a lack of grocery store and other conveniences. Affordable units are needed in Northwest and Northeast Fresno.
- A greater mix of housing options. Fresno's housing stock is mostly single-family detached and some multifamily. There are virtually no condos or townhomes for purchase, and no multifamily housing for moderate / middle income groups or in North Fresno.
- Multifamily apartment communities, including studios. Developers will only build affordable multifamily non-senior units if required to do so.
- Larger housing units for big families.
- Affordable housing is needed throughout the city and a variety of price points reaching into moderate- and-middle income groups (retail workers, teachers, etc.) Housing Authority properties are usually completely pre-leased before they open, with long wait lists.
- There are not mixed-income neighborhoods here. Most rentals are in Southwest and Southeast Fresno and are either Section 8 units or require significant repair.
- Stakeholders' thoughts on inclusionary zoning are mixed – some mention it as a mechanism to create more affordable housing, another identifies it as something that will perpetuate northern sprawl.
- Housing development has been a result of sprawl rather than intentional planning, with little vision or guiding policy at the City. Sprawl draws resources away from South and Central Fresno and to the north.

- Section 8 buying power is lower than market rents, even though the Housing Authority recently revisited payment standards. Voucher holders have trouble finding units to rent.
- Transit oriented housing development, although marketability and return on investment may not support it, and affordable housing along transit corridors.
- Rehabilitation and addressing blight, including code enforcement of rental properties. In Southwest and Central Fresno, rents are escalating
- Bridge housing and rapid rehousing with transition to permanent supportive housing. Diversion and early intervention are key in preventing or limiting homelessness. A lot of housing programs just give housing but no support services.
- Emergency solutions, homeless housing and shelters. Re-entry assistance – housing is hard to get in to and people may not be familiar with processes for apply for affordable housing.
- There is no group in the community focusing on homeless families rather than single people.
- Housing for people with developmental disabilities. Affordability, safety, and landlords who understand their clients are important. Difficulty obtaining housing and evictions are common.
- Elderly housing.

**2. What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

- Northeast and Northwest Fresno have good schools and beautiful parks. Cost, transportation, and lack of multifamily and smaller housing units are barriers to moving there. Also, people may want to stay in places where they have neighborhood ties rather than move. Not In My Backyard (NIMBY) attitudes are barriers to multifamily development there.
- North Fresno and Downtown offer good access to jobs.
- Schools district with better test scores (e.g. Clovis, Central, Sanger).
- North of Herndon Avenue or north of Shaw Avenue. There is a lack of more affordable housing in those areas, for example housing without government subsidy. Homes are \$400,000 - \$1 million compared to south Fresno where homes cost \$150,000. Rent is \$900 in south Fresno vs. \$1800 in north Fresno. Transportation could also be a barrier; the area is very auto-oriented.
- Tower District.
- There are condos in Pinedale, but this is also an area with a higher crime rate.
- South Fresno has good transportation to take people from home to work or shopping.
- Southeast Fresno, because people are seeing how this area is developing. Affordability would be a barrier. Homes are starting at \$300,000. There are no rental units unless people are renting their homes. The accessibility is there because of highway.
- Hmong community wants to live near their relatives. Family support – babysitters, drop off kids for a few hours. Families are clustered, because families look to each other for resources.

- For people with developmental disabilities, safety is a key factor and varies from neighborhood to neighborhood even within the same area of the city. West Fresno has some nice spots.
- Availability and affordability of accessible housing is a potential barrier for people with disabilities, regardless of area within the city.

**3. Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

- Housing options are not the same due to differences in assets. African American families often have fewer assets than white families and could have more difficulty obtaining housing.
- Housing discrimination probably happens based on stereotypes and landlords' personal biases. People of different races and ethnicities would have different experiences looking for housing.
- Housing discrimination probably happens, particularly to immigrants and people who are undocumented. There might be substandard housing that people put up with due to their immigration status.
- Landlords may discriminate based on earnings. Households receiving public assistance may have their options limited because of landlords being unwilling to accept their applications.
- Income is the biggest driving force in housing access and minorities are generally the poorest population groups in Fresno. They live predominately in South Fresno.
- Discrimination is everywhere. Recent law around Section 8 will address landlord refusal to take vouchers.
- Housing discrimination happens against the LGBTQ community.
- Renters may experience discrimination based on family status, particularly large families.
- For homeowners, households with the same means will have the same options; however, they may have different preferences in where to live.
- Barriers to obtaining housing include:
  - Bad credit or no credit. There are a lot of unbanked people with no credit history.
  - Eviction history.
  - Race.
  - Immigrant status. Fresno has a lot of migrant farm workers, who may have more difficulty purchasing a home.
  - Language barriers, especially for Hmong families. Some places where Hmong live are poorly managed and in bad condition, but residents can't advocate or voice problems to their landlords, so management does not respond to their needs.

**4. Are people in Fresno segregated in where they live? What causes this segregation to occur?**

- Yes, Fresno is segregated by income/affordability and race.

- Yes, Fresno is segregated but similarly to any city in the US.
- Yes, if you look at a map you see that the city is segregated, with white residents living predominately in North and Northwest Fresno.
- California Tax Credit Allocation Committee (TCAC) Opportunity Maps show that there are areas of the region that are more segregated than others.
- Yes, the Black community is definitely segregated.
- Yes, Southeast Fresno has a large Hispanic population, West Fresno has a large Black population, North Fresno and Clovis has a large white population, north and west of Highway 99 there are higher share of Sikh population, and Central Fresno has a mix of residents.
- There is a larger Hmong population in SE Fresno. It could be due to where people were limited to purchasing. There are also populations living near their farms. SE Fresno is 20% Asian.
- Large Indian population in West Fresno. Not only is there a lack of affordable housing in affluent areas, but there is also a lack of housing so that people can move up within their communities.
- Tower District and Central Fresno may have a mix of residents, but overall, segregation is pretty clear on a census tract level.
- There are concentrations of certain ethnicities throughout the city. Near parks that have cricket, most of residents are Sikh.
- People with disabilities are segregated based on where they are able to find housing.
- Poor residents live south, rich residents move further north.
- The city is not segregated and talking about it as such amplifies the problem.
- There is some racism in Fresno, but it's not the biggest problem.
- Causes of segregation:
  - Redlining early in Fresno's history, particularly in Southeast Fresno.
  - NIMBYism.
  - Public housing locations – in southeast Fresno, there is public housing but not up north.
  - Near Fresno State, the area was more established and wealthier, but people who could afford to leave moved north.
  - The wealthy moved north up Van Ness over time and out to the bluffs.
  - The northside advocated for the highway not to be built in their area. This pushed the community apart based on the design.
  - Segregation persists because the poor cannot afford Clovis. People are poor because they aren't working – and there are jobs out there.
  - There was a Hmong leader that came – Vang Pao – and people followed him here.

**5. What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? Who offers them? How well are they coordinated with the work of other organizations in the community?**

- Central California Legal Services was most commonly cited by interviewees. One person noted that CCLS coordinates well with other local agencies but could use additional support.
- Other agencies identified by interviewees include:

- California Rural Legal Services
- Fair Housing Council
- Fresno Housing Authority
- City of Fresno
- Social justice advocacy law group
- Tenants' rights groups
- Building Health Communities may offer workshops
- California Apartment Association
- Central Valley Regional Center advocates for clients with developmental disabilities and consults with attorneys regularly on legal issues.
- The efficacy of the Fair Housing Council should be reviewed. The City has funded them for decades – what is it getting?
- Even though there are fair housing resources here, the general public may not have much awareness about them.
- Fair housing information needs to be disseminated through schools, churches, and in multiple languages.
- A few interviewees did not know of any fair housing resources in Fresno.

**6. Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in the city? Do some areas get more/less than their share?**

Parks

- Park quality varies. Southwest Fresno parks have older equipment and less maintenance, but possibly more programming.
- There is only one community center off of Blackstone.
- Look at differences in park space north and south of Herndon – it's not equitable at all. There are more parks in some districts than others.
- Southwest Fresno has lots of heavy truck traffic and no parks.
- The City tries to invest equitably. New neighborhoods have parks because they were planned that way; to increase the number of parks in older neighborhoods that were built without them, you'd have to tear down houses. Poor planning in the past leads to inequities.

Schools

- There is an earnest effort to provide quality schools throughout the city, although student achievement is not the same citywide.
- There are significant differences in schools between North and South Fresno (or between Clovis and Fresno school districts). Tax dollars from North Fresno should be used to improve South Fresno schools.

Fire and Police

- Police resources are allocated based on data; fire department resources are designed to serve all parts of the city equally.
- Core of city is well represented with police but may not be as good on the edge.

- There are some challenges with fire services. They need a fire station on the outlying areas that are converting from rural to urban.

### Transportation and Lighting

- Bike lanes, trails and sidewalks are more present in newer areas.
- Street lighting is more prominent in newer areas.
- Street conditions (medians, paving, sidewalks, landscaping) vary considerably by neighborhood, with North Fresno generally being in better condition than South Fresno.
- Public transit service is concentrated in South Fresno with less accessibility in the north; this creates a disconnect.
- There is industry in the south, but no bus transportation. Those jobs are only for people with cars.

### General Comments

- Yes, the city does a good job of spreading resources out to its districts.
- Historically, the City has focused investment on the north side at the expense of the south side. The current administration is trying to right those past wrongs.
- South Fresno has many resources/services, which may be difficult to access if you don't live there.
- The differences between the north and south sides of the city have less to do with infrastructure and more to do with economic development. Higher incomes in the north attract more businesses.
- Higher income areas are newer and better built compared to older, more deteriorated areas.
- Areas with a greater tax base generally have better infrastructure. This is visible just driving from North to South Fresno.

### **7. Is there anything we haven't discussed that you feel is important to our research?**

- Reach out to those who have no voice. Everyone contributes equally to Fresno. The city is very diverse, and that needs to be embraced. The GoFresno app should be marketed more evenly.
- Landlords have a lot of political muscle in Fresno and no one wants to do anything to upset them. Eviction is part of their business model.
- Residents need to better understand why the community should work to end homelessness. There is no organization focused on communicating this.
- Different residential models should be explored to improve housing affordability and homeownership access – land trusts, first time homebuyers programs, rent control, partnership with the Housing Authority.
- Fresno is always chasing a big new project that will never come to be. Why not set more realistic goals? A small pocket park could be built easily and inexpensively.

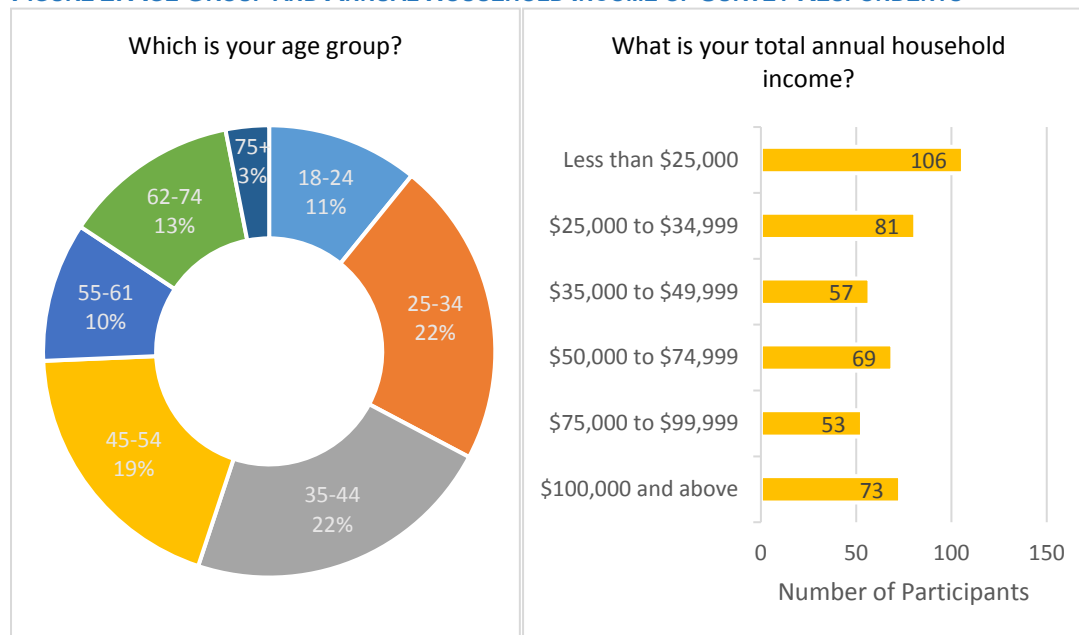
## Community Survey

The community survey queried residents and other stakeholders regarding needs related to housing, homelessness, economic/community development, public infrastructure, public facilities, and public services.

### Respondent Demographics

- 92% of respondents lived in the City of Fresno.
- Residents from 26 zip codes across the region participated in the survey. All City of Fresno zip codes were represented among the respondents, with the largest numbers of respondents coming from the 93702 (Roosevelt High School vicinity), 93727 (Las Palmas/Sunnyside), 93704 (Maroa Avenue corridor from Herndon to McKinley), and 93726 (Einstein Park area, south of Fresno State) ZIP codes.
- Survey participants were predominantly white (44%) and Hispanic (33%) but reflected all racial and ethnic backgrounds in the city.
- Survey respondents represented all age groups and income levels
- Over one quarter of all survey participants lived in households that were bilingual or included a resident with a disability.
- Nearly half of all survey respondents were homeowners (46%), while 42% were renters.
- Eleven percent of respondents lived in publicly supported housing.

**FIGURE 2. AGE GROUP AND ANNUAL HOUSEHOLD INCOME OF SURVEY RESPONDENTS**

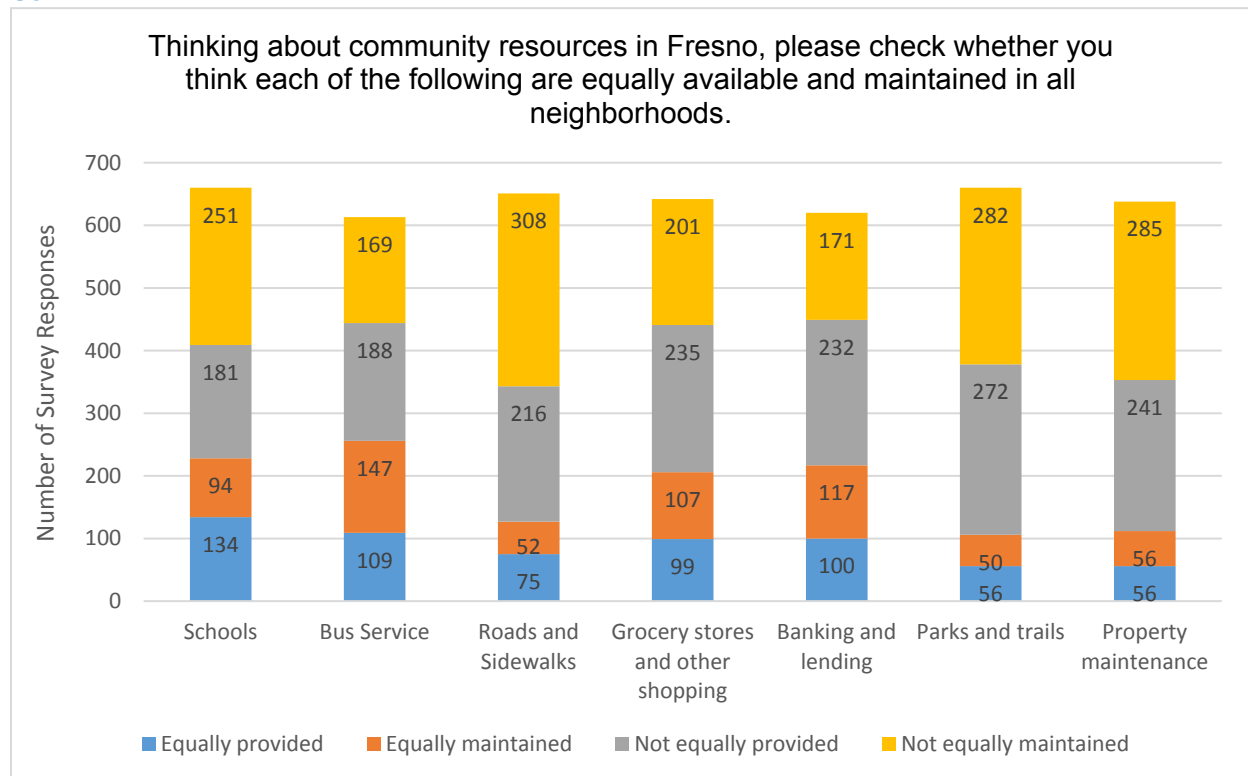




## Fair Housing in Fresno

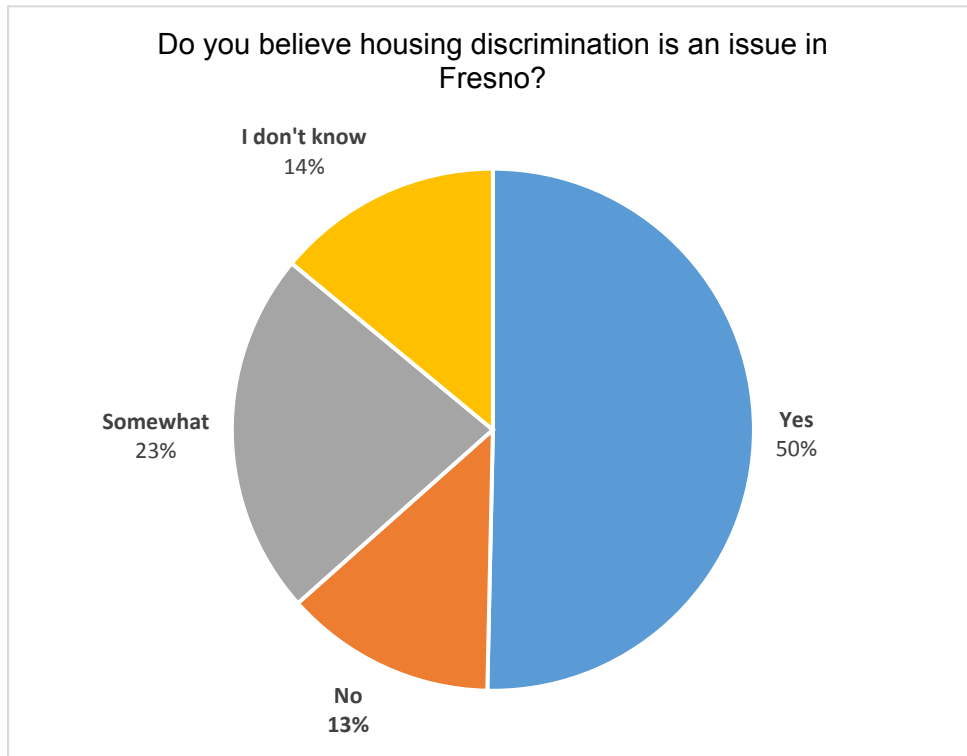
- A majority of Fresno’s survey participants report knowing or somewhat knowing their fair housing rights (63% and 30%, respectively). While only 7% of respondents do not know their fair housing rights, 38% of respondents would not know where to file a fair housing complaint.
- Ninety-one (91) survey participants experienced housing discrimination while living in Fresno. Most of these participants (79%) stated that they were discriminated against by a landlord or property manager. Race, ethnicity and familial status were the most common bases for discrimination.
- Of the 91 respondents who experienced housing discrimination, only 17 filed a report. The most common reasons for not reporting discrimination were (1) not knowing what good it would do, (2) fear of retaliation, and (3) not knowing where to file.
- Survey participants also expressed that community resources such as roads, sidewalks, parks, grocery stores, buses, banks, schools and general property maintenance were not provided equally nor maintained equally throughout all neighborhoods in the city.

**FIGURE 3. AVAILABILITY AND MAINTENANCE OF COMMUNITY RESOURCES IN FRESNO FROM THE COMMUNITY SURVEY**



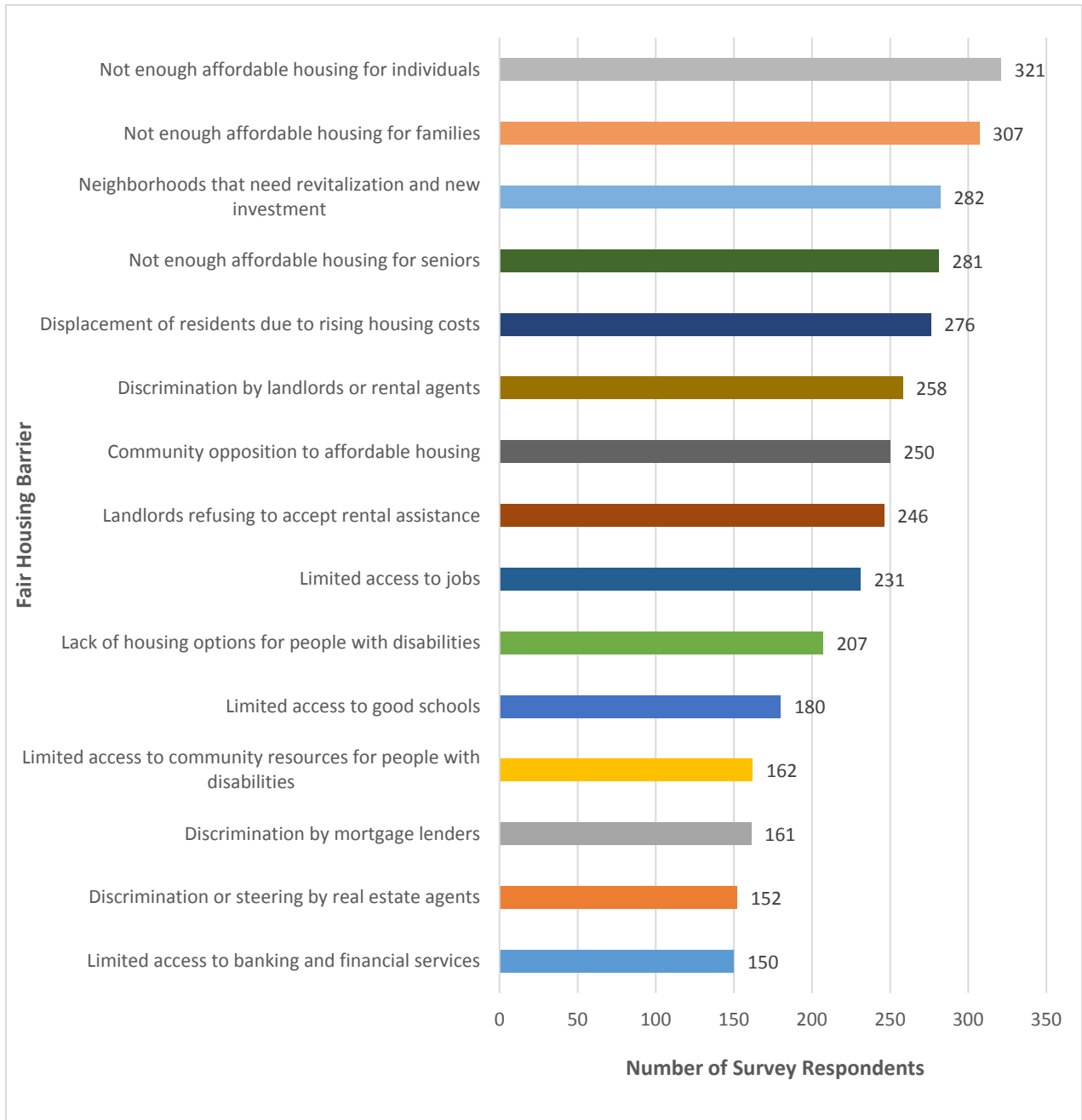
- Survey participants were asked whether they thought housing discrimination was an issue in Fresno. One-half of all participants believed housing discrimination was an issue.

**FIGURE 4. HOUSING DISCRIMINATION IN FRESNO FROM THE COMMUNITY SURVEY**



- Asked to select any factors that are barriers to fair housing in Fresno, respondents most commonly identified the following:
  - Not enough affordable housing for individuals
  - Not enough affordable housing for families
  - Neighborhoods that need revitalization and new investment
  - Not enough affordable housing for seniors

**FIGURE 5. FAIR HOUSING BARRIERS IN FRESNO**




## CHAPTER 3. SOCIOECONOMIC PROFILE

### Demographic Profile

Fresno's population is estimated at 510,450 according to the 2011-2015 5-Year American Community Survey. Between 2009 and 2015, the population increased by 9%, up from 467,089 in 2009.

#### Race and Ethnicity

Fresno's Hispanic population constitutes nearly half of all residents (46.7%) and has grown significantly since the 1990 Census, where the Hispanic population only made up around 30% of the population. In real numbers, the Hispanic population increased from 107,403 people to 231,855 over the 20-year timeframe, a 115.9% increase. Conversely, the percentage of the city's white population has decreased over the same period, from 184,346 people (50.6% of the city) in 1990 to 152,909 (30.8%) in 2010.



HISPANIC RESIDENTS MAKE UP THE LARGEST SHARE OF FRESNO'S POPULATION, GROWING FROM UNDER 30% IN 1990 TO NEARLY 50% TODAY.

Asian or Pacific Islanders comprise Fresno's third largest population segment, making up 12.1% of the city, roughly similar to their 1990 population share of 11.4%. From 1990 to 2010, Fresno gained an additional 18,500 Asian or Pacific Islander residents, an increase of 44.2%. Black residents (36,724 people or 7.4% of Fresno's population) and Native American residents (3,157 people or 0.6%) saw no change in population share since 1990. These segments added 9,600 and 517 residents since, respectively, since 1990.

Trends in the Fresno region (defined by HUD as Fresno County for the purpose of this AI) are similar to those in the City of Fresno. Between 1990 and 2010, the Hispanic population grew to over half of the population (50.3% or 468,070 residents), up from 35.4% (236,234 residents) in 1990. Comparatively, the white population decreased from 50.7% (338,298 residents) to 32.7% (304,522 residents) over the same period. The Fresno region gained 40,000 Asian residents, nearly 19,000 Black residents, and nearly 6,000 Native American residents; however, these groups make up a smaller share of the region than in the City of Fresno. The region's 87,922 Asian or Pacific Islander residents make up 9.5% of the region (compared to 12.1% of the city). The region's 45,005 Black residents make up 4.8% of the region, compared to 7.4% of the city.

#### National Origin

The City of Fresno's foreign-born residents make up 20.5% of the city's population (101,517 residents). This number represents an increase from 60,988 foreign-born residents in 1990, which made up 16.7% of the population. The city's increase in foreign-born residents parallels the rate of foreign-born residents in the region, where 21.2% are foreign born compared to 17.8% in 1990. The top three countries of origin in both the city and the Fresno region are Mexico, Laos and India. Residents born in Mexico make up 64% of all foreign-born Fresno (city) residents. Residents from

Laos make up another 11% of the city's foreign-born population, while residents from India make up 7%. Other significant countries of origin include Thailand, the Philippines, Cambodia, El Salvador, Vietnam, Korea and China (excluding Hong Kong and Taiwan).

### Limited English Proficiency

The limited English proficiency (LEP) population makes up approximately one-sixth of Fresno residents (79,621 residents). While the number of LEP residents increased overall from 1990 to 2010, in the year 2000 the city had a higher percentage of residents with limited English proficiency (17.6%) than in 2010. The greater Fresno region also experienced growth in the LEP population, increasing from 109,640 in 1990 (16.4% of the population) to 157,195 in 2010 (or 16.9% of the population). The top languages spoken by the LEP population include Spanish, Hmong, Other Indic languages, and Laotian. Spanish-speaking LEP residents comprise 70% of the LEP population. Hmong-speaking LEP residents make up 12% of the LEP population, with all other languages accounting for no more than 4% of the LEP population.

### Disability

According to 2011-2015 ACS 5-Year Estimates, 13% of Fresno's population has a disability. The most common disability type in the city is an ambulatory difficulty, which affects 7.1% of the population. Cognitive and independent living difficulties are the next most prevalent, affecting 5.8% and 5.4% of the population. Smaller percentages of the population are affected by hearing difficulties (3.7%), vision difficulties (3.2%), and self-care difficulties (3.0%). The distribution pattern by disability type in the city is similar to that of the region, with ambulatory difficulties being the most prevalent disability type (affecting 6.7% of the regional population).

### Age

The age distribution in Fresno reflects an aging of the population from 1990 to present. During this period, the share of the population under 18 decreased to 29.9%, down from 31.4% in 1990 and 33.4% in 2000. Conversely, the share of adults aged 18-64 grew from 58.4% in 1990 (and 57.1% in 2000) to 60.5% by 2010. The share of seniors declined slightly, from 10.2% in 1990 to 9.7% in 2010. The Fresno region experienced a nearly identical pattern, with a greater share of adults aged 18-64, a smaller share of children and a slightly declining share of seniors since 1990.

### Sex

Gender distribution in Fresno has shifted between 1990 and 2010 to reflect a smaller female to male ratio over time. The male population increased to 49.2% in 2010 from 48.6% in 1990. Fresno's female population decreased from 51.4% in 1990 to 50.8% in 2010. Gender distribution in the region is evenly split between male and female (each at 50%) in 2010.

### Family Type

Families with children account for 53.0% of all families residing in Fresno. Although the city added over 10,000 families with children by 2010 (climbing to 59,626 households), the overall share of families with children declined by 2.3 percentage points between the period of 1990 to 2010. A

similar decline occurred at the regional level, where families with children decreased from 54.6% of households in 1990 to 52.3% in 2010, despite gaining over 20,000 additional families with children. These shifts represent a decrease in the percentage of families with children in combination with an increase in the number of families overall.

**TABLE 1. DEMOGRAPHIC OVERVIEW**

Demographic Indicator	City of Fresno			Fresno Region		
		#	%		#	%
<b>Race/Ethnicity</b>						
Non-Hispanic						
White		152,909	30.8%		304,522	32.7%
Black		36,724	7.4%		45,005	4.8%
Asian or Pacific Islander		60,180	12.1%		87,922	9.5%
Native American		3,157	0.6%		5,979	0.6%
Two or More Races		10,328	0.6%		17,208	0.6%
Other		960	0.2%		1,744	0.2%
Hispanic		231,855	46.7%		468,070	50.3%
<b>National Origin</b>						
#1 country of origin	Mexico	57,562	12.6%	Mexico	131,346	15.3%
#2 country of origin	Laos	9,625	2.1%	Laos	11,420	1.3%
#3 country of origin	India	6,630	1.5%	India	11,270	1.3%
#4 country of origin	Thailand	4,498	1.0%	Philippines	6,293	0.7%
#5 country of origin	Philippines	3,925	0.9%	El Salvador	5,768	0.7%
#6 country of origin	Cambodia	1,730	0.4%	Thailand	5,490	0.6%
#7 country of origin	El Salvador	1,726	0.4%	Vietnam	2,553	0.3%
#8 country of origin	Vietnam	1,661	0.4%	China*	2,195	0.3%
#9 country of origin	Korea	1,290	0.3%	Cambodia	2,160	0.3%
#10 country of origin	China*	1,264	0.3%	Korea	1,890	0.2%
<b>Limited English Proficiency (LEP) Language</b>						
#1 LEP Language	Spanish	55,085	12.1%	Spanish	129,262	15.0%
#2 LEP Language	Hmong	9,124	2.0%	Hmong	10,918	1.3%
#3 LEP Language	Other Indic language	3,522	0.8%	Other Indic language	5,906	0.7%
#4 LEP Language	Laotian	3,094	0.7%	Laotian	3,399	0.4%

\* Excluding Hong Kong and Taiwan.

**TABLE 1. DEMOGRAPHIC OVERVIEW (CONTINUED)**

Demographic Indicator	City of Fresno			Fresno Region		
		#	%		#	%
<b>Limited English Proficiency (LEP) Language (continued)</b>						
#5 LEP Language	Cambodian	1,720	0.4%	Chinese	2,666	0.3%
#6 LEP Language	Chinese	1,668	0.4%	Cambodian	2,086	0.2%
#7 LEP Language	Armenian	1,099	0.2%	Vietnamese	1,789	0.2%
#8 LEP Language	Vietnamese	1,097	0.2%	Tagalog	1,439	0.2%
#9 LEP Language	Tagalog	944	0.2%	Armenian	1,408	0.2%
#10 LEP Language	Arabic	930	0.2%	Arabic	1,312	0.2%
<b>Disability Type</b>						
Hearing difficulty		16,712	3.7%		31,270	3.7%
Vision difficulty		14,563	3.2%		23,661	2.8%
Cognitive difficulty		26,383	5.8%		42,299	5.0%
Ambulatory difficulty		16,712	7.1%		57,130	6.7%
Self-care difficulty		13,707	3.0%		23,733	2.8%
Independent living difficulty		24,354	5.4%		41,042	4.8%
<b>Sex</b>						
Male		244,275	49.2%		464,811	50.0%
Female		251,838	50.8%		465,639	50.0%
<b>Age</b>						
Under 18		148,098	29.9%		277,507	29.8%
18-64		300,017	60.5%		559,522	60.1%
65+		47,998	9.7%		93,421	10.0%
<b>Family Type</b>						
Families with children		59,626	53.0%		112,139	52.3%

**Note:** All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. The most populous places of birth and languages at the city and county levels may not be the same and are thus labeled separately.

**Data Sources:** Decennial Census; ACS



**TABLE 2. DEMOGRAPHIC TRENDS**

Demographic Indicator	1990		2000		2010	
	#	%	#	%	#	%
<b>City of Fresno</b>						
<b>Race/Ethnicity</b>						
White, Non-Hispanic	184,346	50.6%	167,709	38.4%	152,909	30.8%
Black, Non-Hispanic	27,124	7.4%	36,168	8.3%	40,297	8.1%
Hispanic	107,403	29.5%	172,038	39.4%	231,855	46.7%
Asian or Pacific Islander, Non-Hispanic	41,733	11.4%	51,931	11.9%	64,252	13.0%
Native American, Non-Hispanic	2,640	0.7%	5,843	1.3%	5,523	1.1%
<b>National Origin</b>						
Foreign-born	60,988	16.7%	87,136	19.9%	101,517	20.5%
<b>Limited English Proficiency</b>						
Limited English proficiency	55,137	15.1%	76,847	17.6%	79,621	16.1%
<b>Sex</b>						
Male	177,080	48.6%	214,312	49.0%	244,275	49.2%
Female	187,614	51.4%	223,089	51.0%	251,838	50.8%
<b>Age</b>						
Under 18	114,587	31.4%	146,024	33.4%	148,098	29.9%
18-64	212,824	58.4%	249,736	57.1%	300,017	60.5%
65+	37,284	10.2%	41,641	9.5%	47,998	9.7%
<b>Family Type</b>						
Families with children	48,789	55.3%	44,690	56.4%	59,626	53.0%
<b>Fresno Region</b>						
<b>Race/Ethnicity</b>						
White, Non-Hispanic	338,298	50.7%	317,277	39.7%	304,522	32.7%
Black, Non-Hispanic	31,207	4.7%	43,399	5.4%	50,062	5.4%
Hispanic	236,234	35.4%	351,211	44.0%	468,070	50.3%
Asian or Pacific Islander, Non-Hispanic	54,014	8.1%	70,140	8.8%	94,855	10.2%
Native American, Non-Hispanic	4,979	0.8%	10,682	1.3%	10,612	1.1%
<b>National Origin</b>						
Foreign-born	118,908	17.8%	168,501	21.1%	197,495	21.2%
<b>Limited English Proficiency</b>						
Limited English proficiency	109,640	16.4%	151,468	19.0%	157,195	16.9%
<b>Sex</b>						
Male	329,274	49.4%	398,846	49.9%	464,811	50.0%
Female	337,722	50.6%	399,956	50.1%	465,639	50.0%

**TABLE 2. DEMOGRAPHIC TRENDS (CONTINUED)**

Demographic Indicator	1990		2000		2010	
	#	%	#	%	#	%
<b>Fresno Region (continued)</b>						
<b>Age</b>						
Under 18	208,942	31.3%	262,604	32.9%	277,507	29.8%
18-64	389,781	58.4%	457,232	57.2%	559,522	60.1%
65+	68,273	10.2%	78,965	9.9%	93,421	10.0%
<b>Family Type</b>						
Families with children	89,339	54.6%	79,423	55.8%	112,139	52.3%

**Note:** All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

**Data Sources:** Decennial Census; ACS

## Racially and Ethnically Concentrated Areas of Poverty

This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

The racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Hispanic populations comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only account for 42.6% of the total poverty population in the U.S.<sup>4</sup> Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to ameliorate conditions that negatively impact RECAP residents and the larger region. Since 2000, the prevalence of concentrated poverty has expanded by nearly 75% in both population and number of neighborhoods. The majority of concentration of poverty is within the largest metro areas, but suburban regions have experienced the fastest growth rate.<sup>5</sup>

<sup>4</sup> United States, Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. "Overview of Community Characteristics in Areas with Concentrated Poverty." ASPE Issue Brief, May 2014, [https://aspe.hhs.gov/system/files/pdf/40651/rb\\_concentratedpoverty.pdf](https://aspe.hhs.gov/system/files/pdf/40651/rb_concentratedpoverty.pdf).

<sup>5</sup> Kneebone, Elizabeth. "The Growth and Spread of Concentrated Poverty, 2000 to 2008-2012." The Brookings Institution, 29 July 2016, [www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/](http://www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/).

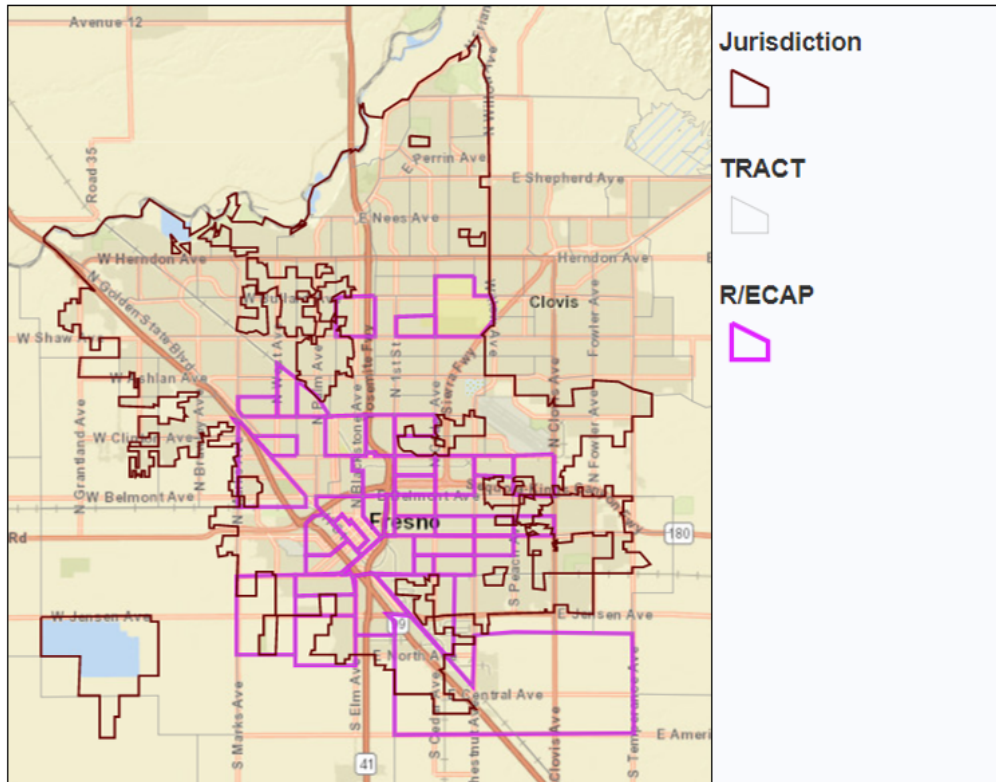
There are currently 40 census tracts that are designated as RECAPs in the City of Fresno, a significant increase from the 26 RECAPs in 2000 and 16 in 1990. RECAP census tracts cover all downtown neighborhoods, such as Jane Addams, Edison, Lowell, and Jefferson, as well as west and south Fresno. There are also two RECAP census tracts in the Bullard neighborhood of northern Fresno, in or near the campus of Fresno State University. A third isolated RECAP in the Bullard neighborhood is located around Yosemite Freeway, between Bullard and Shaw Avenues.

Approximately 32% of Fresnoans (157,749 residents) live in RECAPS census tracts. Hispanic residents make up approximately 63% of the population living in RECAP tracts. White residents make up 14% of RECAP tract residents, followed by Asian residents (12%), Black residents (9.2%) and Native American and Other Non-Hispanic residents at less than 1%. Comparatively, the Hispanic share of RECAP tract residents is slightly higher in the region (68%) with all other groups making up smaller shares than in the city.

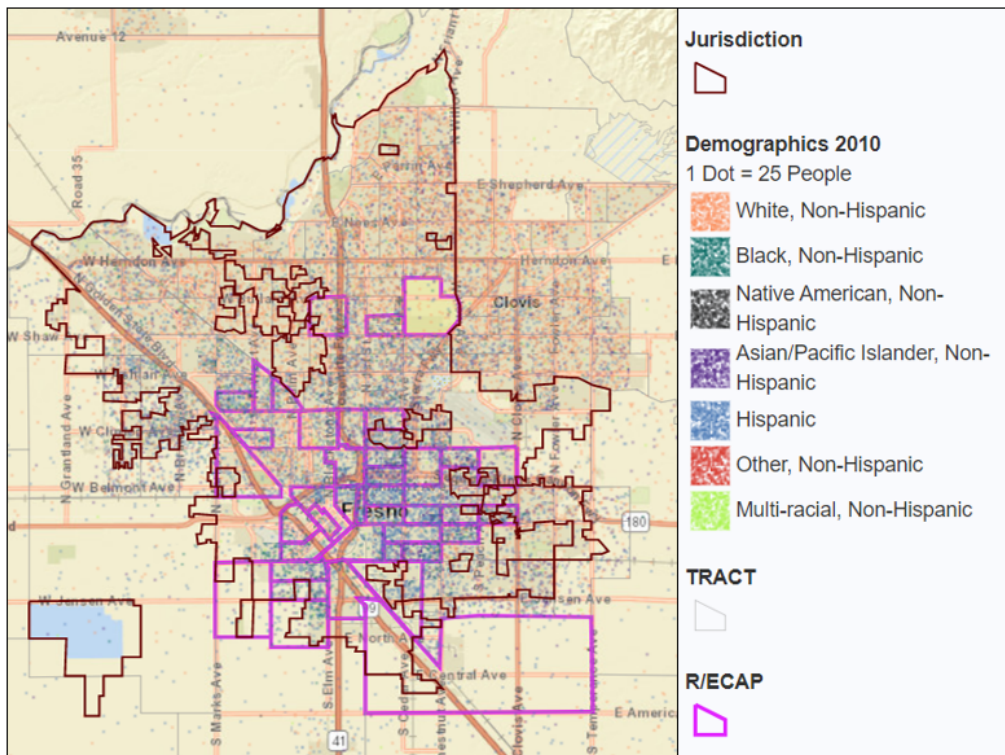
The foreign-born population living in RECAP census tracts primarily originates from Mexico, with 20% (or 32,051) of the city's RECAP census tract residents being born in that country. Similarly, 23.4% of all RECAP tract residents in the Fresno region were born in Mexico. Both the city and region also have a significant number of RECAP residents born in Laos (2.8% and 2.3% respectively). The third most common country of origin for RECAP tract residents in the city is Thailand, which makes up 1.5% of all RECAP residents. The third most common country of origin in the region is El Salvador, which is the birthplace of 1.3% of all RECAP residents.

Looking at familial status, 61% of the families living in Fresno's RECAP tracts have children. Sixty-one percent of families in the region's RECAP tracts are also families with children. These figures indicate that the percentage of families with children is greater in RECAP areas than throughout the city and county in general, where the share of families with children is between 52-53%.

**FIGURE 6. RACIALLY/ ETHNICALLY CONCENTRATED AREAS OF POVERTY, CITY OF FRESNO**



**FIGURE 7. RACIALLY/ ETHNICALLY CONCENTRATED AREAS OF POVERTY AND RACE AND ETHNICITY, CITY OF FRESNO, 2010**



**TABLE 3. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY**

Demographic Indicator	City of Fresno RECAP Tracts			Fresno Region RECAP Tracts		
		#	%		#	%
<b>Race/Ethnicity</b>						
Total Population in RECAPs		157,749	-		204,786	-
White, Non-Hispanic		21,555	13.7%		25,230	12.3%
Black or African American, Non-Hispanic		14,527	9.2%		15,117	7.4%
Hispanic		99,041	62.8%		139,825	68.3%
Asian or Pacific Islander, Non-Hispanic		18,960	12.0%		20,412	10.0%
Native American, Non-Hispanic		1,073	0.7%		1,258	0.6%
Other, Non-Hispanic		246	0.2%		321	0.2%
<b>National Origin</b>						
Total Population in RECAPs		157,749	-		204,786	-
#1 country of origin	Mexico	32,051	20.3%	Mexico	47,825	23.4%
#2 country of origin	Laos	4,435	2.8%	Laos	4,661	2.3%
#3 country of origin	Thailand	2,313	1.5%	El Salvador	2,613	1.3%
Total Families in RECAPs		31,269	-		40,948	-
Families with Children		19,069	61.0%		25,149	61.4%

**Data Sources:** Decennial Census; ACS

## CHAPTER 4.

# SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.<sup>6</sup>


Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. The federal government implemented other housing policies and programs, such as Section 8 and HOPE VI, in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

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### Race and Ethnicity

While Fresno's population is relatively evenly distributed throughout the city, the spatial distribution of the population indicates considerable levels of segregation by race and ethnicity. Maps of the city's population by race and ethnicity indicate clustering of white, non-Hispanic residents in north Fresno and of Hispanic residents in the southern portion of the city. Populations of other races and ethnicities, including Black and Asian or Pacific Islander residents (non-Hispanic) are relatively evenly distributed throughout the city (see Figure 8).

Shifts in residential patterns of racial and ethnic groups since 1990 have resulted in a more diverse population in Fresno, but the city remains segregated by race and ethnicity. Figures 7 through 9 show an increase in the overall population -- and non-white populations in particular -- between 1990 and 2010. Although it is difficult to determine exact correlation between density and segregation levels from the spatial data provided, segregation among racial and ethnic groups decreased slightly as density increased in the city between 1990 and 2010 (see Figures 8-10).



RACIAL AND ETHNIC SEGREGATION LEVELS IN FRESNO ARE CLASSIFIED AS LOW TO MODERATE AND HAVE BEEN DECLINING SINCE THE 1990S.

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<sup>6</sup> Massey, D. (1990). *American Apartheid: Segregation and the Making of the Underclass*. *American Journal of Sociology*, 96(2), 329-357. Retrieved from <http://www.jstor.org/stable/2781105>



FIGURE 8. POPULATION BY RACE AND ETHNICITY IN THE CITY OF FRESNO, 2010

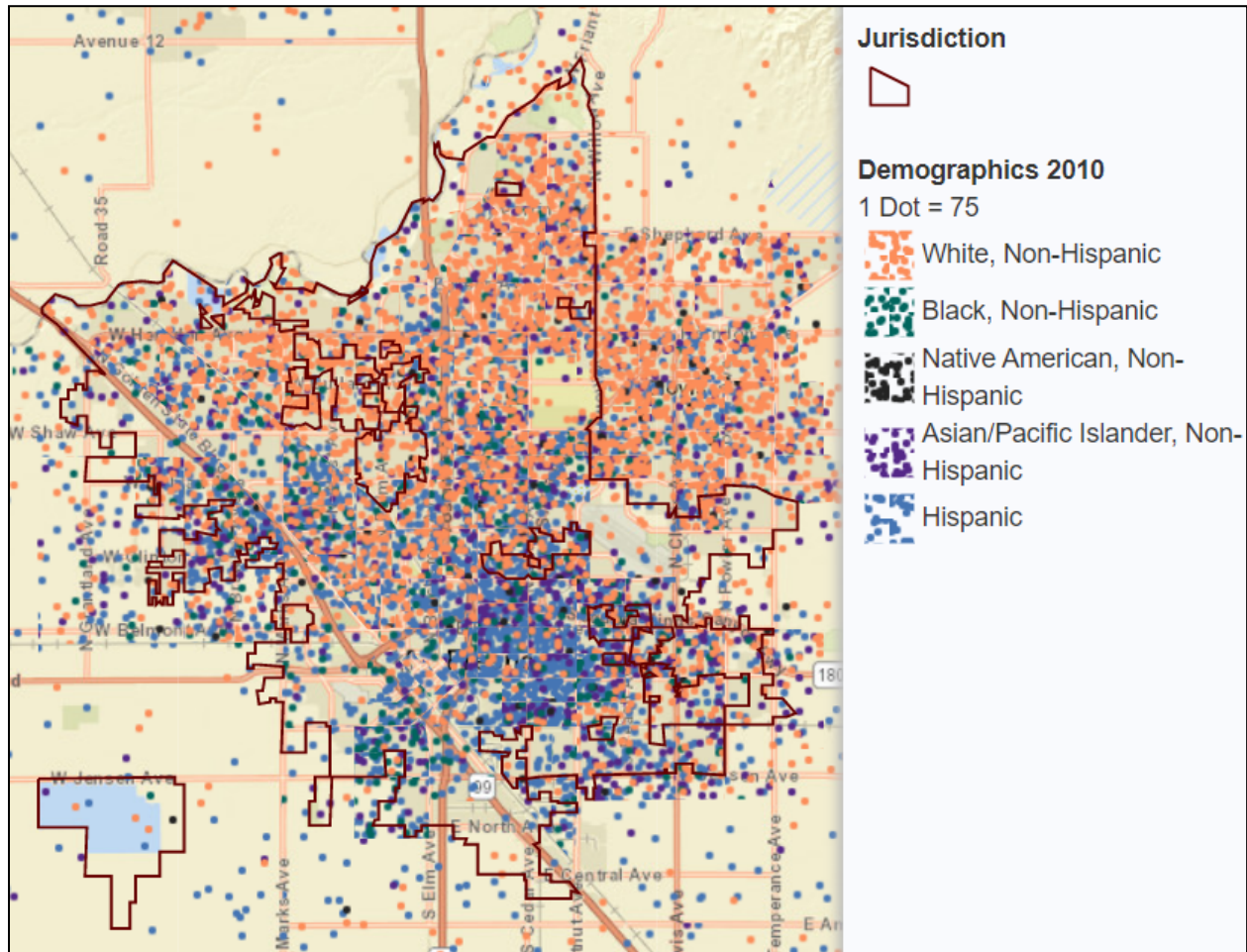


FIGURE 9. POPULATION BY RACE AND ETHNICITY IN THE CITY OF FRESNO, 2000

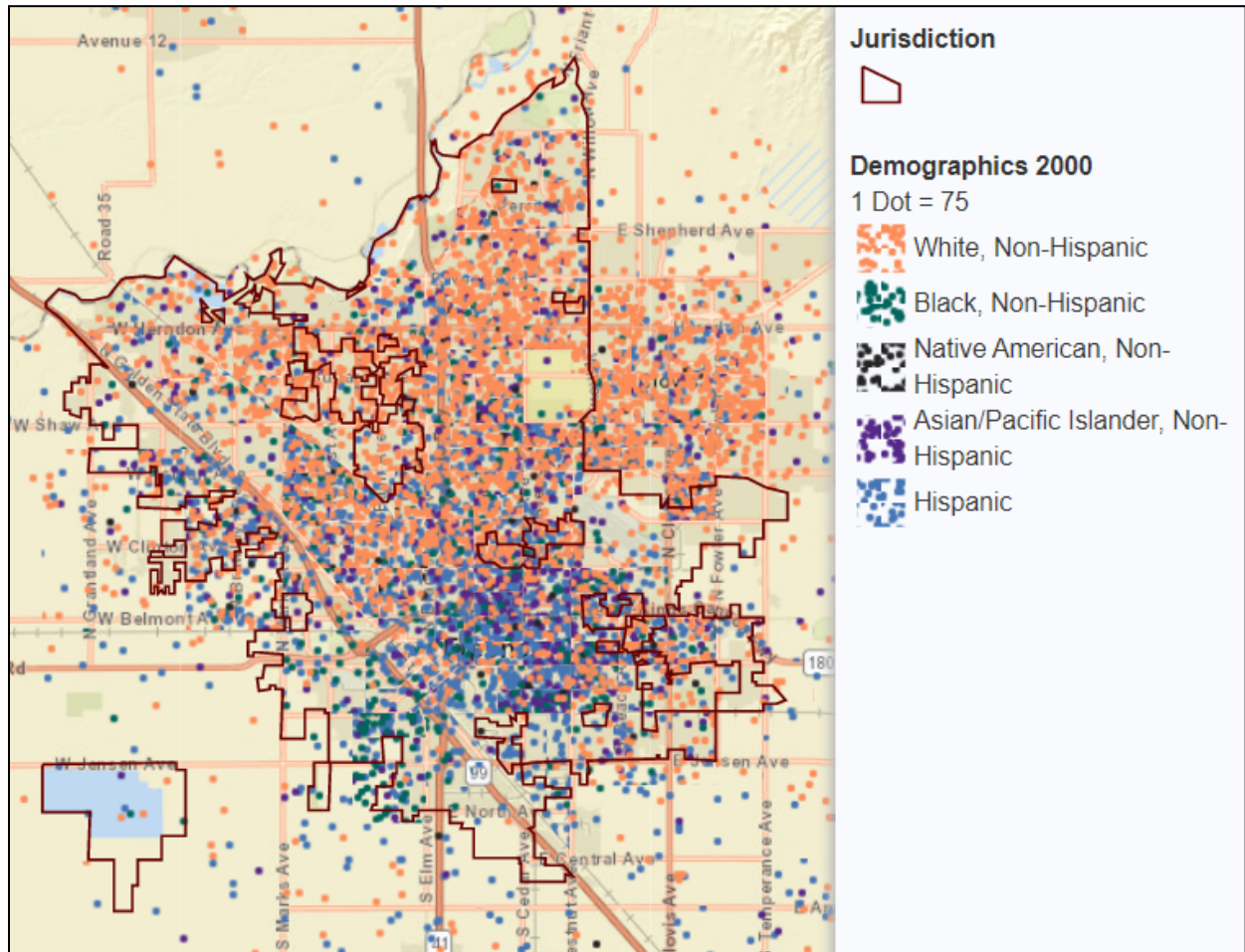




FIGURE 10. POPULATION BY RACE AND ETHNICITY IN THE CITY OF FRESNO, 1990

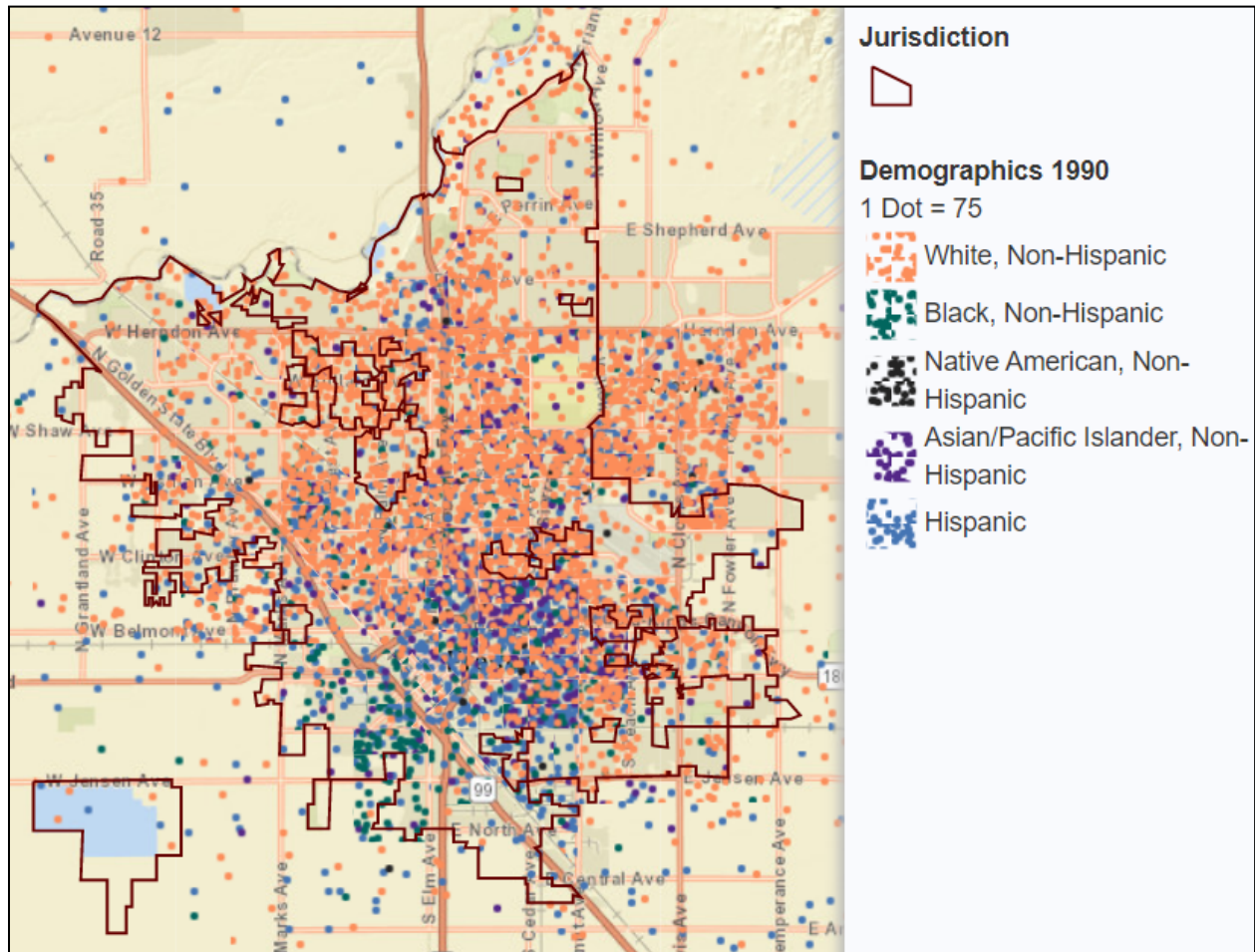


FIGURE 11. POPULATION BY RACE AND ETHNICITY IN THE FRESNO REGION, 2010

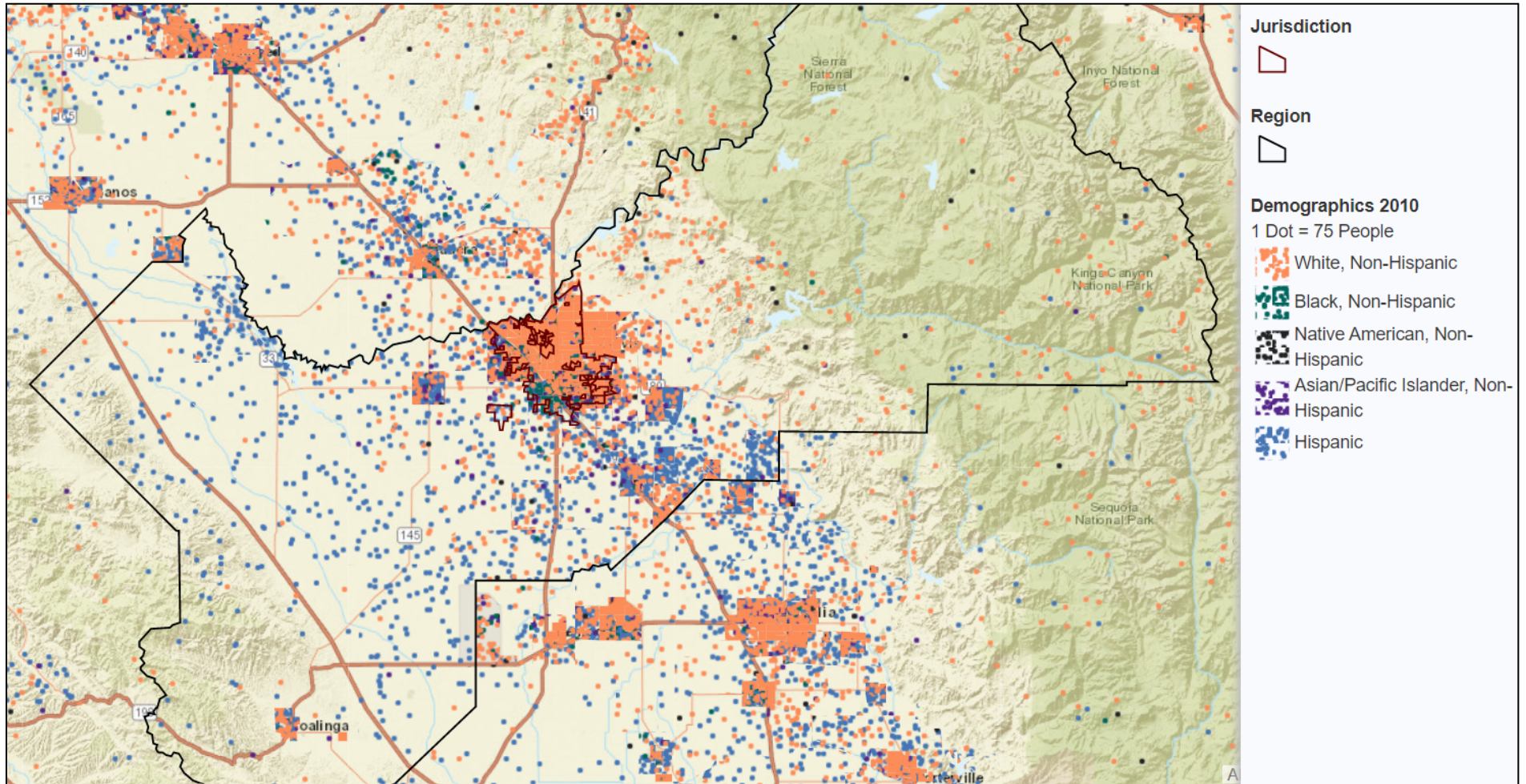




FIGURE 12. POPULATION BY RACE AND ETHNICITY IN THE FRESNO REGION, 2000

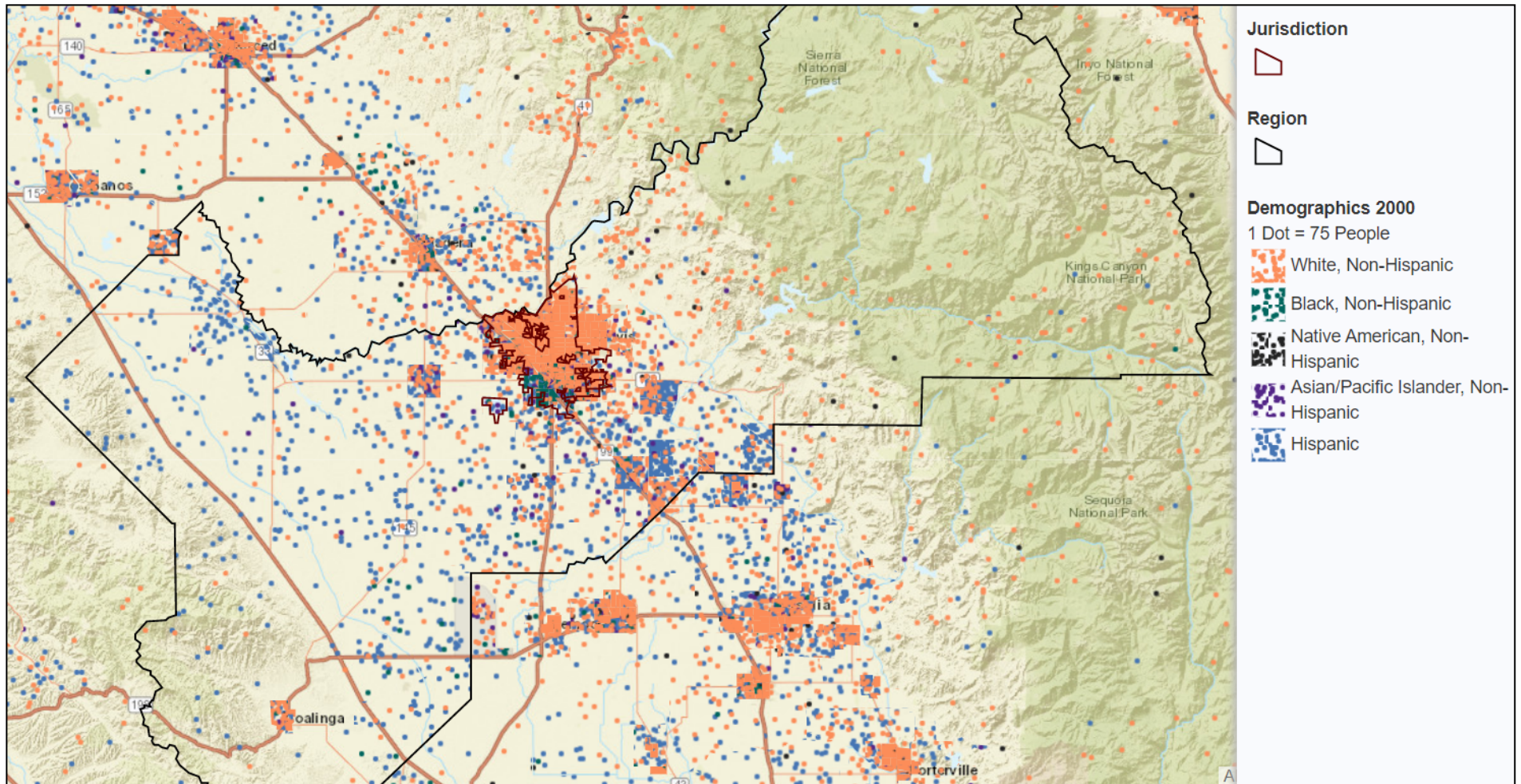
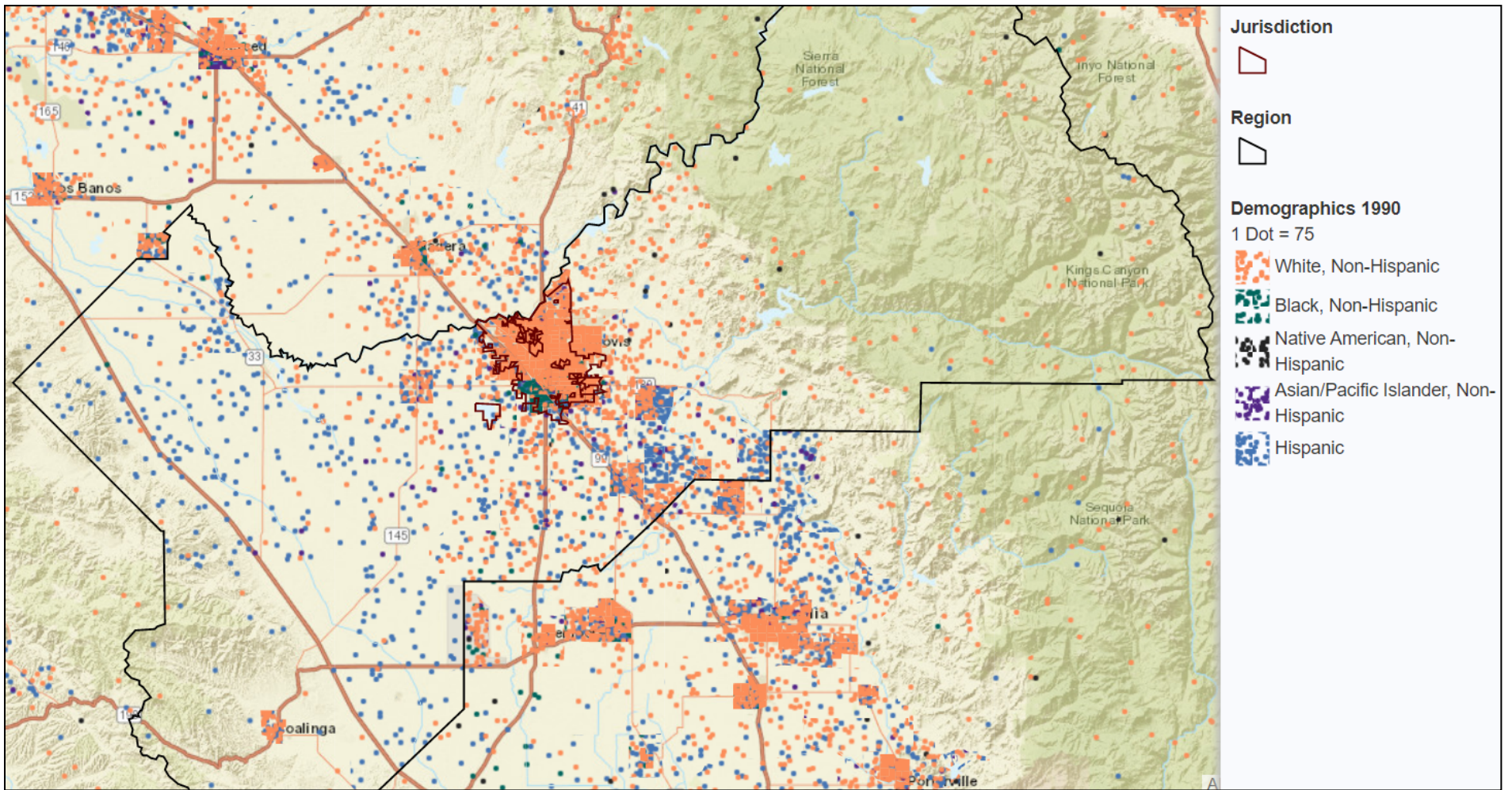




FIGURE 13. POPULATION BY RACE AND ETHNICITY IN THE FRESNO REGION, 1990



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## Segregation Levels

In addition to visualizing the racial and ethnic composition of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which two groups living in a region are similarly geographically distributed. Segregation is lowest when the geographic patterns of each group are the same. For example, segregation between two groups in a city or county is minimized when the population distribution by census tract of the first group matches that of the second. Segregation is highest when no members of the two groups occupy a common census tract. The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups.

Evenness is not measured in an absolute sense but is scaled relative to the other group. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of one group that would have to change their area of residence to match the distribution of the other.

Table 4 shares the dissimilarity indices for four pairings, presenting values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The 2010 dissimilarity indices calculated for each pairing show low to moderate levels of segregation in the city of Fresno. The highest DI value of 42.0 was calculated for the Hispanic/white pairing, a slight decrease from moderate-level values calculated for 1990 and 2000. The Hispanic and white populations are also the most visibly segregated in Figures 8 through 10 in the previous section. The Asian or Pacific Islander/white pairing resulted in the lowest DI value of 35.8, indicating low levels of segregation among these populations.

Between 1990 and 2010, DI values for all pairings decreased, with the Asian or Pacific Islander/white and Black/white pairings experiencing the greatest decreases. Only slight decreases in segregation levels occurred among the Hispanic and white populations during the same time period. The maps in the previous section show that the white population is clustered in north Fresno, while the city's Hispanic population resides predominantly in south and west Fresno. As meeting attendees, survey respondents, and stakeholders interviewed in the course of this planning process noted that south and west Fresno have greater needs for public facilities and improvements compared to other areas of the city, the clustering of the Hispanic population in these areas may present fair housing concerns regarding disparities in access to opportunity by race and ethnicity.

DI values in the Fresno region are higher compared to those in the city of Fresno for all pairings except for the Asian or Pacific Islander/white pairing. In the region, DI values for non-white/white, Black/white, and Hispanic/white pairings fall above the threshold for moderate segregation, while the Asian or Pacific Islander/white pairing falls under the threshold for low segregation. The Black/white pairing has the highest DI of 49.5, and the Asian or Pacific Islander/white pairing has the lowest DI of 35.3. Segregation levels have decreased for pairings in the region since 1990.

**TABLE 4. RACIAL AND ETHNIC DISSIMILARITY TRENDS**

Race/Ethnicity	City of Fresno			Fresno Region		
	1990	2000	2010	1990	2000	2010
Non-White/White	43.9	39.7	38.8	44.5	42.7	41.7
Black/White	52.1	42.4	41.3	52.6	51.7	49.5
Hispanic/White	43.2	42.3	42.0	47.8	46.9	46.5
Asian or Pacific Islander/White	48.9	36.9	35.8	43.5	36.1	35.3

**Data Sources:** Decennial Census

## National Origin and Limited English Proficiency Population

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.<sup>7</sup> Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.<sup>8</sup>

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.<sup>9</sup> Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.<sup>10</sup>

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

Residential patterns of foreign-born residents in Fresno show some spatial clustering of residents by neighborhood. Residents from Mexico, India, the Philippines, Laos, and Thailand (including Hmong residents) represent the largest foreign-born populations. Mexican and Hmong residents

<sup>7</sup> James, F., Romine, J., & Zwanzig, P. (1998). *The Effects of Immigration on Urban Communities*. *Cityscape*, 3(3), 171-192.

<sup>8</sup> Massey, D. (1999). *Why Does Immigration Occur?: A Theoretical Synthesis*. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

<sup>9</sup> Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" *Migration Information Source*. Retrieved: <http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states>

<sup>10</sup> Golding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." *Urban Institute*. Retrieved: <https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership>



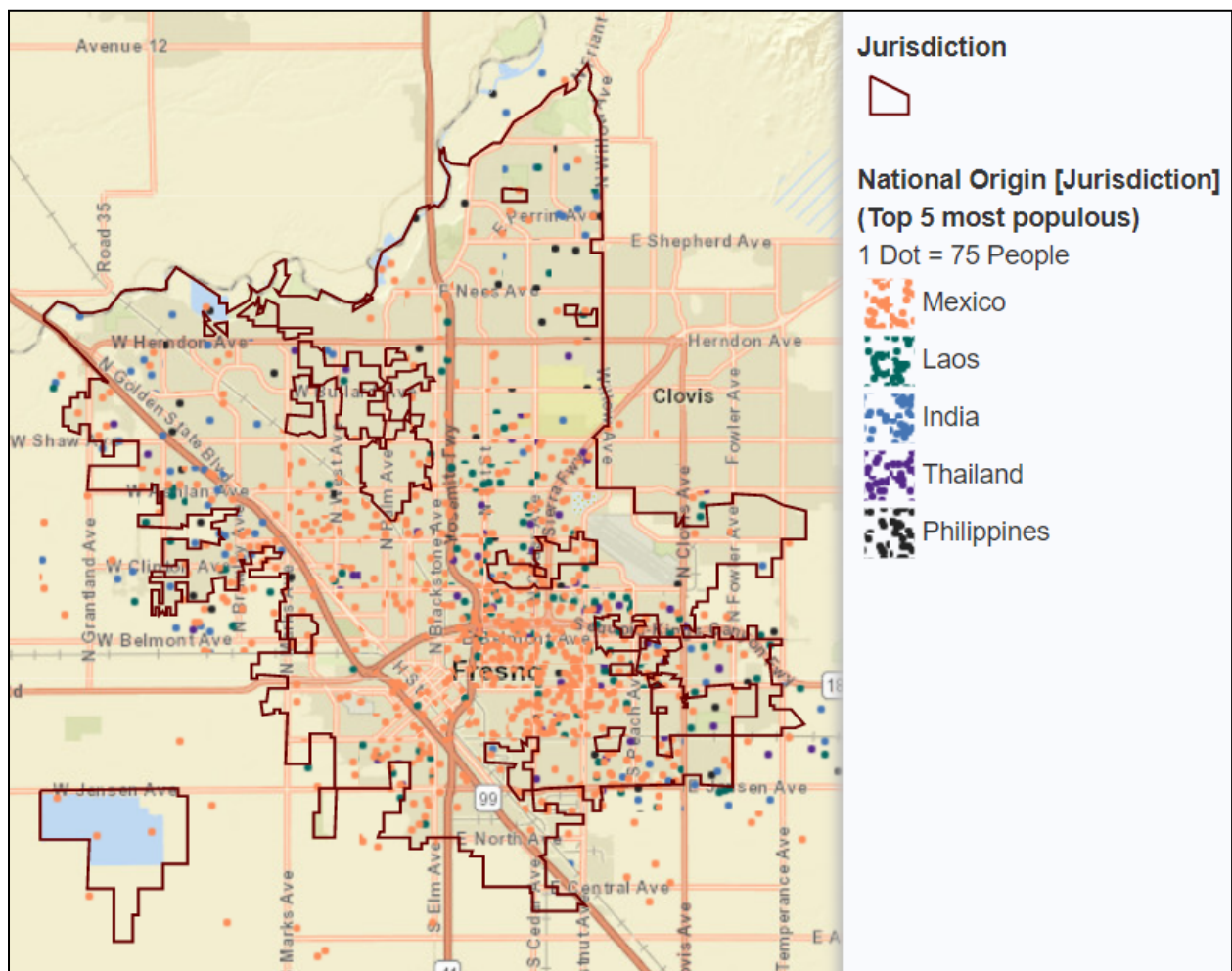
tend to reside in the southeastern portion of the city, while residents from India are clustered in northeastern Fresno (see Figure 14).

The geographic distribution of residents with limited English proficiency (LEP) closely resembles patterns of the foreign-born population. The most common languages of LEP populations are Spanish, Hmong, other Indic languages, Laotian, and Cambodian. The most visible clustering of LEP residents is of the Spanish- and Hmong-speaking populations in south Fresno. (see Figure 14).

Meeting attendees, interviewees, and survey respondents emphasized a need for increased investment in south and west Fresno. The clustering of foreign-born residents and LEP populations in geographic areas of Fresno that may have less access to public improvements points to potential fair housing concerns and a need for continued investment in public improvements in south and west Fresno.

At the regional level, there is a large population of foreign-born residents from Mexico and a large Spanish-speaking population (see Figures 16 and 17).

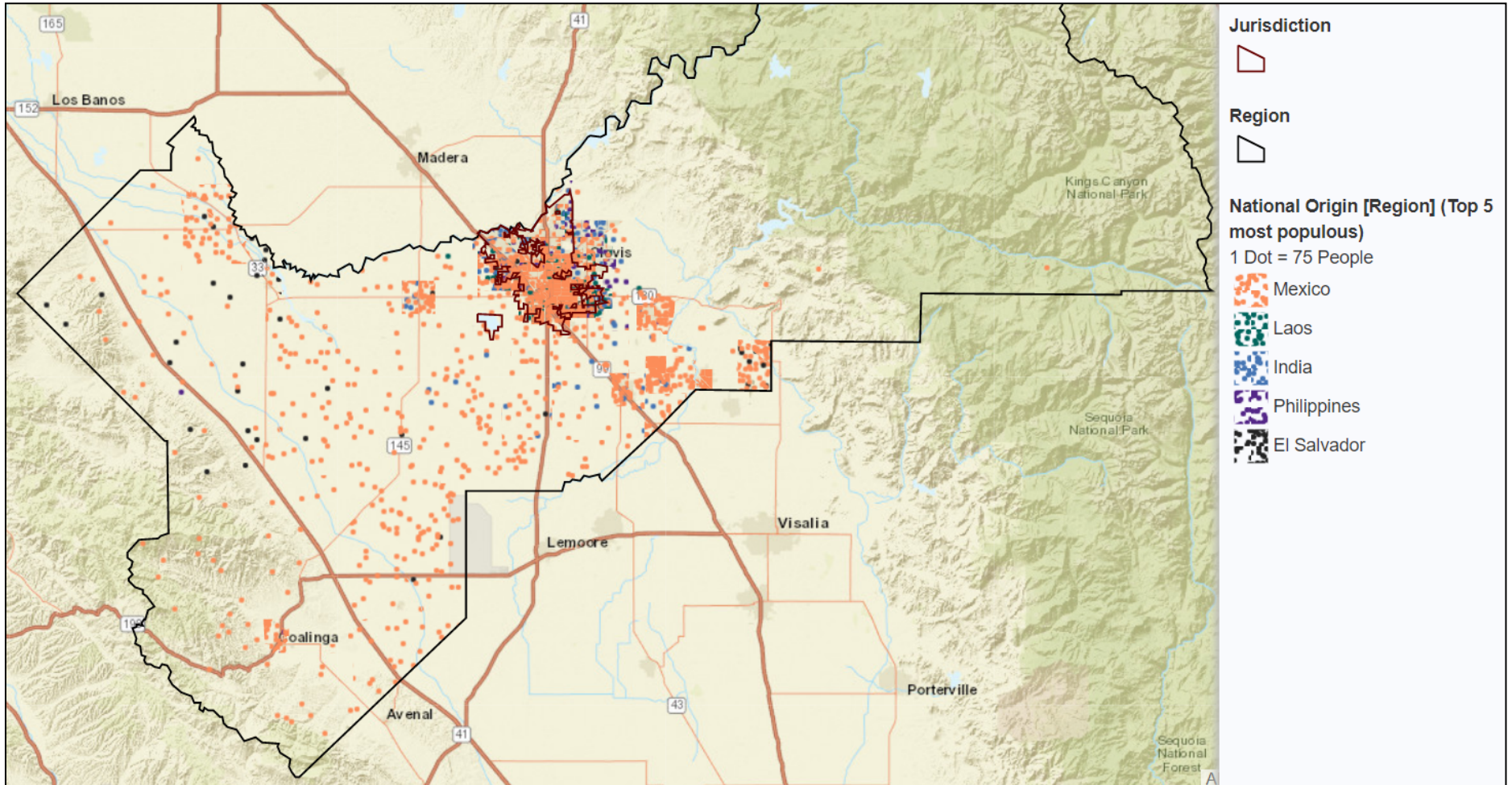
**FIGURE 14. FOREIGN-BORN POPULATION BY NATIONALITY IN THE CITY OF FRESNO**



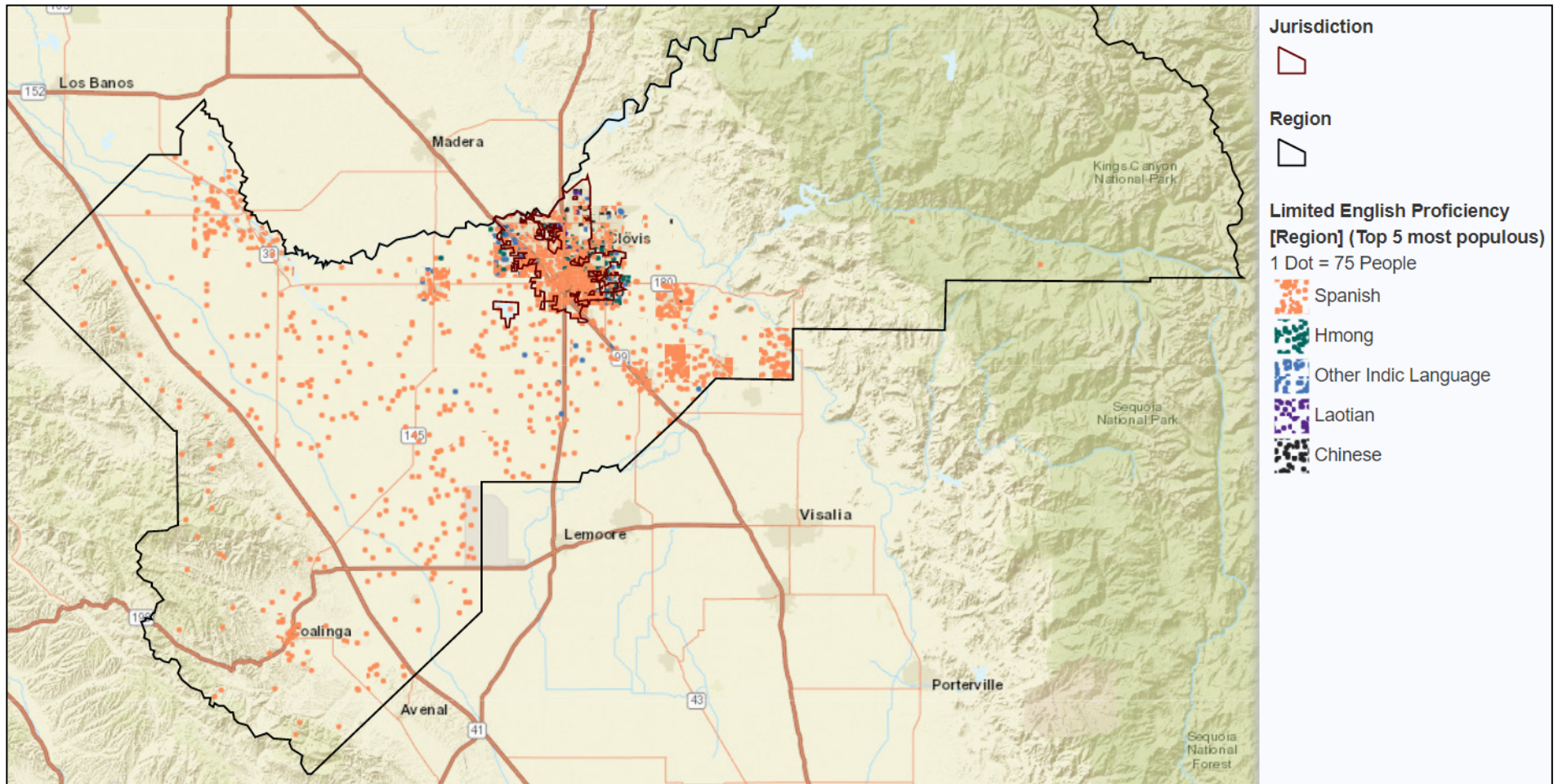




**FIGURE 16. FOREIGN-BORN POPULATION BY NATIONALITY IN THE FRESNO REGION**



**FIGURE 17. POPULATION WITH LIMITED ENGLISH PROFICIENCY IN THE FRESNO REGION**





## CHAPTER 5.

# ACCESS TO OPPORTUNITY

Housing discrimination and residential segregation have limited access to opportunity for specific population groups and communities. It is important to understand opportunity, as used in this context, as a subjective quality. Typically, the term refers to access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life. However, research on this subject has found perceptions of opportunity follow similar themes but are prioritized differently by different groups. Racial and ethnic minorities, low-income groups, and residents of distressed neighborhoods identified job access, employment, and training as important opportunities while White residents, higher income groups, and residents of wealthier neighborhoods more often identified sense of community, social connections among neighbors, freedom of choice, education, and retirement savings.<sup>11</sup>

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income.<sup>12</sup> However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive with improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO.<sup>13</sup>

The strategy to improve access to opportunities has been two-pronged with different housing and community development programs. Tenant-based housing vouchers allow mobility of recipients to locate in lower-poverty areas while programs like the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in disadvantaged neighborhoods.

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<sup>11</sup> Lung-Amam, Willow S., et al. "Opportunity for Whom? The Diverse Definitions of Neighborhood Opportunity in Baltimore." *City and Community*, vol. 17, no. 3, 27 Sept. 2018, pp. 636-657, doi:10.1111/cico.12318.

<sup>12</sup> *Moving to Opportunity for Fair Housing Demonstration Program: Final Impacts Evaluation*. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, [www.huduser.gov/portal/publications/pdf/MTOFHD\\_fullreport\\_v2.pdf](http://www.huduser.gov/portal/publications/pdf/MTOFHD_fullreport_v2.pdf).

<sup>13</sup> Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *American Economic Review*, 106 (4): 855-902. [https://scholar.harvard.edu/files/hendren/files/mto\\_paper.pdf](https://scholar.harvard.edu/files/hendren/files/mto_paper.pdf)

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## Overview of HUD-Defined Opportunity Factors

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several “opportunity dimensions,” including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area, state, or nation. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for the city and region are provided in Table 5 for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the white non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the white non-Hispanic group. A positive score indicates that the subgroup has a higher score than the white non-Hispanic Group.

Figures 18 through 28 map each of the opportunity dimensions along with demographic information such as race and ethnicity.

**TABLE 5. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITY OF FRESNO AND THE FRESNO REGION**

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	Non-Hispanic				Hispanic	Black	Asian	Native American	Hispanic
	White	Black	Asian or Pacific Islander	Native American					
<b>City of Fresno – Total Population</b>									
School Proficiency Index	59.9	35.5	45.3	41.3	34.6	-24.4	-14.5	-18.6	-25.3
Jobs Proximity Index	48.6	48.9	43.7	47.9	46.4	0.3	-4.8	-0.6	-2.2
Labor Market Index	43.7	20.8	28.7	25.0	20.4	-22.9	-15.0	-18.8	-23.4
Transit Index	58.0	63.7	60.0	62.1	63.5	5.8	2.0	4.2	5.6
Low Transportation Cost Index	36.5	42.2	37.0	41.2	42.0	5.7	0.5	4.7	5.5
Low Poverty Index	45.5	20.9	30.2	24.4	19.5	-24.6	-15.3	-21.1	-26.0
Environmental Health Index	22.0	16.6	19.3	17.2	15.9	-5.4	-2.7	-4.9	-6.2
<b>City of Fresno – Population below the Poverty Line</b>									
School Proficiency Index	46.3	32.3	28.5	32.5	27.7	-14.0	-17.8	-13.8	-18.6
Jobs Proximity Index	50.1	49.0	44.3	46.2	48.4	-1.0	-5.8	-3.9	-1.7
Labor Market Index	27.4	13.7	14.4	15.8	12.9	-13.7	-13.0	-11.6	-14.5
Transit Index	63.0	66.6	64.3	64.7	66.1	3.6	1.3	1.7	3.1
Low Transportation Cost Index	43.3	45.5	42.8	44.7	45.4	2.2	-0.5	1.4	2.1
Low Poverty Index	26.0	12.3	12.7	15.4	9.7	-13.8	-13.3	-10.6	-16.3
Environmental Health Index	17.3	14.1	15.0	13.9	13.6	-3.2	-2.3	-3.4	-3.7

**Data Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

**TABLE 5. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITY OF FRESNO AND THE FRESNO REGION (CONTINUED)**

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	Non-Hispanic				Hispanic	Black	Asian	Native American	Hispanic
	White	Black	Asian or Pacific Islander	Native American					
<b>Fresno Region – Total Population</b>									
School Proficiency Index	59.2	36.6	48.6	46.7	33.3	-22.6	-10.6	-12.5	-25.8
Jobs Proximity Index	47.0	48.2	43.3	46.9	48.2	1.2	-3.7	-0.1	1.2
Labor Market Index	43.3	21.9	32.4	28.5	21.9	-21.3	-10.9	-14.8	-21.3
Transit Index	50.9	61.9	55.6	51.9	56.3	11.0	4.7	1.0	5.3
Low Transportation Cost Index	28.8	40.1	32.2	31.5	31.7	11.3	3.4	2.7	2.9
Low Poverty Index	47.0	23.4	34.5	32.5	21.2	-23.6	-12.5	-14.5	-25.8
Environmental Health Index	31.5	21.0	23.9	31.3	30.5	-10.5	-7.6	-0.2	-1.0
<b>Fresno Region – Population below the Poverty Line</b>									
School Proficiency Index	46.7	31.7	32.2	37.9	27.1	-15.0	-14.6	-8.9	-19.6
Jobs Proximity Index	49.3	48.9	44.9	43.8	48.9	-0.5	-4.5	-5.6	-0.5
Labor Market Index	29.0	14.1	17.1	15.7	15.5	-14.9	-11.8	-13.3	-13.5
Transit Index	57.2	65.3	62.0	60.2	58.4	8.2	4.8	3.0	1.2
Low Transportation Cost Index	36.5	44.1	40.5	40.6	33.9	7.5	4.0	4.0	-2.7
Low Poverty Index	29.2	12.9	15.4	16.9	12.2	-16.2	-13.8	-12.2	-17.0
Environmental Health Index	24.8	15.7	16.9	25.2	30.7	-9.1	-7.9	0.4	5.9

**Data Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

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## Education

School proficiency is an indication of the quality of education that is available to residents of an area. High quality education is a vital community resource that can lead to more opportunities and improve quality of life. HUD's school proficiency index is calculated based on the performance of 4th grade students on state reading and math exams. For each block group, the index is calculated using test results in up to the three closest schools within 1.5 miles. Results are then standardized on a scale of 0 to 100 based on relative ranking within the state. A higher index score indicates greater access to high-performing elementary schools.<sup>14</sup>

### SCHOOL PROFICIENCY INDEX: BASED ON 4TH GRADE STUDENT PERFORMANCE ON STATE READING AND MATH TESTS AT ELEMENTARY SCHOOLS IN OR NEAR EACH BLOCK GROUP

Figure 18 shows HUD-provided opportunity scores related to education for block groups within the city of Fresno, along with the demographic indicators of race and ethnicity. In each map, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Access to proficient schools among block groups varies significantly throughout the city. While block groups in north Fresno generally have high levels of access to proficient schools, those in south and west Fresno have very low levels of access (see Figure 18).

Access to proficient schools also varies by race and ethnicity. Block groups in north Fresno, which have higher proportions of white residents, have the highest school proficiency index scores. School proficiency index scores are lowest in the southern and western portions of the city, areas in which Hispanic and Black/ African American residents are more likely to reside.

The opportunity dimension scores in Table 5 also indicate disparities in access to proficient schools among racial and ethnic groups in Fresno. The greatest disparities exist between the white population, with a school proficiency index score of 59.9, and Hispanic and Black populations (with scores of 34.6 and 35.5, respectively). The populations below the federal poverty line experience greater disparities in levels of access to proficient schools, with Hispanic and Asian or Pacific Islander populations below the poverty line experiencing the lowest access to proficient schools.

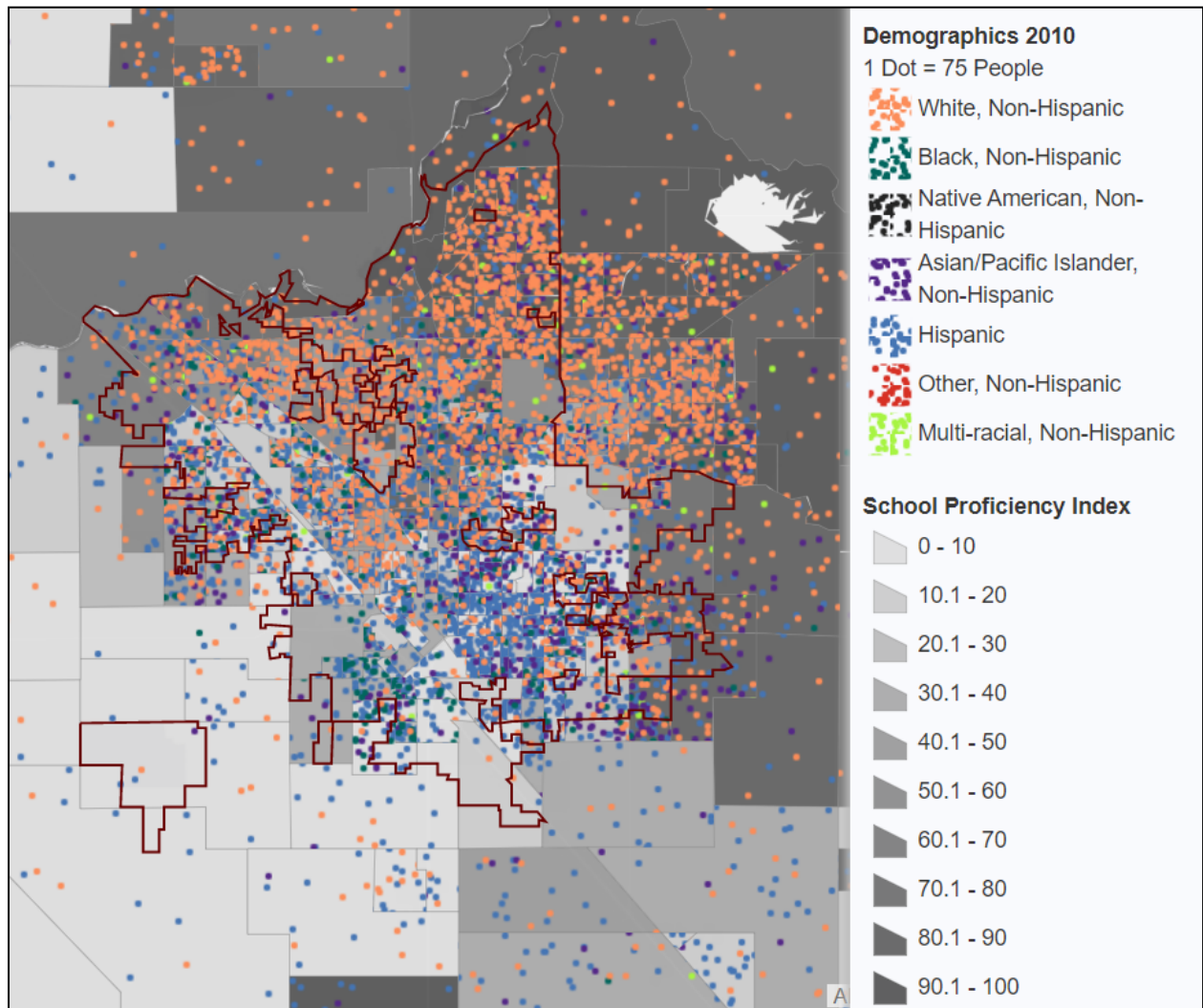
In the Fresno metro area, school proficiency index scores are lower for white and Hispanic populations and higher for other groups relative to scores in the city. Disparities among racial and ethnic groups are lower for all groups except the white and Hispanic populations. Population groups below the poverty line in the region have lower access to proficient schools, with Black and Hispanic populations below the poverty line experiencing the lowest levels of access in the region.

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<sup>14</sup> HUD's data sources for its school proficiency index include attendance area zones from School Attendance Boundary Information System (SABINS) and Maponics, school proficiency data from Great Schools, and school addresses and attendance from Common Core of Data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

Results from the survey conducted over the course of this planning process echoed these concerns surrounding disparate access to proficient schools, with 40 percent of survey respondents noting that schools in the city are not equally provided, compared to 30 percent stating that they are equally provided.

**FIGURE 18. SCHOOL PROFICIENCY INDEX IN THE CITY OF FRESNO**





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## Employment

Neighborhoods with jobs in close proximity are often assumed to have good access to jobs. However, distance alone does not capture any other factor such as transportation options, the type of jobs available in the area, or the education and training necessary to obtain them. There may be concentrations of jobs and low-income neighborhoods in urban centers, but many of the jobs may be unattainable for residents of low-income neighborhoods. Therefore, this section analyzes both the labor market engagement and jobs proximity indices, which together offer a better indication of job accessibility for residents of specific areas.


The Jobs Proximity Index measures the physical distance between place of residence and job locations, with employment centers weighted more heavily. It also takes into account the local labor supply (i.e., competition for jobs) near such employment centers. Block group results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. A higher index score indicates greater access to job locations.<sup>15</sup>



**JOBS PROXIMITY INDEX: BASED ON DISTANCE TO REGIONAL EMPLOYMENT CENTERS AND THE LABOR SUPPLY SERVING THOSE CENTERS**

The Jobs Proximity Index scores of block groups in the city of Fresno are mapped in Figure 19 along with the population distribution by race and ethnicity.

The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percent of the population age 25 and over with a bachelor's degree or higher. Block group results are standardized on a scale of 0 to 100 based on relative ranking nationally. A higher index score indicates greater labor market engagement.<sup>16</sup> Figure 20 maps Labor Market Engagement Index scores for block groups in Fresno. Again, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.



**LABOR MARKET ENGAGEMENT INDEX: BASED ON EMPLOYMENT LEVELS, LABOR FORCE PARTICIPATION RATES, AND EDUCATIONAL ATTAINMENT**

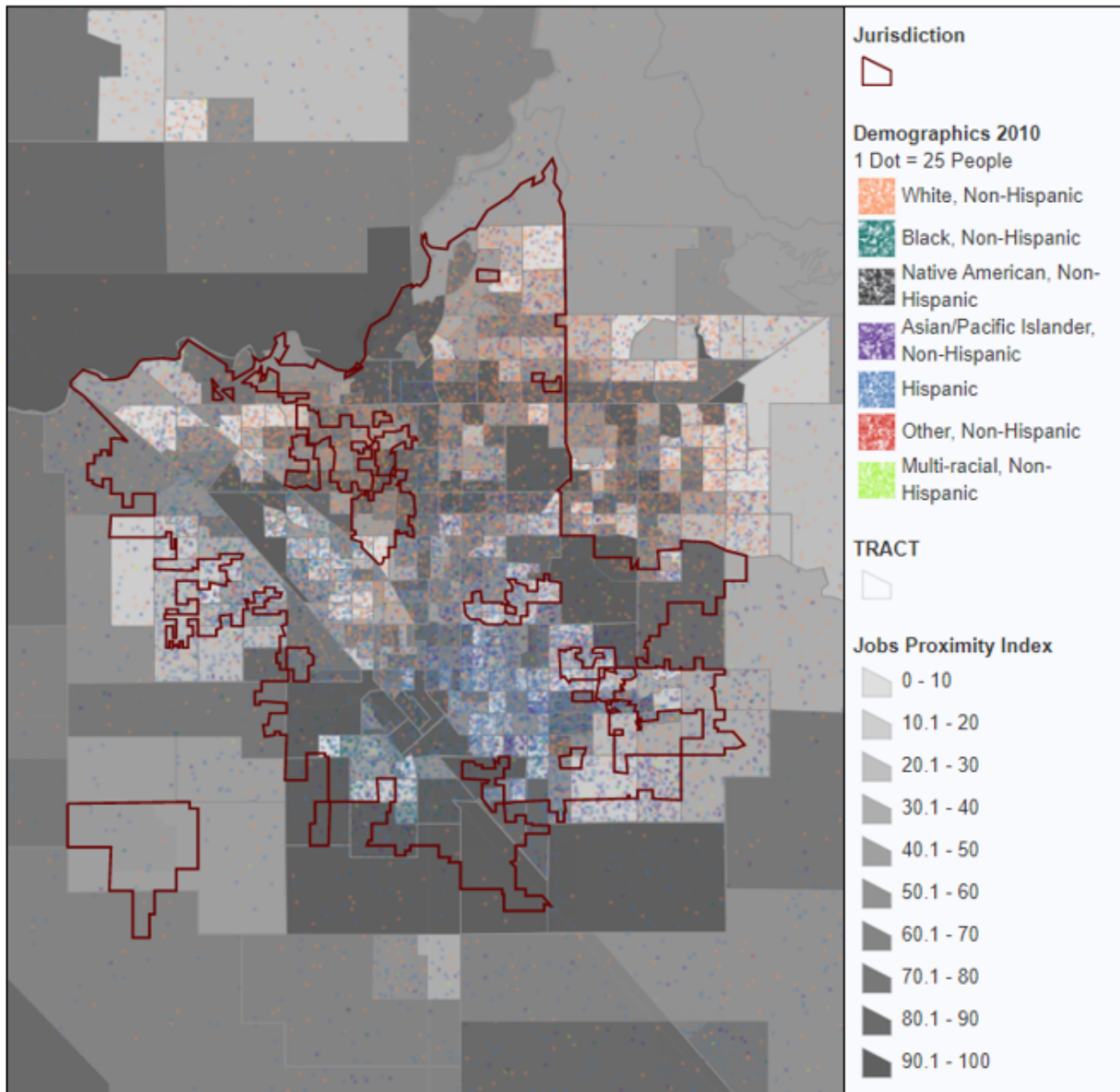
Mapping the Jobs Proximity Index shows that Fresno has moderate levels of jobs proximity and that block groups with high proximity to jobs are well-distributed across the city (see Figure 19). Mapping the Labor Market Engagement Index shows low levels of engagement with the labor market in most of the city's block groups, with stark disparities in labor market engagement by area of the city (see Figure 20). While block groups in north Fresno display high levels of labor market engagement, the rest of the city has very low levels of engagement with the labor market, indicating high unemployment rates and low educational attainment.

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<sup>15</sup> HUD's data source for its jobs proximity index includes the Longitudinal Employer-Household Dynamics (LEHD) database. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

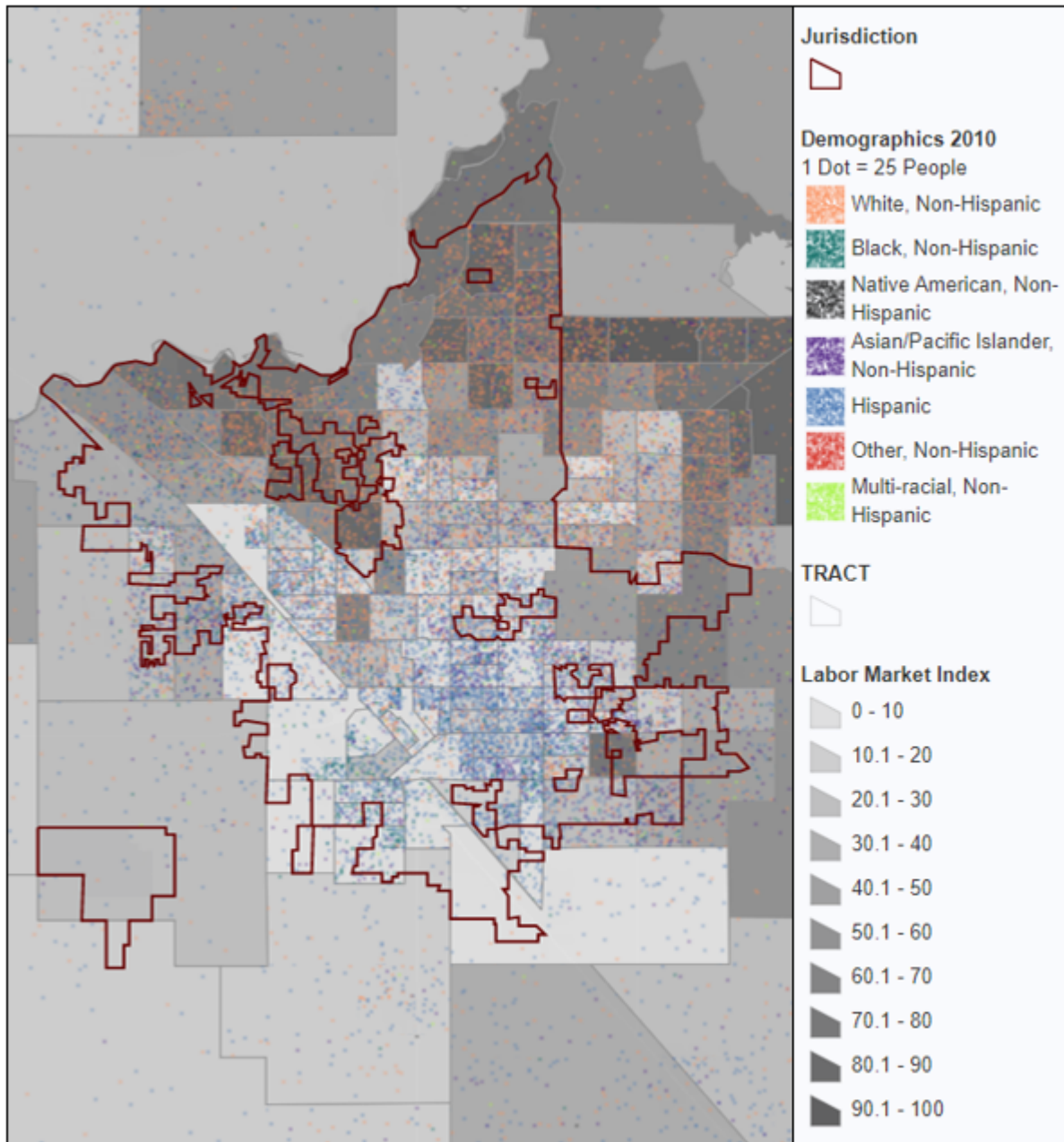
<sup>16</sup> HUD's data source for its labor market engagement index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

**FIGURE 19. JOBS PROXIMITY INDEX IN THE CITY OF FRESNO**



**Map Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

**FIGURE 20. LABOR MARKET INDEX IN THE CITY OF FRESNO**



**Map Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

Table 5 shows patterns for both Jobs Proximity and Labor Market Engagement across racial and ethnic groups. While proximity to jobs is similar across racial and ethnic groups in Fresno, significant disparities exist in labor market engagement. In particular, the white population has greater engagement with the labor market than all other racial and ethnic groups. Hispanic and Black populations experience the lowest levels of labor market engagement in the city.

The city’s population living below the poverty line generally has higher levels of jobs proximity compared to the population in the city as a whole but lower levels of labor market engagement, indicating inability to access jobs due to factors other than proximity. Interviews with stakeholders in the city indicate that these factors may include lack of access to transportation and mismatches between available jobs and worker education and skillsets. Longitudinal Employer-Household Dynamics data also show that a low proportion of residents both live and work in Fresno (see Table 6), indicating high levels of commuting outside of the city and that access to vehicles may present barriers for many residents in accessing employment.

**TABLE 6. INFLOW AND OUTFLOW OF WORKERS, CITY OF FRESNO, 2017**

Inflow and Outflow of Workers	Number	Percent
<b>Living in the City of Fresno</b>	<b>194,549</b>	<b>100.0%</b>
Living in the City but Employed Outside of the City	84,704	43.5%
Living and Employed in the City of Fresno	109,845	56.5%
<b>Employed in the City of Fresno</b>	<b>224,693</b>	<b>100.0%</b>
Employed in the City but Living Outside of the City	114,848	51.1%
Employed and Living in the City of Fresno	109,845	48.9%

**Note:** Data covers all of San Bernardino County and is not limited to the jurisdictions participating in the County’s CDBG program.

**Source:** Longitudinal Employer-Household Dynamics (LODES) data, 2017

The long distances required to access employment for many workers may also be a cause of the relatively high unemployment levels in the city. Unemployment for the population 16 and older in Fresno was 11.1 percent in 2017 compared to 7.7 percent in the state of California overall.

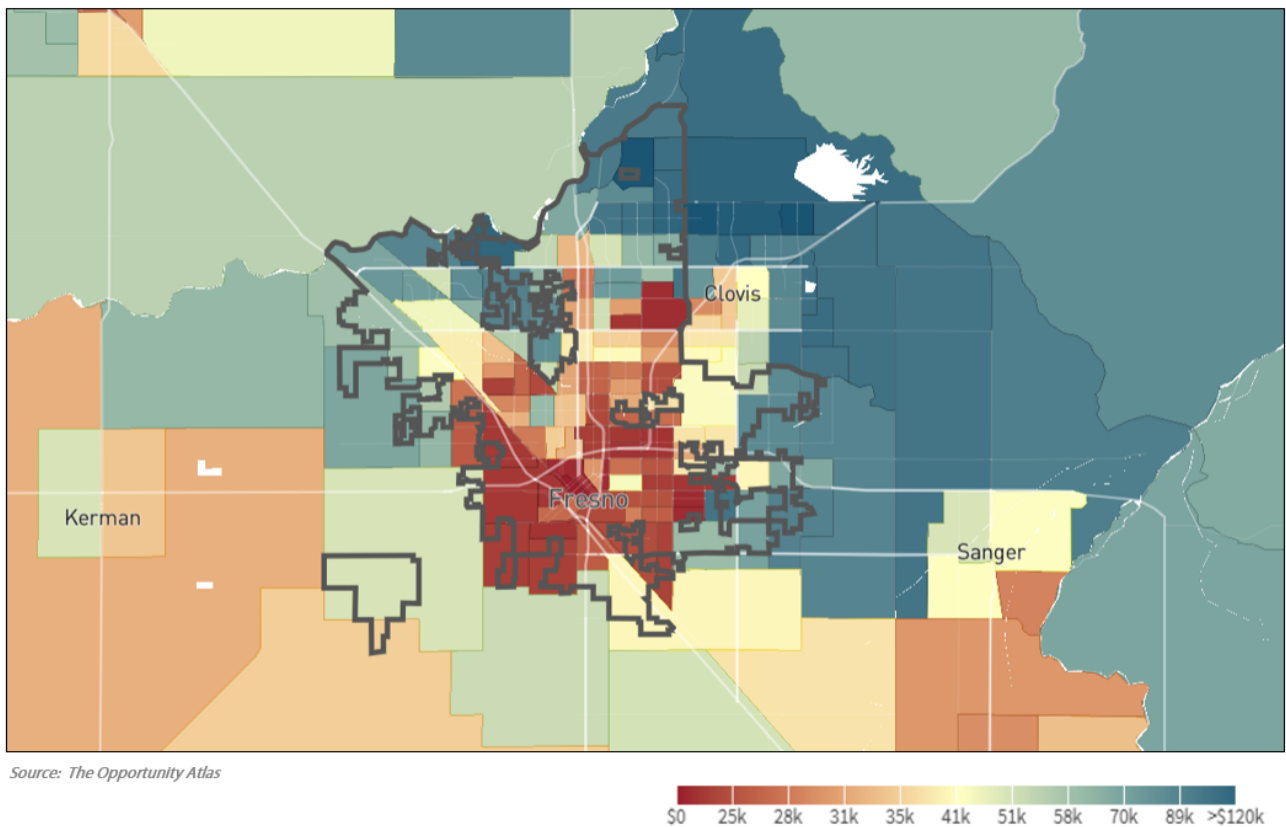
Within the Fresno metro area, jobs proximity levels are similar to those in the city, with little disparity across racial groups (see Table 5). Scores for labor market engagement in the metro are generally slightly higher than those in the city.

In addition to jobs proximity and labor market engagement, household income is a good indicator of access to employment. Median household incomes tend to be low in south Fresno and high in north Fresno (see Figure 21). Variation in household income by census tract generally follows the spatial patterns of labor market engagement seen in Figure 20.

In line with these findings regarding access to employment, survey respondents ranked incentives for job creation as the greatest economic and community development need in the city, with 59 percent of respondents rating them as a high need and 30 percent rating them as a moderate need. Employment training was rated as one of the top public service needs in the city, with 58 percent of respondents rating it as a high need and 30 percent rating it as a moderate need.

FIGURE 21. MEDIAN HOUSEHOLD INCOME IN THE CITY OF FRESNO

**Median Household Income, City of Fresno and Surrounding Areas, 2012-2016**



In Fresno County, monthly costs for a family of two adults and one school-aged child, including housing, childcare, healthcare, food, transportation, and other miscellaneous costs, are estimated at \$3,813 (or \$45,756 annually).<sup>17</sup> Yet, 23.1 percent of primary jobs held by Fresno residents pay \$1,250 per month or less (\$15,000 or less per year), and 44.2 percent of jobs pay between \$1,251 and \$3,333 (between \$15,000 and \$39,996 per year),<sup>18</sup> indicating that a high proportion of the city's residents do not make sufficient income to provide for basic needs.

<sup>17</sup> Insight Center. (2018). Family Needs Calculator. Data from The Self Sufficiency Standard for California, 2018, Center for Women's Welfare, University of Washington. Retrieved from: <https://insightccd.org/2018-family-needs-calculator/>

<sup>18</sup> Longitudinal Employer-Household Dynamics data. Home Area Profile Analysis. Retrieved from: <https://onthemap.ces.census.gov/>



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## Transportation

The Transit Trip Index measures how often low-income renter families in a neighborhood use public transit. Values are then standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the index value, the more likely residents in that neighborhood use public transit.

The Low Transportation Cost Index is based on estimates of transportation costs as a percent of income for low-income renter families in a given neighborhood. Results are standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the Low Transportation Cost Index, the lower the cost of transportation in that neighborhood.<sup>19</sup> Figures 22 and 23 map Transit Trip and Low Transportation Cost Index values for Fresno. Lighter shading indicates areas of lower opportunity (i.e., less transit use and higher transportation costs) and darker shading indicates higher opportunity (i.e., higher transit use and lower transportation costs).

Transit usage is generally moderate and relatively uniform throughout most block groups in Fresno (see Figure 22). Transit usage is highest in south and west Fresno and lowest in the city's most northern block groups.

Transit Trip Index scores indicate low variation in levels of transit usage among racial and ethnic groups in Fresno, with the Black and Hispanic populations using transit at higher rates than other groups and the white population using transit at lower rates. Compared to populations above the poverty line, transit use is somewhat higher for all racial and ethnic groups below the poverty line.

Transit usage is slightly lower and disparities among some racial and ethnic groups slightly higher in the Fresno MSA relative to those in the city of Fresno. The Black and Asian or Pacific Islander populations below the poverty line use public transportation most frequently in the region. Black, Hispanic, and Asian or Pacific Islander populations in the region use transit at higher rates than white and Native American populations.

Access to low-cost transportation is moderate and relatively uniform throughout most block groups in Fresno (see Figure 23). Block groups adjacent to the city boundaries tend to have the lowest levels of access to low-cost transportation.

As in the Transit Trips Index, there is little variation in Low Transportation Cost Index scores among racial and ethnic groups (see Table 5). Access to low-cost transportation is slightly higher

**TRANSIT TRIP INDEX: BASED ON ESTIMATED NUMBER OF TRANSIT TRIPS TAKEN BY FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RENTERS IN THE REGION**

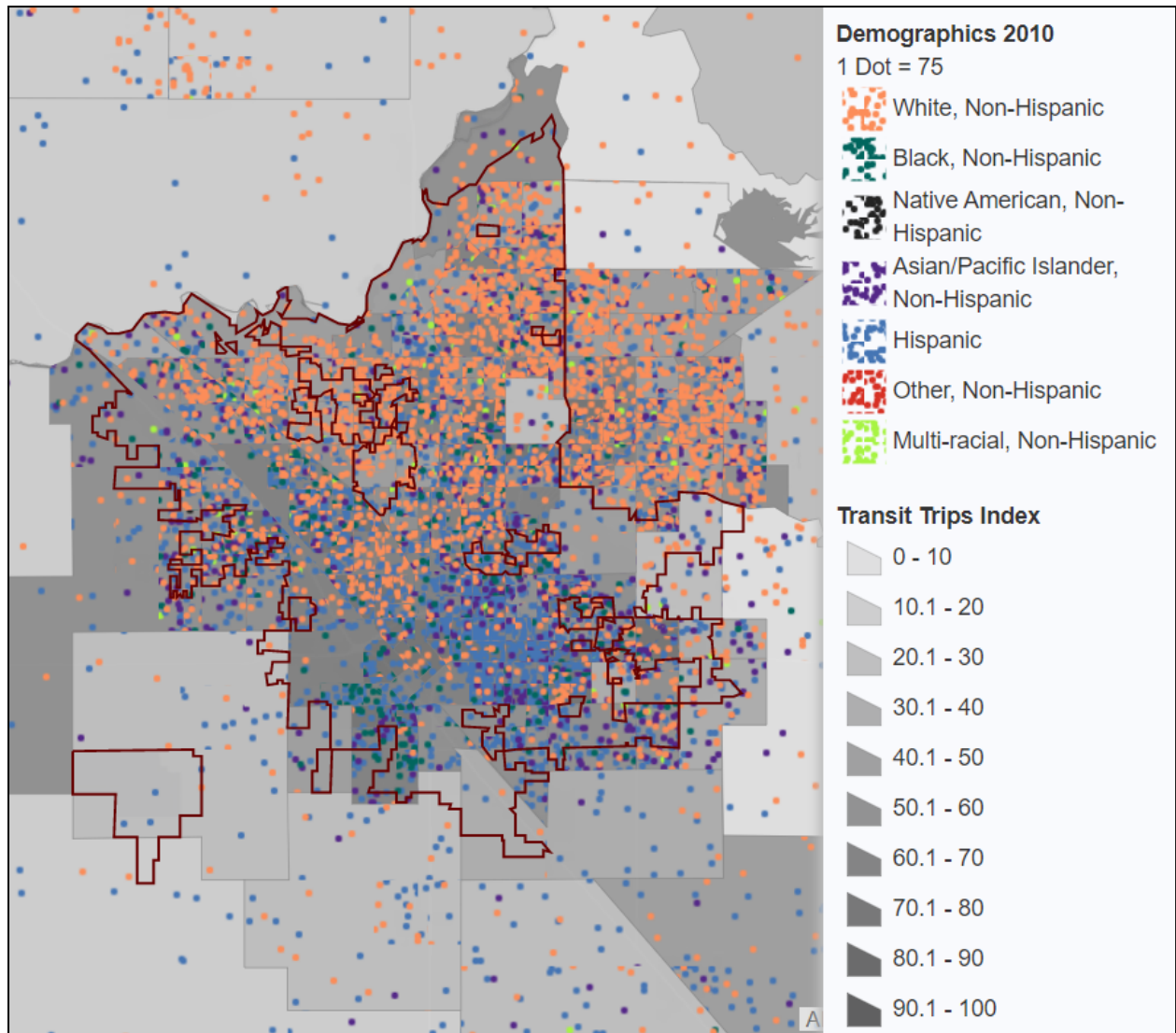
**LOW TRANSPORTATION COST INDEX: BASED ON TRANSPORTATION COSTS AS A SHARE OF INCOME FOR FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RETNERS IN THE REGION**

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<sup>19</sup> HUD's data source for its transit trip and low transportation costs indices is Location Affordability Index (LAI) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

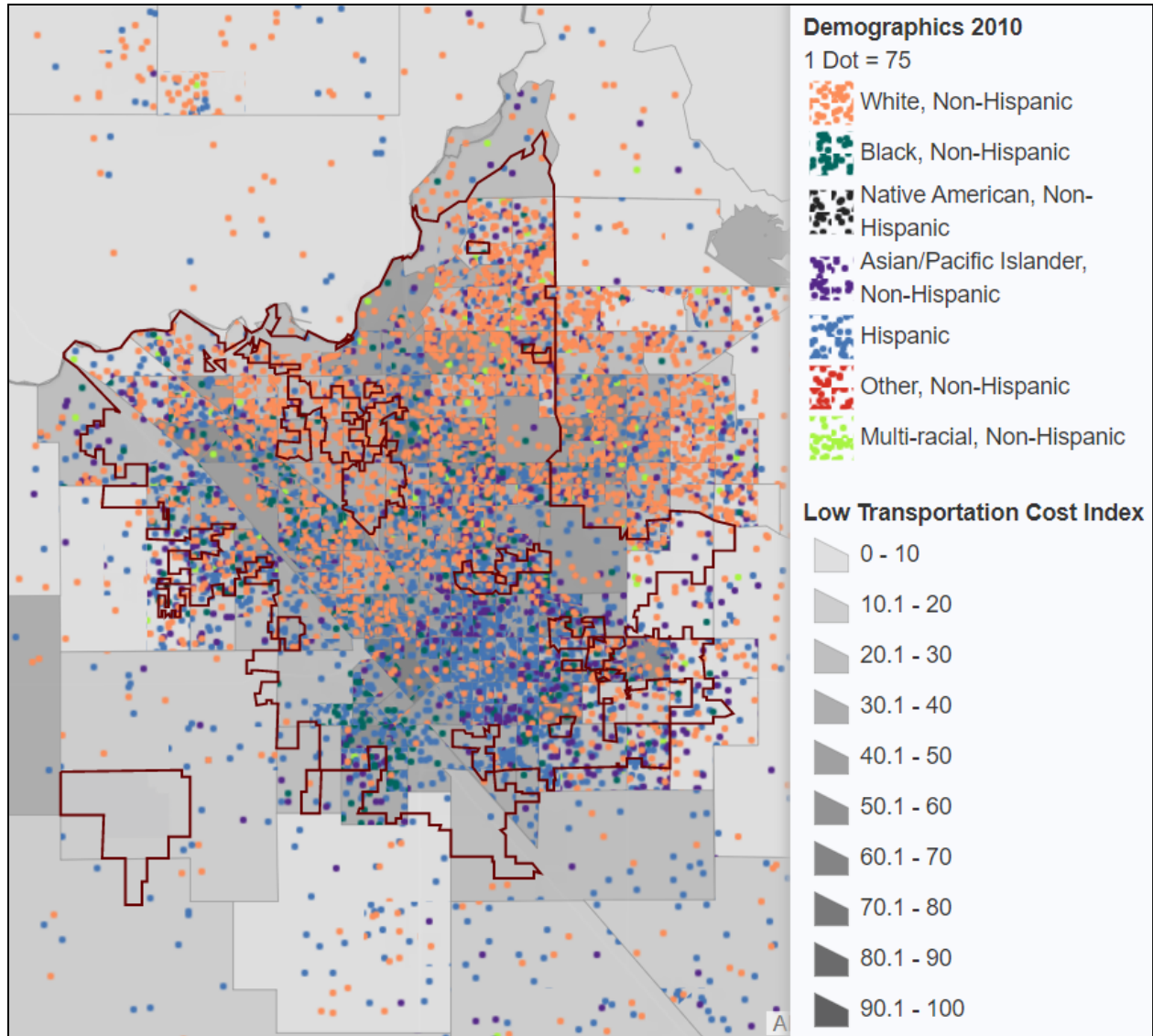
for groups living below the poverty line. Low Transportation Index scores in the Fresno MSA are lower for all populations compared to scores in Fresno. The Black population in the region has the greatest access to low-cost transportation, while the white population has the lowest levels of access.

**FIGURE 22. TRANSIT TRIPS INDEX IN THE CITY OF FRESNO**



**Map Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

FIGURE 23. LOW TRANSPORTATION COST INDEX IN THE CITY OF FRESNO



Map Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

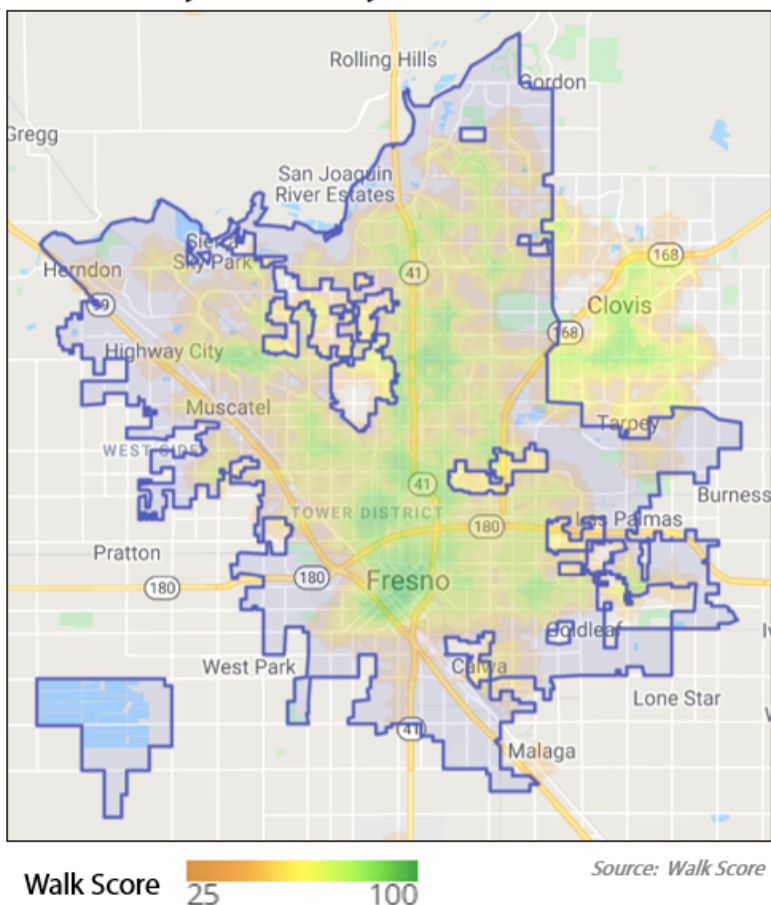


Walk Score measures the walkability of any address by analyzing hundreds of walking routes to nearby amenities using population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community. Points are awarded based on the distance to amenities in several categories including grocery stores, parks, restaurants, schools, and shopping. Not only is the measure useful for showing walkability but also access in general to critical facilities.

The city of Fresno is generally car-dependent but there is some variation in level of walkability and access to amenities (see Figure 24) among its various communities. Downtown Fresno has the highest levels of walkability, but small walkable areas exist throughout the city. Overall low levels of walkability in Fresno combined with moderate levels of access to low-cost transit point to potential challenges for residents without access to vehicles in accessing needed services and amenities.

**FIGURE 24. WALKABILITY IN THE CITY OF FRESNO**

### Walkability in the City of Fresno

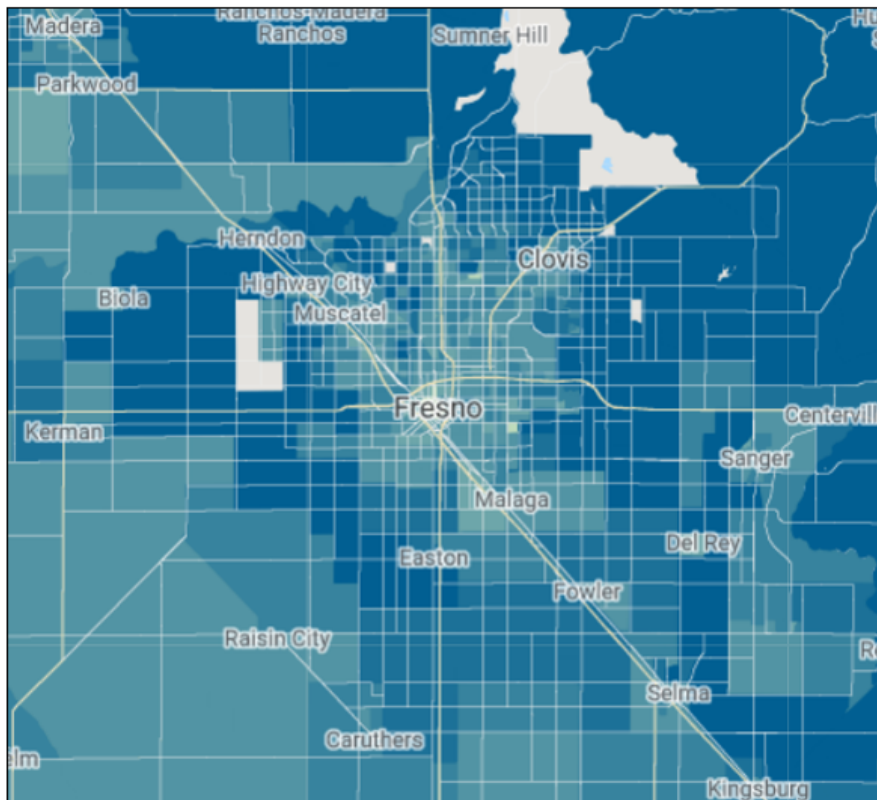


Map Source: Walk Score, Retrieved from: <https://www.walkscore.com/CA/Fresno>

High transportation costs also contribute to overall low levels of affordability in Fresno. For a typical household in the region, combined housing and transportation costs associated with residing in Fresno would make up an estimated 61 percent of household income. For a moderate-income household in the region, the proportion jumps to 71 percent (see Figure 25). Notably, combined housing and transportation costs are lower closer to the city center and are generally higher further out from the city.

**FIGURE 25. HOUSING AND TRANSPORTATION COSTS AS PERCENT OF HOUSEHOLD INCOME IN FRESNO AND SURROUNDING AREAS**

### Housing and Transportation Costs as Percent of Household Income in Fresno and Surrounding Areas



#### Housing + Transportation Costs as Percent of Income

< 24%   24-36%   36-45%   45-54%   54-66%   66-78%   78-87%   87%+

*For moderate regional households with 1.14 workers, income of \$36,186, and household size of 3.17 people*

*Source: Center for Neighborhood Technology Housing + Transportation Affordability Index*

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## Poverty

Residents in high poverty areas tend to have lower levels of access to opportunity due to the absence of critical resources and disinvestment in their communities. As poverty increases, disparities in access to opportunities often increase among population groups and disadvantaged communities become even more isolated. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to poverty.<sup>20</sup> Figure 26 maps Low Poverty Index scores for Fresno. Lighter shading indicates areas of higher poverty and darker shading indicates lower levels of poverty. Figure 27 also shows concentrations of poverty by block group in Fresno.



### LOW POVERTY INDEX: BASED ON NEIGHBORHOOD POVERTY RATES

Most block groups in the city have high levels of exposure to poverty, and the overall poverty rate in Fresno is 28.4 percent (see Table 7). However, exposure to poverty varies by location in the city, with some areas of the city experiencing higher rates of poverty than others. Specifically, block groups in south and west Fresno tend to have higher exposure to poverty, while the city's northernmost block groups have relatively low levels of poverty.

Low Poverty Index scores show overall low scores (high exposure to poverty) and large disparities among racial and ethnic groups with regard to exposure to poverty (see Table 5). The White population is exposed to the lowest levels of poverty among population groups. The Hispanic and Black populations experience the greatest exposure to poverty in Fresno.

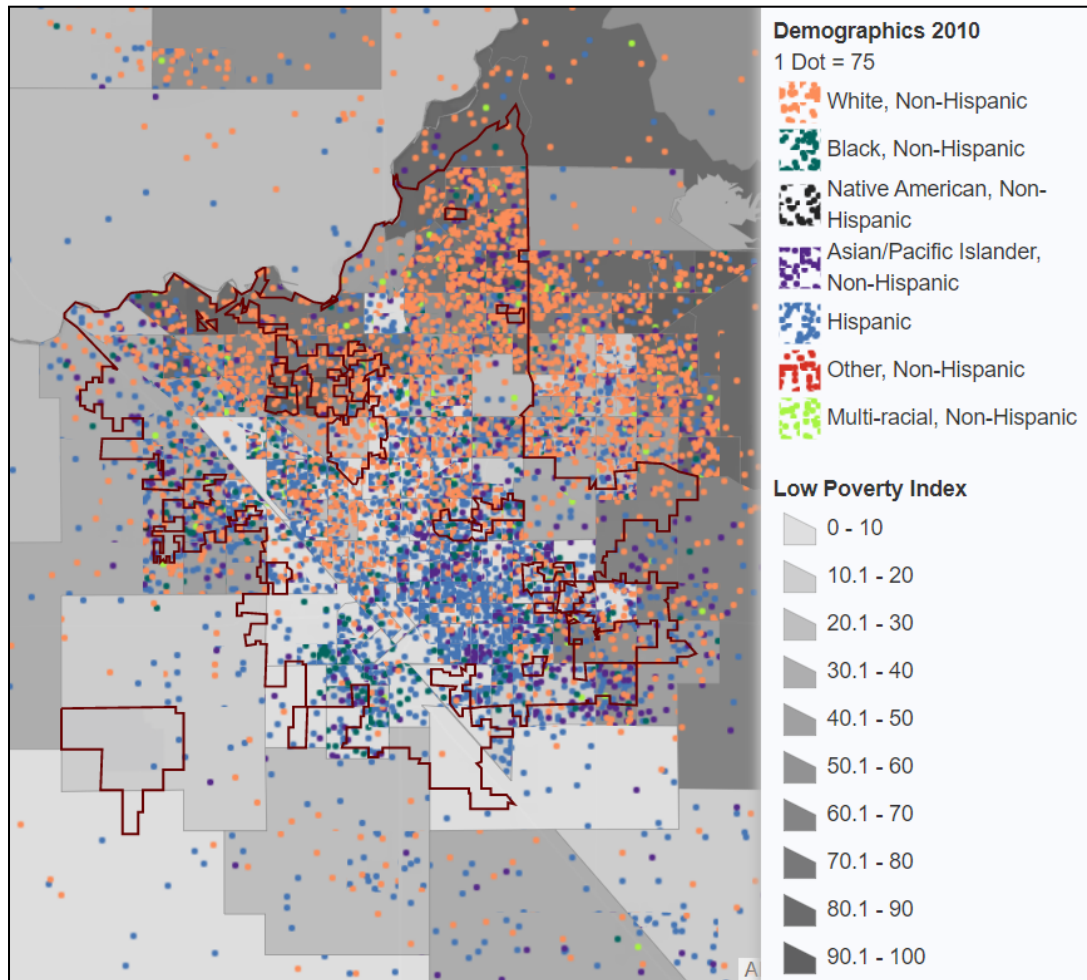
Low Poverty Index scores of racial and ethnic groups in the Fresno MSA are higher than those in the city, indicating lower exposure to poverty in the region. Similar to the city, the white population experiences the lowest exposure to poverty in the region, while the Black and Hispanic populations in the region are exposed to significantly higher levels of poverty (see Table 5).

American Community Survey data on poverty status by race and ethnicity shows that the white and Asian populations in Fresno are least likely to be living below the poverty level, while Black and American Indian or Alaskan Native residents experience the highest levels of poverty. The Hispanic population (of any race) constitutes the greatest number of individuals below the poverty level at more than 85,000 people (see Figure 28 and Table 7).

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<sup>20</sup> HUD's data source for its low poverty index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's *Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation* appended to this report.

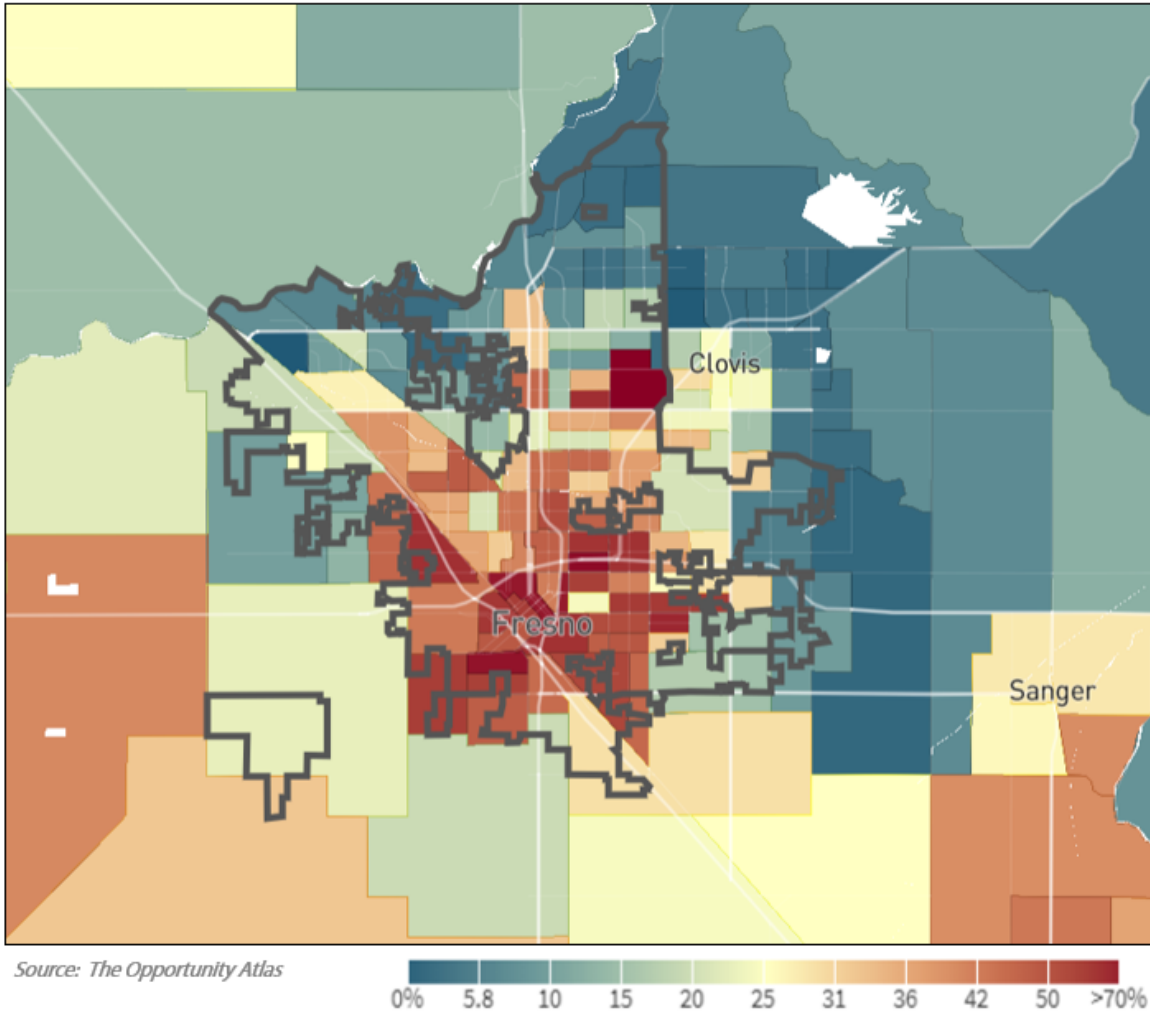
**FIGURE 26. LOW POVERTY INDEX IN THE CITY OF FRESNO**



**Map Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

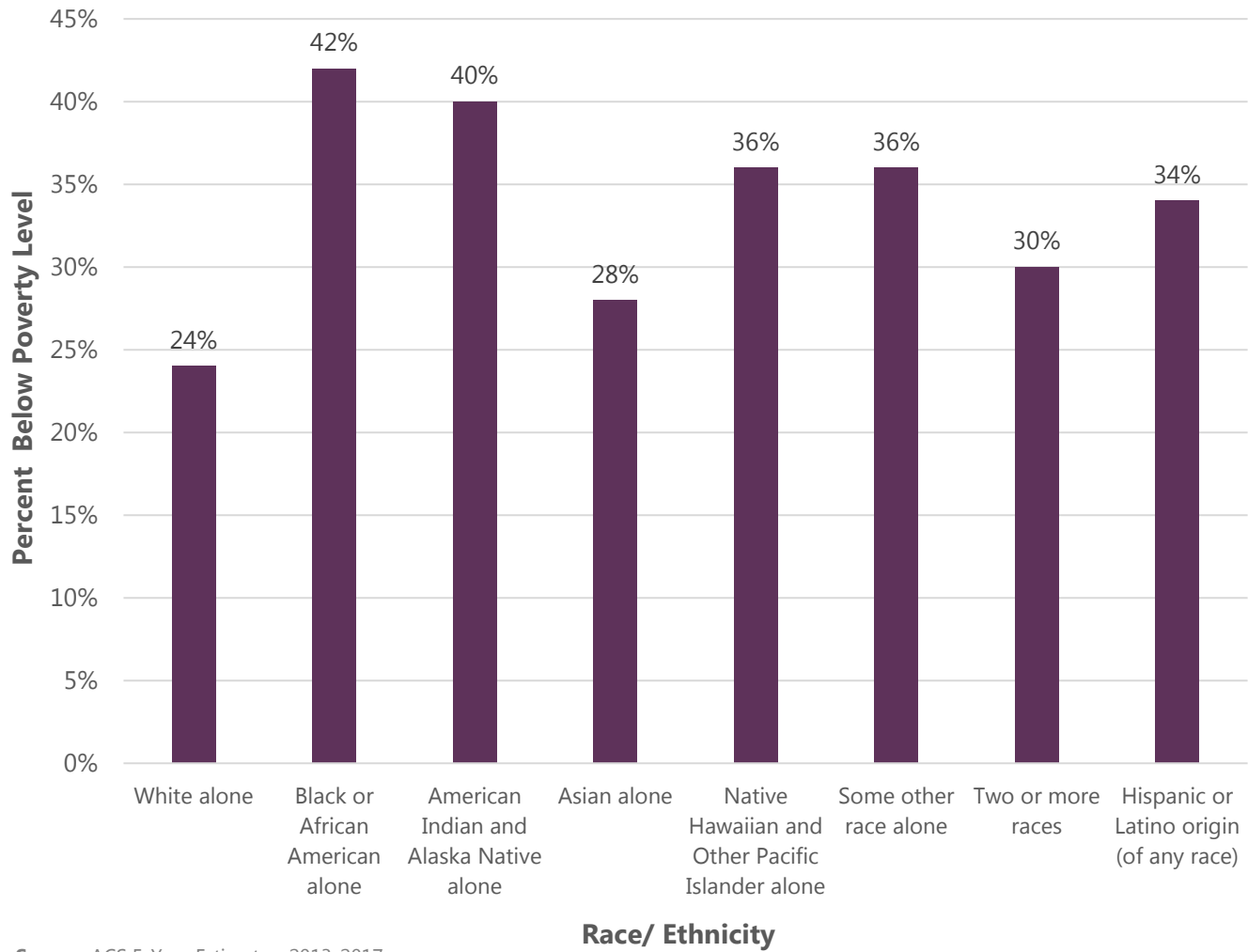
FIGURE 27. POVERTY RATE IN THE CITY OF FRESNO

**Poverty Rate, City of Fresno, 2012-2016**



Source: *The Opportunity Atlas*

**FIGURE 28. PERCENT BELOW POVERTY BY RACE/ ETHNICITY, CITY OF FRESNO, 2013-2017**



Source: ACS 5-Year Estimates, 2013-2017

**TABLE 7. POVERTY STATUS BY RACE/ ETHNICITY, CITY OF FRESNO, 2013-2017**


Race	Population	Population Below Poverty Level	Percent Below the Poverty Level
White alone	289,659	69,986	24.2%
Black or African American alone	39,260	16,408	41.8%
American Indian and Alaska Native alone	5,765	2,290	39.7%
Asian alone	69,928	19,776	28.3%
Native Hawaiian and Other Pacific Islander alone	726	259	35.7%
Some other race alone	83,115	29,628	35.6%
Two or more races	22,036	6,559	29.9%
Hispanic or Latino origin (of any race)	250,924	85,189	34.0%
<b>Total Population for Whom Poverty Status is Determined</b>	<b>510,489</b>	<b>144,946</b>	<b>28.4%</b>

**Source:** ACS 5-Year Estimates, 2013-2017 (Table S1701)

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## Environmental Health

HUD's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to environmental hazards. Figure 29 maps Environmental Health Index scores for Fresno. Lighter shading indicates areas of higher potential exposure to hazards and darker shading indicates lower levels of environmental hazards.



### ENVIRONMENTAL HEALTH INDEX: BASED ON STANDARDIZED EPA ESTIMATES OF AIR QUALITY HAZARDS

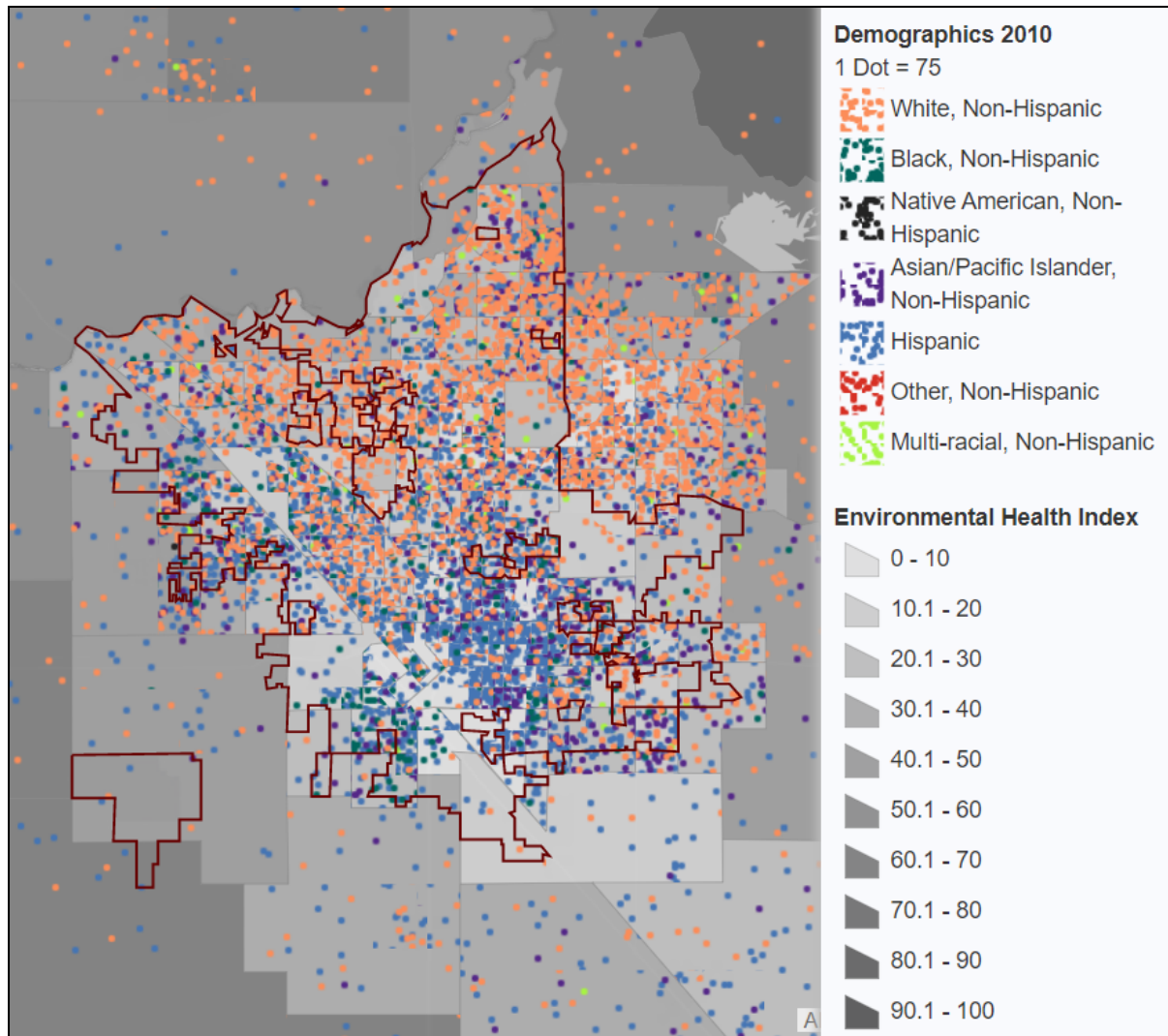
Most block groups in the city of Fresno have very low air quality. The highest air quality in the city can be found in the city's most northern block groups, which include high proportions of open space and residential land uses. Spatial patterns of Environmental Health Index scores and residential patterns by race/ ethnicity suggest low levels of disparity among racial and ethnic groups with regard to air quality (see Figure 29).

Environmental Health Index scores in Fresno also suggest high levels of exposure to low air quality across racial and ethnic groups, with little disparity among groups (see Table 5). The Hispanic, Black, and Asian or Pacific Islander populations below the poverty line in the city are exposed to the lowest levels of air quality.

Air quality throughout the larger Fresno MSA is higher than in the city of Fresno as evidenced by the higher scores, while disparities among population groups are greater than those found in the city (see Table 5). White, Native American, and Hispanic populations in the region experience the highest levels of air quality. Index scores suggest that Black and Asian or Pacific Islander populations reside in areas in the region with the lowest air quality.



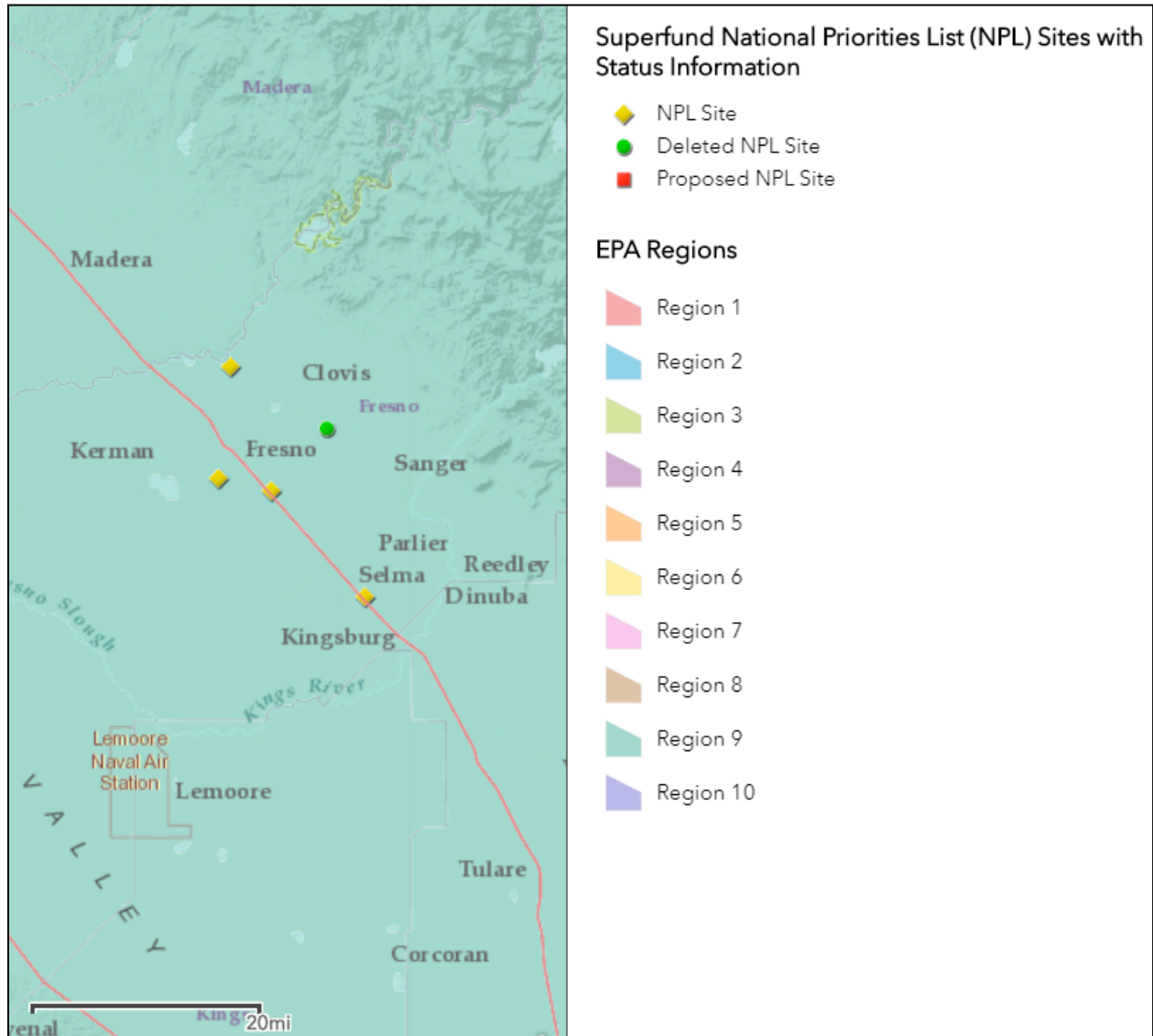
FIGURE 29. ENVIRONMENTAL HEALTH INDEX IN THE CITY OF FRESNO



Map Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>

A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). There are two NPL sites within the city of Fresno--the 145-acre Fresno Municipal Sanitary Landfill in southwest Fresno and the half-acre Industrial Waste Processing site in north Fresno (see Figure 30). The 5-acre T.H. Agriculture & Nutrition Company site, a deleted NPL site in the city, was removed from the NPL in 2006 following cleanup. One NPL site exists immediately outside of the city of Fresno in the community of Malaga.

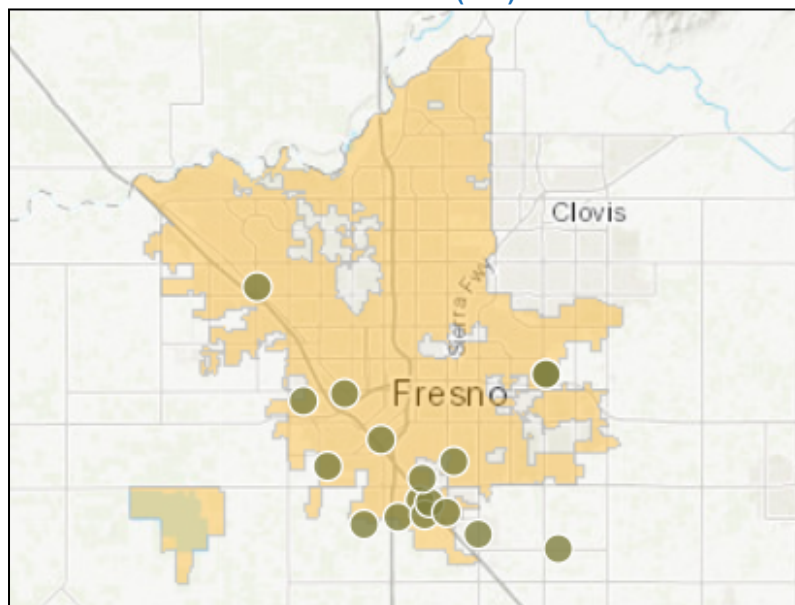
**FIGURE 30. SUPERFUND NATIONAL PRIORITIES LIST (NPL) SITES IN THE FRESNO REGION**



**Map Source:** Environmental Protection Agency GIS Data, Retrieved from: <https://www.epa.gov/superfund/search-superfund-sites-where-you-live>

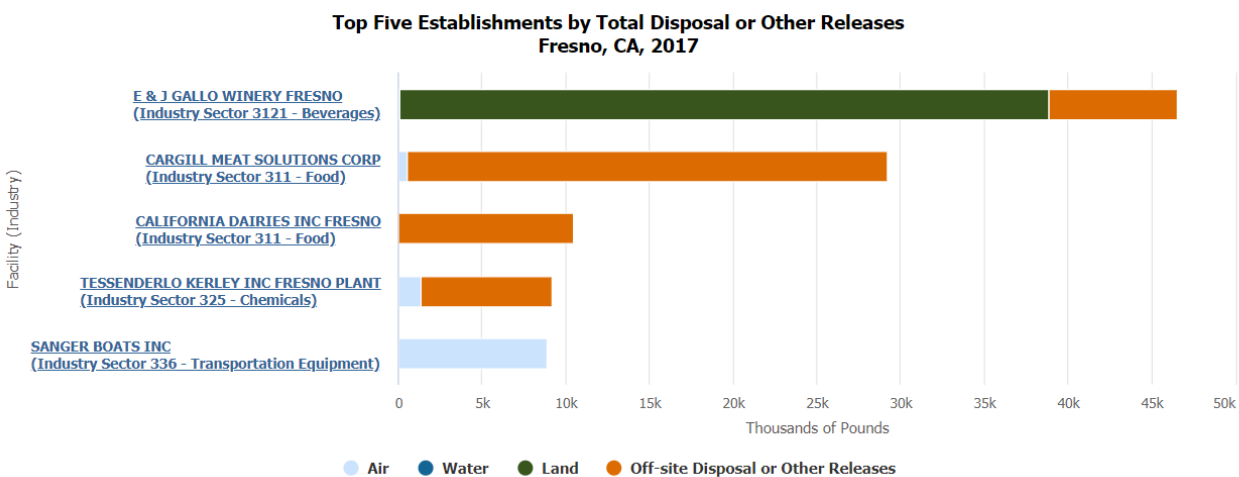
The Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. This information is collectively referred to as production-related waste managed. The 18 toxic release inventory facilities in Fresno are clustered in south and west Fresno (see Figure 31). The top five establishments by total disposal or other releases include beverage, food, chemical, and transportation industries (see Figure 32).

**FIGURE 31. TOXIC RELEASE INVENTORY (TRI) IN THE CITY OF FRESNO**



**Map Source:** Environmental Protection Agency GIS Data, Retrieved from: [https://enviro.epa.gov/triexplorer/tri\\_factsheet.factsheet?pYear=2017&pstate=CA&pcity=fresno&pParent=NAT](https://enviro.epa.gov/triexplorer/tri_factsheet.factsheet?pYear=2017&pstate=CA&pcity=fresno&pParent=NAT)

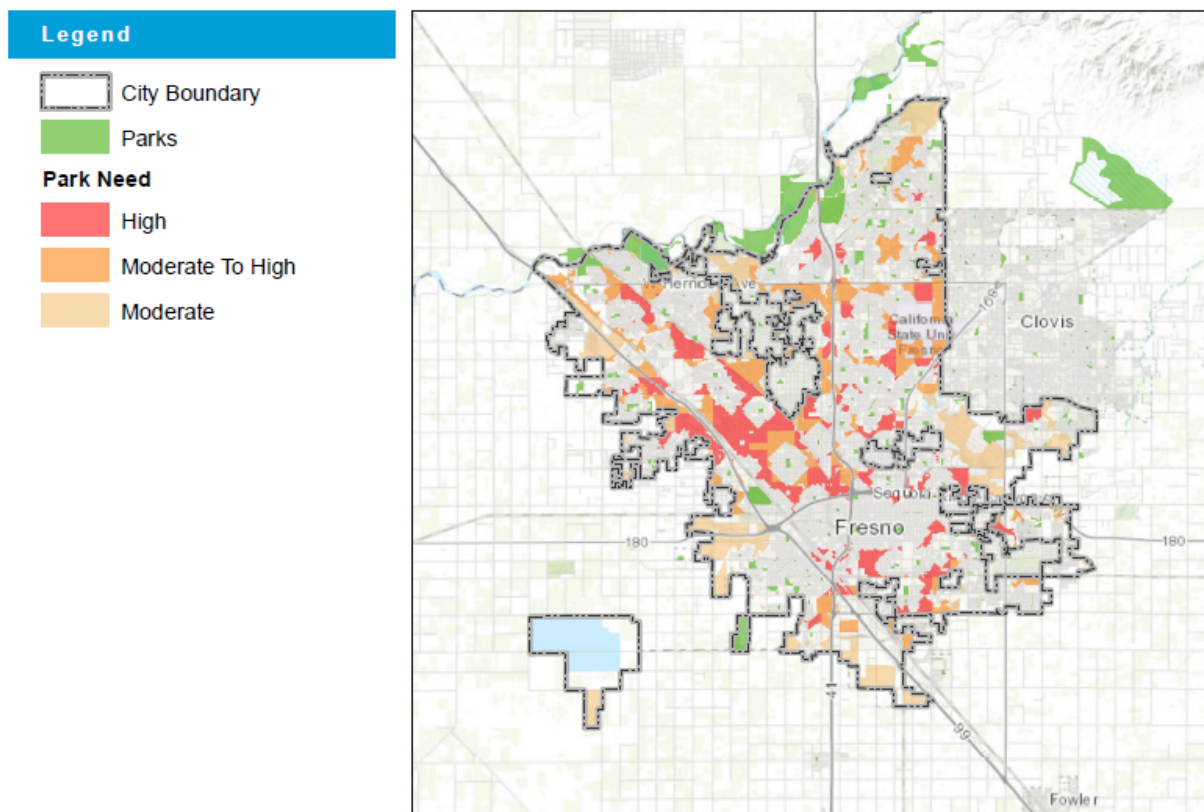
**FIGURE 32. TOP FIVE ESTABLISHMENTS BY TOTAL DISPOSAL OR OTHER RELEASES IN THE CITY OF FRESNO, 2017**



**Map Source:** Environmental Protection Agency, Retrieved from: [https://enviro.epa.gov/triexplorer/tri\\_factsheet.factsheet?pYear=2017&pstate=CA&pcity=fresno&pParent=NAT](https://enviro.epa.gov/triexplorer/tri_factsheet.factsheet?pYear=2017&pstate=CA&pcity=fresno&pParent=NAT)

Access to environmental amenities is another component of environmental health. According to the Trust for Public Land’s ParkScore data for 2019, Fresno ranks 92nd of the 100 most populous metros in the United States with regard to park acreage, investment, amenities, and access. Fresno received the lowest ratings for park spending per resident (a score of 10 out of 100) and for median park size and percent of area dedicated to parks (a score of 17.5 out of 100). Areas classified as having the highest levels of park need are primarily clustered in west and south Fresno (see Figure 33).

**FIGURE 33. PARK NEED IN THE CITY OF FRESNO**



**Map Source:** Trust for Public Land ParkScore, Retrieved from: <https://www.tpl.org/city/fresno-california>

## Food Access

Food access is another important component of access to opportunity, as access to food that is both affordable and nutritious is a challenge for many individuals and families in the United States. In neighborhoods in which the nearest grocery store is many miles away, transportation costs and lack of vehicle access may present particular challenges for low-income households, which may be forced to rely on smaller stores that are often not affordable and may not offer a full range of healthy food choices. Even in areas in close proximity to food outlets, the higher cost of healthy foods such as produce often present barriers to healthy food access.<sup>21</sup>

<sup>21</sup> Valdez Z, Ramirez AS, Estrada E, Grassi K, Nathan S. Community Perspectives on Access to and Availability of Healthy Food in Rural, Low-Resource, Latino Communities. *Prev Chronic Dis* 2016;13:160250.

The Action Plan to Improve Food Access in the Central Valley (2016) notes that city of Fresno is among the top five urban areas in the country for rates of hunger, with children, the elderly, the homeless, and college students experiencing the highest rates of food insecurity.<sup>22</sup> Similarly, analysis by Feeding America indicates that 14.0 percent of all residents and 24.8 percent of children in Fresno County are food insecure, meaning that they lack access, at times, to enough food for an active, healthy life for all members of a given household, and have limited or uncertain access to nutritionally adequate foods.<sup>23</sup>

While data on food access by neighborhood or census tract is not available for the city of Fresno, stakeholders interviewed in the course of this planning process noted a lack of access to fresh food outlets in south and west Fresno. Survey respondents echoed concerns surrounding food access in the city, with 52 percent noting that grocery stores and other shopping opportunities are not equally provided. Only 22 percent of respondents described grocery stores and other shopping as equally provided in the city. Only parks and trails and property maintenance were ranked as less evenly provided than grocery stores and other shopping. As higher proportions of Hispanic residents live in south and west Fresno, lower levels of food access in these areas of the city may present fair housing concerns.

The Action Plan to Improve Food Access in the Central Valley (2016) includes several recommendations to improve food access in the region, including mobile markets, summer meal sites, and job training programs focused on increasing residents' ability to afford fresh food.

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## Summary

City of Fresno residents tend to have moderate proximity to jobs, levels of transit usage, and access to low-cost transportation, with low levels of disparity among racial and ethnic groups. Low scores on the Environmental Health Index suggest poor air quality, with similar scores across racial and ethnic groups. Greater disparities exist among racial and ethnic groups with regard to school proficiency, labor market engagement, and exposure to poverty. The population living below the poverty level has less access to proficient schools, lower labor market engagement, and lower air quality relative to the total population in Fresno.

High levels of disparities exist among racial and ethnic groups regarding access to proficient schools in Fresno. The largest disparities exist between the white population (School Proficiency Index score of 59.9) and the Hispanic and Black populations (scores of 34.6 and 35.5, respectively). Disparities among racial and ethnic groups in access to proficient schools are also high the regional level.

Fresno has moderate Jobs Proximity Index scores with low levels of disparities in distance to job locations among racial and ethnic groups. Proximity to jobs is similar at the regional level, with little disparity among racial and ethnic groups. In combination with these moderate Jobs Proximity index scores, stakeholder input and Longitudinal Employer-Household Dynamics data suggest

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<sup>22</sup> Central Valley Food Access Working Group. (2016). *Action Plan to Improve Food Access in the Central Valley*. Retrieved from: <https://cafarmtofork.cdfa.ca.gov/files/ActionPlanToImproveFoodAccessintheCentralValley.pdf>

<sup>23</sup> Feeding America. (2017). *Map the Meal Gap: Food Insecurity in Fresno County*. Retrieved from: <https://map.feedingamerica.org/county/2017/child/california/county/fresno>

that many workers who live in the city commute long distances to their places of work. In particular, 43.5 percent of workers living in Fresno are employed outside of the city.

Labor Market Index scores indicate overall low levels of engagement with the labor market, with high levels of disparities among racial and ethnic groups. The white population has the highest level of engagement with the labor market among all groups (43.7 points), followed by the Asian or Pacific Islander population (28.7 points). The greatest disparity in labor market engagement, with a difference of 30.8 points, is between the white population (43.7 points) and the Hispanic population below the poverty line (12.9 points).

Transit Trip Index scores indicate little disparity and overall moderate levels of transit usage among racial and ethnic groups in Fresno. Black and Hispanic populations use transit at the highest rates. Transit usage in the Fresno MSA region is lower than that in the city.

Low Transportation Cost scores are moderate throughout most block groups in the city, and disparities are low among racial and ethnic groups. The Black and Hispanic populations below the poverty level experience lower transportation costs and closer proximity to public transportation than other groups.

Low Poverty index scores indicate high levels of poverty in Fresno, with high levels of disparities among racial and ethnic groups in exposure to poverty. Hispanic and Black populations in the city experience the greatest exposure to poverty, while the white population is the least exposed to poverty. Higher scores in the region suggest that residents outside of the city of Fresno are less exposed to poverty relative to Fresno residents.

Indicators of environmental health also indicate disparities among racial and ethnic groups. Air quality is relatively low across all block groups in Fresno, although block groups in the most northern block groups experience slightly better air quality. Environmental Health Index scores suggest little disparity in exposure to low air quality among racial and ethnic groups. Hispanic, Native American, and Black populations below the poverty level experience the greatest exposure to low air quality. Brownfields and toxic sites tend to be clustered in south and west Fresno, areas in which Hispanic, Black, Asian or Pacific Islander, and Native Americans populations tend to make up greater proportions of the city's population relative to north Fresno. South and west Fresno also tend to have the lowest levels of park access in Fresno, indicating that these areas experience both increased exposure to environmental hazards and reduced access to environmental amenities relative to north Fresno.

Finally, research, stakeholder interviews, and a community survey conducted throughout this planning process indicate high levels of food insecurity in Fresno and the region. In particular, stakeholders emphasized that residents in south and west Fresno have less access to fresh, healthy, and affordable food. As higher proportions of Hispanic residents live in south and west Fresno, lower levels of food access in these areas of the city may present fair housing concerns.



## CHAPTER 6. HOUSING PROFILE

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.<sup>24</sup> Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.<sup>25</sup> Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.<sup>26</sup>

This section discusses the existing supply of housing in the city of Fresno. It also reviews housing costs, including affordability and other housing needs by householder income. Homeownership rates and access to lending for home purchases are also assessed.

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### Housing Supply Summary

According to the 2013-2017 American Community Survey, there are 176,617 housing units in Fresno, which represents an increase of 18.5% since 2000. Of Fresno's total housing units, 93.5% are occupied and 6.5% are vacant (a rate which is nearly identical to the city's vacancy rate in 2000, 6.4%). Vacancies in Fresno County are at 7.5% of all housing units. Both of these rates are relatively low and indicate that additional housing development may be needed to accommodate future population growth. The vacancy rate, calculated from ACS data, includes housing that is

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<sup>24</sup> Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, [www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.et.al.pdf](http://www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.et.al.pdf).

<sup>25</sup> "State of the Nation's Housing 2015." *Joint Center for Housing Studies of Harvard University*, <http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf>

<sup>26</sup> Deirdre Oakley & Keri Burchfield (2009) *Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago.* *Journal of Urban Affairs*, 31:5, 589-614.

available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Thus, the actual number of rental and for-sale units that are available for occupancy are likely lower than these figures indicate.

**TABLE 8. HOUSING UNITS BY OCCUPANCY STATUS**

	2000	2010	2013-2017	2000-2017 Change
<b>City of Fresno</b>				
Total Housing Units	149,025	171,288	176,617	18.5%
Occupied Housing Units	140,079	158,349	165,107	17.9%
Vacant Housing Units	8,946	12,939	11,510	28.7%
Vacancy Rate	6.4%	7.6%	6.5%	+0.1% points
<b>Fresno County</b>				
Total Housing Units	270,767	315,531	326,213	20.5%
Occupied Housing Units	252,940	289,391	301,824	19.3%
Vacant Housing Units	17,827	26,140	24,389	36.8%
Vacancy Rate	6.6%	8.3%	7.5%	+0.9% points

**Data Source:** U.S. Census 2000 SF1 Table H003 and 2010 SF1 Table H3 and 2012-2016 5-Year American Community Survey Table B25002

Variety in terms of housing structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable than single-family homes for low- and moderate-income households, who are disproportionately likely to be households of color. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 9 shows Fresno’s housing units by structure type. The most predominant form of housing unit is the single-family detached home, which makes up 60.6% of Fresno housing units. Over one-quarter of the city’s housing units are either small multifamily units (14.0%) or duplexes, triplexes and quadraplexes (14.2%). Scarcer housing types include large multifamily (4.5%), attached single-family units (2.5%), mobile homes (3.8%) and other units such as RVs, boats and vans (0.1%). Input received during the community engagement process indicated that stakeholders think Fresno would benefit from a wider variety of housing types – including more condominiums and townhomes citywide and rental apartments in North Fresno.

In Fresno County, detached single-family homes and large multifamily units are more prominent than in the city (making up 67.7% and 6.5% of county housing units, respectively). Smaller multifamily, single-family attached units, and all other housing units types occur less frequently in the county than in the city of Fresno.

**\*TABLE 9. HOUSING UNITS BY STRUCTURE TYPE**

Units in Structure	City of Fresno		Fresno County	
	Number	Percent	Number	Percent
1, detached	107,034	60.6%	220,865	67.7%
1, attached	4,461	2.5%	7,695	2.4%
2-4	24,973	14.2%	37,538	11.5%
5-19	24,790	14.0%	32,571	10.0%
20 or more	14,772	4.5%	11,425	6.5%
Mobile home	12,325	3.8%	3,850	2.2%
Other (RV, boat, van, etc.)	447	0.1%	84	0.0%
<b>Total</b>	<b>326,213</b>	<b>100.0%</b>	<b>176,617</b>	<b>100.0%</b>

**Data Source:** 2013-2017 5-Year American Community Survey Table B25024

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. But market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 10 explores housing units in Fresno by size and tenure (the unit's occupation by either a homeowner or renter). Housing units with two or three bedrooms represent the largest share of owner-occupied and renter-occupied units in Fresno (both approximately 70%). While 28% of owner-occupied units have four or more bedrooms, only 7.8% of renter-occupied units are of this size, which may limit choice for larger renter families. Stakeholder input did note the need for larger, affordable units to meet the needs of large families. Studios and one-bedroom apartments make up the remaining 23% of renter-occupied units, while comprising less than 2% of owner-occupied units. The county has a slightly greater share of 4+ bedroom units occupied by both renters and owners than are available in the city, but a smaller share of one-bedroom units occupied by renters.

**TABLE 10. HOUSING UNITS BY SIZE AND TENURE**

Number of Bedrooms	City of Fresno		Fresno County	
	Number	Percent	Number	Percent
<b>Owner-Occupied Housing Units</b>				
Zero	379	0.5%	760	0.5%
One	727	0.9%	1,538	1.0%
Two or three	54,364	70.2%	108,200	67.6%
Four or more	21,922	28.3%	49,503	30.9%
<b>Total</b>	<b>77,392</b>	<b>100.0%</b>	<b>160,001</b>	<b>100.0%</b>
<b>Renter-Occupied Housing Units</b>				
Zero	4,324	4.9%	6,147	4.3%
One	15,797	18.0%	22,781	16.1%
Two or three	60,793	69.3%	99,751	70.3%
Four or more	6,801	7.8%	13,144	9.3%
<b>Total</b>	<b>87,715</b>	<b>100.0%</b>	<b>141,823</b>	<b>100.0%</b>

**Note:** Total add to the total number of occupied housing units in each geography. Unoccupied units are not included in this table because tenure data is not available for these units.

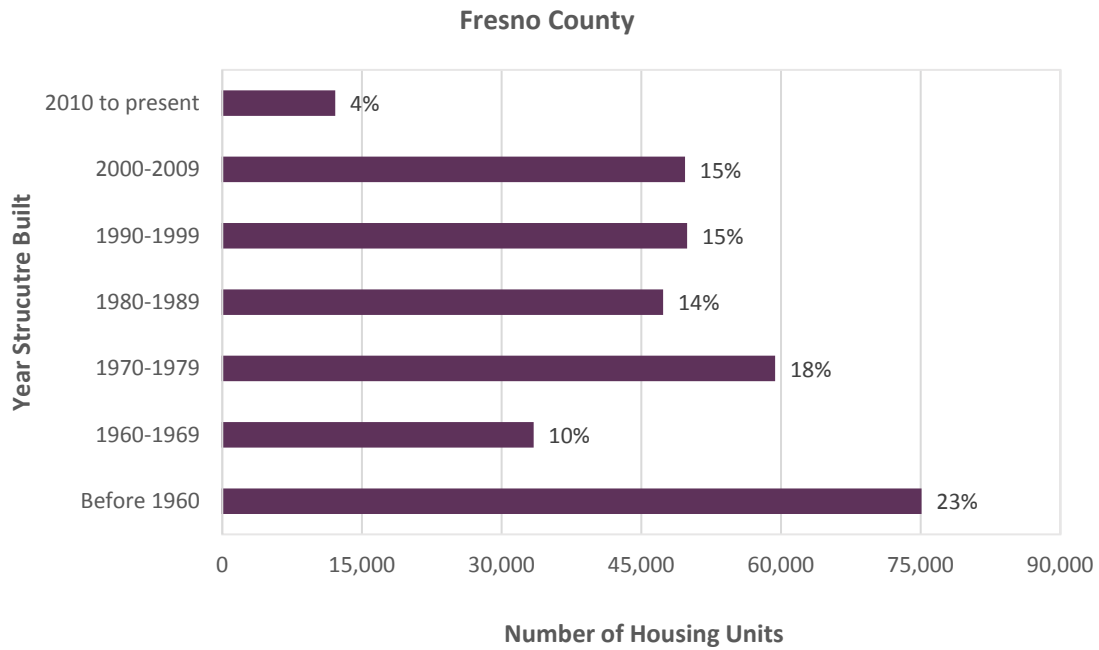
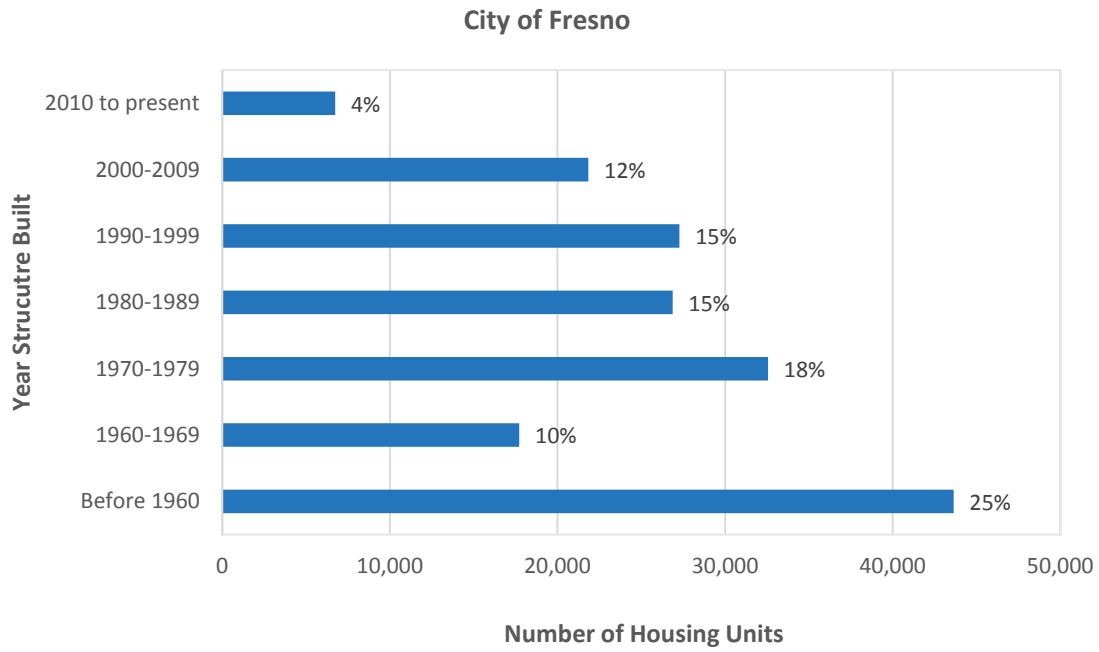
**Data Source:** 2013-2017 5-Year American Community Survey Table

Assessing housing conditions in an area can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of an area’s housing can have substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Additionally, homes built prior to 1978 present the potential for lead exposure risk due to lead-based paint or lead pipes carrying drinking water.

Over one-half of housing units in Fresno were built prior to 1980, making a majority of the city’s housing stock at least 40 years old. Housing units built between 1980 and 1999 represent 30% of the housing stock, while housing built since 2000 only represents 16% of the city’s housing stock. Housing units in the county were built in a similar timeframe as the city of Fresno, although there was a slightly greater percentage of units built between 2000-2009 than in the city.

Input received during the community engagement process aligns with age trends to indicate the need for housing rehabilitation in Fresno. Residents and other stakeholders noted the need for single-family home repair and rehabilitation, rental rehabilitation, and improvements to aging mobile homes, particularly roof repair. This need was most commonly identified in Southwest Fresno, although some participants noted homes in need of rehabilitation in other areas as well.

**FIGURE 34. AGE OF HOUSING IN THE CITY OF FRESNO AND FRESNO COUNTY**

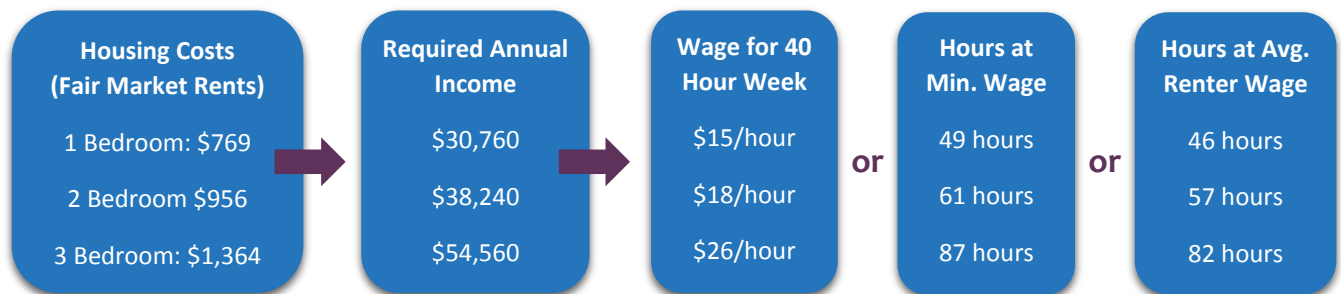


## Housing Costs and Affordability

The most common housing need identified by stakeholders related to affordability, particularly for low- and moderate-income households. The National Low Income Housing Coalition’s annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. The figure that follows shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs) in Fresno County for one, two, and three-bedroom rental units.

**FIGURE 35. REQUIRED WAGES, AND HOURS TO AFFORD FAIR MARKET RENTS IN FRESNO COUNTY, 2018**

### Fresno County



**Note:** Required income is the annual income needed to afford Fair Market Rents without spending more than 30% of household income on rent. Minimum wage in Fresno County is \$12.00. Average renter wages are \$12.81 in Fresno County.

**Source:** National Low Income Housing Coalition *Out of Reach* 2018, Accessed from <http://nlihc.org/oor/california>

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-standard rental units in the local housing market.



**TO AFFORD A 2-BEDROOM RENTAL UNIT AT FRESNO’S FAIR MARKET RENT OF \$956 WOULD REQUIRE A 61 HOURS WORK WEEK AT MINIMUM WAGE.**

To afford a one-bedroom rental unit at the FMR of \$769 without being cost burdened (i.e., spending more than 30% of income on housing) would require an annual income of at least \$30,760. This amount translates to a 40-hour work week at an hourly wage of \$15/hour. It would take a 49-hour work week at the minimum wage of \$12.00 to afford the unit or a 46-hour work week at the average renter wage of \$12.81. Note that average renter wage was derived by the National Low Income Housing Coalition from the Bureau of Labor Statistics’ Quarterly Census of Employment and Wages data for the purpose of evaluating local housing affordability.

A household could afford the two-bedroom FMR of \$956 with an annual income of \$38,240 or higher, or a 40-hour work week at an hourly wage of \$18/hour. A minimum wage employee would need to work 61 hours per week to afford the unit. A worker earning the average renter wage would have to work 43 hours per week to afford the unit.

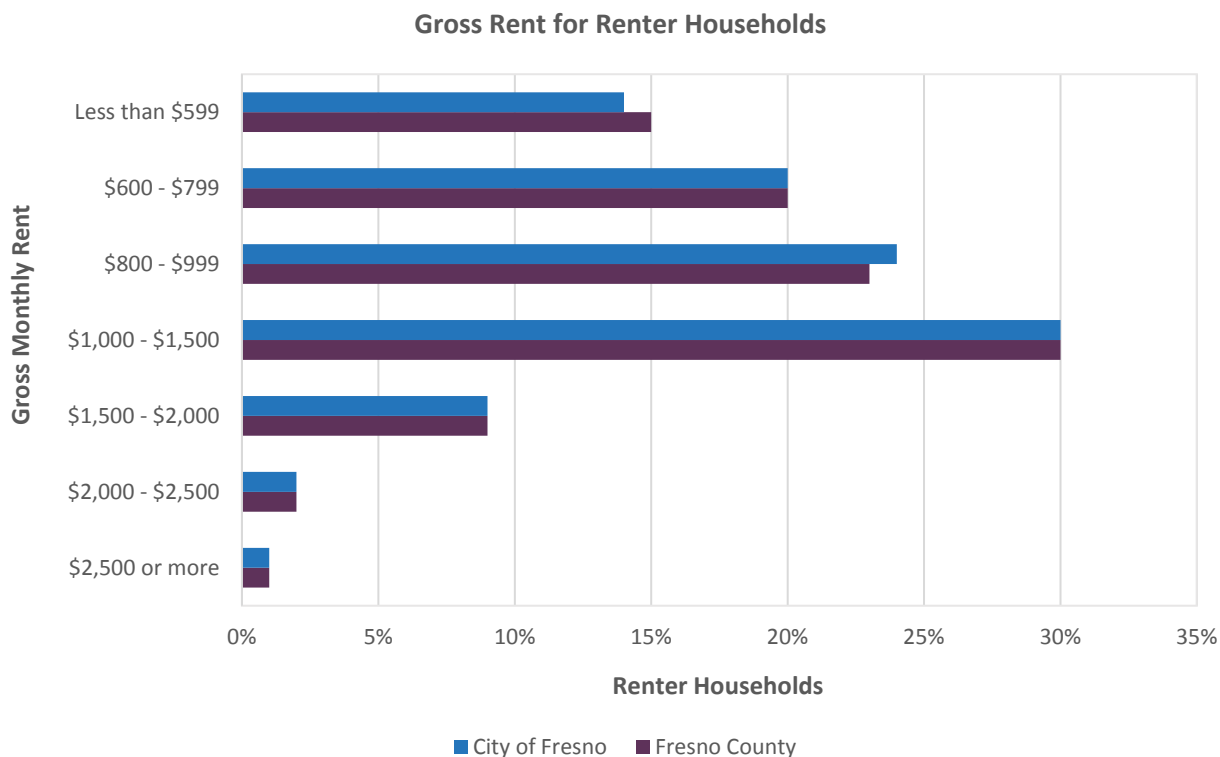


Overall, this data indicates that low incomes make housing at fair market rents unaffordable to individuals earning the minimum wage in Fresno County. Individuals earning average renter wages and working a 40-hour work week can afford one-bedroom housing at FMR but would not be able to afford larger units.

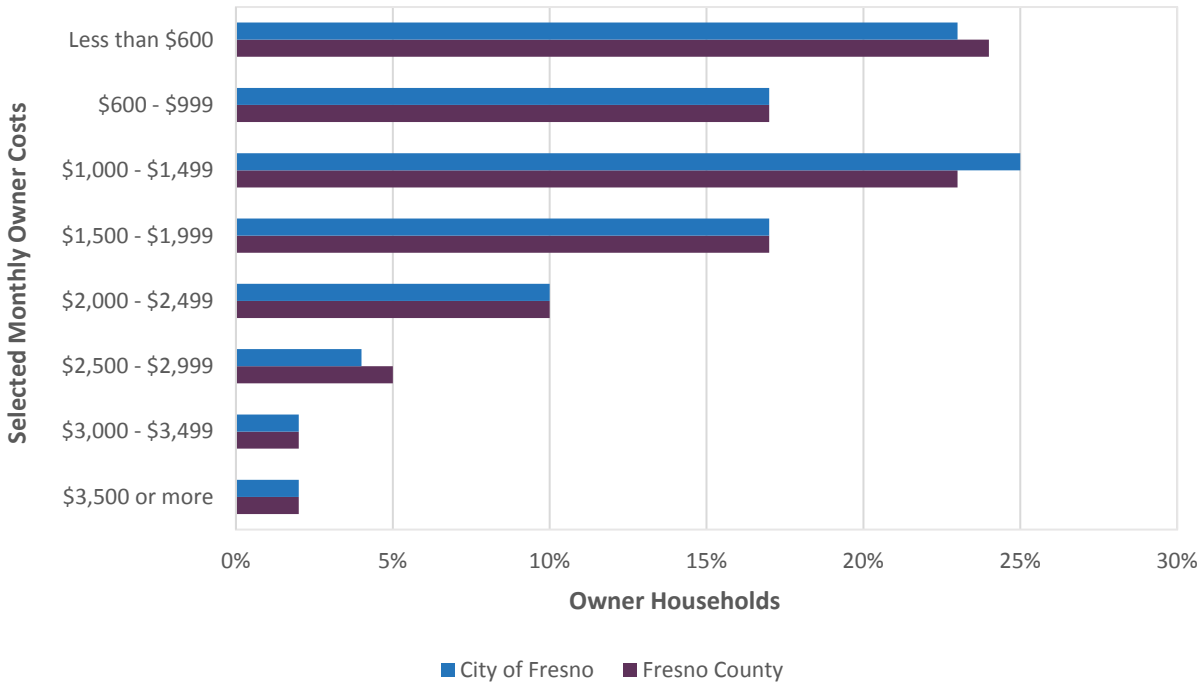
While FMRs are set at the metropolitan level, there is variation in housing costs across the region. Figure 36 show rents and monthly owner costs for households in Fresno and Fresno County. Overall, the distribution of rental units by cost are nearly identical at the city and county levels, with the largest share in each area (30%) renting for between \$1,000 and \$1,500 a month. One quarter of units rent for between \$800 and \$999, and another 20% for between \$600 and \$799. A relatively small share in each area (12%) cost over \$1,500 a month. Although rental rates in Fresno and Fresno County are relatively modest compared to many other jurisdictions in California and the US, lower incomes in the city mean that affording housing is still difficult for many Fresno residents. The next section looks more specifically at the relationship between housing costs and income.

Monthly owner costs (which includes both households with and without a mortgage) are centered in the \$1,000 to \$1,499 range. About 25% of owners in Fresno and 23% in Fresno County have housing costs in this range. Another one-quarter have housing costs under \$600, which likely includes many owners without mortgages. About 19% of owners in the city spend more than \$2,000 on housing costs. The next section also considers need related to affordability, overcrowding, and housing conditions for Fresno homeowners.

**FIGURE 36. GROSS RENT FOR RENTER HOUSEHOLDS IN THE CITY OF FRESNO AND FRESNO COUNTY**



Selected Monthly Owner Costs for Owner Households with a Mortgage



## Housing Needs

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.
3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau’s American Community Survey that is largely not available through standard Census

products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for the city of Fresno and the Fresno region is provided in the tables that follow.

HOUSEHOLDS OF COLOR ARE MORE LIKELY TO HAVE A HOUSING NEED THAN WHITE HOUSEHOLDS IN THE CITY OF FRESNO AND FRESNO COUNTY.

IN THE CITY OF FRESNO, HISPANIC AND AFRICAN AMERICAN HOUSEHOLDS ARE 1.5 TIMES AS LIKELY AS WHITE HOUSEHOLDS TO HAVE A HOUSING NEED.

There are 80,870 Fresno households that have at least one housing problem, comprising 51% of all households. Nearly one-third (31%) of all households have a severe housing problem. In the region, housing problems occur at slightly lesser rates; 137,555 households (48%) have at least one housing problem and 83,265 households (29%) have a severe housing problem.

Several racial and ethnic groups experience a disproportionately greater rate of housing need compared to white Fresnans. HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of white households. While 39% of white households have

a housing problem, 65% of Native American households have a housing problem. Disproportionate rates of housing problems also affect 60% of Hispanic households, 59% of Black households and 54% of Asian households. Hispanic households have 36,850 households with a housing problem, the greatest number of any group.

Severe housing needs also disproportionately affect non-white households compared to white households. One-fifth of white households in Fresno experience a severe housing problem. Comparatively, over 40% of Hispanic households experience a severe housing problem, followed by Black households (38%), Native American households (37%) and Asian households (35%). Similar patterns exist in Fresno County, where all non-white households, including other, non-Hispanic households, experience disproportionate rates of both housing problems and severe housing problems compared to their white counterparts.

Table 11 also compares housing need rates for households by size and familial status. In the city of Fresno, households with five or more members experience housing problems at a rate of 71%, much higher than non-family households (49%) or small families (45%). This pattern continues in the region, where 67% of large families have a housing problem compared to 47% of non-family households and 41% of small families. This aligns with input received during the community engagement process, which indicated the large, low and moderate income families experience greater difficulty obtaining housing that is both affordable and appropriately-sized.

Table 12 examines only one dimension of housing need – severe cost burdens. Severe cost burdens affect 23% of all Fresno households and 20% of households in the region. Black households experience a disproportionate rate of severe housing cost, since one-third of Black households experience severe housing cost compared to only 18% of white households. Similarly, Black households are the only group to have a disproportionate rate of severe housing

cost in the region, where severe housing costs affect 32% of Black households compared to 16% of white households.

Severe housing costs affect small, large and non-family households rather uniformly in both the city and region. In the City of Fresno, one-quarter of non-family households, 22% of small families and 21% of large families have severe housing costs. Comparatively, 24% of non-family households and 19% of both large and small families experience severe housing costs in the region.

Figures 37 through 40 map the prevalence of housing cost burdens in Fresno and the Fresno region, along with population by race, ethnicity and national origin. In the city, the highest rates of housing needs are found in census tract 54.08 around Fresno State University, census tract 25.02 along parts of Sequoia Kings Canyon Freeway that are immediate east of downtown Fresno, and census tract 47.04 in northwest Fresno bordered by W. Shields Ave to the south, N. West Ave to the east and W. Dakota Ave to the north. Census tracts in southwest, southeast, west, and central Fresno have elevated levels of housing problems with tracts typically having at least 50% of all households having at least one housing problem.

**TABLE 11. DEMOGRAPHICS OF HOUSEHOLDS WITH DISPROPORTIONATE HOUSING NEEDS**

Disproportionate Housing Needs Households Experiencing any of the Four Housing Problems	City of Fresno			Fresno Region		
	# with problems	# of households	% with problems	# with problems	# of households	% with Problems
<b>Race and Ethnicity</b>						
White, Non-Hispanic	25,400	64,665	39.3%	46,335	126,010	36.8%
Black, Non-Hispanic	8,140	13,775	59.1%	9,105	15,785	57.7%
Hispanic	36,850	61,070	60.3%	67,555	118,935	56.8%
Asian or Pacific Islander, Non-Hispanic	8,443	15,637	54.0%	11,353	22,482	50.5%
Native American, Non-Hispanic	445	684	65.1%	764	1,522	50.2%
Other, Non-Hispanic	1,595	3,338	47.8%	2,455	5,100	48.1%
<b>Total</b>	<b>80,870</b>	<b>159,165</b>	<b>50.8%</b>	<b>137,555</b>	<b>289,815</b>	<b>47.5%</b>
<b>Household Type and Size</b>						
Family households, <5 People	37,590	83,130	45.2%	63,800	156,420	40.8%
Family households, 5+ People	19,315	27,093	71.3%	36,490	54,748	66.7%
Non-family households	23,970	48,935	49.0%	37,270	78,640	47.4%
<b>Households Experiencing any of the Four Severe Housing Problems</b>						
	# with problems	# of households	% with problems	# with problems	# of households	% with problems
<b>Race and Ethnicity</b>						
White, Non-Hispanic	13,305	64,665	20.6%	23,600	126,010	18.7%
Black, Non-Hispanic	5,290	13,775	38.4%	5,860	15,785	37.1%
Hispanic	24,615	61,070	40.3%	44,840	118,935	37.7%
Asian or Pacific Islander, Non-Hispanic	5,402	15,637	34.6%	7,121	22,482	31.7%
Native American, Non-Hispanic	250	684	36.6%	429	1,522	28.2%
Other, Non-Hispanic	960	3,338	28.8%	1,420	5,100	27.8%
<b>Total</b>	<b>49,810</b>	<b>159,165</b>	<b>31.3%</b>	<b>83,265</b>	<b>289,815</b>	<b>28.7%</b>

**Note:** All % represent a share of the total population, except household type and size, which is out of total households.

**Source:** CHAS

**TABLE 12. DEMOGRAPHICS OF HOUSEHOLDS WITH SEVERE HOUSING COST BURDENS**

Fresno	City of Fresno			Fresno Region		
	# with problems	# of Households	% with problems	# with problems	# of households	% with problems
<b>Race and Ethnicity</b>						
White, Non-Hispanic	11,560	64,665	17.9%	20,185	126,010	16.0%
Black, Non-Hispanic	4,595	13,775	33.4%	5,010	15,785	31.7%
Hispanic	16,590	61,070	27.2%	28,520	118,935	24.0%
Asian or Pacific Islander, Non-Hispanic	3,184	15,637	20.4%	4,270	22,482	19.0%
Native American, Non-Hispanic	190	684	27.8%	310	1,522	20.4%
Other, Non-Hispanic	715	3,338	21.4%	1,035	5,100	20.3%
<b>Total</b>	<b>36,834</b>	<b>159,165</b>	<b>23.1%</b>	<b>59,330</b>	<b>289,815</b>	<b>20.5%</b>
<b>Household Type and Size</b>						
Family households, <5 People	18,620	83,130	22.4%	29,804	156,420	19.1%
Family households, 5+ People	5,770	27,093	21.3%	10,335	54,748	18.9%
Non-family households	12,450	48,935	25.4%	19,170	78,640	24.4%

**Note:** Severe housing cost burden is defined as greater than 50% of income. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. The # households is the denominator for the % with problems and may differ from the # households for the table on severe housing problems.

**Source:** CHAS



FIGURE 37. HOUSING BURDEN AND RACE AND ETHNICITY IN THE CITY OF FRESNO

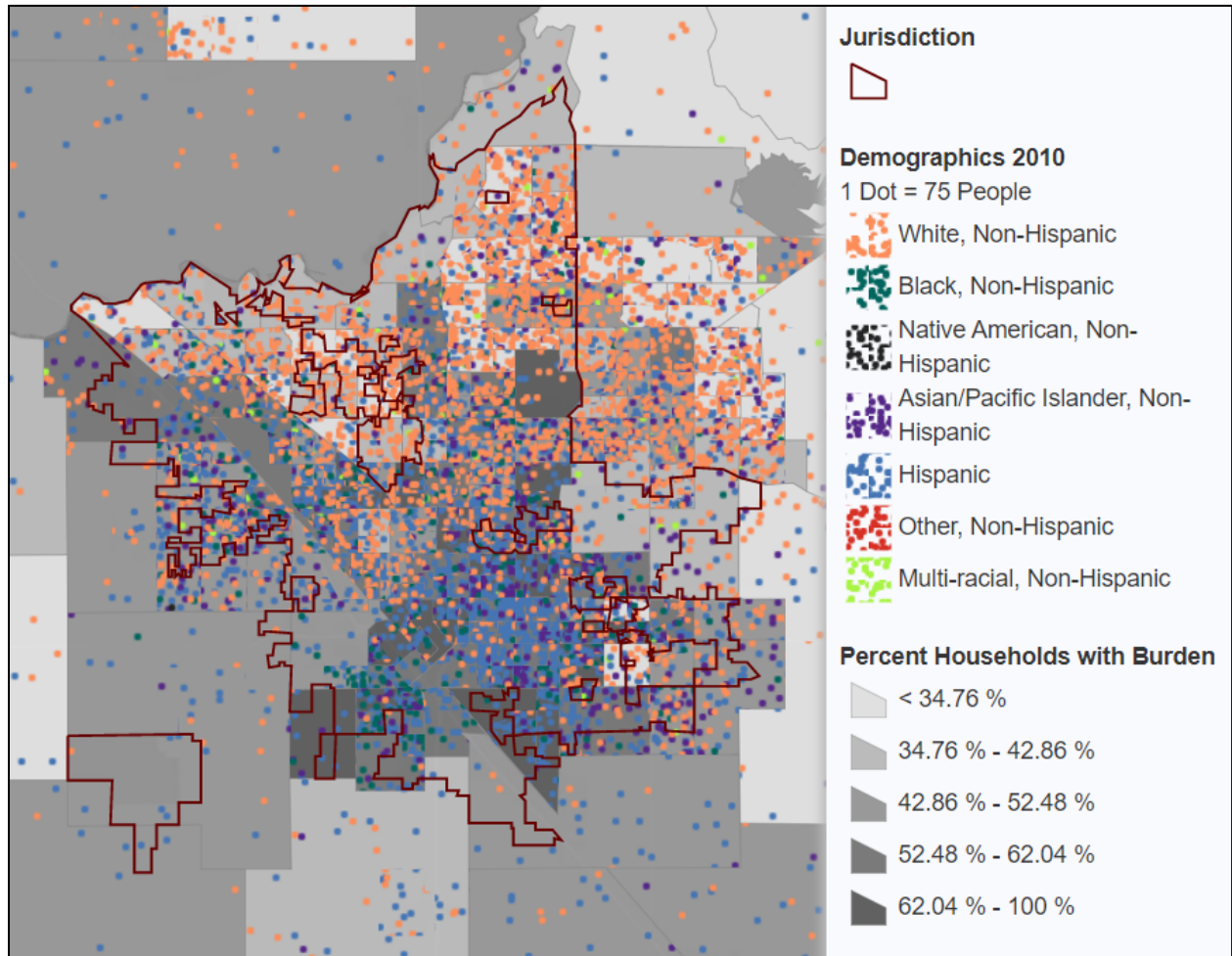


FIGURE 38. HOUSING BURDENS AND NATIONAL ORIGIN IN THE CITY OF FRESNO

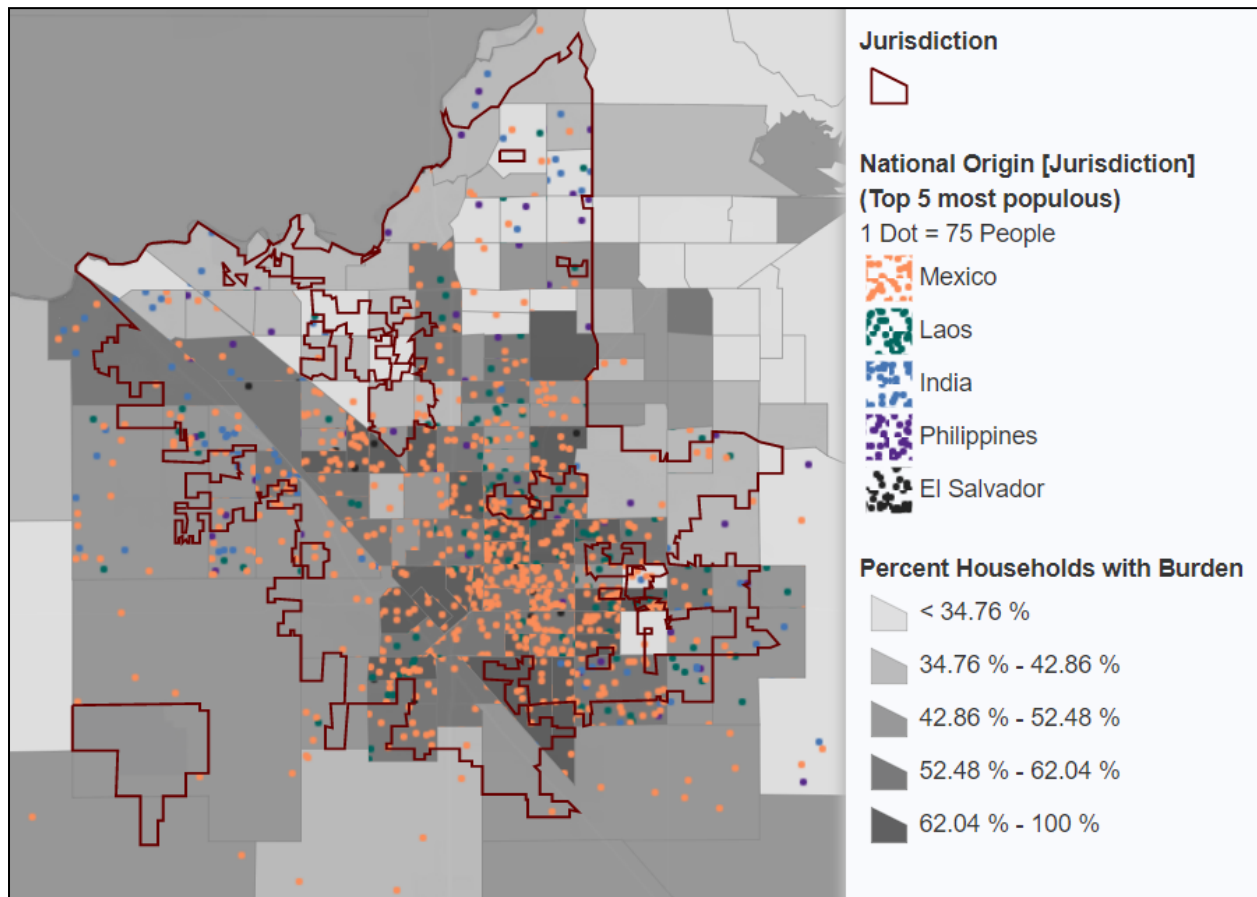


FIGURE 39. HOUSING BURDEN AND RACE AND ETHNICITY IN THE FRESNO REGION

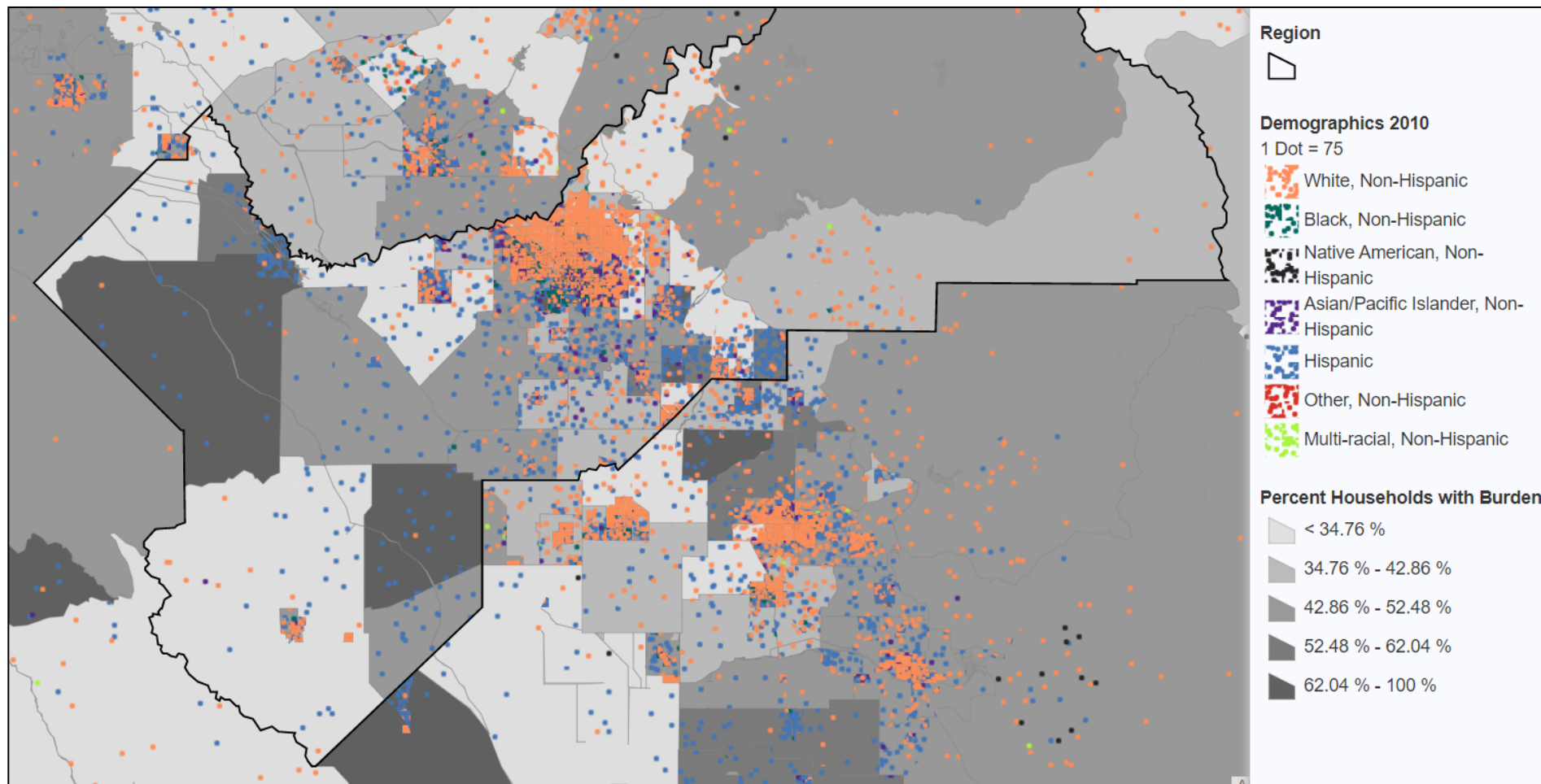
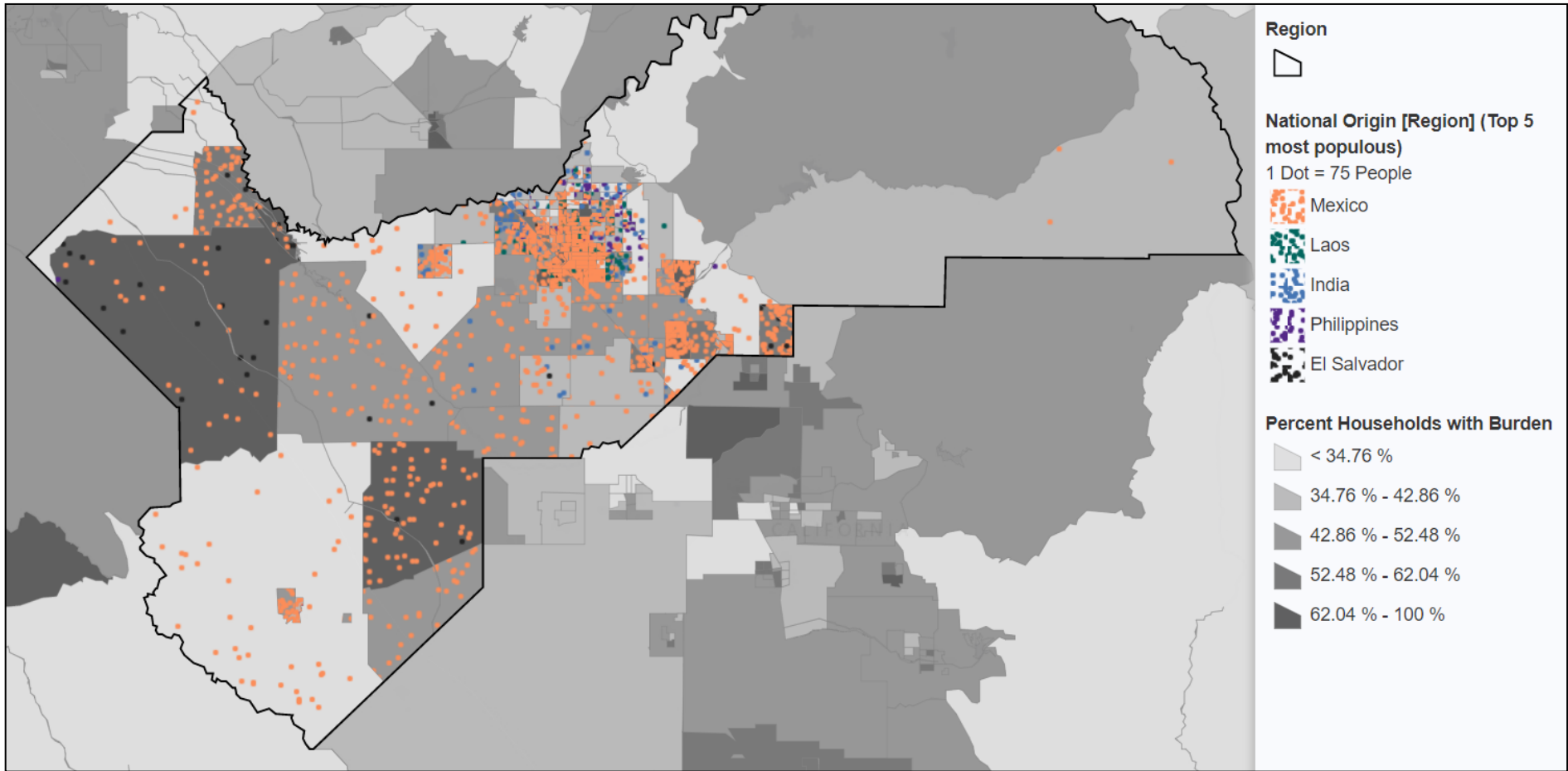


FIGURE 40. HOUSING BURDENS AND NATIONAL ORIGIN IN THE FRESNO REGION



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## Homeownership and Lending

Homeownership is vital to a community's economic well-being. It allows the opportunity to build wealth, is generally associated with higher levels of civic engagement,<sup>27</sup> and is correlated with positive cognitive and behavioral outcomes among children.<sup>28</sup>

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2017, the U.S. Census Bureau reported a 21.6 percentage point gap in homeownership rate between white and Black households; just a 2.9 percentage point decrease since 1997.<sup>29</sup>

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is 8 percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference to urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable houses.<sup>30</sup>

Table 13 shows the number of owner and renter households, as well as the homeownership rate, by race and ethnicity for the city and region. In Fresno, 48% of households own their homes. The homeownership rate is highest for white households (62.2%), followed by other race households (52.8%) and Asian households (47.0%). About 38% of Hispanic households in the city own their homes, while Black and Native American households have the lowest homeownership rates at 27%. In Fresno County, homeownership rates are higher overall (53.8%) and for each racial and ethnic group. Again, however, African Americans have the lowest homeownership rate at 29.1%, less than half that of white households (67.8%).

Homeowners in the city of Fresno are primarily located in pockets of the city. Strong homeownership occurs north of E. Nees Avenue and immediately south of N. Herndon Avenue in northeast Fresno, to the west of N. Fruit Avenue in northwest Fresno, immediately north of W. Clinton Avenue and in areas around N. Polk Avenue in west Fresno, south of E. Belmont Avenue in southeast Fresno, and along N. Fowler and S. Fowler Avenues in southeast Fresno. In these areas, homeownership rates generally exceed 70%. Several census tracts in northeast and northwest Fresno have homeownership rates that exceed 80%.

Renters in the city of Fresno, as shown in Figure 41, are mostly clustered in central Fresno, in parts of southeast Fresno along Sequoia Kings Canyon Freeway and near Fresno Pacific

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<sup>27</sup> Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review*. 2012;48(5):731–60.

<sup>28</sup> Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." *Low-Income Homeownership Working Paper Series*. Joint Center for Housing Studies of Harvard University. October 2001, <http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>.

<sup>29</sup> U.S. Census Bureau. *Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017*.

<sup>30</sup> Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" *The Urban Institute*. February 2000. [https://www.urban.org/sites/default/files/publication/98729/millennial\\_homeownership\\_0.pdf](https://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf)

University, near Fresno State University in north Fresno, along Highway 41 from Shaw Avenue up to the Madera County line, in west Fresno between N. Fruit Avenue and E. Shields Avenue and in southwest Fresno between E. California and E. Church Avenues east of Hyde Park. These areas contain census tracts in which the percentage of renters exceeds 70%. Few census tracts have more than 80% renters. Areas where the percentage of renters exceeds 80% exist near the universities, and in the Pinedale neighborhood in north Fresno.

Figures 43 and 44 indicate that renters are more predominant in west Fresno County. The percentage of renters exceeds 90% in those census tracts surrounding the Lemoore Naval Air Station. Conversely, homeownership is more prevalent in east Fresno County. County census tract 59.12 east of the City of Clovis has a homeownership rate of 93%. Census tracts north of E. Kings Canyon, extending to the county line, have homeownership rates exceeding 75%. Census tracts adjacent to southeast Fresno also have rates of homeownership that exceed, in some cases, 80%.

**TABLE 13. HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY**

Race/Ethnicity	City of Fresno			Fresno Region		
	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate
<b>Non-Hispanic</b>						
White	40,220	24,440	62.2%	85,375	40,635	67.8%
Black	3,725	10,045	27.1%	4,590	11,185	29.1%
Asian	7,355	8,290	47.0%	11,900	10,580	52.9%
Native American	190	495	27.7%	515	1,005	33.9%
Other	1,765	1,580	52.8%	2,990	2,100	58.7%
Hispanic	23,080	37,980	37.8%	50,495	68,450	42.5%
<b>Total</b>	<b>76,335</b>	<b>82,830</b>	<b>48.0%</b>	<b>155,860</b>	<b>133,955</b>	<b>53.8%</b>

**Note:** Data presented are number of households, not individuals.

**Source:** CHAS



FIGURE 41. SHARE OF HOUSEHOLDS THAT ARE RENTERS IN THE CITY OF FRESNO

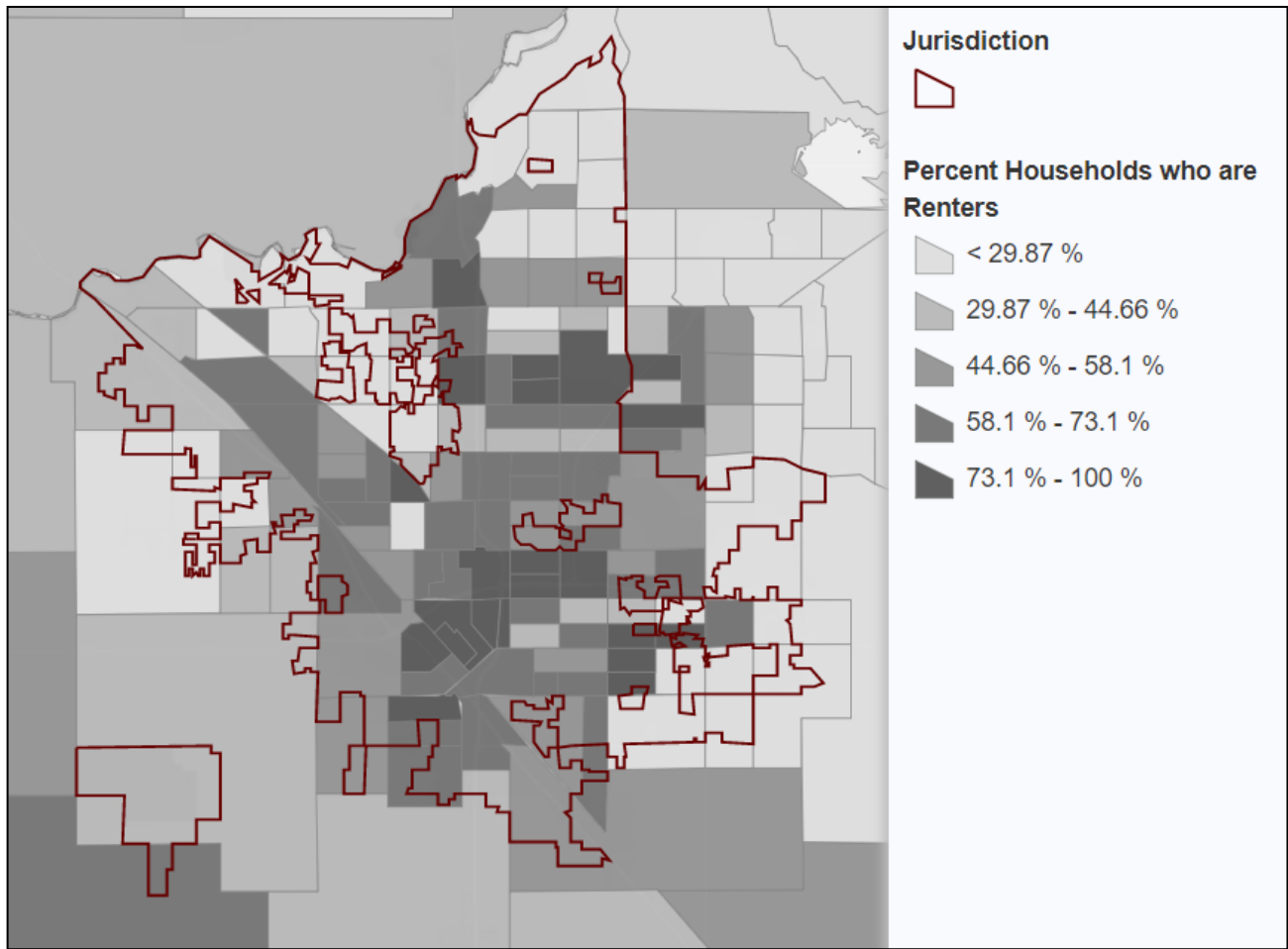
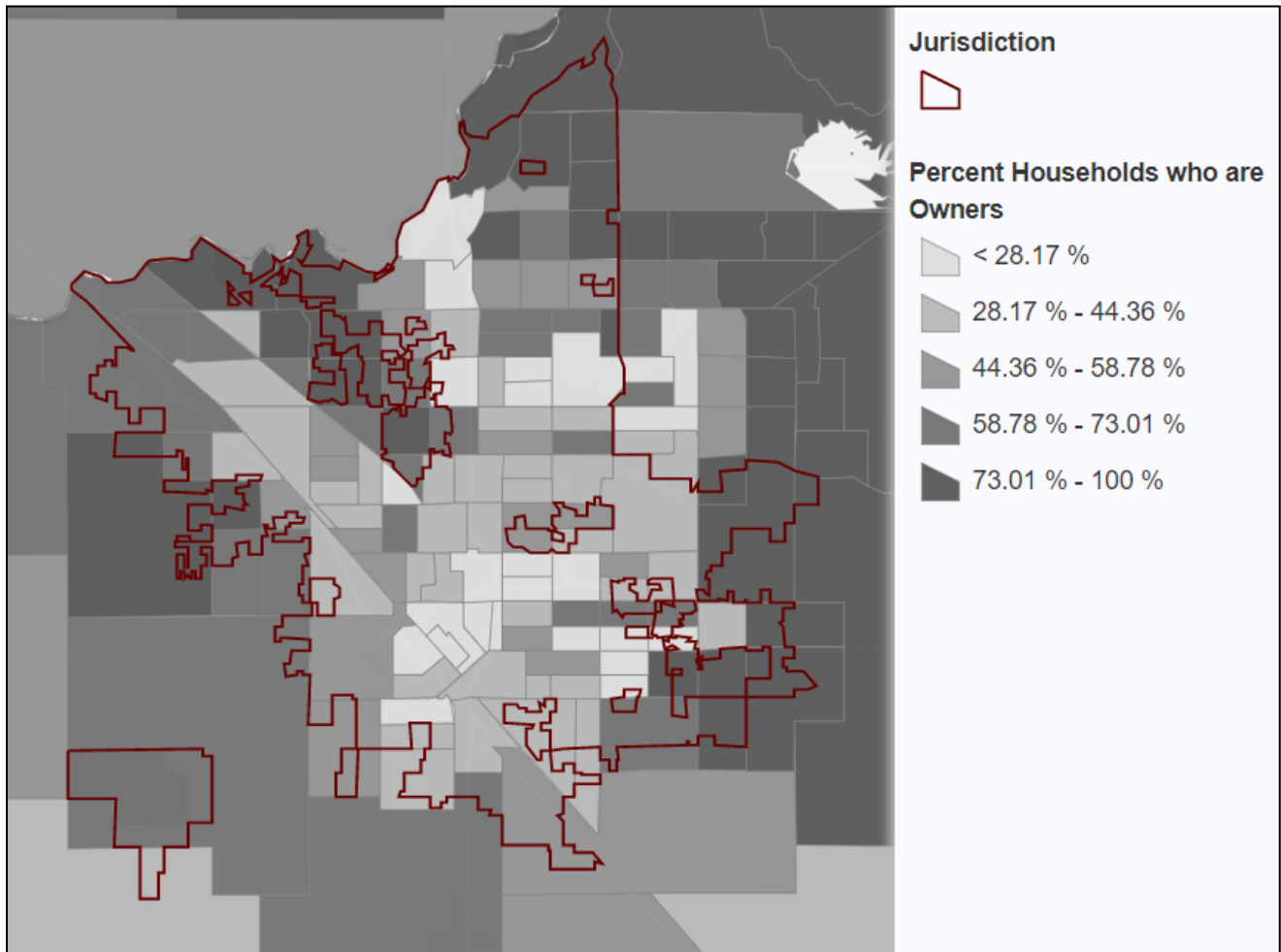
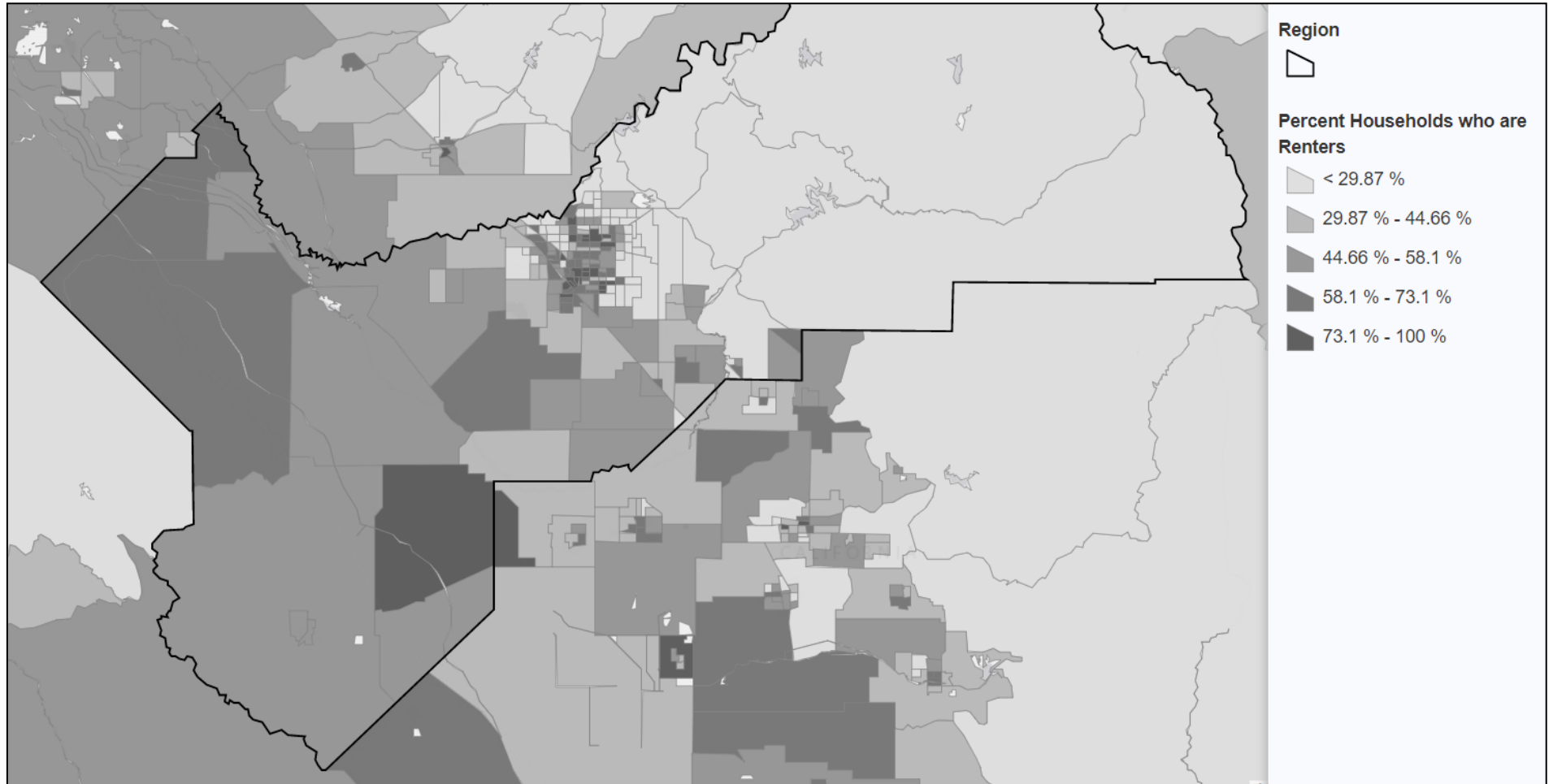


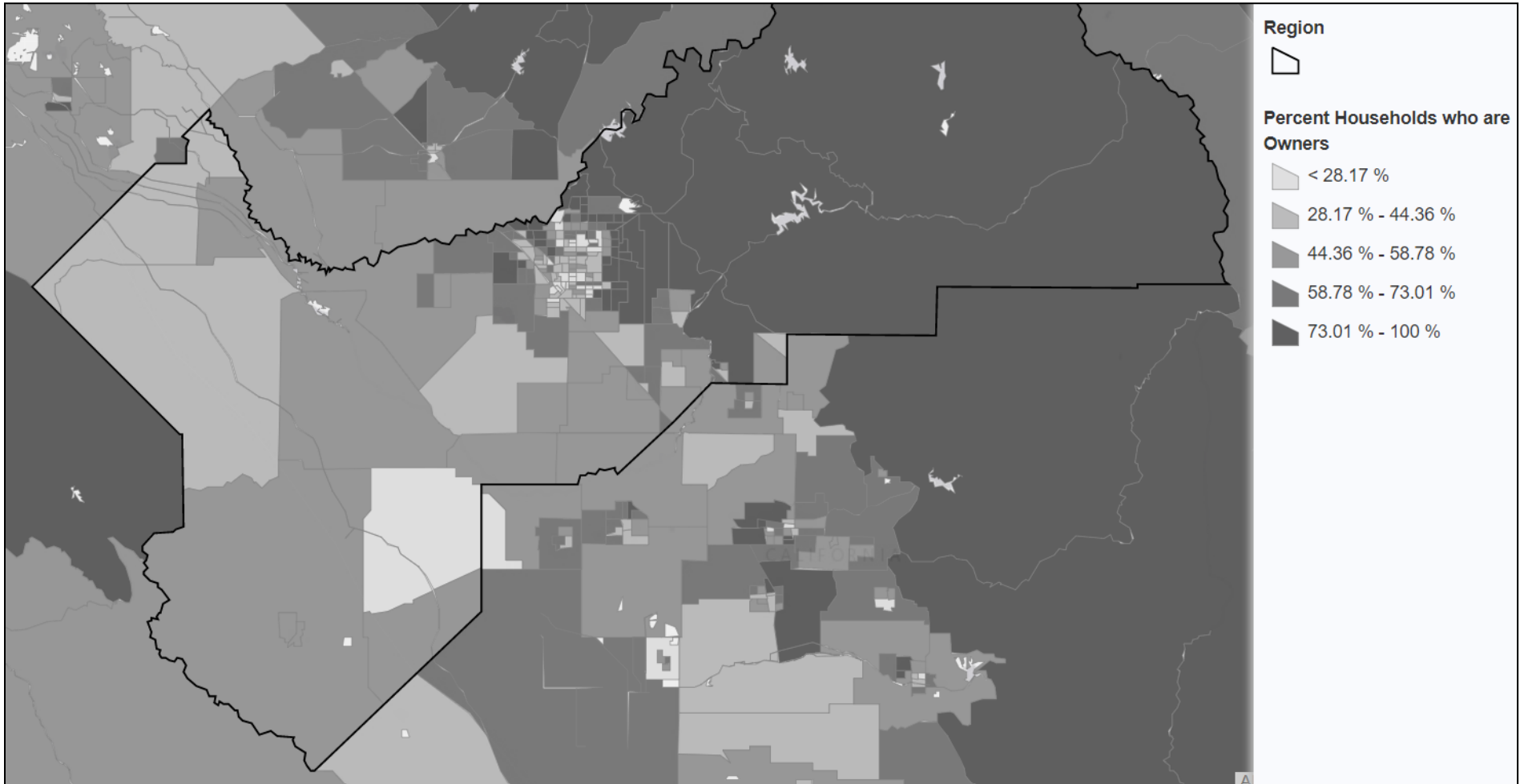
FIGURE 42. SHARE OF HOUSEHOLDS THAT ARE OWNERS IN THE CITY OF FRESNO



**FIGURE 43. SHARE OF HOUSEHOLDS THAT ARE RENTERS IN THE FRESNO REGION**



**FIGURE 44. SHARE OF HOUSEHOLDS THAT ARE OWNERS IN THE FRESNO REGION**



## Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2017 HMDA data consists of information for 12.1 million home loan applications reported by 5,852 home lenders, including banks, savings associations, credit unions, and mortgage companies.<sup>31</sup> HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

The source for this analysis is tract-level HMDA data for census tracts wholly or partially within the city of Fresno for the years 2013 to 2017, which includes a total of 29,634 home purchase loan application records.<sup>32</sup> Within each record, some data variables are 100% reported: “Loan Type,” “Loan Amount,” and “Action Taken,” for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant declined to identify their sex, race and/or ethnicity. Missing race, ethnicity, and sex data are potentially problematic for an assessment of discrimination. If the missing data are non-random there may be adverse impacts on the accuracy of the analysis. Ideally, any missing data for a specific data variable would affect a small proportion of the total number of loan records and therefore would have only a minimal effect on the results.

Of total Fresno mortgage loan applications during the five-year time period examined, about 9.8% were denied. There is no requirement for reporting reasons for a loan denial, and this information was not provided from about 23.1% of denials. Further, the HMDA data does not include a borrower’s total financial qualifications such as an actual credit score, property type and value, loan-to-value ratio, or loan product choices. Research has shown that differences in denial rates among racial or ethnic groups can arise from these credit-related factors not available in the HMDA data.<sup>33</sup> Despite these limitations, the HMDA data play an important role in fair lending

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<sup>31</sup> Consumer Financial Protection Bureau. “FFIEC Announces Availability of 2017 Data on Mortgage Lending.” May 7, 2018. <https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2017-data-mortgage-lending/>

<sup>32</sup> Includes applications for the purchase of one-to-four family dwellings (not including manufactured housing) in which the property will be occupied as the owner’s principal dwelling and in which the mortgage will be secured as first lien. Includes applications for conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed loans.

<sup>33</sup> R. B. Avery, Bhutta N., Brevoort K.P., and Canne, G.B. 2012. “The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act.” Board of Governors of the Federal Reserve System. Federal Reserve Bulletin, Vol. 98, No. 6.

enforcement. Bank examiners frequently use HMDA data in conjunction with information from loan files to assess an institution's compliance with fair lending laws.

Complete information about applicant race, ethnicity, and income is available for 27,301 purchase loan applications, or about 92.1% of all applications. Roughly 40% of applications were by white applicants and another 40% by Hispanic or Latino applicants. Asians constituted 14.2% of the pool, African Americans made up 3.6% and applicants of other races, 1.5%. Compared to overall population shares, this breakdown indicates that white households are overrepresented among loan applicants relative to their population citywide (41.6% versus 30.8%), as are Asian households (14.2% versus 12.1%). In contrast, Hispanic and Black residents make up smaller shares of the loan applicant pool than they do the city's population (39.0% versus 46.7% for Latinos and 3.6% versus 7.4% for African Americans).

Table 14 shows loan approval rates for completed loan applications by race and ethnicity at various income levels.<sup>34</sup> Not included in these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

At each income level, applicants of color have higher purchase loan denial rates than white applicants. At low incomes, loan denial rates range from 14.0% for white households to rates of 19.6% for Asian applicants, 21.4% for Black applicants, and 24.5% for applicants of other races. At middle incomes, white applicants again had the lowest denial rate (8.4%), while African American and other race applicants saw higher denial rates (13.3% and 15.5%, respectively).

At higher incomes, disparities between loan approval rates for white, African American, and other race borrowers persisted. About 7% of white households were denied a home loan compared to 12.8% of other race applicants and 15.3% of Black applicants. Overall, disregarding income, about 8% of white applicant were denied a loan, compared to 12% of Asian and Latino applicants and 15% of Black and other race applicants. These gaps indicate that households of color, particularly African American households, continue to have reduced access to homeownership – they are less likely to apply for mortgage loans than white households and less likely to have those loan applications approved. This data suggests avenues for expanding access to homeownership, including homebuyer readiness classes or other assistance, downpayment assistance programs, and support for households in the process of applying for a loan. The City of Fresno can also meet with local lenders to inform them of goals for furthering fair housing, discuss lending patterns related to homeownership identified in this AI, and build potential partnerships for expanding access to mortgages.

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<sup>34</sup> The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle income range includes applicants with household incomes from 81% to 150% MFI, and the upper income category consists of applicants with a household income above 150% MFI.



**TABLE 14. LOAN APPROVAL RATES BY RACE AND ETHNICITY IN CITY OF FRESNO, 2013 – 2017**

Applicant Income		Applicant Race and Ethnicity					All Applicants
		Non-Latino				Latino	
		White	Black	Asian	Other		
<b>Home Purchase Loans</b>							
Low Income	Completed Applications	1,150	112	652	53	2,759	4,726
	Denial Rate	14.0%	21.4%	19.6%	24.5%	16.5%	16.5%
Middle Income	Completed Applications	3,915	406	1,533	155	4,325	10,334
	Denial Rate	8.4%	13.3%	11.4%	15.5%	10.7%	10.1%
High Income	Completed Applications	5,036	326	1,158	148	2,190	8,858
	Denial Rate	7.1%	15.3%	10.7%	12.8%	9.4%	8.5%
All Applicants	Completed Applications	10,101	844	3,343	356	9,274	23,918
	Denial Rate	8.4%	15.2%	12.7%	15.7%	12.1%	10.8%

**Note:** “Completed applications” includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not include applications withdrawn by the applicant or closed for incompleteness.

**Data Source:** FFIEC 2013-2017 Home Mortgage Disclosure Act Data, Accessed via [www.consumerfinance.gov/data-research/hmda](http://www.consumerfinance.gov/data-research/hmda)

## Evictions and Housing Instability

According to the 2019 Report, *Evicted in Fresno: Facts for Housing Advocates*, there were approximately 2,342 evictions in the city of Fresno in 2016. Evictions are a critical variable in housing instability, not only because tenants lose their current housing in an eviction, but because evictions can be costly and can impact one’s rental history. In Fresno County, evictions remain in legal records for 7 years, and can negatively impact future housing opportunities.

The primary cause for eviction, as noted by the researchers, was failure to pay rent. Of those tenants in the study who were evicted due to non-payment, over 80% owed no more than one month’s rent plus fees when an unlawful detainer lawsuit was brought against them. Other causes for evictions observed in the study included domestic disturbances, guests living in the unit beyond the allotted time for individuals not on the lease, unauthorized pets, and substance abuse or suspicion of the sale of substances.

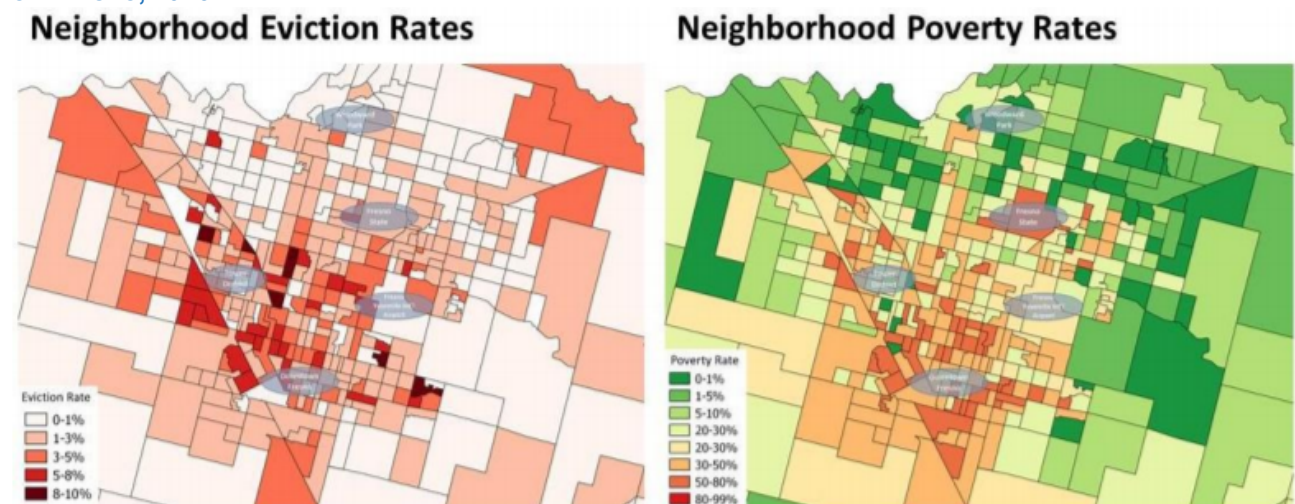
The report indicates that rates of eviction have statistically significant correlation with other factors related to poverty (see Table 15 and Figure 45). Census block groups with the lowest median household incomes in Fresno had eviction rates three times higher than block groups with the highest median household incomes. Furthermore, census block groups with high rates of severe cost burden had an eviction rate of 3.2%, more than twice the eviction rate of census block groups with low cost burden (1.4%) (see Table 16 and Figure 46).

**TABLE 15. POVERTY RATE AND EVICTION RATE, FRESNO COUNTY, 2016**

Neighborhood Poverty Rate	Number of Neighborhoods	Percent of Neighborhoods	Average Eviction Rate
0-10% (Low)	175	29.7%	1.6%
10-30% (Moderate)	202	34.3%	1.8%
30-50% (High)	145	24.6%	2.3%
Over 50% (Severe)	67	11.4%	3.2%

**Data Source:** Evicted in Fresno: Facts for Housing Advocates (2019)

**FIGURE 45. NEIGHBORHOOD EVICTION RATES AND NEIGHBORHOOD POVERTY RATES BY BLOCK GROUP, CITY OF FRESNO, 2016**

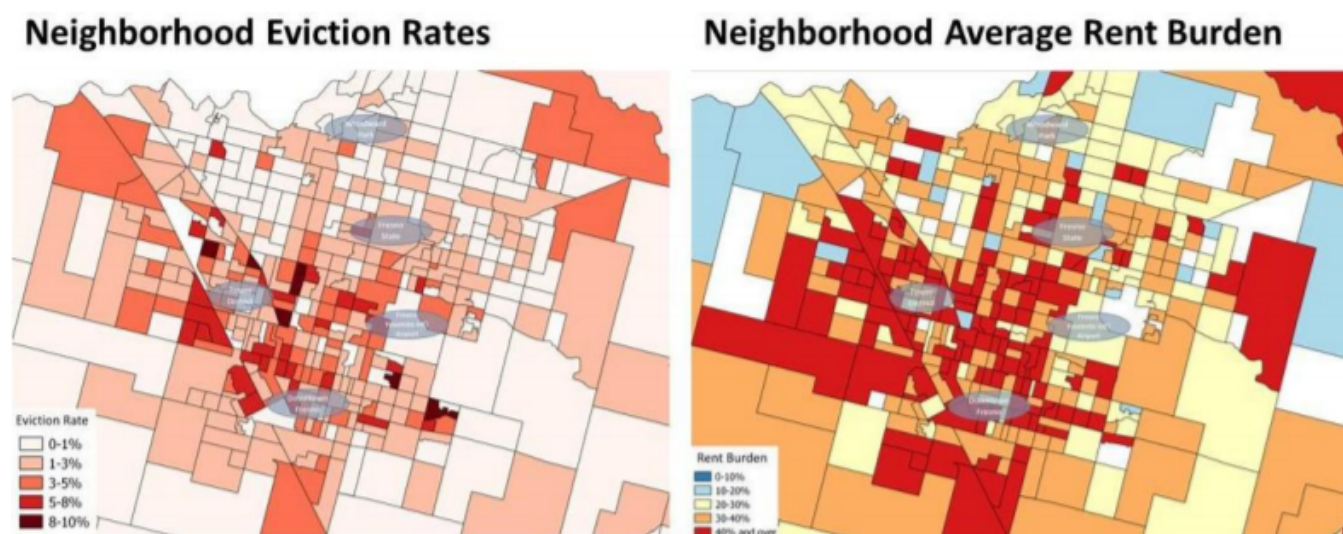


**TABLE 16. RENT BURDEN AND EVICTION RATE, FRESNO COUNTY, 2016**

Average Rent Burden	Number of Neighborhoods	Percent of Neighborhoods	Average Eviction Rate
0-30% (Low)	182	33.5%	1.4%
30-50% (High)	288	52.9%	2.0%
Over 50% (Severe)	74	13.6%	3.2%

**Data Source:** Evicted in Fresno: Facts for Housing Advocates (2019)

**FIGURE 46. EVICTION RATES AND AVERAGE RENT BURDEN BY BLOCK GROUP, CITY OF FRESNO, 2016**



Areas with the lowest median household incomes, as identified in the report, were located in south and southwest Fresno. These areas are predominantly populated by Hispanic, Asian and Black residents. The eviction rate in non-white Fresno neighborhoods was 2.2% compared to 1.6% in majority white neighborhoods.<sup>35</sup> It should be noted, however, that CHAS data indicates a large number of severely cost burdened Hispanic households in Fresno as well as white households. Therefore, one’s neighborhood might serve as a stronger determinant of eviction than one’s race or ethnicity. Given the impact of eviction on an individual’s housing opportunities, including the quality of housing, one eviction can initiate a cycle of housing instability for years into the future. Furthermore, evictions in Fresno have their strongest hold in neighborhoods populated by racial and ethnic minorities.

Domestic violence is also a major destabilizing factor for Fresno households. Incidents of domestic violence can leave individuals and families without a safe place to live, bringing some victims of domestic violence under a larger umbrella of homeless persons. Fresno has an especially high rate of domestic violence incidents. According to data from Open Justice, a criminal justice database published by the California Department of Justice, Fresno has one of the highest rates of domestic-violence related calls for a city of its size. In 2018, Fresno had 5,499

<sup>35</sup> Nkosi, Janine, Amber R. Crowell, Patience Milrod, Veronica Garibay, and Ashley Werner. 2019. *Evicted in Fresno: Facts for Housing Advocates*. Report prepared on behalf of [Faith in the Valley](#), p. 15.

domestic violence-related calls compared to 1,744 calls in Sacramento, a city with a similarly sized population.<sup>36</sup>

The Marjaree Mason Center, which operates Fresno's largest domestic violence safe houses, discusses domestic violence in context of Fresno County in its 2014-2017 Strategic Plan. The report states that low-income residents are most likely to utilize police services to handle domestic disputes, although domestic violence occurs at all income levels. Major risk factors for domestic violence, as indicated in the report, include poverty, unemployment, substance abuse and poor education.<sup>37</sup> The plan also acknowledges that the region's agricultural labor market attracts low-income, limited English proficiency, and undocumented workers who may be more reluctant to report domestic violence to police but still require services. Stakeholders from the Marjaree Mason Center note that the average client in a safe house is a 32 to 34-year-old adult with 2 children. Individuals and families who are victims of domestic violence require emergency shelter and transitional housing services once their home is no longer safe. Furthermore, diversion and early intervention programs, such as housing navigation, are critical resources to ensure that victims of domestic violence can find safe and stable alternative housing as early as possible.

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## Zoning, Affordability, and Housing Choice

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. "The land use decisions made by a community shape its very character – what it's like to walk through, what it's like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one."<sup>38</sup> Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

The following sections will explore (i) how federal and California state law impact local land use and zoning authority and decision-making and (ii) how the zoning and land use codes of the City of Fresno impact housing affordability and fair housing choice.

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<sup>36</sup> Open Justice. *Domestic Violence-Related Calls for Assistance*. Retrieved from: <https://openjustice.doj.ca.gov/exploration/crime-statistics/domestic-violence-related-calls-assistance>

<sup>37</sup> Marjaree Mason Center. 2015. *2014-2017 Strategic Plan*. Retrieved from: <https://mmcenter.org/sites/default/files/2015-finalstrategicplan.pdf>, p. 6.

<sup>38</sup> John M. Levy. *Contemporary Urban Planning, Eighth Edition*. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

## Intersection of Local Zoning with Federal and State Fair Housing Laws

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in conjunction with comprehensive plans. Courts have long recognized the power of local governments to control land use, and the California Constitution and Government Code authorize incorporated counties and cities to regulate land use and zoning within their respective jurisdictions. This general grant of home-rule authority is limited by other state code sections (e.g., the General Code, Health and Safety Code, and Public Resources Code) related to public hearings and procedures; density bonuses and incentives; environmental impact reviews; development impact fees; mediation and resolution of land use disputes; transportation management; affordable housing development approvals; subdivision maps; use of surplus land; and supportive housing and residential care facilities, among others.

To try to tackle the state's ever-growing housing affordability crisis, in 2019, California legislators introduced a menu of ambitious bills that would override elements of local zoning control. However, many of these bills faced significant political opposition. Some noteworthy bills that did pass and were signed into law by Governor Newsom include a bill requiring faster approvals for housing and zoning changes; a statewide ban on downzoning; and a statewide ban on housing moratoriums or population caps.<sup>39</sup> The state's Density Bonus Law,<sup>40</sup> which mandates that local governments grant density bonuses and other development concessions and incentives to qualifying housing developments that provide affordable housing, also was amended to provide up to an 80% density bonus for 100% affordable housing (amending the previous version which provided a sliding scale of up to a 35% bonus) and no density limits at all within half mile of a major transit stop for affordable housing.<sup>41</sup> Another land use bill requires by right zoning approval of homeless shelters.<sup>42</sup> The slate of bills passed and signed into law also affect housing providers'/landlords' obligations and rights, including by limiting evictions to "just causes" (such as a tenant's failure to pay rent, using the unit for criminal activity, repeated nuisances, major renovation, or demolition) and also sets a statewide limit on annual rent increases.<sup>43</sup>

California's planning and land use regulations also require that each jurisdiction adopt "a comprehensive, long-term general plan for [its] physical development." The General Plan is the jurisdiction's official policy regarding the location of housing, business, industry, roads, parks, and other land uses, protection of the public from noise and other environmental hazards, and conservation of natural resources. The General Plan may be supplemented by "community plans" and "specific plans" to guide the land use decisions for particular areas or communities within the jurisdiction and describe allowable land uses, identify open space, and detail the availability of facilities, infrastructure, and financing available for the community. The jurisdiction may then adopt

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<sup>39</sup> SB 330, the Housing Crisis Act of 2019, to amend Section 65589.5 of, to amend, repeal, and add Sections 65940, 65943, and 65950 of, to add and repeal Sections 65905.5, 65913.10, and 65941.1 of, and to add and repeal Chapter 12 (commencing with Section 66300) of Division 1 of Title 7 of, the Government Code, relating to housing.

<sup>40</sup> California Government Code Sections 65915 – 65918.

<sup>41</sup> AB 1763, to amend Section 65915 of the Government Code.

<sup>42</sup> AB 48, to amend Section 65583 of, and to add and repeal Article 12 (commencing with Section 65660) of Chapter 3 of Division 1 of Title 7 of, the Government Code, relating to housing.

<sup>43</sup> AB 1482, to add and repeal Sections 1946.2, 1947.12, and 1947.13 of the Civil Code, relating to tenancy.



zoning or development codes, subdivision codes, and other planning ordinances to carry out the policies of its general plan consistent with other state mandates. The City of Fresno last adopted an updated General Plan<sup>44</sup> in December 2014 and a new Development Code (zoning ordinance) on December 3, 2015, with a new focus on prioritizing growth, reinvestment, and infill development in the Downtown core and transit corridors. A new Zoning Map became effective March 7, 2016, to bring consistency to the General Plan's Land Use Map with the Development Code. The City's aim for the new Zoning Map also was to remove as a barrier to development the expensive and time-consuming rezoning process previously required for most new development projects.

One goal of zoning is to balance individual property rights and free market forces with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the general plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts.<sup>45</sup> In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

In Fresno, the Development Code (Chapter 15 of the Code of Ordinances) divides the city into 29 primary zoning districts, including 6 single family dwelling districts, 3 multifamily dwelling districts, one mobile/manufactured home district, 3 mixed-use and 3 downtown residential districts, plus overlay zones (mostly related to historic and environmental resources protection). The code describes allowable uses and development standards in each district, to implement the long-range planning goals of the General Plan. Three decision making bodies are responsible for the administration and implementation of the Development Code: City Council, the Planning Commission, and the Development and Resource Management Director (the "Director") (with recommendations from the Historic Preservation Commission and Council District Project Review Committees).

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the California Fair Employment and Housing Act (FEHA) and the Unruh Act, the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection), which apply not only to private individuals but also to government actions. The FHAA prohibits both private individuals and government authorities from denying a member of a protected class equal access to housing, including

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<sup>44</sup> See Fresno's 2014 General Plan, Ch. 11 Housing Element available at: <https://www.fresno.gov/darm/wp-content/uploads/sites/10/2019/07/General-Plan-11-Housing-Element-Consistency-7-19.pdf>.

<sup>45</sup> Local government power to regulate land use derives from the State's expressly delegated police power, first to municipal governments and then to counties, as found in the various enabling statutes of the state constitution and Title 7 of the California Government Code, § 65000 et seq. State law requires local planning agencies to prepare and "the legislative body of each county and city shall adopt a comprehensive, long-term general plan for the physical development of the county or city." See Gov. Code § 65300 et seq.



through the enforcement of a local zoning ordinance that disproportionately limits housing choice for protected persons.

In *Texas Department of Community Affairs v. The Inclusive Communities Project*, a 2015 landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions.

Besides intentional discrimination and disparate treatment, discrimination under the FHA also includes:

*[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).*

This provision has been held to apply to zoning and land use decisions by local governments.

California has adopted a parallel version of Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (the "Fair Housing Act," "FHA" or "FHAA"), known as the *Fair Employment and Housing Act* ("FEHA") (Cal. Gov. Code § 12900 - 12996). Both the FHAA and FEHA prohibit discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on sex (which under the FEHA also includes specifically pregnancy, childbirth, breastfeeding or medical conditions related to pregnancy, childbirth or breastfeeding), race, color, disability (physical and mental), religion, national origin, or familial status (families with children). California has a broader definition of "disability" than federal civil rights acts. In California, disability includes physical or mental impairments that "limit a major life activity" as opposed to the federal definition which requires that the disabling condition "substantially limit" one or more major life activities. The FEHA also expands on the classes of persons protected against discriminatory housing practices to also prohibit discrimination in housing based on gender, gender identity, and gender expression, sexual orientation, marital status, age, source of income, genetic information, and retaliation for protesting illegal discrimination, or "any other basis prohibited by Section 51 of the Civil Code," which also includes as a basis of protection medical condition, citizenship, primary language, and immigration status.

"Source of income" is defined narrowly under the FEHA as "lawful, verifiable income paid directly to a tenant or paid to a representative of a tenant" and under the definition "a landlord is not considered a representative of a tenant." Accordingly, source of income under the FEHA has been adjudged to not include government rent subsidies, specifically Housing Choice Vouchers under Sec. 8 of the FHA. While the FEHA does not prevent a landlord from refusing to accept tenants who rely on Section 8 vouchers, the California Court of Appeals has found that a local ordinance that specifically protects against discrimination based on a tenant's participation in the Section 8 program is not preempted by the state law. Fresno did not have a local ordinance protecting tenants relying on Section 8. Because the number of voucher holders often far outnumbers available rental units in an area, in 2019, the state legislature passed, and the governor signed

into law, a separate statewide bill that makes it unlawful for landlords to refuse a tenant because that tenant's source of payment relies on subsidies or participation in Section 8.<sup>46</sup>

The FEHA prohibits discrimination and harassment in all aspects of housing, including sales and rentals, evictions, terms and conditions, mortgage loans and insurance, and land use and zoning. California's fair housing law has fewer exemptions than its federal counterpart. An owner-occupied single-family home, where the owner does not rent to more than one individual (as opposed to owner-occupied buildings with no more than four units under the FHAA) *and* complies with FEHA's prohibition against discriminatory statements, notices, or advertisements, is one of the few exemptions under the FEHA. Exemptions also apply to housing operated by organizations and private clubs that limit occupancy to members and statements indicating a preference for same-sex roommates in shared living situations. The FEHA explicitly prohibits discriminatory "public or private land use practices, decisions and authorizations" including, but not limited to, "zoning laws, denials of permits, and other [land use] actions . . . that make housing opportunities unavailable" to protected groups. Like the FHAA, it requires housing providers to make reasonable accommodation in rules and practices to permit persons with disabilities to use and enjoy a dwelling and to allow persons with disabilities to make reasonable modifications of the premises.

Under California's *Unruh Civil Rights Act*, all persons are entitled to full and equal accommodations, advantages, facilities, privileges, or services in all "business establishments," including both private and public entities. The Unruh Act has been consistently construed to apply to rental housing, and is an additional claim often averred in housing discrimination cases. The *Unruh Civil Rights Act* protects all persons against arbitrary and unreasonable discrimination by a business establishment.

Despite state law generally leaving zoning and land use regulations to local decision-making, the FEHA explicitly preempts any local ordinance that conflicts with the categories of housing discrimination specifically set forth in the statute. Fresno has not adopted a local nondiscrimination ordinance or expanded on the rights and obligations already guaranteed by the FEHA or Unruh Civil Rights Act.

## City of Fresno Zoning Ordinance Review

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;

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<sup>46</sup> SB 329, signed Oct. 8, 2019, to amend Sections 12927 and 12955 of the Government Code, relating to discrimination.

- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

Fresno's treatment of these types of issues, mainly through its Development Code, is explored and evaluated in Table 17 and the narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available Development Code and land use ordinances of the City were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within the jurisdiction and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue for which the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

The following chart lists the ten issues reviewed and the scores for each issue. A complete report including citations to relevant statutes, code sections, and explanatory comments, are included as an appendix to this document.

**TABLE 17. ZONING CODE RISK SCORES**

Issue	Risk Score
<p>1a. Does the jurisdiction’s definition of “family” have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?</p> <p>1b. Does the definition of “family” discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?</p>	1
<p>2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.?</p> <p>2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?</p>	1
<p>3a. Do the jurisdiction’s policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements?</p> <p>3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?</p>	1
<p>4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?</p>	1
<p>5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?</p>	1
<p>6. Does the jurisdiction’s zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?</p>	1
<p>7. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts?</p> <p>7b. Do multi-family districts restrict development only to low-density housing types?</p>	1

Issue	Risk Score
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	1
9a. Are the jurisdiction’s design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act’s accessibility standards for design and construction?	1
9b. Is there any provision for monitoring compliance?	
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	1
<b>Average Risk Score</b>	<b>1.0</b>

The City’s average risk score (calculated by taking the average of the 10 individual issue scores) is 1.0, indicating that overall there is low risk of the development code and other land use regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the Development Code and other land use code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues. Remarkably, the City did not receive a “2” (medium risk) or “3” (high risk) score on any of the ten issues evaluated. While facially Fresno’s code does not put it in jeopardy of violating the minimum fair housing and AFFH standards as they relate to local government land use regulations and policies, even well-scoring jurisdictions must also work to apply their land use codes and policies in an equitable manner. Additionally, there are always incremental improvements to be made to rules and policies to more fully protect the fair housing rights and housing choice of all of the City’s residents and to better fulfill the mandate to affirmatively further fair housing.

The restriction of housing choice for certain historically/socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the City’s code creates a per se violation of the FHA or HUD regulations, but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD’s AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public’s health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law.

## Impact of Zoning Provisions on Affordable Housing

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.<sup>47</sup> Exclusionary zoning is understood to mean zoning regulations which impose unreasonable residential design regulations that are not congruent with the actual standards necessary to protect the health and safety of current average household sizes and prevent overcrowding. Zoning policies that impose barriers to housing development by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units.

The Brookings Institution has found that “[o]n roughly 75% of land in most cities today, it is illegal to build anything except single-family detached houses. The origins of single-family zoning in America are not benign: Many housing codes used density as a proxy for separating people by income and race.”<sup>48</sup> Although today it may be difficult to prove that a zoning ordinance’s preference for single family zoning is facially (or intentionally) discriminatory in direct violation of fair housing laws, such land use regulations still may have the effect of artificially limiting the supply of housing units in a given area and disproportionately reducing housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive. Legitimate public objectives, such as maintaining the residential character of established neighborhoods, environmental protection, or public health, must be balanced with housing needs and availability.

When Fresno drafted and adopted its current General Plan in 2014 (along with a Housing Element Amendment in 2017), it recommended large-scale rezones to allow for both more housing units and greater diversity of housing types, infill development, and use of vacant land for residential uses. The City then adopted a new Development Code and updated Zoning Map in 2015 and 2016, respectively, to be more consistent with the policy goals of the General Plan related to housing and to codify those rezonings.

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<sup>47</sup> See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, *A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index (2007)*, available at [real.wharton.upenn.edu](http://real.wharton.upenn.edu); Randal O’Toole, *The Planning Penalty: How Smart Growth Makes Housing Unaffordable (2006)*, available at [independent.org/pdf/policy\\_reports/2006-04-03-housing.pdf](http://independent.org/pdf/policy_reports/2006-04-03-housing.pdf); Edward L. Glaeser and Joseph Gyourko, *The Impact of Zoning on Housing Affordability (2002)*, available at [law.yale.edu/system/files/documents/pdf/hier1948.pdf](http://law.yale.edu/system/files/documents/pdf/hier1948.pdf); *The White House’s Housing Development Toolkit, 2016*, available at [whitehouse.gov/sites/whitehouse.gov/files/images/Housing\\_Development\\_Toolkit%20f.2.pdf](https://whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf).

<sup>48</sup> Baca, Alex, “Gentle” Density Can Save Our Neighborhoods, Dec. 4, 2019, available at <https://www.brookings.edu/research/gentle-density-can-save-our-neighborhoods>.



With the General Plan's Housing Element Amendment and rezonings implemented through the new Development Code and Zoning Map, Fresno shifted from a preference for single-family detached housing to residential and mixed-use zones that allow more density and housing type diversity. The Development Code and Zoning Map, however, still maintain single family detached only zoning districts (RE, RS-1, RS-2, and RS-3)—with no duplexes, townhomes, triplexes, row homes, garden homes, zero lot line dwellings, or the like. (Accessory/Secondary dwelling units are permitted, however, in all single-family districts. See description below regarding Issue 8 of the matrix.) In the RS-4 district, single family attached dwellings are a conditional use. In the RS-5 district, single family attached dwellings and cottage housing are permitted by right uses; duplexes and multi-unit dwellings require conditional use permit approval. For each district, the City has established a density limit, minimum lot size, minimum setbacks, maximum lot coverage, maximum height of 35 feet, and other development controls. The Development Code and Zoning Map divide single-family zoning into 6 districts with a range of densities (up to 12 units/acre, without density bonus) and minimum lot sizes ranging from 5 acres in the RE district; 36,000 sq. ft. in the RS-1 district; 20,000 sq. ft. in the RS-2 district; 9,000 sq. ft. in the RS-3 district; 5,000 sq. ft. in the RS-4; and 4,000 sq. ft. in the RS-5 district. To promote more density and infill development the RS-3, RS-4, and RS-5 districts also have maximum lot size requirements.

In the RM-1 multifamily district, single family detached, single family attached, duplexes, and cottage housing (as well as multifamily) are permitted uses under the same RS-5 lot and design standards. Single family attached and duplexes also are permitted in the RM-2 district, and duplexes are permitted by right in the RM-3 district.

Cottage housing developments, also known as “pocket neighborhoods,” are a group of 4 to 12 single-family homes, between 600 and 1,200 square feet, that are arranged in common relation to one another, usually surrounding a shared landscaped area. Cottage housing, permitted in the RS-5 and RM-1 districts, can be built at a density of up to 1.33% of the number of units permitted in the underlying district. The cottage housing option allows more diversity in housing options and infill development opportunities while protecting the character of single-family neighborhoods.

While any development standards place some degree of artificial pressure on the cost of housing and limit housing diversity, density, and socioeconomic integration within many desirable neighborhoods, and some of Fresno's low and very-low density single-family districts have more barriers to affordable housing development, with the range of densities and housing types permitted in the medium and high density districts, opportunity for density bonuses (see Issue 10) and infill development, and vacant or underdeveloped land available (see Housing Element of the General Plan) overall Fresno's zoning code should not unreasonably exclude development of affordable single family dwelling types within the City. Because of the recent amendments to the Housing Element and Development Code/Map, Fresno received a “1/low risk” score on Issue 6 of the matrix related to exclusionary zoning.

Exclusionary zoning can happen on a continuum and there is more the City can do to use zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones. While Fresno is not the most restrictive, there

are, however, opportunities for greater flexibility to encourage more affordable housing development in the traditionally single-family districts. Allowing more housing units in the single-family districts can bring down average housing prices as it spreads the cost of land across more homes and creates more supply in the housing market. This can be accomplished in a variety of ways; for instance, by permitting or incentivizing conversion of large single-family dwellings or replacement of detached dwellings on large lots to attached dwellings, 2-family, 3-family, or low density multifamily dwellings compatible in physical scale with single-family dwellings. Other tools include lowering the minimum lot size requirements and relaxing other development controls like minimum lot widths and setbacks, maximum height allowances, etc. Or to assuage concerns about changing the established physical character of a neighborhood, general requirements about height, yard space, and architectural elements can remain unchanged in those zones, making attached and alternative housing types less daunting for neighbors. Other alternatives to large lot sizes may include cluster developments, density blending, zero lot line developments (rowhouses, garden homes, patio homes, and townhomes), and transfer of development rights in appropriate locations. The City could follow the example of cities such as Minneapolis, which has up-zoned every residential zoning district to eliminate single-family detached only zones. Allowing duplexes and triplexes on what had been single-family lots theoretically can double or triple housing capacity in many neighborhoods. Relaxing exclusionary land use standards citywide may not be a silver bullet to solving the housing shortage and affordability crisis many jurisdictions around the state and country face, but over time can make allowance for incremental improvements and alleviate the local government's own complicity in the problem.

Besides the rezonings to an RM multifamily category recommended by the General Plan update, it also called for some commercial and office zoned lands suitable for residential developments to be rezoned to a new Mixed-Use or Downtown category that allows for both residential and commercial/office uses. Three Downtown Districts were created for the urban core in 2016: DTC (Downtown Core), DTG (Downtown General), and DTN (Downtown Neighborhood). The new Downtown standards allow for the development of fully residential projects and establish unlimited residential densities and intensity (floor-to-area ratio) at building heights up to 15 stories. In the city's core, the City provides reduced application fees and priority processing for single and multifamily projects. The Mixed-Use regulations were implemented to promote pedestrian-oriented infill development, intensification, and reuse of land with ground-floor neighborhood retail uses and upper-level multifamily housing and a mix of small lot single-family attached houses and townhomes.

The Development Code and Zoning Map make possible reasonable development of by right multifamily units at varying density allowances in the multifamily Medium High Density RM-1, Urban Density RM-2, High Density RM-3 districts; Mixed Use NMX, CMX, and RMX districts; Commercial CMS and CR districts; and Downtown DTN, DTG, and DTC zoning districts. The RM, Mixed Use, Commercial, and Downtown districts also permit a mix of other housing types including single family attached and duplexes. The Development Code and General Plan provide for a range of densities for multifamily in the RM districts (up to 45 units/acre, without density bonus, in the RM-3 district); mixed-use buildings or standalone residential in the Commercial districts (up to 16 units/acre); and mixed-use buildings in the Mixed Use districts (up to 45

units/acre, without density bonus, in the RMX district) and in the Downtown districts with no density limits. The development regulations for the RM districts include minimum densities for multifamily as well. Fresno received a “1/low risk” score on Issue 7 of the matrix related to permitted by right multifamily development.<sup>49</sup>

As for Issue 8 regarding alternative types of affordable housing, the City scored a “1/low risk” because it permits both manufactured housing and accessory dwelling units. State law mandates that accessory dwelling units be permitted by right wherever single-family dwellings are permitted, subject to local design and development conditions. ADUs have the potential to reduce barriers to housing options for some families as a form of infill-development that can be affordable and offer important housing choice within existing high-opportunity neighborhoods. Under Fresno’s Development Code, “Second Dwelling Units” (i.e. accessory dwelling units), “Backyard Cottages” (i.e. “tiny homes”), and “Accessory Living Quarters” (dependent units) are permitted by right in all the single-family and multifamily districts where they meet zoning and design requirements. The maximum floor areas are 1,250 sq. ft. for a second dwelling unit, 440 sq. ft. for a backyard cottage, and 500 sq. ft. for an accessory living quarter.

In 2019, the California legislature passed a bill that limits fees and restrictions on building new accessory dwelling units. For example, ADUs created by converting a garage would not be required to have replacement parking.<sup>50</sup> Another ADU bill eliminates minimum lot size requirements for adding an ADU, requires proposed ADUs to be ministerially approved or denied within 60 days, and allows ADUs to be added inside existing apartment buildings (typically via conversion of parking garages).<sup>51</sup>

In Fresno, a manufactured/factory-built house is considered a single-family detached dwelling unit and is treated as such. Manufactured homes in compliance with state and local regulations may be used for residential purposes if built on a permanent foundation. Mobile home parks are permitted in the RM-MH district, with a minimum density of 12 u/a and a maximum density of 16 u/a.

### *Inclusionary Zoning and Density Bonuses*

Inclusionary zoning can be an important tool for affirmatively furthering fair housing choice. Voluntary and mandatory IZ can both help boost the number of affordable units and act as a desegregation tool to help support neighborhood diversity and keep high-opportunity areas affordable for a greater socioeconomic swath of the population. Because the private developer subsidizes the affordable units (in exchange for greater density and other development

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<sup>49</sup> While multifamily dwellings are a permitted use in the RM, Mixed Use, and Downtown districts, a determination of whether a sufficient portion of the zoning map permits multifamily development to meet demand was not made. Besides development controls and permit procedures, availability of land affects the feasibility of developing multifamily housing. The housing element of the General Plan describes the availability of vacant and underdeveloped land that may be designated for multifamily dwellings. Other considerations like housing market conditions, existing land-use patterns, the provision of public services and infrastructure, demand for “luxury” units, and other planning goals also have an impact on the quantity of multifamily and affordable housing.

<sup>50</sup> SB 13, effective October 9, 2019, to amend, repeal, and add Section 65852.2 of the Government Code, and to add and repeal Section 17980.12 of the Health and Safety Code, relating to land use

<sup>51</sup> AB 68, effective October 9, 2019, to amend Sec. 65852.2 and 65852.22 of the Government Code.

concessions), the main difficulty in implementing inclusionary zoning is finding how much below market rentals/sales developers will tolerate before making new housing construction economically infeasible and actually having a negative effect on housing unit production. As for Issue 10 regarding inclusionary zoning efforts, Fresno's Development Code does include voluntary inclusionary zoning incentives for the development of affordable housing and housing for older persons, tracking the State's mandate for local governments to implement the state density bonus law.

The bonuses under the local ordinance apply to general residential projects of five or more units and senior housing projects of more than 35 units. Developments that meet the thresholds for density bonuses also may qualify for other incentives and concessions such as modification of development standards, reduced off-street parking requirements; or others proposed by the developer or the City that result in identifiable cost reductions.

Under the current local ordinance, the developer may receive a density bonus of (a) 20% if 5% of the total units of a housing development are affordable to very low income households; (b) 20% if 10% of the total units of a housing development are affordable to lower income households; (c) 20% if a housing development qualifies as a Senior Citizen Housing Development; (d) 5% if 10% of the total dwelling units in a condominium project are affordable to persons and families of moderate income; (e) 25% for conversion of apartments to condos if at least 33% of the total units of the proposed condominium project are affordable to persons of low or moderate income or if 15% of the total units of the condominium project are affordable to lower income households; or (f) additional density bonus or concessions for a development that includes a state childcare facility or a donation of land that could accommodate at least 40 units. For rental units, the City and property owner must enter into an enforceable recorded covenant which governs such things as number of units; target units; household income group; certification procedures; building schedule; term of affordability; remedies for breach; etc.

Fresno's Development Code also includes a Transit Oriented Development-TOD Height and Density Bonus that may be used in combination with an Affordable Housing Density Bonus. For projects that qualify for both the TOD bonus and Affordable Housing bonus, the bonus height may exceed the base district height by 25% and the bonus density may exceed that of the base district by 100%.

California's density bonus law has been amended many times since it was first adopted in 1976 to clarify the legislation in response to legal and implementation challenges and to add new provisions and standards. For instance, the term of affordability has gone up from 30 to 55 years for low and very low-income units under state law. Other changes to the state law that are not yet reflected in Fresno's local ordinance include an update to the reduced parking requirements as a development incentive; density bonus option for commercial developments that include affordable dwelling units; other housing categories that are eligible for a density bonus like low-income student housing, transitional housing for foster youth, housing for veterans, and housing for persons experiencing homelessness; and rules clarifying the application and processing requirements, among others. The state regulations regarding density bonuses use a sliding scale so that the greater the percentage of affordable units, the higher the density bonus. The newest

amendments, which took effect January 1, 2020, significantly increase the potential density bonus and concessions to which a developer may be entitled. For 100% affordable housing projects, the development can receive an 80% density bonus over the base density, four regulatory concessions, and are not subject to any minimum parking requirements. If the project is within one-half mile of a major transit stop, the city may not apply any density limit to the project and it will also receive a height increase of up to three additional stories, or 33 feet. Limits on 100% affordable projects will only come from other local development standards like maximum height limits, setbacks, lot coverage, etc. (which also may be subject to allowable concessions).

Fresno's ordinance was last updated effective 2016. However, as the state law is amended from time to time, the updated requirements are incorporated by reference into the local ordinance regarding inclusionary zoning bonuses. "The provisions of this section shall be governed by the requirements of Government Code Section 65915. Where conflict may occur between the provisions of this section and State law, the State law shall govern." Fresno should update its density bonus ordinances to codify changes to the state law that have occurred since its last update, including the new bonus for 100% affordable projects.

The City could go even further than the state bonus law in ensuring the long-term affordability of not just rental units but owner-occupied units as well. For-sale units are only required to be affordable to the initial occupants of the units, who must be very low income, lower income or moderate income, as applicable. At resale, the local government must enforce an equity-sharing agreement (involving sale of the home at fair market value and sharing of the profits with the city). To avoid losing affordable owner-occupied units with the first resale, Fresno could adopt requirements for deed restrictions or other measures to protect long-term affordability for an owner-occupied project to be eligible for a density bonus.

Fresno could also consider adopting mandatory inclusionary zoning requiring that developers wanting to build in the city's strongest housing markets or core neighborhoods provide some amount of affordable units, as mandatory vs. voluntary inclusionary programs have shown much more success in actually producing new affordable units.<sup>52</sup> A 2006 survey of mandatory and voluntary inclusionary programs in California found that of the 170 then-known programs in the state, 24 of these programs had been able to produce 10% or more of their new units as inclusionary housing. Of these 24 productive programs, 22 were mandatory vs. 2 that were voluntary (and which were actually found to have relied on growth management policies to produce the affordable housing).<sup>53</sup>

Although no one specific zoning change will solve affordable or fair housing needs alone, taken together these zoning tools could potentially allow for an increased supply of housing more equitably across the jurisdiction, both single-family and multi-unit, which helps put downward pressure on rental and sale prices, so that moderate and low-income families have access to all

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<sup>52</sup> See Brian R. Lerman, *Mandatory Inclusionary Zoning—The Answer to the Affordable Housing Problem*, 33 B.C. ENVTL. AFF. L. REV. 383, 387–88 (2006); Pinedo, Victor J., *Embracing the Excluded: Using Mandatory Inclusionary Zoning to Affirmatively Further Fair Housing in St. Louis*, *Cornell Journal of Law and Public Policy*: Vol. 26 : Iss. 2 , Article 5 (2016).

<sup>53</sup> *Nonprofit Housing Association of Northern California, Affordable by Choice: Trends in California Inclusionary Housing Programs, 2006*, available at <http://inclusionaryhousing.org/wp-content/uploads/2016/08/NPH-IHinCA2006.pdf>.

the congruent benefits that come with housing choice including access to better jobs, schools, public transportation, healthcare, cultural amenities, and public accommodations.



## CHAPTER 7. PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.<sup>54</sup>

THERE ARE OVER 13,000 SUBSIDIZED AFFORDABLE HOUSING UNITS IN FRESNO. MOST OF THESE ARE HOUSING CHOICE VOUCHERS AND LOW-INCOME HOUSING TAX CREDIT UNITS.

HOUSEHOLDS OF COLOR ARE OVERREPRESENTED IN PUBLIC HOUSING AND IN THE HOUSING CHOICE VOUCHER PROGRAM RELATIVE TO THEIR OVERALL POPULATION SHARES IN THE CITY OF FRESNO.

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<sup>54</sup> Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy*. 2011. [www.huduser.gov/portal/periodicals/em/EM-newsletter\\_FNL\\_web.pdf](http://www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf).

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent years have seen many states revising their allocation formulas to discourage this pattern in new developments.<sup>55</sup> The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering.<sup>56</sup> This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution within the study area.

## Supply and Occupancy

Fresno residents are served by the Fresno Housing Authority (Fresno Housing, or “FH”). FH combines into a single organization the Housing Authority of the City of Fresno and the Housing Authority of Fresno County, technically both separate entities with their own distinct boards of commissioners. Data from HUD’s Picture of Subsidized Housing indicates that there are 13,596 publicly supported housing units associated with the City’s Housing Authority (see Table 18). These units include public housing, project-based Section 8, housing choice vouchers and “other multi-family”, which includes units designated for seniors and/or disabled residents through the Section 202 and Section 811 programs. There are also approximately 6,547 LIHTC units in the city. Together, publicly supported housing in Fresno makes up over 11% of the city’s housing units. The FH’s 2020 Annual Plan provides the most recent record of the FH housing inventory; the plan states that there are 506 public housing units and 7,159 housing choice vouchers in use, equaling 7,665 publicly supported housing units.

**TABLE 18. UNITS BY PUBLIC HOUSING AUTHORITY**

Housing Authority	Public Housing Units	Housing Choice Vouchers
Housing Authority of the City of Fresno	506	7,159
Housing Authority of the Fresno County	607	5,652

**Source:** 2020 Annual PHA Plans

<sup>55</sup> Dawkins, Casey J. *Exploring the Spatial Distribution of Low Income Housing Tax Credit Properties*. US Department of Housing and Urban Development, [www.huduser.gov/publications/pdf/dawkins\\_exploringliht\\_assistedhousingrcr04.pdf](http://www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf).

<sup>56</sup> Galvez, Martha M. *What Do We Know About Housing Choice Voucher Program Location Outcomes? A Review of Recent Literature*. What Works Collaborative, 2010. [www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF](http://www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF).

**TABLE 19. PUBLICLY SUPPORTED HOUSING UNITS BY PROGRAM CATEGORY**

Housing Units	City of Fresno		Fresno Region	
	#	%	#	%
Total housing units	176,617	-	326,213	-
Public housing	651	0.4%	1,180	0.4%
Project-based Section 8	2,199	1.2%	3,083	0.9%
Other multifamily	98	>0.1%	298	>0.1%
HCV program	10,648	6.0%	12,705	3.9%
LIHTC program	6,547	3.7%	-	-

**Source:** 2013-2017 ACS 5-Year Estimates, Table DP04; APSH; HUD User LIHTC Database

Table 20 shows residents of publicly supported housing in the city by race and ethnicity. While Hispanic households make up 38.4% of the city’s households, they make up over half of the city’s public housing residents, 45% of HCV holders and 44% of residents in Project Based Section 8 housing. Black residents also make up a significant percentage of the public housing residents (28%) and HCV holders (35%), despite being only 8.7% of the city’s population. White households make up nearly 55% of all residents in other multi-family units such as senior housing and housing for the disabled, which is also the publicly supported housing type with the largest number of Asian households. These patterns continue in the Fresno region, where Hispanic households make up an even larger share of public housing residents (65%), Project Based Section 8 residents (52%) and HCV holders (48%). White households again make up the majority of “other multifamily” housing residents in the region, comprising 64% of residents in this housing type.

**TABLE 20. PUBLICLY SUPPORTED HOUSING RESIDENTS BY RACE/ETHNICITY**

Housing Type	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
<b>City of Fresno</b>								
Public Housing	59	8.9%	185	28.0%	367	55.6%	47	7.1%
Project-Based Section 8	501	24.5%	399	19.5%	890	43.5%	150	7.3%
Other Multifamily	51	54.8%	7	7.5%	22	23.7%	11	11.8%
HCV Program	1,274	12.8%	3,458	34.6%	4,524	45.3%	668	6.7%
<b>0-30% AMI</b>	<b>5,210</b>	<b>23.0%</b>	<b>3,720</b>	<b>16.4%</b>	<b>10,830</b>	<b>47.8%</b>	<b>2,410</b>	<b>47.8%</b>
<b>0-50% AMI</b>	<b>10,020</b>	<b>22.7%</b>	<b>6,005</b>	<b>13.6%</b>	<b>20,960</b>	<b>47.5%</b>	<b>4,539</b>	<b>47.5%</b>
<b>0-80% AMI</b>	<b>18,645</b>	<b>26.5%</b>	<b>8,100</b>	<b>11.5%</b>	<b>33,545</b>	<b>47.7%</b>	<b>6,897</b>	<b>47.7%</b>
<b>Total Households</b>	<b>64,665</b>	<b>40.6%</b>	<b>13,775</b>	<b>8.7%</b>	<b>61,070</b>	<b>38.4%</b>	<b>15,637</b>	<b>38.4%</b>
<b>Fresno Region</b>								
Public Housing	77	7.9%	207	21.3%	632	64.9%	56	5.8%
Project-Based Section 8	511	21.1%	402	16.6%	1,253	51.7%	152	6.3%
Other Family	181	63.7%	15	5.3%	67	23.6%	17	6.0%
HCV Program	1,704	13.8%	3,877	31.5%	5,861	47.6%	793	6.4%
<b>0-30% AMI</b>	<b>9,410</b>	<b>26.4%</b>	<b>3,950</b>	<b>11.1%</b>	<b>18,650</b>	<b>52.3%</b>	<b>2,875</b>	<b>52.3%</b>
<b>0-50% AMI</b>	<b>17,000</b>	<b>23.6%</b>	<b>6,535</b>	<b>9.1%</b>	<b>38,350</b>	<b>53.1%</b>	<b>5,649</b>	<b>53.1%</b>
<b>0-80% AMI</b>	<b>32,385</b>	<b>27.1%</b>	<b>8,845</b>	<b>7.4%</b>	<b>63,480</b>	<b>53.1%</b>	<b>9,052</b>	<b>53.1%</b>
<b>Total Households</b>	<b>126,010</b>	<b>43.5%</b>	<b>15,785</b>	<b>5.5%</b>	<b>118,935</b>	<b>41.0%</b>	<b>22,482</b>	<b>41.0%</b>

**Note:** Data presented are number of households, not individuals.

**Source:** Decennial Census; CHAS; APSH

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## Geography of Supported Housing

In the map that follows, the locations of publicly supported housing developments are represented along with levels of Housing Choice Voucher use, which is indicated by gray shading. Superimposed over the map are also dots representing racial/ethnic demographics. The blue markers on the maps indicate the locations of public housing. Figure 47 indicates several public housing developments including Fairview Heights Terrace and Yosemite Village, Phase II in Southwest Fresno, Yosemite Village and Parc Grove Commons II east of Hwy 41 in the Maclane neighborhood, and Pacific Gardens in Southeast Fresno.

The orange markers on the maps indicate the location of Project Based Section 8 units. Figure 47 shows clustering of Project Based Section 8 units in Southwest Fresno, Central Fresno, West Fresno and some scattered locations along Kings Canyon Road in Southeast Fresno. The El Cazador Apartments just south of Shaw Avenue and the Millbrook Park Apartments located north of Herndon Avenue represent the few Project Based Section 8 locations toward northern Fresno.

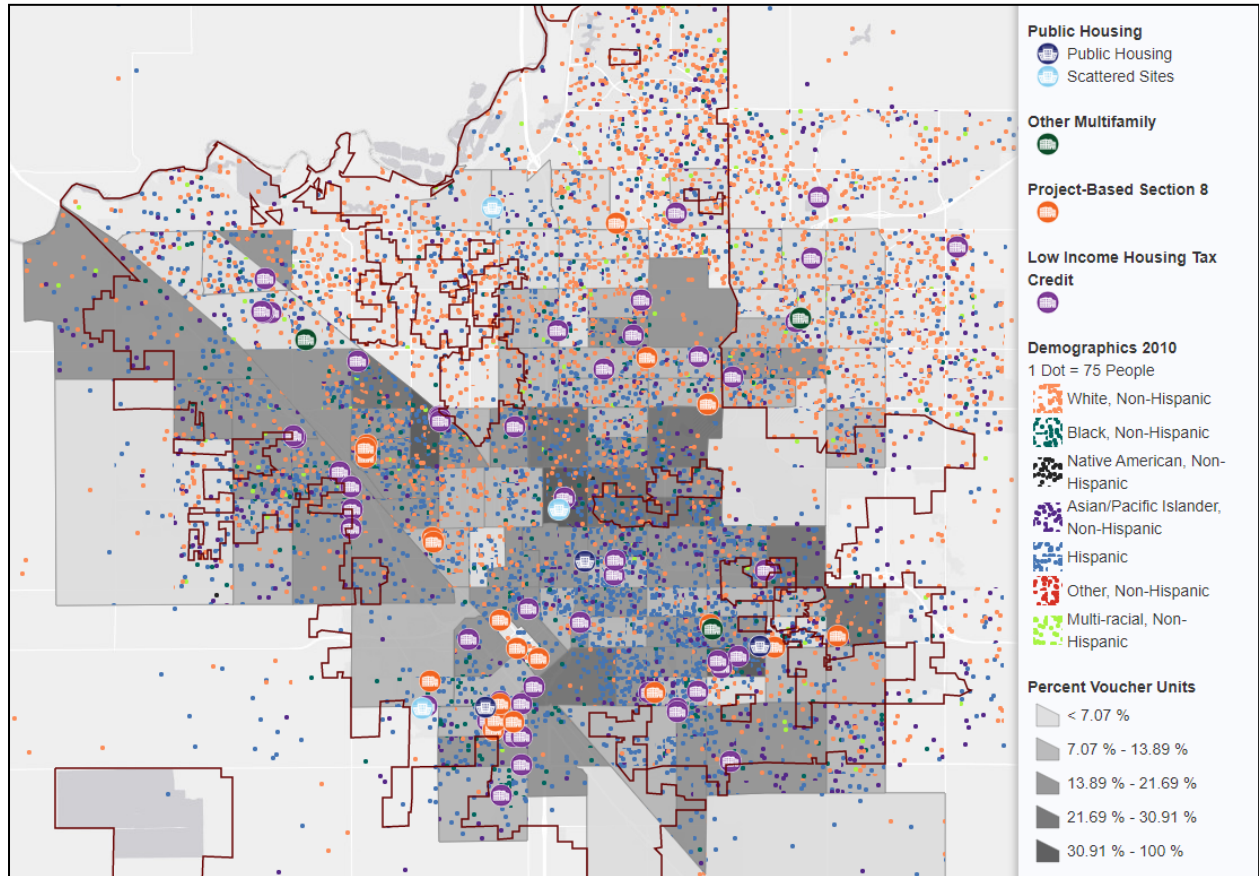
Low Income Housing Tax Credit (LIHTC) developments are also indicated on the maps with purple markers. The LIHTC program is the primary source of subsidy for development of affordable housing by the private market. Created by the Federal Tax Reform Act of 1986, the LIHTC program makes available an indirect federal subsidy for investors in affordable rental housing. The value of the tax credits awarded to a project may be syndicated by the recipient to generate equity investment, offsetting a portion of the development cost. As a condition of the LIHTC subsidy received, the resulting housing must meet certain affordability conditions. FH is an active and successful LIHTC developer, having built more than 30 properties over the last 10 years. LIHTC developments can be found in almost every Fresno neighborhood, except for northeast Fresno. Clusters of LIHTC developments are found west of in Southwest Fresno south of E. California Avenue, in Southeast Fresno, south of East Kings Canyon Road, and in west Fresno along N. Marks Avenue and N. Brawley Avenue. There are LIHTC developments in the Hoover neighborhood located north of downtown, however, only one LIHTC site is located north of Herndon Avenue. There are no LIHTC sites in northwest Fresno.

Other multifamily units are indicated on the maps below with green markers. There are two developments within this “other multifamily” category located within Fresno’s city limits. Arbor Court in Southeast Fresno provides 19 units which exclusively serve disabled households. The Sierra Gateway Senior Residence in West Fresno serves seniors.

The rates at which Housing Choice Vouchers (HCVs) are used are represented by the shading on the maps. HCVs are issued to households and may be used at a rental unit of the tenant’s choosing to reduce the tenant’s share of rent payments to an affordable level. Therefore, unlike the publicly supported developments marked on the map, HCVs are portable and their distribution throughout the city is subject to fluctuate based on location preferences of individual voucher households and the participation of landlords in the HCV program. Housing choice vouchers are in use across west, central and south Fresno. Central Fresno has clusters of HCV use east of Highway 41 and south of E. Ashlan Avenue. In Southeast Fresno, census tracts abutting Sequoia-Kings Canyon Freeway, and further south along E. Kings Canyon Road show clustering of HCV use. HCV use is also prevalent in West Fresno, south of N. Santa Fe Avenue. This area, separated by railroad tracks from northwest Fresno, indicates the stark difference between northwest and northeast Fresno and the rest of the city. Northeast Fresno has very limited HCV use, with only four census tracts north of Herndon Avenue containing any HCVs, and of those

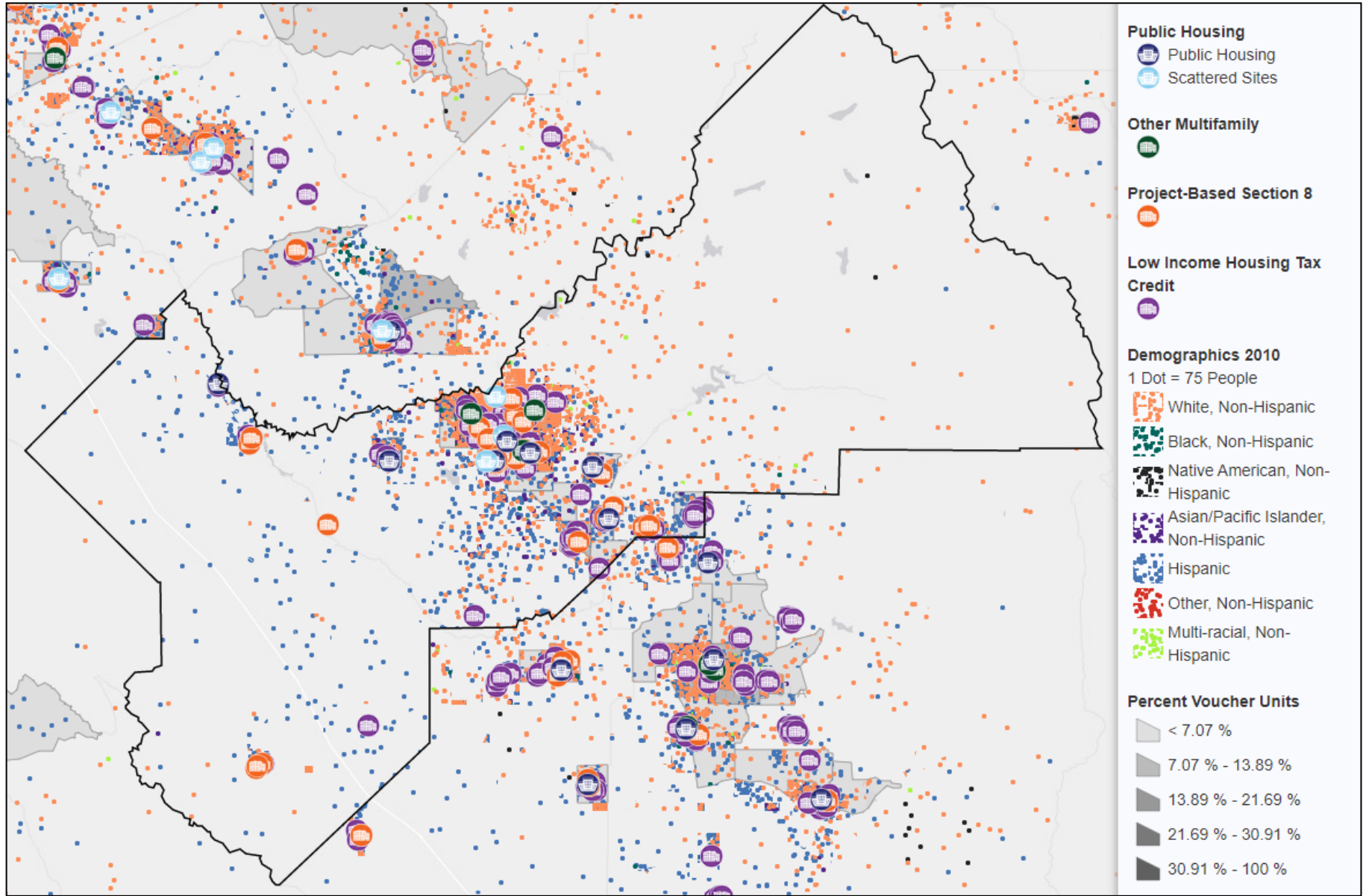
four tracts, no tract exceeds 5% HCV use. Northwest Fresno also has limited HCV use; the single census tract north of N. Santa Fe Avenue with HCV use is composed of approximately 18% vouchers. A recent change to state law went into effect in January 2020 that protects HCV holders from discrimination by landlords based on their participation in the HCV program. With this new prohibition against landlords refusing HCV tenants, resources to educate northeast and northwest Fresno landlords who have traditionally not participated in the HCV program should be considered as ways to improve and balance the distribution of HCVs in the city.

**FIGURE 47. PUBLICLY SUPPORTED HOUSING AND RACE / ETHNICITY IN THE CITY OF FRESNO**





**FIGURE 48. PUBLICLY SUPPORTED HOUSING AND RACE / ETHNICITY IN THE FRESNO REGION**



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## Policy Review

As required by HUD, the Housing Authority of the City of Fresno (also known as the Fresno Housing Authority or FH) maintains a comprehensive Five-Year Plan with annual plan updates, as well as other program-specific policies. The most pertinent of these policies for review in this analysis is the Admissions and Continued Occupancy Policy, or ACOP. These documents set policy for who may be housed by the housing authority and how those tenant households are selected. Three different aspects of the ACOP are examined here: tenant selection, local preference, and tenant screening. These three policy types all allow some degree of local determination by FH and are among the most central to matters of fair housing choice.

FH's tenant selection process begins with its interest list, which applicants must be added to in order to be interviewed for housing. Applicants to FH must complete a pre-application form, which places them on an interest list for the site of their choice. Households are placed on the interest list according to the number of bedrooms required for the family. Once an application has been selected from the interest list, all adult family members must attend a face-to-face interview. The interview process includes the completion and signing of the FH application, and signing the Personal Declaration packet – which includes declarations about citizenship and other required criteria. If after the interview the family is determined to be eligible for housing, the family will be notified of the time frame to expect placement in a unit. Families deemed eligible will be offered a housing unit based on their placement on a wait list. Once the FH offers a unit to an applicant, the applicant has 3 business days to accept the unit before being removed from the waiting list.

Fresno Housing Authority's Residency Preference Policy gives preference during the application process to families who meet certain residency criteria. Families who receive residency preference must have at least one member who lives or works in Fresno County, or who has received an offer of employment in Fresno County. A family with one member enrolled in an institution of higher learning in Fresno County is also eligible for residency preference. The FH also utilizes a US Veteran's Preference criterion which gives offers additional preference in the application process to active members of the military, veterans and surviving spouses. The FH will also assign preference status, on a limited basis, to homeless persons/families, followed by families displaced as result of natural disaster, code enforcement initiative, public improvement or development, domestic violence, hate crime, or law enforcement cooperation. This limited preference status requires a referral and verification – typically from a government agency – of the family's condition. Local preference is determined at the time of the full application process.

Families on an FH interest list are ranked by the number of points they receive during the application process. Those families who have received the same number of points during the application process are then selected randomly to participate in the full application process. Residency preference weights the family's FH application by 15 points. The veteran's preference weights the application by another 10 points.

Tenant screening is a critical part of the application process to ensure the well-being of housing authority residents, staff and property. First, tenant screening requires that the family applying for housing meet certain criteria regarding family composition, citizenship, income, suitability, debt to other housing authorities, and current or past criminal activities of household members. Applicants undergo criminal background checks such as FBI fingerprinting, DOJ Lifetime Sex Offender registration, and other municipal and state criminal database searches. The criminal histories of

all family members may be considered for eligibility. At the time of the applicant's criminal background check, the FH also collects credit reports and eviction reports.

The FH assesses applicants on their ability to fulfill important responsibilities as a tenant. Assessments include the ability to pay rent in a timely manner, demonstrate care for the unit, its appliances, and all facilities, and to cooperate with others' rights to peaceful enjoyment of their homes. The FH also examines whether the applicants have a history of criminal activity or alcohol abuse that disrupts the peaceful enjoyment of a home, sex offenses, fraud, bribery, manufacture of methamphetamine, or other forms of deceit or non-compliance with law enforcement. All applicants must demonstrate the ability and willingness to follow the terms of their lease. If needed, the FH may complete a home visit at the applicant's current residence to ensure their suitability with FH. Home visits are triggered when a landlord abstains from referring an applicant or addresses suitability concerns, when information on the application is inconsistent from credit or rental reports, when the applicant claims to have zero income, when a criminal background check raises concerns, or when an FH interviewer raises concerns about suitability due to the applicant's statements or behavior during the interview. The FH also screens for drug-related activity, violent criminal activity or other threatening or criminal sexual conduct within the last 5 years.

Applicants may be denied housing for a range of reasons, particularly reasons which are crime-related. A denial must occur if a family member has been convicted of manufacturing methamphetamine on housing authority grounds, has been convicted of a drug related crime within 3 years, or has patterns of illegal substance abuse within the past 3 years. Housing is also denied to those on lifetime sex offender registries, or those involved in violent criminal activity within the past 5-7 years. Housing may also be denied where the applicant displays patterns of difficulty paying rent, disturbing neighbors, or has previously been removed from federal housing. The FH may consider mitigating circumstances with applicants where applicants have achieved successful rehabilitation or modification of past behaviors or have received successful counseling or treatment for past behaviors.

## CHAPTER 8.

# HOUSING FOR PEOPLE WITH DISABILITIES

According to the U.S. Census Bureau, 19% of the American population reported having a disability in 2010. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.<sup>57</sup>

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible.

APPROXIMATELY 13.5% OF FRESNO'S RESIDENTS HAVE A DISABILITY, COMPARED TO 12.7% OF THE REGION'S POPULATION.

AMBULATORY DIFFICULTIES ARE THE MOST COMMON TYPE OF DISABILITY IN FRESNO, AFFECTING 7.1% OF THE CITY'S RESIDENTS.

Modifications and assisted living arrangements tend to pose significant costs for the disabled population, which already experiences higher poverty rates compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.<sup>58</sup>

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### Residential Patterns

In the City of Fresno, an estimated 61,006 persons 5-years-old and older have a disability. This figure represents 13.5% of the total population. People aged 18-64 have the highest disability rate at 7.8%. Disabled seniors 65 and over make up 4.4% of the total population, while children with disabilities make up 1.3% of the population. Rates of disability in the region are lower for children and adults aged 18-64. However, there is a slightly higher percentage of disabled seniors in the region, where this group represents 4.7% of the population.

Ambulatory difficulties are the most common type of disability in Fresno, affecting 7.1% of the city's population. Cognitive and independent living difficulties are the next most prevalent, affecting 5.8% and 5.4% of the population. Smaller percentages of the population are affected by hearing difficulties (3.7%), vision difficulties (3.2%), and self-care difficulties (3%). The

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<sup>57</sup> Chan, S., Boshier, L., Ellen, I., Karfunkel, B., & Liao, H. . L. (2015). *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey*. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

<sup>58</sup> *America's Rental Housing 2017*. (2017). Joint Center for Housing Studies of Harvard University.

population with disabilities is well dispersed throughout Fresno, although there is a slightly greater concentration of children with disabilities in the MacLane neighborhood west of the airport. Adults aged 18-64 and seniors with disabilities are dispersed evenly throughout the city. In the region, children, adults and seniors with disabilities tend to live in cities such Selma, Reedley, Parlier, Sanger, Kerman and Coalinga, and in parts of Fresno County near west Fresno and Firebaugh.

**TABLE 21. DISABILITY BY TYPE**

Disability Type	City of Fresno		Fresno Region	
	#	%	#	%
Hearing difficulty	16,712	3.7%	31,270	3.7%
Vision difficulty	14,563	3.2%	23,661	2.8%
Cognitive difficulty	26,383	5.8%	42,299	5.0%
Ambulatory difficulty	16,712	7.1%	31,270	6.7%
Self-care difficulty	13,707	3.0%	23,733	2.8%
Independent living difficulty	24,354	5.4%	41,042	4.8%

**Note:** All % represent a share of the total population within the jurisdiction or region.

**Source:** ACS

**TABLE 22. DISABILITY BY AGE GROUP**

Age of People with Disabilities	City of Fresno		Fresno Region	
	#	%	#	%
Age 5-17 with disabilities	5,871	1.3%	9,358	1.1%
Age 18-64 with disabilities	35,294	7.8%	58,242	6.9%
Age 65+ with disabilities	19,841	4.4%	39,557	4.7%

**Note:** All % represent a share of the total population within the jurisdiction or region.

**Source:** ACS

FIGURE 49. PEOPLE WITH A DISABILITY BY AGE IN THE CITY OF FRESNO

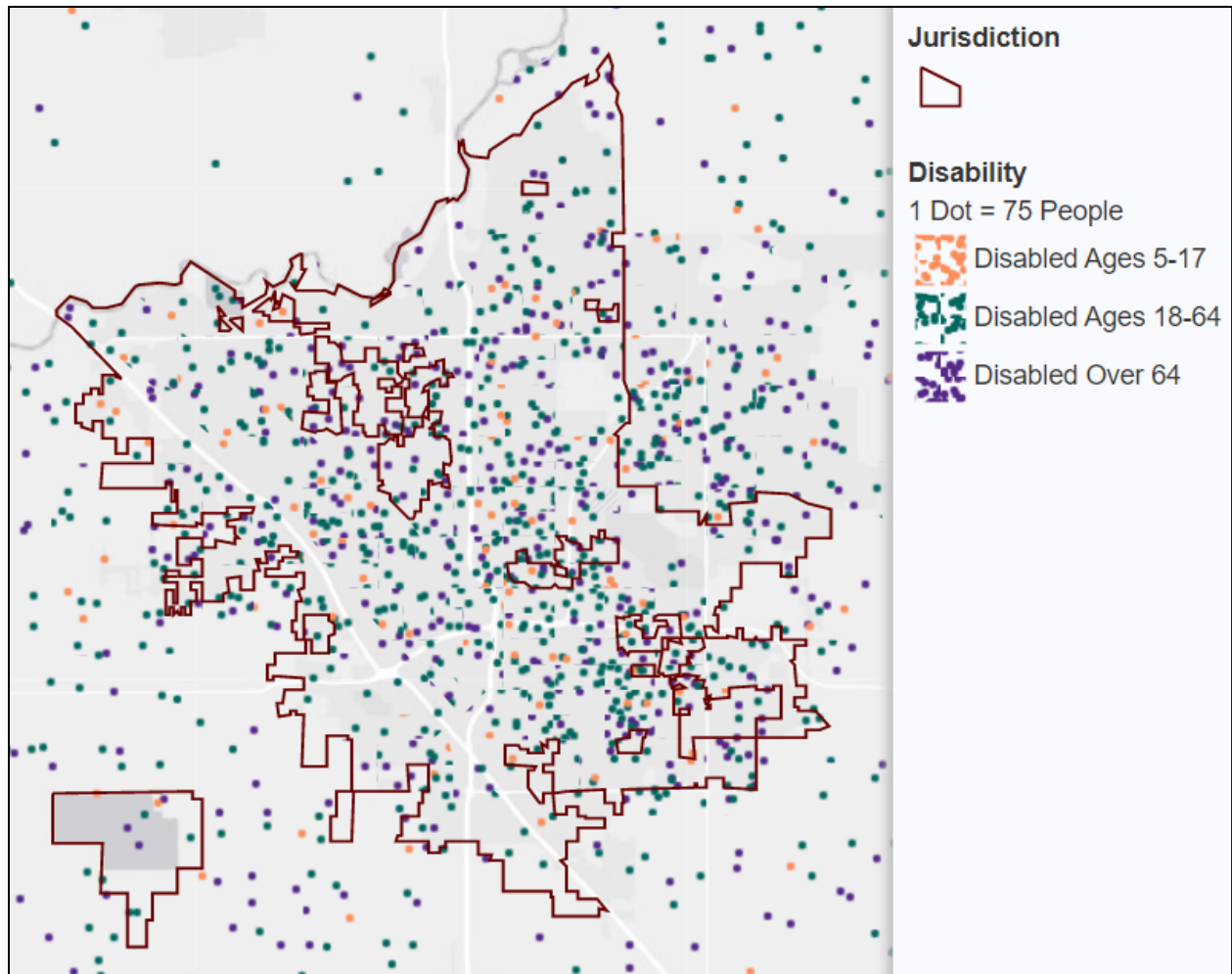
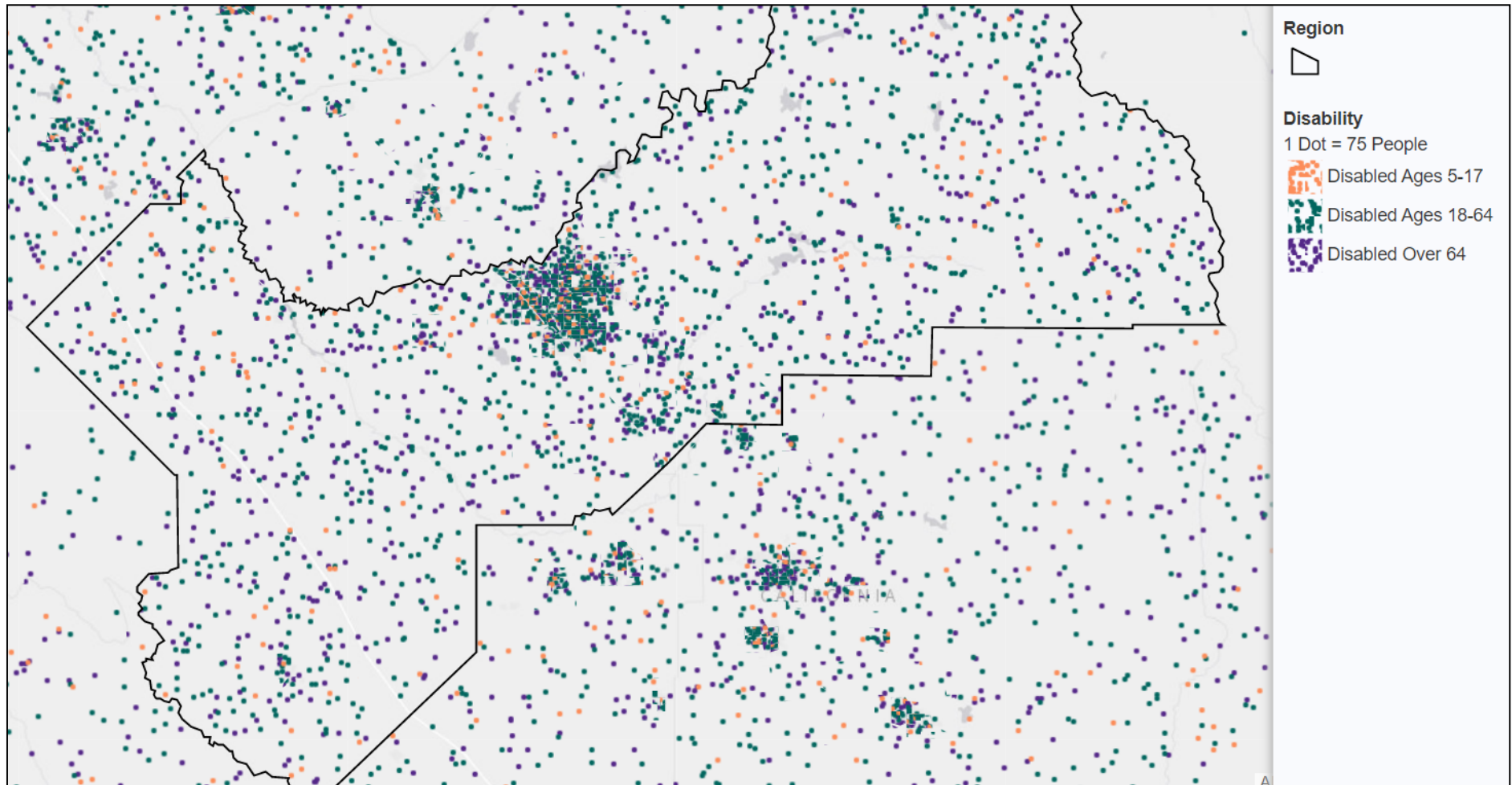




FIGURE 50. PEOPLE WITH A DISABILITY BY AGE IN THE FRESNO REGION





## Accessible Housing Supply and Affordability

The HUD Resource Locator identifies seven Section 202 properties in Fresno with some accessibility features; the sites are primarily designed for seniors but may also permit younger adults with disabilities. Stakeholders also identified Arbor Court as a 19-unit development specifically designed for persons with physical disabilities. A point-in-time search for wheelchair-accessible apartments for rent using the Apartments.com site returned 220 units, however, only eight of those advertised rents under \$1,000 per month. The site’s search feature identified only four wheelchair-accessible units restricted specifically for low-income households and search criteria for accommodations other than wheelchair accessibility were not available.

Based on standard Supplemental Security Income (SSI) payments in California of \$943 per month (equating to an affordable monthly rent of \$283 or less), it is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities, and in the study area, these subsidized housing options are much more likely to contain households with at least one member with a disability than the housing stock in general. Table 23 shows the types of publicly supported housing that persons with disabilities are able to access. Data in Table 23 also provides insight into which programs are more likely to provide disabled individuals with housing.

**TABLE 23. DISABILITY BY PUBLICLY SUPPORTED HOUSING PROGRAM CATEGORY**

Housing Type	People with a Disability			
	City of Fresno		Fresno Region	
	#	%	#	%
Public Housing	87	13.0%	128	12.9%
Project-Based Section 8	465	22.2%	480	19.3%
Other Multifamily Housing	18	18.4%	19	6.4%
HCV Program	1,650	16.2%	2,034	16.2%

**Note:** The definition of “disability” used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

**Source:** ACS

Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the

costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

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## **Zoning and Accessibility**

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. Even where a specific zoning decision does not violate a fair housing law, HUD entitlement communities accept an obligation to set and implement standards and policies that protect and advance fair housing choice for all. The Development Code's potential effects on accessibility are assessed in this section. Several elements of the analysis that follows refer back to the scored zoning code review presented in Chapter 6.

### **Definition of “Family” and Group Housing for People with Disabilities**

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of “family.” Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling as a means of preserving the stable, traditional, and residential character of their neighborhoods. Unreasonably restrictive definitions may have the unintended consequence (or intended consequence, depending on the motivations behind the drafting of the jurisdiction's definition) of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

Fresno's municipal and development codes do not specifically define family, but rely instead on a definition of “household” and housing occupancy standards to regulate how many unrelated persons may reside together in a dwelling unit. Rather than an arbitrary number of persons, a household is described as one or a group of persons, whether related or unrelated, living together who share the dwelling's common areas, living expenses, food costs, and utilities, and maintain a single mortgage, lease, or rental agreement. The definition of household is not facially discriminatory against any protected class. Accordingly, Fresno received a “1/low risk” score on Issue 1 because a definition of “family” or “household” is not used or applied in a manner that would treat differently or limit the housing choices of unrelated individuals with disabilities (or members of any other protected class) living together.

Regarding housing for persons with disabilities, including those recovering from alcohol or drug abuse, the City received a “1/low risk” score on Issue 2 and on Issue 5 of the matrix. Because the City's development code permits any number of unrelated persons to dwell together who fit the definition of a “household,” limited only by the housing/ building safety codes, housing for persons with disabilities who also meet the qualities of a “household” should be permitted in the

same manner regardless of the number of unrelated persons residing there.<sup>59</sup> For other types of housing serving the needs of persons with disabilities, the development code has specific definitions and siting guidelines for “group residential” facilities, “residential care” facilities, and “transitional” and “supportive housing.”

Fresno’s Development Code regarding these use types generally follows California’s directives under the state Health and Safety Code (which preempts local zoning rules) to protect housing for persons with disabilities from exclusionary zoning criteria. State law (HSC §§1500 et seq.) requires that *licensed* community care facilities serving six or fewer persons be: (1) treated as a residential use, (2) allowed by right in all residential zones, and (3) treated the same with respect to regulations, fees, taxes, and permit processes as other residential uses in the same zone, whether or not the facility actually functions as equivalent to the local jurisdiction’s definition of “family” or “single housekeeping unit.” Occupancy of these facilities or dwellings is limited only by building code requirements. This protection applies to community care facilities for persons with disabilities, to residential care facilities for the elderly (§§ 1569.84 et seq.), to alcoholism or drug abuse recovery or treatment facilities (§§ 11834.22 et seq.), and to congregate care facilities (§§ 1267.16. et seq.).

Accordingly, under the Development Code, “residential care facilities-limited” (those serving 6 or fewer clients) are allowed by right in all zones that allow residential uses subject to the same development standards and permit processing standards as other residential uses in those zones. “Residential care facilities-general” (providing care for more than 6 persons) are permitted by right in the RM-2 and RM-3 districts and conditionally permitted in the residential single-family districts (RS-1 to RS-5), the RM-1 district, Downtown districts, and in the CMS district. Residential care facilities for seniors (including retirement communities and life care communities) are permitted by right in the RM-2, RM-3, MXD, and Downtown districts, and are a conditional use in the RM-1 and CMS districts. Transitional and supportive housing expressly constitute a residential use and are subject only to those restrictions that apply to other residential uses of the same type in the same district.

As with other types of housing for persons with disabilities, housing that serves the needs of persons recovering from alcohol or drug addiction should be permitted as other single-family residential types as long as the home also meets the criteria of a “household.” State law requires that residential substance abuse treatment facilities for six or fewer residents recovering from alcohol or drug addiction be treated as a “family” and permitted in single family residential zones. The development code makes space for facilities that serve these populations but do not otherwise meet the criteria for its definition of a “household.” The Development Code’s definition of residential care facility expressly includes housing for people in recovery from alcohol or drug addictions. The development code also includes “clean and sober” living facilities under the use category “group residential.” A group residential facility that houses 6 or fewer is classified as a small group residence; a group residential facility for 7 or more residents is classified as a large group residence, and the Development Code’s Permitted Use Table regulates which residential

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<sup>59</sup> See *City of Santa Barbara v. Adamson*, 27 Cal.3d 123 (1980) (holding that a group that bears “the generic character of a family unit as a relatively permanent household” is as “entitled to occupy a single family dwelling as its biologically related neighbors”).

zones the two types may be sited. Small group residential facilities are permitted by right in all single-family districts, multifamily districts, the Downtown districts, Mixed Use district, and CMS and CR commercial districts. Large group residential facilities are not permitted in the single-family districts but are a conditional use in the multifamily (MR), Downtown, Mixed Use, and CMS / CR districts.

Also, residential reentry facilities are a conditional use in the RM districts, CG commercial district, and the Downtown districts. Domestic violence shelters for 6 or fewer residents are permitted in all single-family districts, multifamily districts, and mixed-use districts (excluding the manufactured housing RM-MH district). Shelters for 7 or more domestic violence victims also are permitted in the residential multifamily and mixed-use districts. The development code also makes space for emergency shelters serving persons experiencing homelessness in the RMX mixed use district and the CG commercial district, but no other residential districts.

The Department of Justice has taken the position in a recent case against the City of San Jacinto, California that it is unlawful for a municipality to impose numerical occupancy limits on group housing for unrelated persons with disabilities that is more restrictive than numerical occupancy limits for related families or other unrelated persons.<sup>60</sup> Because Fresno does not impose a cap on the number of nondisabled, unrelated persons who may occupy a single family residence and be presumed to be living as a single household (other than limits imposed by the housing/building safety codes), the municipality cannot impose a cap or arbitrary limit as an additional zoning requirement on housing for persons with disabilities because of their disability. The state's rule that licensed group homes and residential treatment facilities of up to 6 residents must be permitted in single family zoning districts does not mean that facilities with more than 6 residents must necessarily be excluded or subject to restrictions not imposed on housing for an equal or greater number of unrelated persons without disabilities. Just as Fresno has chosen the housing/building code as the proper model for regulating occupancy limits rather than an arbitrary number under a "family" or "household" definition, the housing/building code is the proper vehicle for regulating the number of residents in a group home or supportive housing, not the zoning ordinance. The City should be careful in its application of the terms "group residential" facilities, "residential care" facilities, "transitional" and "supportive housing" etc., because persons with disabilities have the same Fair Housing Act protections whether or not their housing is considered to meet a jurisdictions' use category definitions.

As for Issue #4 of the matrix, the Development Code does not regulate concentrations of housing for persons with disabilities or put a quota on the number that may be sited within a certain distance from similar uses. Applications for residential care facilities may be subject to the administrative zone clearance or development permit process, as are other types of residential uses, and will be regulated by the zoning district in which it is located. The City received a "1/low risk" score on this issue.

## Reasonable Accommodations

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws

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<sup>60</sup> *United States v. City of San Jacinto, Civil Action No. 5:12-cv-01966 (C.D. Cal., consent decree June 16, 2014).*

require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or “to afford persons with a disability the equal opportunity to use and enjoy a dwelling.” Examples of a reasonable accommodation request may be simple such as a modification of the setback or lot coverage requirements to allow an external mobility ramp; modifying existing indoor space for accessible design features; parking changes; allowing more unrelated residents in a group home than the definition of “family” would typically permit; or more complicated like allowing a care home in a particular neighborhood or within a restricted distance to another facility without subjecting the applicant to the costly, time-consuming, and unpredictable special use permit or variance process.

The FHAA does not set forth a specific process that must be used to request, review, and decide a reasonable accommodation, and accordingly many local jurisdictions across the country apply their respective zoning code’s variance or special use permit procedure to evaluate and process requests for reasonable accommodation. Variance and special permit procedures are imperfect models for processing reasonable accommodation requests because: (1) they generally require a showing of special circumstances or conditions applying to the land rather than to the individual’s special circumstances or condition due to a disability that affects his or her ability to use and enjoy the dwelling and (2) they subject the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome.

California recognized these issues as barriers to housing for persons with disabilities and in 2011, the State Attorney General recommended that cities and counties implement standardized fair housing reasonable accommodation procedures to comply with their affirmative duty to fair housing and to meet the requirements of the Housing Element of the General Plan, which mandates that local governments “remove constraints to, and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.”

Fresno adopted a Reasonable Accommodation Ordinance, effective 2016, which may allow an applicant with a disability a modification or exception to the rules, standards and practices for the siting, development, and use of housing or housing-related facilities for equal opportunity to the use and enjoyment of the housing of their choice. The applicant may use a form available from the City or make an oral request to the Director of Planning. Importantly, public notice is not required for consideration of a reasonable accommodation request and private or personal information regarding the nature of an individual's disability will be kept confidential except as needed to make or review the decision.

Land use and zoning procedures are typically based on public disclosure and input; however, in the case of a reasonable accommodation request, the evaluation and decision-making process should include safeguards to protect confidential information regarding a person’s disabilities.

## CHAPTER 9. FAIR HOUSING ACTIVITIES

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### Fair Housing Resources

California's fair housing protections contained within the Fair Employment and Housing Act ("FEHA") meet or exceed federal standards contained within Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (the "Fair Housing Act" or "FHA" or "FHAA"). Accordingly, HUD has certified the FEHA as "substantially equivalent" to the substantive rights, procedures, remedies, and judicial review processes of the FHA, which makes California eligible for annual funding through the Fair Housing Assistance Program (FHAP) for fair housing enforcement activities and programs. The California Department of Fair Employment and Housing, created by the state legislature and certified by HUD as a participating agency, partners with HUD to enforce federal and state fair housing laws.

Under its Fair Housing Initiatives Program (FHIP), HUD also awards grant money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws.

For FY 2018, HUD awarded the Fair Housing Council of Central California, which has a multi-county service area including Fresno, a multiyear Private Enforcement Initiatives (PEI) grant of \$300,000 to use towards testing and enforcement activities to prevent or eliminate discriminatory housing practices in the California Central Valley region. The Fair Housing council will use its grant to continue the enforcement work of its previous multi-year grant including to increase the number of enforcement actions and referrals made by complainants; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, undocumented persons, and persons with disabilities. The Fair Housing Council also receives an annual grant of funds from the City of Fresno, receiving \$40,000 in the 2019 program year to support fair housing outreach and education to ensure fair housing opportunities.

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### Fair Housing Complaints

An individual in Fresno who believes he or she has been the victim of an illegal housing practice under the FHA or FEHA may seek assistance from the California Department of Fair Employment and Housing (DFEH) or file a complaint with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of when the discriminatory practice occurred. Typically, once certified, HUD will refer complaints of housing discrimination that it receives to the



state or local FHAP agency for investigation, conciliation and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing. Because the DFEH is a certified FHAP agency, most complaints filed with the HUD FHEO office will be referred back to the DFEH for investigation and enforcement.

The California FEHA provides an alternative procedure to the administrative complaint process. Persons who believe they have experienced housing discrimination may file a pre-complaint inquiry with the DFEH. The Department accepts cases based on possible violations of the FEHA, the Unruh Civil Rights Act, the Ralph Civil Rights Act, the Disabled Persons Act, and the federal FHA under a work-sharing agreement with HUD. If the investigator determines that the complaint meets the criteria for federal dual-filing status, the complaint will be assigned a federal identification number as well. Complaints originally filed with DFEH that are dual-filed with HUD are investigated by DFEH. During the investigation phase, DFEH has the authority to issue subpoenas and take depositions. If the investigation does not show a violation of the law, DFEH will close the case. Before DFEH issues a finding, it may facilitate voluntary dispute resolution through conciliation or mediation. After DFEH issues a merit finding, the opposing parties are required to participate in mandatory dispute resolution. A no-fault resolution can be negotiated at any time during the process. If dispute resolution fails, the DFEH may elect to file a complaint to be heard before the Fair Employment and Housing Commission (FEHC) or in civil court on behalf of the aggrieved complainant.

If HUD's FHEO receives and retains a complaint, it will notify the alleged discriminator (respondent) and begin an investigation. During the investigation period, the agency will attempt through mediation to reach conciliation between the parties. If no conciliation agreement can be reached, the FHEO must prepare a final "Determination" report finding either that there is "reasonable cause" to believe that a discriminatory act has occurred or that there is no reasonable cause. If the agency finds "reasonable cause," HUD must issue a "Charge of Discrimination." If the investigator determines that there is no "reasonable cause," the case is dismissed. If a charge is issued, a hearing/trial will be scheduled before an administrative law judge. The ALJ may award the aggrieved party injunctive relief, actual damages, and impose civil penalties; but unlike federal district court, the ALJ may not impose punitive damages. Administrative proceedings are generally more expedited than the federal court trial process. The advantages of seeking redress through the administrative complaint process are that the DFEH/FHEO takes on the duty, time, and cost of investigating the matter for the complainant and conciliation may result in a binding settlement. However, the complainant also gives up control of the investigation and ultimate findings.

Unlike an employment discrimination case, it is not necessary for an aggrieved party to exhaust all administrative remedies before filing a housing discrimination lawsuit in court. Persons wishing to file a lawsuit directly in court may bypass the administrative process with the Department as they do not need a "right-to-sue" letter from the DFEH. Aggrieved persons retain the right to bring their own civil action within the statute of limitations (generally two years) under either the federal



FHA or the FEHA. The respondent in an administrative action also may elect to have the administrative proceeding terminated and the case instead adjudicated in federal court. The Department of Justice will prosecute the case on behalf of the aggrieved party. Additionally, the DOJ may bring suit on behalf of individuals based on referrals from HUD in the case of a “pattern or practice” of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. An aggrieved party may intervene in any action filed by the DOJ.

Though the FHA and FEHA are not identical, they are congruent, and accordingly California courts have historically been guided by both state and federal law in deciding claims of housing discrimination. “FEHA in the housing area is thus intended to conform to the general requirements of federal law in the area and may provide greater protection against discrimination.” *Brown v. Smith*, 55 Cal. App. 4th 767, 780 (1997).

If an individual has evidence that his/her rights under the FHA or California FEHA have been violated in a final land use or zoning decision, the aggrieved person may file a complaint with the state DFEH or with HUD, or file a lawsuit directly in state or federal court within the statute of limitations period. HUD refers matters involving the legality of state or local zoning or other land use law or ordinance to the Department of Justice for further enforcement.

Housing discrimination claims may be brought against local governments and zoning authorities and against private housing providers to protect the housing rights and interests of aggrieved individuals and families impacted by discrimination, local civil rights advocacy groups on behalf of protected classes, and the Department of Fair Employment and Housing or DOJ to protect the public interest.

## Complaints Filed with HUD

Region IX of the Office of Fair Housing and Equal Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout California (as well as Arizona, American Samoa, Guam, Hawaii, and Nevada). The mission of the FHEO is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. To achieve this mission, the FHEO receives and investigates complaints of housing discrimination, and leads in the administration, development, and public education of federal fair housing laws and policies.

The San Francisco Regional Office of the FHEO maintains data reflecting the number of complaints of housing discrimination received by HUD, the status of all such complaints, and the basis/bases of all such complaints. The office responded to a request for data regarding complaints received affecting housing units in the City of Fresno for the period January 1, 2015 through December 31, 2019.

The complete data table provided by HUD is included as an appendix to this report with the HUD case file number, violation city, filing date, closure date, basis of complaint, issues cited, closure reason, and monetary relief provided. During this time, HUD received a total of 76 formal complaints of alleged housing discrimination occurring within Fresno. As of the date of reporting,

seven of the 76 cases remained open and the other 69 had been closed. The number of complaints filed does not necessarily reflect the true number of acts of unlawful discrimination that may have occurred during the recent 5-year period as, on the one hand, some incidents go unreported and, on the other hand, cases may result in a “no cause” determination if HUD’s investigation reveals a lack of evidence of unlawful conduct. In 46% of the closed cases reported (32 of 69 cases), HUD made a “no cause” determination.

**TABLE 24. HUD COMPLAINTS BY CLOSURE REASON**

<b>Fresno – Complaints by Closure Reason</b>						
<b>Closure Reason</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>Total</b>
<b>Complainant failed to cooperate</b>	0	1	1	2	0	<b>4</b>
<b>Complaint withdrawn by Complainant after resolution</b>	1	3	1	4	0	<b>9</b>
<b>Complaint withdrawn by Complainant without resolution</b>	1	0	1	0	2	<b>4</b>
<b>Conciliation / settlement successful</b>	6	0	3	5	6	<b>20</b>
<b>“No Cause” determination by HUD</b>	5	9	10	3	5	<b>32</b>
<b>Total Complaints Filed</b>	<b>13</b>	<b>13</b>	<b>16</b>	<b>14</b>	<b>20</b>	<b>76</b>

**Source:** FOIA Request to HUD Region IX Office of Fair Housing and Equal Opportunity

Twenty of the cases have been successfully settled through HUD’s conciliation and settlement process. In the cases resolved by settlement / conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation. No monetary or equitable damages that may have been awarded to the complainant in those cases were reported by HUD.

**TABLE 25. HUD COMPLAINTS BY BASIS**

<b>Fresno – Complaints by Basis</b>						
<b>Basis</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>Total</b>
<b>Color</b>	1	1	3	0	1	<b>6</b>
<b>Disability</b>	3	7	7	10	15	<b>42</b>
<b>Familial Status</b>	5	2	2	0	0	<b>9</b>
<b>National Origin</b>	0	1	1	0	3	<b>5</b>
<b>Race</b>	6	5	8	3	3	<b>25</b>
<b>Religion</b>	0	0	0	0	0	<b>0</b>
<b>Retaliation</b>	2	2	2	1	4	<b>11</b>
<b>Sex</b>	3	1	0	0	1	<b>5</b>
<b>Total Bases Alleged*</b>	20	19	23	14	27	<b>103</b>
<b>Total Complaints Filed</b>	13	13	16	14	20	<b>76</b>

**Source:** FOIA Request to HUD Region IV Office of Fair Housing and Equal Opportunity  
 \* More than one basis of discrimination may be cited in a single complaint

More than one basis of discrimination may be cited in a single complaint. Disability was the most often cited basis of discrimination, occurring in approximately 55% of filed cases. Race was the second most often cited basis of discrimination, cited as a factor in nearly 33% of filed cases. Of the 76 cases received and processed by HUD for housing in Fresno, disability was cited as the basis of discrimination in 42 cases, followed by race in 25 cases; retaliation in 11 cases; familial status in 9 cases; color in 6 cases; national origin in 5 cases; and sex in 5 cases.

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory *issue*. Discriminatory terms, conditions, privileges, or services and facilities was cited in 42 cases; failure to make reasonable accommodation was cited in 34 cases; discriminatory refusal to rent was cited in 31 cases; discriminatory acts under Section 818 (coercion, etc.) was cited in 15 cases; discriminatory advertising, statements and notices was cited in 13 cases; discrimination in terms/conditions/privileges relating to rental was cited in 7 cases; discriminatory refusal to rent and negotiate for rental was cited in 5 cases; other discriminatory acts was cited in 4 cases; discriminatory financing (includes real estate transactions), otherwise deny or make housing unavailable, and discriminatory refusal to negotiate for rental were cited in 2 cases each; and discrimination in terms/conditions/privileges relating to sale and discriminatory refusal to sell and negotiate for sale were cited in 1 case each.

## Complaints Filed with the California Department of Fair Employment and Housing

The Department of Fair Employment and Housing's statutory mandate is to protect the people of California from employment, housing, and public accommodations discrimination, and hate violence and human trafficking. To accomplish this mission, the Department receives, investigates, conciliates, mediates, and prosecutes complaints of alleged violations of the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, Ralph Civil Rights Act, Trafficking Victims Protection Act, and statutes prohibiting discrimination in state-funded activities and programs.

The state's fair housing law includes additional classes of persons protected from housing discrimination that are not necessarily protected by the federal FHA: gender identity and gender expression, sexual orientation, marital status, age, source of income, genetic information, retaliation for protesting illegal discrimination, or "any other basis prohibited by Section 51 of the Civil Code," which also includes as a basis of protection medical condition, citizenship, primary language, and immigration status. A complainant alleging he or she has experienced housing discrimination based on one of these additional protected classes, would not find relief by filing a complaint with HUD but instead would need to file the complaint with the state's DFEH under state law protections.

A request was submitted to the DFEH for data reflecting the number of housing discrimination related complaints received by the Department regarding housing units in Fresno for the previous five-year period (approximately November 1, 2014, through November 31, 2019). The DFEH reported that it had received and processed 21 formal complaints of housing discrimination originating within the jurisdiction of the City of Fresno. Of those, the DFEH dismissed 15 cases (71%) after a "no cause" finding; two cases were withdrawn by the complainant without resolution; two cases were conciliated/settled successfully; one case was dismissed for lack of jurisdiction; and one was settled by the Dispute Resolution Division (DRD) after voluntary mediation.

The complete data table provided by the DFEH is included as an appendix to this report with the respondents' business name and address, filing date, closure date, basis of complaint, and alleged harms experienced.

**TABLE 26. DFEH COMPLAINTS BY BASIS: 2014-2019**

<b>Fresno – Complaints by Basis</b>	
<b>Basis</b>	<b>Total</b>
<b>Ancestry</b>	<b>2</b>
<b>Color</b>	<b>4</b>
<b>Disability</b>	<b>6</b>
<b>Engagement in Protected Activity</b>	<b>1</b>
<b>Familial Status</b>	<b>3</b>
<b>Marital Status</b>	<b>1</b>
<b>National Origin</b>	<b>1</b>
<b>Other</b>	<b>2</b>
<b>Race</b>	<b>6</b>
<b>Sex/Gender</b>	<b>1</b>
<b>Sexual Orientation</b>	<b>1</b>
<b>Source of Income</b>	<b>3</b>
<b>Total Bases Alleged*</b>	<b>31</b>
<b>Total Complaints Filed</b>	<b>21</b>

**Source:** DFEH

\* More than one basis of discrimination may be cited in a single complaint

Disability and race again were the most often cited basis of discrimination, followed by color, familial status, and source of income.

The state’s data response also included the alleged “harms” (equivalent to the discriminatory “issues” under HUD’s data system) experienced by the complainants: denied reasonable accommodation was cited in six cases; “other” was cited in six cases; “evicted” was cited in five cases; “harassed” was cited in four cases; Denied rental/lease/sale was cited in three cases; subjected to discriminatory statements/advertisements was cited in four cases; subjected to restrictive rule/ covenant was cited in four cases; denied equal terms and conditions was cited in two cases; and subjected to discriminatory zoning/land use was cited in 1 case.

## Complaints Filed with the Fair Housing Council of Central California

The Fair Housing Council of Central California, located in Fresno, uses FHIP and other funding it receives, including an annual allocation from the City of Fresno’s CDBG funds, to investigate complaints of housing discrimination and predatory lending; promote integrated neighborhoods and equal housing opportunities; and offer mediation, counseling, advocacy, research, and fair housing training services for housing seekers and housing providers.

FHCCC maintains a Discrimination Log with data regarding zip code, ethnicity, and gender from calls it receives from residents reporting possible discrimination claims. For the period July 1, 2018, through December 31, 2018, FHCCC logged 243 calls; for the period January 1, 2019, through June 1, 2019, FHCCC logged 265 calls. Of those calls, 140 complaints for the period July 1, 2018, through December 31, 2018, and 103 complaints for the period January 1, 2019 through June 30, 2019, were processed for further investigation and / or enforcement efforts.

**TABLE 27. FHCCC COMPLAINTS BY BASIS JULY-DECEMBER 2018**

<b>Fresno – Complaints by Basis July 2018 – Dec. 2018</b>			
<b>Basis</b>	<b>Number</b>	<b>Issue</b>	<b>Number</b>
<b>Color</b>	38	<b>Rental</b>	89
<b>Disability</b>	25	<b>Sales</b>	
<b>Familial Status</b>	5	<b>Advertising</b>	
<b>National Origin</b>	23	<b>Lending/Red Lining</b>	
<b>Race</b>	39	<b>Insurance</b>	
<b>Religion</b>		<b>Zoning</b>	
<b>Retaliation</b>		<b>Accessibility</b>	25
<b>Sex / Gender</b>	3	<b>Terms and Conditions</b>	89
<b>Other*</b>	7	<b>Harassment</b>	6

Source: Fair Housing Council of Central California

\* Other State violations include marital status, source of income, sexual orientation, age, arbitrary class discrimination.

**TABLE 28. FHCCC COMPLAINTS BY BASIS JANUARY-JUNE 2019**

<b>Fresno – Complaints by Basis Jan. 2019 – June 2019</b>			
<b>Basis</b>	<b>Number</b>	<b>Issue</b>	<b>Number</b>
<b>Color</b>	21	<b>Rental</b>	102
<b>Disability</b>	38	<b>Sales</b>	1
<b>Familial Status</b>	7	<b>Advertising</b>	
<b>National Origin</b>	8	<b>Lending/Red Lining</b>	
<b>Race</b>	21	<b>Insurance</b>	
<b>Religion</b>		<b>Zoning</b>	
<b>Retaliation</b>		<b>Accessibility</b>	38
<b>Sex / Gender</b>	1	<b>Terms and Conditions</b>	88
<b>Other*</b>	7	<b>Harassment</b>	12

Source: Fair Housing Council of Central California

\* Other State violations include marital status, source of income, sexual orientation, age, arbitrary class discrimination.

Complainants may describe more than one basis of discrimination or issue in their complaint alleging an unlawful treatment in housing. For data collected for the second half of 2018, race, color, disability, and national origin were the most-often cited bases of discrimination. FHCCC opened 89 cases of alleged discrimination in rental housing, with 89 complaints also citing discriminatory terms and conditions, and 25 cases involving accessibility for persons with disabilities as the discriminatory issue. For data collected for the first half of 2019, race, color, disability, and national origin again were the most-often cited bases of discrimination. For January 2019 through June 2019, 102 cases involved rental housing and 1 case involved for-sale housing. Discriminatory terms and conditions was an issue cited in 88 of those cases, and accessibility for persons with disabilities was cited in 38 cases followed by harassment in 12 cases.

FHCCC, reported that for the second quarter of 2018, it referred 5 cases to HUD for further action and 4 cases to private attorneys for assistance with pursuing claims; for the fourth quarter of 2018, it referred 3 cases to private attorneys; for the first half of 2019, it referred 4 cases to HUD for further action and 3 cases to private attorneys.

In 2019, FHCCC conducted paired testing on the basis of race in the Fresno real estate market with the target area being all available new home developments. Twenty-four paired tests, in new home listings and existing homes for sale, were conducted throughout existing neighborhoods in the City of Fresno. The overall paired systemic testing indicated discriminatory treatment of protected testers (African-Americans) in 37% of cases. Testers experienced discrimination 33%



of the time in new home developments and in 40% of cases in existing homes in established neighborhoods. The executive director of FHCCC reports that these are alarming results that require more fair housing training and accountability for developers and real estate agents in the Fresno market.

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## Fair Housing Lawsuits and Litigation

For the five-year period January 1, 2015 through December 31, 2019, several noteworthy lawsuits have been litigated regarding alleged housing discrimination practices affecting fair and affordable housing in Fresno or the region: a HUD negotiated settlement targeting unfair lending practices by California mortgage lenders; a federal fair housing lawsuit against providers of emergency shelter housing for women; and two state court lawsuits against local jurisdictions seeking to compel compliance with their obligations under their respective General Plans and Housing Elements to provide affordable housing and services to disadvantaged groups.

- [Redacted] v. Benchmark Communities, LLC, FHEO Case No. 09-16-5484-8 (Title VIII) (HUD Conciliation Agreement entered March 7, 2017).

HUD facilitated a settlement agreement resolving accusations of unfair lending practices between a complainant and three California mortgage lenders, American Financial Network of Brea in Orange County, Benchmark Communities of Fresno, Brigantino Enterprise of Hollister, and also a Benchmark employee. The complainant filed a housing discrimination complaint with the FHEO in 2016 alleging he was unfairly denied an opportunity to pre-qualify for a mortgage loan based on his perceived Hispanic national origin, which precluded him from purchasing a home in Hollister. Equal access to credit for qualified individuals, regardless of their national origin or other protected status, is an important element of fair housing.

Benchmark agreed to provide annual fair housing training to employees who interact with prospective homebuyers. American Financial agreed to train current and new employees and pay the complainant \$5,000 in damages.

- McGee v. Poverello House, Civil Action No. 1:18-cv-00768 (E.D. Cal. 2018).

Four individual plaintiffs filed suit against Poverello House and Naomi's House—two nonprofit organizations that provide meals, social services, and temporary shelter in downtown Fresno to persons experiencing homelessness—raising claims under the California Fair Employment and Housing Act (FEHA), the federal Fair Housing Act (FHA), and negligent infliction of emotional distress and right to privacy violations. (A separate claim under the California Unruh Civil Rights Act was dismissed by the Court). The complaint detailed allegations of sexual harassment by a transgender individual (identified in pleadings as D.N.) who was described as dressing and identifying as a woman but remaining anatomically male. The plaintiffs further alleged that staff failed to take action to protect their privacy and safety, and even threatened them with expulsion if they refused to shower with D.N.

The defendant shelters receive federal grant funding through HUD, which requires them pursuant to the Equal Access Rule to provide services to transgender clients based on their gender identity.

This case is scheduled to be heard in 2020, but a severe shortage of federal district judges and staff in the Eastern District could delay resolution of this case for years unless the parties reach a settlement.

- Martinez v. City of Clovis, Case Number 19CECG03855 (Fresno Cnty Sup. Ct., file date Oct. 23, 2019).

Petitioners, two women who each rely on supplemental income and Housing Choice Vouchers, filed suit against the City of Clovis alleging that the city is intentionally not complying with California's housing law and is discriminating against low-income people by not accommodating high density housing developments in violation of state and federal fair housing laws. Petitioners seek a writ of mandate from the Fresno Superior Court to compel the City to comply with the state's Housing Element Law—which requires cities and counties to develop plans every eight years designating land for development of housing that accommodates all income groups, including the jurisdiction's share of its regional housing assessment targets—by rezoning adequate parcels of land within the jurisdiction to accommodate the unmet housing needs of low-income residents desiring to find adequate, affordable housing in the City. Petitioners also seek declaratory relief and an injunction against the City and its officials to cease their discriminatory housing practices.

The City has so far disputed the Petitioners' assertions and has claimed it is in full compliance with affordable housing regulations. It conceded that the state's Housing and Community Development (HCD) department decertified the City's Housing Element of its General Plan in 2018 because of a shortfall of parcels zoned to accommodate lower income housing, but claims that it has taken sufficient action (e.g., rezoning to permit multifamily housing in the public facility district and creating a new Regional Housing Needs Assessment overlay zone) to bring the city back into compliance with the state's housing law. Indeed, in March 2019, HCD re-certified the City's Housing Element

A case management conference has been scheduled for later in February 2020, and a hearing for arguments on the City's demurrer (objections) on April 14, 2020.

- Comunidades Unidas por un Cambio v. County of Fresno, Case Number 18CECG04586 (Fresno Cnty Sup. Ct., file date Dec. 28, 2018).

Comunidades Unidas por un Cambio (Communities United for Change) with the assistance of nonprofit Leadership Counsel for Justice & Accountability, filed an action against Fresno County and its Board of Supervisors seeking to enforce the County's obligations under its General Plan and Housing Element to facilitate the development and maintenance of affordable housing and to address the needs of disadvantaged unincorporated communities (specifically for clean water and functioning sewer services, stormwater drainage, and other infrastructure). The lawsuit outlines multiple deadlines the County has missed for accommodating affordable housing and improving infrastructure and other needs in historically disadvantaged communities. Plaintiffs allege that the County's failure to comply disproportionately impacts Latinos and other minority groups and deprives them of the opportunity to live in decent, quality affordable housing and healthy and complete neighborhoods.

The County asserted that it is currently in the midst of a revision and update to the general plan that will include elements that address some of the purported concerns of the Plaintiffs. The County also contends that Plaintiffs' suit is premature because the County should be given more time to complete the action items and programs identified in its General Plan, and also argues that the deadlines and HCD guidelines that Plaintiffs claim the County has failed to meet are nonbinding.

A hearing is scheduled for February 7, 2020, to hear arguments from the opposing sides regarding Plaintiff's Writ of Mandate.

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## **Past Fair Housing Goals and Related Activities**

Fresno's 2016 Analysis of Impediments identified public and private sector impediments to fair housing. The AI offered several recommendations for addressing the impediments, which are listed below:

### **Administrative Impediments**

- Need to promote active public participation and involvement on issues impacting city residents.
- Lack of use of the state fair housing system.

### **Recommendations provided in the 2016 Analysis of Impediments**

- Establish an initiative, in partnership with local organizations and advocacy groups, to identify ways to promote public participation in housing and community development planning. Such organizations may include Stone Soup, the Center for New Americans, and the school districts, among others.
- Create a "meeting in a box" that will allow agencies to hold meetings at different times and locations and provide feedback to City.
- Through continuing contract with the Fair Housing Council of Central California (FHCCC) and collaboration with the State Department of Fair Employment and Housing, disseminate fair housing information through city events, workshops, and local media.
- Include a web page on the city website detailing the rights and responsibilities of city residents under federal and state fair housing law, and hyperlinks to a variety of fair housing resources, including complaint forms for HUD and the California Department of Fair Employment and Housing.
- Include data-sharing provisions in future contracts with the Fair Housing Council to receive fair housing complaints and testing data.
- Open a dialogue with the Fair Housing Council: the purposes of this dialogue would be to share the results of the current AI study and to identify ways in which the city can collaborate with the Council on addressing the impediments included in the study.
- Through continuing contract with the Fair Housing Council of Central California, provide fair housing services that include advertising fair housing laws and complaint procedures in multiple languages through literature displays at City and County offices and through local non-profit groups.

## Spatial Impediments

- Persistence of concentrated areas of poverty with disproportionate shares of racial/ethnic minorities.
- Concentration of assisted housing in concentrated areas of poverty with relatively high concentrations of racial/ethnic minority residents.

### Recommendations provided in the 2016 Analysis of Impediments

- Identify methods by which CDBG funding may be used to promote investment and leverage lending in areas of the city with high poverty and high concentrations of racial/ethnic minority residents in 2000 and 2010-2014.
- Expand or reallocate CDBG funding for infrastructural improvements, public works projects, and housing rehabilitation/preservation, focusing on areas of poverty and high concentrations of minority residents.
- Create enhanced infrastructure financing districts (EIDF) in distressed areas around the city center, with the goal of securing additional redevelopment funding for those areas.
- Advocate and facilitate the conservation and rehabilitation of substandard residential properties by homeowners and landlords.
- Continue to facilitate access to rehabilitation programs that provide financial and technical assistance to low- and moderate-income households for the repair and rehabilitation of existing housing with substandard conditions.
- Work with the Fresno Housing Authority to raise housing payment standards for Housing Choice Vouchers to expand housing choice for low-income residents in areas with higher housing costs and lower concentrations of subsidized units.
- Open a dialogue with affordable housing developers to identify barriers to entry for construction outside of areas in which affordable units are currently concentrated.
- Encourage the Fresno Housing Authority to provide mobility counseling to voucher recipients.
- Actively pursue funding to assist in the development, preservation, and rehabilitation of any existing housing type with a particular emphasis on the development of mixed-income neighborhoods.
- Ensure that all development applications are considered, reviewed, and approved without prejudice to the proposed residents.

## Financial/Affordability Impediments

- Black and Hispanic home purchase loan applicants have been denied home purchase loans at a higher rate than white or non-Hispanic residents.
- Relatively low levels of private investment in racial/ethnic minority neighborhoods and areas with comparatively high poverty rates.
- Discrimination in the home sales market on the basis of race and ethnicity.

### Recommendations provided in the 2016 Analysis of Impediments

- Convene a panel of banks and advocacy organizations, such as the Greenlining Coalition, to develop recommendations on how to promote lending in areas with relatively high concentrations of racial/ethnic minority residents

- Promote credit and personal finance education among high school students in areas with high concentrations of black and Hispanic students, focusing on the effective use of consumer debt and methods to build and maintain good credit.
- Continue to explore opportunities for potential partnerships with non-profit entities to support the development of a land bank or community land trust to acquire properties for rehabilitation and/or development of affordable and mixed-income housing.
- Consider funding, matching funds, training programs and Section 3 opportunities for small business loan investment, and to prepare small businesses for loans, in areas with high concentrations of racial and ethnic minority residents and households living in poverty.
- Continue to explore development of a Transit Oriented Affordable Housing Loan Fund, which could pool local, state, federal, and private Community Reinvestment Act (CRA) sources to support mixed-income housing in areas with high concentrations of minority residents and households living in poverty.
- Publicize the results of the Fair Housing Council's recent study as part of the fair housing outreach and education efforts the City will undertake to address impediments identified above.
- Partner with the Fair Housing Council to provide additional fair housing testing and related enforcement actions.

### **Discriminatory Impediments**

- Failure to make reasonable modification or accommodation.
- Low use of available fair housing resources/infrastructure.

### [Recommendations provided in the 2016 Analysis of Impediments](#)

- Conduct outreach and education to area landlords, in partnership with local and state organizations such as the California Apartment Association, relating to reasonable accommodation requirements under the Fair Housing Act, Americans with Disabilities Act, the California Fair Employment and Housing Act, and other related legislation.
- Include information relating to the ADA, and fair housing more generally, among licensing materials for new landlords.
- Conduct accessibility audits among newly constructed multifamily housing units in partnership with the Fair Housing Council of Central California.
- Promote the provision of disabled-accessible units and housing for persons with mental and physical disabilities.
- Accommodate persons with disabilities who seek reasonable waiver or modification of land use controls and/or development standards pursuant to procedures and criteria set forth in the Development Code.
- Build and maintain a database of housing units that have been rehabilitated and modified for accessibility and make the list available to organizations working to house residents with disabilities.
- Include a web page on the city website detailing the rights and responsibilities of city residents under federal and state fair housing law, and hyperlinks to a variety of fair housing resources, including complaint forms for HUD and the California Department of Fair Employment and Housing.
- Use CDBG to fund specific Fair Housing education and outreach in areas of concentration.

- Through continuing contract with the Fair Housing Council of Central California, provide fair housing services that include advertising fair housing laws and complaint procedures in multiple languages through literature displays at City and County offices and through local non-profit groups.

## **CHAPTER 10.**

# **IDENTIFICATION OF IMPEDIMENTS**

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors are provided in Table 29, along with implementation timeframes and responsible parties.

### **Impediment 1: Lack of Safety Net Programs for Renters Increases Housing Instability Among Protected Classes**

Safety net and early intervention programs are critical needs for persons at risk of homelessness. Programs that provide emergency rent or relocation assistance can safeguard families against eviction. The report *Evicted in Fresno* found that while rent burden and poverty are significant factors in determining when an eviction will occur, evictions in Fresno are more prevalent in areas where populations are predominantly Hispanic, Asian and Black. When researchers tested the adequacy of existing local rent assistance programs, they found that providers either served exclusive groups of recipients, e.g. married couples or members of the Christian faith only, or were severely underfunded. The report noted that one program estimated it turned away between 20-50 families per week who were seeking rental assistance. Given that the report found there were approximately 45 evictions per week in Fresno in 2016 (2,342 total), additional supports to safety net and early intervention programs could significantly reduce the number of evictions throughout the city, particularly in predominantly non-white neighborhoods where residents are hardest hit by evictions.

Multi-lingual early intervention services can also assist families living in substandard housing, who have difficulty advocating for themselves. Stakeholders noted that residents who have limited English proficiency, or who are undocumented, are less likely to complain about substandard housing and face increased housing instability due to their difficulty in advocating for themselves. Materials on tenant's rights and assistance with substandard housing issues should be made available in several languages, using methods that are culturally sensitive and effective.

### **Impediment 2: Insufficient Employment Supports Leave Residents of Color with Lower Incomes and Limited Housing Choices**

Opportunity Index data in Chapter 5 points to moderate disparities in labor market engagement (a HUD-defined index based on labor force participation, educational attainment, and employment) and school proficiency among racial and ethnic groups in Fresno. In particular, Hispanic, Black, Asian or Pacific Islander, and Native American populations are more likely to reside in areas with lower levels of labor market engagement and school proficiency and higher levels of poverty. Low levels of labor market engagement and school proficiency drive down wages, thus restricting housing choice and access to opportunity. Combined, the city's low labor market engagement among protected classes and moderate segregation levels contribute to racially and ethnically concentrated areas of poverty in Fresno.



Place-based strategies allow for the targeting of resources and outreach efforts to areas with high proportions of residents whose housing choices may be limited by low earnings or unemployment. These strategies can be combined with other approaches focused on closing skills gaps and developing career pathways, increasing job creation and quality standards, and raising the wage floor. Examples of place-based strategies to increase labor market engagement include increasing awareness of high-growth jobs that pay family-sustaining wages and connections to the training necessary to obtain them; expanding public transportation routes, lengthening service hours, and expanding transportation options between areas with high concentrations of low-earning workers; and targeting neighborhoods with high proportions of low-earning workers as priorities for interventions that increase awareness of available subsidies and resources.<sup>61</sup>

Planning efforts underway in the city and region identify gaps and provide recommendations for increasing labor market engagement and earnings in Fresno, with opportunities ranging from pre-natal and early childhood interventions to adult education opportunities. In particular, the Greater Fresno Regional DRIVE Plan (2019) notes that weaknesses in workforce readiness include low educational attainment and lack of credentials as barriers for workers in achieving employment; shortages of skilled workers to meet employment demand; gaps in higher education capacity; low levels of kindergarten readiness; insufficient access to quality healthcare for mothers and families of color; and insufficient access to programs and services through early childhood, which impacts growth and development into adulthood. Efforts to address these gaps are vital to improving labor market engagement among protected classes in Fresno and thus to increasing housing choice and economic mobility in the city.

### **Impediment 3: Continued Need for Neighborhood Infrastructure Development and Expanded Access to Opportunity in Areas of Concentrated Poverty**

A lack of access to neighborhood infrastructure and opportunity in areas of concentrated poverty presents additional barriers to fair housing in Fresno. Disparities exist among the city's neighborhoods with regard to access to quality schools; parks and environmental quality; streets and sidewalks; and grocery stores and other retail establishments. Neighborhoods with higher proportions of white residents tend to have greater access to opportunities relative to those with higher proportions of other racial and ethnic groups. Overall, moderate levels of segregation in the city combined with low levels of access to needed infrastructure and amenities in areas of concentrated poverty contribute to fair housing concerns.

Data presented in chapter 5, including maps and input from meetings, interviews, focus groups, and the community survey, indicate that neighborhoods with high poverty levels and those with higher proportions of residents of color tend to have lower levels of access to neighborhood infrastructure and opportunity:

- The School Proficiency Index indicates disparities in access to quality schools among racial and ethnic groups in Fresno and shows that white residents have greater access to quality schools than residents of other racial and ethnic groups.

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<sup>61</sup> Nelson, M., Wolf-Powers, L., & Fisch, J. (2015). Persistent low wages in New Orleans' economic resurgence: policies for improving earnings for the working poor. In The Data Center. (2015). *New Orleans Index at 10*.

- When asked whether a variety of community resources are provided equally in the city, 60 percent of respondents noted that parks and trails are not equally provided; 52 percent noted that grocery stores and other shopping are not equally provided; and 48 percent indicated that roads and sidewalks are not equally provided.
- The City's Parks Vision Plan finds that approximately half of Fresno's residents do not live within walking distance of a park and that areas of the city with high poverty rates and with higher proportions of residents of color tend to also contain neighborhood amenities in poor condition or to lack park space altogether.
- Environmental health data further indicate that brownfields and toxic sites are more commonly located in these neighborhoods as well, so that in addition to having lower levels of access to areas of opportunity, residents in high-poverty neighborhoods are also more likely to be within close proximity to environmental health hazards.
- Overall, 67 percent of survey respondents noted 'neighborhoods that need revitalization and new investment' as an impediment to fair housing in Fresno, ranking it as the third greatest barrier to fair housing in Fresno, second only to 'not enough affordable housing for individuals' and 'not enough affordable housing for families.'

Together, these measures indicate that a lack of access to quality neighborhood infrastructure in areas of concentrated poverty restrict access to fair housing choice by limiting opportunity for residents living in these areas. As public investment in neighborhood infrastructure such as schools, parks, streets, sidewalks, and environmental quality drives private investment, a lack of public investment poses barriers to residents' housing choice by creating disparities in access to opportunity across city neighborhoods.

To address disparities in neighborhood infrastructure and associated lack of access to opportunity, meeting attendees, survey respondents, and stakeholders interviewed in the course of this planning process emphasized the need for continued investment in neighborhoods with high concentrations of poverty. Respondents rated street, road, and sidewalk improvements and homeless and domestic violence shelters as the greatest public facility and infrastructure needs, followed by community parks, gyms, and recreational fields. Further, to address these geographic disparities in investment in Fresno, there is a need to approach planning and investment decisions with an equity lens and to further engage communities in areas of concentrated poverty regarding community needs and priorities.

#### **Impediment 4: Poor Housing Conditions Limit Housing Options for Some Protected Classes**

Concerns regarding the poor condition of existing rental housing stock in some areas of the city, together with the difficulties faced by disabled and elderly homeowners in maintaining their homes, were frequently raised among the stakeholders and members of the public who contributed to this AI. In the community survey conducted along with this AI, "help for homeowners to make housing improvements" and "rehabilitation of rental housing" were the second and fourth (respectively) highest-ranked housing needs in the city.

Multiple participants cited landlords' failure to maintain their properties as a primary cause of poor rental housing conditions. In these cases, landlords were said to be letting their properties fall into disrepair and refusing to make necessary improvements or making only minor, "band aid" fixes. This issue has a disproportionate impact on the city's lowest-income households (frequently

households of color) who cannot afford the cost of moving, let alone the cost of higher-quality housing elsewhere. Undocumented tenant households who reside in substandard rental properties seldom have viable options to have their housing quality concerns addressed. Pointing problems out to their landlord could result in retaliation; reporting deficiencies to code enforcement could result in the property being condemned and the tenant family becoming homeless. Other times landlords make minimal corrections to satisfy code enforcement but do not address overarching problems with housing quality. For these and many other reasons, many housing conditions go unreported and undetected, leaving low-income and immigrant households with few alternative housing choices.

Other stakeholders and meeting attendees suggested the City's investment in homeowner rehabilitation assistance is insufficient to meet the need. People with disabilities and the elderly struggle to make home repairs themselves and, due to limited incomes, are often unable to afford contractors to perform needed work. The City could do more with its entitlement funding by focusing more resources on substantial home repair programs rather than cosmetic issues such as exterior painting. Funding housing rehabilitation and new construction, particularly as an infill option in existing neighborhoods, should help to address poor housing quality in Fresno. Programs to assist people with disabilities with the costs of accessibility modifications to their properties could also improve housing quality and extend the usefulness of the existing housing supply.

### **Impediment 5: Racial Disparities Limit Access to Homeownership for Some Protected Classes**

Many households desire homeownership as a housing option in order to build equity and increase stability. However, homeownership rates and data regarding home mortgage applications indicate significantly more barriers to purchasing a home for households of color, particularly African American and other race households, than for white households in Fresno. About 62% of white households in the city own their homes, while homeownership rates for other racial and ethnic groups range from 27% for African Americans to 38% for Latinos to 53% for "other race" households. Similar disparities exist in Fresno County, where white households are 2.3 times as likely to own their homes than are Black households.

While many factors such as income, wealth, and credit history impact homeownership, data examined in this report provide evidence that white households are both more likely to apply for mortgages, more likely to complete their mortgage applications, and more likely to see their applications approved than other racial and ethnic groups. Home Mortgage Disclosure Act data shows that all other racial and ethnic groups are more likely to be denied a mortgage loan than are white applicants, regardless of income. The most notable disparity is between white and African American applicants. At low and middle incomes, Black applicants are 1.5 times as likely to be denied a loan as white applicants; at high incomes, they are 2.2 times as likely to be denied.

The City can address these disparities using a variety of approaches. Any homeownership programs supported by the City through either CDBG or HOME (for example, production of new, for-sale units using HOME funds) should be affirmatively marketed to communities of color, including residents with limited English proficiency, in Fresno. The City could also explore opportunities for partnership with a local housing counseling agency to connect participants of

other City programs with homebuyer counseling, when appropriate. In addition to working with prospective homebuyers, the City can conduct outreach to lenders, encourage them to collaborate in achieving the City's goals for affirmatively furthering fair housing, or consider implementing a more formal responsible lending program.

### **Impediment 6: Publicly Supported Housing Options Are Concentrated Outside of Areas of Opportunity**

Northwest and northeast Fresno appear to limit a variety of affordable housing options, particularly those offered by the Housing Authority of the City of Fresno (FH). Traditional public housing developments, LIHTC developments, Project Based Section 8, Sections 202 and 811 housing, and housing choice vouchers are either extremely limited or non-existent in NW and NE Fresno, where the population is predominantly white. Instead, publicly supported units are primarily located in census tracts with non-white majorities. Hispanic, Black, and Asian households make up 87% of all City of Fresno voucher holders and 71% of residents receiving project based rental assistance. Despite FH's use of housing navigators to help housing choice voucher users exercise more mobility, stakeholders observe that vouchers continue to be concentrated in 2-3 primary neighborhoods. According to FH staff, approximately 50% of voucher holders successfully find rental units, down from an 80% success rate around the year 2000. The lack of affordable housing in northwest and northeast Fresno has the effect of excluding both low-income racial and ethnic minorities, as well as low-income white residents, from areas of opportunity. The City of Fresno and its housing partners should expand access to affordable housing and neighborhood opportunity by working to locate additional affordable units in NW and NE Fresno.

In addition to siting decisions by housing providers, NIMBYism in north Fresno may have historically been a strong contributing factor to the lack of publicly supported housing options in these neighborhoods. Impediment 8 more directly addresses NIMBYism and other community attitudes as an additional barrier to fair housing.

### **Impediment 7: Many Communications and Marketing Efforts Regarding Fair Housing Are Not Effectively Targeted to Protected Classes and Non-English Speakers**

Fresno has multiple populations with limited English proficiency (LEP) and diverse racial, ethnic, and immigrant populations with varying cultural customs, traditions, and communication styles. One in six Fresno residents primarily speaks a language other than English. Spanish-speakers comprise 70% of the LEP population and Hmong-speaking residents make up 12%. The top languages spoken by other LEP residents include other Indic languages (such as Urdu, Bengali, and Punjabi) and Laotian.

While the City has worked to engage these LEP communities by providing translations of information when needed and by making interpreters available for public meetings, residents who attended community meetings suggested that there are opportunities for the City to improve on its strategy through an ongoing, relationship-based approach. Offerings of translation and interpretation tend to be one-way communication options – a way for the City to make residents aware of information rather than a means of engaging LEP residents in dialogue. These types of

approaches are also most commonly employed on the City's terms (i.e. when the City wishes to announce information or collect input) but may not be as available to residents at other times.

A more inclusive public engagement model depends upon building ongoing relationships within LEP communities, often with a designated liaison who builds trust over time between the LEP population and the City staff. The liaison participates in regular events within the community, listens to concerns and criticism and is a conduit between these communities and the City. This liaison will then understand and be able to design culturally appropriate approaches to involving LEP residents in the full spectrum of government processes, opening an ongoing, two-way avenue for exchange of information and ideas. Enhancing the City's strategies for engaging with its LEP communities makes City government, planning processes, and decision-making more responsive to the input of LEP communities and increases the access of non-English-speakers to public resources, including fair housing information.

### **Impediment 8: NIMBYism and Prejudice Reduces Housing Choice for Protected Classes**

While Impediment 6 discussed affordable housing siting decisions by the City and its partners, this impediment addresses community attitudes that inhibit housing options for protected classes, including racial and ethnic minorities and immigrants. Public input indicated that attitudes and perceptions about multifamily housing, affordable housing, and homelessness in Fresno impact housing development and housing choice. Many stakeholders interviewed for this research noted that developing multifamily housing – affordable or market rate – in north Fresno is difficult due to pushback and Not In My Backyard (NIMBY) sentiments expressed by some residents. In addition, some stakeholders noted that, as people of color or south Fresno residents, they would not feel comfortable moving to a neighborhood in the northern part of the city, even if they desired to move and housing was available, because of likely mistreatment and/or racism by some neighbors. In general, stakeholders tended to perceive the city as segregated and noted that housing discrimination is likely occurring. Other stakeholders noted discrimination by neighbors against members of the LGBTQ community. One-fifth of survey respondents reported experiencing housing discrimination in Fresno, and 73% believe housing discrimination is an issue or is somewhat of an issue in the city.

### **Impediment 9: Individuals Not Understanding Their Housing Rights May Prevent Access to Fair Housing**

Knowledge of fair housing rights and resources is generally good in Fresno relative to many other jurisdictions in the country. Many public meeting attendees and stakeholders who were interviewed for this research knew of one or more appropriate organizations in the region who assist with fair housing issues, including Central California Legal Services, the Fair Housing Council, and HUD. However, some stakeholders noted that while social service and housing agency staff have knowledge of fair housing resources, the general public is likely to be less informed about them.

In the survey conducted as part of this AI, 93% of respondents reported that they know or somewhat know their fair housing rights, although about 38% would not know where to file a housing discrimination complaint. The number of calls and complaints processed by the Fair

Housing Council of Central California also speaks to need for ongoing education and enforcement efforts. In the second half of 2018 and first half of 2019, FHCCC logged 508 calls resulting in 243 complaint investigations. Future fair housing education efforts should ensure that Fresno's most vulnerable groups are aware of available resources, including people of color, immigrants, residents with limited English proficiency, people with disabilities and LGBTQ populations.

Another key component of future fair housing education and enforcement efforts should be informing voucher holders and landlords/property managers about California's recently enacted law prohibiting refusal to accept a Section 8 voucher. Stakeholder input indicates that prior to this law going into effect on January 1, 2020, many landlords would not take vouchers and they would be unaware of the law or unwilling to comply voluntarily once the law took effect.

TABLE 29 – FAIR HOUSING GOALS AND ACTIVITIES

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 1: Lack of Safety Net Programs for Renters Increases Housing Instability Among Protected Classes</b>		
<p>Evictions affect low-income and severely rent burdened residents at high rates.</p>	<ul style="list-style-type: none"> <li>• Create an Emergency Rent and Relocation Demonstration Program.               <ul style="list-style-type: none"> <li>a. The City should create a demonstration program or partner with an existing non-profit to provide emergency rent assistance and legal assistance to tenants on the verge of eviction. (Q3, 2021)</li> </ul> </li> <li>• Capture and monitor eviction data within the jurisdiction in order to develop future policy solutions for managing evictions in target areas. (Q1, 2021)</li> <li>• As patterns emerge from eviction data, the City should identify, research and adopt additional anti-displacement policies that are not covered under AB 1482. (Q3, 2021)</li> </ul>	<p>City of Fresno</p>
<p>Limited English Proficiency and Immigration status create additional barriers to quality housing</p>	<ul style="list-style-type: none"> <li>• Address substandard housing and other fair housing issues through the City's Immigrant Affairs Committee.               <ul style="list-style-type: none"> <li>a. The City should partner with a local community organization to create and distribute materials in various languages regarding tenants' rights and ways to obtain assistance with substandard housing issues. (Q4, 2020)</li> </ul> </li> </ul>	<p>City of Fresno</p>



Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 2: Insufficient Employment Supports Leave Residents of Color with Lower Incomes and Limited Housing Choices</b>		
Educational and employment barriers limit economic opportunities	<ul style="list-style-type: none"> <li>• Continue working with partners on funding and implementation of the economic development, human capital, and neighborhood development strategies contained in the Fresno Regional DRIVE Plan. (Ongoing, beginning 2020)</li> <li>• As described in the Greater Fresno Regional DRIVE Plan, work with community partners to raise funds to remove financial barriers to training for Fresno residents and to remove barriers to employment. (Ongoing, beginning 2020)</li> <li>• As described in the Greater Fresno Regional DRIVE Plan, work with community partners to form a regional coordinating entity that connects educators, industries, workers, and students to provide high-quality, paid work-based learning for all learners in the Fresno region. (Ongoing, beginning 2020)</li> <li>• As described in the Greater Fresno Regional Drive Plan, work with community stakeholders to increase the scale of 1:1 workforce navigator programs, focusing on target populations in neighborhoods of concentrated poverty (Ongoing, beginning 2020)</li> <li>• Provide vouchers for public transportation and alternative transportation options to support low-income individuals in obtaining and maintaining employment. (Ongoing, beginning 2020)</li> <li>• Invest in wrap-around services to support homeless individuals in obtaining and maintaining employment in addition to accessing housing and other needed services. (Ongoing, beginning, 2020)</li> <li>• Work with local adult / continuing education providers and job search assistance agencies to better identify barriers their students / clients face. Consider opportunities to use CDBG funding to address potential barriers and locating services in low- and moderate-income census tracts. (Ongoing, beginning 2020)</li> <li>• Target neighborhoods with high proportions of low-earning workers as priorities for interventions that increase awareness of available subsidies and resources. (Ongoing, beginning 2020)</li> <li>• Direct any economic development subsidies to companies paying living wages and engaging in local hiring. (Ongoing, beginning 2020)</li> <li>• Continue providing CDBG or other funding for youth education enrichment activities to encourage reading proficiency, high school completion, career and/or college preparation, and other education components, including full-day programs to support parents in maintaining employment in low- and moderate-income census tracts. (Ongoing, beginning 2020)</li> </ul>	City of Fresno

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 2 (continued): Insufficient Employment Supports Leave Residents of Color with Lower Incomes and Limited Housing Choices</b>		
<p>Low levels of kindergarten readiness; insufficient access to programs and services through early childhood; and insufficient access to quality healthcare for mothers and families of color</p>	<ul style="list-style-type: none"> <li>• Provide CDBG or other funding for youth education enrichment activities and other early childhood programs and services to encourage kindergarten readiness, reading proficiency, and other aspects of child growth and development. (Ongoing)</li> <li>• Provide CDBG or other funding to support access to quality healthcare, with a focus on quality care for low-income mothers and families of color. (Beginning Q1, 2021)</li> </ul>	<p>City of Fresno</p>

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 3: Continued Need for Neighborhood Infrastructure Development and Expanded Access to Opportunity in Areas of Concentrated Poverty</b>		
Continued need for neighborhood reinvestment in low- and moderate-income census tracts	<ul style="list-style-type: none"> <li>• Continue to fund projects that develop, expand, or improve sidewalks, parks, trails, and other public facilities in low- and moderate-income census tracts with high need for these improvements (see, e.g., neighborhood amenity gaps mapping in the Fresno Parks Vision Plan). (Ongoing, beginning 2020)</li> <li>• Consider implementing mechanisms to increase and make consistent funding for parks and other infrastructure improvements in low- and moderate-income census tracts. (Ongoing, beginning 2020)</li> <li>• Target investment of CDBG funds in RECAPs. (Ongoing)</li> <li>• As described in the Greater Fresno Regional DRIVE Plan, work with community partners to form a coalition to implement complete streets improvements and plan for equitable Transit-Oriented Development in south and west Fresno. (Ongoing, beginning 2020)</li> </ul>	City of Fresno
Areas of the City are underserved with regard to access to services, grocery and other neighborhood-oriented retail	<ul style="list-style-type: none"> <li>• Continue City promotion of Low and Moderate Income (LMI) Tracts as Opportunity Zones for the purpose of attracting businesses. (Ongoing)</li> <li>• Continue to provide economic development support such as infrastructure assistance for new small businesses that fill market niches and create jobs. (Ongoing, beginning 2020)</li> <li>• As described in the Greater Fresno Regional DRIVE Plan, develop a Neighborhood Loan Fund focused on increasing availability of capital to underserved populations using a peer-lending strategy, with a focus on south and west Fresno. (Ongoing, beginning 2020)</li> <li>• As described in the Greater Fresno Regional DRIVE Plan, develop a revolving loan fund that will provide low-interest financing for new businesses; existing businesses looking to adapt, improve, and expand their operations; and property owners trying to make their building lease-ready. Focus efforts on south and west Fresno. (Ongoing, beginning 2020)</li> </ul>	City of Fresno

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 3 (Continued): Continued Need for Neighborhood Infrastructure Development and Expanded Access to Opportunity in Areas of Concentrated Poverty</b>		
Equity issues are not routinely and consistently considered in planning and policymaking	<ul style="list-style-type: none"> <li>• Create an office of equity and inclusion to review policy and budget decision impacts on RECAPs and neighborhoods of color. (2021)</li> <li>• Develop an evaluation tool focused on maximizing equitable outcomes for use in review of development and policy decisions (e.g. the King County Housing Development Consortium’s Racial Equity Impact Tool). (Q3, 2020)</li> <li>• Develop an equity assessment tool to prioritize locations for investment in public infrastructure and facilities (e.g., Seattle’s Equity and Environment Agenda and Environmental Equity Assessment Pilot; NYC Parks Framework for an Equitable Future). (Q3, 2020)</li> <li>• Train City staff in use of these tools to ensure incorporation into City decision-making processes. (Q4, 2020)</li> <li>• Publicly track progress on equity issues, including metrics detailed in the Greater Fresno Regional DRIVE plan (e.g., City of Philadelphia Greenworks Dashboard). (Q3, 2020)</li> <li>• As the City’s General Plan is routinely updated, staff in the respective CDBG program offices should review the proposed housing element updates and comment to planning staff on any concerns related to equity of planning policies or development plans. (Ongoing, beginning Q3, 2020)</li> </ul>	City of Fresno
Need to further engage communities in south and west Fresno in planning decisions	<ul style="list-style-type: none"> <li>• Expand community engagement efforts focused on community needs and priorities in south and west Fresno, including working with residents and community groups to shape the City’s approach to community engagement. As detailed in the Greater Fresno Regional DRIVE plan, implement targeted outreach to engage with end users to identify areas for investment. (Ongoing, beginning Q2, 2020)</li> <li>• Focus community engagement and dialogue in part on the role of race/ethnicity and economic mobility in Fresno. (Q3, 2020)</li> </ul>	City of Fresno

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 4: Housing Options for Some Protected Classes Are Limited by Poor Housing Conditions</b>		
Landlords in some neighborhoods fail to adequately maintain and improve rental properties	<ul style="list-style-type: none"> <li>• Continue to monitor the effectiveness of the City’s new Rental Housing Improvement Program and revise program standards and procedures as may be needed to keep the program working successfully, to maintain enforcement, and to ensure rental properties are enrolling as required. (Annually, beginning Q4 2020)</li> <li>• Consider a rental rehabilitation program that would provide incentives to landlords to maintain their rental properties in good repair. (Q1 2021)</li> <li>• With input from code enforcement officers and homeless service providers, develop a protocol for ensuring tenant households reporting code violations are protected from homelessness as a result of displacement from substandard housing pursuant to code enforcement action. (Q3 2021)</li> </ul>	City of Fresno
Low-income households, including the elderly and people with disabilities, have difficulty making needed home repairs	<ul style="list-style-type: none"> <li>• Continue using HUD funding to support housing rehabilitation programs; consider focusing resources on substantial and necessary repairs that will extend the useful life of the housing rehabilitated. (Ongoing, beginning Q3 2020)</li> <li>• Work with the nonprofit community to support programs that assist people with disabilities with the cost of accessibility modifications to their homes. (Annually, beginning Q1 2021)</li> </ul>	City of Fresno

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 5: Racial Disparities Exist in Access to Homeownership</b>		
Lower shares of African American and Latino households apply for home mortgage loans than white households	<ul style="list-style-type: none"> <li>• Ensure that opportunities to participate in City of Fresno homebuyer opportunities, including those operated by Community Housing Development Organizations (CHDOs) and funded through CDBG and HOME money, are affirmatively marketed to people of color, immigrants, and people with limited English proficiency. (Ongoing, beginning Q3 2020)</li> <li>• Facilitate partnerships between local social service and housing agencies, including the Fresno Housing Authority, to connect eligible families with possible homeownership opportunities. (Ongoing, beginning Q1 2021)</li> <li>• Continue exploring educational opportunities focused on building and maintaining credit, personal finances, and the homeownership process. Continue City efforts identified in previous CAPERs to promote credit and personal finance education among high school students. (Ongoing, beginning Q4 2020)</li> <li>• Continue funding development of affordable housing for homeownership through CHDOs and other affordable housing providers using HOME funds. Require subrecipients to affirmatively market available homeownership opportunities to households throughout Fresno, including people of color, immigrants, and people with limited English proficiency. (Ongoing, beginning Q3 2020)</li> </ul>	City of Fresno
People of color, most notably African Americans, are more likely to be denied home mortgage loans than white applicants	<ul style="list-style-type: none"> <li>• Build on recent efforts to bring the banking and lending community to the table to improve mortgage lending outcomes for applicants of color. In recent years, the FHCCC held meetings to review Community Re-Investment Act (CRA) obligations. Continuing this conversation, convene a working group of local bankers to identify collaborative steps the City, lenders, and other local housing agencies could take to both increase the completion rate of loan applications and reduce the denial rates. (Q1, 2021)</li> <li>• Consider/evaluate the need for a responsible banking program that would use distribution of government financial relationships (within banking regulations) to incentivize fair lending by financial institutions. (Q4, 2021)</li> </ul>	City of Fresno

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 6: Publicly Supported Housing Options Are Concentrated Outside of Areas of Opportunity</b>		
<p>Affordable housing, including publicly supported housing, is limited, particularly in desirable areas where neighborhoods offer enhanced access to some types of opportunity</p>	<ul style="list-style-type: none"> <li>• As outlined in Impediment 3, develop and implement an equity assessment tool to use in review of development and policy decisions to promote a broad view of any proposed multifamily, mixed-income, or affordable housing throughout the city, including in north Fresno. (Q4 2020)</li> <li>• In coordination with statewide housing planning regulations, update the Housing Element of the City's General Plan to ensure that an appropriate amount of land is zoned for multifamily housing in locations throughout the City. (Q1 2021) <ul style="list-style-type: none"> <li>a. Consider further housing element and/or development code updates that would encourage alternatives to large lot sizes (such as cluster developments, density blending, zero lot line developments, and transfer of development rights) and up-zone single-family detached districts to increase the density allowed in existing neighborhoods without property owners having to obtain a variance or other special approval. (Q1 2021)</li> </ul> </li> <li>• New affordable housing development, whether by the cities with CDBG or HOME funds, the local housing authorities, or private-sector LIHTC developers should be given priority consideration when it will be located in an area that increases access to new types of opportunity not generally available in neighborhoods where existing affordable housing is located. (Ongoing, beginning Q3, 2020)</li> </ul>	<p>City of Fresno</p> <p>Partners: Housing Authority of the City of Fresno</p>
<p>Housing Choice Voucher use is limited in NE and NW Fresno, including many neighborhoods that offer enhanced access to some types of opportunity</p> <p>Education is needed about recent statewide legislation requiring rental housing managers / owners to accept Housing Choice Vouchers</p>	<ul style="list-style-type: none"> <li>• As outlined in Impediment 9, work with partners such as local fair housing agencies, media outlets, and the Fresno Housing Authority to publicize new state requirements regarding accepting Section 8 vouchers to landlords and property managers, with a focus on independent landlords not affiliated with larger property management companies. (Q4, 2020)</li> <li>• As outlined in Impediment 9, work with the Fresno Housing Authority to raise awareness among voucher holders and the general public regarding new requirements regarding acceptance of Section 8 vouchers. (Ongoing, beginning Q2, 2020)</li> </ul>	<p>City of Fresno</p> <p>Partners: Housing Authority of the City of Fresno</p>



Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 7: Many Communications and Marketing Efforts Regarding Fair Housing Are Not Effectively Targeted to Protected Classes and Non-English Speakers</b>		
<p>Limited English proficiency among large segments of Fresno’s population limits opportunities for two-way engagement with the City</p>	<ul style="list-style-type: none"> <li>• The City should begin building the infrastructure for a stronger, more sustainable relationship-based community engagement approach.               <ul style="list-style-type: none"> <li>a. Consider whether existing staff can be devoted to role(s) as liaisons to LEP communities or whether this may necessitate creating a new dedicated staff position (e.g. Eugene, Oregon’s Multicultural Liaison). (Q1 2021)</li> <li>b. Consider opportunities to hold periodic community-wide events for the purpose of engaging with multicultural groups (e.g. Plano, Texas’s Multicultural Outreach Roundtable). (Q1, 2021)</li> <li>c. Consider opportunities to align the development of an enhanced multicultural engagement strategy with the work of the DRIVE initiative. (Q1, 2021)</li> <li>d. Formalize the resulting enhanced engagement strategies in a policy along with guidelines and a listing of tools available to assist with implementation (e.g. Seattle, Washington’s Inclusive Outreach and Engagement Guide) (Q4, 2021)</li> </ul> </li> <li>• Provide cultural competency training to all Fresno HCD staff beginning with those in public-facing roles, but expanding to back-office and management as well. (Q4, 2021)</li> </ul>	<p>City of Fresno</p>

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 8: NIMBYism and Prejudice Reduces Housing Choice for Protected Classes</b>		
<p>Not In My Backyard (NIMBY) attitudes limit multifamily and affordable housing development in North Fresno</p>	<ul style="list-style-type: none"> <li>• Develop and deliver community education around the concept of affordable housing and its cultural and economic value to the community.               <ul style="list-style-type: none"> <li>a. Develop an adaptable slide deck and presentation on the subject of the value of affordable housing, including qualitative and quantitative arguments. (Q1, 2021)</li> <li>b. Establish a small “speakers bureau” of designated city staff or other community partners to deliver the presentation to local groups. (Q2, 2021)</li> </ul> </li> <li>• Market the presentation and available speakers to community groups such as neighborhood/homeowners’ associations, Rotary and other similar clubs, and associations of Realtors, homebuilders, and lenders. (Ongoing, beginning Q2, 2021)</li> <li>• Consider conducting a tour of successful affordable housing properties in Fresno for local leaders and other interested parties to build public support for additional affordable housing development. (Q2 2021)</li> </ul>	<p>City of Fresno</p>
<p>Stakeholder input indicated that prejudiced attitudes by some community members impacts housing choice</p>	<ul style="list-style-type: none"> <li>• A broad-based and trusted local convening institution should be enlisted to create and offer a periodic diversity, equity, and inclusion training aimed at local community leaders and other interested parties. One training session could be combined with staff training on the proposed equity assessment tool as a two-part course. (Q2 2021)</li> <li>• Explore options for communitywide events or programming that celebrate Fresno’s diversity and encourage interaction among diverse participants in neighborhoods throughout the city. (Q4 2020)</li> </ul>	<p>City of Fresno</p>

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
<b>Impediment 9: Continued Need for Fair Housing Education and Enforcement</b>		
<p>Public input and data on housing discrimination complaint calls and filings indicate that more fair housing education is needed for landlords and lenders</p>	<ul style="list-style-type: none"> <li>• Through a contracted fair housing agency, provide education and outreach to landlords, property owners, property managers, and lenders. (Ongoing, beginning Q2, 2020) <ul style="list-style-type: none"> <li>a. Work with the agency annually to develop and deliver a fair housing education program that uses innovative ways to reach housing industry professionals on a variety of fair housing topics.</li> <li>b. Continue holding community-wide events, including the Fair Housing Conference, that convenes housing industry professionals to learn about fair housing rights and responsibilities and updated fair housing laws.</li> </ul> </li> <li>• Work with partners such as local fair housing agencies, media outlets, and the Fresno Housing Authority to publicize new state requirements regarding accepting Section 8 vouchers to landlords and property managers. Connect landlords with questions regarding the new law to appropriate resources. (Q4, 2020)</li> <li>• Consider requiring landlords or property managers found to be in violation of city codes or other regulations to attend a fair housing training session as part of the requirements to cure the code / regulatory violation. (Q2, 2021)</li> </ul>	<p>City of Fresno</p>
<p>Public input and data on housing discrimination complaint calls and filings indicate that more fair housing education is needed the general public</p>	<ul style="list-style-type: none"> <li>• Through a contracted fair housing agency, annually design and coordinate delivery of a fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint. (Ongoing, beginning Q2 2020) <ul style="list-style-type: none"> <li>a. Focus on working through local agencies (social service providers, churches, community organizations, etc.) to meet residents in locations where they are comfortable.</li> <li>b. Conduct outreach to local agencies serving immigrants, refugees, and other populations with limited English proficiency to collaborate on approaches to provide fair housing education and enforcement for these groups.</li> <li>c. Work with the Fresno Housing Authority to raise awareness among voucher holders and the general public regarding new requirements regarding acceptance of Section 8 vouchers.</li> </ul> </li> <li>• Continue funding a local fair housing agency to accept fair housing calls and investigate complaints. Publicize this agency and how to contact them as part of the fair housing education effort. Review capacity to handle complaints in languages other than English to ensure ability to assist all Fresno residents. (Ongoing, beginning Q2, 2020)</li> </ul>	<p>City of Fresno</p>

# APPENDIX A: PUBLIC NOTICES AND CITIZEN OUTREACH

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## Outreach Activities in Support of the November 2019 Workshops and Community Needs Survey

- Public notice in the Fresno Bee and Spanish language newspaper Vida en el Valle
- Utility bill inserts distributed to 130,000 utility customers in the City of Fresno
- Advertisement in CUSD Today (Central Unified School District newsletter)
- Printed flyers distributed at 18 community and neighborhood centers
- Digital distribution of flyers to Fresno Unified School District, Clovis Unified School District, and Sanger Unified School District schools for schools located in the City of Fresno
- Project website ([www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)) logged 818 unique visitors and 994 visits
- Facebook posts reached 1,123 individuals and drove 21 engagements
- Twitter posts reached 9,652 individuals and drove 45 engagements
- Email distribution to Housing and Community Development stakeholder list with 500+ recipients
- Publication on local media calendars of local news organizations including ABC 30 KFSN, CBS 47 KGPE, NBC 24 KSEE, Fox 26 KMPH, KBIF 900 AM, and Radio Bilingue

**PUBLIC NOTICE**

**PUBLIC MEETINGS FOR COMMUNITY DEVELOPMENT & FAIR HOUSING STUDY**

The City of Fresno is developing a 5-Year Consolidated Plan that will assess the current housing market, discuss characteristics of the city's population, identify community improvement priorities, and outline a five-year plan to fund and implement them. The City receives approximately \$11 million each year in funds under the federal Community Development Block Grant (CDBG), Home Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for People with AIDS (HOPWA) programs. The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) to guide how and where these funds are used over the coming five years.

A separate study called an Analysis of Impediments to Fair Housing Choice (AI) will also be conducted to identify barriers to equal access to housing and neighborhood opportunities. The AI will set policy recommendations to help ensure that Fresno's neighborhoods are inclusive and free from barriers that restrict residents' access to opportunities like transportation, jobs, and schools.

The opinions and perceptions of local residents are an important part of this study. All residents are invited to attend a public meeting and participate in a survey. The meeting details are below. Refreshments will be served, and children are welcome.

<u>Saturday, November 2</u> 10:30am – 11:30am Teague Elementary School 4725 N. Polk Avenue Fresno, CA 93722	<u>Monday, November 4</u> 6:30pm – 7:30pm Pinedale Elementary School 7171 North Sugarpine Fresno, CA 93650	<u>Monday, November 4</u> 6:00pm – 7:00pm Kirk Elementary School 2000 E. Belgravia Avenue Fresno, CA 93706
<u>Monday, November 4</u> 6:30pm – 7:30pm Vang Pao Elementary School 4100 E. Heaton Avenue Fresno, CA 93702	<u>Tuesday, November 5</u> 6:00pm – 7:00pm Webster Elementary School 2600 E. Tyler Avenue Fresno, CA 93701	<u>Tuesday, November 5</u> 6:30pm – 7:30pm Centennial Elementary School 3830 E. Saginaw Way Fresno, CA 93726

More information about the Consolidated Plan and Analysis of Impediments, including a link to the survey, as another avenue for providing input, is available at [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com). Project updates will be posted to the website, and drafts of the reports will be available in early 2020.

If, as an attendee at a meeting, you need accommodations such as interpreters, signers, assistive listening devices, or the services of a translator, please contact Aldi Dodds at (559) 621-8512 or [aldi.dodds@fresno.gov](mailto:aldi.dodds@fresno.gov). To ensure availability, you are advised to make the request at least 48 hours prior to the meeting.



**NOTIFICACIÓN PÚBLICA**

**REUNIONES PÚBLICAS PARA EL ESTUDIO DE VIVIENDA JUSTA Y DESARROLLO  
COMUNITARIO**

La Ciudad de Fresno está desarrollando un Plan Consolidado de 5 años que evaluará el mercado de vivienda actual, discutirá características de la población de la ciudad, identificará las prioridades de mejoramiento de la comunidad y delineará un plan de cinco años para financiarlo e implementarlo. La ciudad recibe aproximadamente \$ 11 millones en fondos todos los años bajo los programas federales de Subvención en Bloque para el Desarrollo Comunitario (CDBG), Asociación para Inversiones en Vivienda (HOME), Subvención para Soluciones de Emergencia (ESG), y Oportunidades de Vivienda para Personas con SIDA (HOPWA). El Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD) requiere el Plan Consolidado para dirigir cómo y dónde se utilizarán esos fondos durante los próximos cinco años.

También se llevará a cabo un estudio separado llamado Análisis de Impedimentos en la Selección de Vivienda Justa (AI) para identificar barreras a la igualdad de acceso a la vivienda y oportunidades de vecindario. El AI establecerá recomendaciones de póliza para ayudar a garantizar que los vecindarios de Fresno sean inclusivos y estén libres de barreras que restrinjan el acceso de los residentes a oportunidades como el transporte, el trabajo y la escuela.

Las opiniones y percepciones de los residentes locales constituyen una parte importante de este estudio. Se invita a todos los residentes a asistir a una reunión pública y a participar en la encuesta. Los detalles de la reunión figuran a continuación. Se servirán refrigerios y los niños son bienvenidos.

Sábado 2 de noviembre  
10:30am – 11:30am  
Teague Elementary School  
4725 N. Polk Avenue  
Fresno, CA 93722

Lunes 4 de noviembre  
6:30pm – 7:30pm  
Pinedale Elementary  
School  
7171 North Sugarpine  
Fresno, CA 93650

Lunes 4 de noviembre  
6:00pm – 7:00pm  
Kirk Elementary School  
2000 E. Belgravia Avenue  
Fresno, CA 93706

Lunes 4 de noviembre  
6:30pm – 7:30pm  
Vang Pao Elementary  
School  
4100 E. Heaton Avenue  
Fresno, CA 93702

Martes 5 de noviembre  
6:00pm – 7:00pm  
Webster Elementary  
School  
2600 E. Tyler Avenue  
Fresno, CA 93701

Martes 5 de noviembre  
6:30pm – 7:30pm  
Centennial Elementary  
School  
3830 E. Saginaw Way  
Fresno, CA 93726

Encontrará disponible más información acerca del Plan Consolidado y del Análisis de Impedimentos, incluido un enlace para la encuesta, así como otra vía para proporcionar aportes en [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com). Las actualizaciones del proyecto se publicarán en el sitio web, y los borradores de los informes estarán disponibles a principios de 2020.

Si, planea asistir a las juntas y necesita adaptaciones como intérpretes, intérpretes de lenguaje de signos, dispositivos de ayuda auditiva o los servicios de un traductor, por favor, póngase en contacto con Aldi Dodds al teléfono (559) 621-8512 ó a la dirección de internet [aldi.dodds@fresno.gov](mailto:aldi.dodds@fresno.gov). Para garantizar la disponibilidad, se le recomienda realizar la solicitud al menos 48 horas antes de la reunión.

## Utility Bill Inserts – English, Spanish, Hmong

The City of Fresno is developing a 5-Year Consolidated Plan that will assess the current housing market, discuss characteristics of the city's population, identify community improvement priorities, and outline a five-year plan to fund and implement them.

A separate study called an Analysis of Impediments to Fair Housing Choice (AI) will also be conducted to identify barriers to equal access to housing and neighborhood opportunities and will propose strategies to overcome those barriers.

La ciudad de Fresno está desarrollando un Plan Consolidado de 5 años que evaluará el mercado actual de la vivienda, analizará las características de la población de la ciudad, identificará las prioridades de mejora de la comunidad y describirá un plan de cinco años para financiarlas e implementarlas.

También se realizará un estudio separado denominado Análisis de Impedimentos para la Elección de Vivienda justa (AI) con el fin de identificar las barreras al acceso equitativo a la vivienda y a las oportunidades del vecindario y propondrá estrategias para superar esas barreras.

Lub Nroog Fresno tab tom tsim Lub Phiaj Xwm Npaj Ua Hauj Lwm 5-Lub Xyoos uas yuav soj ntsuam kev lag luam vaj tse nyob rau tam sim no, los sib tham txog cov yam ntxwv ntawm cov pej xeem hauv nroog, txheeb xyuas cov hom phiaj txhlm kho zej zog, thiab teev lub phiaj xwm tsib-xyoos txhawm rau kev tawm peev thiab nqis tes ua kom tau.

Ib qho kev kawm tau muab cais meej hu ua Analysis of Impediments to Fair Housing Choice (AI) tseem yuav sib cog taug kom paub cov teeb meem cuam tshuam txhawm kom mus tau rau kev muaj vaj huam sib luag kev nkag tau rau tej vaj tse thiab lub cib fim nyob hauv zej zog thiab yuav tawm tswv yim los mus daws cov teeb meem ntawd kom tag.

## Utility bill inserts distributed to 130,000 utility customers in the City of Fresno

The City receives approximately \$11 million each year in funds under the federal Community Development Block Grant (CDBG), Home Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for People with AIDS (HOPWA) programs. The Consolidated Plan will guide how and where these funds are used over the coming five years.

The AI will set policy recommendations to help ensure that Fresno's neighborhoods are inclusive and free from barriers that restrict residents' access to opportunities like transportation, jobs, and schools.

La Ciudad recibe aproximadamente \$11 millones cada año en fondos en virtud de la Subvención Global para el Desarrollo Comunitario (CDBG) de carácter federal, la Ley de Asociaciones de Inversión en Vivienda (HOME), la Subvención de Soluciones de Emergencia (ESG) y los programas de Oportunidades de Vivienda para Personas con SIDA (HOPWA). El Plan Consolidado guiará cómo y dónde se utilizarán estos fondos en los próximos cinco años.

El AI establecerá recomendaciones de políticas para ayudar a garantizar que los vecindarios de Fresno sean inclusivos y no tengan barreras que restrinjan el acceso de los residentes a oportunidades como medios de transporte, empleos y escuelas.

Lub Nroog tau txais li ntawm \$11 lab txhua lub xyoo ua peev raws li hauv tsoom hwnv cov khoos kas Community Development Block Grant (CDBG), Home Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG), thiab Housing Opportunities for People with AIDS (HOPWA). Lub Phiaj Xwm Npaj Ua Hauj Lwm yuav coj qhia tias cov peev no yuav muab siv li cas thiab siv rau qhov twg kom duav tsib lub xyoo uas yuav los tom ntej no.

AI yuav teeb tsa txoj cai cov lus qhia los mus pab kom ntseeg tau hais tias Lub Nroog Fresno tej zej zog nyob ze tau txais kev saib xyuas thiab tsis muaj teeb meem cuam tshuam uas txwv cov neeg ntawm lub zej zog qhov kev nkag musk om txog rau cov cib fim xws li kev thauj xa mus los, tej hauj lwm, thiab cov tsev kawm.



## Utility Bill Inserts (Continued) – English, Spanish, Hmong

### YOUR INPUT IS NEEDED!

Learn more and contribute your ideas and experiences at one of the **community meetings** (schedule on reverse).

#### Take our survey at:

[www.FresnoConPlanAI.com/survey](http://www.FresnoConPlanAI.com/survey)

If, as an attendee at the meeting, you need accommodations such as interpreters, signers, assistive listening devices, or the services of a translator, please contact Aldi Dodds at (559) 621-8512 or [aldi.dodds@fresno.gov](mailto:aldi.dodds@fresno.gov). To ensure availability, you are advised to make the request at least 48 hours prior to the meeting.

### ¡NECESITAMOS SUS OPINIONES!

Obtenga más información y contribuya con sus ideas y experiencias en una de las **reuniones comunitarias** (ver programación al dorso).

#### Llene nuestra encuesta en

[www.FresnoConPlanAI.com/survey](http://www.FresnoConPlanAI.com/survey)

Si, como asistente a la reunión, necesita adaptaciones como por ejemplo intérpretes, intérpretes de lenguaje de señas, dispositivos de asistencia auditiva o los servicios de un traductor, comuníquese con Aldi Dodds al (559) 621-8512 o escribiendo a [aldi.dodds@fresno.gov](mailto:aldi.dodds@fresno.gov). Para garantizar la disponibilidad, se recomienda realizar la solicitud al menos con 48 horas de antelación a la reunión.

### KOJ TXOJ KEV KOOM TES TSEEM CEEB HEEV!


Kawm paub ntxiv thiab txhawb koj cov tswv yim pab thiab cov kev paub rau ib lub nitawm **lub zej zog cov rooj sib tham** (lub cajj teev saib sab nrauv).

#### Pab mus ua peb qhov kev nug tau ntawm

[www.FresnoConPlanAI.com/survey](http://www.FresnoConPlanAI.com/survey)


Yog tias, yog tus tuaj koom rau rooj sib tham, koj yuav tau muaj cov pab xws li cov txhais lus, cov kos npe, cuab yeej pab kev hnov lus, los sis cov kev pab cuam ntawm tus txhais lus, thov hu rau Aldi Dodds ntawm (559) 621-8512 los sis [aldi.dodds@fresno.gov](mailto:aldi.dodds@fresno.gov). Txawm rau kom tau cajj koom, xav koj thov tuaj yam tsawg 48 teev ua ntej yuav txog lub rooj sib tham.

## November 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2 
3	4   	5   	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

 10:30am-11:30am, Teague Elementary School, 4725 N Polk Ave, Fresno, CA 93722

 6:00pm – 7:00pm, Kirk Elementary School, 2000 E. Belgravia Ave. Fresno, CA 93706

 6:00pm – 7:00pm, Vang Pao Elementary School, 4100 E Heaton Ave, Fresno, CA 93702

 6:30pm – 7:30pm, Pinedale Elementary School, 7171 North Sugarpine, Fresno, CA 936504

 6:00pm – 7:00pm, Webster Elementary School, 2600 E. Tyler Fresno, CA 93701

 6:30pm – 7:30pm, Centennial Elementary School, 3830 E Saginaw Way, Fresno, CA 93726

10:30 teev sawv ntxov -11:30 teev sawv ntxov, nyob rau ntawm lub tsev kawm Teague Elementary School, 4725 N Polk Ave, Fresno, CA 93722

6:00 teev tog tsaus ntuj – 7:00 teev tog tsaus ntuj, nyob rau ntawm lub tsev kawm Kirk Elementary School, 2000 E. Belgravia Ave. Fresno, CA 93706

6:00 teev tog tsaus ntuj – 7:00 teev tog tsaus ntuj, nyob rau ntawm Vaj Pov lub tsev kawm Elementary School, 4100 E Heaton Ave, Fresno, CA 93702

6:30 teev tog tsaus ntuj – 7:30 teev tog tsaus ntuj, nyob rau ntawm lub tsev kawm Pinedale Elementary School, 7171 North Sugarpine, Fresno, CA 936504

6:00 teev tog tsaus ntuj – 7:00 teev tog tsaus ntuj, nyob rau ntawm lub tsev kawm Webster Elementary School, 2600 E. Tyler Fresno, CA 93701

6:30 teev tog tsaus ntuj – 7:30 teev tog tsaus ntuj, nyob rau ntawm lub tsev kawm Centennial Elementary School, 3830 E Saginaw Way, Fresno, CA 93726

**Clovis Judo Club**  
 "Kodokan Judo since 1956"

**BEGINNERS AND ADVANCED CLASSES**  
 Mondays and Wednesdays  
 7:00 PM to 8:30 PM

**Judo**

Balance, Coordination,  
 Discipline, Respect,  
 Self Defense

**\$45 for 3 months**  
**\$170 per year**  
 Annual \$70 fee to National Judo  
 Organization for membership  
 and insurance  
 Ask about family rates

Alta Sierra Intermediate School  
 Corner of Peach and Teague  
 380 W. Teague  
 Wrestling Room

For fee information call: (559) 299-3729 or  
 email: info@clovisjudoclub.com  
**A Family-Oriented Program**  
 A non-profit organization  
 Clovis Judo Club is not affiliated with CUSD

[www.clovisjudoclub.com](http://www.clovisjudoclub.com)

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**CALL 327-9180 FOR MORE INFORMATION**

## Fresno 5-Year Consolidated Plan & Analysis of Impediments Community Meetings

The City of Fresno is currently developing its 5-Year Consolidated Plan to assess the City's housing and community development needs for 2020-2024. The Plan will guide how Fresno spends an annual \$11 million in federal funding to address community needs. A second study, the Analysis of Impediments to Fair Housing Choice, is also being conducted to examine barriers to equal housing and access to jobs, schools and transportation across the City. Please plan to attend one of the community meetings for a discussion of these important issues.

As an active resident of Fresno, your input is needed!

### Meeting Schedule

#### November 2

★ Teague Elementary School  
 4725 N. Polk Avenue  
 Fresno, CA 93722  
 10:30am - 11:30am

#### November 4

★ Pinedale Elementary School  
 7171 North Sugarpine  
 Fresno, CA 93650  
 6:30-7:30pm

#### November 5

★ Webster Elementary School  
 2600 E. Tyler Avenue  
 Fresno, CA 93701  
 6:00pm-7:00pm

★ Kirk Elementary School  
 2000 E. Belgravia Avenue  
 Fresno, CA 93706  
 6:00pm-7:00pm

★ Centennial Elementary School  
 3830 E. Saginaw Way  
 Fresno, CA 93726  
 6:30-7:30pm

★ Vang Pao Elementary School  
 4100 E. Heaton Avenue  
 Fresno, CA 93702  
 6:30-7:30pm

Refreshments will be provided and children are welcome.

Can't attend a meeting?

Please complete the survey on our website:

[www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)

Thov mus saib daim ntawv Hmoob ntawm [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)  
 Para la versión en español del volante siga el enlace [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)

## Fresno 5-Year Consolidated Plan & Analysis of Impediments Community Meetings

The City of Fresno is currently developing its 5-Year Consolidated Plan to assess the City's housing and community development needs for 2020-2024. The Plan will guide how Fresno spends an annual \$11 million in federal funding to address community needs. A second study, the Analysis of Impediments to Fair Housing Choice, is also being conducted to examine barriers to equal housing and access to jobs, schools and transportation across the City. Please plan to attend one of the community meetings for a discussion of these important issues.

As an active resident of Fresno, your input is needed!

### Meeting Schedule

#### November 2

- ★ Teague Elementary School  
4725 N. Polk Avenue  
Fresno, CA 93722  
10:30am - 11:30am

#### November 5

- ★ Webster Elementary School  
2600 E. Tyler Avenue  
Fresno, CA 93701  
6:00pm-7:00pm
- ★ Centennial Elementary School  
3830 E. Saginaw Way  
Fresno, CA 93726  
6:30-7:30pm

#### November 4

- ★ Pinedale Elementary School  
7171 North Sugarpine  
Fresno, CA 93650  
6:30-7:30pm
- ★ Kirk Elementary School  
2000 E. Belgravia Avenue  
Fresno, CA 93706  
6:00pm-7:00pm
- ★ Vang Pao Elementary School  
4100 E. Heaton Avenue  
Fresno, CA 93702  
6:30-7:30pm

*Refreshments will be provided and children are welcome*

*Can't attend a meeting? Please complete the survey on our website:*

**[www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)**



## Reuniones Comunitarias sobre Plan Consolidado de 5 años de Fresno y Análisis de Impedimentos

La Ciudad de Fresno está desarrollando actualmente su Plan Consolidado de 5 años para evaluar las necesidades de vivienda y desarrollo comunitario de la ciudad para el periodo 2020-2024. El Plan guiará la forma en que Fresno realizará el gasto anual de \$ 11 millones de fondos federales para atender las necesidades de la comunidad. También se está llevando a cabo un segundo estudio, el Análisis de Impedimentos para la Elección de Vivienda Justa, para examinar las barreras a la igualdad de oportunidades de vivienda y acceso a empleos, escuelas y transporte en toda la ciudad. Por favor planee asistir a una de las reuniones comunitarias para discutir estos temas importantes.

¡Se necesita su opinión como residente activo de Fresno!

### Programación de reuniones

#### 2 de noviembre

- ★ Teague Elementary School  
4725 N. Polk Avenue  
Fresno, CA 93722  
10:30am - 11:30am

#### 4 de noviembre

- ★ Pinedale Elementary School  
7171 North Sugarpine  
Fresno, CA 93650  
6:30-7:30pm

#### 5 de noviembre

- ★ Webster Elementary School  
2600 E. Tyler Avenue  
Fresno, CA 93701  
6:00pm-7:00pm
- ★ Centennial Elementary School  
3830 E. Saginaw Way  
Fresno, CA 93726  
6:30-7:30pm

- ★ Kirk Elementary School  
2000 E. Belgravia Avenue  
Fresno, CA 93706  
6:00pm-7:00pm

- ★ Vang Pao Elementary School  
4100 E. Heaton Avenue  
Fresno, CA 93702  
6:30-7:30pm

*Se servirán refrescos y los niños son bienvenidos.*

*¿No puede asistir a una reunión? Por favor complete la encuesta en nuestro sitio web:*

**[www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)**

## Nroog Fresno Cov Koom Txoos Rau Lub Phiaj Xwm Npaj Ua Hauj Lwm 5-Lub Xyoos & Kev Ntsuam Taug Xyuas Kev Cuam Tshuam Lub Zej Zog

Lub Nroog Fresno tab tom niaj hnuv tsim kho nws Lub Phiaj Xwm Npaj Ua Hauj Lwm 5-Lub Xyoos txhawm kom nkag tau mus rau Lub Nroog txoj kev ua vaj tse thiab cov kev xav tau kev tsim kho zej zog rau xyoo 2020-2024. Lub Phiaj Xwm yuav coj kev hais txog Nroog Fresno yuav siv \$11 lab hauv tsoom fww qhov peev txhua xyoo los mus daws kev xav tau hauv zej zog. Ib qhov kev kawm paub zeeg ob, yog Analysis of Impediments to Fair Housing Choice[A] , los kuj sam sim ua kev ntsuam xyuas cov teeb meem cuam tshuam txhawm rau kev ua vaj tse muaj vaj huam sib luag thiab nkag tau mus ua tej hauj lwm, mus rau tsev kawm ntawv thiab tau txais kev thauj mus los thoob plhaws Lub Xeev. Thov teeb phiaj xwm tuaj koom ib lub ntawm lub zej zog cov rooj sib tham rau kev sib sab laj cov teeb meem tseem ceeb no.

Tam li yog ib tug tswv zos uas tseem nyob Fresno, koj txoj kev koom tes nws yog qhov tseem ceeb!

### Lub Caij Teev Rooj Sib Tham

#### Lub Kaum Ib Hlis Hnuv Tim 2

- ★ Teague Elementary School  
4725 N. Polk Avenue  
Fresno, CA 93722  
10:30am - 11:30am

#### Lub Kaum Ib Hlis Hnuv Tim 5

- ★ Webster Elementary School  
2600 E. Tyler Avenue  
Fresno, CA 93701  
6:00pm-7:00pm
- ★ Centennial Elementary School  
3830 E. Saginaw Way  
Fresno, CA 93726  
6:30-7:30pm

#### Lub Kaum Ib Hlis Hnuv Tim 4

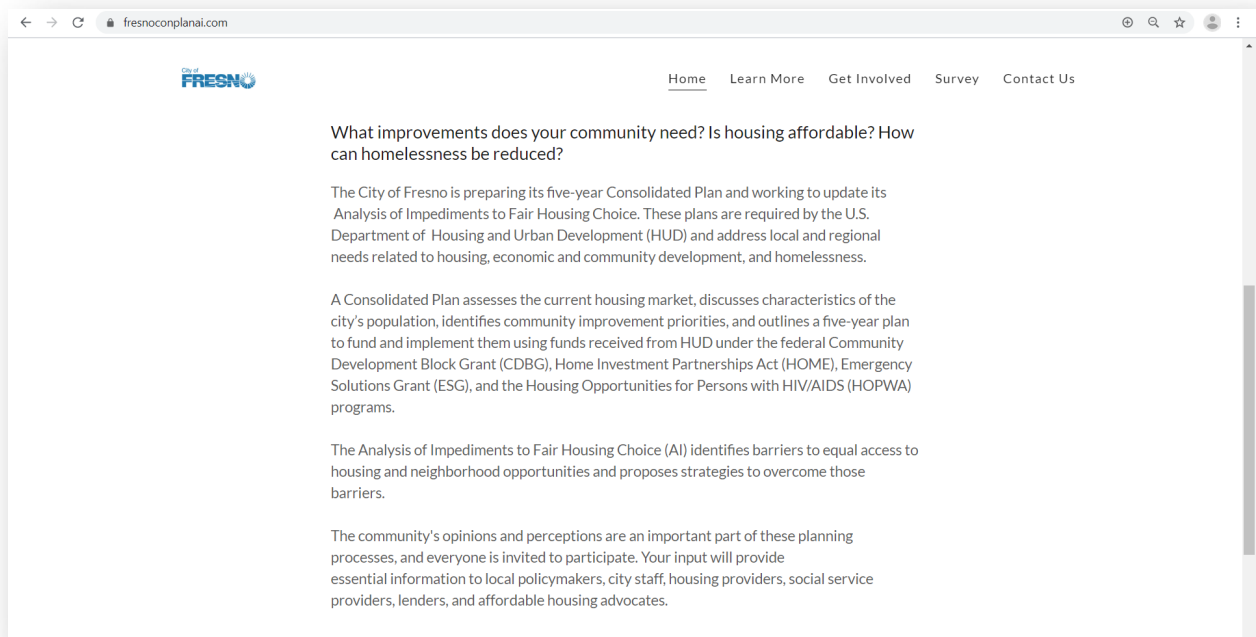
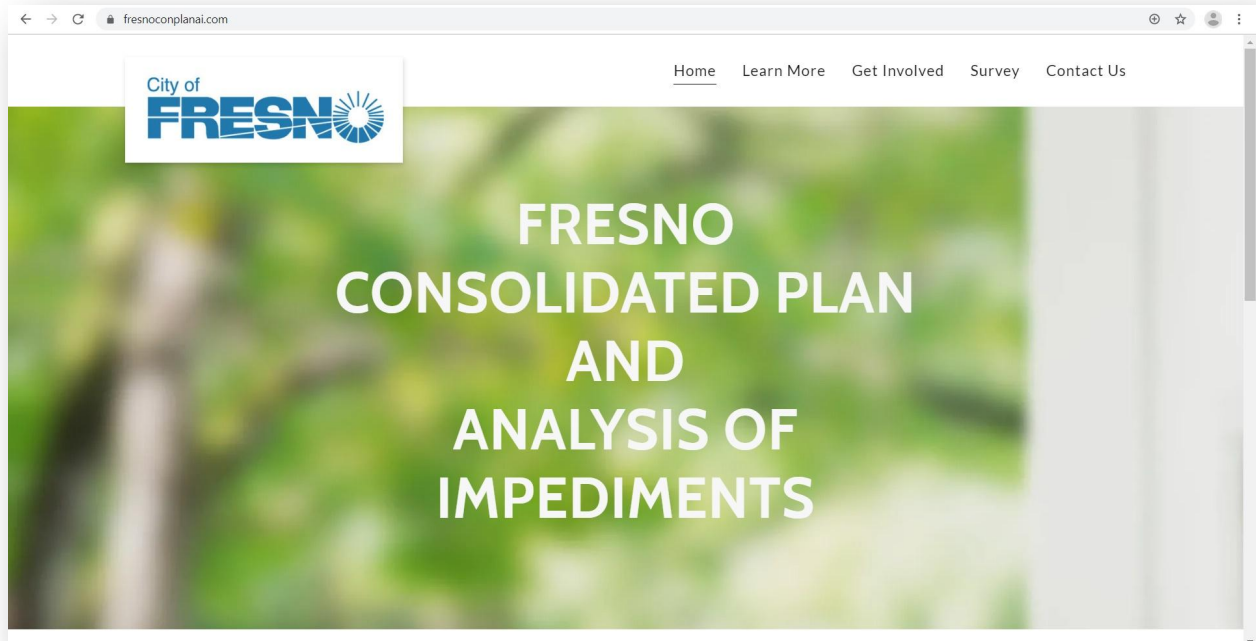
- ★ Pinedale Elementary School  
7171 North Sugarpine  
Fresno, CA 93650  
6:30-7:30pm
- ★ Kirk Elementary School  
2000 E. Belgravia Avenue  
Fresno, CA 93706  
6:00pm-7:00pm
- ★ Vang Pao Elementary School  
4100 E. Heaton Avenue  
Fresno, CA 93702  
6:30-7:30pm

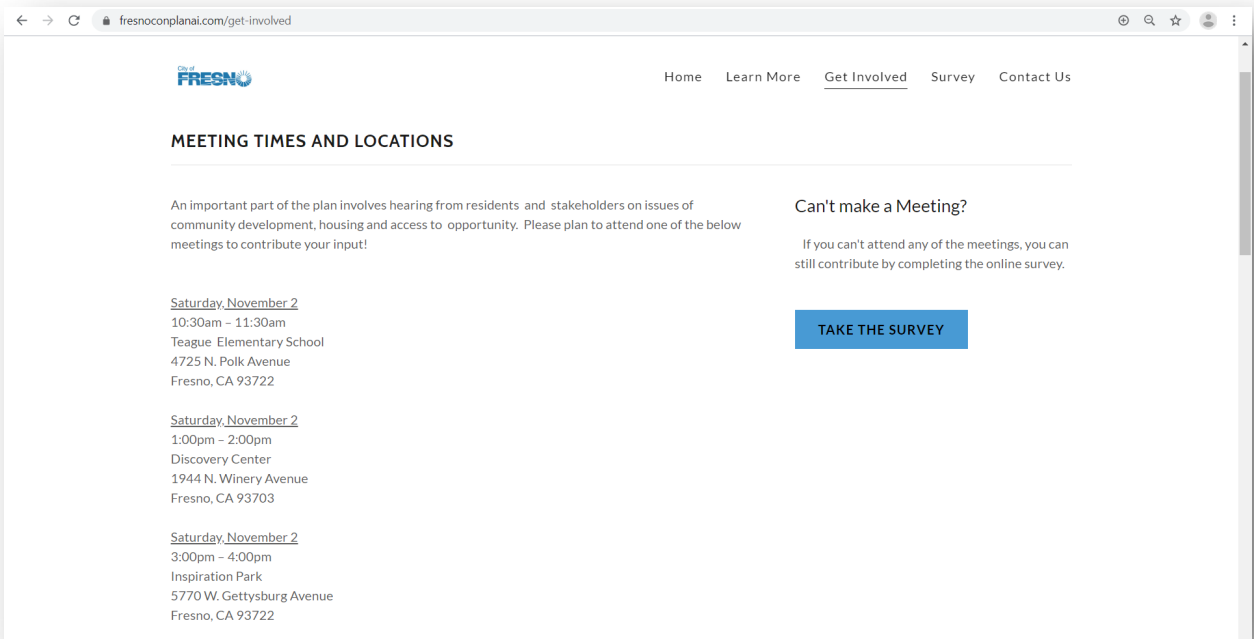
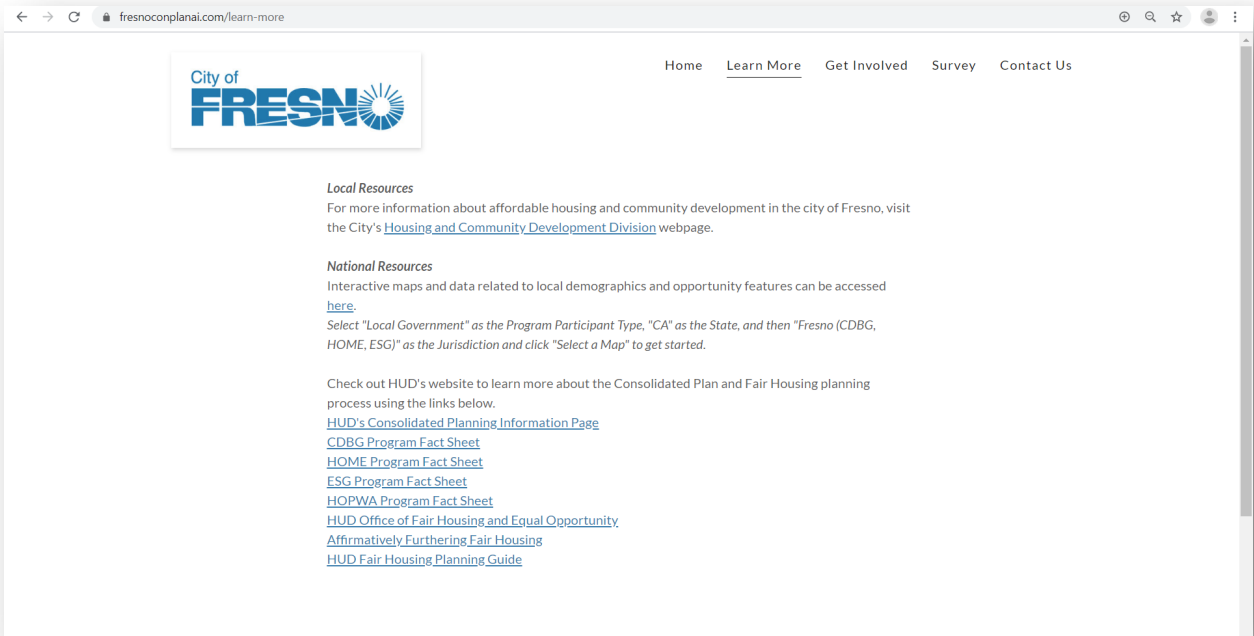
*Tseem yuav muaj khoom txom ncauj thiab txais tos tau cov me nyuam yaus*

*Puas yog tuaj koom tsis tau lub rooj sib tham? Thov pab mus kov qhov kev nug hauv peb lub vas sab:*

**[www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)**


Project Website: [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)







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Inspiration Park  
5770 W. Gettysburg Avenue  
Fresno, CA 93722


Monday, November 4  
6:00pm – 7:00pm  
Kirk Elementary School  
2000 E. Belgravia Avenue  
Fresno, CA 93706

Monday, November 4  
6:30pm – 7:30pm  
Pinedale Elementary School  
7171 North Sugarpine  
Fresno, CA 93650

Monday, November 4  
6:30pm – 7:30pm  
Vang Pao Elementary School  
4100 E. Heaton Avenue  
Fresno, CA 93702

Tuesday, November 5  
4:00pm – 5:00pm  
Highway City  
5140 N. State Street  
Fresno, CA 93722

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5140 N. State Street  
Fresno, CA 93722

Tuesday, November 5  
6:00pm – 7:00pm  
Webster Elementary School  
2600 E. Tyler Avenue  
Fresno, CA 93701

Tuesday, November 5  
6:30pm – 7:30pm  
Centennial Elementary School  
3830 E. Saginaw Way  
Fresno, CA 93726

Monday, December 9  
6:00 PM- 8:00 PM  
Leavenworth Elementary  
4420 E. Thomas Avenue  
Fresno CA, 93702

Tuesday, December 10  
5:30 PM – 7:30 PM  
Ted C. Willis Community Center  
770 N. San Pablo Avenue  
Fresno, CA 93782

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An important part of these plans is hearing from members of the public on issues of community and housing needs. **TAKE THE SURVEY**

Your answers are confidential. Information will be reported in combination with other survey responses and in summary format to protect your privacy.

Una parte importante de estos estudios es escuchar a los miembros del público con respecto a cuestiones de necesidades de la comunidad, necesidades de vivienda y vivienda justa. **COMPLETA LA ENCUESTA**

Sus respuestas son confidenciales. La información será reportada en combinación con otras respuestas de la encuesta y en formato de resumen para proteger su privacidad.

Ib feem tseem ceeb ntawm cov kev kawm paub no yog kev tau hnov los ntawm cov tswv cuab ntawm tsoom pej xeem rau cov teeb meem ntawm lub zej zog cov kev xav tau, cov kev xav tau kev ua vaj tse, thiab kev muaj vaj tse nyob raws kev ncaj ncees. **MUS UA QHOV KEV NTSUAM XYUAS**

Koj cov lus teb yuav tsis pub twg paub. Cov ntaub ntawv yuav muab tshaj qhia sau nrog lwm cov lus teb ntawm kev ntsuam xyuas thiab muab ua kev suav sau ua ke txhawm rau tiv thaiv koj qhov kev ceev ua

← → ↻ fresnoconplanai.com/contact-us

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**Get Involved!**

Name

Email\*

Message

**Send**

**Let us hear from you!**

- What kinds of public facilities or improvements are needed in your community?
- Are there particular public services (e.g. senior services, youth programs, homeless prevention, job search assistance) you would like to see offered where you live?
- What types of affordable housing does Fresno need more of?
- In your experience, is housing discrimination a problem here?

Please use this form to share your thoughts on these questions or any additional input regarding local housing and community development needs.

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

## Social Media - Twitter



## Social Media – Facebook (separate post for each meeting)



## Media Calendar Posts

abc 30 ACTION NEWS WATCH VIDEOS

Try our Pumpkin Spice Bundt Cakes

# COMMUNITY CALENDAR

View At: **TYPE** | **NOV** | DEC | JAN | FEB | MAR | APR | MAY

### Fresno 5-Year Consolidated Plan & Analysis of Impediments Community Meetings

SATURDAY, NOVEMBER 2, 2019 10:30 – 11:30AM



**Location:** Teague Elementary School  
4725 N. Polk Ave  
Fresno, CA 93722

**Category:** Community Events / Volunteerism, Meetings / Hearings

**Contact Name:** Aidi Dodds  
**Contact Phone:** 559.621.5512  
**Contact Email:** Aidi.Dodds@fresno.gov  
**Cost:** 0  
**Link:** [www.fresnoconplanai.com](http://www.fresnoconplanai.com)



The City of Fresno is currently developing its 5-Year Consolidated Plan to address the City's housing and community development needs for 2020-2024. The Plan will guide how Fresno spends an annual \$11 million in federal funding to address community needs. A second study, the Analysis of Impediments to Fair Housing Choice, is also being conducted to examine barriers to equal housing and access to jobs, schools and transportation across the City. Please plan to attend one of the community meetings for a discussion of these important issues. Can't attend a meeting? Please complete the survey on our website: [www.fresnoconplanai.com](http://www.fresnoconplanai.com)

FOX26NEWS NEWS WEATHER SPORTS GREAT DAY CHIME IN WATCH LIVE

### 9th Annual Sanger Veterans Parade in downtown Sanger. Opening ceremonies at 10:30 a.m. at the intersection of 7th and 'G' Streets with the Parade beginning at 11:11 am. From 8:00 a.m. to 2:00 p.m. there will be Arts, Crafts, and Food booths in the parking lot of the United Health Center on the northeast corner of 7th and "P" Streets, in Sanger. Follow on Facebook for updates.

**Saturday, November 2 – Tuesday, November 5**

The City of Fresno is developing a 5-Year Consolidated Plan that will assess the current housing market, discuss characteristics of the city's population, identify community improvement priorities, and outline a plan to fund and implement them. The opinions and perceptions of local residents are an important part of this study. All residents are invited to attend the public meetings in November 2019 and participate in a survey. For more information please visit [fresnoconplanai.com](http://fresnoconplanai.com)

## Media Calendar Posts (Continued)

**EVENTS**

### Events Calendar

**The Fab Four - The Ultimate Tribute**  
Nov 28 - Yuba Theatre - Yuba, CA

**Freight 5-Year Consolidated Plan & Analysis of Impediments Community Meetings**  
January, November 22, 2018  
10:00 AM - 11:30 AM

**Public Comment Period**

**Public Comment Period**

The City of Yuba is currently developing its 5-year Consolidated Plan to address the City's housing and community development needs for 2020-2024. The Plan will guide how the City spends its \$11 million in Federal Funding to address our future needs. A recent study, The Analysis of Impediments to Fair Housing Choice is also being conducted to measure barriers to affordable housing and to identify, analyze and recommend ways to address them. Please join to learn one of the community meetings that will provide an opportunity to share your views. Can't attend a meeting? Please complete the public comment period.

**Public Comment Period**

**Planning Department**  
300 South  
City and Planning Department, Yuba County  
1000 Washington St  
Yuba, CA 95901

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## Outreach Activities in Support of the February 13, 2020 Workshop

- Printed flyers distributed at 18 community and neighborhood centers
- Digital distribution of flyers to Fresno Unified School District, Clovis Unified School District, and Sanger Unified School District schools for schools located in the City of Fresno and sent home with children at select schools near the sites of meetings
- Project website ([www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)) logged 818 unique visitors and 994 visits
- Facebook post reached 2,400 individuals and drove 62 engagements
- Twitter post reached 2,285 individuals and drove 36 engagements
- Nextdoor post reached 9,761 individuals
- Email distribution to Housing and Community Development stakeholder list with 500+ recipients, 12 Community Development Corporations located in the City of Fresno, Central California Legal Services, and Fair Housing Council of Central California
- Publication on local media calendars of local news organizations including ABC 30 KFSN, CBS 47 KGPE, NBC 24 KSEE, Fox 26 KMPH, KBIF 900 AM, and Radio Bilingue.



Housing and Community Development Division



# FAIR HOUSING COMMUNITY MEETING

JUNTA DE LA COMUNIDAD DE VIVIENDA JUSTA  
LUB ROOJ SIB THAM HAUV ZEJ ZOG HAIS TXOG TSEV NYOB NCAJ NCEES

**Your input and participation is essential in helping understand & address barriers to fair housing choice!**

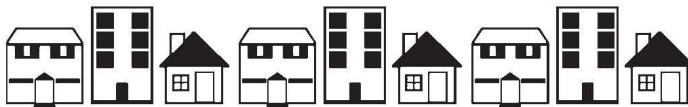
Please join community members, housing professionals, and service providers to explore the issue of fair housing in the City of Fresno. Your input will help identify any impediments to fair housing choice.

**¡Su opinión y participación es esencial para ayudar a entender y abordar las barreras a la elección de vivienda justa!**

Únase a miembros de la comunidad, profesionales de la vivienda y proveedores de servicios para explorar el tema de la vivienda justa en la Ciudad de Fresno. Su aporte ayudará a identificar cualquier impedimento para elegir una vivienda justa.

**Koj cov tswv yim thiab kev koom tes muaj nuj qi thiab tseem ceeb kom peb nkag siab thiab daws tau teeb meem hais txog ntawm txoj kev xaiv vaj tsev kom ncaj ncees!**

Thov koom nrog cov neeg zej zog, cov neeg paub txog vaj tsev, thiab cov muab kev pab cuam los tshawb txog cov teeb meem ntawm vaj tsev nyog hauv Nroog Fresno. Koj cov tswv yim yuav pab tshawb nrhiav cov kev cuam tshuam rau txoj kev xaiv vaj tse kom ncaj ncees.



**FEBRUARY 13 • 6:00-8:00 PM**  
**Ted C. Wills Community Center - 770 N. San Pablo Ave**

**Refreshments will be provided and children are welcome.**

Se servirán refrescos y los niños son bienvenidos • Tseem yuav muaj khoom txom ncauj thiab txais tos tau cov me nyuam yaus

**For accommodations or for more information, call:**

Para adaptaciones o para más información llame • Yog xav tau kev pab ntiv los sis xav paub tshaj no ntiv, hu tau rau

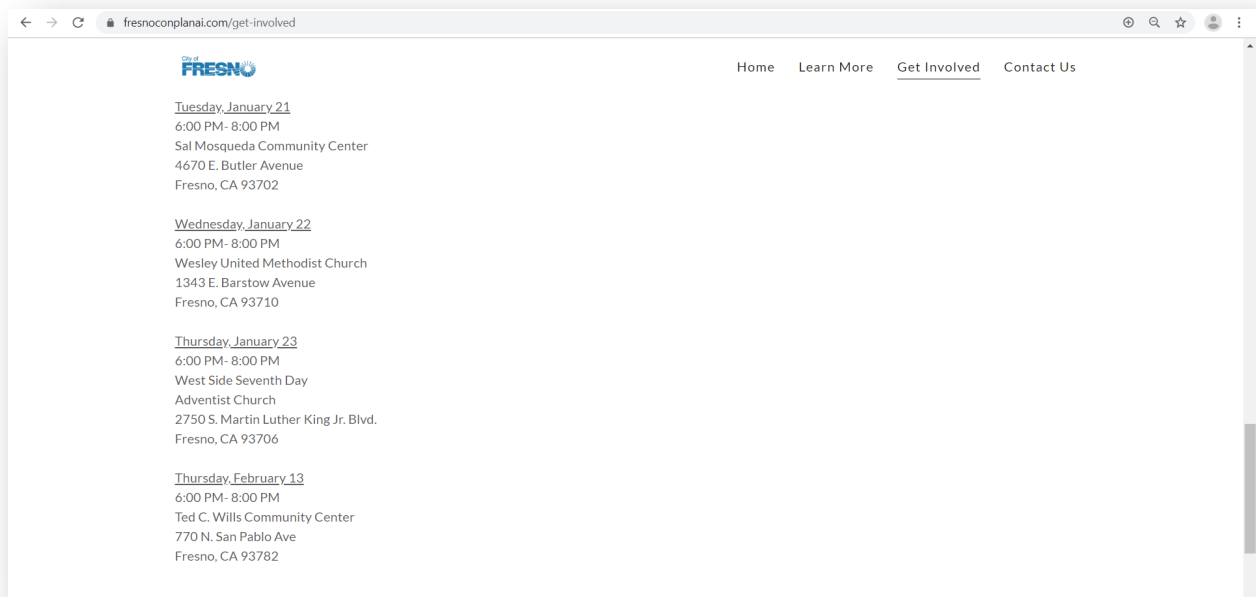
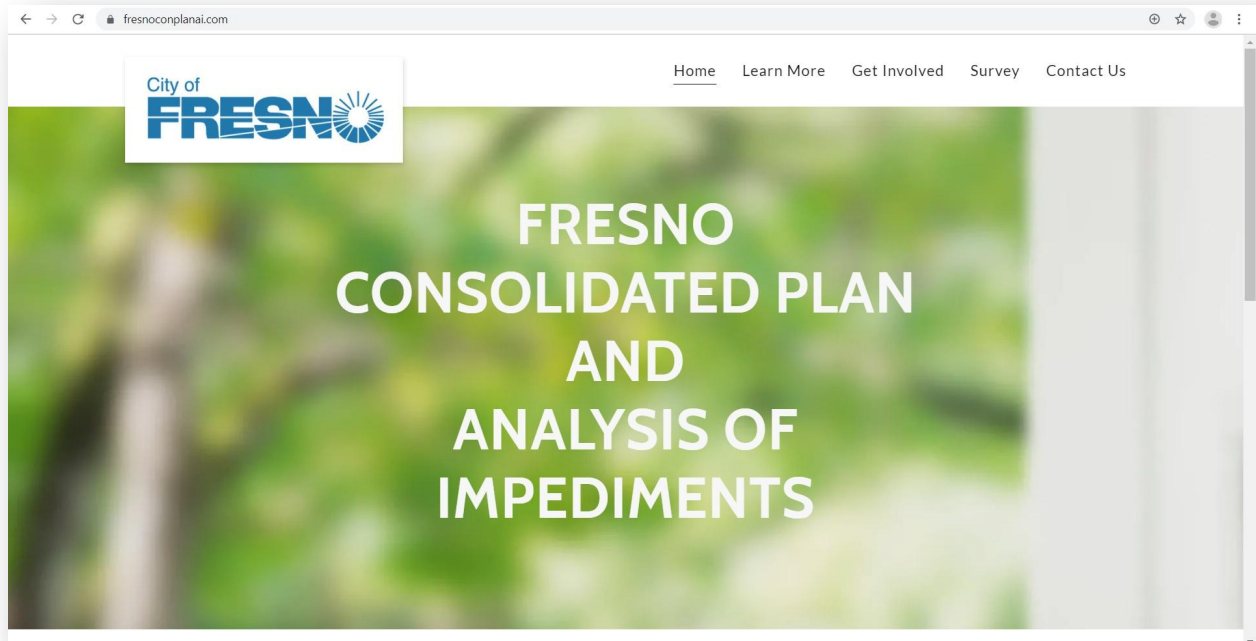
**(559) 621-8300**

o por correo electrónico | los sis tus email

**HCDD@fresno.gov**



Project Website: [www.FresnoConPlanAI.com](http://www.FresnoConPlanAI.com)



Social Media – Facebook (separate post for each meeting)


**City of Fresno - Office of the City Manager** added an event. ⋮  
 January 31 at 4:21 PM · 🌐

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**Housing and Community Development Division**

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**THU, FEB 13**  
**Fair Housing Community Meeting**  
 Ted C. Wills Community Center · Fresno, CA ★ Interested

 Jordan was interested

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Social Media – Twitter


**City of Fresno** @CityofFresno · Jan 31

Please join community members, housing professionals, and service providers to explore the issue of fair housing in Fresno at the Ted C. Wills Community Center on February 13, 2020, from 6:00 p.m. - 8:00 p.m. Your input will help identify any impediments to fair housing choice.

## FAIR HOUSING COMMUNITY MEETING

JUNTA DE LA COMUNIDAD DE VIVIENDA JUSTA  
LUB ROOJ SIB THAM HAUV ZEJ ZOG HAIS TXOG TSEV NYOB NCAJ NCEES

**Your input and participation is essential in helping understand & address barriers to fair housing choice!**


Please join community members, housing professionals, and service providers to explore the issue of fair housing in the City of Fresno. Your input will help identify any impediments to fair housing choice.

**¡Su opinión y participación es esencial para ayudar a entender y abordar las barreras a la elección de vivienda justa!**

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**Koj cov tswv yim thiab kev koom tes muaj nuj qi thiab tseem ceeb kom peb nkag siab thiab daws tau teeb meem hais txog ntawm txoj kev xaiv vaj tsev kom ncaj ncees!**

Thov koom nrog cov neeg zej zog, cov neeg paub txog vaj tsev, thiab cov muab kev pab cuam los tshawb txog cov teeb meem ntawm vaj tsev nyog hauv Nroog Fresno. Koj cov tswv yim yuav pab tshawb nrhiav cov kev cuam tshuam rau txoj kev xaiv vaj tse kom ncaj noees.



**FEBRUARY 13 • 6:00-8:00 PM**  
 Ted C. Wills Community Center - 770 N. San Pablo Ave

Refreshments will be provided and children are welcome.  
 Se servirán refrescos y los niños son bienvenidos • Iseem yuav muaj khoam boom ncaj thiab bias tos tau cov me nyuam yaus  
 Para adaptaciones o para más información llame • Yog xav tau koj pab ntov los sis xav paib bhaj no nrov, hu tau rau

💬 1 🔄 1 ❤️ 7

## Social Media – Nextdoor

### Activity



#### Fair Housing Community Meeting

Communications Coordinator Jaime Sandoval from City of Fresno · 31 Jan

Please join community members, housing professionals, and service providers to explore the issue of fair housing in Fresno at the Ted C. Wills Community Center on February 13, 2020, from 6:00 p.m. - 8:00 p.m. Your input will help identify any impediments to fair housing choice.



We'll be talking with the public about the Analysis of Impediments to Fair Housing Choice study that is currently underway (an update to the study we last prepared in 2016). We'll discuss barriers to fair housing and potential actions to address those barriers, which will be input for the update to our plan.

Your input and participation is essential in helping understand & address barriers to fair housing choice!

The 2016 study can be found here: <https://www.fresno.gov/dam/wp-content/u...>

FRESNO.GOV

31 Jan · Subscribers of City of Fresno in General

THANK | 21

REPLY

## Email Distribution

### Edward Chivevere

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**From:** HCDD  
**Sent:** Friday, January 31, 2020 4:51 PM  
**Subject:** Fair Housing Community Meeting - February 13, 2020  
**Attachments:** Feb 13 Fair Housing Community Meeting Flyer.pdf

Dear Fresno Resident,

The City of Fresno is preparing a report titled *Analysis of Impediments to Fair Housing Choice*. This document will include a thorough examination of the state of fair housing in Fresno in 2020. It will include a summary of impediments, suggested actions to address those impediments, and a commitment from the city to affirmatively further fair housing. The city would like to invite community members, housing professionals, and service providers to explore the issue of fair housing in the City of Fresno and to help identify possible solutions to impediments to fair housing choice.

As an active resident who has previously expressed interest in Housing and Community Development activities, we encourage you to help us spread the word about this meeting by forwarding this email or the attached flyer to your neighbors, organization, or family members.

- o **February 13, 2020**
  - o Ted C. Wills Community Center – Senior Hall
  - o 770 N San Pablo Ave, Fresno, CA 93728
  - o 6:00PM – 8:00PM


For more information, please visit [www.fresnoconplanai.com](http://www.fresnoconplanai.com). For questions or accommodations, please email [hccd@fresno.gov](mailto:hccd@fresno.gov) or call 559-621-8300.

Housing and Community Development Division  
City of Fresno Planning and Development Department  
2600 Fresno Street • CHN 3064 • Fresno CA 93721  
E [HCDD@fresno.gov](mailto:HCDD@fresno.gov)




You are receiving this email because you have previously expressed interest in receiving updates related to the City of Fresno's (City) Housing and Community Development efforts. If you no longer wish to receive e-mails like this, please simply reply with the word **STOP** to be removed from future messages.


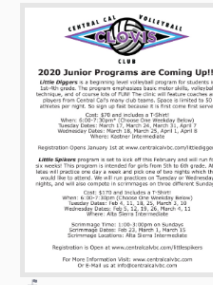
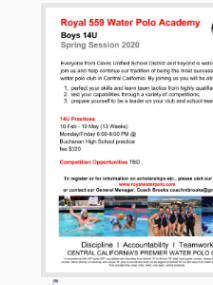

# Digital Flyer Distribution Example

My Account

## Copper Hills Elementary

 Sheets Saved **1,120,042** = **134**

View: **School** Sort: **Recently Posted** Filter: **All**

<h3>Feb. 13 Fair Housing Community Meeting</h3>  <p><b>View</b></p>	<h3>Central Cal Volleyball</h3>  <p><b>View</b></p>	<h3>Boys 14 U Water Polo Academy</h3>  <p><b>View</b></p>	<h3>14 U Water Polo Academy</h3>  <p><b>View</b></p>
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