3. Housing Needs Assessment

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3.1 Housing Needs Assessment

This chapter provides an assessment of existing housing needs throughout the unincorporated area of Tulare County. It includes an analysis of population and employment trends, household characteristics, overcrowded households, existing housing stock condition and documentation of projections and a quantification of the County's existing and projected housing needs for all income levels, including extremely low-income households. Included also is an analysis of those groups considered as special needs households, including minority households, persons with disabilities, the elderly, large households, farmworkers, single heads of households, pregnant teens, displaced households, and the homeless. Finally, it includes a breakdown of existing assisted housing projects at-risk of converting to market rate and an examination of opportunities for energy conservation in residential developments. The housing goals, policies and programs set forth in this Housing Element are based upon a thorough analysis of these factors.

3.2 Population Trends

Total Population

According to the California Department of Finance estimates, the total population of Tulare County was 451,529 on January 1, 2012. The 2010 U.S. Census reported Tulare County the 8th largest county of growth in California. Numerically speaking, the 2010 Census data reports the county grew from 368,021 to 442,179, which is 20.2% growth. The population living in unincorporated areas of the County was 144,743, which represented 32% of the total population. Using the U.S. Census Bureau and California Department of Finance figures, the total population of Tulare County has grown 18% since the year 2000. However, much of that growth has occurred within the eight incorporated cities located throughout the County. Since 2000, the populations in the cities grew 26%, while the population of the unincorporated areas grew 2.7%. This growth pattern directed toward cities can be explained by availability of public services and infrastructure that cities can provide and results in the continuing annexation of unincorporated agricultural lands adjacent to city boundaries. In 1980, 51% of the County's total population lived in cities[1]. Now it stands at 68% as indicated in Table 3-A and Chart 3-A.

> Tulare County's estimated population on January 1, 2012 was 451,529.

The year 2010 population figures for the unincorporated communities in Tulare County are recognized by the Census Bureau as Census Designated Places and are listed in Table 3-B. The most current

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official population estimates from the Department of Finance are in Table 3-C. However, these latest figures are not broken down by Census Designated Places.

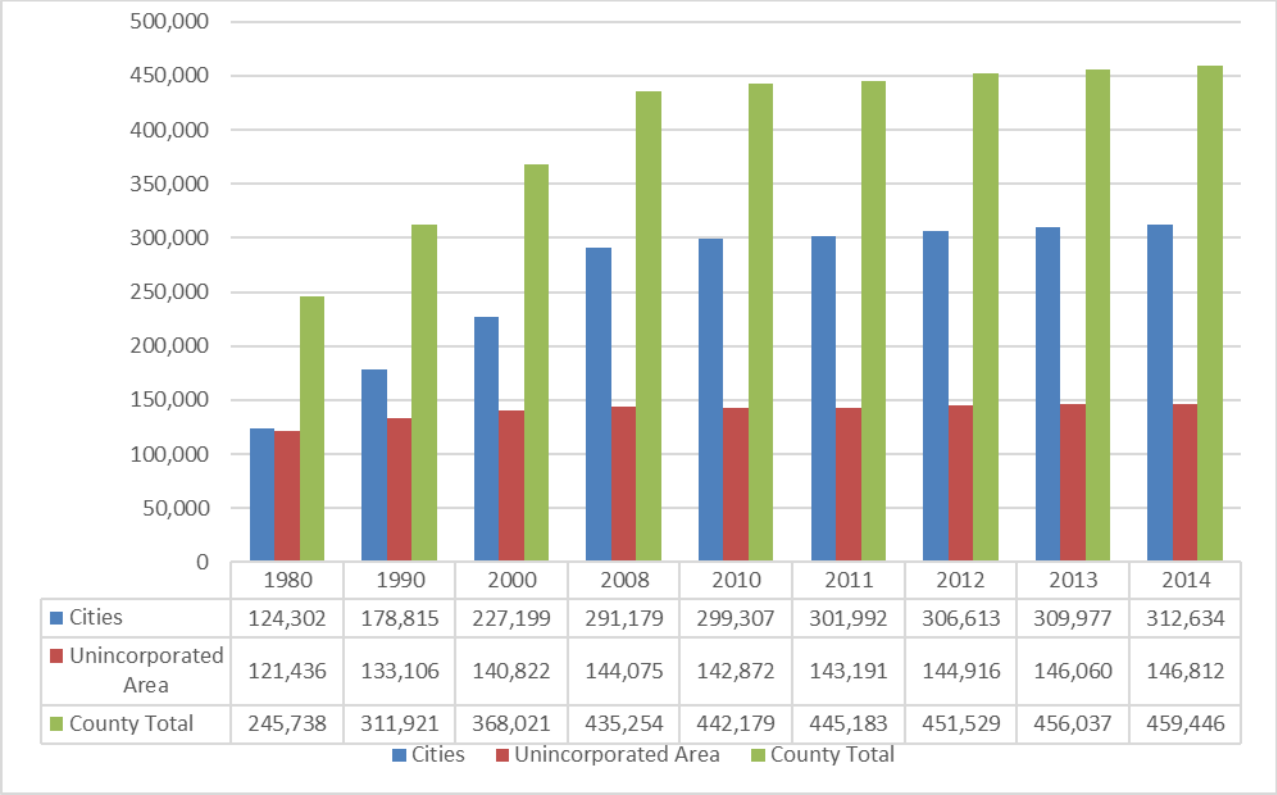
Table 3-A
Population Growth Trend Tulare County 1980-2014

Source: 1980, 1990, 2000, 2010 U.S. Census, State of California, 2012 Department of Finance, E-1

Tulare County	1980	1990	2000	2008	2010	2011	2012	2013	2014
Cities	124,302	178,815	227,199	291,179	299,307	301,992	306,613	309,977	312,634
Unincorporated Area	121,436	133,106	140,822	144,075	142,872	143,191	144,916	146,060	146,812
County Total	245,738	311,921	368,021	435,254	442,179	445,183	451,529	456,037	459,446
Percentage Residing in Cities	51%	57%	62%	67%	68%	68%	68%	68%	68%

Population Estimates.

Chart 3-A
Population Growth Trend Tulare County 1980-2014



Source: 1980, 1990, 2000, 2010 U.S. Census, State of California, 2012 Department of Finance, E-1 Population Estimates.

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Census Designated Place	2,000	2010	Numeric Change	% Change	Housing Units 2010
Tulare County	368,021	442,179	74,158	17%	141,696
Allensworth CDP	-	471	471	n/a	142
Alpaugh CDP	761	1,026	265	26%	243
California Hot Springs CDP	-	37	37	n/a	68
Camp Nelson CDP	-	97	97	n/a	383
Cedar Slope CDP	-	-	-	n/a	79
Cutler CDP	4,491	5,000	509	10%	1,136
Delft Colony CDP	-	454	454	n/a	124
Dinuba city	16,844	21,453	4,609	21%	5,868
Ducor CDP	504	612	108	18%	154
Earlimart CDP	6,583	8,537	1,954	23%	2,023
East Orosi CDP	426	495	69	14%	116
East Porterville CDP	6,790	6,767	(23)	-0.34%	1,750
East Tulare Villa CDP	-	778	778	n/a	218
El Rancho CDP	-	124	124	n/a	30
Exeter city	9,168	10,334	1,166	11%	3,600
Farmersville city	8,737	10,588	1,851	17%	2,726
Goshen CDP	2,394	3,006	612	20%	840
Hartland CDP	-	30	30	n/a	69
Idlewild CDP	-	43	43	n/a	36
Ivanhoe CDP	4,474	4,495	21	0.47%	1,217
Kennedy Meadows CDP	-	28	28	n/a	103
Lemon Cove CDP	298	308	10	3%	153
Lindcove CDP	-	406	406	n/a	140
Lindsay city	10,297	11,768	1,471	13%	3,193
Linnell Camp CDP	-	849	849	n/a	193

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London CDP	1,848	1,869	21	1%	408
McClenney Tract CDP	-	10	10	n/a	44
Matheny CDP	-	1,212	1,212	n/a	344
Monson CDP		188	188	n/a	52
Orosi CDP	7,318	8,770	1,452	17%	2,070
Panorama Heights CDP	-	41	41	n/a	166
Patterson Tract CDP	-	1,752	1,752	n/a	521
Pierpoint CDP	-	52	52	n/a	83
Pine Flat CDP	-	166	166	n/a	272
Pixley CDP	2,586	3,310	724	22%	875
Plainview CDP	-	945	945	n/a	224
Ponderosa CDP	-	16	16	n/a	126
Poplar-Cotton Center CDP	1,496	2,470	974	39%	611
Porterville city	39,615	54,165	14,550	27%	16,734
Posey CDP	-	10	10	n/a	15
Poso Park CDP	-	9	9	n/a	47
Richgrove CDP	2,723	2,882	159	6%	610
Rodriguez Camp CDP	-	156	156	n/a	34
Sequoia Crest CDP	-	10	10	n/a	95
Seville CDP	-	480	480	n/a	115
Silver City CDP	-	-	-	n/a	51
Springville CDP	1,109	934	(175)	-19%	516
Strathmore CDP	2,584	2,819	235	8%	751
Sugarloaf Mountain Park CDP	-	-	-	n/a	0
Sugarloaf Saw Mill CDP	-	18	18	n/a	61
Sugarloaf Village CDP	-	10	10	n/a	26
Sultana CDP	-	775	775	n/a	242
Terra Bella CDP	3,466	3,310	(156)	-5%	824

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Teviston CDP	-	1,214	1,214	n/a	352
Three Rivers CDP	2,248	2,182	(66)	-3%	1,312
Tipton CDP	1,790	2,543	753	30%	645
Tonyville CDP	-	316	316	n/a	68
Tooleville CDP	-	339	339	n/a	82
Traver CDP	732	713	(19)	-3%	184
Tulare city	43,994	59,278	15,284	26%	18,863
Visalia city	91,565	124,442	32,877	26%	44,205
Waukena CDP	-	108	108	n/a	45
West Goshen CDP	-	511	511	n/a	143
Wilsonia CDP	-	5	5	n/a	209
Woodlake city	6,651	7,279	628	9%	2,067
Woodville CDP	1,678	1,740	62	4%	425
Yettem CDP	-	211	211	n/a	62
Total Unincorporated CDP	56,299	82,938	26,639	32%	N/A
Total Incorporated city	226,871	292,028	65,157	22%	N/A
Balance Non-CDP Unincorporated	84,851	67,213	(17,638)	-26%	N/A
Total County	368,021	442,179	74,158	17%	

Table 3-C
Total Population 2010-2014

Tulare County	2010	2011	2012	2013	2014
Dinuba	21,453	21,869	22,641	23,096	23,666
Exeter	10,334	10,357	10,435	10,495	10,539
Farmersville	10,588	10,756	10,837	10,893	10,932
Lindsay	11,768	11,977	12,425	12,533	12,650
Porterville	54,165	54,676	55,173	55,526	55,697
Tulare	59,278	59,710	60,700	61,238	61,857
Visalia	124,442	125,342	127,016	128,525	129,582
Woodlake	7,279	7,305	7,386	7,671	7,711
Unincorporated	142,872	143,191	144,916	146,060	146,812
Incorporated	299,307	301,992	306,613	309,977	312,634
County Total	442,179	445,183	451,529	456,037	459,446

Source: State of California, Department of Finance, E-1 Population Estimates 2014

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Age Characteristics

Current and future housing needs are usually determined in part by the age characteristics of its residents. Each age group has distinct lifestyles, family type and size, incomes and housing preferences. Consequently, evaluating the age characteristics of a community is important in determining housing needs.

Persons aged 20-44 are considered to be in the family-forming age group. According to the 2012 American Community Survey, this group represented 33.8% of the population in Tulare County. The 65 and older age group account for 9.4 percent of the population in the County. This retirement age group makes up a significantly smaller portion of the population than the family-forming age group. As indicated in Table 3-D, between 2007 and 2012 the proportion of the County's population in the 55 to 64 age grew the most, increasing its share from 8.10 to 9.10 percent of the total. The group with the biggest decline in share of population was the 25 to 34 year old age group, which declined from 14.8 percent to 14.0 percent of the population.

Table 3-D
Age Characteristics

Age Group	2007		2012		Percentage Change
	Number	Percentage	Number	Percentage	
< 5 years	39,324	9.50%	41,165	9.30%	-0.20%
5-14 years	71,196	17.20%	78,318	17.70%	0.50%
15-19 years	36,011	8.70%	38,500	8.70%	0.00%
20-24 years	32,700	7.90%	32,874	7.40%	-0.50%
25-34 years	61,263	14.80%	61,891	14.00%	-0.80%
35-44 years	52,984	12.80%	54,761	12.40%	-0.40%
45-54 years	48,016	11.60%	52,116	11.80%	0.20%
55-64 years	33,529	8.10%	40,154	9.10%	1.00%
65+ years	38,910	9.40%	42,098	9.40%	0.00%
Total	413,933	100%	441,877	100%	

Source: 2007, 2012 American Community Survey

3.3 Employment Trends

Employment

Industry Employment, which includes self-employment, unpaid family workers, private household workers, farm, and nonfarm employment in Tulare County, is expected to reach 183,000 by 2020, an increase of 14.5 percent over the 10-year projections period.

Agriculture provided over 37,998 jobs with over $7.8 billion in gross production during 2013.

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Total nonfarm employment is projected to grow by 18,900 jobs by 2020. Sixty-five percent of all projected nonfarm job growth is concentrated in four industry sectors. Agriculture provided over 37,998 jobs with over $7.8 billion in gross production during 2013.[2]

The professional and business services sector is projected to add the most jobs, adding 3,400 jobs. This sector has a growth rate of 39.1 percent over the projections period.

The educational services, health care, and social assistance sector anticipates job gains of 3,100, with the second highest growth rate of 28.7 percent over the projections period.

Government is projected to have the third largest increase, led by a growth of 3,100 jobs in the local government subsector.

The retail trade sector is projected to add 2,800 jobs. The subsector with the most growth is general merchandise stores adding 700 jobs.[3]

Agriculture continues to be a dominant industry in Tulare County with $7.8 billion in gross production in 2013[4]. Major growth is expected to continue in the fields of agri-business and services industries in future years.

The County and cities have undertaken a major effort to promote Tulare County as a location for new and expanded industry. Targeted industries include recreation and tourism, computer products and software, electronics, apparel, insurance, agricultural equipment, food processing, transportation and logistics (warehousing, transportation, and call centers), commercial retail establishments. The historical balance between housing and jobs in the region is not expected to be disrupted by this effort. Table 3-E and Chart 3-B provide more detailed information on employment in Tulare County.

Occupational Employment is forecasted to add about 24,400 new jobs from industry growth and 39,800 job openings from replacement needs for a combined total of approximately 64,300 job openings over the projections period.

The 50 occupations with the most job openings are forecasted to generate approximately 4,100 total job openings annually, which accounts for 64 percent of all job openings in Tulare County. The top three occupations with the most job openings are farmworkers and laborers, crop, nursery, and greenhouse; retail salespersons; and cashiers. These occupations have median wages ranging from approximately $9.00 to $10.00 per hour and require less than a high school education. Higher-skilled occupations, requiring a bachelor's degree or higher, include teachers (elementary, secondary, and kindergarten) and recreation workers.

The 50 fastest growing occupations anticipate an annual growth rate of 1.7 percent or higher. Occupations range from home health aides that require less than a high school education and earn approximately $9.00 per hour to rehabilitation counselors that require a master's degree and pay median wages of more than $11.50 per hour.

Table 3-E
Employment by Industry
Tulare County, 2007– 2012

Industry Type	2007	2012	Percent Change
Agriculture, Forestry, Fishing and Hunting	27,075	29,660	8.72%
Mining, Logging, Construction	12,147	9,013	-34.77%

[2] Source: Tulare County Workforce Investment Board
[3] State of California Employment Development Department, October 2013
[4] 2013 Tulare County Annual Crop and Livestock Report

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Manufacturing	13,925	12,967	-7.39%
Wholesale trade	7,698	7,727	0.38%
Retail trade	17,001	17,936	5.21%
Transportation, Warehousing, and Utilities	7,334	8,011	8.45%
Information	1,273	1290	1.32%
Finance, Insurance, and Real Estate	6,819	6,358	-7.25%
Professional, Scientific, Management, and Administrative	8,836	10,518	15.99%
Educational, Health Care and Social Services	31,085	35,428	12.26%
Arts, Entertainment, Recreation, Accommodation & Food Services	9,954	11,941	16.64%
Other services, except public administration	7,117	7,286	2.32%
Public Administration	8,913	11321	21.27%
Total	159,177	169,283	5.97%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table 3-F
Class of Worker Tulare County – 2007-2012

Civilian Employed Population	2007		2012		Change
	Number		Number		Percent
Private for-profit wage and salary workers:					
Employee of private company workers	108,937	68.40%	108,442	74.49%	6.09%
Self-employed in own incorporated business workers	2,829	1.80%	3,214	2.21%	0.41%
Private not-for-profit wage and salary workers	7,897	5.00%	6,741	4.63%	-0.37%
Local government workers	16,747	10.50%	11,093	7.62%	-2.88%
State government workers	8,368	5.30%	7,378	5.07%	-0.23%
Federal government workers	1,722	1.10%	1,485	1.02%	-0.08%
Self-employed in own not incorporated business workers	12,677	8.00%	7,225	4.96%	-3.04%
Total	159,177	100%	145,578	100%	

Source: 2007, 2012 American Community Survey, US Census Bureau

Chart 3-B

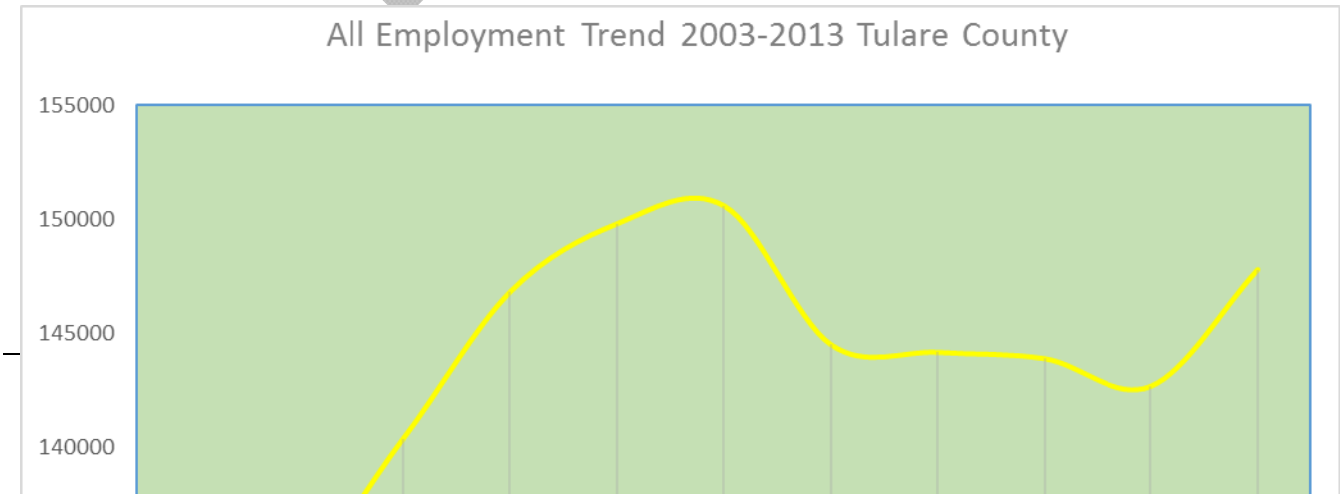

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Table 3-G
Major Employers

Company	Employees	Industry Type
County of Tulare	4,320	Government
Porterville Development Center	2,014	Hospitals
Kaweah Delta Healthcare	2,000	Hospital Services
Ruiz Food Products	1,800	Food Processing
WalMart Dist. Center	1,692	Distribution
College of the Sequoias	1,160	College/Universities
CIGNA HealthCare	900	Insurance / Customer Care Center
Sierra View District Hospital	724	Hospital
Jostens	720	Printing/Publishing
Land O'Lakes	600	Milk Processing/Food Processing
Monrovia Nursery	600	Nursery, Plants, Flowers
Saputo Cheese	530	Mozzarella/Provolone Cheese Mfg.
Best Buy Dist. Center	405	Distribution
VF Outdoor Inc.	300	Distribution/Warehousing
Ice Cream Partners USA,Inc.	300	Ice Cream/Frozen Desserts
NDS, Inc.	300	Plastic Products
Tri-Wall Mfg.(Weyerhaeuser)	300	Box Manufacturer
JoAnn Stores	250	Distribution/Warehousing
Kawneer Company	200	Manufacturing/Metal
Odwalla Juice	160	Fruit Juices, Canned Fruits

Source: Tulare County Economic Development Corporation - 2007

Table 3-H
Fastest Growing Occupations: Tulare County

Occupation	Est.Year - Proj.Year	Est. Employment	Proj. Employment	Change	%Change	Growth rate %
Market Research Analysts and Marketing Specialists	2010 - 2020	70	110	40	57.1	4.6
Home Health Aides	2010 - 2020	810	1,260	450	55.6	4.5
Pest Control Workers	2010 - 2020	90	140	50	55.6	4.5
Service Station Attendants	2010 - 2020	120	180	60	50	4.1
Other Transportation Workers	2010 - 2020	160	230	70	43.8	3.7
Insurance Sales Agents	2010 - 2020	170	240	70	41.2	3.5
Marriage and Family Therapists	2010 - 2020	120	170	50	41.7	3.5
Veterinary Technologists and Technicians	2010 - 2020	50	70	20	40	3.4
Physical Therapist Aides	2010 - 2020	50	70	20	40	3.4
Health Educators	2010 - 2020	80	110	30	37.5	3.2
Nursing, Psychiatric, and Home Health Aides	2010 - 2020	1,720	2,350	630	36.6	3.2

Source: California Employment Development Department (EDD)

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The California Employment Development Department (EDD) estimates the occupations with the most job openings between 2006 and 2016 in Tulare County will be as follows:

- Farmworkers and Laborers, Crop, Nursery, and Greenhouse – 8,630 openings
- Cashiers – 1,910 openings
- Retail Salespersons – 1,840 openings
- Elementary School Teachers, Except Special Education – 1,290 openings
- Office Clerks, General – 950 openings
- Teacher Assistants – 920 openings
- Food Cooking Machine Operators and Tenders – 880 openings
- Waiters and Waitresses – 850 openings
- Secondary School Teachers, Except Special and Vocational Education – 740 openings

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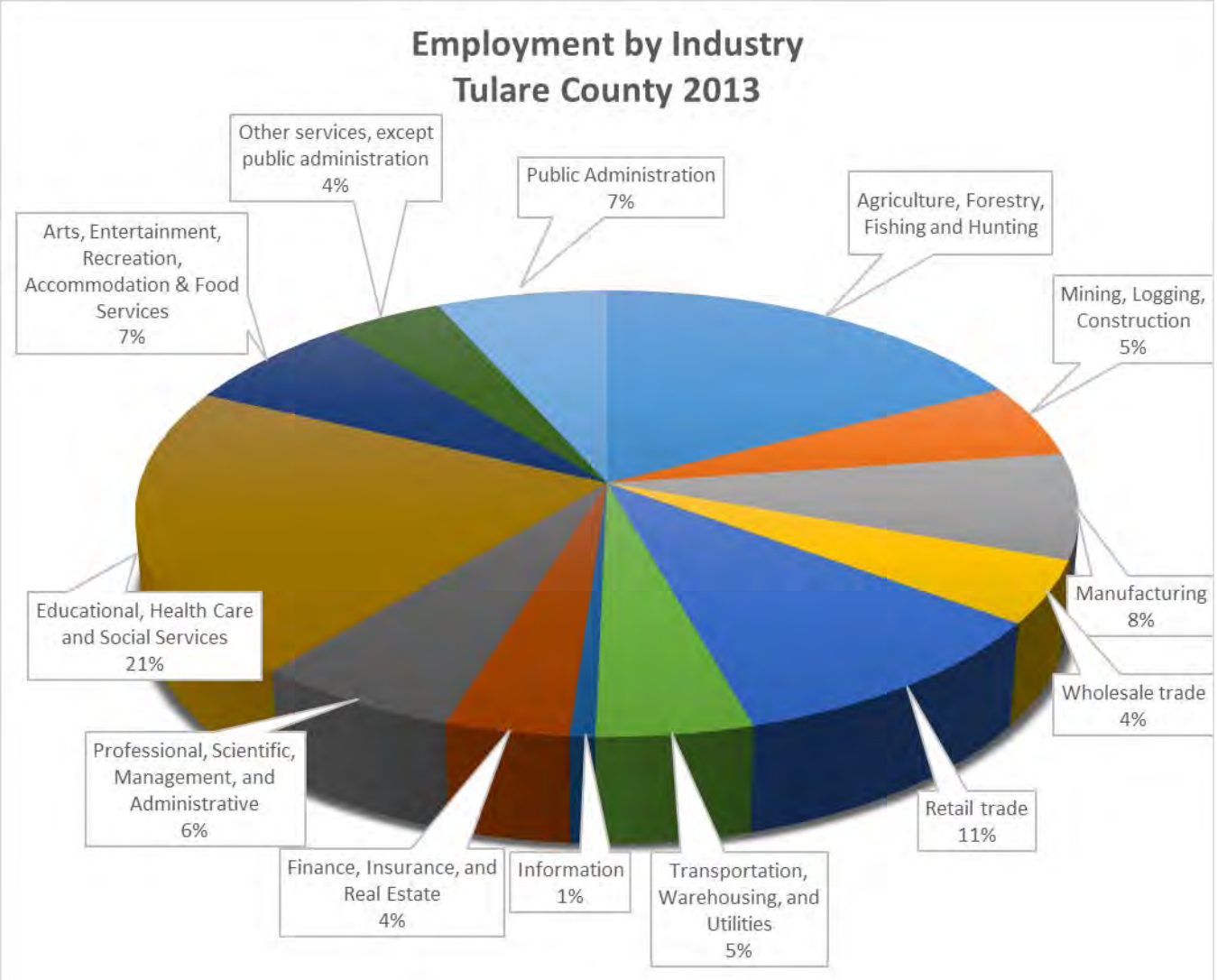
Chart 3-C
Population by Industry



Source: California Employment Development Department, 2014

Unemployment

Tulare County has one of the highest rates of unemployment in California and the nation, due in large part to the seasonal nature of agricultural employment. Employment figures for Tulare County are released by the California Employment Development Department (EDD) in the monthly Labor Force Report. The most recent figures available (July 2014) reveal a national unemployment rate of 7.3%, California is at 9.0%, and a rate of 13.6% average for Tulare County.

A comparison indicates the eight cities in the County have an average unemployment rate of 10.4% and in the unincorporated areas of the County have an average of 19%. Many of the County's rural communities have a much greater rate of unemployment as indicated in Table 3-I. As shown in Chart 3-C, history clearly shows that Tulare County average annual unemployment rate tends to run twice the

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overall rate for California. Looking back, according to EDD, the average annual unemployment rate from 1990 through 2007 was 13.81% in Tulare County, 6.65% in California, and 5.43% in the United States. Between 1991 and 1993 the average annual unemployment rate in Tulare County was between 17 and 19%, the highest during the past twenty years. The rate dipped to 8.5% in 2006, a multi-decade low; however it has been rapidly increasing since to the recently reported rate of 12.6%.

Table 3-I

Monthly Labor Force Data for Cities and Census Designated Places (CDP)
July 2014 - CA Labor Force Report

	Labor Force	Employment	Unemployment	
Area Name			Number	Rate
Tulare County	202,400	176,900	25,500	12.6%
Unincorporated Communities				
Alpaugh CDP	300	200	100	32.4%
Cutler CDP	2,400	1,700	800	31.1%
Ducor CDP	300	300	100	19.7%
Earlimart CDP	3,200	2,000	1,100	35.8%
East Orosi CDP	200	100	0	22.0%
East Porterville CDP	3,800	3,100	700	17.6%
Goshen CDP	1,200	1,000	200	17.2%
Ivanhoe CDP	2,400	1,900	500	21.8%
Lemon Cove CDP	200	200	0	7.5%
London CDP	1,000	800	300	27.4%
Orosi CDP	3,900	2,900	1,000	24.9%
Pixley CDP	1,100	1,000	200	15.4%
Poplar Cotton Center CDP	700	600	100	15.4%
Porterville city	21,000	18,600	2,400	11.5%
Richgrove CDP	1,500	900	600	40.6%
Springville CDP	600	500	100	11.9%
Strathmore CDP	1,300	1,000	200	18.2%
Terra Bella CDP	1,800	1,200	600	33.6%
Three Rivers CDP	1,300	1,200	100	5.3%
Tipton CDP	800	800	100	6.5%
Traver CDP	300	300	100	24.4%
Woodville CDP	800	700	100	12.7%
Cities				
Dinuba city	9,500	7,800	1,800	18.7%
Exeter city	5,100	4,700	400	8.2%
Farmersville city	4,400	3,700	700	15.6%
Lindsay city	5,200	4,400	800	15.4%
Tulare city	23,500	21,000	2,500	10.7%
Visalia city	54,900	50,600	4,300	7.8%
Woodlake city	3,200	2,700	500	16.3%
Total Cities:	105,800	94,900	11,000	10.4%
Total Unincorporated Communities:	50,100	41,000	9,400	19%
Balance of Unincorporated	46,500	41,000	5,100	11%

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Total County:	**202,400**	**176,900**	**25,500**	**12.6%**

Source: California Employment Development Department, July 2014

Chart 3-D
Historic Unemployment Rates

Comparative National, State, County

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
National	5.4	4.9	4.7	4.6	6.1	9.6	9.5	9.0	8.1	7.2	6.1
Tulare County	11.60	9.50	8.50	9.20	10.8	10.8	10.8	16.8	15.9	14.0	12.6
California	6.2	5.4	4.9	5.4	7.3	11.4	12.4	11.8	10.4	8.9	7.8

Income Levels

The median household income for Tulare County increased from $33,983 in the 2000 Census to $45,117 in 2008, but dipped in 2012 to $40,197 according to the U.S. Census Bureau – SAIPE. The median income for Tulare County has historically lagged that of statewide and national median income levels. In 2012, the California median household income was reported to be $58,322 and the national

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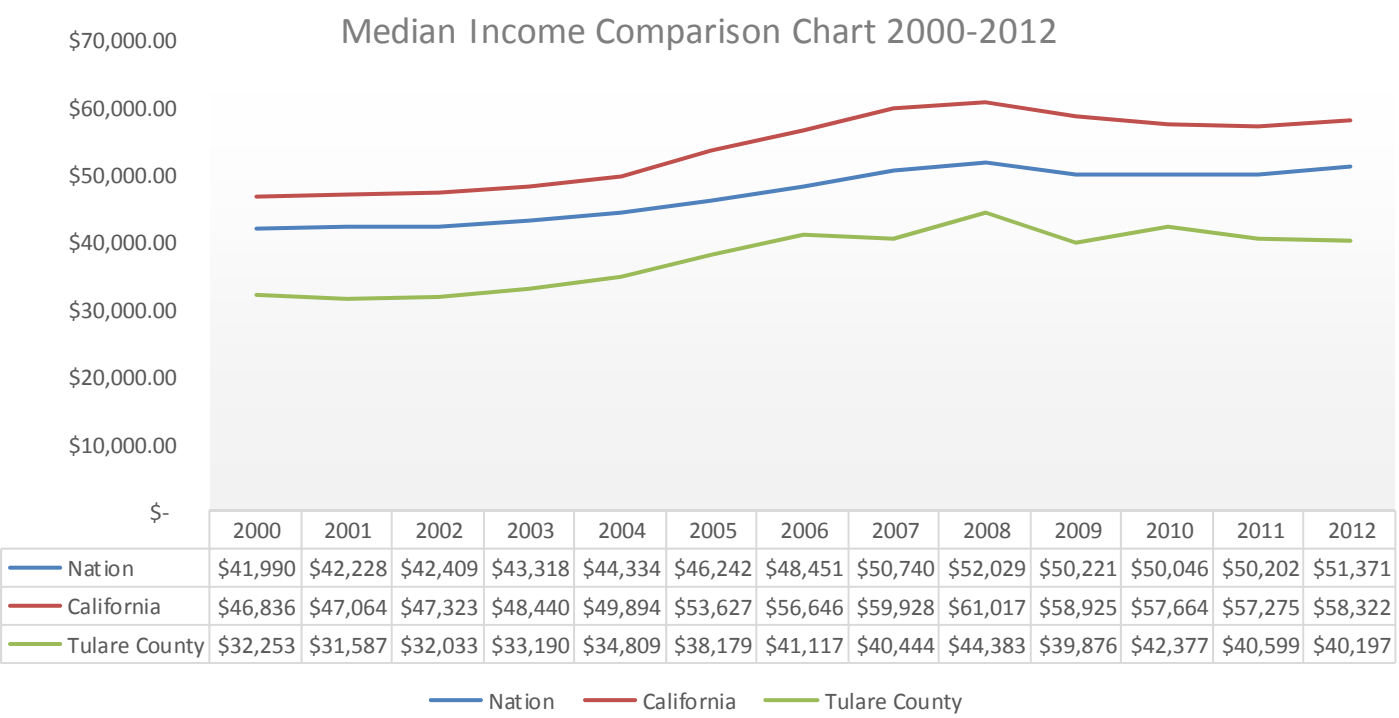
household median income was $51,371. The historical relationship between the County's household median income and that of California is displayed in Chart 3-D.

Chart 3-E
Median Income 2000–2012



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Nation	$41,990	$42,228	$42,409	$43,318	$44,334	$46,242	$48,451	$50,740	$52,029	$50,221	$50,046	$50,202	$51,371
California	$46,836	$47,064	$47,323	$48,440	$49,894	$53,627	$56,646	$59,928	$61,017	$58,925	$57,664	$57,275	$58,322
Tulare County	$32,253	$31,587	$32,033	$33,190	$34,809	$38,179	$41,117	$40,444	$44,383	$39,876	$42,377	$40,599	$40,197

Table 3-J and Chart 3-E present thresholds for the five income group categories and the number of households in each income category for the entire County. This includes the new category of extremely low income which is defined as 30% or less of median area income. For this planning cycle, the County will presume 50 percent of the very low income (less than 50% of median income) category qualifies as extremely low income.

Median income in the communities located in the unincorporated area of the County is considerably less than the median income of the entire County (Table 3-J). Only Three Rivers, at $42,727 had a median income greater than the countywide median. Many of the households in the County's rural communities earn less than 25 percent of the countywide median. As an example, households in Alpaugh, Cutler-Orosi and Richgrove have median household incomes 53%, 76%, and 68% (respectively), lower than the County's median.

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Table 3-J
Households per Income Group
Tulare County, Household Income Estimates 2007-2012

Median Household Income (Unincorporated Communities) Tulare County - 2011				
	Median household income (dollars)	Mean household income (dollars)	Percentage of California Median Income	Percentage of Tulare County Median Income
Census Designated Place	Estimate	Estimate		
California	$ 61,632	$ 85,148		142%
Tulare County, California	$ 43,550	$ 58,931	71%	
Allensworth CDP, California	$ 24,375	$ 28,246	40%	56%
Alpaugh CDP, California	$ 22,875	$ 29,073	37%	53%
California Hot Springs CDP, California	$ 33,750	$ 34,487	55%	77%
Camp Nelson CDP, California	$ 9,939	$ 37,463	16%	23%
Cedar Slope CDP, California	-	-		
Cutler CDP, California	$ 32,940	$ 37,525	53%	76%
Delft Colony CDP, California	$ 52,986	$ 76,153	86%	122%
Dinuba city, California	$ 40,463	$ 50,356	66%	93%
Ducor CDP, California	$ 50,833	$ 55,534	82%	117%
Earlimart CDP, California	$ 26,148	$ 32,369	42%	60%
East Orosi CDP, California	$ 29,938	$ 37,333	49%	69%
East Porterville CDP, California	$ 27,924	$ 39,620	45%	64%
East Tulare Villa CDP, California	$ 42,734	$ 47,803	69%	98%
El Rancho CDP, California	-	$ -		
Exeter city, California	$ 42,446	$ 52,831	69%	97%
Farmersville city, California	$ 33,441	$ 40,167	54%	77%
Goshen CDP, California	$ 33,750	$ 37,310	55%	77%
Hartland CDP, California	-	-		
Idlewild CDP, California	$ 21,786	$ -	35%	50%
Ivanhoe CDP, California	$ 36,543	$ 41,625	59%	84%
Kennedy Meadows CDP, California	-	$ -		
Lemon Cove CDP, California	$ 32,500	$ 36,313	53%	75%
Lindcove CDP, California	$ 33,929	$ 46,415	55%	78%
Lindsay city, California	$ 29,750	$ 40,832	48%	68%
Linnell Camp CDP, California	$ 27,743	$ 25,248	45%	64%
London CDP, California	$ 33,382	$ 40,411	54%	77%
McClenney Tract CDP, California	2,500-	$ -		
Matheny CDP, California	$ 29,605	$ 44,726	48%	68%

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Monson CDP, California	$ 35,417	$ 39,640	57%	81%
Orosi CDP, California	$ 35,512	$ 42,569	58%	82%
Panorama Heights CDP, California	$ 19,500	$ 29,007	32%	45%
Patterson Tract CDP, California	$ 37,240	$ 60,691	60%	86%
Pierpoint CDP, California	$ -	$ -		
Pine Flat CDP, California	$ 15,724	$ 23,549	26%	36%
Pixley CDP, California	$ 27,532	$ 47,340	45%	63%
Plainview CDP, California	$ 19,922	$ 29,048	32%	46%
Ponderosa CDP, California	$ 102,833	$ -	167%	236%
Poplar-Cotton Center CDP, California	$ 29,756	$ 43,844	48%	68%
Porterville city, California	$ 39,933	$ 53,196	65%	92%
Posey CDP, California	$ -	$ -		
Poso Park CDP, California	$ -	$ -		
Richgrove CDP, California	$ 29,776	$ 36,742	48%	68%
Rodriguez Camp CDP, California	$ 28,125	$ 31,822	46%	65%
Sequoia Crest CDP, California	$ -	$ -		
Seville CDP, California	$ 50,833	$ 52,844	82%	117%
Silver City CDP, California	$ -	$ -		
Springville CDP, California	$ 39,726	$ 55,933	64%	91%
Strathmore CDP, California	$ 31,650	$ 39,633	51%	73%
Sugarloaf Mountain Park CDP, California	$ -	$ -		
Sugarloaf Saw Mill CDP, California	$ -	$ -		
Sugarloaf Village CDP, California	$ 43,750	$ 40,756	71%	100%
Sultana CDP, California	$ 30,956	$ 45,124	50%	71%
Terra Bella CDP, California	$ 27,419	$ 36,650	44%	63%
Teviston CDP, California	$ 25,532	$ 36,737	41%	59%
Three Rivers CDP, California	$ 62,218	$ 73,182	101%	143%
Tipton CDP, California	$ 40,972	$ 47,130	66%	94%
Tonyville CDP, California	$ 13,750	$ 16,222	22%	32%
Tooleville CDP, California	$ 25,882	$ 30,105	42%	59%
Traver CDP, California	$ 39,375	$ 55,888	64%	90%
Tulare city, California	$ 46,274	$ 57,833	75%	106%
Visalia city, California	$ 54,019	$ 69,680	88%	124%
Waukena CDP, California	$ 32,625	$ 37,871	53%	75%
West Goshen CDP, California	$ 24,083	$ 33,027	39%	55%
Wilsonia CDP, California	$ -	$ -		
Woodlake city, California	$ 32,013	$ 41,952	52%	74%
Woodville CDP, California	$ 31,792	$ 46,671	52%	73%
Yettem CDP, California	$ 24,917	$ -	40%	57%

Source: 2007-2011 American Community Survey (ACS), 5-year, US Census Bureau

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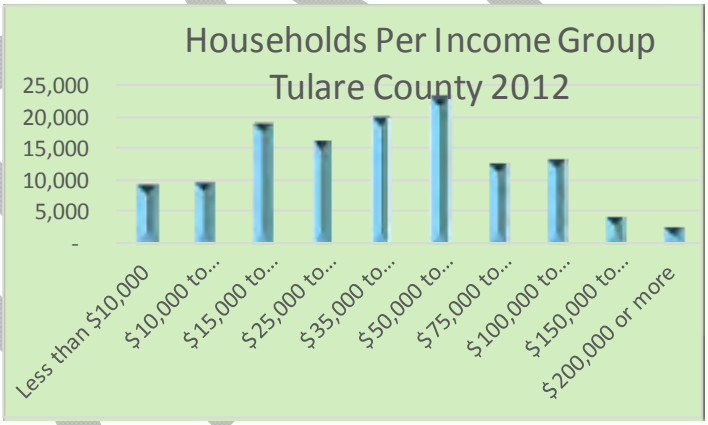
TABLE 3-K
Number of Households by Income Level, Tulare County

	2010-2012		2007-2009		
Total households	131,426		124,685	+/- 1% error	
Less than $10,000	7.20%	9,463	6.80%	8,478.58	Extremely Low
$10,000 to $14,999	7.50%	9,857	6.00%	7,481.10	Very Low
$15,000 to $24,999	14.50%	19,057	12.40%	15,460.94	Low
$25,000 to $34,999	12.60%	16,560	13.30%	16,583.11	Low-Moderate
$35,000 to $49,999	15.20%	19,977	15.40%	19,201.49	Moderate
$50,000 to $74,999	17.80%	23,394	18.00%	22,443.30	Above Moderate
$75,000 to $99,999	9.60%	12,617	11.30%	14,089.41	
$100,000 to $149,999	10.20%	13,405	10.50%	13,091.93	
$150,000 to $199,999	3.40%	4,468	3.70%	4,613.35	
$200,000 or more	2.00%	2,629	2.50%	3,117.13	
Median household income (dollars)	$ 45,371.00	131,426	$ 45,643.00	124,560.32	

Source: 2010-2012 US Census, American Community Survey, 3-year Estimates

Chart 3-F
Households by Income Groups



Source: 2010-2012 US Census, American Community Survey, 3-year Estimates

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Table 3-L
Population Living Below Poverty Level

Population Living Below Poverty Level Tulare County 2010								
	Total Population			Population Living Below Poverty Level		Percentage of Population Living Below Poverty Level		
Jurisdiction	2000	2010	Percent Change	2000	2010	2000	2010	Percent Change
Total Tulare County	368,021	442,179	20.15	86,572	105,239	24%	23.80%	-0.20%
Unincorporated Area	141,150	150,151	6.38	35,288	45,646	25%	30.40%	5.40%
Alpaugh CDP	761	1,026	34.82	289	530	38%	51.70%	13.70%
Cutler CDP	4,491	5,000	11.33	1,702	2,190	39%	43.80%	4.80%
Ducor CDP	504	612	21.43	173	131	30%	21.40%	-8.60%
Earlimart CDP	6,583	8,537	29.68	2,753	3,628	42%	42.50%	0.50%
East Orosi CDP	426	495	16.20	224	234	51%	47.20%	-3.80%
East Porterville CDP	6,730	6,767	0.55	2,652	2,700	39%	39.90%	0.90%
Goshen CDP	2,394	3,006	25.56	642	1,076	28%	35.80%	7.80%
Ivanhoe CDP	4,474	4,495	0.47	1,377	589	31%	13.10%	-17.90%
Lemon Cove CDP	298	308	3.36	100	130	33%	42.10%	9.10%
London CDP	1,848	1,869	1.14	822	949	45%	50.80%	5.80%
Orosi CDP	7,318	8,770	19.84	2,238	3,026	31%	34.50%	3.50%
Pixley CDP	2,586	3,310	28.00	1,082	1,397	43%	42.20%	-0.80%
Poplar Cotton Center CDP	1,496	2,470	65.11	463	758	31%	30.70%	-0.30%
Richgrove CDP	2,723	2,882	5.84	1,001	991	37%	34.40%	-2.60%
Springville CDP	1,109	934	-15.78	287	51	26%	5.50%	-20.50%
Strathmore CDP	2,584	2,819	9.09	768	922	30%	32.70%	2.70%
Terra Bella CDP	3,466	3,310	-4.50	1,393	1,566	40%	47.30%	7.30%
Three Rivers CDP	2,248	2,182	-2.94	219	264	10%	12.10%	2.10%
Tipton CDP	1,790	2,543	42.07	361	331	20%	13.00%	-7.00%
Traver CDP	732	713	-2.60	228	175	33%	24.50%	-8.50%
Woodville CDP	1,678	1,740	3.69	592	553	37%	31.80%	-5.20%

Source: 2007-2011 American Community Survey 5-year Estimates, California State Census Data Center, 2010 US Census

Approximately 25 percent of the County's population lives under the poverty level. A comparison between poverty levels from 1990 and 2000 (Table 3-K) shows overall the County' poverty level has remained constant. However, upon closer investigation poverty levels have dropped in ten communities: Ducor 8.6%; East Porterville 3.8%; Ivanhoe 17.9%; Pixley .8%; Poplar Cotton Center .3%; Richgrove 2.6%; Springville 20.50%; Tipton 7%; Traver 8.5%; and Woodville 5.2%. However, Tulare County's rural communities continue to have lower incomes and a higher level of poverty overall.

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Table 3-M
Families Living Below Poverty Level

Families Living Below Poverty Level Tulare County, 2010			
Jurisdiction	Total Families	Families Below Poverty Level	Percentage of Families Below Poverty Level
Tulare County	102,856	20,057	19.50%
Alpaugh	194	100	51.50%
Cutler	982	450	45.80%
Ducor	132	19	14.50%
Earlimart	1,736	668	38.50%
East Orosi	93	48	51.30%
East Porterville	1,388	498	35.90%
Goshen	633	225	35.50%
Ivanhoe	585	88	15.10%
Lemon Cove	79	25	32.10%
London	351	177	50.40%
Orosi	1,752	573	32.70%
Pixley	689	239	34.70%
Poplar-Cotton Center	506	156	30.80%
Richgrove	569	182	31.90%
Strathmore	595	198	33.20%
Terra Bella	692	286	41.40%
Tipton	525	66	12.60%
Traver	139	38	27.30%
Woodville	367	105	28.60%

Source: 2010 Census, 2007-2011 American Community Survey

In the entire county, 19.5 percent of families live below the poverty level. However, in some of the rural communities that increases to over 51 percent (Table 3-M). The data clearly shows that Tulare County is one of the more impoverished counties in the State, and more specifically the unincorporated area of the County.

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3.4 Housing Affordability

Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless. A household is considered to be overpaying (or cost burdened) if it spends more than 30 percent of its gross income on housing. Severe overpayment occurs when a household spends more than 50 percent of income on housing. Housing costs depend upon many variables, including the type, size, value and/or location of the housing units, the intended tenure of the unit (whether it is to be occupied by owners or renters), and the inclusion or exclusion of one or more utilities, services, property taxes, insurance, and maintenance.

The 2010 Census indicates that overpayment remains a critical problem for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Data for the unincorporated areas of Tulare County for the table below was calculated using 2010 Census figures for renters from Census Table H73 "Household Income in 1999 by Gross Rent as a Percentage of Households" and for homeowners from Census Table H97 "Household Income in 1999 by Selected Monthly Owner Costs as a Percentage of Household Income in 1999". Household information for the incorporated cities was subtracted from information for the total county to obtain results for the unincorporated area. Households in the unincorporated area of Tulare County that overpay for housing are shown by tenure in Table 3-M

Table 3-N
Households Overpaying

Tulare County Households Overpaying for Housing, 2000-2010						
Households	Renters 2000	Owners 2000	Total 2000	Renters 2010	Owners 2010	Total 2010
All Households	13,588	18,138	31,726	9,945	8,601	18,546
Number of Households Overpaying	5,014	5,163	10,177	5,162	4,162	9,324
Percentage of Households Overpaying	36.90%	28.47%	32.08%	51.91%	48.39%	50.27%

What is causing this dramatic shift in data?

Source: 2000 US Census, SF3, Table H73, H9, 2007-2011 American Community Survey

Note: "Households" are not equivalent to "Occupied Housing Units" in the Census data. Also, some households are not accounted for in the sample data; therefore, figures may slightly differ for other U.S. Census estimates for "Total Households".

The housing affordability analysis required for housing elements is based on the State of the Cities Data Systems: Comprehensive Affordability Strategy (CHAS) data. CHAS has data for Tulare County as a whole, the City of Visalia and Visalia-Tulare-Porterville Metropolitan Statistical Area, but not for the unincorporated area.

Census 2010 and CHAS data differ in other ways. The "cost burden" in the CHAS is grouped for over 30% and for over 50%, while census data housing costs are grouped as between 30 to 34% and as 35% or more. (The CHAS defines "Cost burden" as the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For

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owners, housing costs include monthly mortgages payment, annual real estate taxes, annual fire and hazard insurance premiums and average monthly utility and fuel costs, but do not include repairs and maintenance expenses. The Census and CHAS definitions for housing expenses are comparable.)

The following three tables (Table 3-O, 3-P, and 3-Q) are based on the CHAS data and apply to the county as a whole, without breaking out the unincorporated areas which are under County jurisdiction. The data reflects generalized conditions in the unincorporated area, although incomes are normally lower and housing less costly outside city limits.

In general, overpayment disproportionately affects lower income households, as shown in Table 3-O. While some higher income households may choose to spend greater portions of their income for housing, the cost burden for lower income households reflect choices limited by a lack of sufficient affordable housing opportunities. These households have a higher percentage of housing problems and a greater cost burden than other households. As noted below, the housing cost burden increases as income decreases - 37% of low income households (with income between 50% and 80% median family income), 60.8% of very low income households (with income between 30% and 50%) and 75% of extremely low income households (with income less than 30% of median family income) spend more than 30% of household income for housing in Tulare County as a whole.

Lower income households who are overpaying for housing frequently have insufficient resources for other critical essentials, such as food and medicine. This is a significant hardship for too many workers, families and seniors, but also impacts local economies, since money that might otherwise be spent in local stores generating sales tax revenues is being spent on housing.

Table 3-O
Households Severely Overpaying by Tenure

Households Severely Overpaying by Tenure Tulare County, 2014			
Households	Renters	Owners	Total
Total Households in Tulare County (cities & unincorporated area)	52,685	75,640	128,325
Households overpaying (greater than 30%*)	22,630	18,840	41,470
Percent of households overpaying*	42.9%	24.9%	32.3%
Households severely overpaying (greater than 50%*)	7,255	5,475	12,730
Percent of households severely overpaying*	13.7%	7.2%	9.9%

Source: State of the Cities Data Systems, CHAS Data Book, 2014 Data
** Severely Overpaying is a subset of Overpaying Households*

The category of “Any housing problems” includes a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. The total number of household owners in all of Tulare County reporting “any housing problem” is 60,670, or 47%. The proportion is higher with renters (66,680) or 52%, per CHAS 2014 data.

Table 3-P
Households with Housing Problems

Total Households with Housing Problems Tulare County, 2014			
	Renters	Owners	Total
Extremely low (0 – 30% MFI)	9,870	5,053	14,923
any housing problems	84%	77%	81%
paying greater than 30%	77%	72%	75%
paying greater than 50%	58%	56%	57%
Very low (30 – 50% MFI)	8,726	6,375	15,101
any housing problems	80%	67%	74%
paying greater than 30%	62%	59%	61%
paying greater than 50%	18%	33%	24%
Low (50 – 80% MFI)	9,263	11,594	20,857
any housing problems	57%	60%	58%
paying greater than 30%	27%	45%	37%
paying greater than 50%	3%	14%	9%

Source: State of the Cities Data Systems, CHAS Data Book, 2013 Data

Overpayment also fluctuates by household size and special needs. For example, more than 80% of large household renters have housing problems, compared with 49.9% of small households. The table below provides CHAS countywide information on households with special characteristics.

Table 3-Q
Overpaying Households by Size and Tenure

Overpaying Households by Household Size and Tenure Tulare County, 2000						
Household Type	Renter	Housing Problems	Housing Cost (greater than 30%)	Owner	Housing Problem	Housing Cost (greater than 30%)
Elderly (1-2 members)	4,716	48.9%	47.2%	17,979	26.8%	26.3%
Small (2-4 members)	19,004	49.9%	37.4%	0,885	28.9%	24.8%
Large Related (5 or more members)	11,343	80.2%	36.0%	13,785	65.1%	30.2%
Other	7,327	39.8%	35.9%	5,253	38.6%	37.6%
Total	42,390	56.1%	37.8%	67,902	36.5%	27.3%

Source: State of the Cities Data Systems, CHAS Data Book, 2000 Data

"Elderly households" are defined as a one or two person household where either person is 62 years old or older. Renter data does not include renters living on boats, RVs or vans. "Other housing problems" include overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

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Housing Prices

The median price of homes sold in Tulare County increased by 36.8% from 2011-2014. The market price has fluctuated from a high of 15.83% between 2012 and 2013 to a slower growth rate of 8.28% between 2013 and 2014. This created an average increase of 11.06% per year since 2011. The housing market has stabilized and market data continues to indicate a positive trend.

Table 3-R
Median Home Prices

Median Price of Existing Homes Sold Tulare County	
Year	Median Price of Homes Sold
2014	$174,670
2013	$161,300
2012	$139,260
2011	$127,660

Source: California Association of Realtors Dec 2011-Jul 2014

Unfortunately, current data separating the unincorporated area of the County from the cities is limited. However, based upon historical trends the median sales price of existing homes is approximately 23 percent less in the unincorporated area. Thus it can be presumed that the 2014 median sales price of existing homes in the unincorporated area is approximately $134,498. A recent sampling of the estimated values in the County's rural communities enforces this presumption (Table 3-S).

Table 3-S
Estimated Home Values

Estimated Median Value of Existing Homes July 2014	
Community	Estimated Value
Cutler	$112,022
Earlimart	$108,597
Goshen	$107,786
Ivanhoe	$106,434
Orosi	$137,581
Pixley	$109,048
Richgrove	$120,673
Springville	$147,440
Strathmore	$126,261
Three Rivers	$271,267

Source: RealtyTrac September 2014

Housing Rental Market

There are an estimated 57,570 rental housing units, of which 50,069 are occupied and paying rent, in Tulare County. Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate

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differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. Table 3-S shows the estimated 2012 gross rents, listed by rents charged in Tulare County, the estimated median gross rent is $805.

Table 3-T
Estimated Gross Rents

Gross Rent, Tulare County 2012	
	Housing Units
Total:	57,570
With rent:	53,843
Less than $100	127
$100 to $149	267
$150 to $199	43
$200 to $249	546
$250 to $299	1,199
$300 to $349	876
$350 to $399	870
$400 to $449	1,977
$450 to $499	2,061
$500 to $549	1,306
$550 to $599	3,168
$600 to $649	2,398
$650 to $699	4,290
$700 to $749	3,663
$750 to $799	3,516
$800 to $899	6,354
$900 to $999	4,822
$1,000 to $1,249	8,487
$1,250 to $1,499	3,725
$1,500 to $1,999	3,197
$2,000 or more	951
No Rent Paid	3,727

Source: 2008-2012 American Community Survey, US Census Bureau

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Tulare County Estimated Gross Rents	
GROSS RENT	Units
Occupied units paying rent	50,569
Less than $200	364
$200 to $299	1,448
$300 to $499	5,268
$500 to $749	14,979
$750 to $999	13,253
$1,000 to $1,499	11,753
$1,500 or more	3,504
Median (dollars)	805
No rent paid	3,298

Source: 2008-2012 American Community Survey, US Census Bureau

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Monthly Owner Costs

The 2008-20012 American Community Survey estimates, for Tulare County, 76,129 owner occupied housing units, of which 55,343 have a mortgage and 20,786 have no mortgage. The selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Much like gross rent, the selected monthly owner costs can be used to measure housing affordability and excessive shelter costs. Table 3-U shows the estimated 2012 monthly owner costs listed by rents mortgage status in Tulare County, the estimated median monthly owner costs with a mortgage is $1,471 and those without a mortgage is $361.

Table 3-U
Monthly Owner Costs

Mortgage Status and Selected Monthly Owner Costs Tulare County, 2012	
	Estimate
Housing units with a mortgage	**55,343**
Less than $300	51
$300 to $499	840
$500 to $699	2,421
$700 to $999	8,800
$1,000 to $1,499	16,456
$1,500 to $1,999	12,065
$2,000 or more	14,710
Median (dollars)	**$1,471**
Housing units without a mortgage	**20,786**
Less than $100	532
$100 to $199	2,317
$200 to $299	4,877
$300 to $399	4,250
$400 or more	8,810
Median (dollars)	**$361**

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Housing Costs

Housing costs continue to rise significantly. The 2010 Census reports, the median rent has increased 10.72 percent from $727 in 2000 to $805 in 2010. The median monthly owner costs for housing units with a mortgage have seen a minor decrease going from $1,518 to $1,471 which is a -3.09 percent decrease. The monthly owner costs for those housing units without a mortgage increased by less than 1 percent, going from $330 to $361.

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The County's median household median income has decreased 2.91 percent from $45,117 in 2008 to $43,803 in 2010. This has not kept up with the rise in housing costs. Therefore, households are challenged with a greater housing cost burden. This is shown in the increased percentage of household income families are paying for housing. In 2010, 51.9 percent of renter households and 48.39 percent of owner occupied households pay 35 percent or more of their income for housing (up from 41.5 percent and 37.7 percent in 2008).

The increased foreclosure rate indicates that homeowners who purchased homes during the housing boom using non-traditional financing are now struggle with a severe housing cost burden. Rents that rise faster than wages can have similar results, and the requirement for first months' rent and a security deposit for most standard rental units can place the units beyond the reach of lower-income households. For those trying to purchase their first home, the down payment and monthly payment can be overwhelming. A note should be made that Census figures for median rental and owner costs do not, however, measure the suitability of the housing unit (i.e., housing condition, overcrowding, etc.) or the cost of purchasing a dwelling unit in today's market.

Every fiscal year the Department of Housing and Urban Development (HUD) determines Fair Market Rents (FMR) for all areas of the county that are primarily used to determine payment standard amounts for various programs. FMRs are gross rent estimates. They include shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. Table 3-V contains the 2014 Fair Market Rent by unit size for Tulare County.

Table 3-V
2014 Fair Market Rent

2014 Fair Market Rent (FMR) & Percent Change from 2009 Base Rent to 2014FMR Tulare County			
Unit Size	2014 FMR	Percent Change from 2009	Annual Income Needed to Afford FMR
Studio	$561	8.3%	$22,244
One-Bedroom	$576	(.7)%	$23,040
Two-Bedroom	$749	11.2%	$29,960
Three-Bedroom	$1104	14.5%	$44,160
Four-Bedroom	$1283	29.6%	$51,320

Source: HUD 2014 Fair Market Rent (Oct. 1, 2013)

Housing Wage

The National Low Income Housing Coalition (NLIHC) calculates that in order to afford the FMR($749) of a two-bedroom rental unit, without paying more than 30% of income on housing, a household must earn $1,870 monthly or $22,440 annually. NLIHC estimates that 46% of renters in Tulare County are unable to afford a 2 bedroom Fair Market Rent apartment. Assuming a 40-hour work week and 52 weeks per year, this level of income translates into a Housing Wage of $10.78.

A minimum wage worker earning $9.00 per hour only earns $18,720 annually. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 65 hours per week, 52 weeks per year. Or, a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable. NLIHC noted that monthly Supplemental Social Security Income (SSI) payments for an individual with a spouse are $1072 in Tulare County. If

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SSI represents an individual's sole source of income, $321 in monthly rent is affordable; however, the FMR for a one-bedroom apartment is $576.

As shown in Table 3-V, HCD publishes official state income limits each year. The income categories are used as a determinant for qualifying households for housing programs as well as to understand how much households in the unincorporated county can afford to spend on housing costs. HUD uses the Median Family Income (MFI) for non-metropolitan counties statewide ($57,900 for 2014) instead of the County's family median income ($43,803 for 2010) which increases the income amounts when determining these limits.

Table 3-W
Income Limits by Household Size
Tulare County – 2014

2014 Income Limits								
	1 person	2 persons	3 persons	**4 persons**	5 persons	6 persons	7 persons	8 persons
Extremely Low (0-30%)	$12,150	$13,900	$15,650	**$17,350**	$18,750	$20,150	$21,550	$22,950
Very Low (31-50%)	$20,300	$23,200	$25,100	**$28,950**	$31,300	$33,600	$35,900	$38,250
Low (51-80%)	$32,450	$37,050	$40,200	**$46,300**	$50,050	$53,750	$57,450	$61,150
Median (100%)	$40,550	$46,300	$50,200	**$57,900**	$62,550	$67,150	$71,800	$76,450
Moderate (81-120%)	$48,650	$55,600	$60,250	**$69,500**	$75,050	$80,600	$86,200	$91,750

Source: California Department of Housing and Community Development, 2014

Table 3-W provides a summary of 2014 state income limits for households by household size. The income limits are sorted by income group and presented as monthly income, monthly rent, and the maximum (max.) sales price.

Monthly income is determined by dividing the annual income limit by 12 months. Monthly rent is 30 percent of the monthly income, which is the standard for determining affordable monthly housing cost. Maximum sales price is an estimate of the maximum amount a household could afford assuming a 10% down payment, 6 percent interest rate over 30 years, in which no more than 30 percent of the household's gross monthly income is spent on housing cost.

For example, a 4-person household with an annual income of $44,650 has a gross monthly income of $3,721 and is considered to be a low-income household. The affordable rent that the 4-person household could afford without being cost burdened is $1,116 and the estimated maximum sales price of a home this household can afford is $172,592. The affordable monthly rent and the estimated maximum sales price of homes in each income category will be used to determine the availability of affordable housing to each group.

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Table 3-X
Housing Affordability by Income Level
Tulare County – 2014

2014 Housing Affordability						
Income Group	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
Extremely Low						
Annual Income	$12,150.00	$13,900.00	$15,650.00	$17,350.00	$18,750.00	$20,150.00
Monthly Income	$1,012.50	$1,158.33	$1,304.17	$1,445.83	$1,562.50	$1,679.17
Monthly Rent	$303.75	$347.50	$391.25	$433.75	$468.75	$503.75
Estimated Sales Price	$20,144.00	$27,817.00	$35,657.00	$43,329.00	$49,556.00	$55,837.00
Very Low						
Annual Income	$20,300.00	$23,200.00	$25,100.00	$28,950.00	$31,300.00	$33,600.00
Monthly Income	$1,691.67	$1,933.33	$2,091.67	$2,412.50	$2,608.33	$2,800.00
Monthly Rent	$507.50	$580.00	$627.50	$723.75	$782.50	$840.00
Estimated Sales Price	$56,283.00	$69,014.00	$82,024.00	$94,979.00	$105,431.00	$115,605.00
Low						
Annual Income	$32,450.00	$37,050.00	$40,200.00	$46,300.00	$50,050.00	$53,750.00
Monthly Income	$2,704.17	$3,087.50	$3,350.00	$3,858.33	$4,170.83	$4,479.17
Monthly Rent	$811.25	$926.25	$1,005.00	$1,157.50	$1,251.25	$1,343.75
Estimated Sales Price	$110,490.00	$131,117.00	$151,965.00	$172,592.00	$189,049.00	$238,862.00
Moderate						
Annual Income	$48,650.00	$55,600.00	$60,250.00	$69,500.00	$75,050.00	$80,600.00
Monthly Income	$4,054.17	$4,633.33	$5,020.83	$5,791.67	$6,254.17	$6,716.67
Monthly Rent	$1,216.25	$1,390.00	$1,506.25	$1,737.50	$1,876.25	$2,015.00
Estimated Sales Price	$182,766.00	$213,845.00	$244,869.00	$279,948.00	$300,687.00	$325,484.00
Above Moderate (All incomes above Moderate)						
Annual Income > Moderate	$48,650.00	$55,600.00	$60,250.00	$69,500.00	$75,050.00	$80,600.00
Monthly Income > Moderate	$4,054.17	$4,633.33	$5,020.83	$5,791.67	$6,254.17	$6,716.67
Monthly Rent > Moderate	$1,216.25	$1,390.00	$1,506.25	$1,737.50	$1,876.25	$2,015.00
Estimated Sales Price > Moderate	$182,766.00	$213,845.00	$244,869.00	$279,948.00	$300,687.00	$325,484.00

Source: 2009 Income Limits, California Department of Housing and Community Development
Note: Affordable housing cost for renter-occupied households assumes 30% of household income
Monthly mortgage calculation: http://www.mortgageloan.com/calculator/maximum-mortage-calculator
** Incomes below $23,200 would not qualify for a traditional home loan and would require subsidized housing programs to purchase a home.*

** Qualify Calculation with a monthly income of $1933.33 (based on a 4.5% loan with a 30 year term)
The $245.88 maximum monthly payment (PITI) is calculated by taking the lower of these two calculations:

1. Monthly Income X 28% = monthly PITI
   Which is: $1,933.00 X 28% = $541.24

2. Monthly Income X 36% - Monthly Liabilities = monthly PITI
   Which is: $1,933.00 X 36% - $450.00 = $245.88

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3.3 Household Characteristics

Household Population

According to the 2008-2012 American Community Survey 5-Year Estimates household population was 129,996, which represents a 17.76 % increase over the 2000 Census count of 110,385.

Households by Tenure

Many forces affected the increase in the number of households between 2000 and 2007. Housing production in Tulare County rapidly expanded, in part because of low interest rates and the ability to secure loans. Also, another major factor was the relatively lower cost of housing compared to the metropolitan areas of California. The total number of households in the unincorporated area was estimated at 43,942 in the 2005-2007 American Community Survey. This number represented 36% of total County households.

According to the 2009-2012 American Community Survey, 58 percent of the population in Tulare County owned their homes. This is a reduction of 4 percent since 2000, most likely due to the housing market economic crisis and stricter lending legislation. Table 3-Y provides a summary of the change in tenure in the County between 2000 and 2012.

Table 3-Y
Households by Tenure (2000 – 2012) – Tulare County

	2000		2008		2012	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner	67,913	62%	73,086	59%	76,129	58%
Renter	42,472	38%	50,961	41%	53,867	42%
Total Households	110,385	100%	124,047	100%	129,996	100%

Source: U.S. Census Bureau: 2000, 2010, 2008-2012 American Community Survey

Household Size

As shown in Chart 3-G, the household size has been steadily increasing in Tulare County. In 1980, the average household size was 2.98 persons and now, according to the 2008-2012 American Community Survey, the average household size is 3.37. This 13.08 percent increase may be attributed to several factors, including doubling-up of families in the urban areas due to housing costs and the migration of population sub-groups with families larger than average household size (e.g. undocumented farmworkers).

Table Y.1 Average Household Size, Tulare County 1980-2012

Average Household Size Tulare County 1980-2012				
1980	1990	2000	2007	2012
2.98	3.05	3.28	3.35	3.37

Source: U.S. Census Bureau: 2000, 2010, 2008-2012 American Community Survey

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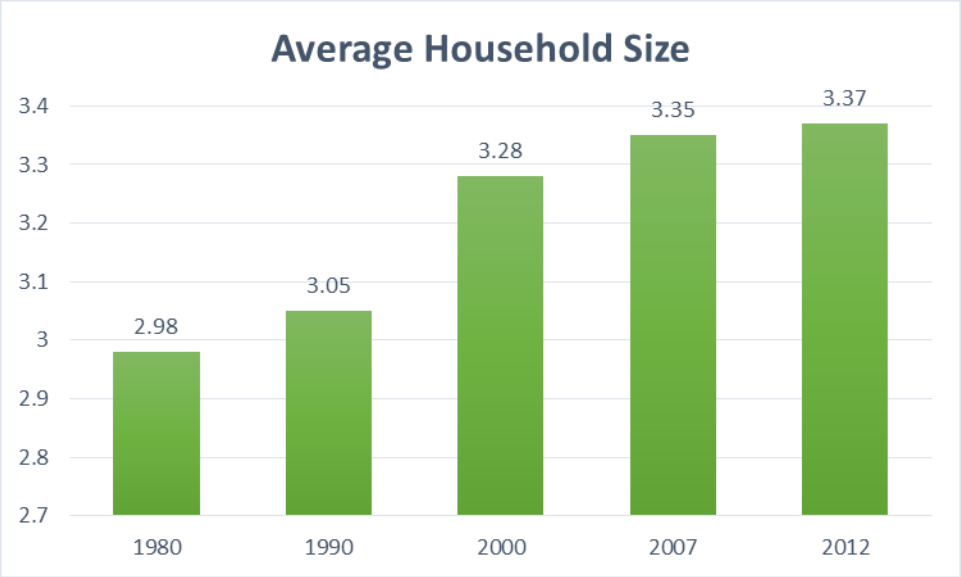
Chart 3-G
Average Household Size



Overcrowded Households

The United States Census Bureau defines an overcrowded household as a housing unit occupied by more than one person per room (not including kitchens and bathrooms). Units with more than 1.5 persons per room are considered to be severely overcrowded.

As long as the number of persons in a household does not exceed the number of rooms in the housing unit, no overcrowding exists. Some housing units are overcrowded because the families occupying them are large (five or more persons). Other housing units may shelter smaller-sized families, but may be overcrowded due to a small number of rooms. Still another reason that a unit may be overcrowded is that more than one family is being sheltered.

Overcrowding has a direct relationship in determining whether or not a housing unit is suitable. A housing unit may be suitable in all other respects, but because an overcrowded household is occupying the unit, it cannot be considered suitable. Overcrowding contributes to premature wear and tear on a dwelling and a greater need for repairs and rehabilitation. The condition is an important factor considered in competing for housing grant funds. Additional bedrooms and bathrooms may be added on to a home being rehabilitated through the County's housing programs under certain circumstances.

The majority of Tulare County's occupied housing units have less than one person per room. In 2000, 19 percent of all households in Tulare County were living in overcrowded conditions. That was a decrease from the 1990 that showed 23 percent of the population was living in overcrowded conditions. According to the 2008 American Community Survey 12.39 percent of the County's population lived in overcrowded conditions. The 2008-12 American Community Survey reports a total of 3600 households living in severely overcrowded household conditions, which is 2.8 percent of the total occupied housing units. The total for overcrowded household (overcrowded + severely overcrowded) units is 11.67%

At 11.67 percent, Tulare County continues to see a reduction in overcrowded household conditions. This may be explained by the housing construction expansion with larger home sizes, availability of financing, and affordable house prices seen in the period of 2000 to 2005. Table 3-Z contains information regarding overcrowded conditions in Tulare County. It must be noted that a breakdown by Census Designated Places is not available in the American Communities Survey. Therefore, this analysis is based upon the entire county, not just the unincorporated area.

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Table 3-Z
Overcrowded Households

Persons Per Room Tulare County, 1990 ~ 2012				
	1990	2000	2008	2012
Total Occupied Housing Units	97,861	110,385	124,047	129,996
1.00 or less	82,844	89,062	108,676	114,813
1.01 to 1.50	7,076	9,321	11,308	11,583
1.51 or more	7,941	12,002	4,063	3600
Percent Severely Overcrowded	8.1%	10.88%	3.28%	2.76%
Total Percent Overcrowded	23%	19.32%	12.39%	11.67%

Source: 1990, 2000 US Census, 2008-20012 American Communities Survey

Group Quarters Population

Not a component of household increase, but important nonetheless, is that portion of the population in Tulare County classified as "group quarters" population. The group quarter's population for the entire County was 3,082 in 2010. Several types of group quarters are located in the unincorporated area, ranging from convents to reformatories. Because of the aging population, of particular concern within this Housing Element are nursing and convalescent homes, or other continuous-care facilities, transitional housing facilities, youth homes, and migrant seasonal farm labor housing

3.4 Special Needs Households

This section identifies the special needs households in Tulare County. This review is essential because a major part of the County's role is in providing opportunities for affordable housing is to preclude barriers to residents whose needs are not met normally by the private sector. This segment of the County's population is constrained by the housing market not only because of lower incomes, but also because of lack of housing that is suitable to their special needs. When the housing market does not meet their needs, families or individuals must settle for less or must pay more than they can afford.

In unincorporated Tulare County, these "special needs" groups include extremely low-income households, ethnic or racial minorities, senior citizens, large families, families living in overcrowded conditions, families with single heads of household, teenage parents, farmworkers, the physically or mentally disabled, households displaced by governmental actions, and the homeless. Information on these special needs groups is provided below.

Extremely Low-Income Households

Extremely low-income (ELI) households are more likely to be renters, to overpay for housing, to live in overcrowded circumstances and/or to live in substandard dwellings. In Tulare County, 72 percent ELI are renters and 28 percent own and occupy a home. This is reverse of households that earn over 30 percent of the median family income, with 37 percent renting and 63 percent owning (Table 3-AA). Many of the issues that are faced by extremely low-income households are addressed throughout this chapter.

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Table 3-AA
Extremely Low-Income by Tenure, 2007-2011

Income Level	Renters	Owners	Total	Percentage
Extremely low (0-30% MFI)	11,205	4,345	15,550	12.12%
All other Income Categories (30% and above MFI)	41,480	71,295	112,775	87.88%
Total	**52,685**	**75,640**	**128,325**	**100%**

Income Level	Rental Households	Owner Households
Extremely low (0-30% MFI)	21%	6%
All other Income Categories (30% and above MFI)	79%	94%
Total	**41%**	**59%**

Source: State of the Cities Data Systems, CHAS Data Book, 2007-2011 Data

To summarize from other sections:

- 4,144 persons or 10.5 percent of households in the unincorporated area are classified as ELI
- ELI is defined as less than 30 percent of median household income ($13,140 in 2014)
- 75 percent pay more than 30% of income for housing and 57percent pay more than 50%

About 81 percent of extremely low income households have housing problems, which may include a cost burden of over 30% and/or overcrowding and/or without complete kitchen or plumbing facilities, almost double the 44% of all County households who reported any housing problems.

Some extremely low-income families and individuals have special needs such as mental or physical disabilities that inhibit their ability to work and results in their qualifying for public assistance, such as social security insurance (SSI) or disability insurance. To address the range of needs, County will promote a variety of housing types, including single-room occupancy (SRO) units and higher density, multifamily housing. Strategies for extremely low income households without standard dwelling units are described in the section on the homeless.

Minority Households

Minorities have for many years, constituted a disproportionate share of all lower income households. This special needs group is the most likely to suffer from housing discrimination, in spite of laws that prohibit it. Over the years, various programs, such as bilingual education and affirmative action employment procedures, have been established in an attempt to alleviate the low-income status of minorities.

The 2008-2012 American Communities Survey does not breakout the County by Census Designated Place. However, minority households are shown for the total County, the total unincorporated area, the unincorporated communities, and the remaining unincorporated area as reported in the 2010 Census and displayed in Table 3-BB.

60.1 percent of Tulare County's population is of Hispanic origin.

The 2007 American Community Survey indicates in the percentages of most races residing in Tulare County have remained fairly constant. However, those persons with Hispanic origin have grown from 39% in 1990 to 60.1% in 2012. Hispanic origin is an ethnic group, not a race; therefore persons of Hispanic origin are included as a portion of one or more of the races shown in Table 3-CC.

The County maintains up-to-date records on race, ethnicity, gender, disability and age of community residents to compare with the demographic

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characteristics of applicants and actual beneficiaries. Residences assisted with County housing grants are distributed widely throughout unincorporated areas for HOME funds and in the target areas for CDBG and CalHOME programs.

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Table 3-BB: Countywide Ethnicity

Geography	Total Population	Hispanic or Latino (of any race)	White	Black or African American	American Indian and Alaska Native	Total Asian	NHOPI*
California	37,253,956	14,013,719	21,453,934	2,299,072	362,801	4,861,007	144,386
Tulare County	442,179	268,065	265,618	7,196	6,993	15,176	509
Unincorporated Area	154,640	41,670	45,817	2,411	903	1,776	90
Incorporated Cities	287,539	162,947	175,699	5,933	4,116	11,281	347
Allensworth CDP	471	436	158	22	-	8	-
Alpaugh CDP	1,026	867	381	4	11	4	-
California Hot Springs CDP	37	3	34	-	-	1	-
Camp Nelson CDP	97	6	94	-	-	-	-
Cedar Slope CDP	-	-	-	-	-	-	-
Cutler CDP	5,000	4,829	2,421	50	53	64	1
Delft Colony CDP	454	428	213	13	-	-	-
Dinuba city	21,453	18,114	11,166	141	193	454	17
Ducor CDP	612	502	251	-	15	20	-
Earlimart CDP	8,537	7,805	3,193	67	45	536	-
East Orosi CDP	495	466	209	-	5	2	1
East Porterville CDP	6,767	4,930	3,660	65	153	102	58
East Tulare Villa CDP	778	428	491	9	6	10	-
El Rancho CDP	124	117	71	1	1	-	-
Exeter city	10,334	4,703	7,150	67	171	138	8
Farmersville city	10,588	8,876	5,295	60	213	72	5
Goshen CDP	3,006	2,482	1,186	76	90	11	1
Hartland CDP	30	-	27	3	-	-	-
Idlewild CDP	43	-	43	-	-	-	-
Ivanhoe CDP	4,495	3,752	2,002	19	80	29	1
Kennedy Meadows CDP	28	3	25	-	1	-	-
Lemon Cove CDP	308	76	261	-	5	3	2
Lindcove CDP	406	197	284	2	15	-	-
Lindsay city	11,768	10,056	6,480	85	128	267	4
Linnell Camp CDP	849	832	397	3	18	8	-
London CDP	1,869	1,737	761	6	46	-	-
McClenney Tract CDP	10	-	9	-	-	-	-
Matheny CDP	1,212	890	651	44	24	4	-
Monson CDP	188	147	121	1	5	4	-
Orosi CDP	8,770	7,606	3,861	65	57	803	1
Panorama Heights CDP	41	4	35	1	1	-	-
Patterson Tract CDP	1,752	1,133	999	-	33	73	-
Pierpoint CDP	52	1	51	-	-	-	-
Pine Flat CDP	166	11	158	-	3	3	-
Pixley CDP	3,310	2,675	1,473	90	28	16	-
Plainview CDP	945	865	358	8	20	2	-
Ponderosa CDP	16	4	13	-	-	-	-
Poplar-Cotton Center CDP	2,470	1,809	1,729	1	15	356	-
Porterville city	54,165	33,549	31,847	673	1,007	2,521	64
Posey CDP	10	3	6	-	3	-	-
Poso Park CDP	9	-	9	-	-	-	-
Richgrove CDP	2,882	2,705	1,068	20	38	140	7
Rodriguez Camp CDP	156	151	51	-	-	-	-
Sequoia Crest CDP	10	-	10	-	-	-	-
Seville CDP	480	458	200	-	5	-	-
Silver City CDP	-	-	-	-	-	-	-
Springville CDP	934	109	836	5	20	7	-
Strathmore CDP	2,819	2,238	1,490	12	41	7	1
Sugarloaf Mountain Park CDP	-	-	-	-	-	-	-
Sugarloaf Saw Mill CDP	18	4	14	-	-	-	-
Sugarloaf Village CDP	10	2	9	-	-	-	-
Sultana CDP	775	695	315	-	3	6	-
Terra Bella CDP	3,310	2,894	1,426	5	20	75	2
Teviston CDP	1,214	1,039	449	50	9	10	-
Three Rivers CDP	2,182	212	1,976	7	27	31	1
Tipton CDP	2,543	2,147	1,535	3	15	9	-
Tonyville CDP	316	286	178	-	-	12	-
Tooleville CDP	339	279	145	5	19	8	2
Traver CDP	713	551	302	1	22	6	2
Tulare city	59,278	34,062	36,347	2,328	694	1,276	80
Visalia city	124,442	57,262	80,203	2,627	1,730	6,768	164
Waukena CDP	108	45	86	-	3	-	-
West Goshen CDP	511	358	276	2	10	7	-
Wilsonia CDP	5	-	5	-	-	-	-
Woodlake city	7,279	6,381	3,691	37	108	52	9
Woodville CDP	1,740	1,545	1,345	1	31	6	-
Yettem CDP	211	199	48	5	-	-	-

*Native Hawaiin or Other Pacific Isander

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The County does not discriminate on the basis of age, gender, race, color, ancestry, national origin, religion, marital status, familial status, physical disability (including HIV positive), mental disability, medical condition (including cancer), sexual orientation, or other arbitrary cause. Equal opportunity and fair housing information will be displayed in County offices and informational housing brochures, public notices, and advertisements will be printed in both English and Spanish. Spanish is the most prevalent second language in Tulare County; according to the 2008-2012 American Communities Survey 5-Year Estimates, over 44% of individuals in the County reported Spanish as the primary language spoken in the home. This is an increase from 29% in the 2000 Census.

Table 3-CC
Race and Hispanic Origin

	2000	Percent	2007	Percent	2012	Percent
White	228,348	62.0%	316,142	76.0%	265,618	60.0%
Black or African American	7,231	2.0%	8,247	2.0%	7,196	1.6%
Native American	9,314	2.5%	7,480	1.8%	6,993	1.5%
Asian	14,551	4.0%	16,573	4.0%	15,176	3.4%
Pacific Islander	941	0.3%	638	0.2%	509	.1%
Other Race	125,199	34.0%	75,670	18.3%	128,263	29.0%
Hispanic or Latino	186,846	50.8%	231,403	55.9%	268,262	60.6%
County Total	368,021		413,933		442,179	

Source: 2000, 2010 U. S. Census and 2007-2011 American Community Survey.

Persons with Disabilities

Households comprised of one or more members who are mentally and physically disabled are given special consideration among the special needs population. Although disabled persons may have housing needs in common with others (i.e., they may be living in substandard or overcrowded housing units, or they may be included among senior citizens or minorities), they have unique housing needs, which are not shared by others. They need, but may not be able to afford, special facilities, apparatus or access routes necessary to function on their own, instead of being cared for by government agencies. Persons with chronic illnesses, mental health issues, cancer, AIDs or HIV sometimes cannot find affordable healthy housing and, in addition, face housing discrimination.

Individuals with physical disabilities have a greater chance of not finding housing units that can reasonably accommodate special facilities. Many residential units have doors that are too narrow for wheelchairs, lack structural bracing for handrails, or are designed as to preclude the installation of access ramps. Disabled individuals may find that electrical switches and outlets are inconveniently located, showers are too small, and counters are too high. Conversion of the conventionally designed housing unit to one that can accommodate the needs of the disabled is expensive. The County's housing rehabilitation program offers deferred payment loans and grants to low income households to improve handicap access.

According to the 2008-2012 ACS, the disability status of the total civilian non-institutionalized population in Tulare County is 10.4%. The percentage at different age populations is as follows: under 5 years is .5%, 5 to 17 years is 4.2%, 18 to 64 is 9.4%, 65 years and over is 42.2%. This data is illustrated in (Table3-DD).

Table 3-DD
Disability Status Tulare County

Age Category	Population	Population With a	Percentage

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		Disability	
Under 5	41,136	216	.53%
Age 5-17	101,909	4,282	4.2%
Age 18-64	253,758	23,917	9.4%
Age 65 plus	40,711	17,163	42.2%
Total Population (Civilian Non-institutional)	437,514	45,578	10.4%

Source: 2008-2012 American Community Survey 5-year Estimates

Table 3-EE illustrates the types of disabilities reported in the 2010 Census for the entire county and therefore, represents expected conditions in the unincorporated area. In some cases, one individual may have multiple disabilities. Therefore, the total disabilities tallied may be higher than the actual population.

Table 3-EE
Disability Types of the Civilian Non-Institutionalized Population Tulare County

Disability Type	Under 5	Age 5-17	Age 18-64	Over 65	Total
Total disabilities tallied	216	4,282	23,917	17,163	127,306
Sensory	227	1,450	9,480	9,215	12,425
Physical	0	612	12,130	11,799	27,631
Mental	0	2,892	8,994	4,629	16,662
Self-care	0	1,007	4,702	4,030	9,927
Independent living difficulty	n/a	n/a	8,709	7,455	28,188
Employment disability	n/a	n/a	n/a	n/a	32,473

Source: 2008-2012 American Community Survey 5-year Estimates

People with mental disabilities were once housed by the hundreds of thousands in State mental hospitals. But a "deinstitutionalization" movement began in the 1960s. Now people with mental illness leave acute or chronic care facilities without adequate provisions for their housing or support, and end up sliding into homeless shelters or the criminal justice system. The Tulare County Transitional Living Center opened in Visalia in 2003. It provides a three- to six-month voluntary program with caregivers and classes on everyday skills.

Tulare County received a funding allocation for development of the Mental Health Services Act (MHSA) Housing Program in collaboration with the Housing Authority of Tulare County (HATC). The MHSA Housing Program was announced May 14, 2007 by the State Department of Mental Health to provide funding for the development of permanent supportive housing for individuals with serious mental illness and their families, as appropriate, who are homeless or at risk of homelessness and who otherwise meet the MHSA Housing Program target population description. The MHSA Housing Program aims for long-term benefits to clients, by reduced use of involuntary services, increased community-based / less restrictive settings which will increase housing stability and reduce costs compared to inappropriate incarceration or institutionalization. The immediate goal is to increase the number and opportunities of community-based facilities that support integrated service experiences for clients and their family members. The long-term goals are increased client independence and integration within the larger community. Counties do not have the discretion to redirect these funds to other MHSA components or programs.

For more information on possible housing constraints facing persons with disabilities and the actions the County is taking to remove those potential barriers see the Housing for Persons with Disabilities section in Chapter 4 and Action Program 10 in Chapter 6.

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Persons with Developmental Disabilities

The estimated number of persons with a developmental disability residing in a certain jurisdiction within the county is based on information provided by the Central Valley Resource Center. The County recognizes a person with a developmental disability as defined by the Department of Housing and Community Development (HCD):

> *A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes Mental Retardation, Cerebral Palsy, Epilepsy, and Autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.* [5]
>
> *Data Pending from Central Valley Resource Center January 23, 2015*

Elderly

Of those paying more than they can afford for housing, the struggle of senior citizens (persons 65 years old and over), is particularly troublesome. Most are living on incomes that are "fixed", i.e., social security, pensions or public assistance, and thereby find that housing takes an ever-increasing share of their budget. Senior citizens may also be faced with maintaining homes that are too large to meet their current needs, or which they cannot afford to repair and are unable to repair themselves. One advantage many senior citizens have is that they are more likely to own their homes, thus reducing their housing costs to include only insurance, property taxes, utilities and upkeep.

Table 3-FF identify the household population for all households, all persons in households 65 years or older, and population totals for in family (occupied by at least two persons who are related to each other) and in non-family households. Table 3-GG identifies elderly households (ages 65 and over) in Tulare County and in the unincorporated area.

Continuous Care Facilities

Of those nursing facilities that care for twenty or more persons, only one is presently within the unincorporated area (Porterville Urban Area). As senior citizens grow older, some will no longer be able to care for themselves. With the decline of the extended family and an increase of multi-earner households, the care that older citizens require is not readily available from the younger generations. Thus, with an increasing senior citizen population, the need for nursing homes, convalescent homes and continuous-care facilities becomes more pronounced.

[5] **Department of Housing and Community Development,** *Memorandum, June 21, 2012, Persons with Developmental Disabilities, SB 812 (Ashburn), Chapter 507, Statutes of 2010*

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Table 3-FF
Household Population

Household Population Family and Non-Family Households Population 65 Years and Over									
	Total Households			In Family Households			In Non-Family Households		
		65+ Households			65+ Households			65+ Households	
Jurisdiction	Total HH	HH	Percent of Total	Total HH	HH	Percent of Total	Total HH	HH	Percent of Total
Tulare County	129,996	24,292	18.6%	102,437	20,590	20.1%	27,559	4,134	15%
Unincorporated	39,936	9,739	24%	32,621	6,765	21%	7,315	2,974	41%

Source: 2008-2012 American Community Survey 5-Year Estimates (ACS)

Table 3-GG
Elderly Households

Elderly Households (65+) Tulare County and Unincorporated Area, 2012			
	Total Households	Elderly Households	Percent Elderly
Tulare County	129,996	24,292	18.6%
Unincorporated Area	39,936	8,397	21%

Source: 2008-2012 American Community Survey 5-Year Estimates (ACS)

The tenure of housing for the elderly has remained fairly constant (Table 3-HH). Owner occupied housing accounts for more than 76% of elderly households. This indicates a need for programs that address issues concerning deferred maintenance and other hurdles facing those wishing to age in place.

Table 3-HH
Tenure of the Elderly

	Owner Occupied		Renter Occupied		Total County		
Year	Households 65+	Percent	Households 65+	Percent	Households 65 +	Total	Percent
1990	17,089	76.4%	5,277	23.6%	22,366	97,726	22.9%
2000	17,796	78.5%	4,887	21.5%	22,683	110,385	20.5%
2007	16,923	77%	5,031	23%	21,954	121,457	18.1%
2012	18,486	76.1%	5,806	23.9%	24,292	129,996	18.6%

Source: 1990, 2000 U. S. Census, American Community Survey 2005-2007, 2008-2012 5-year Survey

Large Households

A large household is defined as one with five or more members. Large households often experience special housing problems because of their size and a small supply of large homes for sale or rent. These households are the most likely to live in overcrowded conditions and fall within the low-income tax bracket. Comparing the number of housing units with 4 or more bedrooms from the 2000 Census

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(12,638) within the County to the number of large households within the County (13,198) indicates that there are more large households than housing units to adequately house them.

The unincorporated area has a higher percentage of large families than the County as a whole. In addition, families with large numbers of children are likely to experience discrimination when attempting to rent a house or apartment. Table 3-II identifies the number of large households by tenure in the entire county and Table 3-JJ compares large families in the unincorporated area and the entire County.

The Housing Element establishes programs such as density bonus incentives for larger units and Self-Help housing to meet the needs of the County's large families.

Table 3-II
Large Households by Tenure – Tulare County

Large Households by Tenure – Entire Tulare County			
Tulare County, 2012			
	Owner Occupied	Renter Occupied	Total
Number of Households - all sizes	76,129	53,867	129,996
5-person household	8,425	7,356	15,781
6-person household	4,436	4,174	8,610
7-or-more person household	4,478	4,052	8,530
Number of Large Households	17,339	15,582	32,921
Percent of Large Households	23%	29%	25%

Source: 2010 US Census Summary File 1

Table 3-JJ
Large Households Tulare County

Large Families Tulare County, 2012			
	Total Families	Large Families	Percentage Total Families
Tulare County	102,437	32,921	32.1%
Unincorporated Area	32,621	6,042	18.5%

Source: Source: 2008-2012 American Community Survey 5-Year Estimates (ACS)

Single Headed Household

Table 3-KK and Chart 3-H contain information regarding the number of single headed of households in Tulare County. These households are likely to fall within the lower income groups and to experience discrimination in obtaining rental housing. Discrimination on the basis of sex or marital status in securing mortgages has largely been eliminated due to enactment of legislation that prohibits this practice. According to the data, while single female heads of households has remained fairly constant at 21% of all family households with their own children under 18 years old, single male heads of households has increased to 11.44% of family households. This represents an increase of 2,136 single male heads of households between 2000 and 2007, or a gain of 53%.

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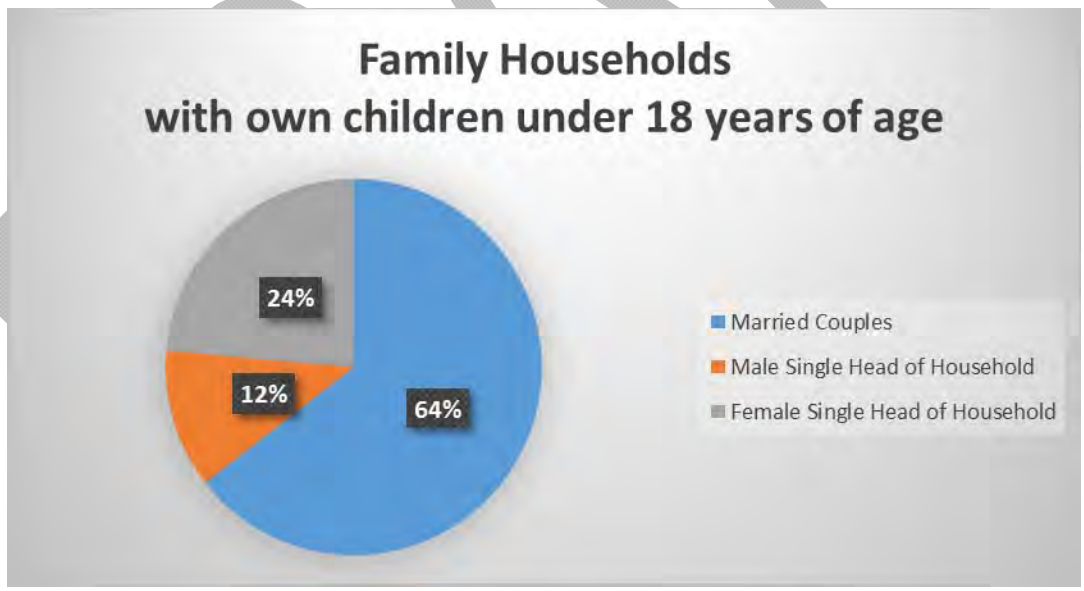
Table 3-KK
Single Heads of Households
Tulare County, 2007-2012

	2007	Percent	2011	Percent	Percent Change
Total Households	121,457		129,996		
Family Households with own children under 18 years	53,827	100%	55,638	100%	3.36%
Married Couples with own children under 18 years	36,291	70.9%	35,879	59.09%	-11.81%
Single Head of Household MALE with own children under 18 years	6,159	8.1%	6,630	11.91%	3.81%
Single Head of Household FEMALE with own children under 18 years	11,377	21%	13,129	23.59%	6.4%

Source: 2010-2012 American Community Survey 3-year Estimates.

The 2010 Census reported that the Tulare County population for whom poverty status was determined totals 444,000. Persons living in poverty total 111,111 or 25% of the total population. Of the 13,129 persons living in a single headed female household, 44 percent live below the poverty level. The total number of persons living in a single headed male household was estimated at 6,630 of which 35 percent are living below the poverty level (Table 3-KK). Of those living under the poverty level, single headed households account for 40 percent of all persons living in poverty.

Chart 3-H
Family Households



Regarding tenure, single heads of household are more likely to rent than own their own homes. Of the 42,472 renter-occupied housing units in the county, 56% are single heads of household and 34% are female heads of household. Of the 67,913 owner-occupied units, 33% are single heads of household and 21% are female heads of household.

Resources are limited to address the housing needs of those in poverty, but are detailed in Chapter 5 of this Housing Element, regarding Existing Housing Programs - Funding Sources. The Community Development Block Grant program ranked housing-related applications in past decades higher for

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target areas with high special populations such as female heads of household or seniors, but has simplified the review process by focusing on poverty index, targeted income group benefit, need for the activity, prior performance, capacity, readiness, leverage, national and state objectives. The County has provided housing rehabilitation assistance to many female heads of household homeowner-occupants in the past, but does not specifically target that population as more needy than those with physically disabilities, families, farmworkers, seniors or other special populations.

Table 3-LL
Single Heads of Households Living in Poverty

	Total	Living In Poverty	Percentage Living In Poverty
Total Population	435,395	98,116	24.6%
Married-couple families	275,058	49,785	18.1%
Female householder, no husband present	81,565	35,644	43.7%
Male householder, no wife present*	n/a	n/a	n/a
In other living arrangements	36,550	9,978	27.3%

Source: 2008-2012 American Community Survey 5-Year Estimates (ACS)

* Male householder information is counted into the "In other living arrangements" data and could not be viewed as a single data set. The 2000 census data reported that 35% of the "Male Householder, no wife present" was recorded as living in poverty.

Teenage Pregnancy and Teen Mothers

The housing need of teen mothers is significant in Tulare County. Many are not able to remain at home with their parents, either because of overcrowding, abuse and neglect or financial difficulties. They may not have resources available to meet their basic needs. Support from families and friends may be limited and often financial support from fathers, including court ordered child support, goes unpaid. They encounter all of the demands of parenting and being a teen and are often faced with the additional need for stable housing. Without other supports, these teenage mothers are likely to experience homelessness, spend time in foster care, or rely on welfare for assistance. Alternate housing such as group homes, are not well publicized in Tulare County.

According to the California Department of Public Health (CDPH), Tulare County had a teen birth rate of 53.7 per 1,000 teenage female teens aged 15 to 19 between 2010 and 2012. This ranked Tulare County as having highest teen birth rate in California. Historically, Tulare County has been ranked either #1 or #2 for counties with the highest teen birth rate in California. The birth rate has improved from 1997 when the birth rate was 84 per 1,000 ages 15 to 19. In 2000, CDPH reported the rate to be 63.5 per 100. This gradual decrease over time has resulted in a -36.07% drop in the age 15-19 teen birth rate in Tulare County. While any improvement is beneficial, teenage pregnancy remains a major problem in Tulare County. It is assumed that most of this special needs group is also very-low income.

Large numbers of teenage parents and their children are poor and have limited academic skills and backgrounds with few role models or opportunities for improving their livelihoods. In 2010 Latinos accounted for nearly 38.9% of births to teens between the ages of 15 and 18. Although a significantly high number, this number has dropped form 77.3% in 2000[6]. Many of these adolescents are children of migrant farmworkers who, because of a lack of health insurance, low socioeconomic status and limited resources, cannot access proper health care resources, per The California Wellness Foundation (TCWF).

[6] 2000, 2006, 2012, Birth Statistical Master File, California Department of Public Health, Center for Health Statistics and Informatics.

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In an effort aimed at reducing teenage pregnancy, the Tulare County Health and Human Services Agency administers the TeenSMART Outreach Program that provides information, education and outreach to Tulare County teens. Also, Family Health Care Network incorporated teen pregnancy prevention into its community health education program for Latino migrant farmworkers in Tulare County, with a $100,000 grant from TCWF in about 2000. Other community based organizations concerned with teen pregnancy in Tulare County are California Department of Health Services, Kaweah Delta Hospital, Proteus Inc., Tulare County Office Education, C-SET, Adolescent Family Life Program, Maternal Child Life Health and Adolescent Program and The Parenting Network.

Displaced Households

Households that are forced to relocate due to public domain activities (high speed rail, street widening or construction of new street, code enforcement programs and flood control projects) are placed in circumstances that are unique because they were forced through actions taken by a local government to look for other accommodations. If these displaced residents or households are extremely low to moderate-income households, they may experience great difficulty in locating suitable, affordable replacement housing. Fair prices from government for property of displaced homeowners are no guarantee that they will be able to purchase suitable, affordable housing elsewhere. Renters who are displaced may also not be able to find suitable, affordable housing elsewhere.

Foreclosures

Foreclosures are also displacing households due to the current economic crisis and the bursting of the real estate bubble. When a house is foreclosed, the owner is forced to relocate at a point in time of limited financial resources; it is difficult to secure adequate housing while in the midst of a personal financial crisis.

It is not only the owners who are affected by foreclosures; renters are forced to relocate when a landlord's property is foreclosed. When a landlord has a property foreclosed, any tenant living in the housing unit will be forced to relocate, often with limited notice. This is a relatively new and growing concern facing renters throughout Tulare County. There is very limited data on this specific topic; mostly anecdotal at this time. However it is worth noting because if the foreclosure crisis grows, many more people will be affected.

Foreclosures in Tulare County have decreased dramatically since 2009.

California ranked first in the nation in 2009 with 632,573 foreclosed filings reported, an increase of 21 percent from in 2008 and 153.52 percent from 2007. More than 4.75 percent of California's housing units received at least one foreclosure filing during the year, an increase from 3.97 percent in 2008 and 1.92 in 2008[7].

Homeless

According to the Stewart B. McKinney Act (1994), a homeless person is: An individual who (1) lacks a fixed, regular, and adequate nighttime residence and (2) has a primary nighttime residence that is (a) a supervised, publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill), (b) an institution that provides a temporary residence for individuals intended to be institutionalized, or (c) a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings. It does not include individuals imprisoned or otherwise detained pursuant to an Act of Congress or a state law. A person living in substandard housing or with relatives is also not considered to be homeless.

[7] RealtyTrac®, January 14,2009

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Homelessness is more than being without a home; it represents the most extreme breakdown of our housing and social service system. The homeless can be broadly classified as those who have suffered a crisis of poverty or those afflicted with chronic disabilities. As a result of abject poverty and emotional, physical, and family difficulties, the homeless generally have low self-esteem, feel little sense of accountability, and suffer from hopelessness. Homelessness means that an individual is separated from the community and its family, social, and institutional networks.

Information on the homeless population in Tulare County is provided by the Kings/Tulare Continuum of Care on Homelessness. The annual report is entitled Point in Time: *A Snapshot to Understanding Homelessness in Kings and Tulare County.*

The Kings/Tulare Continuum of Care on Homelessness has conducted a Point in Time Homeless Census and Survey each January since 2003 in order to compete for federal funding. Their count for the entire County was 793 in 2003 and decreased 597 in 2014. The Point in Time survey represents data from the homeless living in residential programs and from street canvassing of "hot spots" where the homeless have been known to congregate (i.e. behind shopping centers, in parks, by rivers, etc.). Highlights from the 2014 Point in Time report are listed in Table 3-MM.

Table 3-MM
Point in Time Homeless Survey – Tulare County, 2014

	Adults	Children	Percentage Males	Veterans	Convicted of a Felony	Domestic Violence Victim	With Disability*	Household with children
Total County	518	79	58%	24	209	157	334	46
Cities								
Dinuba	10	4	31%	1	1	0	3	3
Porterville	102	39	53%	4	50	62	75	20
Tulare City	73	11	49%	5	39	32	45	6
Visalia	317	24	64%	13	113	62	203	16
Woodlake	5	1	60%	0	2	1	3	1
City Total	507	79		23	205	157	329	46
Unincorporated Communities								
Earlimart	3	0	100%	0	2	0	2	0
Farmersville	3	0	100%	0	1	0	1	0
Goshen	1	0	0	0	0	0	0	0
Ivanhoe	2	0	100%	0	1	0	2	0
Pixley	1	0	100%	1	0	0	0	0
Unincorporated Total	11	0		1	4	0	5	0

Source: Kings/Tulare Continuum of Care Point in Time Homeless Survey, 2014

The report included five unincorporated communities in the County. Surveys have not been collected in each city and/or unincorporated area due to lack of volunteers and/or lack of support from the local jurisdiction. Other highlights of the 2014 Point in Time survey follow:

- The surveys completed in Tulare County represented 518 adults and 79 children
- 21% of the respondents were over the age of 40
- 58% were male
- 45% were Hispanic, 86% were White, 5% Black, 1% Asian/Pacific, and 5% Native American
- 70% reported their primary language as English, 5% Spanish, 25% was other or unknown

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- 25% completed high school and less than 1% attended some college
- 41% have been homeless less than 1 year
- 35% were chronically homeless
- 3% are employed
- 5% are Veterans
- 41% have been convicted of a felony
- 27% are domestic violence victims
- 44% live on the street, 32% in transitional housing, , 24% currently reside at an emergency shelter
- 76% previously resided in Tulare County
- 57% reported disabilities, with 49% of those having physical disabilities, 47% having mental disabilities, 51% having substance abuse problems, and 3% with HIV/AIDS
- 85% indicated that they need housing assistance, 42% food and meals assistance,
- 19% need dental care, 31% need health services, 9% need vision care, and 24% need mental health services
- 19% need transportation, 28% need job training, 12% need education, 12% need legal services, and 4% need child care
- 25% indicated the reason for their homelessness was unemployment, 14% alcohol or other drug, 13% argument with family/friends, 12% mental health, 2% physical disabilities, 6% domestic violence, 4% discharged from prison, 4% divorce/separation, 1% lost benefits, and 4% other
- 8% reported the reason for their homelessness was no affordable housing, 4% eviction, 1% substandard housing and 1% mortgage foreclosure

A comparison of 2009 and 2014 survey results showed:

- The number of respondents citing “no affordable housing” as a reason for homelessness decreased 13% from 2009 to 2013.
- Overall, the number of people experiencing homelessness increased by 39.9% from 2009 to 2014, and the number of homeless children decreased by 44%.
- The chronically homeless population, which are those identified as having at least one disabling condition and having been homeless for one year or more or having been homeless four or more times in the past three years, increased by 13%. This statistic is extremely challenging to capture.
- Of the collected surveys, 24% were sheltered at either an emergency or transitional facility, while the remaining 44% spent the previous evening on the street or places not meant for human habitation.

In the 1950s and 1960s, the majority of homeless persons were typical “skid row” residents, i.e., male, and addicted to alcohol or drugs. Beginning in the early 1970s and accelerating by the end of the decade, the homeless population began to diversify. As noted above, the homeless population

represents a broad cross-section of the American society—the young and old, single people and families, the disabled mentally and physically), the able-bodied, battered women, women and children fleeing abuse, runaways and homeless youth, youth leaving foster care, recovering substance abusers, and ex-offenders.

Besides being diverse demographically, the homeless population varies significantly by the length of their homelessness. Some are "situation" homeless as the temporary result of an acute life crisis. Others are "episodic," with varying periods of time being domiciled and not. A third category is the "chronically homeless". The U.S. Department of Housing and Urban Development adopted the Federal definition of a chronically homeless person as "either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years." The chronically homeless (CH) are generally the hardest population to serve and they consume a large amount of resources.

According to the Emergency Food and Shelter National Board Program (EFSP) spending summary for Tulare County (on www.efsp.unitedway.org), the total amount spent on mass shelter and other shelter for Tulare County between 2001 and 2012 was $ $1,292,003.82 for 5,678 bed nights in a facility with five or more beds, motels and other alternative shelters. It should be noted that some of the distinctions regarding the homeless population might be arbitrary since an unknown percentage of the homeless may fit into one or more categories. Further, some homeless persons do not receive assistance from any homeless facilities or service providers. While it is important to know the quantified need for emergency shelter for the homeless, it is also important to recognize that the need is growing during the worldwide financial crisis.

Facilities and Programs for the Homeless

An effective homeless continuum includes resources to serve several sub-populations. There are multiple faith-based programs in Tulare County that offer a variety of services, starting with the basic soup kitchen and day shelter. Currently there are approximately 205 emergency shelter beds and 358 transitional housing beds in the entire County, mostly located in cities, not in the unincorporated area.

The following is a sampling of emergency and transitional shelter services currently available in Tulare County. The list is not complete and was compiled through research in the United Way's 2005 Community Resource Directory, Continuum of Care, newspaper articles and on the internet.

<u>Transitional Age Youth (TAY) Transitional Housing Program</u>

The TAY Housing Program was implemented in June 2006 through Tulare County's Mental Health Services Act (MHSA) Plan. TAY offers 10 Full Service Partnership consumers with a transitional and supportive housing environment on a site located in the City of Visalia. The site has five single two-bedroom apartments and a sixth unit with a group therapy room and computers for resident usage.

<u>Battered Women's Shelter</u>

Family Services is a private non-profit organization founded in 1982 with the mission to help children, adults, and families throughout Tulare County heal from violence and thrive in healthy relationships. Over 3000 individuals attend a class, or receive counseling, shelter or other services each year. While main offices are in Visalia, Family Services also provides services in Tulare, Farmersville, Woodlake, Lindsay, Cutler-Orosi and other communities. They work in partnership with United Way of Tulare County and First Five Tulare County. The agency competes for grants of public funds from such sources as the Federal Victims of Crime Act, The Federal Violence Against Women Act, The State of California Battered Women's Protection Act, the National Center for Injury Prevention and Control, Family Violence Prevention and Support Program, Child Abuse Prevention, Intervention and Treatment Act. Funding also comes from Marriage License fees and donations. This agency has 28 beds and

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provides an estimated 5,500 bed nights per year for women and children only. It is estimated that these bed nights are provided for 375-400 individuals in a given year.

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Visalia Rescue Mission

This privately funded, non-profit organization's Men's Facility residential program can accommodate 36 men. The Overnight Men's Shelter can house 60 men. The women's residential program, The House of Hope, can accommodate 12 single women. The Shelter of Hope can house up to 26 women and children. In addition, one apartment, The Alpha House, is designated as transitional housing and can accommodate seven men, who have completed a six-month substance abuse counseling program and are either going to school and working part time, or working full time or have some type of income such as SSI or Social Security benefits. The Visalia Rescue Mission provided a total of 36,466 bed nights and 168,359 meals in 2008, up from 9,540 bed nights and 32,212 meals in 2004. Graduates of the counseling program have ranged between 14 in 2004 and 45 in 2007, per Rescue Mission newsletters. The shelter also serves as a warming center.

Open Gate Ministries

This organization in Dinuba offers food and shelter for families, mothers with children and men for up to 34 guests. Open Gate provided 3,514 overnight stays and 5,656 meals in 2009. Family units and handicap accessible units are available and bilingual counseling is provided to encourage self-sufficiency.

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Catholic Charities

Catholic Charities has a shelter located in north Visalia. The "Good News Inn" will house up to 38 people, or five to eight families. Their kitchen normally serves 200 meals/day and 500 meals/day during the colder months. The shelter also services as a warming center. Catholic Charities provides rental assistance and motel vouchers when funds are available.

Turning Point

Turning Point of Central California, Inc in Visalia has 35 beds for single men and parolees, and offers mental health services and treatment for adolescents and others recovering from drug & alcohol addictions.

Tulare County Transitional Living Center

The transitional mental health facility provides a variety of housing options for the mentally ill including patients coming out of Institutions of Mental Disease (IMDs), individuals requiring a Board and Care facility, the temporarily homeless, and individuals requiring a period of extensive evaluation. Intensive case management services and structured but individualized programming are provided by the Tulare County Department of Health and Human Services.

The facility consists of a large 11-bedroom house, nine one-bedroom apartments with a laundry room, a large community building and a garage all on a 1.7-acre site. All bedrooms are double occupancy stretching the total capacity to 40 occupants.

Clark Court

The twelve, two bedrooms units are designed to function as a half-way house for mentally ill tenants preparing to move into an open market situation. The units are completely furnished, and single individuals are paired with a roommate to share each unit.

Victory Outreach

Victory Outreach in Visalia and Porterville has group homes with approximately 76 beds offering a variety of treatment programs.

Central California Family Crisis Center

Central California Family Crisis Center in Porterville provides emergency and transitional shelter to homeless and battered women and children. Supportive services include case management, legal advocacy and transportation. Numbers not found.

Day Brooks Men's Shelter

Day Brooks Men' Shelter in Porterville – Service types and numbers not found.

Light House Rescue Mission

Light House Rescue Mission in Tulare provides shelter for homeless women and children. Numbers not found.

The Bridge

Tulare County has one of the few rural area projects to coordinate delivery of health care and social services through "The Bridge", the Tulare Countywide Frequent Users of Health Services Program. The program is funded by The California Endowment and the California HealthCare Foundation with support from the Corporation for Supportive Housing. Collaborative partners include Kaweah Delta Hospital, Tulare District Hospital, Sierra-View District Hospital, Family Health Care Network,

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Kings/Tulare Continuum of Care, The Good News Center, Tulare County Hispanic Commission, Kings View Substance Abuse Program, Tulare County Health & Human Services Department, Blue Cross of California, Partners for Youth Vision Drop In Center, Tulare Community Health Clinic and the Tulare County Office of Education. The Bridge's outreach workers link clients with primary and specialty care, mental health services, drug and alcohol treatment, continuous health coverage, financial benefits and housing.

Visalia Emergency Aid Council

Visalia Emergency Aid services include rental assistance, a food bank, clothing donations and low cost transportation.This agency provides emergency shelter for homeless persons in motel rooms for one to three (1-3) nights, depending on the severity of the case.

Partners for Youth Vision

Youth Vision in Visalia has the first drop-in center for homeless youth developed in Tulare County. The program provides support services that include counseling, vocational assessment, job placement and a safe haven for youth released from Foster Care services or family because of age or circumstance.

Porterville Rescue Mission

Porterville Rescue Mission offers homeless assistance (type and number not found).

Tulare Works

Tulare Works, operated by County of Tulare's Health and Human Service Agency and with locations in Visalia, Tulare, Porterville, Lindsay and Dinuba, provides recipients of public assistance (AFDC and TANIF) with one time assistance of rent money or 16 days of temporary shelter.

Tulare Emergency Aid Council

Tulare Emergency Aid Council provides emergency services including shelter, food, medical prescription, gasoline and referrals.

Community Services and Employment Training

Community Services and Employment Training (CSET) offers rental assistance when funds are available, through their offices in the unincorporated communities of Earlimart, Goshen, Pixley and Orosi, as well as in the cities.

Proteus, Inc.

Proteus, Inc. is a non-profit, community-based organization specializing in employment, training, education, and community service. Proteus receives CDBG and Department of Labor funding for rent subsidies based on need. This is a onetime option for people that need temporary assistance.

Tulare County Department of Mental Health

The Department of Mental Health offers One-Stop Centers and Mobile Units to meet the goals and objectives of the Mental Health Services Act, including cultural competency.

Food distribution centers are located in several unincorporated communities.

To conclude, rates of homelessness in many rural counties often exceed that of urban and suburban counties. Most individuals and families experiencing homelessness in rural areas may be "invisible" and either go without basic needs or migrate to small cities and urban centers for assistance. Congress has established homeless assistance programs within the U.S. Department of Housing and Urban Development, but those programs poorly serve rural communities, according to the National Coalition

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for the Homeless (NCH). The collaborative planning and application development process currently used by HUD to solicit applications and award homeless assistance funds are difficult for rural regions to execute. . NCH reported that HUD currently emphasizes permanent housing overlooks front-end emergency and support services that are still desperately needed in rural areas. NCH recommends a Rural Homeless Assistance Act as a public policy.

Community Needs

The Kings/Tulare Continuum of Care on Homelessness (KTCOC) is a non-profit organization consisting of a consortium of partners that includes homeless service providers, advocacy groups, government agencies and homeless individuals who are working together to address the housing and support needs of the homeless population. According to KTCOC, there is a strong need for Permanent Supportive Housing (PSH) in Tulare County, since currently there are no such units. The City of Tulare has the first PSH program in Tulare County that will target chronic homelessness. The program should be available January 1, 2010 and is funded through the U.S. Department of Housing and Urban Development's (HUD) Shelter Plus Care program.

Tulare County also needs additional family shelters that would accept adult couples who do not have children. Only one such shelter exists in Tulare County - Open Gate Ministries in Dinuba. This is a difficult model to implement, but has been noted as a main reason why couples will not go into shelters that separate men and women. In addition, the County would benefit from funds to rehabilitate facilities for housing and training facilities for the homeless. An example is the old vacant Good Shepherd residential facility in the unincorporated community Terra Bella.

The County supports efforts of the Continuum of Care, which is exploring potential solutions for housing the homeless and creating a "10-Year Plan to End Homelessness," which is required by HUD. The County's Community Development and Redevelopment Division submitted an application in August 2009 to HCD for a Planning and Technical Assistance Grant to partner with KTCOC and fulfill the requirement. The cities of Visalia, Tulare and Porterville have pledged funds to complete the Plan. The goals of the Plan include:

1. Develop a strategy for addressing gaps in existing housing and services for homeless individuals.
2. Create a comprehensive strategy developed through feedback from all jurisdictions, non-profit service and housing providers, clients, and other relevant stakeholders in the community.
3. Educate the community and stakeholders about the 10-year plan, to ensure successful implementation and progress toward reducing the number of homeless individuals and families in Kings/Tulare Counties.
4. Demonstrate to HUD that the Kings/Tulare region has collaborated to develop and implement the plan, therefore making our region more competitive for funding and more efficient at addressing homeless issues.

Zoning for Emergency Shelters, Transitional and Supportive Housing

In October 2007, Senate Bill 2 (SB2) was signed into law effective January 1, 2008. This bill changed the requirements for emergency shelters, transitional housing, and supportive housing types. Pursuant to this new legislation, all jurisdictions must permit permanent emergency shelters in at least one zone with out discretionary review. Further, the County must demonstrate some capacity for a new shelter in this zone.

Additionally, transitional and supportive housing types must be considered residential uses and be subject only to the restrictions that apply to other residential uses of the same type in the same zone.

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Both "transitional" and "supportive" housing must be explicitly defined as they are in the California Health and Safety Code Sections 50675.2 and 50675.14, respectively. Transitional housing may take many forms, including group housing or multi-family units, and may provide supportive services for it recipients but with a limited stay of up to 6 months. Supportive housing is more permanent in nature, is linked to either on-site or off-site services, and is occupied by a target population as defined by Health and Safety Code 53260 such as persons with AIDS, low-income persons with mental disabilities, persons recovering from substance abuse, or persons with chronic illnesses.

The County does allow, in accordance with State law, the development of group housing for up to six (6) persons, by right. And, under Section 8 of the Tulare County Zoning Ordinance, group houses (two or more separate buildings each containing one or more dwelling units) up to 4 total dwelling units are an allowed use in the R-3, C-1, C-2, zones. If project has more than four dwelling units, it would be subject to site plan review. Each dwelling unit can be occupied by one family or a group of not more than six (6) persons who are not related by blood (Action Plan 3 includes the amending of the definition of family in the Zoning Ordinance). Therefore, group housing for a maximum of 24 persons is allowed "by right" in the R-3, C-1, and C-2 Zones throughout the unincorporated area of the County of Tulare. However, most group housing is located within the cities where medical facilities are more readily available.

To comply with SB 2, the County will amend the Zoning Ordinance in the following ways:

- Add transitional housing and supportive housing within the definition section, and list as permitted uses within residential zone districts subject only to those restrictions that apply to other residential uses of the same type in the same zone.
- Add emergency shelters within the definition section, and list as a permitted use without a special use permit or other discretionary action and only subject to the same development standards that apply to other allowed uses within the "M-1" Light Manufacturing Zone.
- The County will develop written, objective standards for emergency shelters to regulate the following, as permitted under SB2; the maximum number of beds/persons permitted to be served nightly; off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone; the size/location of exterior and interior waiting and client intake areas; the provision of onsite management; the proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart; the length of stay; lighting; security during hours that the emergency shelter is in operation.

The "M-1" Light Manufacturing Zone was selected as an appropriate zone to allow Emergency Shelters because of a sufficient amount of vacant and/or underutilized land contained in that zone designation located within the larger unincorporated communities where need for emergency shelters is potentially greater than the smaller rural communities. The communities of Goshen, Pixley, Earlimart, Tipton, Ducor, Cutler-Orosi, Terra Bella, Richgrove, East Porterville and Strathmore all contain vacant and/or underutilized "M-1" Zoned land sufficient to allow development of emergency shelters. In addition, the Light Manufacturing Zone is intended for establishments engaged in the manufacturing, assembling, packaging, treatment and processing of products other than those which may be obnoxious or offensive by reason of emission of odor, dust, smoke, gas, noise or other similar causes. Allowed uses from the "C-3" Service Commercial Zone are also allowed in the "M-1" Zone. Typical types of allowed uses include: business, professional and trade schools; bus depots and transit stations; warehouses; laboratories; food processing, packing, canning and storage; manufacturing of electrical supplies. A full list of allowable uses can be found in the Section 12.5 and Section 13 of the Tulare County Zoning Ordinance.

To comply with SB 2, the County has included Action Program 12 in Chapter 6 which will amend the Zoning Ordinance as mentioned above.

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Farmworker Housing

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal workers, often supplied by a labor contractor. For some crops, farms may hire migrant workers, defined as those whose travel prevents them from returning to their primary residence every evening.

Table 3-NN
Agricultural Employment – Tulare County

Jurisdiction	Agriculture Employment	Percent in Agriculture	Total Employment
Alpaugh CDP	75	34%	221
Cutler CDP	461	32%	1,441
Dinuba City	1,605	19%	8,447
Ducor CDP	59	32%	184
Earlimart CDP	1,174	50%	2,348
East Orosi CDP	7	7%	100
East Porterville CDP	779	36%	2,164
Exeter City	409	10%	4,090
Farmersville City	454	13%	3,492
Goshen CDP	178	14%	1,271
Ivanhoe CDP	345	18%	1,917
Lemon Cove CDP	0.001	0%	1
Lindsay City	1,062	26%	4,085
London CDP	372	58%	641
Orosi CDP	1,522	49%	3,106
Pixley CDP	443	50%	886
Poplar-Cotton Center CDP	271	34%	797
Porterville City	2,664	13%	20,492
Richgrove CDP	532	54%	985
Springville CDP	8	3%	267
Strathmore CDP	686	57%	1,204
Terra Bella CDP	648	55%	1,178
Three Rivers CDP	16	2%	

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			800
Tipton CDP	319	42%	760
Traver CDP	266	58%	459
Tulare City	2,439	11%	22,173
Visalia CDP	2,612	5%	52,240
Woodlake City CDP	651	24%	2,713
Woodville CDP	571	65%	878
Balance Unincorporated	6,664	26%	25,631
Total Unincorporated	12,566	15%	83,773
Total Incorporated Cities	7,946	9%	88,289
County Total	27,176	15%	181,173

Source: 2010 U. S. Census

Tulare County, located in the rich San Joaquin Valley of California's agricultural heartland, currently ranks second in the nation in agricultural productivity. In 2013, the county's crops were valued at $7.8 billion[8]. Of the 120 crops grown, forty-five commodities are valued at over $1 million. The agricultural industry continues to be a dominant employer in Tulare County. In 2013, agriculture provided over 27,000 jobs or 17% of Tulare County's job base. The 2010 Census breaks out agriculture employment by Census Designated Place (CDP) as shown in Table 3-NN.

County Farmworker Data Figures

Estimating the size of the agricultural labor force is problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the government agencies that track farm labor do not consistently define farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field). Additionally, it is difficult to define "seasonal labor" for individuals employed year-round by a farm labor contractor engaged by numerous agricultural employers.

Farmworkers are typically categorized into three groups: 1) permanent, 2) seasonal and, 3) migrant. Permanent farmworkers are typically employed year-round by the same employer. A seasonal farmworker works on the average less than 150 days per year and earns at least half his/her earned income from farm labor. Migrant farmworkers are seasonal farmworkers who have to travel to do the farm labor so that he/she is unable to return to his/her permanent residence within the same day.

Currently there are 25,247 permanent, seasonal and migrant farmworkers working on 2,448 arms located throughout Tulare County. The majority of the farming operations (72 percent) employ less than 10 employees – accounting for 23 percent of the farmworker population. Large farm operators account for only 28 percent of the farms in Tulare County but employ more than 77 percent of all farmworkers (Table 3-OO).

Based on data released by the National Agricultural Statistics Service (NASS), a division of the United States Department of Agriculture (USDA), the numbers of farms and farmworkers in Tulare County has increased during the last 5 years (Table 3-OO). The number of farms has decreased by 30 percent

[8] 2013 Tulare County Annual Crop and Livestock Report.

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while the total acreage harvested has only decreased by 1.6 percent. This is due, in part, to the consolidation of ownership of the many locally run, family and mid-size farms to larger, corporate owned farms. The number of employed farmworkers has decreased by 41 percent over the same period of time. Only a small portion of this reduction can be attributed to the decreased acreage in agricultural production. However, while the overall reduction in harvested acreage declined 1.6 percent, the reduction in labor intense vegetable crops declined 22 percent. In addition, it can be surmised that the economies of scale presented by larger farming operations, technological advances in agriculture and the shift toward using farm labor contractors throughout the industry have reduced the numbers of farmworkers in Tulare County.

While the data indicates 25,247 farmworkers work in Tulare County, it is estimated that another 19,982 non-farmworker individuals live in farmworker households. While most migrant workers are single males, many of whom are married and migrate alone to support their families who live at home, a small percentage of migrant families include more than one employed member, traveling together. The numbers of farmworkers in the County is fairly balanced between permanent (12,549 farmworkers) and seasonal (12,429 farmworkers). The similar numbers of permanent and seasonal farmworkers might seem out of the ordinary since trends usually indicate larger numbers of seasonal workers. This can be explained, in part, by the large number of year-round dairy operations and citrus growing areas where employment exists for about ten months a year for some workers. While county figures are not available, statewide estimates indicate that 60-70 percent of the non-farmworker population in both seasonal and migrant farmworker households is between the ages of 1-13 years. This indicates a need not only for seasonal farmworker housing but also single-family and multifamily units that are affordable and located within close proximity to work-sites.

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Table 3-OO
Farmworkers
Permanent & Seasonal – 2012

	Farmworkers	Farms
Farm Operations with less than 10 Employees		
Permanent	3,055	
Seasonal (e.g., less than 150 days)	2,862	
Total	5,917	1,528
Farm Operations with 10 or more Employees		
Permanent	8,690	
Seasonal (e.g., less than 150 days)	10,640	
Total	19,330	1,452
All Farm Operations		
Total	25,244	2,980

Source: USDA 2012 Census of Farmworkers, USDA

Table 3-PP
Trends in Farming Operations 2002-2013

	2002	2007	2013
Farm Operations (less than 10 employees)	2,056	1,520	1,528
Farm Operations (10 or more employees)	934	585	1,452
Total Farm Operations	**2,990**	**2,103**	**2,980**
Farmworkers (less than 10 employees)	5,726	4,546	5,917
Farmworkers (10 or more employees)	36,464	20,432	19,330
Total Farmworkers	**42,190**	**24,978**	**25,244**
Field Crops (harvested acreage)	1,251,358	1,249,844	1,344,790
Vegetable Crops (harvested acreage)	6,385	4,995	4,661
Fruit and Nut Crops (harvested acreage)	310,454	288,456	360,974
Total Harvested Acreage	**1,568,197**	**1,543,295**	**1,710,425**
Permanent Planted Acreage (citrus, deciduous & grapes)	321,512	319,465	375,727

Source: USDA 2012 Census of Farmworkers, USDA and the 2002, 2007, and 2013 Tulare County Annual Crop and Livestock Reports, Tulare County Agricultural Commissioner/Sealer

Identification of Needs

Farmworkers are generally considered to have special housing needs because of their limited income and often unstable nature of their employment (i.e., having to move throughout the year from one harvest to the next). While no local surveys are available which document the specific housing needs of farm labor in Tulare County, it can be estimated based on the data previously discussed (Table 3-PP).

Table 3-QQ
Identified Farmworker Housing Needs

Total Permanent Farmworkers	Current Inventory Available Units	Total Seasonal Farmworkers	Current Inventory Available Units

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12,549	2,284	12,429	585

Source: Tulare County Resource Management Agency

Statewide surveys provide some insight into the demographic characteristics and housing needs of farmworkers. Among the major findings are:

- Limited Income: Farmworkers typically fall within the extremely low-income groups. According to the Rural Community Assistance Corporation, three-fourths of California's farmworkers earned less than $10,000 a year in 2000. Only one out of seven earned more than $12,500 annually.

- Overcrowding: Because of their very low incomes, farmworkers have limited housing choices and often forced to double up to afford rents. No local surveys have been taken of farmworker housing, but a statewide survey indicates that overcrowding is prevalent and a significant housing problem exists among farmworkers (California Institute for Rural Studies, 1997).

- Substandard Housing Conditions: Many farmworkers live in overcrowded conditions and occupy substandard housing, including in formal shacks, illegal garage units, and other structures generally unsuitable for occupancy (California Institute for Rural Studies, 1997).

Given the importance of agriculture and its labor force, the provision of adequate farmworker housing is a critical issue for Tulare County as many of these workers are believed to be living in poor housing conditions and face the problems of overpayment and/or overcrowding. According to the 2010 Census and CHAS data, 75 percent of extremely low income households (typical farmworker households are in this category), spend more than 30 percent of household income for housing. In addition, 19 percent of the total County's population was living in overcrowded conditions; the incidences of overcrowded housing were much greater in lower income households. While it cannot be ascertained what percentage of these households work in the County's agricultural industry, it is an insight into the housing problems faced by the County's farmworkers.

Existing Resources for Farmworkers

The Housing Authority of Tulare County (HATC) owns and operates farmworker housing throughout the County (Table 3-RR). The Housing Authority understands agricultural workers and their families often have special needs that are unmet by traditional housing. To meet these needs, the Linnell and Woodville Farm Labor Centers have been developed into nearly self-contained communities that offer more than just housing. Since acquiring the centers from the federal government in the mid-1950's, the Housing Authority has continued to expand and improve the facilities with comprehensive street, water and sewer systems, as well as community centers and major recreational areas. Classrooms are provided for Head Start programs. Daycare facilities provide a safe and stimulating environment for children while their parents are at work. Currently, all of these publicly-owned farmworker housing centers are at full capacity and have waiting lists. USDA Section 514 farmworker housing is listed in Table 3-SS.

Table 3-RR
Publicly Owned Farmworker Housing – 2014

Facility Name	Location	Number of Units
Linnell Farm Labor Center	Farmersville	191
Sonora Apartments	Tulare	52
Terra Bella Farm Labor Center	Terra Bella	14
Woodville Farm Labor Center	Woodville	178

Source: Housing Authority of the County of Tulare, 2014

Table 3-SS
USDA Section 514 Farmworker Housing – 2014

Facility Name	Location	Number of Units
Sand Creek Apartments	Cutler-Orosi	30
Poplar Grove Apartments	Poplar	50
Vera Cruz Village	Richgrove	49

Source: USDA California Rural Development Office, Self Help Enterprises

The supply of farmworker housing remains inadequate, largely because area growers only offer limited housing facilities and supportive services to employees. Historically, many migrant agricultural workers resided in farm labor camps throughout the County. However, similar to areas throughout the State, many farm operators have shifted away from hiring their own workers, and instead use farm labor contractors to provide needed agricultural labor, particularly for migrant or seasonal labor. The majority of farm operators is therefore not directly involved with employing their workforce, and has also removed themselves from providing housing for the workers. However, it is difficult to quantify this trend because additional housing for up to nine farmworkers is permitted by right in all Tulare County's AE (Exclusive Agriculture) zones and data on these housing units is limited. Farms that are providing housing for ten or more employees are detailed in the Table 3-TT.

Table 3-TT
Privately-Owned Farm Employee Housing Facilities – 2009

Facility Name	Employees	Year-Round (Y) Seasonal (S)
R Ranch	20	S
Bosman Dairy	12	Y
Leyendekker	19	Y
Merritt Farms	10	Y
Giumarra Vineyards	565	S

Source: Tulare County Resource Management Agency

Employee Housing Act

The Employee Housing Act applies to two types of employee housing: (1) living quarters provided for five or more employees by their employer and (2) housing accommodations in rural areas for five or more agricultural workers that are not provided in connection with any work place. The act requires the owner to maintain these types of housing in compliance with certain minimum health and safety standards, developed by the Department of Housing and Community Development (HCD), and obtain a permit from HCD prior to allowing the housing to be occupied. The HCD has primary enforcement authority unless a city or county assumes the enforcement responsibilities pursuant to the act. Currently, Tulare County is one of ten counties that locally enforce the program.

With fewer farmworkers residing in employer based housing and most living in conventional housing, including houses, apartments, and mobile homes; the private sector has, in part, filled the void by creating private agricultural employee housing by way of the Employee Housing Act. The purpose of the Employee Housing Program is to safeguard the health and safety of persons occupying employee housing and the community where facilities have been established. In 2007, Tulare County accounted for greater than 20 percent of number of permits issued statewide and 7.5 percent of the total housed employees. The averaged permitted facility statewide houses 25 employees, in the County of Tulare permitted facilities averaged housing for 9 employees. As a local enforcement agency, this creates an inspection and monitoring challenge by having a great number of smaller facilities. This program

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issues annual permits and minimal fees are collected to help offset the costs associated with administrating the program. The current annual permit fee is $200 and an additional $20 per employee (currently the State charges $27).

The facilities are inspected a minimum of once a year. Additional inspections performed as required to ensure adequate housing conditions are being maintained. In 2009, 152 permits were issued representing 1,679 employees and their families (Table 3-TT).

Review & Approval of a Permit to Operate

Pursuant to Sections 17021.5 and 17021.6 of the California Health and Safety Code, sites in agricultural zones consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household is deemed an agricultural land use and requires no special use permit, zoning variance, or any other zoning clearance that is not required of other agricultural activity in the same zone. A Permit to Operate is required pursuant to Section 17030 of the California Health and Safety Code; the application for which can be reviewed and acted upon by RMA staff.

For sites housing more than 12 employees, a Special Use Permit application must be reviewed and acted upon by the Tulare County Planning Commission or Zoning Administrator at a public hearing, before a permit to operate application can be considered. Notice of the hearing must be published in a local newspaper. Surrounding property owners will be notified of the public hearing.

More information on the County's Employee Housing Program can be on the County's website at http://www.co.tulare.ca.us/government/rma/devel/emphousing.asp

Table 3-UU
Tulare County
Employee Housing Program 2000 – 2009 UPDATE

Year	Permits	Employees
2000	102	1,405
2001	106	1,436
2002	108	1,480
2003	127	1,448
2004	150	1,454
2005	151	1,569
2006	165	1,463
2007	162	1,480
2008	160	1,755
2009	152	1,679

Source: Tulare County Resource Management Agency

Agricultural Zoning and Housing for Farmworkers

For the County as a whole, the statistics described above indicate a need of affordable housing for agricultural employees and their families given the large amount of agricultural activity in the area. The Tulare County Zoning Ordinance, which allows farmworkers housing in all agricultural zones, classifies farmworker housing into two categories: allowed by right (9 or fewer at any time) and those requiring a special use permit (10 or more). However, the Employee Housing Act takes precedence in regards to farmworker housing and zoning issues. The County continues to act in accordance with Employee Housing Act when dealing with farmworker housing issues as it applies to zoning. Action Program 4 includes the updating of the all agricultural zones in the Zoning Ordinance to conform to existing State housing law.

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In addition to expanding the stock of housing permanently available and affordable to farmworkers, it is important to retain the existing stock of affordable housing that has been financed by federal and State sources. The USDA Section 515 rental housing program, while not specifically targeted to farmworkers, provides low cost housing in rural areas including many farmworker households. There are 435 Section 515 units in Tulare County's unincorporated area (Table 3-UU). More Than 17,000 units of Section 515 housing in California alone are at-risk of conversion because the property owners can prepay their mortgage and move to market rents. A loss of any of these units would further worsen the housing crisis for farmworkers. The County will continue to monitor the status of these units and take all necessary steps to ensure that a project remains in or transferred to an organization capable of maintaining affordability restrictions for the life of the project.

Table 3-VV
USDA Section 515 Rural Rental Housing Unincorporated Tulare County– 2014

Facility Name	Location	Number of Units
Alta Vista	Cutler-Orosi	41
Orchard Manor Apartments I	Cutler-Orosi	43
Orchard Manor Apartments II	Cutler-Orosi	31
Sequoia View Apartments	Cutler-Orosi	42
Earlmart Apartments	Earlimart	35
Westwood Manor	Earlimart	40
Washington Plaza Apartments	Earlimart	44
Oakwood Apartments	Ivanhoe	42
Pixley Apartments	Pixley	40
Vera Cruz Village	Richgrove	48
Strathmore Villa	Strathmore	38
Strathmore Villa	Strathmore	42
Tipton Terrace	Tipton	34
Source: USDA and California Housing Partnership Corporation		

Farmworker Housing Constraints

According to a representative for a local housing organization cited in the study by the California Institute for Rural Studies, opportunities for creating affordable housing are limited by the number of sites adequate for multi-family rental property and new homes, the complexity of balancing "smart growth" with planning models, and preservation of agricultural land. In addition many communities are further restricted by their lack of adequate sewer and water capacity. Other impediments are that employers tend not to provide housing and that deep subsidies are needed to enable farmworkers or their families to rent or buy housing in regular housing markets. Obstacles to obtaining and using public funds for farmworker housing include that plans for subsidized housing are often challenged, workers tend to shift between farm and nonfarm work, seasonal work for many is a 10-15 year job not a career and many farmworkers have "home bases" in Mexico. USDA assistance suffers from its own income qualifying standards and a shortage of staff and funds.

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3.5 Housing Stock Characteristics

This section contains general information on housing characteristics in the Tulare County unincorporated area, including housing units by type and tenure, vacancy rates and age of construction (potential lead paint hazards).

Housing Units

As of January 1, 2014, the California Department of Finance estimates a total of 44,884 existing housing units in the unincorporated area. A detail of housing units by type can be found in Table 3-WW.

Type and Tenure

The housing inventory of the unincorporated area has decreased by -.51% between the 2000 and 2010 Census. This drop in housing units represents a reduction in mobile homes from 7,990 in 2009 to 6,496 in 2014. This reduction was caused by the County's code enforcement program that required substandard and or unpermitted units to be demolished or removed. Housing units by type and tenure for the Tulare County unincorporated area are provided in Table 3-XX. Table 3-YY presents household population and persons per household by tenure and type of housing unit.

Table 3-WW
Housing Units

Estimated Housing Units Unincorporated Tulare County, 2014	
Single	
Detached	34,632
Attached	822
Multiple	
2 to 4	1,709
5 plus	1,105
Mobile homes	6,452
Unincorporated Total	44,720

Source: State of California, Department of Finance, E-5 Estimates, 2014

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Table 3-XX
Housing Units

Housing Type	Total	Vacant (12%)
Single Family		
Detached	34,632	4,156
Attached	822	99
2 to 4 units	1,709	205
5 or more	1,105	132
Mobile homes	6,452	774
Total	**44,720**	**5,366**

Source: State of California, Department of Finance, E-5 Estimates, 2014

Vacancy Rates

The vacancy rate is the proportion of sound vacant-available housing units to the sound total. A desirable vacancy rate is one that balances the social and economic interests of a community, and can be based only on sound units. If the vacancy rate is too high, the owner of the rental unit may be forced to reduce rental rates to attract tenants, with the result that rental income is insufficient to cover maintenance, thereby adversely affecting the condition of the unit. If vacancy rates are too low, the price of housing is artificially and unnecessarily inflated, and housing choice diminishes.

The 2014 Regional Housing Needs Determination Plan prepared by the Tulare County Association of Governments (TCAG), identifies a regional vacancy rate scaling from 8.01% in 2010 to 6.89% by 2040. According to the State Department of Finance, the vacancy rate for the Tulare County unincorporated area was 12.03% in 2010 compared to 11.64% in 2000. Vacancy rates for the unincorporated communities for which 2010 Census data is available are shown in Table 3-ZZ. In 2010, the Department of Finance estimates the County of Tulare to have an overall vacancy rate of 8.0%.

Table 3-ZZ

Housing Units and Vacancy Rates Tulare County Cities and Census Designated Place (CDP), 2010

Geography	Total housing units	Occupied housing units	Vacant housing units	For rent	For sale only	Secondary Housing*	All other vacant	Vacancy rate
Tulare County	141,696	130,352	11,344	3,302	1,873	2,949	2,666	8.0%
Allensworth CDP	142	115	27	8	0	8	10	19.0%
Alpaugh CDP	243	226	17	1	2	7	6	7.0%
California Hot Springs CDP	68	22	46	0	1	45	0	67.6%
Camp Nelson CDP	383	55	328	4	9	310	4	85.6%
Cedar Slope CDP	79	0	79	0	0	79	0	100.0%
Cutler CDP	1,136	1,085	51	26	5	1	14	4.5%
Delft Colony CDP	124	111	13	9	1	0	3	10.5%
Dinuba city	5,868	5,593	275	106	74	8	71	4.7%
Ducor CDP	154	142	12	5	1	0	4	7.8%

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Earlimart CDP	2,023	1,946	77	20	10	5	38	3.8%
East Orosi CDP	116	112	4	1	1	0	2	3.4%
East Porterville CDP	1,750	1,637	113	43	10	8	50	6.5%
East Tulare Villa CDP	218	208	10	2	1	0	4	4.6%
El Rancho CDP	30	29	1	1	0	0	0	3.3%
Exeter city	3,600	3,378	222	91	71	10	39	6.2%
Farmersville city	2,726	2,595	131	44	41	6	33	4.8%
Goshen CDP	840	773	67	41	10	5	8	8.0%
Hartland CDP	69	14	55	0	0	55	0	79.7%
Idlewild CDP	36	17	19	0	0	9	10	52.8%
Ivanhoe CDP	1,217	1,142	75	37	8	2	27	6.2%
Kennedy Meadows CDP	103	15	88	0	1	87	0	85.4%
Lemon Cove CDP	153	120	33	3	0	2	22	21.6%
Lindcove CDP	140	128	12	2	3	2	5	8.6%
Lindsay city	3,193	3,014	179	99	31	3	34	5.6%
Linnell Camp CDP	193	193	0	0	0	0	0	0.0%
London CDP	408	393	15	4	1	1	8	3.7%
McClenney Tract CDP	44	4	40	0	0	29	11	90.9%
Matheny CDP	344	320	24	8	1	0	12	7.0%
Monson CDP	52	49	3	1	1	0	0	5.8%
Orosi CDP	2,070	1,985	85	33	30	1	15	4.1%
Panorama Heights CDP	166	22	144	0	1	143	0	86.7%
Patterson Tract CDP	521	487	34	7	8	1	14	6.5%
Pierpoint CDP	83	26	57	1	1	55	0	68.7%
Pine Flat CDP	272	81	191	1	3	183	4	70.2%
Pixley CDP	875	798	77	37	7	4	24	8.8%
Plainview CDP	224	209	15	4	3	0	6	6.7%
Ponderosa CDP	126	9	117	0	1	116	0	92.9%
Poplar-Cotton Center CDP	611	576	35	17	5	0	11	5.7%
Porterville city	16,734	15,644	1,090	447	271	54	264	6.5%
Posey CDP	15	5	10	0	0	10	0	66.7%
Poso Park CDP	47	4	43	0	0	43	0	91.5%
Richgrove CDP	610	598	12	1	0	3	8	2.0%
Rodriguez Camp CDP	34	34	0	0	0	0	0	0.0%
Sequoia Crest CDP	95	6	89	0	1	88	0	93.7%
Seville CDP	115	108	7	1	1	0	4	6.1%
Silver City CDP	51	0	51	0	0	51	0	100.0%
Springville CDP	516	427	89	29	9	37	13	17.2%
Strathmore CDP	751	705	46	23	7	1	14	6.1%
Sugarloaf Mountain Park CDP	0	0	0	0	0	0	0	0.0%
Sugarloaf Saw Mill CDP	61	6	55	0	0	55	0	90.2%
Sugarloaf Village CDP	26	5	21	0	0	20	1	80.8%
Sultana CDP	242	220	22	5	4	1	6	9.1%
Terra Bella CDP	824	787	37	16	4	4	13	4.5%
Teviston CDP	352	295	57	9	10	5	33	16.2%

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Three Rivers CDP	1,312	1,018	294	23	24	195	48	22.4%
Tipton CDP	645	610	35	26	4	2	3	5.4%
Tonyville CDP	68	63	5	2	0	0	3	7.4%
Tooleville CDP	82	78	4	2	0	2	0	4.9%
Traver CDP	184	164	20	2	4	0	13	10.9%
Tulare city	18,863	17,720	1,143	429	305	64	286	6.1%
Visalia city	44,205	41,349	2,856	1,144	682	156	673	6.5%
Waukena CDP	45	37	8	2	0	0	6	17.8%
West Goshen CDP	143	139	4	3	1	0	0	2.8%
Wilsonia CDP	209	3	206	0	0	206	0	98.6%
Woodlake city	2,067	1,966	101	44	20	1	30	4.9%
Woodville CDP	425	409	16	6	0	1	5	3.8%
Yettem CDP	62	51	11	5	4	2	0	17.7%

Source: California Department of Finance, Census Data 2010

* Secondary Housing refers to vacation, recreation, or part time housing use.

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3.6 Housing Conditions Survey

The County of Tulare (County) entered into a Standard Agreement with the State of California Department of Housing and Community Development (HCD) Community Development Block Grant (CDBG) Program to finance a housing conditions survey of the unincorporated communities of the County. In fulfillment of this agreement, the County implemented the survey outlined in the grant application in a manner acceptable to HCD. This report summarizes the findings of the survey conducted between March and June of 2009.

Purpose of the Survey

One of the primary goals of both the County and HCD is to maintain an adequate stock of safe and sound affordable housing. The purpose of this survey was to evaluate the exterior conditions of the housing stock and document the need for housing rehabilitation in the unincorporated communities of the County. The survey results were used to update the County's 2009 General Plan Housing Element. The data will also be used in future grant applications to various funding sources, including the CDBG Program, which provide housing rehabilitation, first-time homebuyer assistance, new residential construction, public works and other activities that will benefit low and moderate-income households in the unincorporated areas of Tulare County.

Survey Methodology

The survey area was composed of randomly selected residential parcels within forty-nine (49) unincorporated communities, three (3) residential tract developments included in the unincorporated communities, the county islands and fringe areas of the cities of Visalia, Tulare and Porterville. The areas in and around these cities are appropriately labeled "Visalia Fringe", "Tulare Fringe", and "Porterville Fringe" in the survey.

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Random Sampling

According to U.S. Census 2000, the housing stock of the unincorporated county numbered 45,195 dwelling units. The County committed to survey at least 7,533 housing units to achieve at least a one-in-six (1:6) sample. In order to generate an estimate of the overall housing conditions of its unincorporated areas, the County focused the survey on forty-nine (49) selected unincorporated communities and residential tracts. Although the exact number of housing units in these areas was unknown, it was estimated that these communities comprised about one half (½) of the housing stock in the unincorporated county. As a result, sample sizes larger than one-in-six (1:6) needed to be surveyed for each selected unincorporated community and residential tract in order to gather data on at least 7,533 residences.

The County decided that at least a one-in-four (1:4) sample was needed for each of the twenty-one (21) census designated places (CDPs) surveyed, where the universe of residences had been determined by Census 2000. The other twenty-eight (28) unincorporated communities and three (3) residential tracts surveyed were smaller communities, typically less than 200 housing units, where the universe of residences was unknown. To ensure an accurate survey for these smaller areas, the County decided to take at least a one-in-three (1:3) sample.

After surveying these communities, it was calculated that these sample sizes resulted in approximately 6,000 housing units surveyed. The remainder of the housing units to complete the desired sample size overall (approximately 2,500 units) was then randomly drawn from the county island and fringe area populations. In total, the County surveyed 8,431 residences, which were 898 units greater than goal of a one-in-six (1:6) sample size.

Field Survey Procedures

Starting in March of 2009, a two-person team conducted a “windshield survey” of 8,431 residential housing units located within the fifty-two (52) unincorporated communities and areas targeted by the County. The survey team was equipped with a notebook computer loaded with the HCD-approved housing conditions survey form translated into an easy to use Microsoft Excel spreadsheet for quick data entry and results compilation. The team used GIS parcel maps provided by the County GIS Division to identify and randomly select housing units from all residential parcels located in the survey areas. The team also used GIS data for random selection of addresses.

Housing Condition Categories

The survey team inspected the exterior condition of all sampled residential structures. The physical condition of the sampled housing stock was evaluated on the basis of HCD criteria set forth in Chapter 16 of the CDBG Grant Management Manual as follows:

Sound: Housing units that appear new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

Deteriorated: Housing units in need of replacement of one (1) or more major components and other repairs, such as roof replacement, painting, and window repairs. The Deteriorated classification is divided into three (3) sub-categories: Minor, Moderate, and Substantial Rehabilitation.

Minor: Housing units that show signs of deferred maintenance, or which needs only one (1) major component such as a roof.

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Moderate: Housing units in need of replacement of one (1) or more major components and other repairs, such as roof replacement, painting, and window repairs.

Substantial: Housing units that require replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement).

Dilapidated: Housing units suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, and may be considered for demolition or at minimum, major rehabilitation will be required. A unit is considered dilapidated if it is deteriorated beyond the point of rehabilitation being economically feasible.

Comprehensive Results

Communities/Remaining Unincorporated Areas

For the purpose of calculations, the survey of 8,431 residential units was tabulated into fifty-two (52) discrete areas including twenty (20) census designated places; twenty-nine (29) other unincorporated communities, three (3) county island/fringe areas in and around incorporated cities; and other residential structures in the County general.

The tabular results, shown in Table3-ZZ, indicate that the majority of the housing units surveyed (5,985 units or 71%) were assessed as being in sound condition. The survey team recorded 1,713 housing units (17%) as deteriorated and 1,033 units (12%) as dilapidated.

Table 3-AB
Housing Conditions by Survey Area

Survey Area	SOUND		DETERIORATED						DILAPIDATED		Total Units
			Minor		Moderate		Substantial				
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
Allensworth	1	5%	0	0%	3	15%	2	10%	14	70%	20
Alpaugh	15	15%	1	1%	21	21%	8	8%	53	54%	98
Angiola	0	0%	0	0%	0	0%	0	0%	1	100%	1
Cameron Creek	8	32%	0	0%	6	24%	4	16%	7	28%	25
Camp Nelson	180	97%	3	2%	3	2%	0	0%	0	0%	186
Cedar Slope	0	0%	0	0%	7	88%	1	13%	0	0%	8
Cutler	213	74%	5	2%	15	5%	12	4%	43	15%	288
Delft Colony	5	17%	0	0%	5	17%	8	28%	11	38%	29
Ducor	12	23%	3	6%	24	46%	6	12%	7	13%	52
Earlimart	365	67%	40	7%	71	13%	19	3%	49	9%	544
East Orosi	5	14%	1	3%	11	30%	10	27%	10	27%	37
East Porterville	105	37%	13	5%	30	10%	35	12%	104	36%	287
El Rancho	3	19%	4	25%	4	25%	2	13%	3	19%	16
Elderwood	36	75%	1	2%	7	15%	2	4%	2	4%	48
Goshen	116	46%	11	4%	70	28%	21	8%	32	13%	250
Hypernicum	4	25%	0	0%	5	31%	1	6%	6	38%	16
Ivanhoe	218	63%	9	3%	34	10%	21	6%	63	18%	345
Lemon Cove	19	49%	2	5%	11	28%	6	15%	1	3%	39
Lindcove	7	37%	0	0%	4	21%	1	5%	7	37%	19

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Survey Area	SOUND		DETERIORATED						DILAPIDATED		Total Units
			Minor		Moderate		Substantial				
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
Linnell Camp	191	100%	0	0%	0	0%	0	0%	0	0%	191
London	16	15%	5	5%	14	13%	17	16%	57	52%	109
Matheny Tract	18	15%	1	1%	27	23%	13	11%	60	50%	119
Moore Tract	95	97%	3	3%	0	0%	0	0%	0	0%	98
Monson	1	11%	0	0%	4	44%	3	33%	1	11%	9
Oak Ranch (Visalia Fringe)	136	100%	0	0%	0	0%	0	0%	0	0%	136
Orosi	482	87%	17	3%	14	3%	9	2%	31	6%	553
Patterson Tract	58	44%	10	8%	32	24%	17	13%	15	11%	132
Pixley	115	45%	20	8%	23	9%	28	11%	71	28%	257
Plainview	10	13%	1	1%	21	27%	18	23%	29	37%	79
Ponderosa	91	100%	0	0%	0	0%	0	0%	0	0%	91
Poplar-Cotton Center	74	43%	5	3%	9	5%	18	10%	68	39%	174
Richgrove	107	76%	1	1%	8	6%	2	1%	22	16%	140
Rodriguez Camp	0	0%	0	0%	0	0%	0	0%	35	100%	35
Seville	12	41%	2	7%	6	21%	4	14%	5	17%	29
Springville	55	40%	10	7%	17	13%	13	10%	41	30%	136
Strathmore	37	19%	15	8%	75	39%	39	21%	24	13%	190
Sultana	4	13%	3	10%	9	30%	4	13%	10	33%	30
Terra Bella	33	35%	10	11%	22	23%	16	17%	14	15%	95
Teviston	17	36%	0	0%	5	11%	6	13%	19	40%	47
Three Rivers	280	90%	9	3%	10	3%	3	1%	10	3%	312
Tipton	141	73%	14	7%	16	8%	7	4%	14	7%	192
Tonyville	2	9%	1	5%	3	14%	4	18%	12	55%	22
Tooleville	12	31%	1	3%	4	10%	1	3%	21	54%	39
Traver	18	27%	2	3%	17	25%	9	13%	21	31%	67
East Tulare Villa (Tulare Fringe)	85	85%	13	13%	0	0%	0	0%	2	2%	100
Tule River Indian Reservation	24	100%	0	0%	0	0%	0	0%	0	0%	24
Waukena	6	55%	0	0%	4	36%	1	9%	0	0%	11
Wells Tract	4	24%	1	6%	3	18%	1	6%	8	47%	17
W Goshen	21	30%	3	4%	34	49%	6	9%	5	7%	69
Woodville	24	21%	9	8%	33	29%	24	21%	24	21%	114
Yettem	0	0%	0	0%	1	50%	0	0%	1	50%	2
Non Community	2504	100%	0	0%	0	0%	0	0%	0	0%	2504
SURVEY TOTAL	**5,985**	**71%**	**249**	**3%**	**742**	**9%**	**422**	**5%**	**1033**	**12%**	**8,431**

Source: Tulare County 2009 Housing Condition Survey

The data in illustrates the disparity between the housing stock adjacent to the incorporated cities and housing stock in the unincorporated communities of the County. Sound housing is predominant in the fringe areas and residential tracts, is higher in the census designated places, but is lower in the smaller unincorporated areas of the County. The rates of deterioration and dilapidation are more prevalent in the unincorporated communities compared to deterioration and dilapidation in the county island and fringe areas. Housing conditions in the residential tracts paralleled the condition of the unincorporated communities.

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A review of these comprehensive tables reveals a strong presence of sound housing conditions within the mountainous areas of the County as well as in and around incorporated cities. Sound housing was prevalent particularly in the communities of Oak Ranch (100%), Ponderosa (100%), Camp Nelson (95%), and Three Rivers (90%).

Although the majority of the housing units in the unincorporated areas were sound overall, almost a quarter of the survey areas (12 out of 52) had a housing stock where the majority of units were rated as substandard, and nine (9) of these areas had a majority of dilapidated housing.

Survey Summary

The geographic pattern of housing condition deficiencies varied throughout the County's unincorporated communities and housing market areas. The highest concentrations of sound residential structures were located in the county islands and fringe areas in and around the incorporated cities of Visalia (100%) and Tulare (85%), and also in the mountain communities of Ponderosa (100%), and Camp Nelson (95%). Cedar Slope, Monson, Strathmore and Ducor had the highest percentages of deterioration, while Rodriguez Camp exhibited the highest rate of dilapidation (100%).

The greatest difference in housing conditions exists between the county island/fringe areas and the unincorporated communities and residential tracts of the county. With a high concentration of sound housing, these areas adjacent to incorporated cities boosted the overall housing conditions reported. The housing stock in the remainder of the County exhibited a more severe need for housing rehabilitation.

This report documents the need for housing rehabilitation in unincorporated communities throughout the county. The data demonstrates the need for housing rehabilitation in the County's General Allocation CDBG applications.

A comparison between the 2003 housing condition survey and the recently completed 2009 survey shows that substandard housing conditions in the unincorporated communities of the County has generally increased during the past six years. Twenty-two communities have experienced an increased percentage of substandard housing, seven are showing improvement by reducing the percentage of substandard housing, and one community showed no change in its percentage of substandard housing conditions. Table 3-AAA details the trends in substandard housing based upon the results of the 1992, 2003, and 2009 housing condition surveys.

Table 3-AC
Trends in Substandard Housing Units

Percentages of Substandard Housing Units Unincorporated Communities in Tulare County 1992-2009			
Unincorporated Community	1992 Survey Results	2003 Survey Results	2009 Survey Results
Allensworth		63	95
Alpaugh	62	72	85
Cutler-Orosi	30	14	17
Delft Colony	67	78	83
Ducor	30	40	77
E Orosi	64	81	87
E Porterville	25	49	63

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Percentages of Substandard Housing Units Unincorporated Communities in Tulare County 1992-2009			
Unincorporated Community	1992 Survey Results	2003 Survey Results	2009 Survey Results
Earlimart	53	47	33
Elderwood	16	34	25
Goshen	14	24	54
Ivanhoe	28	31	37
Lemon Cove	23	48	51
Lindcove	61	56	63
London	69	62	85
Patterson Tract	37	28	56
Pixley	33	54	55
Plainview	64	80	87
Poplar/Cotton Center	72	57	57
Richgrove	51	54	24
Seville	63	67	59
Springville	10	48	60
Strathmore	27	52	81
Sultana	31	62	87
Terra Bella	71	60	65
Teviston	81	71	64
Three Rivers	1	14	10
Tipton	27	24	27
Traver	52	67	73
Woodville	51	48	79
Yettem	83	92	100

Source: 1992, 2003, 2009 Tulare County Housing Survey of Unincorporated Communities

Lead Paint Hazards

While the County does not have direct evidence of the specific housing units built before 1978 when lead paint was prohibited. U.S. Census data based on housing age reflects the potential lead paint hazards in the unincorporated area of Tulare County. As new housing units are constructed, the percentage of housing units built prior to 1980 will be reduced. However, the actual number of housing units that might have lead paint will remain constant. As shown in Table 3-AD, the majority of the housing stock in unincorporated communities in throughout Tulare County was built prior to 1980.

Table 3-AD
Housing Units Built Pre-1980

	Total Housing Units	Median Year Structures Built	Housing Units Built Pre-1980	Percent of Housing Units Built Pre-1980
Unincorporated Tulare County	45,116	Not Available	32,391	72%
Alpaugh	251	1971	200	80%
Cutler-Orosi	2,758	1974	1,843	67%
Ducor	132	1972	102	77%
Earlimart	1,604	1970	1,121	70%
E Orosi	105	1966	76	72%
E Porterville	1,838	1966	1,463	80%
Goshen	602	1978	331	55%

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	Total Housing Units	Median Year Structures Built	Housing Units Built Pre-1980	Percent of Housing Units Built Pre-1980
Ivanhoe	1,201	1968	886	74%
Lemon Cove	171	1971	142	83%
London	437	1971	301	69%
Pixley	708	1971	498	70%
Poplar/Cotton Center	378	1967	290	77%
Richgrove	589	1980	298	51%
Springville	613	1959	494	81%
Strathmore	763	1971	579	81%
Terra Bella	823	1972	592	72%
Three Rivers	1,307	1974	812	62%
Tipton	488	1971	341	70%
Traver	191	1972	154	81%
Woodville	375	1971	306	82%

Source: 2000 US Census

3.7 At-Risk Housing

State law requires that all housing elements include an analysis of existing assisted housing projects that are eligible to change from low-income housing to market rate housing during the next ten (10) years due to termination of subsidy contracts, mortgage prepayment, or expiration of affordable restrictions. These units, known as "at-risk" units are a valuable source of affordable housing and, as a result, the Housing Element includes analysis of those units that are eligible of conversion and programs to preserve the units as affordable to low-income households. Assisted housing developments include multi-family rental housing that receives assistance under certain federal and state programs, as well as local programs (e.g., redevelopment, in-lieu fees, inclusionary and/or density bonus program).

Tulare County has over 20 projects providing more a total of 974 assisted housing units in the unincorporated area. The U.S. Department of Agriculture (USDA) California Rural Development Office reported that 11 multifamily rural housing rental developments (Section 515) and 6 labor housing developments (Section 514) are currently under restricted use (affordable housing) contracts in unincorporated communities of Tulare County. The USDA indicates four Section 515 funded complexes with 132 units have affordability controls that could expire within the next ten (10) years. The USDA allows transfers to new limited partnerships that include a nonprofit general partner and records a new 30 year restrictive use agreements in these cases.

Table 3-AE is an inventory of all government assisted rental properties in the unincorporated areas of Tulare County. It identifies these developments by community, type of units, number of units, and when the restricted use period expires. Those located inside city limits are not listed.

Table 3-AE
Inventory of Public Assisted Complexes – Unincorporated Tulare County

Name and Address	Units/ Rent Restricted	Unit Type	Type of Subsidy	Current Owner	Earliest Expiration Date	At-Risk 10 Years
Oakwood Apartments 15753 AVE 327 Ivanhoe	**42 / 35**	**Family**	**Sect 515, LIHTC (TCAC)**	**Northwest Tulare Associates LP**	**2006**	**Yes**
Orchard Manor Apartments II 12495 AVE 416 Orosi	**31 / 23**	**Family**	**Sect 515**	**Unknown (type: Limited Profit)**	**2005**	**Yes**

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Name and Address	Units/ Rent Restricted	Unit Type	Type of Subsidy	Current Owner	Earliest Expiration Date	At-Risk 10 Years
Pixley Apartments 735 E. Terra Bella Ave Pixley	**40 / 36**	**Family**	**Sect 515, LIHTC (TCAC)**	**Pixley Investment Group**	**2008**	**Yes**
Strathmore Villa Apartments 19734 RD 128 Strathmore	**42 / 38**	**Family**	**Sect 515**	**Strathmore Villa Associates Ltd**	**2008**	**Yes**
Alta Vista Apartments 41730 RD 128 Orosi	42 / 41	Senior	USDA Sect 515, LIHTC (TCAC)	Alta Vista Investor, LP	2040	No
Earlimart Senior Apartments 1094 E. Washington Ave. Earlimart	35 / 34	Senior	Sect 515 / LIHTC (TCAC)	Earlimart Enterprises	2041	No
Goshen Village 30940 RD 72 Goshen	64 / 63	Special Needs	LIHTC (TCAC), HOME	Goshen Village Partners (SHE)	2057	No
Linnell Camp Near Farmersville	180		Sect 514	Housing Authority of Tulare Co (HATC)	2054	No
Nueva Sierra Vista Apartments 20930 Guerrero Ave. Richgrove	35 / 35	Family	LIHTC (TCAC)	Nueva Sierra Vista Associates (SHE)	2040	No
Oakwood II Apartments 15756 Paradise Ave Ivanhoe	54	Family	LIHTC (TCAC), Prop 84	Northwest Tulare Associates LP	Unknown	No
Orchard Manor Apartments 12495 AVE 416 Orosi	44 / 23	Family	Sect 515	Unknown	2032	No
Poplar Grove Apartments 18959 AVE 145 Poplar	50 / 49		Sect 514, LIHTC (TCAC)	Poplar Grove Associates, a CA LP	2032	No
Sand Creek Apartments 41020 RD 124 Orosi	60/59	Family	USDA/RD Sect 514, LIHTC (TCAC), HOME, JSJFWHG,	Sand Creek Partners, a CA LP (SHE)	2061	No
Sequoia View Apartments 41334 RD 127 Orosi	42 /32	Family	Sect 515, LIHTC (TCAC)	Sequoia View Apartments	2043	No
Sultana Acres 41692 – 41796 RD 105 Sultana	36 / 36	Family	LIHTC (TCAC)	Sultana Acres Associates (HATC-managed)	Unknown	No
Terra Bella Farm Labor 23719 Camphor Ave & 9525 RD 238 Terra Bella	14		Sect 514	HATC owns & manages	2054	No
Tipton Terrace Apartments 584 N. Thompson Rd. Tipton	34 / 32	Family	Sect 515, LIHTC (TCAC)	Tipton Enterprises	2040	No
Vera Cruz Village 639 RD 210 Richgrove	49 / 49		USD/RD Sect 514	SHE	2051	No
Villa del Guadalupe 12554 AVE 408 Orosi	60 / 59	Family	LIHTC (TCAC), HOME, CHFA Prop 1A	Villa Santa Guadalupe Partners, a CA LP (SHE)	2056	No

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Name and Address	Units/ Rent Restricted	Unit Type	Type of Subsidy	Current Owner	Earliest Expiration Date	At-Risk 10 Years
Washington Plaza Apartments 170 N. Church Rd Earlimart	44/43	Family	USDA/RD Sect 515, JSJFWHG, HOME	Washington Plaza Partners	2061	No
Westwood Manor 211 S. Ash Earlimart	40 / 39		Sect 515	Westwood Manor, LP	2052	No

Source: USDA California Rural Development Office and California Housing Partnership Corporation

Note: All known property owners were contacted to ascertain current expiration dates and continuing affordability. Self-Help Enterprises continues a commitment to affordable housing, and will provide expiration dates for Goshen Village, Nueva Sierra Vista and Villa del Guadalupe. The owner's agent for the two Oakwood Apartment complexes and the Strathmore Villa Apartments assured staff that owners are committed to providing affordable units. They plan to continue the restrictions until the loan can be paid off, although an extended expiration date was not provided. Information on the Pixley Apartments, the two Orchard Manor complexes and Sultana Acres was not confirmed by the time this Housing Element was submitted.

New applications for TCAC funding have been submitted for subsidized housing and are at the "Preliminary Reservation" stage - Cutler Family Apartments and Mirage Vista Apartments in Pixley.

In the last housing element period, five properties were identified as at-risk – Alta Vista and Tipton Terrace received extensions, but Orchard Manor II, Pixley and Strathmore continue on the list. The affordability terms for those three expired, along with Oakwood I Apartments, for a total of 138 units. All four were funded with USDA Sect 515 and the first two had (LIHTC-TCAC) supplemental funding.

Table 3-AF shows the 4 properties that potentially expire before 2017, and are thereby considered to be at-risk. There are no elderly units at risk during the planning period. Management for Strathmore Villa and Oakwood Apartments has communicated a commitment to affordable housing. Information is limited with regards to Orchard Manor Apartments and the Pixley Apartments. However, the unincorporated communities where the complexes are located are all low income and probably could not support higher rent

Table 3-AF
Inventory of "At-Risk" Units in the Ten Year Period

Inventory of At-Risk Units					
Complex	Year	Non-Elderly Units	Elderly Units	Total	Estimated Market Value*
Pixley Apartments	2008	36	0	36	$1.8 – 2.5 million
Strathmore Apartments	2008	38	0	38	$1.9 – 2.7 million
Oakwood Apartments	2005	35	0	35	$1.8 – 2.5 million
Orchard Manor Apartments	2006	23	0	23	$1.2 – 1.6 million
Total		132	0	132	$6.7 – 9.3 million

Source: USDA California Rural Development Office
** Based on average per-unit value of $50,000 - $70,000*

Preservation Options

Jurisdictions can utilize three major strategies to ensure that affordable units remain affordable to the intended income group: 1) transfer of ownership to a nonprofit; 2) providing rental assistance; or 3) replacement of at-risk housing with new units.

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Transfer of Ownership to a Nonprofit

Transferring ownership of an at-risk project to a nonprofit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable. By transferring ownership to a nonprofit organization, low-income restrictions can be secured indefinitely and the project becomes eligible for a greater range of government assistance. Table 3-DDD shows the estimated market value of the four (4) at-risk projects based on typical current apartment prices. Based on these estimates, the total cost of transferring ownership of these projects would be approximately $6.7 to $9.3 million.

Rental Assistance

Rental assistance could be structured in a similar fashion to Section 8 where the tenant pays 30% of gross income for housing with the balance paid by rental assistance. The feasibility of this alternative is highly dependent on the availability of funding sources necessary to provide the rental subsidies and the willingness of the owners to accept the subsidies if they are provided. The amount of subsidy required is estimated to be the difference between what a three-person very-low-income household can afford to pay per month ($628 in 2009) versus the fair market rent determined by HUD for a two bedroom unit ($674), times the 132 at-risk units. Taken together, the total cost for rental subsidies would be $6,072 per month, which equates to $72,864 annually for the four (4) at-risk projects.

Construction of Replacement Units

Constructing new low-income housing units is another means of replacing at-risk units that convert to market-rate use. The cost of developing the new housing depends upon a variety of factors, including density, unit size, location, land costs, and type of construction. Local non-profit developers indicate that the total development costs (including “soft” costs) for recent multi-family developments have been approximately $180 per square foot. Based on this average, construction of 132 replacement units would cost approximately $19 million, assuming an average unit size of 800 square feet. Factoring in land costs would make this amount much higher, and would vary depending on the number of sites used to construct the housing as well as the location of the sites. Even without factoring in the land costs, the cost of constructing replacement units exceeds the cost of acquisition or rental assistance. Factoring in land costs would likely make replacement units the least feasible among the three alternatives unless a significant amount of public subsidies (e.g., tax credits) were provided.

The County is committed to guarding against the loss of housing units reserved for lower-income households by conversion to uses other than low-income residential and has included Action Program 13 Preservation of At-Risk Units.

The major non-profit developing affordable housing in the County is Self-Help Enterprises, which has established limited partnerships to own and manage after construction is complete. The following resources have been identified to preserve such at-risk units and are described in more detail in Chapter 5.

- Housing Authority of Tulare County (HATC) - The HATC administers the following programs in the unincorporated areas of Tulare County 1) a conventional housing or low rent public housing program with 105 units in unincorporated communities, 2) a farm labor rental property program with three complexes, 3) “other” housing programs with a 36-unit family complex, and 3) a Section 8 Certificate and voucher program. (HATC’s senior housing complexes are located within city limits.)

- Home Program – Funds are made available on an annual competitive basis through the HCD small cities program to develop and support affordable rental housing, including such activities as acquisition, rehabilitation and rental assistance.

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- Community Development Block Grant (CDBG) – CDBG loans that are repaid by borrowers are deposited into a revolving loan fund and could be a resource for preservation activities.
- Tulare County Redevelopment Agency (TCRA) Tax Increment Funds – As required by State law, TCRA sets aside 20 percent of the gross tax increment revenues into a low- to moderate-income housing fund for affordable housing activities.
- Low-Income Housing Tax Credit Program (LIHTC) – This program provides for federal and State tax credits for private developers and investors who agree to set aside all or an established percentage of their rental units for low-income households for no less than 30 years.

3.8 Projected Housing Need

The RHNA Plan recommends that the County provide land use and zoning to accommodate 7,081 housing units during the planning cycle. This averages 944 units per year in the unincorporated portions of the County. This augmented number was due to the high allocation of housing given to incorporate cites mainly as a result of the amount of annexations carried out by incorporated cities. The County administratively agreed to increase its housing share to 7,035 units (938 units per year over the 7 ½ year RHNA planning period) to alleviate member jurisdictions concerns over high housing numbers within the incorporated cities.[9] The County had anticipated an increased number of housing permits issued in the next RHNA period due to large-scale projects on the horizon. However, due to the current housing & credit market crisis and the general economic climate; the realistic ability to complete these previously planned projects by June 30, 2014 is questionable at best. However, the County currently has and/or will make available an adequate amount of properly designated and zoned land to accommodate its housing allocation requirements of the 2008 Tulare County Regional Housing Needs Assessment (RHNA) Plan, even with the increased number of units.

These projections (Table 3-EEE) were prepared by Tulare County Association of Governments (TCAG) as part of the Regional Housing Needs Assessment Plan, and are based upon the following factors:

- Market Demand for Housing
- Employment Opportunities
- Availability of Suitable Sites and Public Facilities
- Commuting Patterns
- Type and Tenure of Housing
- Housing Needs of Farmworkers

[9] Tulare County 2014 Regional Housing Needs Assessment Plan: Table 3, Page 9

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Table 3-AG
Projected Housing Need

Existing and Projected Housing Need January 1, 2014 – June 30, 2023		
Jurisdiction	January 2014 Existing Housing Units	September 30, 2023 Projected Need of Additional Housing Units
Dinuba	5,868	965
Exeter	3,600	625
Farmersville	2,726	466
Lindsay	3,193	590
Porterville	16,727	3,196
Tulare	18,863	3,594
Visalia	44,204	10,021
Woodlake	2,067	372
Unincorporated Area	44,448	7,081
County Total	**141,696**	**26,910**

Source: Tulare County 2014 Regional Housing Needs Assessment Plan, TCAG

Table 3-AH contains the projected need for additional housing by income category for the planning period of January 1, 2014 through June 30, 2023, as determined by the Regional Housing Needs Assessment Plan prepared by TCAG.

Table 3-AH
Projected Housing Need by Income Level

Jurisdiction	Income Category				Total
	Very Low	Low	Moderate	Above Moderate	
Dinuba	211	163	121	470	965
Exeter	143	125	85	272	625
Farmersville	74	65	68	259	466
Lindsay	80	80	82	348	590
Porterville	623	576	566	1,431	3,196
Tulare	920	609	613	1,452	3,594
Visalia	2,616	1,931	1,802	3,672	10,021
Woodlake	71	41	69	191	372
Unincorporated Area	1,477	1,065	1,169	3,370	7,081
County Total	6,215	4,655	4,575	11,465	26,910

Source: Tulare County 2014 Regional Housing Needs Assessment Plan, Tulare County Association of Governments

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Table 3-AI
2014 RHNA Allocation
Incorporated versus Unincorporated by Income Category

	Very Low	Low	Moderate	Above Moderate
2008 RHNA Plan Allocation				
RHNA Plan Cities	18.4%	14.4%	17.3%	49.9%
RHNA Plan Unincorporated Area	32.6%	30.3%	30.4%	6.7%
RHNA Plan Total	21.2%	17.6%	20.0%	41.2%
2014 RHNA Plan Allocation				
RHNA Plan Cities	20.57%	14.95%	15.73%	47.48%
RHNA Plan Unincorporated Area	20.9%	15.0%	16.5%	47.6%
RHNA Plan Total	23.1%	17.3%	17.0%	42.6%

Source: 2014 Tulare County Regional Housing Needs Assessment Plan, Tulare County Association of Governments

It is the responsibility of the Tulare County Association of Governments (TCAG) to determine how to allocate to local jurisdictions the basic housing needs provided by the State Department of Housing and Community Development. The determination of household needs by income category is designed for the equitable distribution of households by income category within the region. The presumptive goal is to promote greater housing opportunities throughout the County. In 2008 the Regional Housing Needs Assessment Plan (RHNA) allocated a disproportionate amount of low and very low housing to the unincorporated area of Tulare County (Table 3-AI). In 2014, the RHNA plan provides a more equitable distribution of the regional housing needs allocation, as required by Section 65584 of the Government Code, thereby providing greater affordable housing opportunities throughout the entire County – unincorporated areas as well as within the cities.

Housing Element law has been amended to require the analysis of population and projected housing needs for all income levels to include extremely low-income households (ELI). ELI is defined as a household earning 30% or less of countywide median household income. In accordance with Chapter 891, Statutes of 2006 (AB 2634), this element presumes 50 percent of the very low-income households qualify as ELI. Therefore, the projected housing need for the planning period covered by this housing element is outlined by income category in Table 3-AJ.

Table 3-AJ
Projected Housing Need
2015 Housing Element Planning Period

	Income Category					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Tulare County Unincorporated Area	739	739	533	585	1,685	4,281

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